



ST. CHRISTOPHER'S
EPISCOPAL CHURCH

Annual Report 2014

Annual Meeting
February 8, 2015
Annual Report for 2014

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Annual Report 2014

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The Staff and Vestry of St. Christopher's

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THE 2015 VESTRY

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Tom Pizzuti, Jr. Warden, Term 2016

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Brad K. Lewis, Term 2017

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Appointed Positions

Barb Lyter, Treasurer

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Marty Torrance, Clerk of the Vestry

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Job Descriptions, Policy and Procedures

Ron Giedt, Dave McCoy, Terry Suttner and Fred Winters

Annual Meeting Agenda, February 8, 2015

Invocation

Fr. Steve Fales

Election of Clerk of the Annual Meeting

Drew Bender

Approval of the 2014 Annual Meeting Minutes

Drew Bender

Senior Warden's Report

Drew Bender

Rector's Report

Fr. Steve Fales

Junior Warden's Report

Tom Pizzuti

Introduction of Parish Officers and Incoming Vestry members

Drew Bender

Financial Report and 2015 Budget

Barb Lyter

Rector's Awards

Fr. Steve Fales

Recognition of Outgoing Vestry Members

Fr. Steve Fales/Drew Bender

Closing Remarks

Fr. Steve Fales



St. Christopher's Episcopal Church Minutes of Annual Meeting, February 9, 2014

WELCOME: Before the meeting started, Fr. Fales thanked Fr. Steve Giovangelo for all his help in the past year and it was with his help he made it through the beginning of the year! We will miss him for the next three months while he is serving as supply clergy for St. John's in Speedway.

INVOCATION: The Rev. Steve Fales

ELECTION OF CLERK OF THE ANNUAL MEETING:

Motion: Ellen Blackburn moved to elect Marty Torrance for Clerk of the Annual Meeting; Karen Simons Gartner seconded. No further discussion, motion approved unanimously.

APPROVAL OF 2013 ANNUAL MEETING MINUTES:

No corrections to the minutes.

Motion: Eva Gilbert moved to approve the 2013 Annual Meeting Minutes; Linda Carter seconded. No further discussion; motion approved unanimously.

REPORT ON THE STATE OF ST. CHRISTOPHER'S: Ron Giedt

Please see the Annual Meeting Report. Ron reviewed the year and how far we have come, moving into the electronic age and moving forward with the Adult Education Program. In addition, we have settled the INDOT lawsuit and we have received \$135,000 for the right of way. Ron thanked all those people working behind the scenes: Tom Pizzuti for being the "General" of the Field of Dreams and doing such a great job; Carolyn Parrott for working continuously to set up the website and doing the Weekly News; Marty Torrance for serving as Pledge Clerk and running the Time and Talent Auction; Norm Callahan for organizing the labor team to create the new drainage system; Terry Suttner, Fred Winters and Dave McCoy for completing the new employment hand book; Ron Iaccoca for being Treasurer and making great strides in the way we organize and manage our finances.

There are so many others who volunteer so often and make this such a wonderful place—thanks to you all---there are too many to name!

Ron thanked the entire Vestry for its successful year. The way in which reporting is done has been changed so that there is more time to discuss the business of the church. Ron thanked the outgoing members of the Vestry, Dave McCoy and Karen Simons Gartner, for serving and thanked Karen for serving as Vestry Chaplain. Ron thanked the staff including Denise, Cathy, Robert and Tim—without them and their hard work and dedication nothing would go as smoothly as it does! Ron also thanked the Altar Guild and thanked Co-Directors Mary Herndon and Rae Ellen DeLance for their help and commitment to preparing our space for worship. Ron also thanked the Daughters of the King for their prayer and commitment to St. Christopher's.

RECTOR'S REPORT

Please see Annual Meeting Report. The year 2013 was a "Year of Transition." We were without an Associate Rector until Easter when Mother Jenny Hulen joined us. The Youth Director left and now we have Tim Dinger. The staff we have is absolutely super; they are talented and excited to be in their roles and to help St. Christopher's move forward in our faith journey.

We began 2014 with a real challenge—frozen pipes which burst and flooded the sacristy. We are working through the process of repairing and fixing the problem. The Altar Guild has been working in a variety of venues and should be applauded for that; they moved out of their space and had to complete their job under extreme circumstances—all the while doing so with good cheer and dignity!

Fr. Steve reviewed where we stand on the building repair. Pepper and the engineers have identified seven different areas where cold air is encroaching in the building and have proposed ways to mitigate the problem. It will take time to do this (insulation blown in—has to be above 40 degrees, work done from the outside, which will destroy the soffits and then we need to rebuild). Fr. Steve, Steve Thurston and Drew Bender were at the presentation outlining the repairs; in addition Norm will review the proposal.

While preparing the budget for this year we added in new money to do new things, but had to take it out as we had budgetary constraints; had to remove funds for the communications position and funds for enhancing young family ministry. Consequently, Fr. Steve would like to put together a three-year budget plan on how we can continue to grow our budget and provide for our needs in those areas. We will have Cottage Meetings at which time we will ask people in the parish how we prioritize programs, see what programs we need to have in place, and then what we need to do to make that happen within our financial means. These meetings will be a time of sharing ideas and not asking for money. We will put together ideas gathered in the Cottage Meetings by September and then we will share with the parish and get buy-in from the congregation.

YOUTH MINISTRY: Mother Jenny

Please see Annual Meeting Report. Tim went home sick, so Mother Jenny reported in his absence. The program is engaging 25 teens in Christian Formation on Sunday mornings and approximately 15 teens in Youth Group on Sunday evenings. The Youth Group has gone on two mission trips during the past year. Mother Jenny thanked Tim for his gifts and all he has done to build and strengthen the program.

CHILDREN'S CHRISTIAN FORMATION: Cathy Scott

Please see Annual Meeting Report. Cathy shared a power point highlighting the Children's Ministry. She thanked Carolyn Parrott and Berill Johnson for the pictures on the website. Cathy listed her goals for 2014; she would like to continue to develop programs and intergenerational events for the parish. This summer's VBS program will be Paul and the Underground Church. She thanked all those volunteers in the Children's Ministry who share their gifts and expertise with the children and families at St. Christopher's.

ASSOCIATE RECTOR: Mother Jenny

Please see Annual Meeting Report. Mother Jenny shared that she has great joy in being here! Adult Christian Development: Discernment was undertaken in two small groups and three parish meetings and the Call to Christian Development was developed—please read and digest. This document outlines three tracks for continuing education offerings, including online, group-determined and fixed offerings, with content covering four categories: Scripture, Traditions, Devotional Practices, and Spiritual and Life Issues classes. At least half of these classes are lay led—"yeah you!" Mother Jenny gave a fabulous thank you to Carolyn Parrott for her work in developing the listings of offerings and a huge thank you to the people who participated in the discernment groups.

