

2025 ANNUAL REPORT

St. Peter's Church on the Canal, Inc.
Buzzards Bay, Massachusetts



For the Annual Meeting of the Parish
February 15, 2026

St. Peter's is a community called to Love, Worship, Proclaim and Serve.

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The revised By-Laws and the Financial Supplement are available separately.

**St. Peter's Church on the Canal
Annual Meeting of the Parish
February 15th, 2026
during 9:00 a.m. combined service
AGENDA**

Call to Order

Opening Prayer

Declaration of a Quorum

Approval of the minutes of the 2025 Annual Meeting

Approval of the minutes of the special meeting of June 29th, 2025

Vote to adopt the approved revised By-laws

Nominations for 2026 Officers and Vestry

Additional nominations from the floor

Election

Commissioning of the Vestry

Remarks of the Treasurer - Alan Kershaw

Reception of the 2025 Annual Report and Budget

Remarks of the Senior Warden - Celeste Hankey

Remarks of the Rector - The Reverend Bob Malm

Other Business

Adjournment

The Peace

ST. PETER'S CHURCH on the CANAL**MINUTES OF THE 2025 ANNUAL MEETING
FEBRUARY 16th, 2025**

Following the Prayer of Thanksgiving at the 9am Holy Eucharist, Fr. Bob called the meeting to order at 9:50am. He offered the Prayer for the Parish.

There being 42 members present; the Clerk declared a quorum.

A motion to accept the minutes of the 2024 Annual Meeting was made by John McGuinness, seconded by Kathy Letzeisen, and approved unanimously.

NOMINATING TEAM REPORT:

Fr. Bob presented the candidates for election and asked if there were any nominations from the floor. There were none. He asked for those in favor and those opposed to the nominations. All present voted in favor of the candidates.

REMARKS FROM THE TREASURER:

Treasurer Alan Kershaw thanked the parish for their generosity. 2024 was a successful year financially, and we have turned the corner from the “COVID hole”.

Alan also thanked the counters, Vestry check co-signers, and especially Assistant Treasurer Kathy Letzeisen and secretary Kim Leahy for their help.

Alan asked those who use pledge envelopes to please not use tape on their envelopes. It makes the counters’ job more difficult. He also asked that people include their name in the space provided on the envelope.

Alan reported that we had a new auditor for our diocesan audit last year, and she had many more questions than previous auditors. We are well on our way to fulfilling her comments. This year’s audit will commence soon.

Alan asked for any questions from the congregation – there were none. He stated he is happy to meet with anyone following the meeting who may have questions or comments for him.

Fr. Bob reviewed the graphs Alan had included in his report, noting how we had recovered from almost closing in the early 2000’s. He also noted that our investments are doing well, but that we cannot survive solely on our investments and that we have saved considerable funds due to the diligence and hard work of Junior Warden and “property guy” Mark Taylor. He asked if there were any property related questions for Mark – there were none.

A motion to accept the Treasurer's Report was made by Patti Metcalf, seconded by Margery Buckingham, and approved unanimously.

REMARKS FROM THE SR. WARDEN:

Celeste thanked outgoing Vestry members Donna Beers, Donna Tripp, and Robin Higgins. She also thanked Robin for being her “sounding board” and for always being painfully honest. She thanked Jr. Warden Mark Taylor for his many hours of hard work on behalf of the parish.

New Vestry members Connie Morrison and Amy Farris were introduced. New member Elaine Robinson was absent.

Celeste reported upcoming projects will hopefully include expanding the columbarium and repairing the front door.

REMARKS FROM THE INTERIM RECTOR:

Fr. Bob asked if there were any questions for him.

John McGuinness commented that we need to expand/upgrade our Wi-Fi/sound/internet services, including electronic donation options. Alan commented that our Wi-Fi was upgraded last year and is excellent. Fr. Bob replied that doing those things involve simply upgrading them. We need someone to maintain our website and offer IT services. Alan has been our “defacto” IT person, but we need someone to specifically maintain the website and other online services. Suzanne Otte has been doing this for us for a number of years, but she is not locally resident, or a member of the parish, and the current system is less than ideal. Danielle Watson offered to look at what we currently have and possibly take on the task. Lisa Platanitis (music director and seminarian) said she would tackle the sound system.

Fr. Bob stated that Bishop Julia would be offering regional Confirmation in New Bedford on June 15. Reception and Reaffirmation will also be offered. Anyone who is interested should speak with him.

Fr. Bob offered the mission strategy to grow the church: Invite, Welcome, Connect. Invite: we need to be visible in the community (Canal Day, Christmas Fair, outreach, social media); Welcome: greeters, signage, clean facility, parking; Connect: chat at coffee hour, send note to visitors who sign guest book or fill out connection card, invite to events, classes, etc. This is how we will grow the church.

OTHER BUSINESS/COMMENTS:

John McGuinness asked if we could have a sign near the corner of St. Margaret's St. He said there used to be one there before the preschool. Father Bob said we would look into it.

There being no further business, a motion to adjourn was made by Henri Masson, seconded by John McGuinness, and approved unanimously. The meeting adjourned at 10:22 with the closing hymn.

