

Annual Report for the Year 2014 - Presented at the 53rd Annual Meeting

January 11, 2014

11:30 am

Item / Report		Page
St. Christopher's Ministry Team		1
Minutes of the 2014 Annual Meeting	Judy Schneider	2
Reports of Clergy & Wardens		
Priest-in-Charge	Fr. Peter Fabre	4
Vestry Report - Senior Warden	Beth Mayhew	8
Junior Warden	Al Franco	8
Ministry Teams Reports		
Worship Ministries		8
Altar Guild	Doris Schoeben & Beth Mayhew	10
Lay Eucharistic Visitors (LEVs)	Marinell Eron	10
Music Ministries		
Choir	Gary Quamme	10
St. Christopher Singers	Joanne David / Marion West	14
Ushers	Frank Schlichting	11
Education / Formation Ministries	Barbara Fabre	
Adult		
Advent Devotional	Amy Schultz	11
Men's Bible Study	Killy Balabanis, Gary Welsh	11
Women's Bible Study	Barbara Fabre	12
Children and Youth	Barbara Fabre	12
Outreach Ministries	Amy Schultz for the Outreach Committee	12
Advent Youth Project	Barbara Fabre, Aimee & Joro Georgiev	13
Baby Quilts	Anna van Scoter	13
Backpacks & School Supplies	Outreach Committee & E.C.W.	13
Bargains Galore	Amy Schultz	13
Bookstore	Charlotte Powley	14
Boot Fund	Ann Gay	14
Card Making	Ann Gay	14
Cards & Calls Encouragement Ministry	Carol Brown	14
Christopher Singers	Joanne David & Marion West	14
Eve's Place	Outreach Committee, Men's Club, E.C.W.	15
Lap Robes	Ann Gay	15
Prayer Shawl Ministry	Barbara Fabre	15
Project Linus- Phoenix-West Valley Chapter	Barbara Fabre & Anna van Scoter	15
Summer Water Drive	E.C.W.	15
Sunshine Residential & Group Homes	Ann Gay	15
Thanksgiving Food Drive for Cheyenne	Outreach Committee	15
Valley View Community Food Bank	Carol Brown	15
Service, Fellowship, & Other Ministries		
Episcopal Church Women (E.C.W.)	Jean Liversidge	16
Men's Club	Killy Balabanis	17
Hospitality Ministry	Anna van Scoter	17
Landscape Ministry	Bonnie Franco / Eva Quiles	17
Living with Loss	Amy Schultz / Dick Studley	17
Planning Group	The Committee	18
Recycling	Bill Masters & Office	19

Finance Ministries

Finance & Budget Committee	Mona Guarino	20
2014 Financials	Jane Cooley	22
2015 Budget Passed by Vestry 12/22/14	Mona Guarino	28
Financial		
Columbarium Committee	Wynn Shugart Lawry	30
Counters	Frieda Spann	30
Direct Debit	Gene Carbaugh	30
Stewardship	Gary Welsh	30

Proposed Revisions to Parish By-Laws	32
---	----

Candidates for Vestry and Delegates to Annual Convention	32
---	----



St. Christopher's Ministry Team

The Rt. Rev. Kirk Steven Smith, Bishop of Arizona

All Members of St. Christopher's Church

The Rev. Peter Fabre, Priest-in-Charge

The Rev. Brian Couvillion, Assisting

The Vestry:

Class of 2014: Chris Annako, Jane Meyers, Gary Welsh

Class of 2013: Killy Balabanis, Jane Cooley, Jean Liversidge

Class of 2012: Gene Carbaugh, Frank Schlichting (completing 2014 for Bob Martin), Eva Quiles

Officers:

Senior Warden: Beth Mayhew

Junior Warden: Al Franco

Clerk of the Vestry: Judy Schneider

Treasurer: Jane Cooley

Convention Delegates in 2014:

Chris Anako

Jane Meyers

Gary Welsh

Frank Schlichting

Staff: Secretary: Doreen Rohrer; Sexton: Jordan Montes; Music Director: Gary Quamme

Ministry Leaders:

Adult Sunday School:

Barbara Fabre (women's bible study; Formation Facilitator),

Killy Balabanis & Gary Welsh (instructors)

Ads & Press: Rosemary Lynch, Diane Plein

Altar Guild: Beth Mayhew, Doris Schoeben
(co-directors)

Bargains Galore: Amy Schultz

Book Shelf: Charlotte Powley, Barbara Welsh

Can Recycling: Bill Masters

Cards & Calls: Carol Brown

Card Making: Ann Gay

Children & Youth: Barbara Fabre

Christopher Singers: Joanne David, Marion West

Coffee Hour (9am Svc): Karolena Cardella

Coffee Hour (11:30 Svc): Eva Quiles

Communications Coord: Diane Plein

Contribution Tracking: Beth Mayhew, Mona Guarino

Counters: Frieda Spann

E.C.W. President:

Jean Liversidge

Hospitality:

Anna Van Scooter

Kitchen:

Jim Benson

Lay Eucharistic Ministry (LEM): Marinell Eron

Landscaping: Bonnie Franco, Eva Quiles

Living with Loss: Amy Schultz, Dick Studley

Men's Club President: Killy Balabanis

Music for our 11:30 Service: Arturo Jaramillo

Newsletter: Doreen Rohrer

Outreach Point of Contact: Amy Schultz

Outreach Finances: Doris Schoeben

Prayer Shawl: Barbara Fabre

Social Media: Judy Schneider

Spanish Language: Eva Quiles

Ushers: Frank Schlichting

UTO: Naarah Griswold

Volunteer Coord: Angelo Cardella

Outreach:

Killy Balabanis, Ron Dow, Barbara Fabre, Ann Gay, Mona Guarino, Jean Liversage, Jane Meyers, Jane Meyers, Doris Schoeben, Amy Schultz, Anna van Scoter, Gary Welsh. [Rosemary Lynch was an active member in 2014]

Planning Group: Mona Guarino, Jane Meyers, Doris Schoeben, Amy Schultz, Gary Welsh. [Gene & Marge Carbaugh and Rosemary Lynch were active members in 2014]

ANNUAL PARISH MEETING
St. Christopher's Episcopal Church in the West Valley
MINUTES from Sunday, January 26, 2014

CALL TO ORDER

The meeting convened at 12:15 with a prayer by Fr. Peter Fabre. The Annual Report for the Year 2013 was handed out to all in attendance.

PRESENTATION OF THE 2013 ANNUAL MEETING MINUTES

A motion was made and seconded to accept the minutes of the 2013 annual meeting as presented in the report. Motion carried.

PRIEST-IN-CHARGE REMARKS

Fr. Peter addressed the congregation stating that 2013 was an incredible year. It ended with our growth in many ways especially in terms of activity of the parish and the sense of ownership and of doing God's work here. Not too long ago we thought we might have to close the doors but we tightened our belts and with hard work have achieved two years without drawing from our endowment funds. We even have plans to put money back into it all because of the hard work of everyone in the parish. Thank you and bless you all for your willingness to take risks and step out in faith.

NOMINATIONS FOR VESTRY AND DELEGATES TO THE CONVENTION

Ballots for the Vestry and delegates to the 2014 Diocesan Convention were handed out. It was noted that one candidate on the ballot, Ron Dow, has withdrawn. We will elect three members for a three year term and one for a one year term to complete the term of Bill Duvall. Bonnie Franco was nominated from the floor but declined. There were no other nominations presented from the floor. A motion was made to close the nominations, and parishioners were instructed to enter a three (3) next to the names selected for the three-year term, and a one (1) next to the name selected for a one-year term. A motion was made and carried that votes for all four delegates listed for the convention be cast by acclamation. Those delegates are: Chris Anako, Jane Meyers, Gary Welsh, and Frank Schlichting. After the votes were counted, the Vestry members elected were the following for a three-year term: Chris Anako, Jane Meyers, and Gary Welsh. The member elected for the one year term was Frank Schlichting.

SENIOR WARDEN REPORT

Beth Mayhew stated that Fr. Peter said it all but she especially wanted to thank the following for their service: Marinell Eron, Marj Kassien, Jim Benson, Bob Martin, and Bill Duvall as outgoing Vestry members; and Diane Plein, outgoing Clerk of the Vestry. She also wanted to thank Al Franco who will continue as Junior Warden, and Kay Young for doing a great job on the Parish Photo Directory.

END OF THE YEAR FINANCIAL STATEMENTS, TREASURER'S REPORT, AND 2014 OPERATING BUDGET

The 2014 Operating Budget, approved by the Vestry, had been handed out to the congregation the prior Sunday for review. Lisa Wolford asked why Bargains Galore was not on the budget and Mona Guarino, Finance Chairman, answered that this was not a budget item, and that 10% of Bargains Galore's net each month goes to Outreach, 10% remains in Bargains for expenses and improvements, and 80% goes to the 'Capital Reserve.' None of this is part of the Operating Budget and is not subject to Mission Share. Bonnie Franco asked first about what money was for the Discretionary Fund as it was not shown on the budget. She was advised that the first plate of month is for the fund but it will be paid as \$150 to Fr. Peter the first week of the month no matter the plate amount. This is a pass-through account. It does not impact Mission Share so is not showing on the budget. Secondly, she said her understanding was that we would have the paid bookkeeper only for a short time and we've doubled the budget for next year. When do we anticipate eliminating that cost? She also asked if an in-house person could take this over. Mona answered that due to the issues that came up during the year, we paid the bookkeeper more than was anticipated. Also, no one in-house knows the Quickbooks program like the current bookkeeper does and she has the knowledge to keep us legal with the

requirements needed for an audit. However if an in-house person came forward with this knowledge, we would consider them.

GROUP REPORTS

The Annual Report contained reports from the following: Junior Warden, Worship Ministries and Altar Guild, Lay Eucharistic Visitors, Choir, Prayer Concerns/Prayer Chain, Ushers, Christopher Singers, E.C.W., Men's Club, Landscaping, Outreach Ministries, Hospitality Ministry, Planning Group, Recycling, Education and Formation Ministries including adult and youth, Finance and Budget Committee Report, Columbarium Committee, Counters, Stewardship Campaign for 2013, and the Direct Debit program.

A motion was made, seconded and carried to accept all reports submitted as shown in the Annual Report bulletin, including the 2014 Operating Budget report per discussion above.

NEW BUSINESS

Fr. Peter acknowledged, with a certificate of appreciation, the work of Rafael Rodriguez for all the special "behind the scenes" work he has done for the parish.

CLOSING PRAYER

Fr. Peter closed with a prayer and the meeting was adjourned at 1:00 p.m.

Diane Plein, Clerk of the Vestry Respectfully submitted

REPORTS OF THE CLERGY & WARDENS

Priest-in-charge

Fr. Peter Fabre

It's that time once again to reflect on the temporal and spiritual health of the parish in terms of where we've been, where we are, and where we're going on our journey together.

Where we've been:

2014 was yet another banner year at St. Christopher's! We faced some unanticipated challenges along the way, but continued moving forward throughout the year. What specific challenges occur varies from year to year, but the good news is that they were constructively dealt with, thanks to a lot of hard work on the part of Vestry, Finance, and of course, our Junior Warden. We've come to a better understanding of who we are as a parish family and how God has called us to embrace and share the Good News of Jesus Christ, both within the life of the parish and with those in the world around us. The Holy Spirit is alive and well at St. Christopher's! Each year writes a new chapter in the ongoing story of our parish, and 2014 was no exception. We were saddened by the loss of a number of parishioners in 2014, some of whom moved away, and some of whom passed into eternal life. They will be greatly missed. As part of the transitions of parish life in 2014, we also welcomed a number of new families - God provides!