MUSIC: Robert Richter

Robert said it is a real honor to lead the parish, including all of the choir members and congregation, adults and youth. He has re-organized the youth programs. The new choir robes look great! It is very exciting to have new faces join the choir; we have offered more and exciting music—please thank the youth and choir members for their service and thanks to the parish for their support.

JR. WARDEN REPORT: Drew Bender

Please see Annual Meeting Report. Drew thanked Dave McCoy for teaching him about the Jr. Warden's job and what it entails—it helped so much. He thanked Denise for her wonderful work and everything she does for the church—she does so much that people aren't even aware of—thank you so much! Drew thanked Norm for fixing the drainage system—when Norm does a project he comes with a vengeance—and the result is that the basement is dry! We can't thank the Field of Dreams team enough; not only do they make the grounds look beautiful but they save the church thousands of dollars while doing so. Drew thanked Carolyn Parrott for her help with his blog, and also thanked Eva Gilbert and Sharon Rusk for their assistance. Drew's one regret is that we were not able to get the roof repaired; we are continuing to work on this.

When the pipes burst in January Pepper did a very nice job in evaluation of the problem and standing up and taking responsibility for the problem. There is a linear leak between roof and wall. Pepper will cover the cost of the repair and a discussion will follow with them on who will pay for additional costs such as clean-up.

Drew welcomed the new Vestry members, Jr. Warden Tom Pizzuti, Annie Weissert and Jeanne Maurer Gault.

FINANCIAL REPORT AND 2014 BUDGET: Drew Bender

Please see Treasurer's Report. Drew reported for Ron as he could not be here today. Ron did an incredible job in the treasurer position and Drew asked for a round of applause for all of Ron's hard work.

2013:

Under pledged income (realized 95% of pledged amount); open plate on track; we used surplus/carry over from 2012 to supplement budget. Expense under budget—people really worked on trying to limit costs; utilities high. We were \$30,000 over budget but with the carry-over of the surplus (\$26,400) just over a tad (round to \$3,000). Question re: the sale of the land; we received \$135,000. Thanks to the diligent work of Ron Giedt in securing these funds; as these funds were realized through the land sale the funds will thus be a part of capital funds.

2014:

Drew reviewed the 2014 Budget and pointed out that we have a deficit budget. Initially budget had a shortfall of ~80,000; however, Vestry made changes to budget and chose the following strategies to decrease the deficit:

1. Diocesan Assessment—chose to decrease payment of the apportionment, will continue to accrue what we owe and pay debt at a later time.
2. It has been our intent to take funds from the operating budget to make an additional payment on the building loan to decrease principal faster and reduce the debt, while also conditioning us to make the payment from operating funds. The Vestry chose not to make these additional payments totaling \$19,000 from the operating fund due to the budget limitations.

Budget deficit is currently at \$32,900.

Discussion included that younger people might not pledge as it is not part of their lexicon, yet they may be very generous in supporting a particular program to which they are committed. We need to recognize these changes and accept a wide base of donations; discussed the need to engage people in the church, make pledging more

public, and communicate needs. In addition, we need to offer a variety of ways people can give (automatic withdrawal), fundraisers. Drew indicated the Vestry is committed to raising \$23,000.

It is not long-term sustainable to run a deficit project; but everything we are doing—the Children’s Ministry, the Music Program, Youth Ministry, Outreach, and the Adult Educational Program, to name a few—is vibrant and brings a lot of hope.

In addition, we will review all our service contracts to ensure efficiency and cost savings. Vestry has authorized a program to electronically coordinate the HVAC which may save 3-5% of heating and cooling costs.

Capital campaign collections are going well.

RECTOR’S AWARDS: St. Christopher’s “Crissy Awards”:

Fr. Steve developed the Crissy Awards to thank parishioners for their hard work and awarded them with some “fine hardware”!

Norm Callahan: for thanks in coordinating the drainage system and his countless hours and effort in dealing with the building leak, crawling everywhere and using the thermal scan thermometer—he receives the thermal bridging award!

Ron Giedt: we received \$135,000 from the sale of our land that we would never have had gotten without Ron; he spent hours arguing with the state, city and attorneys; he was “like a junkyard dog with a bone”—he receives the INDOT award...or “Yes, you can fight city hall” Award!

Carolyn Parrot: Although we were unable to give Carolyn a salary check this Communications Award of Excellence will certainly show our appreciation for the fine job she has done on the website, communications, and Weekly News.

Fr. Steve gave the Sr. Warden pin to Drew Bender and thanked him for his service as Jr. Warden and for taking the position of Sr. Warden for 2014.

RECOGNITION OF OUTGOING VESTRY MEMBERS:

Fr. Steve recognized and thanked Ron Giedt, Karen Simons Gartner and Dave McCoy who completed their terms on Vestry. Fr. Steve thanked them for three years of faithful and dedicated service.

CLOSING REMARKS: The Rev. Steve Fales

Fr. Steve thanked everyone for coming and for their love and support of St. Christopher’s.

MOTION TO ADJOURN:

Motion: Fred Winters moved to adjourn the Annual Meeting; Nancy Barney seconded. No further discussion; motion approved unanimously.

Respectfully submitted,
Marty Torrance, Vestry Clerk

Rector's Report

"Pity me; pity me, you that are my friends; for the hand of God has touched me. Have you not had your teeth in me long enough?" (Job 19:21) These words spoken by the long-suffering Job resonated with me last January. Why Lord, why? We began 2014 with a significant challenge. Record breaking cold had once again resulted in ruptured pipes in the Nave and Sanctuary. This was the third time in five years that the sprinkler pipe in our west loft area had frozen. This event occurred on the evening of January 7. On the same night, the domestic water pipe in the Sacristy closet, which leads to the outside spigot, also ruptured. It was the first time for this problem to manifest itself. All this and the year had barely started!

The damage on January 7, 2014, was more extensive than damage from the two previous episodes. The Sacristy ceiling collapsed. Linens and vestments were soaked. Wooden cabinets in the sacristy were warped and oil stained water covered much of the floor in the front of the Nave. As the great Yogi Berra would say: *"It was déjà vu all over again."* It certainly seemed very familiar to find ourselves once again worshipping in the Parish Hall for several weeks.