Respectfully submitted,

Robin Higgins, Clerk

**MINUTES OF THE PARISH BY-LAWS MEETING
ST. PETER'S CHURCH ON THE CANAL
BUZZARDS BAY, MASSACHUSETTS
June 29, 2025**

54 parishioners from both 8:00 and 10:00 services gathered following a combined 9:00 service specifically to vote on St. Peter's By-Laws. Parishioners were previously provided with hard copies and emails of the By-Laws.

The meeting was called to order by Alan Kershaw at 10:00.

Alan greeted the congregation and stated that the By-Laws had been read, voted on and approved by the Vestry. To fulfill the Diocesan rule parishioners must be allowed to read, ask questions, and vote on the By-Laws as well. He asked if there were any questions and there were none. Alan explained that the revised by-laws were taken verbatim from the diocesan model by-laws.

A motion to approve the By-Laws as written was made by Robin Higgins, seconded by Kathy Letzeisen, and approved unanimously.

Alan thanked everyone present. The meeting was adjourned at 10:15.

Respectfully submitted,

Patti Metcalf

Clerk of the Vestry

The revised by-laws were approved by the Diocese of Massachusetts Standing Committee on September 9th. 2025. The parish needs to formally adopt them by a vote at the 2026 Annual Meeting to make them effective.

NOMINATIONS FOR 2026 OFFICERS AND VESTRY

The following names are placed in nomination for office in 2026:

Officers, elected yearly:

Sr. Warden: Amy Farris
Jr. Warden: Mark Taylor
Treasurer: Alan Kershaw
Assist. Treasurer: To be determined
Clerk: Connie Morrison

Members at Large: 1-year Term ending Annual Meeting 2027
Barbara Johnson (replacing Patrick Davin)

2-year Term ending Annual Meeting 2028
Jim Hankey (replacing Amy Farris)

2-year Term ending Annual Meeting 2028 Henri Masson (replacing Connie Morrison)

3-year Term ending Annual Meeting 2029
To be determined (replacing Jack Kennedy)

Members at Large with remaining terms to serve who do not need nominating:

1-year Term ending Annual Meeting 2027
Melissa Scannell

2-year Term ending Annual Meeting 2028
Elaine Robinson

Delegates to Diocesan Convention: 2 members to be elected yearly - nominations to be determined.

Alternate Delegate to Diocesan Convention: 1 member to be elected yearly – nomination to be determined.

REPORT FROM THE PRIEST

The Reverend Bob Malm

I summarize our 2025 year at St. Peter's as "steady as she goes..." We didn't have any major changes, crises, or challenges in the year just behind us. Our parish has charted a clear course, following our mission to be "a community called to Love, Worship, Proclaim, and Serve." 2025 was "smooth sailing" in every sense - finances, membership, worship. The health and future for our parish life is strong, clear and promising.

We can all thank our 2025 Vestry leaders. Several return and some will assume new officer roles. We thank "retiring" members, Patrick Davin and Jack Kennedy. We are very appreciative of the years of service Patti Metcalf and Kathy Letzeisen have shared, especially serving as Clerk and Assistant Treasurer. Celeste Hankey "retires" from her ministry as Senior Warden. Celeste's leadership and devotion to St. Peter's has been exceptional and has helped us recover from Covid, the clergy transitions, and the loss of membership and financial resources.

I also want to thank our 2 returning officers - Alan Kershaw, Treasurer, and Mark Taylor, Junior Warden. Alan continues to do so much more for St. Peter's than a traditional parish treasurer. Our financial stability is due to the generosity of our parish family and Alan's careful stewardship. Mark also goes way beyond the role of Junior Warden in facility repairs, renovations, and improvements to our physical plant as well as giving us his own "sweat equity" by personally taking on many projects.

In addition, we give thanks for our 3 staff members - Kim Leahy, our Parish Secretary; Lisa Platanitis, our Music and Choir Director; and Liesl Crehan, our organist and pianist. They are a joy to work with and devoted to the well-being of St. Peter's. There are many other parish volunteers and leaders we can thank, and I hope we make it a practice to say "thank you" to each other often.

Please read carefully the individual reports in this 2025 Annual Report. They tell the story of all we accomplished as a parish in 2025. In December Kelly O'Connell from the Bishop's staff visited and preached. She told us how the Bishop would like to suspend the formal search process for a new Rector. Basically, this means we will not be listed in the "positions open" section of the Diocese's publications, nor will the parish Search Committee continue (we thank them for serving for several years). My title will change from "Interim Rector" to Priest.

How long I remain serving at St. Peter's is still an open question. I feel blessed to be your parish priest. There may be a good candidate to become Rector- on a part

time basis- in the year or years ahead. I see this all in God's hands. The Lord will provide. Until there is a change, I feel called to be at St. Peter's and I look forward to the new year ahead.

Grace, Peace, Love,

Rev. Bob Malm

REPORT FROM THE SENIOR WARDEN

February 2025 – January 2026

February 2025

Finances are good.