Parish finances continued to be challenging throughout 2014 - no surprises there - however, we were able to fund all the needed replacements and repairs; without having to resort to the Endowment. That means we are coming up on three years since there were any withdrawals from the Endowment, and we even deposited \$10,000 into the Endowment in 2014! How long has it been since we put money into the Endowment? ... a long time!

The 2014 budget was a deficit budget. There is good news and bad news in that. The good news is that the deficit at the end of the year was smaller than anticipated, thanks to a combination of giving that exceeded pledges and projections, and expenses that were lower than budgeted. The bad news is that it was still a deficit budget, as is the 2015 budget, part of a very long-standing pattern at St. Christopher's. I encourage you to read the "Deficit / Surplus Explanation" that is part of the Finance and Budget Committee Report in this booklet to gain a fuller understanding of what that means and why it matters.

The work of the Spirit among us as "doers of the Word" continued in 2014 and gained even more traction. In-reach and outreach ministries alike have continued to grow and find new ways of expression. Making a positive difference in the lives of more people in the community that surrounds us has become an increasingly higher priority. So we are a more active congregation, with fewer of us choosing only to "warm the pews" on Sunday mornings. We saw this in a very concrete form in the results of the 2014 Stewardship Campaign - a major element of which was asking people about their hopes and dreams for the church, as well as about their involvement in our various lay ministries. That and all the work done to prepare and publish our Lay Ministries Booklet provided hard data that confirmed our vision of ourselves as participants in God's work, rather than merely observers and bystanders.

Where we are:

In keeping with the agreement we made with the diocese in 2012, we've remained current on payment of our monthly mission share, and formally kicked off our effort to revisit our Strategic Plan with the assistance of the Rev. Megan Traquair, Canon to the Ordinary.

From the perspective of our temporal health, we've come even further in 2014, but not necessarily following exactly the same path we envisioned at the beginning of the year. We are learning to be flexible enough to adjust to mid-course corrections, and let the Spirit guide us! As I said a year ago "It is all about the journey and the amazing experiences along the way."

We've grown, but in slightly different ways this year. We closed out 2014 with an "ASA" (Average Sunday Attendance) of 123 and holding relatively steady. That is actually about 2% down from the end

of 2013, but still higher than 118 at the end of 2012. Interestingly enough, our total attendance was up almost 4% from 2013 due to a 46% increase in attendance at services held other than on Sundays.

The blessings have continued: we are poised to welcome more people to join us and become active in the life and work of the parish. Christian education has taken new forms, with a new Men's Bible Workbench study program, the Tweens' Class now transformed into an Episcopal Youth Club (E.Y.C.) - something not seen at St. Christopher's in many years - the Thursday Women's Bible Studies continuing to blossom and bring together an increasingly diverse group of participants, the ongoing Children's Sunday School, and another very successful and energizing summer Vacation Bible School program. The formation of a Living with Loss community support group toward the end of the year, under the leadership of Deacon Dick Studley, added a new dimension to the pastoral ministries here. The key to all of these is that they are all scripture-based, each in its own unique way.

We continue to strengthen our sense of unity with our Christian brothers and sisters of other denominations. 2014 offered us more opportunities for ecumenical worship and service, continuing to focus more on what we have in common than on the differences among us. We really can do that without jeopardizing or diminishing our Anglican, Episcopal identity.

Our sense of "family" is stronger than ever. 2014 brought even more opportunities to worship and play together despite differences in language, culture and tradition. It has been another year of "firsts" and "first time in a long while" events and activities that have brought us closer together. We were blessed to celebrate our first two Quinceañeras this year, present six parishioners for confirmation at the Diocesan Confirmation service at Trinity Cathedral in May, and baptize five children. Having Fr. Brian Couvillion preach and celebrate regularly during the winter months has been a particular blessing for us all. This is a wonderful place to serve!

Where are we going?

Our mutual journey of discovery continues, day by day. Expect more surprises and new challenges, filled with opportunities to grow together in faith. May we continue to be open, receptive, and obedient to God's will and the work of the Holy Spirit among us. That will keep us on the right path, no matter how many twists and turns it may take. Plan on being involved in the development of our updated Strategic Plan this year. For it to be a viable, living document that we can fine-tune as we go along, rather than just something pretty to put on a shelf, parish-wide input and ownership are critical. I am confident that our underlying focus on discipleship and building community will not change. What will change is how we bring that focus to fruition. As I reminded you last year, it is really all about "bringing as many people as possible into a personal relationship with God through Jesus Christ and enabling each of us to be transformed into a disciple of Jesus Christ through participation in the worship and ministries of St. Christopher's."

Stay tuned - 2015 will be another exciting chapter in the life of this place we know and love as St. Christopher's!

Your Servant in Christ
Fr. Peter+

Ya es tiempo otra vez de reflexionar sobre la salud temporal y espiritual de la parroquia en términos de dónde estábamos, dónde estamos y hacia dónde vamos.

Donde estábamos:

¡2014 fue otro año excepcional en San Cristóbal! Nos enfrentamos a algunos desafíos inesperados en el camino, pero seguimos avanzando a lo largo del año. Qué desafíos específicos ocurren varía de un año a otro, pero la buena noticia es que fueron tratados de manera constructiva, gracias a un montón de trabajo duro por parte de la Junta Parroquial, el Comité de Finanzas, y por supuesto, nuestro Guardián Menor. Hemos llegado a una mejor comprensión de quiénes somos como una familia parroquial, y cómo Dios nos ha llamado a abrazar y compartir la Buena Nueva de Jesucristo, tanto dentro de la vida de la parroquia y con aquellos en el mundo que nos rodea. ¡El Espíritu Santo está vivo aquí en San Cristóbal! Cada año escribe un nuevo capítulo en la historia de nuestra parroquia, y 2014 no era una excepción. Fuimos tristes por la pérdida de un número de feligreses en el año 2014, algunos de los cuales se mudaron, y algunos de los cuales pasaron a la vida eterna. Los extrañaremos mucho. Como parte de las transiciones de la vida parroquial en 2014, también dimos la bienvenida a un número de nuevas familias - ¡Dios provee!

Las finanzas de la parroquia continuaron siendo un reto a lo largo de 2014 - eso no es sorpresa - sin embargo, hemos sido capaces de financiar todos los reemplazos y reparaciones necesarias; sin tener que tomar dinero de la Fundación. Eso significa que tenemos casi tres años desde la última vez que fue necesario tomar dinero de los fondos de la Fundación, y ¡aún depositamos \$10,000 dólares en el Fondo en 2014! ¿Cuánto tiempo ha pasado desde que pusimos el dinero en el Fondo? ... ¡Desde hace muchos años!

El presupuesto de 2014 fue un presupuesto deficitario. Hay buenas noticias y malas noticias en eso. La buena noticia es que el déficit al final del año fue menor de lo previsto, gracias a una combinación de donaciones que superaban los compromisos y proyecciones, y gastos que eran menos de los presupuestados. La mala noticia es que todavía era un presupuesto deficitario, así como es el presupuesto de 2015, parte de una práctica de largo tiempo en esta iglesia. Les animo a leer la "Explicación de Déficit / Excedentes" que forma parte del reporte del Comité de Finanzas e Informe del Presupuesto en este folleto para obtener una comprensión más amplia de lo que significa y por qué es importante.

La obra del Espíritu entre nosotros como "hacedores de la Palabra" continuó en 2014 y ganó aún más tracción. Ministerios interiores y de alcance más allá por igual han seguido creciendo y encontrando nuevas formas de expresión. El hacer una diferencia positiva en la vida de más personas en la comunidad que nos rodea se ha convertido en una prioridad cada vez mayor. Así somos una congregación más activa, con menos de nosotros eligiendo sólo a "calentar las bancas" los domingos por la mañana. Vimos esto en una forma muy concreta en los resultados de la Campaña de Mayordomía en 2014 - un elemento importante de la cual era preguntar a la gente acerca de sus esperanzas y sueños para la iglesia, así como sobre su participación en nuestros diversos ministerios laicos. Eso y todo el trabajo realizado para preparar y publicar nuestro Folleto de Ministerios Laicos proporcionó datos duros que confirman nuestra visión de nosotros mismos como participantes en la obra de Dios, en lugar de meramente observadores y espectadores.

Donde estamos:

De conformidad con el acuerdo que hicimos con la diócesis en 2012, nos hemos mantenido corriente en el pago de nuestra parte mensual para apoyar la misión de la diócesis, y formalmente iniciamos nuestro esfuerzo para revisar nuestro Plan Estratégico, con la asistencia de la Revda. Megan Traquair, Canon al Ordinario.

Desde la perspectiva de nuestra salud temporal, hemos logrado aún más en 2014, pero no necesariamente siguiendo exactamente el mismo camino que habíamos imaginado a principios del año. Estamos aprendiendo a ser suficientemente flexible para adaptarnos a las correcciones en ruta, y dejar que el Espíritu nos guíe! Como dije hace un año "Todo se trata sobre la jornada y las increíbles experiencias en el camino."

Hemos crecido, pero de manera un poco diferente este año. Cerramos 2014 con un Promedio de Asistencia Dominical de 123 y manteniéndolo relativamente estable. Eso es en realidad una disminución acerca de 2% a en comparación a finales de 2013, pero sigue siendo superior a los 118 a finales de 2012. Curiosamente, nuestra asistencia total aumentó casi un 4% a partir de 2013 debido a un aumento de 46% en la asistencia a servicios celebrados otros días de la semana, no en los domingos.

Las bendiciones han continuado: estamos preparados para dar la bienvenida a más gente a unirse con nosotros y participar activamente en la vida y obra de la parroquia. Educación cristiana ha tomado nuevas formas, con el nuevo programa de estudios Bíblicos para Hombres llamado "Bible Workbench" (Mesa de Trabajo Bíblico), la clase de "Tweens" (preadolescentes) ahora transformado en un Club de Episcopales Juveniles (EYC) - algo que no ha existido en San Cristóbal en muchos años. Los Estudios Bíblicos de Mujeres los jueves siguen floreciendo y reuniendo un grupo de participantes cada vez más diversos, la Escuela Dominical continúa para los niños, y tuvimos otro programa muy exitoso y lleno de energía de la Escuela bíblica de Vacaciones en el verano. La formación hacia el final del año de un grupo "Viviendo con la Pérdida" para apoyar los en la comunidad que han perdido seres amados, bajo el liderazgo del Diácono Dick Studley, añade una nueva dimensión a los ministerios pastorales aquí. La clave de todo esto es que son basadas en las sagradas escrituras, cada uno en su propia manera única.

Continuamos fortaleciendo nuestro sentido de unidad con nuestros hermanos y hermanas de otras confesiones cristianas. 2014 nos ofreció más oportunidades para culto y servicio ecuménico, sin dejar de centrarnos más en lo que tenemos en común que en las diferencias entre nosotros. Realmente podemos hacerlo sin poner en peligro o disminuir nuestra identidad Episcopal Anglicana.

Nuestro sentido de "familia" es más fuerte que nunca. 2014 trajo aún más oportunidades para adorar y jugar juntos a pesar de las diferencias de idioma, cultura y tradición. Ha sido otro año de hacer cosas por "primera vez" y "por primera vez en mucho tiempo", incluso eventos y actividades que nos han unido más. Fuimos bendecidos en celebrar nuestras primeras dos Quinceañeras este año, presentar seis feligreses al Obispo para su confirmación en el servicio de Confirmación Diocesana en la Catedral de la Trinidad en mayo, y bautizar a cinco niños. Teniendo el Pdre. Brian Couvillion aquí para predicar y celebrar regularmente durante los meses del invierno ha sido una bendición especial para todos nosotros. ¡Este es un lugar maravilloso para servir!