Clean up and reconstruction took approximately three months. A great deal of time and energy were expended to put things right. The clean-up and repairs were paid for by Pepper Construction and church insurance. Investigative work conducted by Pepper and Norm Callahan determined that the Nave and Sanctuary were very porous, unable to maintain a positive pressure. With negative indoor pressure, cold air infiltrates. Pepper undertook a "major fix" in April/May and re-insulated the entire building, gaining access through the external soffits. This has helped to reduce energy costs for that space, but it has not stopped outside cold air from entering the west loft. A new strategy is being formulated to correct the continuing, isolated air flow into the loft. Thanks to Norm's efforts and "a mile" of heat wrap, the pipes in the loft area have not been compromised yet this winter. Heat wrap is not a permanent solution.

Challenge number two arrived with the start of the Meridian Street, US 31 upgrade. For 90 days in the fall, West Main Street was closed at the foot of our driveway. To access our property it was necessary to approach from the East on West Main Street. For those of us who are familiar with the area around St. Christopher's, this was simply an inconvenience. It created confusion for visitors who were trying to find us for the first time. I am pleased to report that road construction in September, October, and November did not have a negative impact on the continuous flow of Sunday liturgy guests. We will face another challenge come March when the City of Carmel closes West Main Street, east of our property, to complete the widening of the street. This closure is predicted to last 60 days and will necessitate gaining access to church property from the west via Pennsylvania Street.

Average Sunday attendance in 2014 was 245. The lowest attendance Sunday was the Second Sunday after Christmas (January 5) at 60 and the highest attendance Sunday was the Fourth Sunday in Advent (December 21) at 374. For the past several years the largest Christmas liturgy has been the four o'clock Family Eucharist and 2014 was no exception. We had 308 in attendance at that service. Total attendance for Christmas 2014 was 719. Easter attendance is frequently compromised by Spring Break. In 2014 Holy Week and Easter occurred after Spring Break, always a plus! Attendance for Easter (April 20) was 654, as compared to a meager 483 in 2013, when Easter fell on the first weekend of Carmel's Spring Break. Average attendance on the six Sundays which occur during school breaks and holiday weekends was only 138! Those Sundays each year tend to significantly lower our average attendance figure.

In May, I presided at three Cottage Meetings hosted by members of the Vestry in their homes. These sessions had a dual purpose. First, they were intended to generate new ideas for program and ministry. Second, the sessions offered a platform to discuss the changing paradigms in our parish. Approximately 60 parishioners participated in these meetings and conversation was lively.

As the congregation continues to grow, methods and systems that worked in the past are sometimes inadequate to meet the current needs. Communication is a perfect example of a rapidly changing paradigm. With ever-expanding methods for electronic communication, St. Christopher's must continue to explore and utilize the latest technology (Facebook,

Instagram, etc.). Vehicles we use for communication today were not even in existence five years ago! Communication "readiness" puts a strain on our financial and human resources. Speaking of communication, it is time to replace our computers. They are obsolete and two have been failing from time to time.

Armed with information acquired from the Cottage Meetings, in August we began a conversation with the Indiana Center for Congregations. It is our desire to seek grant money from the Center to hire a consultant in 2015. Many questions surfaced. Who are we in 2015? What have we become as a result of growth in the last decade? Where do we need to go in the next five years? How do we get there? What should be the role of clergy, staff, and vestry in a larger organization? How do we preserve intimacy? The Center has provided us with names of consultants whom they deem most capable to assist us. We will be interviewing them in the first quarter of 2015. This process is a top priority in 2015.

On September 7, we kicked off the fall season with a bang! The event was billed as Rally Day. After the 10:00 service lunch was served courtesy of Bub's Burger Truck. The outdoor festivities included a bounce house, face painting, and snow cones. Music was provided by "Ruditoonz." The event was intended to appeal to all ages. Over 200 tickets were sold and we were able to keep the cost of a ticket affordable. This event is worth repeating!

Two other events are worth noting. Over 100 members of the parish attended a baseball outing to the Indianapolis Indians on August 10. Jack Ducat, a young man in our parish, was supposed to sing the national anthem. Due to an administrative mistake on the part of the Indians, that did not happen. The Indians have generously offered free tickets to St. Christopher's this coming summer and Jack will have a chance to sing. The Golf Outing and 19th Hole Dinner were held on October 4 at Pebble Brook Golf Club in Noblesville. These were both fundraiser and fellowship events. It was great fun and worth doing again.

Mission continues to be a priority in the life of St. Christopher's. On May 31, we held a Day of Service. Several projects were offered, including recycling, cleaning up Cool Creek Park, and Bingo at Summer Trace. On November 8, a group of 30 parishioners travelled to Gleaner's Food Bank on the southwest side of Indianapolis. We joined other groups assembling snack packs for students in Indianapolis. These packs are distributed to students who receive their hot meals during the week in school. The goal is 10,000 packs a weekend! The group from St. Christopher's assembled over 1,150 in three hours! Our relationships with the Mary Rigg Center and the Merciful HELP Center remain strong. Volunteers from St. Christopher's provide a monthly meal at Mary Rigg and the entire congregation again provided over 100 tubs of food at Christmas to families who use the Center. Members of St. Christopher's volunteer to run the Merciful HELP Center Food Bank at Our Lady of Mount Carmel on the second Tuesday each month. We continue to support Kingdom's Closet with our spring clothing drive.

In 2014 the Bishop appointed me to serve (along with Stephanie Grabow) on the board of The Episcopal Fund for Human Need. Each year this fund distributes approximately \$50,000 to agencies and ministries working with the poor and disenfranchised in our diocese. In September I made site visits to two of the agencies receiving grants from the fund: Alpha Center (adult daycare) at Grace Church in Muncie and Westminster Community Center in Newcastle. I continue to serve in the diocese as a member of the Finance and Endowment Committee, the Budget Committee, and the Personnel Policy Committee. On February 22, the diocese held its annual Vestry College at Waycross. I was asked to lead a morning and afternoon session on the subjects of "preparing to undertake a capital campaign" and "the mechanics of capital campaigns."

There are many challenges before us in 2015. We pray that God will continue to provide us with the resources, strength, and enthusiasm necessary to rise to meet the challenges head on. In the next three years, the landscape around St. Christopher's will change dramatically. The church property will be surrounded by new construction, retail and high density residential. Grand Boulevard will be completed south from the roundabout, to be constructed this spring, at the end of our current driveway. There is no doubt that the start of these projects will continue to inconvenience the congregation from time to time. By 2018 St. Christopher's will find itself located in the midst of a vibrant, attractive

section of the City of Carmel. The decision made at the end of the 1990s to stay in this location to build the new church will pay dividends.

We begin 2015 with a balanced budget and the desire to construct a plan to deal with our construction loan. The current loan expires in 2018. The good news is that we continue to pay additional principle on a monthly basis and that we have enough money in the Building Fund to make payments until the end of the term. How we choose to deal with the balance of the loan in 2018 is the question. Having a strategy in place long before 2018 will help to ensure the future financial health of our ministry.

