

2024 ANNUAL REPORT

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



For the Annual Meeting of the Parish
February 9, 2025

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

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**St. Peter's Church on-the-Canal
Annual Meeting of the Parish
February 9, 2025, at 10.30 a.m.
AGENDA**

Call to Order

Opening Prayer

Declaration of a Quorum

Approval of the minutes of the 2024 Annual Meeting

Nominations for 2025 Officers and Vestry

Additional nominations from the floor

Election

Commissioning of the Vestry Members

Remarks of the Treasurer – Alan Kershaw

Reception of the 2024 Annual Report and Budget

Remarks of the Senior Warden – Celeste Hankey

Remarks of the Interim Rector – The Reverend Bob Malm

Other Business

Adjournment

Blessing

Dismissal

**ST. PETER’S CHURCH-ON-THE-CANAL
165 MAIN ST., BUZZARDS BAY, MA**

**MINUTES OF THE 2024 ANNUAL MEETING
FEBRUARY 11, 2024**

Following a combined service at 9:00am and refreshments in Stephenson Hall, the meeting convened in the church. The meeting was called to order by Interim Rector Bob Malm at 10:25am. Fr. Bob offered comments on the importance and resources in the BCP and offered an opening prayer.

There being 49 members present, the clerk declared a quorum.

A motion to accept the minutes of the 2023 Annual Meeting was made by Ken Lihzis, seconded by Patti Metcalf, and approved unanimously.

Report of the Nominating Committee:

Sr. Warden Celeste Hankey thanked outgoing Vestry members Dianne Cartmill and Len Hathon for their many years of service to the parish and presented them with cards of thanks.

The following names were placed in nomination:

Sr. Warden – Celeste Hankey

Jr. Warden – Mark Taylor

Treasurer – Alan Kershaw

Asst. Treasurer – Kathy Letzeisen

Clerk – Robin Higgins

Member – Patrick Davin

Member – Melissa Scannell

A motion was made by John McGuinness to approve the slate as presented, seconded by Margery Buckingham, and approved unanimously. Fr. Bob commissioned the members of the Vestry.

Remarks from the Treasurer:

1. Alan thanked the congregation for the pledges and support, assistant treasurer Kathy Letzeisen and the counters, and secretaries Lisa Platanitis and Kim Leahy. He asked donors to please not use tape on their pledge envelopes as this makes it difficult for the counters.

2. Reported that income has increased and operating expenses were down. One reason for the decrease is the new formula used by Diocese to determine assessment, which is now based on income rather than expenses
3. Former parishioner Ann Jones bequeathed St. Peter's \$75,000.00, which has been invested
4. We received a "clean" audit report, including Safe Church certification of 4 employees
5. Alan asked people with any questions regarding the Treasurer's report to speak with him

Parishioner John McGuinness asked people to remember the church in their wills; he also asked about connectivity and livestreaming services. Alan replied that we are in process of changing our internet provider to Open Cape, which will increase our opportunities for doing that. John also noted that there was no salary increase for the music director or organist in the 2024 budget.

Remarks of the Senior Warden:

1. Celeste thanked her husband Jim, clerk Robin, Jr. Warden Mark, and member Donna T "for keeping her laughing"
2. Noted that several new opportunities for community are coming up, including knitting group, women's bible study, and Christmas Fair. "Things are happening at St. Peter's!"

Remarks from the Jr. Warden:

1. Mark reported on the ongoing water issues, sump pumps, and drainage. Once the drainage problem is fixed, the leak in the basement will be fixed.
2. We cannot have an outside columbarium per town regulations

Remarks from the Interim Rector:

1. Fr. Bob said how he appreciates the people of St. Peter's, the Altar Guild, choir, ushers, readers, and all who make St. Peter's what it is. He thanked secretaries Lisa and Kim.
2. He urged us to welcome visitors and newcomers
3. He told of how he and Leslie came back to MA after 30 years in Virginia. When approached to serve as Interim at St. Gabriel's in Marion, he was told he would need to TRAIN as an interim ! As Interim, he is tasked with five things:
 - a. Learn/tell the history of the people and parish
 - b. Raise up new leaders

- c. Everything we do must share our mission; why should someone come here instead of somewhere else; our music program is a special part of our mission
- d. Confirm and extend our connections to the larger church and the community
- e. Our Future – what does it look like?

Parishioner Comments:

- 1. Margery Buckingham thanked Celeste for all her hard work on our behalf
- 2. Henri Masson thanked Mark Taylor for his work on maintaining our property, especially with the flooding and other water issues this winter

There being no further business, a motion to adjourn was made by Henri Masson, seconded by Donna Beers, approved unanimously. Fr. Bob offered a closing prayer and a blessing. The meeting adjourned at 11:05am.

Respectfully submitted,

Robin Higgins

Clerk of the Vestry

NOMINATING COMMITTEE REPORT

The following names are placed in nomination for office in 2025:

Officers, elected yearly:

Sr. Warden:	Celeste Hankey
Jr. Warden:	Mark Taylor
Treasurer:	Alan Kershaw
Assist. Treasurer:	Kathy Letzeisen
Clerk:	Patti Metcalf

Members at Large: 1-year Term ending Annual Meeting 2026
Amy Farris (completing Patti Metcalf seat)

3-year Term ending Annual Meeting 2028
Connie Morrison, Elaine Robinson

Delegates to Diocesan Convention:

2 members to be elected yearly

Alternate Delegate to Diocesan Convention:

1 member to be elected yearly

REPORT FROM THE INTERIM RECTOR

The Rev. Bob Malm

2024 was a good year for St Peter's Church, especially if financial health and attendance at worship are significant indicators. Just as important are the spiritual vitality, joyful fellowship, and opportunities for ministry and mission we shared. Much of this congregational health is reported here for our annual meeting- a time to reflect on the past and hope for the future.