Nuestro sentido de "familia" es más fuerte que nunca. 2014 trajo aún más oportunidades para dar culto y

¿Dónde vamos?

Nuestro viaje de descubrimiento mutuo continúa, día a día. Espere más sorpresas y nuevos retos, lleno de oportunidades para crecer juntos en la fe. Que podamos seguir siendo abiertos, receptivos y obedientes a la voluntad de Dios y la obra del Espíritu Santo entre nosotros. Eso nos mantenga en el camino correcto, no importa cuántas torceduras y vueltas que puede tomar. Planee ser involucrado en el desarrollo de nuestro Plan Estratégico actualizado este año. Para que sea un documento vivo y viable que podemos ajustar a medida que avanzamos, y no sólo algo bonito para poner en un estante, la aportación y la propiedad de toda la parroquia son críticos. Estoy seguro de que nuestro enfoque subyacente en el discipulado y edificación de la comunidad no va a cambiar. Lo que cambiará es cómo llevar ese enfoque a cabo. Como les recordé el año pasado, es realmente una cuestión de "traer a tantas personas como sea posible en una relación personal con Dios a través de Jesucristo, y que permita a cada uno de nosotros ser transformado en un discípulo de Jesucristo a través de la participación en el culto y los ministerios de San Cristóbal".

Manténgase en sintonía - ¡2015 será otro emocionante capítulo en la vida de este lugar que conocemos y amamos como San Cristóbal!

*Su Servidor en Cristo
Padre Pedro+*

Vestry Report - Senior Warden

Beth Mayhew

The best information to report is that Father Peter can continue as our Priest-in-Charge after January of 2016!

This year we welcomed new Vestry members Chris Anako, Jane Meyers, Frank Schlicting, and Gary Welsh. We thanked outgoing Vestry members Gene Carbaugh, Bob Martin, and Eva Quiles. Jane Cooley continued as Treasurer while Jane Meyers temporarily added the role of Clerk. Later in the year Judy Schneider agreed to serve as our Clerk.

Throughout the year various Vestry members participated in Diocesan-wide events: the Lay Leadership Retreat in March at Chapel Rock, the Planned Giving Summit also in March, the E-Boot Camp offered in April, multiple Stewardship University days, a workshop to help welcome newcomers called Invite / Welcome / Connect in September, and our Convention in October with the theme of the Generative Church. These events offered participants great opportunities to connect with people in other parishes and learn more about available resources. We also updated our training on Safeguarding God's Children.

Looking forward, we have initiated the project of updating our Parish Strategic Plan, the final item needed to comply with the Letter of Agreement made earlier with the Bishop.

Informe Anual de la Junta Parroquial – Guardián Mayor

Beth Mayhew

¡La mejor información es que el Padre Pedro puede continuar como nuestro Sacerdote a cargo después de enero de 2016!

Este año dimos la bienvenida a los nuevos miembros de la junta parroquial Chris Anako, Jane Meyers, Frank Schlicting, y Gary Welsh. Dimos gracias a los miembros salientes de la junta parroquial Gene Carbaugh, Bob Martin y Eva Quiles. Jane Cooley continuó como Tesorero mientras Jane Meyers añadió temporalmente la función de secretario. Más adelante en el año Judy Schneider acordó ser nuestro secretario.

A lo largo del año varios miembros de la junta parroquial participaron en eventos Diocesanos: el Retiro de Liderazgo Laico en marzo en la Capilla de la roca, el Cumbre de Donaciones Planificadas también en marzo, el E-Boot Camp ofrecido en abril, varios talleres de la Universidad de Administración, un taller para incorporar a los recién llegados titulado Invitar / Dar la bienvenida/ Conectar en septiembre, y nuestra Convención en octubre con el tema de la Iglesia generativa. Estos eventos ofrecieron a los participantes una gran oportunidad para conectar con la gente en otras parroquias y aprender más acerca de los recursos disponibles. También cumplimos con el entrenamiento sobre la protección de los hijos de Dios .

Pensando en el futuro, hemos iniciado el proyecto de poner al día nuestro Plan Estratégico de la Parroquia, el último punto necesario para cumplir con la Carta de Acuerdo con el Obispo.

Junior Warden

Al Franco

Well! 2014 came and went and St. Christopher's is still prospering. I thank every one of you who have helped me to maintain our campus throughout the year. My mission is to provide an environment that is safe, comfortable and attractive as we move forward with God's work.

Last year was a good year with a few bumps in the road. We stayed close to our budget with the help of some ministries picking up the major expenditures. The whole congregation helped in our

conservation activities, i.e. lights, HVAC, water, etc., which reflected lower operating costs. We did most of our repair and maintenance activity with in-house labor that also saved money. The bumps in the road were outside of our control and caused by vandalism. Our facilities were broken into three times, twice into the workshop area and once into the church, office and choir room. Most of the damage has been repaired. We are still waiting for bids on the stained glass window in the church. The good news is nothing of value was stolen. The sad news is the damage repairs, although covered by insurance, will leave us unanticipated deductible costs. That was last year!

As we move into 2015, our austerity budget is still in place. We will continue to look for ways to reduce our operating expenditures. This will be done in such a way as to not the impact initial mission.

How do we do this? ... I am always open to new ideas and suggestions.

I am proud to be a member of the St. Christopher team and I wish each of you a happy and blessed New Year!

MINISTRY TEAMS REPORTS

Worship Ministries Altar Guild

Doris Schoeben & Beth Mayhew
Co-Directors

This year the Altar Guild had a new Christmas arrangement: two colorful poinsettia plants on each side of the altar and additional ones on either side of the crèche.

Throughout the year we prepared the church altar for our Sunday services and the chapel altar for Wednesday healing services. Additionally, we were pleased to set up for a number of baptisms and also took care of preparing for memorial services. We've been very thankful for our special donors for the Sanctuary candle and candles for the Virgin.

Our newest traditions include a service honoring the Virgin of Guadalupe and recreating Mary and Joseph's search for a place to stay - the Posadas.

The monthly blessings of prayer shawls, quilts and blankets provided colorful displays at the altar rail. For those unable to attend church we provided portable communion boxes used by Lay Eucharist Visitors.

Many thanks to each of you who have served so faithfully and graciously: Marj Kassien, Jane and George Meyers, Martha Pulsford, Eva Quiles, Betty Roddy, Luz Elena Salinas, Anna Van Scoter, and Mary Wissler. We also welcomed our newest member Yvón Millán.

Lay Eucharistic Visitors (LEVs)

Marinell Eron

This ministry to the ill and shut-ins of our parish is an important one, although not often publicized. These are dedicated lay persons who call on those who are unable to come to church regularly and bring them news of the parish activities, sometimes the Sunday bulletins, as well as sharing Holy Communion with them.

This is done in a hospital, a rehab facility, nursing home or the person's own home. Since we do not have a fulltime Deacon at St. Christopher's, this lay ministry is our loving way to keep in touch with persons who would otherwise not have the opportunity to share Holy Communion regularly.

We presently have four LEVs who regularly share their time with parishioners. If you know of someone who is ill, hospitalized or completely home bound and would like to have communion, please call the office, leave your request with the person there, and I will see that this is fulfilled.

If you would like to train to become a Lay Eucharistic Visitor, please contact me, and I will be happy to see that you are trained, and added to our active list.

Music Ministries Choir

Gary Quamme
Music Director

The Music Program has been busy and growing this year. Our choir now has about 20 active or semi-active participants, with a few on hiatus. Their dedication to our worship and in their preparation remains a great blessing to the life of our parish.

This year, we hosted the Sonoran Sounds, and a summer Ecumenical Hymn Sing. These are vital musical offerings in our outreach to the greater community we serve.

And, a few of our musicians have provided additional offerings as soloists: Charlyn & Killy Balabanis, Gary Welsh, Diane Plein, and Rose Harris. Having such talented and dedicated people willing to share their music inspires us in our worship of God, as we seek to further the kingdom of His Son, Jesus Christ Our Lord.

Prayer Concerns / Prayers Chain

Jean Liversidge

St. Christopher's Prayer Chain is an on-going ministry. We exist solely to pray for anyone in need of prayer, and who doesn't want to wait for the bulletin on Sunday. There are presently fourteen devoted people on our prayer chain. Prayers may be requested for you, your family, or friends. The prayers might be for illness, loss of a loved one, loss of employment, or anything else that may be causing you or your loved one stress. We are always looking for some more people to join us in prayer.

If you wish to participate in any way, please notify Jean Liversidge or you may call the church office.

Ushers

Frank Schlichting

I would like to thank all the ushers for your service time. You all did a great job. We can always use more people to usher. Thank you again.

Education / Formation Ministries

Barbara Fabre
Director of Christian Education

The Christian Education Department has been very busy this year. We've added a Men's Bible Study Group and an EYC to our list of educational offerings. All of these help round out our in-reach and out-reach to God's people.

Adult Formation

Advent Devotional

Amy Schultz

Our 2nd Advent Devotional was written, edited, compiled, and published by 22 generous friends and members of St. Christopher's. It was an opportunity for us as a congregation to share and reflect on *the* birth of Jesus and the season of Advent. Reflections provided in Spanish were translated to English; several of the English reflections were translated to Spanish as well. Thank you to everyone who participated in this new venture.

Men's Bible Study

Killy Balabanis / Gary Welsh

MEN!!! Searching for a place you can SOUND OFF about what you believe and what you don't concerning the Christian religion? We have it! We not only have it, but we have been sharing it with one another since August 19, 2014.

Each Tuesday morning at 10:30 we meet in Harte Hall to read assigned lessons from the Bible and discuss how they might apply to our everyday life, if they do. We began with 3 people attending and have grown to 9 as of December 2nd. The most fascinating aspect of this meeting is that not all of us feel the same way about the readings, nor are any one of us wrong or right. Another good thing about the meeting is the agreement that ne'er a comment made goes outside the group. This is about feelings....our feelings. It is not about studying the Bible and its various translations....we leave that to the scribes of today. We are not meeting to prove or disprove our feelings. What we do not leave to the scribes, theologians, philosophers or students of the Bible are our thoughts about today, today's happenings, issues and life with and without Jesus. We have learned vey much from one another, and are looking forward to more.

Whether you are a member of St. Christopher's, or a member of any Episcopal Church, does not matter. We welcome all faiths and beliefs. Come join us, if you haven't already, and bring a friend with you. You might be giving yourself and your friend a real treat.

Women's Bible Study

Barbara Fabre

The Women's Bible Study Group continues to grow. In 2014, we completed; Esther, Loving Well and David. Starting in March the first study of 2015 will be an 11-week study of The Patriarchs.

Children and Youth

Barbara Fabre

The Christian Education Department has been very busy this year. We've added a Men's Bible Study Group and an EYC (Episcopal Youth Community) to our list of educational offerings. These help round out our in-reach and out-reach to God's people.

The Sunday School, Growing our Faith, has continued with great success. We've lost our Children's Assistant Teacher of many years, Marge Carbaugh and the two boys, which is very sad. Aimee Georgieva has taken over the Tween's Class and she and her husband Joro have started up the EYC which meets on Saturday evenings. We continue to provide the Word to our growing children.