As of April 2015, I will have been your Rector for 13 years. My ministry at St. Christopher's has been both a joy and a privilege. I look forward to the work ahead. I ask you to join me in daily prayer for God's blessing and guidance for our parish.

Respectfully submitted,
The Rev. Stephen A. Fales

Rector's Log: January 1, 2014 to December 31, 2014

Meetings Attended/Led	213
Hospital Visits	76
Classes Taught	80
Private Communions	39
Counseling Sessions	29
Home Visits*	14

Parish Statistics

	2011	2012	2013	2014
Persons Added By Letter of Transfer	30	54	24	33
Persons Transferred Away	18	14	15	7
Lost by Death	6	5	3	6
Baptisms	8	7	2	7
Confirmations	9	6	4	5
Marriages	6	3	3	5
Funerals	11	10	8	6
Church Services				
All Services Sundays	144	151	147	154
All Services Weekdays	194	154	163	223
Holy Communion Services				
Sunday and Weekdays	197	196	189	189
Private Communion	53	54	81	90
Total Services	250	250	257	279

Associate Rector

What We Did Together in 2014

Christian Development

We implemented our new Christian Development structure beginning in Lent of 2014 and many people took advantage of the opportunity it provided to grow in faith.

Adult Christian Development Statistics

	2013	2014
Participants	35	125
Classes Offered	2	26
Lay leaders	2	10

Participation in classes offered by St. Christopher's **increased by 257% in 2014** over 2013. A culture of discipleship is taking hold at St. Christopher's! Many thanks to those who led a class for us this year: Aaron Seitz, Jane Dunnivant, Ron Giedt, Nancy Barney, Claire Zmak, Terry Suttner, Dorinda Dick, Tim Dinger, and Peggy Driehorst. A special thanks to Carolyn Parrott for her many hours of volunteer work on our web-supported communications and registration for Christian Development, as well as all other communications vehicles. The program is the steak, but Carolyn makes the sizzle!

Lay Eucharistic Visitors

Sally Cassidy led our group of Lay Eucharistic Visitors for most of the year and this leadership transitioned to Sue Blase this past fall. Thank you to both these women. Our team of Lay Eucharistic Visitors made 47 visits this year with parishioners who were unable to be with us for Eucharist on Sundays.

Supervision

It continues to be my care and privilege to supervise our Youth Director, Tim Dinger, and our Children's Minister, Cathy Scott. Cathy and Tim will tell you about their work in their own reports, but I continue to give thanks for their partnership in ministry. They are gifted people who have a sincere concern for the spiritual growth and well-being of our young people. We are better as a community for their contributions.

2015 – Looking Ahead

Proclamation

In our baptismal vows we promise to "proclaim by word and example the Good News of God in Christ." Over the coming year we will explore how we can be a good-news-telling people in some new ways. We will find ways to tell about our faith that line up with our most cherished values. We have good news to tell and we live in a community with people who are waiting to hear it in our own, unique Episcopal way.

Respectfully submitted,
The Rev. Jenny Hulen, Associate Rector

Senior Warden's Report

What a year! First, I must say a huge thank you to everyone in the congregation for allowing me to serve as your senior warden and helping with so much along the way. Thanks and appreciation goes double for the clergy and staff; particularly Father Steve for all his leadership and Denise DeLong for taking care of me in all my various needs.

For the Vestry, this was a year of Hope and a Deficit Budget. We went in to the year knowing that we were facing a deficit greater than \$30,000. We also knew that we were a growing and vibrant church. It's great looking at things now as we finished 2014 stronger than budgeted and entered 2015 passing a balanced budget. It was a little different story a year ago standing in front of you and relying on Hope and Faith to make the decision to move forward. So how did we do this?

First, we relied on prayer and faith. The Vestry tries our best to make faith based decisions. I can report that Mother Jenny, in particular, has been great at reminding the Vestry of the spiritual side of our work and to trust and be guided by God in our decisions. We also have continued a tradition started by Ron Giedt of having a spiritual break in the middle of each Vestry meeting. During this break a member of the Vestry takes 10 to 15 minutes to share their faith story; reminding us all why we are here.

Second, your generosity was unbelievable. Our pledges were up all year and allowed us to finish ahead of budgeted pledges and ahead of our bottom-line deficit. Thank you! Thank you! Thank you! The generosity of select parishioners allowed us to complete the HVAC

Junior Warden's Report

fencing project, upgrade the HVAC controls, maintain and grow the Columbarium, provide darkening blinds in Fellowship Hall, complete the roof repairs, enhance the landscaping around the building, and numerous small items and donations. I continue to be amazed at the generosity in time and money of our church body. Staying on the subject of money, we welcomed our new Treasurer, Barb Lyter, in 2014. We were very excited to have her on board and appreciate all the work she and our finance assistant, Cindy Short, do for us.

Third, our staff and Vestry have been responsible and conservative with your resources. This includes making investments in areas that are long term benefits to our church starting with an investment in our staff and ensuring in our 2014 budget that we maintained funding to programs. This was the Hope and Faith part that surely returned tenfold in spiritual profits. We also invested in more practical resources such as upgrading our HVAC controls across the building to make our control systems "smart." Norm Callahan is an evil genius who can now control every room in the church from a computer! This upgrade has already saved us an estimated \$5,000 and has an estimated return on investment of 2 years. Norm guided and helped us solve the issue of the frozen pipes. Thank him for all his work.

The issues this year were...interesting. We started the year with the frozen pipe issue and reconstructing our Sanctuary. We seemed to have snow every weekend through winter. When spring finally came it yielded a construction season that gave us a new way to church each month. As I told a friend, you have to just know the road closure signs to trust and those to ignore. It's at this point that I need to thank Ron Giedt. Ron agreed to help the Vestry and stay involved as the Vestry's representative in negotiations with the City of Carmel and the adjacent developers. Ron was able to lead the process with the city that resulted in us selling a sliver of land at our main entrance. We are also continuing to work with the adjacent developer to address parking and access issues for the future.

I'm excited to stay on as Senior Warden for 2015 and appreciate your continued support and prayers. We have a very strong Vestry in 2015, and I appreciate all the great work of Vestry 2014.

Submitted by
Drew Bender

The Junior Warden is responsible for coordination of most of the building and grounds maintenance and repair issues except those handled by our Senior Warden or others appointed by the Vestry. This past year was extremely challenging for the Vestry and the Junior Warden position. We incurred a number of financial challenges, such as building damage caused by frozen pipes; roof repairs; Rose Window flashing; and grounds that were continually under repair due to the road construction on Main Street. We also experienced an excessive amount of repairs for our aging mowing equipment. I have outlined some of the key areas to help you understand the major issues we faced in 2014. Through hard work by the Vestry, a number of dedicated volunteers and financial resources, we met each challenge head on.