We welcomed 3 new Vestry members – Amy Farris, Connie Morrison and Elaine Robinson.

We are going to send out a survey to see what parishioners are interested in.

We are moving forward towards getting a new columbarium.

We need someone to handle the website.

The Search Committee is updating the profile.

SAM is planning a game night.

March 2025

Finances are good.

We need to update our By-Laws.

We are going to try to backlight the stained-glass windows so they shine at night.

Eucharistic training is available to people interested.

The Altar Guild has an annual meeting in Quincy on May 10th.

It was agreed to try having one service when there is a 5th Sunday of the month.

We are starting on March 30th.

The Bishop will be visiting New Bedford on June 15th.

April 2025

Lin Benting addressed the Vestry regarding altar guild expenses/purchases.

Finances are good.

We are submitting our revised By-Laws to the diocese.

The Search Committee received an email of interest from a candidate in Kenya. The diocese explained the issues regarding green cards, visas, etc. We are not going to pursue.

We are looking into the basketball net that has been installed on our property. There will be a mandolin concert on June 7th.

Very few returns on the survey distributed to the congregation.

We are waiting for town hall to advise on the installation of new signs.

Danielle Watson was thanked for her work on the new Facebook page.

Depending on sign up, we may not have game night.

There will be a memorial service for Elizabeth Gaard on May 9th.

The lights on the sides of the church are being replaced with brighter bulbs.

There will be a Walk for Hope on June 1st in Falmouth.

Amy Farris will be planting flowers for Easter.

May 2025

Our By-laws have been approved by the diocese.

There will be a mandolin concert on June 8th.

We are waiting to see if the town will approve the installation of new signs.

Danielle Watson was thanked for all her work on our new Facebook page.

We will not be participating in the July 4th parade.

We have carpenter ants in both a beam in the church and in the St. Peter's boat.

We are looking into repairs.

We had a Mass Maritime cadet asking about parking in our parking lot; we refused citing a liability issue.

We will install lights behind the stained-glass windows, so they light up at night.

Amy Farris will be organizing coffee hours and asked that folks contact her if they would like to participate.

The SAM committee is looking into how to move forward.

The idea of hiring a sexton was mentioned, we can't afford.

The Walk for the Homeless is in Falmouth on June 1st.

The Search Committee is looking into different options, including collaboration with another church.

There will be a baptism this month. There will be a funeral this month.

June 2025

Finances are okay.

The new By-Laws have to be approved by the congregation. We will do this after the combined service/meeting June 29th.

There will be a celebration of the choir after the June 29th service.

The diocese recommends we adjust our clergy housing allowance/salary ratio.

John McGinness will have a vegetable stand again this year.

We are looking for someone to repair the front doors and St. Peter's boat.

New niches for the columbarium have been ordered.

We would like to consider having a small garden dedicated to St. Francis to remember our pets.

We would like to get together a committee to organize our participation in Canal Day on September 20th. It was suggested that a large picture of St. Peter's coming down the canal be posted and that we offer tours.

A service for newcomers was suggested.

Bob has offered to hold a monthly service at Keystone.

The vestry approved money for the Search Committee, if needed moving forward.

A collaboration with a church in Swansea was discussed, and tabled for the present time.

SAM (Substance Abuse Ministry) is on hiatus until the fall.

Services for the months of July and August will be held at 8:00 and 9:00.

There will be no vestry meeting in July.

August 2025

Finances look good due to combining pledges, donations and loose plate.

We have notified the diocese that the congregation has approved the by-laws.

Flood lights have been installed around the stained-glass windows.

The columbarium has arrived; it will be installed soon.

The organ was serviced.

The trim around the stained-glass windows needs to be replaced.

The front door has been repaired and repainted.

The boat over the door has been removed to be repaired.

The pre-school rent was increased.

We are looking for delegates for the convention.

There will be one service on 8/31 followed by a shared banquet. Canal Day plans are moving forward. Amy Farris is organizing. Stewardship starts in October.

The Bishop will be at St. David's in Yarmouthport in September. We will try to get a group together.

We are seeking Outreach projects and are looking for suggestions. SAM on hiatus until the Fall.

September 2025

Finances are looking good.

We looked into using Venmo – they do not support using non-profit organizations. The delegates for the November convention are Margery Buckingham and Connie Morrison.

We have gotten request from MMA cadets to use our parking lot – we have developed a consent form. They are asked to make a \$400 donation to use the parking lot for one year.

We are looking for someone to repair the wood around the stained-glass windows. The front doors have been repainted; the sign is next.

There is a joint meeting/concert with St David's in Yarmouthport on 9/25/25. Our By-laws have been approved by the diocese.

Stewardship campaign will start in October; Ingathering will be November 2nd. The installation of the columbarium will be in the fall.

We will be participating in Canal Day.

We thanked Amy Farris for using her home-grown flowers to decorate the altar when none are ordered.

Aaron Willey has a food trolley – we are looking into whether he can use our parking lot.

For Outreach, we are looking into a Christmas card program.

Our next joint Sunday will be November 30th; there will be Advent wreath decorating again.