Under the careful stewardship of the Vestry and hard work of our Treasurer, Alan Kershaw, the parish's finances are stronger than they have been since 2018. Our parishioners take very seriously their pledge and donation commitments. We are \$35,000 short of the high income and budget totals in 2018. This is the amount it would take to have a Priest with full compensation and benefits at 50% time.

Our congregation shares in spirited worship on Sundays and Major Feasts led by a fantastic group of musicians - our Music Director, Lisa Platanitis, our Organist, Liesl Crehan, our Choir and others who share their talents. I appreciate the dedicated Lectors, Ushers, Acolytes, and Altar Guild who support our liturgies.

Some of our ongoing fellowship opportunities including the weekly Tuesday Bible Study, the bi-weekly Women's Bible Study and Saturday's Men's Breakfast add to our feeling of being a "family" for so many. Many hard-working volunteers joined together to host a wonderful (and profitable) Christmas Fair.

Mark Taylor continues to do an amazing job as Junior Warden. The work on our property never ends and we are dedicated to being faithful stewards of our worship and program space.

Our leadership team also includes Celeste Hankey, as Senior Warden, who cares so much for all of us and is tireless in her efforts for the parish; Robin Higgins, who is our Vestry Register, and, also helps our communications with the weekly email blast and the monthly newsletter, The Wave. Our officers are supported by 7 additional Vestry Members who all do a lot more for the parish than just meeting once a month.

And this brings me to what I think is our biggest parish challenge and opportunity for 2025- raising up and supporting new leadership. Robin is retiring after many years of Vestry service. So, too, members Donna Beers and Donna Tripp will retire. Celeste and Alan need their successors in place in the year ahead. We'll probably need at least 4 new Vestry members elected in 2026.

We also need leaders to help with Outreach, Acolyting, Altar Guild, Choir, and other parish ministries. Each of us can share our gifts and talents to help St Peter's continue our ministries and grow.

It is exciting to think about all the potential ahead of us. Lisa is well into her Seminary formation as a Postulant for Ordination. Larry Higgins is now chairing the Search Committee, and the committee continues to work with me and the Diocese to discern possibilities for clergy leadership. We have a new Bishop, Julia Whitworth, elected in May and consecrated in October. She will soon appoint an Assistant Bishop.

I am very thankful for the active leadership and involvement of so many at St Peter's, including Kim Leahy, our parish secretary. I feel blessed to have the privilege of serving as a parish Priest here. And I look forward to the year ahead.

Thanks be to God,

Rev. Bob Malm

REPORT FROM THE SENIOR WARDEN February 2024 – January 2025

February 20.2024

Finances look good moving forward,

The date for the Vestry retreat – 3/23/24 from 9 – 1.

We are going to have a Christmas Fair in November.

Altar Guild has purchased 2 candlesticks for the altar, 2 cruets, a Gospel book, a Fair Linen for the altar, a pall and new reservation signs for the pews

Two members of the Search Committee have resigned.

A knitting group has been started.

Two members of the congregation would like to start a Women's Bible Study (WBS) group.

Bourne Substance Free group changed meeting time from 3:33 TO 2:22.

Maundy Thursday and Good Friday times have been set.

March 2024

Finances look good.

We have received some recommendations from the annual audit to be addressed.

The Mandolin concert was successful – a donation of \$495. Was made to St. Peter's.

The knitting group continues.

The WBS will meet on 3/27.

Bonuses were approved for Lisa and Liesl.

We now have security devices at both doors.

The vestry approved John McGuinness setting up a temporary produce stand. He will pay rent for the space.

Kelly O'Connell indicated the church in Swansea may be a good match for us if we consider a priest sharing plan.

We are going to clean up Sallie garden.

Rev. Bob would like participation in the Walk for Hope on May 19th in Falmouth.

Four people have been nominated for the position of Bishop – profiles are online.

April 2024

We are working on having the website updated.

We need to inventory the church and its contents for insurance purposes.

The parking lot needs to be repaved where we had a flood.

We will be removing some large pews and installing smaller ones to accommodate wheelchairs.

The meeting room is going to be repainted.

The parish profile needs to be updated.

New numbers have been put on the front of the church in compliance with the Fire Department.

The members of the anti-drug committee and the Middlers are considering a karaoke fund raiser.

There will be a meet and greet with the candidates for bishop in Barnstable on May 8th.

On May 19th there will be a Walk for Hope in Falmouth – it's 3 miles.

May 2024

The Vestry discussed helping Lisa with her school expenses as she enters the seminary.

We are developing a new building use policy for both church members and folks from the outside.

Seven St. Peter's folks attended the bishop meet and greet - the new bishop is Julia Whitmore.

Presiding Bishop Michael Curry will be retiring this year.

Amy Farris is working on scheduling some summer activities.

Four members of Altar Guild attended the annual meeting in Saugus.

We are hoping to be involved with Canal Day in September.

The Search Committee is seeking an additional member.

The anti-drug committee is planning a Game Night on August 7th.

June 2024

Finances are looking good.

The Vestry discussed a request from Aaron Wiley to use the kitchen for his food truck – there were concerns about St. Peter’s liability.

Landscapers will be here in July to clean up Salle Garden.

Mark Taylor will do a temporary fix of the parking lot – we may need to do a large, total job.

John McGuinness’ food stand will open towards the end of June.

A Family Fun Day is being planned for August 3rd.

The book bin fills up quickly, we will have it emptied.

Game night is August 7th.

July 2024

No Vestry Meeting

August 2024.

Lin Benting, representing Altar Guild, asked to have a separate line in the budget for donations to Altar Guild.

Bob Benting addressed the issue of the boat over the front door. The boat needs to be refurbished. Bob will work with Mark Taylor on this project.

Alan Kershaw presented a new Financial Policy and Procedures manual. Vestry will review and vote in the future.

We will be starting the Stewardship Campaign and budget for 2025 shortly.

On Canal Day, we will be having donation parking.

The Christmas Fair is being planned for November.