We are committed to making St Christopher's a wonderful place for worship and fellowship.

Building Repairs / Challenges

- Volunteers completed most of the minor repairs including painting and, light bulb replacement.
- High roof repaired; Rose Window flashing repairs completed by contractor
- Trash gate repaired & painted by our volunteers and Jr. Warden
- Major Sacristy and exterior repairs completed from water damage claim last winter
- HVAC system computerized control system installed and lead by Norm Callahan
- Minor plumbing fixes STILL needed; high ceiling/repairs and light bulb changes needed
- HVAC access gate needs to be repaired, scheduled in spring 2015
- Signage to be decided and yard sign to be reinstalled after road construction completed

Grounds / Equipment Repairs/ Challenges

- Weeded and installed mulch in all beds in front of church buildings and parking lot
- Repaired both large mowers for total cost of \$1400; also replaced one older hand mower
- Field of Dreams volunteers continued to save St. Christopher's over \$10,000 in mowing costs
- Russ Bachman now mowing the Columbarium area, saving St Chris the mowing costs

- Yard sign removed; mail box moved and reinstalled (contractor needed to move)
- Met with irrigation contractor who redesigned several areas to allow for better water flow

Miscellaneous Contracts

- Met with cleaning contractor who lowered his monthly contract fee and agreed to improved service
- Met with snow removal contractor to work out snow removal and disposal plan; he also will now handle the clearing of sidewalks on Sundays.
- Met with landscape contractor Trugreen and renegotiated lower pricing due to road construction

Special thanks go out to our dedicated
Field of Dreams volunteers.

Submitted by
Tom Pizzuti

Children’s Christian Formation Report

I am happy to report that our classrooms in 2014 were full of smiling children. They were listening, learning, creating, and having fun. We had a crew of wonderful and faithful volunteers, who led and helped with our lessons each week. In the fall the children heard lessons from the Old Testament, leading to Advent. The winter and spring lessons were about Jesus’ ministry, leading to Lent, Easter, and Pentecost. Throughout the year there were special activities to supplement the lessons and teach about helping others. Highlights included:

- An outreach themed Vacation Bible School – Children created art that was sent to a school in South Africa, baked casseroles for St. Christopher’s casserole ministry, made blankets for the Linus Project, and decorated and filled bags with healthy snacks for those in need.
- Celebrating the beginning of the school year with a Blessing of the Backpacks and a Rally Day with bounce house, hamburgers, snow cones, and face painting.
- Assembling socks for the Sock It to Hunger campaign associated with the CROP Walk.
- Walking a small labyrinth.

- Baking cookies to serve during coffee hour.
- Making Advent centerpieces with family members during coffee hour.
- Celebrating St. Nicholas Day with a visit from St. Nicholas himself!
- Making banners for and participating in the 4:00 p.m. Christmas Eve Children’s Liturgy.

In 2015, I hope to add to the volunteer teaching staff in order to add a third grouping of children. We will continue to use both the Godly Play and Weaving God’s Promises curriculums and supplement with additional activities.

Respectfully submitted,
Cathy Scott, Children’s Coordinator

Youth Report

Last year was a very exciting year for the Youth Program at St. Christopher’s.

Our programmatic focus is split among five core areas: Youth Formation, Youth Group, Youth Events, Service Projects and Corporate Worship. Our teens have had more opportunities to serve and get involved with the larger church body this year. Among all our focus areas, our youth program is regularly interacting with around 30 teens. In 2014, we had four youth participate in the sacrament of Confirmation. Confirmation preparation for this year’s sophomores began just last week.

Our youth program is regularly engaging 26 students through Youth Formation Classes. This year we have switched our formation curriculum from the Journey to Adulthood Program to Feasting on the Word. Feasting on the Word is an ecumenical program focused on the Revised Common Lectionary readings of the day. As such, during formation time, our students are working through one of the Sunday readings and exploring how it applies to their lives. The curriculum starts with a solid scriptural and theological base for leaders and invites leaders and students deeper into the rhythm of the church year.

During the spring semester, our teens met Sunday nights for Youth Group. Spring Youth Group met weekly as one large group from 4:00 to 5:30 p.m. Fall Youth Group met once a month each for Junior High and Senior High. Starting this month, we are returning to a weekly Youth Group format. Our emphasis for Youth

Group is on fellowship and community building. As one of the small communities within the greater family at St. Christopher's, the Youth Group engages students in everything from Bible study to service projects. In 2014 our Youth Group is regularly engaging 10 students.

Since the last annual meeting, our Youth Group has participated in a number of service projects. Students and adults from St. Christopher's and from St. Paul's, went to Chicago for a weekend mission trip. On this trip, during the Martin Luther King Jr. weekend, our students engaged with individuals and families struggling with homelessness and food insecurity. Instead of a week-long mission trip, our students had the opportunity to participate in weekly service projects throughout the summer, both inside and outside our church. Project partners for these projects included Craine House, the Merciful HELP Center, Young at Heart Luncheon, Summer Trace, the Strawberry Festival, Open Doors Food Pantry, Meals on Wheels, and Hamilton County Harvest Food Bank. We're looking forward to a summer mission trip with Holy Family in Fishers, as well as a joint opportunity with All Saints and Waycross.

One key part of our youth ministry is participation in corporate worship. Worship is not exclusive to the Youth Program, nor should it be. We have more than 20 youth who are regularly participating in the Holy Eucharist by serving as acolytes. Within this last year, youth began taking a more active role by occasionally serving as lay readers or by leading the Prayers of the People.

It is a very exciting time to be involved with our youth ministry either as a teen or an adult leader. We are excited about what God has done in this last year as well as where God is leading us in 2015.

Tim Dinger
Director of Youth Ministries

Director of Music and Organist Report

The music ministry of St. Christopher's has continued to mature during 2014. St. Christopher's Choir, Choristers, Cherubs, and many other musicians offer musical and worship leadership throughout the year. The combined forces routinely overflow the choir area of the church, especially on special occasions when there are added musicians such as the brass quartet for Easter Sunday and Christmas Eve. We are blessed with the talent and

hard work of many individuals who offer praises to God in a variety of musical expressions.

Highlights for 2014 include A Festival of Lessons and Carols for Christmas with visiting guest choir from Christ Church Cathedral, Choral Evensong in March and November, brass quartet for Easter day and Christmas Eve, a special handbell session in October, and a music session each night during the summer bible school. The quality of music heard each week continues to develop as the choirs can sing more challenging music and be highly expressive musicians.