We are seeking people to fill the slate for the 2026-2027 year. Positions open are – Senior Warden, Junior Warden, Treasurer, Asst. Treasurer, Clerk, Member at Large – 3 year term.

October 2025

Our finances going into the end of the year look good.

We would like to establish an Endowment Fund.

Cadet parking – we currently have 22 cadets parking – in the blue marked spaces.

The wooden St. Peter Fisherman has been repaired and will be displayed in the church. The wooden one was used to make a resin one so that it will not be affected by weather and bugs.

We received a \$10,000 donation for the Outreach Mission.

The Christmas fair has been moved to November 22. If anyone is interested in helping – contact Patti Metcalf.

The vestry approved reimbursing delegates for the cost to attend the convention.

The columbarium has been installed, needs a little tweaking. Thank you to Mark Taylor, John McGuinness and Lisa Platanitis.

We are working hard to up our followers on Facebook so we can live stream.

Please do not post negative or political posts on this site.

We are still looking for someone to manage the website.

We are working on the slate for next year.

One combined service on November 30th – there will be Advent wreath making.

November 2nd will be our Ingathering. There will also be a baptism.

Cataumet House has changed management. We are contacting them to see if they still would like our gift cards.

We will have healing services on the third Sunday of each month.

Rev. Bob is looking into the LEM program as there are folks interested.

Mark Taylor is looking into brighter lights to shine behind the stained-glass windows.

We are considering having a chili bowl contest around Super Bowl time.

November 2025

Finances are a little behind.

We will start the new budget at the December meeting.

We had a flood in the basement and the basement was destroyed. The daycare is currently using the meeting room. We are getting quotes to repair. Our insurance is covering \$50,000 towards the clean-up/repair.

We had to purchase a new generator – our one was 10 years old and didn't have enough power for our needs.

We will continue to work on a new slate for next year.

We are looking into hiring a part time bookkeeper.

The Search Committee has been disbanded at the suggestion of the diocese – more to follow.

Bob Malm is now Priest-in-Charge.

Cannon Kelly O'Connor will be here December 21st to talk about moving forward.

We are considering having a once-a-month food pantry.

One service on 11/30 – Margery and Connie will report on the annual convention.

We will be making Advent wreaths after the service.

Cataumet House does not need our gift cards so we will not be having our giving tree this year.

December 2025

The Meridan Fund will pay for the St. Peter boat restoration as well as the new Advent candle stand.

We are working on both the new slate and budget for next year.

The Christmas Fair was successful and will be held again next year.

Discovery Day Care is replacing the faucets in the bathrooms.

We have 24 cadets parking in our lot.

We sent out 68 Christmas cards to service folks.

We will celebrate Epiphany on January 11, 2026.

The Annual Meeting will be 2/15/2026.

January 2026

Out-going vestry members were thanked for their service.

The Meridan Fund paid for the St. Peter's boat restoration as well as a new Advent candle stand. There will be a dedication soon.

We will give our employees, Lisa, Liesl and Kim bonuses this spring.

We are in good financial position. We are considering hiring a bookkeeper. The budget needs a few small tweaks.

We reviewed the possible slate for 2026. Officers: Sr. Warden – Amy Farris, Jr. Warden – Mark Taylor, Treasurer – Alan Kershaw, Assistant Treasurer – Matthew

Bruce, Clerk – Connie Morrison. Members-at-Large, Jim Hankey, Elaine Robinson, Aaron Willey, Barbara Johnson, Henri Masson and Melissa Scannell. Michael Pessia has donated the funds to purchase an AED for the church. It will be dedicated to his son Matthew C. Pessia.

We are looking for new Outreach ideas.

We are looking into having the basement professionally surveyed to find out what the problem is.

We urgently need to repair the wood around the stained-glass windows.

Bob suggested we review the Invite, Welcome, Connect program.

Annual Meeting will be 2/15/26 during the joint service, starting at 9:00. The meeting will be after the gospel. After we have the meeting, the service will resume followed by “bring something to share” coffee hour.

Respectfully,

Celeste Hankey, Senior Warden

REPORT FROM THE JUNIOR WARDEN

State of the Building -

This past year the buildings have been through a lot. We have seen the boat, the front doors, and the framework around the front doors repaired and made more weather resistant, hopefully to remain nice for many years to come.

We have expanded the columbarium from 20 spaces to 60 spaces.

We have illuminated our beautiful stained-glass windows for all to enjoy at night while traveling Main Street.

Also, we had to replace our aging generator with a more powerful one to accommodate our growing needs.

This past year we also experienced a significant amount of water coming into the basement which houses the pre-school. The pre-school is currently being housed in the conference hall of the Church. The basement has been cleaned of all the damage from the water and is currently being evaluated to seek the best solution, so this does not happen in the future.

There is one project to address this year and that is to repair the trim and framework around our stained-glass windows. The trim and framework are rotting and need attention sooner rather than later.

We have been doing well keeping up with the general maintenance. Thanks to all. I look forward to serving you as Junior Warden in 2026.