We have been asked to look into solar panels.

We will be taking out a large pew and replacing it with a smaller one to accommodate wheelchairs.

We would like to move funds given towards Friendly Kitchen to an outreach account as we no longer have Friendly Kitchen.

We are establishing a fund for Theological Education.

The lights in the church have been replaced with LED lights.

The Search Committee will be meeting in September.

We will be having one wedding and three baptisms in the near future.

Game Night was cancelled due to lack of sign up.

September 2024

Our finances look good.

We received \$240.00 from the book bin.

We are starting our Stewardship Campaign – the theme is Walk in Love.
 We are considering having Theological Education envelopes in the future.
 From the diocese – all church employees must complete/pass the Cori check.
 We are looking into diocese grants to help pay for solar if we go forward.
 The Nomination Committee will meet next month to establish a slate for 2025.
 The Seach Committee will meet October 6th.
 Vestry members were invited to a diocesan webinar to review policies.
 The knitting group continue to meet – items will be stored upstairs.
 The boat over the front door needs repair – someone has volunteered to repair it at no cost to St. Peter's.
 Friendly Kitchen money will be transferred to an outreach account.
 The vestry meetings will begin at 4:30 starting in October.

October 2024

Stewardship Ingathering will be October 20th.
 The Nominating Committee will meet in early November to establish a slate for 2025.
 The diocese has no grants for solar heating, but does have loans.
 Larry Higgins is the new Chairman of the Search Committee.
 The Christmas Fair is scheduled for November 23rd.
 One service on November 24 – we will have Advent Wreath making.
 The vestry was asked if we would allow a shed at the back of the parking lot to sell used furniture – vestry decided against it.
 We will have a collection for the Episcopal Relief Fund.
 Margery Buckingham will be hosting a quiet day on December 7th.
 Christmas services will be held at 4:00 and 6:00 pm.
 Melissa Scannell will be checking with both homeless shelters to see what each need.

November 2024

Our finances are in good shape.
 Because we replaced the heating system, our utility expenses are down.
 We have received 51 pledges, totaling over \$100,000.
 The Christmas Fair is scheduled for November 23rd.
 One service on November 24th
 Christmas services will be held at 4:00 and 7:00, there will be caroling at 6:30.
 The Giving Tree will only be up on December 1 and 8, as we must get the gift cards to the shelters so they can help clients.
 There will be a special collection on November 24 for the Bishop's Fund to help with hurricane aid.

The boat over the front door will be coming down soon for repairs.
 We have a volunteer to do the snow plowing this year.
 The Search Committee is updating the profile.
 There will be regional confirmations this year.
 We will be sending \$300. to the Bourne Substance Free Coalition from donations made by parishioners.
 We are hoping to get a Coffee Hour coordinator.

December 2024

Our finances look good – we will end the year positively.
 We have received 51 pledges totaling \$103,409.
 The housing contract for Rev. Bob has been approved.
 The Vestry approved a new Financial Police and Procedures manual that has been created by Alan Kershaw.
 A slate for 2025 was presented as we have 3 members of the vestry retiring.
 The Annual Meeting will be 2/9/25. There will be one service at 9:00 am followed by refreshments and then the meeting.
 St. Peter's donated over \$1,100. To the Village at Cataumet.
 The Christmas Fair raised over \$1,715.
 We need to create an inventory document for insurance purposes.
 The repair of the boat over the front door is ongoing.
 We will update our membership list.
 We are looking for deanery delegates for next year.
 Lisa will be celebrating Morning Prayer while Rev. Bob is away for the Christmas holidays.
 The Search Committee is updating the profile.
 We are looking to work with the pre-school.
 The choir will be caroling at Keystone on Sunday, 12/22.

January 2025

Finances for the year look good.
 We have received 54 pledges totaling \$105,000.
 The 2025 budget was approved.
 The slate that will be presented at the Annual Meeting was discussed.
 We are looking for delegates.
 Snow plowing will be done by Bruce Wesley.
 We are considering 1 service on the 5th Sunday of each month.
 Annual Meeting is 2/9/25.

We have some maintenance issues to be addressed – cracked beam in the church, frames around the stained glass windows, drains in the parking lot, increasing the size of the columbarium.

Mark Taylor has been repairing/refinishing the pews.

We have been approached about having a carnival on church property – we will request more information.

Rev. Bob has been asked by Keystone to hold one service a month.

SAM is having a game night on April 23rd.

2024 was a good year at St. Peter's. Financially we are doing well. New folks are being welcomed often as we see new faces at our services. We have reintroduced a Woman's Bible Study group that meets twice a month. We have continued with a knitting group. We had a very successful Christmas Fair. John McGuinness ran a fresh produce stand that attracted a lot of attention to St. Peter's. We welcomed Sean Crehan's Mandolin band twice and the group made very nice donations to St. Peter's.

We are joyfully sponsoring Lisa Platanitis as she starts her journey in the seminary. We are going to miss the three vestry members who are retiring after years of serving on the Vestry – Donna Tripp, who has been on the Vestry multiple times, Donna Beers, who has been on Vestry in multiple positions for longer than I have been on Vestry, and Robin Higgins, our super-efficient, highly talented clerk who has also been on the Vestry longer than I. We will be welcoming three new members this year.

As we look forward to the new year, please know that all vestry meetings are open to all. Meetings are held on the 3rd Tuesday of the month at 4:30. If you would like to bring something to the vestry's attention, please send the information to anyone on the vestry, or come to a meeting. If you think you would like to serve on the Vestry, please come to a meeting and see what it's all about. We welcome any and all ideas.

Respectfully,

Celeste Hankey, Senior Warden

REPORT FROM THE JUNIOR WARDEN

State of the Building-

The chimes in the steeple are back and improved. (Thanks to Lisa and our secretary's husband).

The new heating system in Stevenson Hall, the Narthex and the Office is working well and saving money.

Sally Garden has been revamped.