Our VBS was absolutely wonderful this year with Weird Animals. Although it proved to be costly, it was well worth the money spent! It was our pleasure to bring the World Wild Life Zoo to the whole congregation. The theme of "it's okay to be different" touched a chord with everyone.

Outreach Ministries

Amy Schultz, Point of Contact for the Outreach Committee

Outreach has continued its theme of partnership and collaboration both within St. Christopher's and with other organizations. We have:

- Continued our partnership to support Eve's Place, fighting domestic violence in the West Valley.
- Colved a Bargains Galore problem (not enough strong backs) by initiating a partnership with Eve's Treasures (the thrift stores for Eve's Place). When we get calls for donations of all or part of a household, Eve's Place will collect everything and they sell the furniture through Eve's Place, but they deliver the smaller household items, books, etc. to us.
- Continued our partnerships with nearby elementary schools (Cheyenne and Country Meadows). The schools receive shoes and flip-flops from the Boot Fund, backpacks from the backpack drive. Cheyenne received the food bags from the Thanksgiving Food Drive. We publicized the AZ tax credit for schools late in 2014.
- Strengthened our partnership with Valley View Food Bank, donating \$100 to purchase 25 turkeys for their Turkey Drive when we learned near Thanksgiving that no turkeys had yet been donated. Carol Brown has agreed to be our liaison with them.
- Expanded the baby blanket ministry to support Eve's Place, Project Linus, and Phoenix Crisis Nursery.
- Partnered with the E.C.W. in the backpack drive, collecting toiletries for Eve's Place, and more.
- And continued to encourage all ministry leaders to consider how their ministry is a part of the broader Outreach umbrella at St. Christopher's. To facilitate various ministries working together we have continue the Outreach Calendar on the wall in Harte Hall. We continued to reflect back to the congregation and to visitors what Outreach is doing by posting photos and news articles on the wall near the calendar.

The Diocese has continued to return to parishes 1% of what was paid in Mission Share the prior year. The Mission Share Rebate money is to encourage churches to explore new ways of reaching beyond our own congregational needs to engage the wider community with the message of the Gospel. We received \$1,644.93 and are holding it in Outreach as Restricted Funds. We had expected to fund a grief group with these funds, but the ministry begun late this year required no fund. We continue to consider launching new ministries in one or more of the following areas:

- Spanish Language (general conversation or ESL). Given the growing Hispanic portion of our congregation, such classes would help communication among us all, facilitate communicating with shoppers at our thrift store, and attract neighbors as our area is now about 32% Hispanic.

We are in discussion with a qualified teacher and expect to begin conversation session in the second quarter of the year. Funds will also be used to have the Ministry Booklet translated into Spanish early in 2015.

- Kinship Care. Children raised by relatives (seniors raising grandchildren, great-grandchildren, other relatives). Over 100,000 children in AZ alone are in such situations and we have several families currently doing this.
- Alzheimer's / Dementia resources. We have been touched in both our clergy and our members and it's an ongoing issue for many in our congregation.

All of these are areas of significant concern to not only our own congregation but also the surrounding community. The money will allow us to publicize and invite neighbors of the church in ways we are unable through our own existing budget. We are researching and evaluating how we might proceed in each area. If you are interested to take part in developing one of these new ministries, please speak to Amy Schultz, Point of Contact for Outreach.

In 2015, we will continue our current projects, rebate money, and will also investigate opportunities to develop outreach into new areas:

- We will continue to support the Men's Club's Brown Bag Lunch effort in partnership with St. Andrew's and UMOM.
- We have discussed launching a pet / animal ministry.
- And, we will select one or more ministry areas as discussed above to use the Mission Share Rebate funds.

Our Outreach budget for 2015 is \$5020. Below are the many ways that you can become involved:

Advent Youth Outreach Drive

Children & Youth Ministries

The children's Advent outreach project of collecting toys for the children of mothers in transitional housing through Eve's Place went very well. The December Dessert Potluck was very enjoyable for all who attended, and it was also very successful in bringing in a large number of toys for Eve's Place.

Baby Quilts

Anna van Scoter

At least four times a year, members come together to create quilted baby blankets and / or lap or single bed quilts. The quilts are blessed on the first Sunday of the following month and are delivered to Eve's Place or Project Linus. In 2014, about 100 quilts were lovingly created and 24 fleece tied quilts were created for the residents of two of the Sunshine Homes with the help of the Tweens.

Backpacks & School Supplies [with E.C.W.]

E.C.W. and Outreach Committee

Backpacks were filled with supplies from a list provided by Outreach, which our parishioners shopped for. The backpacks were stuffed during a Coffee Hour between services. A total of 42 backpacks were delivered to Country Meadows and Cheyenne Elementary Schools. Backpacks included a note that read, "May these supplies and backpack help you to have an exciting and successful school year. If you need things this year, please contact the church office."

Bargains Galore

Amy Schultz, Coordinator

Bargains Galore has had a successful enjoyable year. We thank God for all the hard - working volunteers, thirty plus, who work on Saturday and during the week. We thank God for the people who bring their generous donations to Bargains. We thank God for the opportunity to serve St Christopher's and the surrounding community.

Many repeat customers come in every week to chat with us and look around to see what is new. Some customers ask for prayers - some ask about the programs at St Christopher's. We put a flyer in every bag telling what our outreach programs are and information about St. Christopher's.

If you are interested in any aspect of this ministry: pricing, selling, and donating, please contact Amy Schultz.

Bookstore

Charlotte Powley, Bookstore Minister

The Bookshelf continues to be open every Sunday before and between services, and on Saturdays during Bargains Galore sales. Barbara and I are generally there also on Tuesday mornings so feel free to drop in then for purchases or donations. We appreciate all your donations and purchases.

Thanks to help from Barbara Welsh, our fiction is alphabetized by author and our non fiction section has been revised & organized. Jane Meyers and Ron Dow have been generous with their time helping to sell the books on Saturdays. Paperback books sell very well and we always need replacements. In the book department, mysteries and Westerns seem to go fastest. Jigsaw puzzles are very popular and we need more of them. We also need more videotapes and CD's. Amy Schultz has organized our children's section and now you can find books by grade level.

We have never had any expenses for the bookstore. Everything we have has been donated including the bookcases. We get donations from regular customers who do not belong to our church. We operate on the honor system. Put your money in one of the book banks, located on the bookshelf and table. All money raised goes for church operating fund. We contribute several thousand dollars yearly.

Boot Fund

Ann Gay

In 2014, Outreach provided 25 \$25 Payless gift cards to Cheyenne and Country Meadows Elementary Schools. 20 more cards were used to purchase shoes for Phoenix Crisis Center. The Boot Fund began in 1997 in response to a great need for shoes for students in the Dysart School System; many kids could not go to school because they had no shoes. It has long provided shoes for homeless and low-income children to be able to attend school. Recently it has expanded to provide flip-flops for loan to children on a temporary basis. Look for the wooden boot bank at the Bargains Galore checkout counter or on a table in the Narthex or drop a check in the plate with "Boot Fund" on the memo line.

Card Making

Ann Gay

The card making ministry meets the 2nd and 4th Mondays at 9am in Middleton Hall. We pool the cards made at the Card Ministry with cards made by customers of Scraps of Love (a paper store). Over 1,000 cards are given each month to the Cards & Calls ministry, Banner Boswell, Sojourners, Phoenix Crisis Center, Sunshine Homes, Lightlamp, Sun Valley Lodge, Emmanuel Care Center, Freedom Plaza, Banner Hospice, and Hospice of the Valley. Individually written cards are used for residents of Sunshine Homes for Christmas. We always have a good time and need more crafters -- everything is in the form of a kit and all you do is glue the pieces together. Please come and give us a hand.

Cards & Calls Encouragement

Carol Brown

2013 was the first year of this amazing ministry. As a new venture, it has been received very well by both volunteers and recipients. All have enjoyed the end result - a caring for one another. Presently, we have four dedicated volunteers who devote their own spare time to this cause. We send out nineteen plus cards per month to individuals who are shut-ins, in nursing or retirement homes. We also provide service to people who are hospitalized, accident victims, and those who, for whatever reason, are unable to attend church services in person. Our feedback from recipients has been most gratifying to all involved.

Christopher Singers

Joanne David / Marion West

26 years ago, twelve members of St. Christopher's Church started a sing-a-long ministry to care centers and assisted living facilities. This is, and has been, a fun time for the residents and us as well as a rewarding time for us. Thank you to all who have ever participated in this ministry. These outings are usually twice monthly, October through April, and occasionally we do a sing-a-long here at St. Christopher's. If you like to sing the "oldies" and would like to join us we would love to have you. Even if you don't sing you could help the residents find the songs on the song sheets. For further information call Joanne David or Marion West.

Eve's Place

Amy Schultz

Eve's Place provides transitional housing and emergency shelter and empowerment for domestic violence victims. We work with Eve's Treasure in a variety of ways. We donate various items such as furniture to Eve's Treasures Thrift Store located at 10765 W. Peoria Ave. We collect or purchase toiletries (both women's and men's) as well as towels, washcloths, and bedding. Each person leaving the shelter or transitional housing program leaves with a bedding kit. Eve's Place volunteers were thrilled to receive the new, unwrapped toys from the Advent Dessert Potluck Toy Drive. If you are interested in more information, please talk to Amy Schulz.

Lap Robes

Ann Gay

We gave Banner Boswell Hospital 64 lap robes in 2014 to give to patients and guest who express being cold; they are theirs to take home when they leave. The lap robes measure about 36 x 45 and can be crocheted or knit. Please pick up some yarn in Harte Hall and create!

Prayer Shawl Ministry

Barbara Fabre

This dedicated group women continue to make beautiful and unique prayer shawls for our St. Christopher's in-reach/out-reach ministry. As long as there is a need, they are willing to work to fill that need. We have branched out to include knitted baby blankets and preemie stocking knit caps for the Phoenix Crisis Nursery.

Each shawl, cap and blanket is blessed, wrapped and delivered as needed. We encourage our church family to request prayer shawls for friends and family. Thus far, the furthest one of our shawls has gone is China. The thank you notes that come our way from people who've received a shawl are so touching! It always amazes us how the Lord's peace and healing are felt by the warmth of our blessed shawls. Thanks Be to God!!

Project Linus - Phoenix / West Valley Chapter Barbara Fabre (preemie blankets) & Anna van Scoter (baby quilts)

The ministry took many quilts to the local Phoenix / West Valley Chapter of Project Linus. Project Linus provides love, a sense of security, warmth and comfort to children who are seriously ill, traumatized, or otherwise in need through the gifts of new, handmade blankets or quilt.

Summer Water Drive

E.C.W. Sponsored

E.C.W. sponsors the summer parish water drive for outreach during June, July and August. In 2014, Valley View Food Bank came monthly and collected cases of water collected in the choir pews while the choir was on its summer break. The E.C.W. will determine the recipients in 2015.

Sunshine Residential & Group Homes

Ann Gay

Members of the parish hand wrote 340 individual notes to residents at Christmas. Twenty tied fleece blankets for made for the residents of two of the homes this year.

Thanksgiving Food Drive for Cheyenne Elementary School

E.C.W. and Outreach Committee

The E.C.W. and Outreach Committee co-sponsored a Thanksgiving Food Drive to provide 30 bags of food for families in need at Cheyenne Elementary School. The bags, shopped for and donated by church members and friends, contained stuffing, macaroni & cheese, canned string beans, cranberry sauce, yams, mashed potatoes or rice, onions, baking mix, cake mix & frosting or muffin mix, a card made by the church's card-making ministry, and a \$20 Fry's gift card to purchase a meat to finish out the meal. Extra food received in the drive was donated to the Valley View Food Bank.