Respectfully,

Mark Taylor, Junior Warden

REPORT FROM THE MUSIC DIRECTOR Music Ministry

This year's liturgical music program was a testament to creativity, collaboration, and community engagement. These elements not only enriched our worship but also fostered a sense of fellowship within our parish. Here are some highlights from the year.

In June, we were delighted to welcome L'Esperance, the mandolin orchestra, for another extraordinary concert. Their music offered us a unique and uplifting experience, and in addition, a generous donation to St. Peter's Music Program. We look forward to their return with a special concert in the spring of 2026.

August brought a lively blend of fellowship on a Tuesday with Tacos and Tunes, an event that gathered parishioners and guests for an afternoon of music, food, and celebration. A special thank you to Aaron Willey and family and Trolley Bites food truck for the scrumptious food.

An additional special thank you to all the musicians for their time, talents, and dedication.

Lastly, September witnessed a significant collaboration with Saint David's, leading to the long-awaited revival of the deanery. This collaboration underscored the profound impact of shared ministry and music in uniting and inspiring our faith communities. We eagerly anticipate future collaborations with our sister communities.

As we reflect on this year, we are filled with gratitude for the musicians, clergy, volunteers, and congregation whose unwavering dedication and enthusiasm made each offering possible. Through every concert, gathering, and shared moment of worship, music has consistently served as a powerful expression of faith and fellowship. With hearts full and voices lifted, we carry this momentum forward, eagerly anticipating new opportunities to grow, collaborate, and glorify God through music in the year ahead.

Respectfully Submitted,

Lisa Platanitis

Director of Music

REPORT FOM THE ALTAR GUILD

Happy New Year from the Altar Guild - Lin Benting (Co-Director), Mary Tavares (Co Director), Celeste Hankey, Melissa Scannell, Millie Funnell, Sally Darling, and Amy Farris. We are happy to share highlights from the Altar Guild's work over the past year.

Altar Guild Responsibilities:

- Prepared the sanctuary for weekly services, as well as baptisms, funerals, and memorials.
- Ordered and arranged flowers for weekly Sunday worship, Easter, Holy days, and special liturgical events
- Ensured the altar and hangings were dressed in the proper liturgical color for each season, Advent, and feast days
- Set service books in their proper locations with readings marked for each service
- Ensured Paschal and altar candles were properly lit and maintained
- Cared for vestments, altar linens, and worship textiles; including laundering and ironing
- Maintained sanctuary appointments
- Dusted and cleaned the sanctuary, with special preparation for Advent and Lent
- Organized and maintained sacristy and storage areas; closets and cupboards were cleaned and re-organized with supplies

Purchases and Improvements for 2025 included:

- Advent candles stand with wreath
- Five Advent Candles
- Six swags with red bows
- Wood and labor for four shelves in the hall closet
- Wood and labor for two shelving compartments in the sacristy for storage
- Six brass candle holders
- Six oil candles
- Six brass followers (metal candle-top accessories designed to reduce dripping and protect altar linens)
- Two brass flower holders, re-brassed.

Heartfelt thanks to Marcia Willmott for her work creating the artificial altar swags and to Amy Farris for ordering and arranging the Christmas altar flowers.

Serving in the Altar Guild is both a privilege and a joy. We take pride in preparing our church for worship and welcome anyone who would like to help with this important ministry. If you are interested in joining, please speak to Lin Benting or Father Bob. Respectfully Submitted, Melissa Scannell

REPORT FROM THE MEN'S BREAKFAST

Men's Breakfast is an informal monthly (summers off) gathering open to all men in the parish. Discussion focuses on sports, business, current events, family and occasionally church matters (not necessarily in that order!). We gather at Persy's Place, 3198 Cranberry Highway, East Wareham. Attendance averages 8 to 10 men per get together. Payment is per individual, by cash or credit card. Upcoming breakfasts are announced in church, by signup sheet, the BLAST and the WAVE. If you would like to attend, please add your name to the signup sheet posted in the narthex. If you forget to sign up, don't let that prevent you from coming. If you have any questions, feel free to contact Jim Hankey at 781-534-2604 for phone and text or by email at thehankeys@verizon.net. We look forward to seeing you!

Respectfully submitted,

Jim Hankey

REPORT FROM THE CHRISTMAS FAIR COMMITTEE

Saint Peter's held its second Christmas Fair on Saturday, November 22nd. It was a great success earning over \$1500! We had a wonderful variety of donated Christmas and winter themed items, hand knitted goods, delectable baked treats and other yummy things for the Bake Table. We also had 5 vendors who joined us in selling their amazing paintings, photography, handmade wood crafts and so much more! No one left empty handed! Thank you to all who donated their time, talent and treasures and making this event so successful for our Church.

Yours In Christ,

Patti Metcalf & The Fair Committee

REPORT FROM THE SEARCH COMMITTEE

The Committee began the year updating some of the information in our Parish Profile including financials and Vestry members. We also sent letters to several seminaries hoping a new graduate might be interested in St. Peter's. This did not produce any results. We briefly explore sharing a priest with a church in Swansea, however the distance between churches was too long.