The Music on Main Fine Arts Series offered several events including a performance by the Indy Wind's Flute Choir and VOCE (Voices of Choral Excellence). Through music and the blessing of our facilities we continue to develop relationships with other organizations in the community such as Christian Youth Theater who used our facilities for auditions.

Thank you to all choir members, soloists, instrumentalists, parents, and youth for sharing their gifts with St. Christopher's.

Respectfully submitted,
Robert Richter, Director of Music and Organist

Altar Guild Report

Altar Guild is a ministry and fellowship committed to preparation for worship. Members are responsible for preparing the altar areas for all services and for keeping the vessels, linens and vestments in good order and repair. We also are involved in the procurement of new items used during services.

We perform this ministry with less than 20 members who work in four teams. Each team works one Saturday and Sunday morning a month while enjoying each other's friendship. We work under the direction of Fr. Fales.

We are blessed to have many loyal members, but we are always happy to have new members join us. If you are interested, come any Saturday morning at 9:00 am and observe us as we work. You will find a great new way to serve St. Christopher's. Call Fr. Fales, RaeEllen Delance or Mary Herndon if you are interested.

Submitted by Mary Herndon

Communications Committee Report

St. Christopher’s primary communications included *The Weekly News* and, for the first half of 2014, *The Christopher*. Other communications included clergy letters to the parish, especially related to the Polar Vortex damage and restoration; special events; and funeral/memorial service announcements. St. Christopher’s has been using Constant Contact for bulk email distribution since July 2012. Our subscriber list included 435 (up from 340 in 2013) parishioners and friends of St. Christopher’s at the end of 2014. Some growth in the list came from new members, while some resulted from website visitors who asked to join our mailing list.

During 2014, we sent 99 mailings accounting for 36,183 individual emails.

Type of Email Distributed	2013	2014
The <i>Weekly News</i> (combined with <i>The Christopher</i> 4 times in 2014)	51	46
<i>The Christopher</i>	10	7
Clergy Letters	3	9
Youth Ministries Newsletters		16
Treasury Communications, including pledge statements	7	4
Funeral/memorial service announcements	2	3
Special events, e.g. the Golf Outing and 19 th Hole After Party, the Strawberry Festival, and Rally Day	9	4
Service to Others (Gleaners, Day of Service)		3
Weather bulletins, road closures, etc.		6
Total bulk emails distributed in 2014	82	99
Total individual emails	27,500	36,183

Throughout 2014, the open rate for parish-wide emails remained consistent between 50% and 54% for the Weekly News with slightly lower rates occurring during the summer and the two weeks surrounding Thanksgiving. The open rate for clergy letters, was 69%. St. Christopher’s open rates compare favorably to those of other nonprofit religious organizations (which has increased from 25.01% to 31.08% in the last year). The data are from Constant Contact.

In September Tim Dinger began sending a weekly Youth Update to a targeted contact list of youth and their parents. Sixteen were sent between September and December with open rates ranging from 52% to 83%.

We use Google Analytics to track the number of visitors to our website. In 2013, St. Christopher’s website had 5,354 unique new visitors and 3,964 returning visitors accounting for 9,318 total visitors to stchrisccarmel.org. (The number is down slightly from 9,478 in 2013.) There were 30,201 page views with an average duration of 1.19 minutes per page. Most visited pages: About Us and its sub-pages including Clergy and Staff (884); Directions (462); Welcome (531); St. Christopher’s Music (513); and Worship Services, including Lent, Easter and Christmas (1,305 combined). Also ranking among the most visited pages were the Photo Gallery (576) and Adult Christian Development, which had two entry pages (960 combined).

Sixty-two percent of our visitors view the website from desk top or laptop computers. We expect this to change rapidly. Data from the 2014 Pew Internet Research Project reveal that mobile devices account for 55% of Internet traffic, surpassing desktop and laptop computer usage for Internet research. These and other trends require that those of us involved in communications must be alert to changing technology to keep St. Christopher’s current.

Social Media

Social Media play an increasingly important role in reaching our audience. In March Fr. Steve, Mother Jenny, Tim Dinger, and Carolyn Parrott attended a one-day social media workshop sponsored by the Indianapolis Center for Congregations. An outcome of the workshop was a decision to use social media.

Facebook

<http://www.facebook.com/StChristophersEpiscopalChurch>

St. Christopher's Facebook page grew from 110 "likes" in 2013 to 163 in 2014. Mother Jenny took responsibility for Facebook. Tim, Robert, and Cathy Scott also post to Facebook. With Facebook, we see automatic reports that help us know how many users we reach. On occasions some of our posts have reached as high as 1032 users. Mother Jenny ran locally-targeted Facebook ads in October and again in December. The October ad reached 2,743 people, while the December ad reached 6,401. Some of those who clicked on the ad also clicked over to our website. These ads are inexpensive, when compared to print ads.

Pinterest

<http://www.pinterest.com/stchrisarmel/>

Tim Dinger took on the responsibility for Pinterest in the spring of 2014. Pinterest is an online "bulletin board" where Tim posts all our events and activities, including Service to others projects. While we did track data during 2014, the data for the last 30 days provide an idea of reach. Our Average Daily Impressions numbered 43, our Average Daily Views were 32. Our Average Monthly Views numbered 922 with Engagement of 12. Engagement means that someone re-pinned one of our pins, giving further visibility to St. Christopher's. Let's assume that each of those 12 people had a minimum of 100 contacts (most have many more). These results mean that 1200 people could have seen St. Christopher's pins (events, activities, including Service to Others) during just one month!

Instagram

<http://instagram.com/stchrisarmel/>

We have two Instagram accounts. Robert set up and posts to the St. Christopher's account while Tim posts to an account for St. Christopher's Youth.

Tim reported that he posted 229 times since he set up the account in March. Overall the account has had 1502 likes. Currently the Youth Instagram account has 55 followers. During Advent Tim ran a "Devotional Idea" series on Instagram and had an average of 7 teens interacting with our account each day during Advent. He will be doing the same sort of thing during Lent. Among our 55 followers are 18 regulars in our Youth Program. This represents about two-thirds of the students that we're regularly involved with. The remaining followers are a mix of parents, ministry partners, and lastly other people and organizations that have found us. Tim is happy with these numbers and hopes they continue to increase.

Robert reported that there have been 37 posts to St. Christopher's account. We have 42 followers and over 200 likes. About 20% of the likes came from non-followers who are most likely not from our community.