Valley View Community Food Bank

Carol Brown

A sampling of our donations is at the base of the altar on the first Sunday of the month and part of the blessing during the service. A volunteer takes the contributions to the food bank after having been blessed. To improve our partnership with Valley View, Carol Brown heads the ministry and serves as liaison to coordinate with the Office and let parishioners know what is most needed. Outreach provides \$100 to purchase turkeys for their annual Turkey Drive. In 2014, the E.C.W. water drive water all went to Valley View.

Other

The Outreach Committee addresses a variety of unplanned for needs throughout the year. In 2014, we helped Cheyenne Elementary combat a lice outbreak and helped by purchasing bedding from Bargains when a family of two Cheyenne children was burned out. We give unsold goods from Bargains Galore primarily to Eve's Treasurers, but also some to Soujourners and the Phoenix Rescue Mission. In 2015, unsold children clothing and goods will be given to a Peoria School that maintains an emergency room for those in need. There is a very strong calling to help others here at St. Christopher's. Many individual members participate in a variety of helping and giving activities outside of the formal outreach activities.

Service & Fellowship Ministries

Episcopal Church Women (E.C.W.)

Jean Liversidge, President

Once again I would like to thank all our members for their support and help in the year of 2014. Attendance at the meetings has grown, and we are all hoping it will continue to grow. Our purpose is to support our "Family of St. Christopher's", and our surrounding community.

Officers and Committee Chairmen were installed in April 2014, and will serve until April, 2015. Officers are as follows:

President:	Jean Liversidge
Vice President:	Eva Quiles
Secretary:	Marilyn Hunter
Treasurer:	Frieda Spann
Memorial Receptions:	Anna Van Scoter,
UTO Chair:	Naarah Griswold
Publicity:	Dianne Pleine & Rosemary Lynch
Calling Committee:	Mary Duval & Carol Brown

We kept our meetings going all summer again this year, with approximately 12 members attending each of the summer meetings. The ECW took on the following projects this year:

- We made 34 Easter baskets including one large one to be raffled. Proceeds were \$274.00
- ECW sponsored a spaghetti dinner to raise money for the Valley View Food Bank. We were able to present a check to them for over \$700.00. Many thanks to all who helped: Jim Benson and his friend Mary, The Men's Club, the ladies from the 11:30 service, and everyone else who went the extra mile and got a food handler's card, and helped with the serving.
- We sponsored a water drive for the "homeless" during the summer months. Many thanks to all that contributed.
- With the help of St. Christopher's congregation we filled 46 backpacks for children who would otherwise not have the school supplies needed.

Envelopes were distributed in the Sunday Bulletin in November to collect dues for the Diocese Assessment. The church is assessed one dollar per adult woman member.

This year, ECW:

- Donated \$100 towards the expense for sandwiches for the homeless, and helped in the making of the sandwiches in November.
- Made soup and salads for Consecration Sunday with cookies for dessert.
- Held a bake & craft sale in December making a profit of \$635 for E.C.W. outreach projects.
- Purchased a changing table in the Narthex restroom to make it more family-friendly.
- Continued its on-going prayer chain for anyone who needs prayers for themselves, family and friends. You may notify the office or Jean Liversidge.

ECW meets on the second Saturday of the month at 10am. All St. Christopher's women are automatic members, so please come and participate. It is a great way to get to know your fellow members. If you can't come every month, come when you can. You can come late, or leave early.

Men's Club

Killy Balabanis, President

The men's club has had a busy year. We now meet on the third Saturday of the month for Morning Prayer, breakfast, and fellowship. We have taken on a huge project of preparing and serving lunches to the UMOM center for homeless families and abused women. In 2014 we served the lunches 4 times delivering 1200 sandwiches so far. We have committed ourselves to doing this monthly but we would not be able to carry out this commitment without the support and assistance of the entire congregation. We buy the food for the lunches in advance, make the sandwiches and package the cookies at 9:30 after the Men's Club meeting, and serve them at the center on the following day, Sunday.

The Spring Follies was a big success and enjoyed by about 130 people. We plan to present it again although a date has not been set. What would Lent be without the Shrove Pancake dinner we have hosted for many years? Men's Club formed the nucleus of the new men's bible study, The Searchers. We also support other programs throughout the year sponsored by other groups.

Although we are relatively few in number, we are a very active group. I encourage men of all ages and physical abilities to join Men's Club. Men's Club meets on the 3rd Saturday of each month for breakfast. In 2014 we met through the summer as well. It is a great time to pray a little, to laugh a little, and to hear each other's stories. All men from both services are welcome. Bring your friends as well. We look forward to seeing you.

Hospitality Ministry

Anna van Scoter

In January, we coordinated refreshments, as well as provided ushers, greeters, and a reader for the Week of Prayer for Christian Unity 2014. The ministry hosted our Second Annual Thanksgiving Dinner; thank you to Jim Benson who, with outside friends, roasted turkeys, made the dressing, cooked the potatoes and vegetables, and helped serve. Hospitality is funded by money from eScrip, aluminum can recycling, coffee hour, potluck and individual contributions. Karfolena Cardella coordinates the 9am coffee hour volunteers and donations.

Landscape Ministry

Bonnie Franco & Eva Quiles, Coordinators

We have completed many aspects of our landscaping intentions over this past year. Eva and I offer special thankfulness to many people for their support ... manually, emotionally and financially. We have accomplished many objectives since our beginning and hope to maintain the changes we have implemented. Numerous new plants and trees have been planted, some equipment has been obtained, large rocks have been re-stationed, and the ever present weeds are being controlled.... although that is our largest challenge currently. Our budget does not permit a professional landscaper to spray our campus for weeds or keep us trimmed up year round. We are using a stronger product now and that seems to be helping with the overall results. Additionally, Jacinto has returned and will continue to cut shrubs for us. We are grateful to him for that important activity.

Anyone interested in helping us improve our external appeal please contact Eva or myself. We encourage suggestions, volunteers and donations.

Living with Loss Ministry, a Community Grief Support Ministry

Amy Schultz & Dick Studley, Coordinators

Every Monday from 9:30 am to 10:30 am, St. Christopher's hosts "Living with Loss," an on-going program for people those dealing with a significant loss of any kind: loss of a job, loss of family, loss of

a marriage, loss of health, loss of a pet, loss of mind and functioning (dementia). The program provides practical strategies and approaches within the context of a supportive community. The group began Monday November 24 meeting from 9:30am - 10:30am. The group is co-facilitated by Amy Schultz and Dick Studley who is certified by the International Association for Death Education and Counseling.

Planning Group

Meets 1st Tue of the Month at 9am

The group works mostly by email but meets once a month to coordinate. This group's primary role is to brainstorm and to serve as a backstop to help other ministries succeed. We work to figure out how we might restart prior ministries or activities; we work to start new activities, helping figure out which other ministries to work within. We also serve as a coordination point for space utilization within the church complex. Since 2013, Fr. Peter has tasked the group to work to eliminate the clutter in various areas and to work to develop strategies to keep it that way.

In 2014, we:

- Identified the need for a changing table in the narthex bathroom to make it easier for parents.
- Installed a track rack on a narthex wall to contain the many pamphlets.
- Rearranged and de-cluttered the patio to make it more welcoming and continue to police it as things simply appear or are left there.
- Collected and arranged the many bishops pictures and installed these in the narthex.
- Continued to try to solve the issue of aluminum cans waiting to go to recycle being stolen.
- Moved the communications cart into the parish hall to reduce the traffic jam in the narthex.
- Had the handicapped parking restriped adding a number of additional slots.
- Continued to encourage and coordinate many improvement projects around the campus including repainting the black wrought iron fence, cleaning windows, and rebuilding of the signboard portion of the monument sign at the corner.
- Continued to experiment with forms of verbal and written announcements.
- Encourage members and friends of St. Christopher's to sign up for eScrip - a simple, year-round fundraising project in conjunction with Safeway. If you register any one or all of your existing grocery loyalty, debit and credit cards for use in the program, participating merchants contribute to St. Christopher's based on purchases made using the cards you register. We will start something similar with Fry's in 2015. Contact Amy Schultz for more information.

In 2015, we will

- Continue to work to improve communications. In 2015, Gary Welsh will chair a new Communications and Evangelism Committee to better coordinate the various communications activities as well as focus on inviting others to join us. Currently
 - The office handles the monthly newsletter;
 - Diane Plien, Rosemary Lynch, and Mona Guarino share our many activities with local papers and the Diocese;
 - Gary Welsh has taken responsibility for updating the mobile sign board on the Peoria Ave. side of the property.
 - Mona Guarino, in coordination with the office, has created a Ministry Leader Roster with current contact information for all Ministry Leaders and the Ministry Handbook.
 - Judy Schneider works to share our news through FaceBook and social media.

We have been working on updating many promotional pieces. In early 2014, we completed a new ministry booklet that contains information on all ministries at St. Christopher's including who to contact to become involved, information on where outreach goes, and more.

- Continue to try to address our outdoor signage. We are looking for several people willing to work on a task force to take on a review of what we have and to see what we can do to improve the message we are projecting from the corner of 103rd and Peoria to those going past.

Active members include Killy Balabanis, Ron Dow, Mona Guarino, Doris Schoeben, Amy Schultz, and Gary Welsh.

Recycling**Aluminum Cans**

Bill Masters

Look for the red can in Middleton to donate your cans.

Paper

Office

Bring your paper, collapsed boxes, cardboard, and shredded paper (in a plastic or paper bag) and drop it in the collection bin in the parking lot near the breezeway. If you find the bin very full, please notify the office.

Financial Ministries
Finance & Budget Committee Report

Mona Guarino
 Chair

Highlights:

- Another year without using endowment dollars; in fact, \$10,000 from the Capital Reserve went into the endowment in 2014;
- Successful audit in May;
- Paid for various HVAC repairs and other improvements from the Capital Reserve without need to touch the Endowment; we have continued to clarify and implement recognizing capital v. operating expenses.
- Completing 2014 with less than the \$21k budgeted deficit;
- Continued improvement in transparency and accountability.

During 2014, we continued to reinforce the many changes we have made since 2012 to improve our financial management. We had a successful and informative audit by a CPA from the Diocesan Audit Committee in May; this is an option open to us as our operating budget is below \$200,000. We continued to watch the budget closely. With everyone’s help, we were above budget on income and below budget on expenses resulting in an apparent surplus of \$8,206.54. Income minus expense for 2014 was positive \$8,206.54, but \$7,950 were pledges for 2015 or money to offset the insurance deductible. Also, we used \$12,500 of Reserve funds to fill the gap between our income and our expenses. We will again forecast a deficit for 2015: \$22,414.

As indicated elsewhere in this report, in 2012, the Vestry established a Reserve to be used before having to resort to withdrawing funds from the endowment. We are still not out of the woods, but our cautious optimism continues. The members of the Finance Committee who have been working diligently on your behalf are Mona Guarino (chair), Al Franco, Marj Kassien, Amy Schultz along with Fr. Peter, Beth Mayhew, and Jane Cooley (ex-officio members).

Finance Focus in 2015 will be:

- Develop strategies to eliminate our continued deficit spending;
- Develop missing policies including a Gift Acceptance Policy;
- Restart the Blackburn and Memorial Funds;
- Continue to improve return on both short term and long term money;
- Continuing to improve fiscal accountability and reporting.