In December our new Bishop, Julia Whitworth and Kelly O'Connell, decided that St. Peter's should no longer continue the formal search process. It was recommended that Reverend Bob assume the title of parish Priest and continue at St. Peter's until a candidate is interested and called to become our new Rector. We continue to be blessed to have Bob guide us in worship and our parish life.

It has been our honor to have served St. Peter's and its parish family in its search process. Thank you all for your support over the years. Please continue to keep our beloved church in your prayers.

Yours In Christ,

Larry Higgins, Donna Beers, Matthew Bruce, Nancy Kennedy, and Patti Metcalf

SERVICE REGISTER – 2025**ATTENDANCE**

Total attendance at all services:	4,206
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Average weekly in-church attendance at scheduled public services:	72
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SERVICES

The Holy Eucharist:	Sundays	82
	Weekdays	14
	Private / Home	30
Morning Prayer:	Sundays	14
Burials, memorials and requiems:	Various	6
Other Services:	Weekdays	2
Less: Burials with Eucharists:	Various	(1)
TOTAL - all services		147

PARISH REGISTER - 2025

<u>Names:</u>	<u>Date of Service:</u>
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BAPTISMS

Claire Ellen O'Neil	5/18/2025
Reid Joseph Raposo	7/27/2025
Eleanor Scott Bilancieri	11/2/2025

MARRIAGES

Katelynn Marie Fisher to Michael John Reynolds	12/4/2025
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THE BURIAL OFFICE

Harry M. Clark	1/4/2025
Elizabeth Sewell Gary	5/9/2025
Pat Emilio	5/22/2025
Maurice Michael Gosselin	6/15/2025
Walter John Jaworski	5/11/2025

REPORT FROM THE TREASURER

I would like to thank all those who have helped in the running of our finances – Kathy Letzeisen for helping me as the Assistant Treasurer, Kimberly Leahy who helps with making the payments, Linda Masson who signs off on various reports for audit purposes, all the counters who take time after every service to count the offerings, and all those vestry members who have signed payment vouchers. Also, and very importantly, all donors and pledgers for being so generous to St. Peter's.

I am pleased to report that the vestry has approved our 2026 budget.

Please note that our audit of 2025 has not yet taken place and that the financial reports are, therefore, subject to change before going to the diocese and becoming the official financial record for the year 2025.

This report has three sections as follows:

- Financial overview of the year - commentary
- The 2024 and 2025 income statements with comparison and the 2026 budget with comparison to 2025 actual
- The 2024 and 2025 balance sheets, with comparison

The Financial Overview gives a synopsis of the financial highlights of 2025.

There are extensive explanations and commentary about the financial statements in a supplement to this report, which is also available on request and in the narthex. This supplement may help to answer any questions you have.

If you do have any unanswered questions about our finances, please call me at 443 823 4466 or email: alan.kershaw@gmail.com

Respectfully submitted, Alan Kershaw Treasurer

Financial Overview of 2025

2025 was another year of financial progress for St Peter's, despite a heavy capital spending program and having to deal with a major flood in our basement space. Our regular support rose by more than \$7,000 over 2024, thanks to your generosity. We also benefited from an unexpected new source of income as Mass Maritime Academy (MMA) cadets sought parking space after the Town of Bourne banned driveway parking in the area around the MMA plus the MMA allowed fresher cadets to have cars for the first time. We also successfully continued to control our regular operating expenses, which only rose by \$5,000 over 2024. Taken together with all the other operating items, our Net Operating Income was over \$24,000, more than double 2024.

However, we had a capital spending program of almost \$40,000, which included the Altar Guild replacing worn out furnishings, an addition to our columbarium, interior floodlights to highlight our stained glass windows, refurbishment of our front porch and St. Peter effigy and a new, more powerful, standby generator. We were delighted that the Meridan family approved the use of their parents' endowment fund to finance over \$16,000 of this program. There were also generous donations totaling \$11,625 to items in the capital program and \$10,000 towards our outreach fund. We also had a net financial benefit from the flood because our insurers paid out the policy limit of \$50,000 to us in December but, to date, we have used less than half of this by paying for the cleanup. We are budgeting for flood remediation and rehabilitation of the basement during 2026.

Our 2026 budget is really steady as she goes on the operating side, with the addition of spending on a bookkeeper as this next year will be my last as treasurer under our by-laws. We expect to show a healthy surplus again on our Net Operating Income. The Other Section includes the spending to deal with the basement. This means that our overall net income for 2026 will be negative, and considerably less than 2025 actual. This is because of the effect of the insurance payment we received in December 2025 and the fact we do not budget for any specific donations to our capital account for 2026. The vestry may decide to institute a capital campaign in 2026 which, if successful, would improve our projected bottom line. The vestry has approved the establishment of an endowment fund for St. Peter's from our existing reserves. This will be implemented later in 2026, once all the details have been worked out.