The drainpipes for the sump pumps have been fixed. (Temporary fixes)

Although the Building as a whole is in fairly good shape there are issues that will need to be addressed in the coming future.

St. Peter's boat needs repair along with the front doors and framework. This will be done in the Spring-Summer. Future maintenance and projects that will need to be addressed are replacement of the drainpipe for the sump pumps, the framework around the Stained Glass windows, expansion of the Columbarium and repairs to the parking lot.

Maintenance as a whole for 2024 went well for St. Peter's. We were under budget for the year, due to the help from our St. Peter's family (our parishioners) helping to do a lot around the Church that would have otherwise come with a cost.

A very heartfelt thank you to you all. Looking forward to serving you as Junior Warden in 2025.

Respectfully,

Mark Taylor, Junior Warden

REPORT FROM THE MUSIC DIRECTOR

Music Ministry

The year began at St Peter's with The Magi's visit and the chalking of the door-God blessings for the year of our Lord, 2024. It was...busy-ness as usual. Here are some highlights...

Lenten -Evening Prayer -Taize

On March 17th and December 15th, we once again enjoyed the lively music of Les Esperance Mandolin Orchestra. In addition to the wonderful performances, we raised about \$1100.00 for St. Peter's Music program.

August Canal Cruise- impromptu singing... how fun!

Advent- Evening Prayer- Taize

Christmas Caroling at Keystone Place It is my hope to share the music of St Peter's out into the community of Keystone Place on a more regular basis in 2025.

The music at St. Peter's has been one of the most consistent ministries throughout the years. The choir is made up of about 9 members, who, week after week, sing their little (and BIG) hearts out, with the hopes of sharing the good news of Christ's love for this world. This ministry is so very important, not only to St. Peter's folks, but to everyone who experiences the very joy it brings. I would like to thank all the choir members and musicians for their time, talent and dedication to this very important ministry. Looking forward to another year of sweet singing and making melody in our heart to the Lord!

Respectfully Submitted,

Lisa Platanitis

Director of Music

REPORT FROM ST. PETER'S RESIDENT SEMINARIAN

This year, I began my journey at the General Theological Seminary in New York City in their newly developed Masters of Divinity Hybrid Program. In August, I attended the first intensive in-person week at the seminary, in which I can only describe as...ineffable. General Theological Seminary is located in Chelsea Square and is the oldest Episcopal Seminary in the United States. I am blessed to be part of Cohort 3... GO PENGUINS!

My first full semester began in September with 3 classes and an additional internship at St. David's in Yarmouth. In January, I will attend another intensive week, this time at Virginia Theological Seminary which is affiliated with the General Theological Seminary. My spring semester starts in January, with 5 classes, followed by an intensives in May and August.

I would like to thank you all for the support, encouragement and love you have shown to me throughout my discernment process and as I continue in my formation at General Theological Seminary.

Peace, Love and Joy,

Lisa Platanitis

Resident Seminarian

REPORT FOM THE ALTAR GUILD

The Altar Guild updates:

- Prepared the sanctuary for weekly services, as well as baptisms, funerals, and memorials.
- Ordered and arranged the flowers for weekly Sunday worship, Christmas, Easter, and special events.
- Ensured the altar was dressed in the proper color of the day.
- Ironed and laundered altar and worship linens. •Filled altar candles with oil each week.
- Polished brass.
- Dusted and cleaned in preparation for the Advent season.
- Closets and cupboards were cleaned and re-organized with supplies.

A thank you to Millie Funnell who sewed a beautiful lace to the altar cloth

Celeste Hankey, Lin Benting, and Melissa Scannell attended the Diocesan Altar Guild Annual Meeting in May at St. Andrew's Church in Wellesley

Purchases for 2024 included: an iron and ironing board; 2 altar candles; 2 cruets; an altar cloth; communion host.

Serving in the Altar Guild is both a privilege and a pleasure and we take pride in preparing all areas of our church for worship. We encourage participation in this important ministry, and all are welcome to join our team. If interested in becoming part of this group, please speak to Lin Benting or Father Bob.

Happy New Year from the Altar Guild: Melissa Scannell, Lin Benting (Co-Director), Mary Tavares (Co-Director), Celeste Hankey, Millie Funnell, Sally Darling, and Amy Farris.

REPORT FROM THE OUTREACH MNISTRY

(renamed from Friendly Kitchen)

FK2GO ended the year with supplying food ministry to the Carriage House and the Bourne Friends Food Pantry. We made a tremendous impact in supplying persons in need with over 150 individual cereal packages, 53 cases of applesauce cups, 53 cases of fruit cups, 25 cases of peanut butter cracker packages, 20 cases of milk and chocolate milks, and over 300 individual raisin/cranberry raisins.

Respectfully Submitted,

Melissa Scannell

REPORT FROM DIOCESAN CONVENTION 2024

2024 Diocesan Convention

On Saturday November 9th over 500 clergy and lay delegates met at the Quincy Marriott Hotel for the official annual meeting of the Diocese of Massachusetts. After the opening Eucharist which included the Bishop Julia Whitworth's annual address, the meeting was called to order for the legislative session.

Election: Only two positions were contested. The following were elected to fill those positions:

David Sullivan, Emmanuel Church, Wakefield, Lay Member of Standing Committee, 4-year term

Gabriel Colombo, Deputy to Provincial Conference, The Episcopal Chaplaincy at Harvard, Cambridge, 3-year term

Bishop's Address: Bishop Julia began by saying: "Do not be conformed to hopelessness, despair, division. Do not concede to isolation, which forces of evil trade upon to consolidate power, to control and oppress. Rather, be transformed by the renewal that comes when we pull together as One Church, united as the Body of Christ. Together, we are not alone, because we belong, to Christ, and to one another."

She continued by dispelling three comments she heard before her consecration and institution in October.

"The Diocese of Massachusetts is a *complex* system."

"New Englanders are frugal, even a little stingy, very reserved, and not very welcoming."