Deficit / Surplus Discussion

We budgeted a deficit of \$21,396 for 2014, expecting to spend about \$21k more than we would bring in as pledge, plate and other offerings plus the bookstore proceeds. We have continued to keep our expenses down and even reduce several significantly. Our offerings were slightly above expectation. Despite the New Heart congregation leaving mid year to relocate to the other side of the Valley, our chapel was quickly made available to another Korean Christian congregation.

We ended 2014 with an apparent surplus of \$8,206.54 if you look at the QuickBooks accounting reports. But, there are several unusual items that must be considered to see the real 2014 deficit.

Amount	Item
185,144	Total income for 2014
-7,800	2015 pledges paid in 2014
-150	Paid in 2014 to offset ins deductible for 2014 break-in that will be paid in 2015
<i>-12,500</i>	<i>Operational Expenses Paid from Capital Reserve</i>
<hr/>	
164,694	Actual 2014 income
-176,937	Actual 2014 expenses
(12,243)	Actual 2014 deficit

While the actual 2014 deficit (12,243) is significantly less than the budgeted 2014 deficit (21,486), it is almost twice the 2013 actual deficit (6,988). We need to examine ways to eliminate deficits rather than starting out each year projecting a deficit and doing what we can to contain it. It is progress to call a deficit a deficit rather than continue to use "creative" techniques prior to 2012 to get to a balanced budget, but in fact disguise and obfuscate the fact that we have consistently spent more than we brought in each year.

Recent annual income versus expenses:

Year	Budgeted			Actual			Cash on Hand	From Orgs	From Reserve
	Income	Expense	Deficit	Income	Expense	Deficit			
2013	149,955	176,861	(26,906)	165,710	172,698	(6,988)	10,078	2,500	
2014	160,824	182,310	(21,486)	185,111	176,787	8,324	2,393		12,500
2015	161,924	184,348	(22,424)						

Before 2013, we lived on the principal of the endowment for several years. Since early 2012, we have worked hard to understand, control, and report our spending.

The cash on hand at the start of 2013 was the last of the money withdrawn from the Endowment before the Vestry stopped the practice in February of 2012. It, along with \$1,500 from E.C.W. and \$1,000 from Men's Club filled the gap for 2013. In 2014, we filled the gap by using reserve monies intended to build emergency funds. 80% of Bargains Galore income and some individual donations from members funded the Reserve to date. Funds from ECW and Men's Club in 2013 and the Reserve in 2014 were declared as income and mission share paid on them to the Diocese. But, if we continue to use the Reserve funds to subsidize our deficit without addressing the core problem we will have nothing to fall back on and will have to pay for large capital required expenditures from the Endowment again. The problem is that despite our significant reduction in expenses, we do not bring in as much as we spend.

Further, we cannot expect that simply asking members to up their pledge will fill the gap. Stewardship did an exceptional job in 2014. As of 12/31/14, we had 72 pledges (70 in 2014) for \$146,364 total pledged (144,544 in 2014). Despite pledges lost to moves and the reduction of a large pledge leaving us down \$13,650 at the start, we ended up \$2,854 above last year's campaign. 15 pledges have all been up for 3 consecutive years or more.

2014 Balance Sheet

	Dec 31, 14	Dec 31, 13	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
1000 · CASH ACCOUNTS				
1001 · Petty Cash	100.00	100.00	0.00	0.0%
1003 · UMCU Checking - 10	133.85	2,442.75	-2,308.90	-94.52%
1004 · UMCU Restricted Checking - 11	354.65	58,391.33	-58,036.68	-99.39%
1005 · UMCU Youth Minister CD	0.00	7,945.23	-7,945.23	-100.0%
1010 · Wells Fargo Operating Checking	10,038.60	0.00	10,038.60	100.0%
1011 · Wells Fargo - Ministry Account-	33,226.17	0.00	33,226.17	100.0%
1012 · Wells Fargo - Savings-Youth	9,834.09	0.00	9,834.09	100.0%
1013 · Wells Fargo-Op Sav/Key	600.03	0.00	600.03	100.0%
Total 1000 · CASH ACCOUNTS	54,287.39	68,879.31	-14,591.92	-21.19%
Total Checking/Savings	54,287.39	68,879.31	-14,591.92	-21.19%
Total Current Assets	54,287.39	68,879.31	-14,591.92	-21.19%
Fixed Assets				
1500 · FIXED ASSETS				
1501 · Bernard Building	166,341.68	166,341.68	0.00	0.0%
1502 · Church & Parish Hall	788,603.00	788,603.00	0.00	0.0%
1503 · Chapel	231,143.00	231,143.00	0.00	0.0%
1504 · Furniture & Fixtures	112,689.26	112,236.00	453.26	0.4%
1505 · Vestments	13,700.00	13,700.00	0.00	0.0%
1506 · Awnings	6,234.00	6,234.00	0.00	0.0%
1507 · Security System	2,864.00	2,864.00	0.00	0.0%
1508 · Signage	4,934.00	4,934.00	0.00	0.0%
1509 · Land	30,853.00	30,853.00	0.00	0.0%
1510 · New Doors	1,472.00	1,472.00	0.00	0.0%
1511 · HVAC	35,379.00	35,379.00	0.00	0.0%
1599 · Accumulated Depreciation	-944,511.19	-944,511.19	0.00	0.0%
Total 1500 · FIXED ASSETS	449,701.75	449,248.49	453.26	0.1%
Total Fixed Assets	449,701.75	449,248.49	453.26	0.1%
Other Assets				
1601 · SB Restricted Account				
1602 · SB - Blackburn - Seminarian Sup	0.00	29,902.91	-29,902.91	-100.0%
1603 · SB - Memorial Fund	0.00	27,146.02	-27,146.02	-100.0%
1604 · SB - Columbarium Fund	0.00	15,369.30	-15,369.30	-100.0%
1605 · SB - Cares Fund	0.00	4,101.68	-4,101.68	-100.0%
1606 · SB - Building Fund	0.00	19,528.62	-19,528.62	-100.0%
Total 1601 · SB Restricted Account	0.00	96,048.53	-96,048.53	-100.0%
1610 · Schwab - Restricted Account				
1612 · Schwab - Blackburn Seminarian	29,773.74	0.00	29,773.74	100.0%
1613 · Schwab - Memorial Fund	27,028.77	0.00	27,028.77	100.0%
1614 · Schwab - Columbarium	15,302.91	0.00	15,302.91	100.0%
1615 · Schwab - Cares Fund	4,083.97	0.00	4,083.97	100.0%
1616 · Schwab - Building Fund	19,444.26	0.00	19,444.26	100.0%
Total 1610 · Schwab - Restricted Account	95,633.65	0.00	95,633.65	100.0%
1620 · SB Endowment	0.00	209,389.86	-209,389.86	-100.0%
1622 · Schwab - Endowment Account	222,445.99	0.00	221,683.01	100.0%
1900 · Suspense - Clearing	0.00	-27.00	27.00	100.0%
Total Other Assets	317,316.66	305,411.39	11,905.27	3.9%
TOTAL ASSETS	821,305.80	823,539.19	-2,233.39	-0.27%

2014 Balance Sheet (continued)

	Dec 31, 14	Dec 31, 13	\$ Change	% Change
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
2000 · Accounts Payable	0.00	1,296.23	-1,296.23	-100.0%
Total Accounts Payable	0.00	1,296.23	-1,296.23	-100.0%
Total Current Liabilities	0.00	1,296.23	-1,296.23	-100.0%
Total Liabilities	0.00	1,296.23	-1,296.23	-100.0%
Equity				
3001 · Unrestricted Net Assets	3,603.06	47,107.35	-43,504.29	-92.35%
3002 · Unrestricted Endowment - MS/Sch	221,049.86	207,993.73	12,293.15	5.91%
3003 · Unrestricted Fixed Assets	449,248.49	449,248.49	0.00	0.0%
3010 · Unrestricted Capital Reserve				
3010-C · Contra Unrestr. Capital Reserve	-44,755.72	-14,936.33	-29,319.39	-199.6%
3010 · Unrestricted Capital Reserve - Other	61,564.12	47,794.56	13,269.56	28.8%
Total 3010 · Unrestricted Capital Reserve	16,808.40	32,858.23	-16,049.83	-48.9%
3102 · Temp. Restricted - Youth Minist	7,967.66	7,945.23	22.43	0.28%
3103 · Temp Restricted - Investment -	97,029.78	97,444.66	-414.88	-0.43%
3200 · DONOR RESTRICTED NET ASSETS				
3201 · Outreach				
3201-C · Contra Outreach	-11,453.29	-6,874.73	-4,578.56	-66.6%
3201 · Outreach - Other	19,336.41	13,061.83	6,274.58	48.04%
Total 3201 · Outreach	7,883.12	6,187.10	1,696.02	27.41%
3203 · Prayer Shawl Ministry				
3203-C · Contra Prayer Shawl Ministry	-790.87	-717.54	-73.33	-10.22%
3203 · Prayer Shawl Ministry - Other	790.87	790.87	0.00	0.0%
Total 3203 · Prayer Shawl Ministry	0.00	73.33	-73.33	-100.0%
3204 · Bargains Galore				
3204-C · Contra Bargains Galore	-40,707.46	-30,367.36	-10,340.10	-34.05%
3204 · Bargains Galore - Other	44,044.29	32,809.23	11,235.06	34.24%
Total 3204 · Bargains Galore	3,336.83	2,441.87	894.96	36.65%
3205 · Altar Guild Funds				
3205-C · Contra Altar Guild Funds	0.00	-3,206.25	3,206.25	100.0%
3205 · Altar Guild Funds - Other	0.00	6,150.53	-6,150.53	-100.0%
Total 3205 · Altar Guild Funds	0.00	2,944.28	-2,944.28	-100.0%
3206 · ECW				
3206-C · Contra ECW	-7,354.44	-4,118.56	-3,235.88	-78.57%
3206 · ECW - Other	8,520.30	5,765.20	2,755.10	47.79%
Total 3206 · ECW	1,165.86	1,646.64	-480.78	-29.2%
3207 · Men's Club				
3207-C · Contra Men's Club	-2,178.70	-1,523.91	-654.79	-42.97%
3207 · Men's Club - Other	3,753.01	2,505.76	1,247.25	49.78%
Total 3207 · Men's Club	1,574.31	981.85	592.46	60.34%
3208 · Memorial				
3208-C · Contra Memorial	-32.70	-32.70	0.00	0.0%
3208 · Memorial - Other	555.00	300.00	255.00	85.0%
Total 3208 · Memorial	522.30	267.30	255.00	95.4%
3209 · Columbarium				
3209-C · Contra Columbarium	-1,220.57	-858.43	-362.14	-42.19%
3209 · Columbarium - Other	3,037.00	3,037.00	0.00	0.0%
Total 3209 · Columbarium	1,816.43	2,178.57	-362.14	-16.62%
3210 · Adult Education				
3210-C · Contra - Adult Education	-1,729.83	-859.38	-870.45	-101.29%
3210 · Adult Education - Other	1,321.78	990.00	331.78	33.51%
Total 3210 · Adult Education	-408.05	130.62	-538.67	-412.4%
3211 · Children & Youth Ministries				
3211-C · Contra Children & Youth Min	-9,518.28	-4,509.73	-5,008.55	-111.06%
3211 · Children & Youth Ministries - Other	10,241.17	9,075.07	1,166.10	12.85%
Total 3211 · Children & Youth Ministries	722.89	4,565.34	-3,842.45	-84.17%
3212 · Hospitality				
3212-C · Contra Hospitality	-1,419.90	-427.62	-992.28	-232.05%
3212 · Hospitality - Other	2,293.11	1,307.91	985.20	75.33%
Total 3212 · Hospitality	873.21	880.29	-7.08	-0.8%