During 2014 we added two low-cost technology subscriptions to our communications toolkit: Signup Genius and FlipSnack. Signup Genius helps us sign up people online for volunteering and events. It provides a great value for us, as individuals can sign up for themselves, saving our volunteer ministry leaders many hours of calling and emailing people. FlipSnack provides the platform for our "turning pages" publications. We began with the Fall Catalog of Adult Christian Development Classes; the upcoming Spring Catalog is also on FlipSnack. We see great potential for adding other publications which can increase St. Christopher's visibility—at no additional cost.

St. Christopher's communications are a team effort. Denise is the conduit for all inbound events, announcements, and the calendar. Social Media are handled by staff, including Denise DeLong, Mother Jenny, Robert Richter, and Tim Dinger with contributions from Cathy Scott. The Weekly News is compiled and edited by Carolyn Parrott and proofread by Sharon Rusk and Eva Gilbert. Carolyn Parrott serves as Webmaster.

Submitted by
Steve Lawson, Vestry Liaison for Communications, and Carolyn Parrott

The Order of the Daughters of the King

The Mary and Martha Chapter of the Order of the Daughters of the King met seven times during the year, as weather cancelled two of our meetings at the beginning of the year.

During 2014 we invited the congregation and guests to three open meetings. In March Karen Poyser spoke to us about our stained glass windows. In April, Fr. Steve Giovangelo gave a presentation on "The Virgin Mary as Portrayed in Christian Art and Iconography." Then in December, Carol Rogers Reed spoke to us about "Art of the Annunciation and Nativity." These meetings were well attended by parishioners and members.

We continue to welcome older members and staff of the parish to a Young at Heart luncheon prepared and served by DOK members monthly. This last year we voted to eliminate the January luncheon due to uncertain weather. We then extended the year to 11 luncheons by adding summer picnics. These were a great success.

We recently developed a protocol for serving funeral receptions as a way to support grieving families. This service is offered by our priest when he first counsels the family of the deceased person.

In May we celebrated the eighth anniversary of our charter and elected new officers for the coming two years.

We resumed the meetings in September after a summer hiatus. We began by celebrating Eucharist together before an important business meeting. Then we had a visit from Sue Blasé, Parish Nurse. She explained the role of the Parish Nurse and how she is functioning within St. Christopher's. This is a new addition to our parish and our members were glad to learn more about her ministry.

Our next two meetings were off site. One provided an opportunity for reflection as sisters walked the Labyrinth at Fatima Retreat House. The second gave us an opportunity for service to others by packing food bags at Gleaners Food Bank. Both were rewarding experiences. In the coming year we will continue to explore ways to serve our parish and community.

Respectfully Submitted
Carole Notaras
President, Daughters of the King

St. Christopher's Crops

We have completed seven years of St. Christopher's Crops Feeding Ministry. This year we again provided fresh vegetables to food pantries and feeding ministries around the north side of Indianapolis. In April members helped the Carmel United Methodist Pre-school students start bean seeds and place them under grow lights. These plants were then planted in the garden on planting day. The Gartners and Niednagels also started seeds at home and brought the plants to church for planting day.

On May 18 we planted the garden after preparing the beds on the previous Saturday. There were a few problems with the sprinkler system not getting turned on at the start of the season and then getting left off after some work in the columbarium. The plants got a late start growing due to the cool spring and were slow to produce, giving us smaller yields of vegetables this year.

The final count was as follows:

Tomatoes	819
Hot Peppers	786
Onions	182
Okra	139

Carrots	85
Cucumbers	76
Garlic	60
Beans (buckets)	39
Bell peppers	30
Zucchini	4
Kale (bags)	3
Squash	3
Cabbage	2
Collards (bag)	1/2

Work days continued to be Monday mornings, Wednesday evenings and Saturday mornings. We added the Open Door Food Pantry in Westfield to our delivery list. Francie Wolos coordinated deliveries again this year. We tried a couple of new garden events this year, including a brunch after a Saturday workday and a shrimp dip and party in the garden on a Wednesday evening.

Service to Others (S20) Report

Did you know . . .

- Our garden produced fresh vegetables for various food banks. This year our produce was less than last year due to rain and cooler temperatures.
- Hot Cookin’ Mamas Papas prepared and delivered meals to 75 members of our church.
- Our participation in Hamilton County CROP Hunger Walk raised \$2,915 (\$1000 of which S20 contributed).
- Our volunteers helped an average of 15 to 30 families each month at the Merciful Help Center.
- St. Christopher’s volunteers helped Meals on Wheels deliver food to 6 to 8 shut-ins once each month.
- We collected food twice (spring and fall) for the Hamilton County Harvest Food Bank, Inc. and donated \$2430 to this organization (\$1000 of which S20 contributed).
- The United Thank Offering collected \$921.38.
- The Mary Rigg Neighborhood Center received 65+ snack bags for the children’s spring break

plus extra grocery bags full of food for the food bank from our church.

- Frank Monaco and three to four other parishioners serve dinner at the Mary Rigg Neighborhood Center once a month to about 40 children and 15 adults.
- One organization received clothes from us: Kingdom’s Kloset.
- We earned \$1750 in Goodwill vouchers for Kingdom’s Kloset.
- We also collected and donated new essential items for Kingdom’s Kloset.
- On May 31, S20 held a “Day of Service.” Our volunteers worked at Cool Creek Park and Waycross Camp and Conference Center, held a Recycle Day, and spent time at Summer Trace with the residents.
- We sent six children (from the MRNC) to summer camp at Waycross.
- On November 8, we had 31 parishioners help bag 1172 snack bags at Gleaners. We will volunteer there again on Saturday, March 21, 2015.
- The Mary Rigg Neighborhood Center received 102 tubs of food from St. Christopher’s for their Christmas holiday distribution. The estimated value of donated items was \$10,200. We were also able to give the MRNC \$335 toward additional food for their food pantry.
- On December 16, 11 parishioners helped MRNC distribute Christmas toys and tubs
- Prevail, The Good Samaritan, and Third Phase shared \$1055 worth of donated Gift Cards from our Angel Tree Project which helped those in need to have a brighter Christmas.
- Our Christmas Carolers visited Manor Care on Christmas Eve after the 4 p.m. service.
- Recipients for S20 donations this year: Second Helpings, Coburn Place, Gennesaret Free Clinic, Hamilton County Harvest Food Bank, Safe Families, Trinity Free Clinic, St. John’s Episcopal Church, Outreach Indiana, Meals on Wheels of Hamilton County, Episcopal Relief and Development, Craine House, Open Door Indiana and Merciful HELP Center.
- Koffee Knitters made hats, scarves, sweaters, prayer shawls, and comfort dolls.
- The Prison Ministry took greeting cards and stamps to the women’s prison

- DOK collected fronts of greeting cards and labels for St. Jude's Hospital

International work....