"We are really Congregationalist, you know. It's a New England thing."

Resolutions:

A Call for All Leaders to Complete" Dismantling Racism through Racial Healing," a program developed by and for the Episcopal Diocese of Massachusetts, as part of our commitment to being an antiracist diocese

Recognize and Commemorate the 300th Anniversary of the Boston Episcopal Charitable Society

Resolution to Appoint an Assistant Bishop

Resolution in Thanksgiving for the Ministry of The Rt. Rev. Carol Joy Gallagher who will retire as Assistant Bishop on January 1, 2025.

Resolution in Response to Convention Address by The Rt. Rev. Julia E. Whitworth, Nov. 9, 2024

Budget: The Diocesan budget for 2025 is \$9,202, 896. This is less than '23 and '24. St. Peter's assessment for 2025 is \$8,883. In 2024 it was \$7,072.

Respectively submitted,

Margery Buckingham, delegate to Convent

REPORT FROM THE MEN'S BREAKFAST

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

Respectfully submitted,

Jim Hankey

REPORT FROM THE MIDLERS GROUP

The Middlers Group held several events during 2024. They welcomed parishioners of all ages to join them on walks on the canal, ice cream, Onset concerts, planting on the grounds of St. Peter's, Advent wreath making and a number of other activities.

Middlers have been doing some behind the scenes planning for the upcoming year. They are looking to provide more fellowship opportunities and events for all ages. We look forward to the new year and all it has to offer. Happy 2025!

Respectfully submitted,

Lisa Platanitis

Director of Music, Postulant for Holy Orders to the Priesthood

REPORT FROM THE S.A.M. (SUBSTANCE ABUSE MINISTRY)

New name, same great Ministry. Our continuing goal is to raise awareness on issues surrounding substance abuse and support efforts for families and care givers. Our monthly collection jar helps to support the Bourne Substance Free Coalition. They continue to reach out to young people and parents through prevention initiatives like "Hidden in Plain Sight", by providing motivational speakers and awareness campaigns in the spring.

We would like to thank the parish for their continuing support we raised \$407.92 with our collection jar out on the second Sunday of every month. Our attempts for a family game night fell short this year due to a lack of committed participants, but we will try again in April if we can enlist more volunteers from the congregation.

At a recent meeting we discussed a new state law that makes treatment and coverage for substance abuse issues more affordable for victims and families. The full law, H. 5143, can be found at Mass.gov. If you would like to learn more about our mission, please join us at one of our meetings on the second Monday of each month at 2 PM at the church.

Sincerely Submitted,

Substance Abuse Prevention and Support members; Celeste and Jim Hankey, Jane and Jim Lema, Nancy and Bob Sherwood, Donna Beers, Larry Higgins, Diane Bergeron and Connie Morrison.

REPORT FROM THE SEARCH COMMITTEE

Much like our congregation has continued to change and thrive through 2024, our committee membership changed as well. Jim Lema and Elisabeth Kershaw made the decision to discontinue the committee, however we were blessed to have Donna Beers join us. We also had a role change in Chairperson. Larry Higgins agreed to being our Chairperson and Matthew Bruce continues to be a valued member.

The last update to our Parish Profile was in 2022. We are creating a revision with information on our new members, financials, a new Vestry and highlighting how St. Peter's continues to grow. We have also formulated a letter to be distributed to several seminaries in the hopes that a "soon to graduate" candidate may be interested in St. Peter's and settling here in Eastern Massachusetts.

It might seem disheartening that we've continued this search for so long, but St. Peter's is in the company of many parishes searching for part time Rectors. We

must remember how blessed St. Peter's is to have Rev. Bob to guide us in worship and our parish life as we continue our search. God is good and will provide in His time.

Thank you for your continued support and prayer.

Yours In Christ,

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

REPORT FROM THE CHRISTMAS FAIR COMMITTEE

St. Peter's held its first Christmas Fair on Saturday, November 23rd since before the pandemic. It felt wonderful for us to open up in that way to the community and host such a fun event. Although the weather outside was a bit frightful, it was merry, warm and delightful inside! We had a perfect number of visitors for our first fair and an amazing variety of things to shop for thanks to all who donated items and the crafters selling their creations. We were able to make \$1,715 for our church! Thank you to all who worked to make this event so successful.

Yours In Christ,

Patti Metcalf

SERVICE REGISTER – 2024**ATTENDANCE**

Total attendance at all services:	4,426
Average weekly in-church attendance at scheduled public services:	77

SERVICES

The Holy Eucharist:	Sundays	80
	Weekdays	13
	Private / Home	34
Morning Prayer:	Sundays	22
Burials, memorials and requiems:	Various	7
Other Services:	Weekdays	13
Less: Burials with Eucharists:	Various	(1)
TOTAL - all services		168

PARISH REGISTER - 2024**BAPTISMS**

<u>Name:</u>	<u>Date of Service:</u>
Violet Marie Holland	3/31/2024
Genevieve Lee Holland	3/31/2024
Patrick James Bilancieri	4/28/2024
Jennifer Lee Spinner	6/7/2024
Reese Catherine Bourassa	9/29/24

THE BURIAL OFFICE

<u>Name:</u>	<u>Date of Service:</u>
Sylvia Diane Perry	1/12/2024
Henry James Hadfield	7/2/2024
Albert Edward Schickle	9/27/2024
Maureen F. Reddy	10/5/2024
Neal Berry	11/12/2024
Stephen Joseph Arnold	11/16/2024

REPORT FROM THE TREASURER

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

This report covers 3 areas:

- The 2024 and 2023 income statements and balance sheets
- The 2025 Budget
- St. Peter's financial history from 2005 to the 2025 Budget

You can see the income statements and balance sheets for 2023 and 2024 in detail on the pages that follow this report. On the income statement pages you can also see the budget for 2025. The vestry has approved this budget. Please note that our audit of 2024 has not yet taken place and that these reports are, therefore, subject to change before going to the diocese and becoming the official financial record for the year.