2014 Balance Sheet (continued)

	Dec 31, 14	Dec 31, 13	\$ Change	% Change
3213 · Landscaping				
3213-C · Contra Landscaping	-3,711.68	-2,187.54	-1,524.14	-69.67%
3213 · Landscaping - Other	3,999.00	2,669.00	1,330.00	49.83%
Total 3213 · Landscaping	287.32	481.46	-194.14	-40.32%
3214 · Key Deposit Fund	600.00	600.00	0.00	0.00%
3299 · Misc. Restricted Account	-269.23	-279.09	9.86	3.53%
3200 · DONOR RESTRICTED NET ASSETS - Other	50.00	50.00	0.00	0.00%
Total 3200 · DONOR RESTRICTED NET ASSETS	18,154.99	23,149.56	-4,994.57	-21.58%
Net Income	8,206.54	-43,504.29	51,710.83	118.86%
Total Equity	822,068.78	822,242.96	-937.16	-0.11%
TOTAL LIABILITIES & EQUITY	822,068.78	823,539.19	-2,233.39	-0.27%

2014 P & L

	2014	2013	\$ Change	% Change
Income				
4000 · Contributions				
4011 · Pledges	144,612.55	150,513.39	-5,900.84	-3.92%
4012 · Plate Offerings	3,299.78	3,008.15	291.63	9.7%
4013 · Non-Pledge Giving	8,572.00	0.00	8,572.00	100.0%
4020 · Other Offerings	9,204.33	1,628.40	7,575.93	465.24%
Total 4000 · Contributions	165,688.66	155,149.94	10,538.72	6.79%
4026 · Transfer from Church Org	0.00	2,548.95	-2,548.95	-100.0%
4030 · Other Income				
4033 · Bookstore	4,012.46	3,168.50	843.96	26.64%
4040 · Facility Usage	2,910.00	3,050.00	-140.00	-4.59%
4099 · Hospitality	0.00	0.00	0.00	0.0%
4030 · Other Income - Other	12,500.00	0.00	12,500.00	100.0%
Total 4030 · Other Income	19,422.46	6,218.50	13,203.96	212.33%
4100 · Dividend Income	1.16	5.25	-4.09	-77.91%
4300 · Misc Other Income - Not MS	0.00	1,787.38	-1,787.38	-100.0%
4990 · Clergy Discretionary Fund				
4990-C · Contra Clergy Discretionary Fund	-1,932.98	-1,714.34	-218.64	-12.75%
4990 · Clergy Discretionary Fund - Other	1,964.51	1,802.24	162.27	9.0%
Total 4990 · Clergy Discretionary Fund	31.53	87.90	-56.37	-64.13%
4999 · Misc Pass Through				
4999-C · Contra Misc Pass Through	-1,536.27	-3,978.21	2,441.94	61.38%
4999 · Misc Pass Through - Other	1,536.27	3,979.25	-2,442.98	-61.39%
Total 4999 · Misc Pass Through	0.00	1.04	-1.04	-100.0%
Total Income	185,143.81	165,798.96	19,344.85	11.67%
Expense				
5000 · DIOCESE				
5001 · Diocesan Mission Share	28,178.75	24,470.17	3,708.58	15.16%
5005 · Clergy Retreat	154.20	0.00	154.20	100.0%
Total 5000 · DIOCESE	28,332.95	24,470.17	3,862.78	15.79%
5100 · Personnel				
5106 · PIC- Stipend	31,500.00	30,000.00	1,500.00	5.0%
5107 · PIC- Housing	26,250.00	24,999.84	1,250.16	5.0%
5109 · PIC- Medical/Dental	999.84	999.84	0.00	0.0%
5110 · PIC - Disability	307.10	368.52	-61.42	-16.67%
5111 · PIC Pension	10,200.71	9,900.00	300.71	3.04%
5113 · PIC Mileage REI	855.78	812.31	43.47	5.35%
5151 · Choir Director & Organist	14,400.00	14,400.00	0.00	0.0%
5152 · Sexton	10,215.00	8,150.78	2,064.22	25.33%
5153 · Church Administrator	7,332.00	6,538.05	793.95	12.14%
5155 · Payroll Expense	4,025.65	4,981.31	-955.66	-19.19%
5158 · Supply	0.00	423.54	-423.54	-100.0%
Total 5100 · Personnel	106,086.08	101,574.19	4,511.89	4.44%
5200 · MUSIC	190.69	196.00	-5.31	-2.71%
5300 · WORSHIP SUPPLIES	493.00	103.01	389.99	378.59%

2014 P & L (continued)

	2014	2013	\$ Change	% Change
5600 · BUILDINGS & GROUNDS				
5601 · Electricity	9,657.00	12,128.00	-2,471.00	-20.37%
5602 · Gas	444.73	439.25	5.48	1.25%
5603 · Water	965.56	897.80	67.76	7.55%
5605 · Trash Collection	324.00	318.00	6.00	1.89%
5606 · Security Alarm Expense	1,789.89	2,626.80	-836.91	-31.86%
5609 · Pest Control	1,440.00	1,320.00	120.00	9.09%
5610 · Repairs & Maintenance	4,839.98	5,986.29	-1,146.31	-19.15%
5611 · Telephone & Service Contract	3,363.73	3,484.95	-121.22	-3.48%
Total 5600 · BUILDINGS & GROUNDS	22,824.89	27,201.09	-4,376.20	-16.09%
5700 · ADMINISTRATION				
5703 · Postage/Del/BulkMail	71.48	137.00	-65.52	-47.83%
5705 · Office Supplies	1,305.89	748.83	557.06	74.39%
5706 · Stewardship	361.77	278.60	83.17	29.85%
5707 · Advertising	683.75	133.92	549.83	410.57%
5708 · Accounting Services	4,040.00	3,895.00	145.00	3.72%
5709 · Auditing	61.16	68.07	-6.91	-10.15%
5710 · Bank Service Charges	14.00	78.05	-64.05	-82.06%
5711 · Office Equipment Expense	3,125.60	3,266.77	-141.17	-4.32%
5714 · Misc. Expenses	503.62	731.34	-227.72	-31.14%
5716 · Comprehensive church Insurance	8,730.00	9,187.00	-457.00	-4.97%
5717 · Financial Fees & Charges	112.39	9.83	102.56	1,043.34%
Total 5700 · ADMINISTRATION	19,009.66	18,534.41	475.25	2.56%
Total Expense	176,937.27	172,078.87	4,858.40	2.82%
Net Income	8,206.54	-6,279.91	14,486.45	230.68%

ACCOUNT COMMENTS

2014 Audit

In May, our 2013 books were audited by a member of the Diocese of Arizona's Audit Committee. [This option is available to parishes with an operating income below \$200,000.] The audit found that we were in compliance with the rules set by the National Episcopal Church. The audit provided several helpful suggestions that have been incorporated in our Chart of Accounts and procedures.

Changes brought about by the audit, involved changes to:

- Altar Guild,
- Children & Youth,
- and Hospitality

These are now budgeted operational accounts.

Banking and Investing

Restricted Checking includes all funds of non-operating ministries that is short-term money. This also includes the Capital Reserve.

Restricted Investing Account includes all non-operating funds invested for a longer-term horizon. This fund was reconciled in 2013 and interest accrued is now distributed monthly among the various parts of the fund (ex: Columbarium Fund, Memorials, Building Fund, etc).

Endowment - \$222,445.99 - We have not withdrawn from the Endowment since February of 2012. The value of the endowment is up from 2013 by \$2,293.15 beyond the \$10,000 moved from the Reserve. The Finance Committee has formed an investing subcommittee consisting of Mona Guarino, Jane Cooley, and Amy Schultz. The investing subcommittee decided to leave Smith Barney after many years and instead use Charles Schwab as the custodian of our funds and CIC (Capital Investment Council) as our wealth manager. With our CIC adviser we have developed an investing policy statement to articulate our goals and to provide the adviser standing instructions on investing our funds. Our goal is not only to resist spending principal, but also to carefully grow the principal.

Operating Funds - The operating checking and ministry checking accounts have been moved from the AZ Episcopal Credit Union to Wells Fargo. We have opened savings accounts linked with each to avoid monthly bank service fees.

Bargains Galore 2014 Accounting

Gross Income:	\$11,235.06
Bargains Expenses:	\$ 2,285.21
To Outreach:	\$ 894.98
Stays in Bargains:	\$ 894.98
To Capital Reserve:	\$ 7,159.90

Throughout 2014, the split for Bargains Galore sales has continued as:

- 10% net to Outreach
- 80% net to the Operating Reserve
- 10% remains at Bargains Galore to cover expenses and improvements

Capital Reserve – Current Balance: \$16,808.40

Start of 2014		32,258.23
to Endowment	10,000.00	22,258.23
from 80% of Bargains sales	7,260.69	30,018.13
Capital Expenses paid in 2014	3,229.33	27,238.80
Operational Exp paid in 2014	12,500.00	14,788.80
Altar Guild Savings (restricted)	2,414.30	17,203.10
Acct 11 Interest	4.90	17,208.00
New Account Bonus	100.00	17,308.00

In 2012, the Vestry created a Reserve as an emergency savings fund to be drawn on before resorting to the endowment. The fund is funded by designating 80% of net dollars brought in through Bargains Galore; 10%

goes to Outreach and 10% stays in Bargains. In 2014, Capital Reserve funds were used for a new air conditioning coil for Bargains, but mostly to fill the deficit.

There were contributions from individuals to this fund in 2012 given with the *hope* that the funds would end up in the endowment, but, with the knowledge that things were tenuous and the funds could very well have had to be used for emergencies. As we have continued to build the Reserve from Bargains income and our capital needs have not been significant beyond our Reserve, the Finance Committee will begin to rebuild the endowment by moving \$10,000, about half of the 2012 contributions to the Reserve early this year.

Balance Sheet 3200 Level Restricted Ministry Accounts

Money managed by ministry leaders is all donor-restricted and given for a particular purpose. Physically, the money remains in a checking account at Wells Fargo. The funds appear directly on the Balance Sheet in a separate 3200 level account for each ministry. Note: Account 2110 · Operating Reserve is not a ministry account, but is the emergency fund the Vestry created in August of 2012. These are “Delegated” rather than “Restricted” as it is the Vestry, not individual donors placing the spending restrictions on the funds.