- In January we contributed \$2000 toward the Deanery project to rebuild the well for the school that the diocese helped to rebuild in Mithon, Haiti. Total cost of this project was \$30,000. All the churches in the deanery were asked to help cover the cost.
- Also for Haiti S20 donated \$1000 to support one teacher in Haiti for one year.
- S20 also supports one child for one year for \$99 (This is for individual lunches and lessons.) Individuals are welcome to join our effort to support the children with Lunches and Lessons. More information will be available to anyone interested.

In 2014 our vestry gave S20 \$14,000 to do God's work in our community, country, and internationally. We hope you are pleased with the work done and contributions made toward helping others. There is so much work to be done. Please remember that your help is welcome and is very much needed. We want to continue to be an outwardly focused church. We will only be able to continue our mission if we have your helping hands.

Submitted by Co-chairs:
Peggy Driehorst
Jacquie Winters

Women's Ministries Report

The activities of St. Christopher's Women's Ministries for 2014 were:

Pansy Sale

Proceeds from this annual event, held in March (with orders placed in February) provided the lovely seasonal plantings in the containers outside all the church entry doors. In 2014, a donation from the sale was given to the Hamilton County Harvest Food Bank.

Kitchen Committee

"Butter Braids" were sold in May to raise money for purchasing needed kitchen supplies. Each month a

committee of two (2) oversaw the kitchen by restocking, laundering, organizing, and cleaning.

Knitting and Crocheting Ministry

The Koffee Knitters group meets every Tuesday at 10:00 a.m. at Starbucks (126th Street and Meridian) for fellowship and knitting or crocheting. Participants have enjoyed making a variety of items that show care and compassion for children and adults.

The Angel Sweater Project began in 2001. Since then, over 1200 sweaters have been sent to children locally and around the world. Many hats and scarves have been given to the Mary Rigg Neighborhood Canter. Presently sweaters, hats, and scarves are given to the local Kingdom's Kloset for boys and girls in foster care.

The Prayer Shawl Ministry provides knitted or crocheted shawls to parishioners, their families, and friends. A personal prayer card is attached to each shawl offering tender loving care to those going through a difficult time.

For more information about the Koffee Knitters, call Nancy Barney, 317-255-2699.

Women's Ministries support all church and outreach projects as well as many other programs and activities. Thanks to those who share their time and talents in assisting with receptions, office work, and hospitality events, as well as helping parishioners in times of need.

We encourage all women of St. Christopher's to participate in the various opportunities that are available.

Submitted by Nancy Barney

On behalf of the Women of St. Christopher's

Worship Ministries - Ushers and Greeters

7:45 a.m. Usher Ministry

Ushering for the early service offers an opportunity for service. In 2014, 24 members of the "early service" congregation served as ushers. If you would like to be part of this ministry in 2015, please contact Bud DeLance.

10:00 a.m. Greeter Ministry Report

In 2014, 25 volunteers greeted members and guests at the 10:00 a.m. service and at Festival Eucharists on Easter Sunday and Christmas Eve. If you can offer your time for this important ministry in 2015, please contact Deb Callahan.

10:00 a.m. Ushers Report

In 2014, 31 volunteers served as ushers for Sunday services and Festival Eucharists. If you would like to help with this important worship ministry, please contact Karen Poyser.



Annual Financial Report, Fiscal Year 2014

Summary of 2014

The 2014 budget that was proposed and approved by your 2014 Vestry projected a \$38,800 deficit. The vestry elected to invest in growth at the expense of balancing the budget. We ended the year with only a \$30,800 deficit.

What Changed During the Year?

- Pledges and open plate income were consistently strong throughout the year. At year end our 2014 income was \$18,600 over the budgeted projection. THANK YOU, CONGREGATION!
- Due to prudent spending practices by our staff in the program areas, our budgeted expenses were reduced. THANK YOU, STAFF!
- Expenses in 2014 at year end were \$10,000 over budget. This is primarily due to our very harsh winter that resulted in high utility costs as well as various repairs and updates in technology. HVAC upgrades will help reduce utility costs in 2015. We have already seen a \$5,500 savings with electricity during air conditioning season. THANK YOU, NORM!
- These combined results are especially impressive given the fact that we lost two of our rental incomes during the year. The combination of our congregation's generosity and action along with the staff's stewardship allowed us to finish the year better than anticipated.

2015 Budget

The 2015 budget that has been approved by your vestry includes the following key points:

(Diocesan, Operating, Personnel, Programs)

- Diocesan Assessment – will be paid in full
- Operating – projections based on actual 2014 expenses
- Personnel – will include 3% staff raises and will create a stipend for technology consultation
- Programs – stayed consistent with 2014 and honored staff requests; additional funds earmarked for advertising
- Loan – will pay monthly minimum plus \$1600 per month in extra principal from Capital Campaign funds; final "balloon" payment will be due in June, 2018
- Columbarium – not a line item in the 2015 operating budget but will continue to be supported with our columbarium and memorial funds

Our 2015 projected budget is a balanced budget.

Projected Income: \$653,803

Projected Expenses: \$653,803

Submitted by:

Barb Lyter



2015 Budget

										2014 budget	2015 Budget
Ordinary Income/Expense											
Income											
Annual Pledges											
Current year										440,677	
Prior year										3,000	
Total Annual Pledges										443,677	520,000
Interest & Dividend Income										500	6000
Open Plate										50,000	60,000
Other Income											
Total Vestry Sponsored Events										23,500	17,000
Total Special Event Income										23,500	17,000
User Fees											
AA										400	400
Carmel Montessori School										26,050	26,050
Montessori Learning Center										14,400	8,000
Music Playhouse										9,940	0
User Fees--Other											1,553
Total User Fees										50,790	36,003
Wedding/Funeral Income										2,300	2,300
Total Other Income										76,590	55,303
Total Special Offerings										10,450	12,500
Total Income										581,217	653,803



2015 Budget (continued)

						2014 budget	2015 Budget
Expense							
Diocesan Assessment						68,300	77,715
Loan Principle							
Operating Expenses							
Attorney fee							500
Total Bank/Transaction Fees						100	50
Total Church Functions						8,960	8,550
Insurance						21,366	23,630
Total Maintenance- Building & Grounds						59,550	55,500
Total Office Expense						14,424	17,550
Total Printing						2,550	2,400
Total Utilities						57,064	63,000
Total Operating Expenses						164,014	171,180
Total Personnel Expenses						363,307	380,158
Total Programs						24,445	24,750
Total Expense						620,066	653,803
Net Ordinary Income						(38,849)	0