Overall, I am pleased to report that our financial position has improved. This is due to your generous giving resulting in overall donations (line 4000 Total Regular Support in the P&L) being \$2,756 up over 2023. In addition, we saw our building use and fundraising (line 4200) rise by \$5,215 over 2023. Overall Operating Income was up \$7,944 over 2023.

Our overall operating expenses increased by only \$261 over 2023. As a result, our Net Operating Income was up by \$7,683 to \$11,580. Additionally, we had Net Other Income of \$5,852, making our total Net Income \$17,431. In 2023 we received the Ann Jones legacies which makes the comparisons of Net Other Income favor 2023 when compared to 2024.

We also saw the value of our investment accounts rise by \$23,823 year over year. This was due to the strong performance of stock markets and the inclusion of the Ann Jones Legacy Fund for the full year.

2024 Income Statement and Balance Sheet

2024 was another year of progress for St. Peter's. Our Net Operating Income for 2023 was \$11,580. This was the second year since 2019 when we had a positive Net Operating Income.

We had deficits on net operating income for the three years 2020, 2021 and 2022 amounting to \$33,455 in total. This was partly the result of Rev. Sue Lederhouse's retirement but also, more significantly I believe, the impact of Covid. We started to fill this hole in our finances in 2023 and continued the process in 2024. However, we still have an overall deficit on net operating income over the 5-year period 2020 to 2024 of \$17,979.

We continue to make improvements to our infrastructure and equipment. Our Altar Guild has a program to renew many of our altar furnishings which is included in our capital spending. This part of our capital spending was fully covered by donations from generous parishioners. In 2024 we spent \$11,715 which qualified for treatment as capital expense in our accounts. The inflow into the Capital Fund included both specific donations and receipt of the Mass Save rebate of \$7,500 on our new HVAC system for the Stephenson Hall. As a result, our Capital Fund rose by \$2,982 in 2024. This represents a little progress in replenishing the fund. However, over the period 2019 to 2024 our Capital Fund has declined at an average of almost \$8,400 per year.

We treat projects greater than \$1,500 in total cost, and with an expected life of more than 3 years, as capital projects. This means they are recorded in the Other section of our income statement, not in the Operating section.

Our pledged donations were up by \$7,086 over 2023 to \$93,414. To put this in context, our pledge income was \$106,294 in 2018, its highest level ever.

However, the lines Other Donations, In Memoriam Donations and Loose Plate were all down on 2023 but Special Donations were up. Income from the use of our buildings and fundraisers was up by \$5,215. This was due to higher rent from the Discovery Pre School plus rent from a parishioner who paid us rent to use our grounds for a farm stall. Other fundraising was up because of parking donations on Canal Day, which was cancelled in 2023, plus a successful Christmas fair.

Our operating expenses were only up slightly on 2023. An increase in our staff costs was more than offset by a reduction in our Buildings and Grounds expenses. Within The Buildings and Grounds section you will see that our new HVAC

system, which uses a heat pump, resulted in gas costs being \$1,152 lower in 2024. Our electricity cost was also lower, even though the new HVAC system is powered by electricity, not gas. Our insurance continued to rise, up \$1,547 over 2023.

Our balance sheet reflects the overall net income in the change in our bank balances plus undeposited funds (referred to as our liquid assets). This change was an increase of \$17,431 from the end of 2023 to the end of 2024.

Our Diocesan Investment Trust holdings increased in total value as stock markets rose. They are now at the highest values in the last 10 years. We did not move any money into or out of any of our investment accounts during 2024. The value of the investments includes all dividend and interest income received by the funds, realized and unrealized gains/losses and management fees. These items are not included in our income statement but are fully reflected in the change in our balance sheet for the year.

The Bourne Assessor has increased his valuation of the church and land by \$79,600 to \$1,642,600. This change has no financial impact on us as we do not pay property tax.

The liabilities on the balance sheet are the equity funds that represent our assets. The church and land is shown in line 3200. The changes in the values of church and land and our investment accounts (lines 1410 and 1430) is done by journal entry which revalues both the assets and the corresponding equity accounts. The change in the rector's discretionary fund (line 3310) and the is treated similarly, in respect of how the rector uses it. Thus, none of these changes are shown in our profit and loss statements. Line 3900 Allocated to Funds is a year-end accounting entry to allocate the net income for the year to the correct equity fund. It covers all the lines that impact on our net income, that is lines: 3330, 3420, 3460, 3480 and 3600. If you add up the changes in these lines between 2023 and 2024, the total equals the net income for the year.

2025 Budget

Many of our income statement lines can only be forecast with uncertainty. The budget should be seen as a best estimate of what we expect to receive in income and pay out in expenses. You can see the budget for 2025 on the following income statement pages, which also has columns for actual 2023 and 2024 which help to put the budget in context. The right-hand column is a comparison of the budget for 2025 to the actual income and expenses for 2024.

We expect our pledge income for 2025 to be ahead of 2024. We are budgeting that donations will be slightly lower in 2025. In Memoriam donations cannot be forecast with any accuracy so we are being conservative in using a number close to 2024. Overall, we expect our operating income to be \$10,299 above 2024 actual.

The accounting treatment of our Discovery Pre School income has been brought into line with a recommendation our auditor gave in 2021. We treat all the income as rent. We then allocate a portion of our buildings and grounds expenses to Discovery allocated expenses (see line 5550). This is to make our buildings and grounds expenses reported in the Parochial Report reflect the actual church only expenses more accurately.

In our expenses we have budgeted for an increase in Reverend Bob's total compensation in line with diocesan instructions and the change he suggested in his unpaid leave, which goes from 4 to 6 weeks. We have raised the amount that is classified as housing allowance in line with the change in Social Security payments. This change does not affect his overall compensation, only the split between housing allowance and salary. The other salaries are unchanged. However, the comparisons to 2024 show the impact of one-time bonuses we paid our musical staff in 2024. Our insurance costs have risen in line with the insurance market everywhere and this is reflected in line 5400 of our budget.