St. Peter's Church on the Canal - Income Statements and 2026 Budget

All figures \$	2024	2025	Change	2026 Budget	Change vs 2025 actual
Income					
4000 Regular Support (3)					
4010 Pledged Donations	93,414	102,769	9,355	105,002	2,233
4020 Other Donations	16,521	14,755	(1,766)	17,000	2,245
4025 In Memoriam Donations	1,250	585	(665)	1,200	615
4030 Loose Plate	5,946	7,869	1,923	7,000	(869)
4040 Flowers	2,291	2,028	(263)	1,998	(30)
4065 Garland of Memory	120	100	(20)	0	(100)
4070 Sanctuary Lamp	63	93	30	0	(93)
4075 Special Donations	3,163	1,734	(1,429)	2,000	266
Total 4000 Regular Support (3)	122,768	129,933	7,165	134,200	4,267
4100 Fund Transfers (4)					
4110 Income, Dividends, Interest	15	5	(10)		(5)
Total 4100 Fund Transfers (4)	15	5	(10)		(5)
4200 Building Use, Fundraisers (5)					
4210 Discovery Space Use	23,800	24,000	200	30,000	6,000
4215 TOPS rent		2,800		2,400	(400)
4230 Other Space Use	4,600	2,550	(2,050)	2,400	(150)
4235 Columbarium Reservations		600		0	(600)
4240 Mass. Maritime Parking		9,000		9,200	200
4250 Jams & Jellies	141	60	(81)	0	(60)
4270 Other Fundraising Events	3,162	3,203	41	3,000	(203)
Total 4200 Building Use, Fundraisers (5)	31,703	42,213	10,510	47,000	4,787
Total Operating Income	154,485	172,150	17,666	181,200	9,050
Gross Operating Profit	154,485	172,150	17,666	181,200	9,050
Operating Expenses					
5000 Staff					
5005 Clergy Salary	16,785	18,086	1,300	18,886	800
5010 Clergy Housing Allowance	17,978	18,086	107	18,886	800
5015 Music Director Salary	18,004	17,004	(1,000)	17,854	850
5020 Secretary Salary	15,600	15,600	0	16,380	780
5025 Organist Salary	9,600	9,100	(500)	9,555	455
5040 Supply Clergy	2,200	1,889	(311)	2,750	861
5045 Supply Organist				200	200
5050 Church Payroll Taxes	3,473	3,313	(161)	3,380	67
5055 Clergy Travel	2,860	2,648	(211)	4,000	1,352

St. Peter's Church on the Canal - Income Statements and 2026 Budget

All figures \$	2024	2025	Change	2026 Budget	Change vs 2025 actual
Total 5000 Staff	86,501	85,726	(775)	91,891	6,165
5100 Worship-Parish Life					
5110 Flowers	2,305	1,227	(1,078)	2,400	1,173
5120 Music	290	1,453	1,163	1,200	(253)
5130 Parish Life	769	302	(467)	720	418
5140 Worship Supplies	1,647	1,359	(287)	1,500	141
5150 Education + Formation			0	100	100
5160 Theological Education	1,161	1,376		1,500	124
Total 5100 Worship-Parish Life	6,172	5,716	(455)	7,420	1,704
5200 Office + Administration					
5205 Copier	2,503	2,524	21	2,820	296
5210 Postage	667	614	(53)	720	106
5215 Payroll BizChecks	1,268	1,342	74	1,410	68
5220 Office Supplies	662	821	159	900	79
5230 Website Management	180	280	100	240	(40)
5235 Professional Fees	250	275	25	4,800	4,525
5255 Computer Hardware & Software	821	458	(363)	470	12
5290 Office + Administration Other	340	400	60	600	200
Total 5200 Office + Administration	6,691	6,714	23	11,960	5,246
5300 Building + Grounds					
5305 Repairs + Maintenance	2,446	4,103	1,657	6,000	1,897
5310 Electricity - Eversource	7,012	7,777	765	7,900	123
5315 Heat - National Grid	4,440	4,918	477	5,000	82
5320 Telephone & Internet	1,589	1,364	(225)	1,368	4
5325 Sewer Fees - 165	1,116	1,098	(18)	1,200	103
5330 Water	264	252	(12)	280	28
5335 Floodlights - Eversource	203	216	13	240	24
5340 Cleaning Service	4,656	4,268	(388)	4,800	532
5345 Waste Management	2,206	2,322	116	2,472	150
5350 Snow Plowing	1,523	1,700	177	2,800	1,100
5355 Care of Grounds	230	1,067	836	1,000	(67)
5395 Allocated to Discovery	(4,860)	(5,863)	(1,003)	(4,800)	1,063
Total 5300 Building + Grounds	20,825	23,220	2,395	28,260	5,040
5400 Church Insurance + Workers' Comp	10,163	10,971	808	12,400	1,429
5500 Non-Line 14 Expenses					
5510 Jams & Jellies Expense (-5)			0	50	50