2015 Operating Budget Passed by Vestry 12/22/14

		2014 Budget	2014 Actuals	2015 Budget
Income				
	4000 · Contributions			
	4011 · Pledges	144,544	144,612.55	143,004
	4012 · Plate Offerings	3,500	3,299.78	3,000
	4013 · Non-Pledge Giving	5,280	8,572.00	7,500
	4020 · Other Offerings		9204.33	800
	Total 4000 · Contributions	153,324	165,688.66	154,304
	4030 · Other Income			
	4030 · Other Income - Other		12,500.00	
	4033 · Bookstore	3,000	4,012.46	4,000
	4040 · Facility Usage	3,000	2,910.00	3,620
	Total 4030 · Other Income	6,000	19,422.46	7,620
	Total Income	159,324	185,111.12	161,924
Expense				
	5000 · DIOCESE			
	5001 · Diocesan Mission Share	26,926	28,178.75	26,584
	5005 · Clergy Retreat	285	154.20	285
	Total 5000 · DIOCESE	27,211	28,332.95	26,869
	5100 · PERSONNEL			
	5106 · PIC- Stipend	31,500	31,500	32,445
	5107 · PIC- Housing	26,250	26,250	27,038
	5109 · PIC- Medical/Dental	1,000	999.84	1,000
	5110 · PIC - Disability	369	307.10	369
	5111 · PIC Pension	10,395	10,200.71	10,707
	5112 · Continuing Education	1,000		1,000
	5113 · PIC Mileage REI	2,000	855.78	2,000
	5151 · Choir Director & Organist	14,400	14,400.00	14,400
	5152 · Sexton	9,800	10,215.00	9,800
	5153 · Secretary	7,488	7,332.00	9,360
	5155 · Payroll Expense	3,868	4,025.65	4,200
	5158 · Supply	636		636
	Total 5100 · PERSONNEL	108,706	106,086.08	112,954
	5200 · MUSIC	500	190.69	500
	5300 · WORSHIP SUPPLIES	500	493.00	600
	5400 · HOSPITALITY			200
	5500 · CHILDREN & YOUTH			500
	5600 · BUILDINGS & GROUNDS			
	5601 · Electricity	11,304	9,657.00	9,324
	5602 · Gas	450	444.73	445
	5603 · Water	806	965.56	840
	5605 · Trash Collection	318	324.00	324
	5606 · Security Alarm Expense	747	1,789.89	1,879
	5609 · Pest Control	1,440	1,440.00	1,440
	5610 · Repairs & Maintenance	6,000	4,839.98	5,500
	5611 · Phone	3,360	3,363.73	3,360
	Total 5600 · BUILDINGS & GROUNDS	24,425	22,824.89	23,112

Operating Budget As Passed (cont'd)		2014 Budget	2014 Actuals	2015 Budget
5700 · ADMINISTRATION				
	5703 · Postage/Del/BulkMail	200	71.48	120
	5705 · Office Supplies	900	1,305.89	1,300
	5706 · Stewardship	550	361.77	450
	5707 · Advertising	700	683.75	770
	5708 · Accounting Services	4,000	4,040.00	4,000
	5709 · Auditing	75	61.16	130
	5711 · Office Equipment Expense	3,000	3,125.60	3,000
	5714 · Misc. Expenses	1,200	503.62	650
	5716 · Comprehensive Church Insurance	8,753	8,730.00	9,193
Total 5700 · ADMINISTRATION		19,378	18,883.27	19,613
Total Expense		180,720	176,429.50	184,348
Total Income		159,324	185,111.12	161,924
Net Income - the deficit		(21,396)	8,681.62	(22,424)

Total Income in the budget as presented for 2015 differs from the QuickBooks 2014 P&L by \$32.69 because 4100 · Dividend Income [\$1.16] and 4990 · Clergy Discretionary Fund [\$31.53] are not budget items.

Total Expense in the budget as presented for 2015 differs from the QuickBooks 2014 P&L by 507.77 because 5710 · Bank Service Charges [\$14.00] and 5717 · Financial Fees & Charges [\$112.39] are not budget items.

Actual figures here **differ** from what was passed out the Sunday immediately following the vestry meeting when the budget was passed. Figures on this page are full 2014; all earlier included estimates.

PLEASE READ the Deficit / Surplus Explanation on page 20.

Columbarium Committee

Wynn Lawry
Coordinator

Many of our former parishioners are interred in the Columbarium, which is located in the Chapel. There are a total of 180 single niches, 41 of which remain available. The total amount of funds in the Columbarium Account was \$17,119.34 as of the close of 2014; \$15,302.91 in account 1614 Schwab - Columbarium and \$1,816.43 in account 3209 Columbarium at Wells Fargo. The former is for long term maintenance of the columbarium and the latter for short term such as engraving plaques as necessary. If you are interested in purchasing a niche or have other questions, contact a member of the Columbarium Committee: Killy Balabanis, Marinell Eron, or Wynn Lawry.

Counters

Frieda Spann
Ministry Leader

The link between our offerings and other monetary gifts and receipts, the Church's financial accounts, and records of donor contributions is a dedicated team of counters. The counters record received donations, give credit where credit is due to those who gave the gifts and offerings, and allocate monies received to the proper Chart of Accounts line item. This is a vital cog in keeping the Church's financial house in order.

Direct Debit

Gene Carbaugh
Coordinator

St. Christopher's is entering our third full year of accepting direct deposit of pledged offerings via Electronic Funds Transfer (EFT). Under this system, pledges are automatically transferred from donor's financial institutions to the church's account without having to write a check and the church receives a steady income flow regardless of whether or not we are in church to present our offerings each week.

In 2014 there were 17 families or individuals participating in this program and approximately 1/3 of our total pledged income was received in this manner. This is one reason why we were able to make it through the summer in fairly good financial shape since we did not have as much of the usual sharp fall-off of pledges received while people are away.

Transfers can be scheduled on a monthly, semi-monthly, or weekly frequency. The church receives a detailed report of all transactions and your contributions are recorded in our database the same as checks or cash. Laminated cards are available to place in the offering plate indicating that you gave electronically.

Contact Beth Mayhew or Mona Guarino if you have questions or for an authorization form.

Stewardship Campaign for 2014

Gary Welsh, Chair

At our first Stewardship meeting, August 28, the committee decided it would not mention money to our parishioners. Instead, we wanted to thank each and every one of them for their contributions to the various ministries in the church. We also wanted to know what the parishioners would like to see improved upon, discontinued and / or added to our Sunday Services and Ministries. We visited only those who agreed to be visited, 16 families. From those families we learned a great deal which we turned over to the Planning Group. Are they lost? No, they are being looked at and decided upon...some already implemented. We learned a lot. Mostly, we learned that the St. Christopher's is doing a lot of things right.

Now that we know Fr. Peter has been granted a stay of grace (to remain priest-in-charge at St. Christopher's until he decides to leave), the Stewardship Committee breathed a huge sigh of relief. However, we have discovered that our work has just begun. From what we have learned from Fr. Peter and his three years in our pulpit, we are expecting to continue with Stewardship throughout the coming year of 2015, 2016, and each year thereafter.... not forgetting Stewardship Sunday, but reinforcing it on a weekly, monthly and quarterly basis of each year. Are we talking about money \$\$\$? No, but it's included. We are talking about Ministries and the never-ending job of spreading the gospel to this community. Our Ministries have means and ways of doing this.

Our request to you, the parishioner, is to join a ministry or ministries of your choice and help us spread the Good News. Ask us how, and we will do our very best to help you become a part of works already in progress.

Faithfully yours,
THE STEWARDSHIP COMMITTEE
Bonnie Franco, Bill Masters, Eva Quiles, and Gary Welsh

Proposed Revisions to Parish By-Laws

The changes approved by the Vestry are located in ARTICLE V, Composition of the Vestry. A description of the changes to each Section follow below.

ARTICLE V, Section 4

CURRENT WORDING:

Sec. 4 Only communicants in good standing of this Parish, aged 18 years or older and who have been canonically resident in the Parish for six months, shall be eligible to the office of Wardens or of members of the Vestry.

REVISED WORDING:

The Vestry voted to amend Sec. 4 to read: "Only members of the Parish, aged 18 years or older who have been Members of the Parish for six months, shall be eligible to the office of Wardens or members of the Vestry."

REASON FOR CHANGE:

This removes the words, "communicants in good standing" and the phrase "canonically resident" to more closely reflect the wording of the Constitution and Canons of the Diocese and National Church. Only ordained persons are canonically resident.

ARTICLE V, Section 7

CURRENT WORDING:

Sec. 7 There shall be nine elected members of the Vestry; members of the Vestry shall serve a term of three years. Three members of the Vestry shall be elected at each Annual Parish Meeting, and their terms in office shall commence following their election. Members shall be nominated by a Committee, approved by the Vestry, and appointed by the Rector. The Committee shall meet at least ninety days prior to the Annual Meeting and shall nominate two persons for each position on the Vestry to be filled and these persons shall be presented in nomination at the Annual Parish Meeting. Nominations may be made from the floor with the consent of the nominee and presentation of qualifications.

REVISED WORDING:

The Vestry voted to amend Sec. 7 remove the word "two" in the fourth sentence, so that the sentence shall read "The Committee shall meet at least ninety days prior to the Annual Meeting and shall nominate persons for each position on the Vestry to be filled and these persons shall be presented in nomination at the Annual Parish Meeting."

REASON FOR CHANGE:

This more closely reflects our current practice.

ARTICLE V, Section 11

CURRENT WORDING:

Sec. 11 All monies of the Parish shall be deposited with the Treasurer who shall, in turn, deposit them in a bank selected by the Vestry. All funds of the Parish, with the exception of the Rector's Discretionary Fund, shall be paid out only by checks signed by those authorized by resolution of the Vestry.

REVISED WORDING

The Vestry voted to amend this section to say "All funds of the Parish, with the exception of the Rector's Discretionary Fund, shall be paid out only by checks signed by those authorized by resolution of the Vestry or by other means approved by the Vestry."

REASON FOR CHANGE

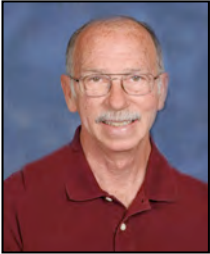
Currently to be in compliance with the bylaws, we cannot use automatic payments for regular recurring bills. Using modern payment methods can reduce the time required from the bookkeeper. Changing the bylaws doesn't mean we will change payment methods, but gives us the opportunity to do so, and keeps the control in the hands of the vestry.

Candidates for Election to the Vestry – Three Three-year Term vacancies and One One-year Term vacancy



Mona Guarino

Although I had been 'around' the Episcopal Church for nearly 25 years (Judy has been a very active practicing Episcopalian), I was raised VERY Roman Catholic and somehow thought I was branded R.C. at birth. I began to attend Christ Church in DC shortly after Katrina. I was born and raised in New Orleans and found coping with the hurricane's aftermath outside of a community of faith very difficult. I was confirmed at the Washington National Cathedral in Nov 2005 and was an active member at Christ Church: I created and co-chaired the Communications Committee; I helped in both the Stewardship and Property Committees; I participated in the "Can We Grow?" effort, a diocese-led program CC took part in; and I served on Vestry. We lived bi-coastally between DC and AZ from 2004. Judy retired in July and we are now full time AZ residents. Since becoming active in St Christopher's, I have served on the Budget Review Committee, chair the Budget & Finance Committee, I serve on the Outreach Committee and the Planning Group. My professional background includes computer and information systems, strategic planning, communications, and marketing.



Bill Masters

I have been a member of St. Christopher's for decades and have been active in a wide variety of ministries from Men's Club to Lay Eucharistic Minister to Vestry. I've served as Senior Warden and was actively involved in leading youth ministry with my wife, Carol for many years. Carol and I are weekend captains for Bargains Galore; I recycle the aluminum cans from the red trashcan in the parish hall; I served on the Budget Review Committee; I serve on Stewardship this year. I love St. Christopher's and want to continue serving God in this congregation.



Frank Schlichting

My name is Frank Schlichting and I am running for St. Christopher's Vestry. I was Jr. Warden for two years and am Head of Ushers. I volunteer at Bargains Galore. I will be married to Susan for 50 years on February 10. Coached Jr. High girls basketball and volleyball, boys basketball and wrestling. Officiated basketball, football and wrestling. Have been members of parish for 10 years. Retired from printing trade after 45 years. Born and raised in Waukegan, IL. Moved to AZ 20 years ago.

Candidates for Election as Delegates to Annual Convention (2015) four vacancies: Mona Guarino, Bill Masters, Frank Schlichting, Judy Schneider. Alternates are always needed. If you are willing to serve as an alternate, please let Beth Mayhew know.