The diocese has changed the way the annual diocesan allocation is calculated. It is now based on parish income for the prior but one year, in this case 2023. This method is used by almost all other dioceses in the Episcopal Church. The result is that the new formula increases our assessment for 2025 by \$1,811 to \$8,883 for 2025. The diocese has already informed us of this number. We expect our overall operating expenses to be \$10,576 higher than 2024 actuals. As a result of the above, the 2025 budget shows a small decline in net operating income compared to 2024 actual.

The budget does not include anything for "Other" items, except pre-paid pledges for 2025. This amount is known. We have set the pre-paid pledges for 2026 expected to be received in 2025 to the same amount. Other items have no budget because they are not under the control of the vestry and cannot be forecast, apart from known capital projects. Currently we do not have any specific approved capital projects, so there is no budget. Typically, we do experience unforeseen capital expenses as unexpected essential repairs to our property and systems arise that qualify for capital treatment, but the specific timing and amounts are not

catered for in the budget. They will be dealt with by specific vestry approvals when needed.

As last year, I must point out to you that were we to call a permanent half time priest, where we had to pay pension and healthcare costs, we would almost certainly incur expenses around \$30,000 per year more than we currently have budgeted. Although we have received a welcome legacy and our investments are at highs, we would still likely deplete our reserves in less than 10 years, unless, under a new priest, we were able to grow our income significantly and quickly. For this reason, I have again looked at the financial history of St Peter's since 2005 using the QuickBooks records we have in our possession. This leads to my third section.

St. Peter's financial history from 2005 to the 2025 Budget

Attached are three charts that I have prepared. They show key aspects of our finances for the period 2005 to 2024 by year. 2025 shows the budget numbers. The three charts are:

Chart 1: Net Operating Income.

The green bars in this chart represent positive income and the red bars deficits. From 2005 to 2010 we had deficits every year. Up to 2009 these results include those of Kids World of Buzzards Bay. Reverend Sue Lederhouse successfully led the parish to financial recovery from 2010 to 2019. However, after 2016 our financial results declined to deficits for 2019 to 2022. The most important reasons for this were significant capital spending in 2019, Reverend Sue's retirement in June 2019, Covid causing us to stop in-church worship for over a year and higher staff costs from 2018 due to changes in the music program. From 2020 Total Net Income has improved steadily, although there were deficits until 2022. This improvement reflects parishioner's generous giving, the efforts of the vestry to control expenses and the receipt of the Ann Jones legacies in 2023.

Chart 2: Financial Assets by Type

This chart shows our financial assets, broken down by bank balances and investments. It does not include 2025. All our investments have been at the Diocesan Investment Trust from 2005 onwards until 2023 when we opened a new account at Vanguard for our legacy funds. The restricted part of the investments is the endowment we received from the Meridan family in 2020. It is restricted because we must get the family's permission for any use of it. During the period

2008 to 2009 our investments declined with the financial crash. This was at the same time as we had to sell investments because we were operating with a large deficit. We were caught in a pincer movement which almost caused us to close. From 2012 to 2021 we benefited from a rising stock market. During 2022 our investments declined as stock markets fell but have since moved higher with the rise in markets. At the end of 2024 our total financial assets were at the highest level for the period covered by the chart.

Chart 3: Staff Costs by Function

This chart clearly illustrates how our clergy costs have been the main driver of our staff costs and thereby also of our overall costs and net operating income. We had high clergy costs from 2005 to 2009. 2010 was the year that Reverend Sue arrived and started on a quarter time basis. From 2015 her compensation was on a half time basis. 2019 was a transition year with our first interim rector, Pattie Handloss, who came to us in September of that year. She left in August of 2020. Bob Malm joined us in May 2021. Both Pattie and Bob are retirees and, as such, we have not had to pay for the normal clergy pension or healthcare benefits since Reverend Sue retired in 2019.

These charts highlight a dilemma we face. The evidence from the past 20 years is that in periods when we have had clergy who were fully compensated at a 50% of full-time rate, or higher, including St. Peter's having to pay for clergy pension and healthcare benefits, our financial position has deteriorated. At the end of the period 2005 to 2010 we came within weeks of closing. Today, our compensation for Bob Malm is 35% of the full-time rate for 2025, and we do not have to pay pension and healthcare benefits for him. Our clergy costs today are rather like those in Reverend Sue's early years. A half time priest with pension and healthcare would cost us in the region of \$30,00 more than the clergy costs budgeted for 2025. Therefore, I believe we must examine all possibilities of finding clergy leadership, in whatever form, that are within our financial capability.

If you have any questions about our finances, I would be pleased to answer them at our Annual Meeting.

You can also call me on 508 224 4018, 443 823 4466 or email me at:
alan.kershaw@gmail.com