St. Peter's Church on the Canal - Income Statements and 2026 Budget

All figures \$	2024	2025	Change	2026 Budget	Change vs 2025 actual
5530 Other Fundraisers (-5)			0	0	0
5540 Discovery Pre-School Exp. (-5)	22	72	50	500	428
5550 Discovery Allocated Exp (-5)	4,860	5,863	1,003	4,800	(1,063)
5570 Diocesan Assessment (12)	7,072	8,883	1,811	9,572	689
5580 Outreach Gifts (13)	100		(100)	200	200
5585 Discretionary Fund (13)	500	730	230	500	(230)
Total 5500 Non-Line 14 Expenses	12,554	15,548	2,994	15,622	74
Total Operating Expenses	142,905	147,895	4,989	167,553	19,658
Net Operating Income	11,580	24,256	12,676	13,647	(10,609)
Other Income					
6000 Fund Receipts					
6010 Capital Fund (8)	14,329	11,625	(2,703)		(11,625)
6050 Outreach (10)	0	10,000	10,000		(10,000)
6060 Bourne Substance Free Coalition (11)	108		(108)		0
6090 Pass Thrus (11)	952	50,154	49,201		(50,154)
Total 6000 Fund Receipts	15,389	71,779	56,390		(71,779)
6200 Pre-Paid Pledges	9,024	13,631	4,607	13,631	0
Total Other Income	24,413	85,410	60,997	13,631	(71,779)
Other Expenses					
7000 Fund Disbursements					
7010 Capital Projects + Purchases (15)	11,715	39,777	28,062	20,000	(19,777)
7050 Outreach (16)	86		(86)	0	0
7060 Bourne Substance Free Coalition (18)	108		(108)	0	0
7090 Pass Thrus (18)	952	21,409	20,457	28,744	7,335
Total 7000 Fund Disbursements	12,861	61,186	48,325	48,744	(12,442)
7200 Allocated to Pre-paid Pledges (nr)	5,700	9,024	3,324	13,631	4,607
Total Other Expenses	18,561	70,210	51,649	62,375	(7,835)
Net Other Income	5,852	15,199	9,348	(48,744)	(63,943)
Net Income	17,431	39,455	22,024	(35,097)	(74,552)

St. Peters Church on the Canal - Year End Balance Sheets			
All figures \$	2024	2025	Change
ASSETS			
Current Assets			
Bank Accounts			
1000 Citizens Bank - Checking	13,948	13,279	(670)
1030 Citizens Bank-MMA	48,739	78,743	30,005
1035 Cash and checks in safe	0	120	120
Total Bank Accounts	62,687	92,142	29,455
Other Current Assets			
1400 Investment Accounts			
1410 Designated Funds Reserve (DIT)	143,872	182,627	38,755
1430 Meridan Account (DIT)	14,377	0	(14,377)
1440 Vanguard Account			
1441 Legacy Funds (Vanguard)	80,000	83,376	3,376
1442 Reserve Fund (Vanguard)		10,352	10,352
Total 1440 Vanguard Account	80,000	93,727	
Total 1400 Investment Accounts	238,248	276,354	38,106
1450 Church and Land (as assessed)	1,642,600	1,722,300	79,700
1460 Rector's Discretionary Fund (RDF)	660	160	(500)
Total Other Current Assets	1,881,508	1,998,814	117,306
Total Current Assets	1,944,195	2,090,956	146,761
TOTAL ASSETS	1,944,195	2,090,956	146,761

St. Peters Church on the Canal - Year End Balance Sheets			
All figures \$	2024	2025	Change
LIABILITIES AND EQUITY			
Liabilities			
Total Liabilities			
Equity			
3200 Diocese Restricted Real Estate	1,642,600	1,722,300	79,700
3300 Donor Temporarily Restricted Funds			
3310 Rector's Discretionary Fund	660	160	(500)
3315 Meridan Fund	14,377	0	(14,377)
3320 Capital Fund (restricted)		411	
3325 Special Donations Unspent		400	
3330 Prepaid Pledges	9,024	13,631	4,607
3380 Outreach Fund (restricted)		11,954	11,954
Total 3300 Donor Temporarily Restr Funds	24,061	26,556	2,495
3400 Unrestricted/Designated Funds			
3410 Reserve Fund	143,872	0	(143,872)
3411 Reserve Fund (DIT)		141,200	141,200
3412 Reserve Fund (Vanguard)		10,352	10,352
Total 3410 Reserve Fund	143,872	151,551	7,680
3420 Capital Fund	9,827	22,691	12,864
3480 Outreach Fund	1,954	0	(1,954)
3490 Pass Thrus Unspent		28,744	28,744
3510 Ann Churchill Jones Legacy Fund	80,000	83,376	3,376
3600 Operating Fund	41,882	55,738	13,856
Total 3400 Unrestricted/Designated Funds	277,534	342,100	64,566
3900 Allocated to Funds	(17,431)	(39,455)	(22,024)
Net Income	17,431	39,455	22,024
Total Equity	1,944,195	2,090,956	146,761
TOTAL LIABILITIES AND EQUITY	1,944,195	2,090,956	146,761
Liquid Assets - cash on hand, bank accounts			
plus cash & checks in safe	62,687	92,142	29,455
Net income for year	17,431	39,455	22,024
Funds moved to Investment accounts		(10,000)	
Net movement in liquid assets for year	17,431	29,455	
DIT is the Diocesan Investment Trust.			