Respectfully submitted, Alan Kershaw Treasurer

St. Peter's Church on the Canal - Annual Profit & Loss and 2025 Budget					
All figures \$	2023	2024	Change	2025 Budget	Change vs 2024 actual
Income					
4000 Regular Support (3)					
4010 Pledged Donations	86,328	93,414	7,086	105,000	11,586
4020 Other Donations	17,932	16,521	(1,410)	16,000	(521)
4025 In Memoriam Donations	4,465	1,250	(3,215)	1,200	(50)
4030 Loose Plate	6,901	5,946	(955)	6,000	54
4040 Flowers	2,200	2,291	91	1,800	(491)
4065 Garland of Memory	105	120	15	0	(120)
4070 Sanctuary Lamp	112	63	(49)	84	21
4075 Special Donations	1,969	3,163	1,194	3,000	(163)
Total 4000 Regular Support (3)	120,012	122,768	2,756	133,084	10,316
4100 Fund Transfers (4)					
4110 Income, Dividends, Interest	41	15	(27)		(15)
Total 4100 Fund Transfers (4)	41	15	(27)	0	(15)
4200 Building Use, Fundraisers (5)					
4210 Discovery Space Use	21,600	23,800	2,200	24,000	200
4230 Other Space Use	2,430	4,600	2,170	4,800	200
4250 Jams & Jellies	0	141	141	100	(41)
4270 Other Fundraising Events	2,458	3,162	704	2,800	(362)
Total 4200 Building Use, Fundraisers (5)	26,488	31,703	5,215	31,700	(3)
Total Operating Income	146,541	154,485	7,944	164,784	10,299
Gross Operating Profit	146,541	154,485	7,944	164,784	10,299
Operating Expenses					
5000 Staff					
5005 Clergy Salary	18,984	16,785	(2,198)	16,968	183
5010 Clergy Housing Allowance	16,754	17,978	1,224	19,203	1,225
5015 Music Director Salary	17,004	18,004	1,000	17,004	(1,000)
5020 Secretary Salary	14,300	15,600	1,300	15,600	0
5025 Organist Salary	9,100	9,600	500	9,100	(500)
5040 Supply Clergy	1,400	2,200	800	2,750	550
5045 Supply Organist				200	200
5050 Church Payroll Taxes	3,198	3,473	275	3,380	(93)
5055 Clergy Travel	3,295	2,860	(435)	4,000	1,140
Total 5000 Staff	84,034	86,501	2,466	88,205	1,704
5100 Worship-Parish Life					
5110 Flowers	1,296	2,305	1,009	1,500	(805)
5120 Music	1,499	290	(1,209)	600	310
5130 Parish Life	1,429	769	(661)	720	(49)
5140 Worship Supplies	2,069	1,647	(423)	1,500	(147)
5150 Education + Formation			0	100	100
5160 Theological Education		1,161		1,000	(161)
Total 5100 Worship-Parish Life	6,293	6,172	(122)	5,420	(752)
5200 Office + Administration					

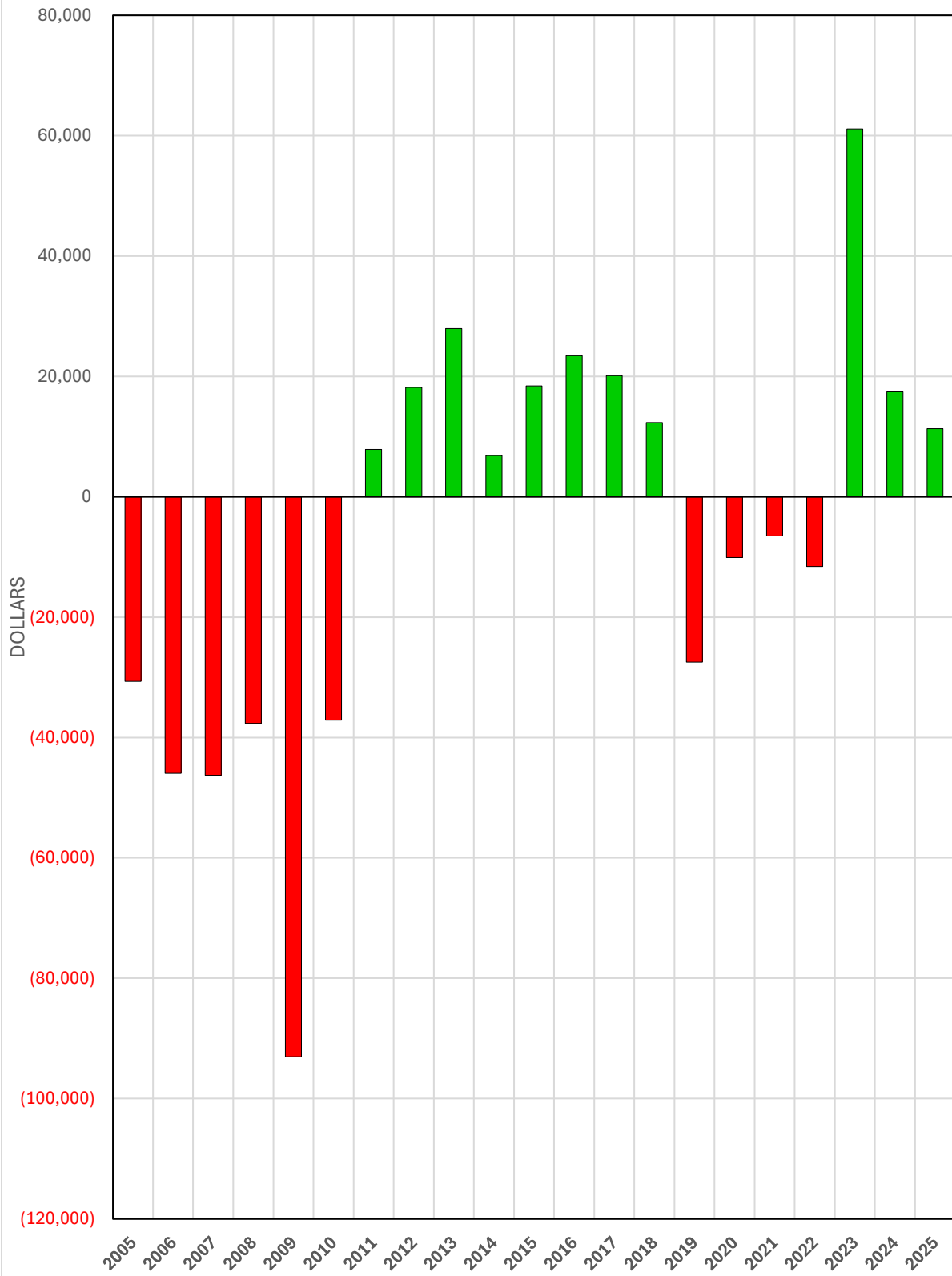
St. Peter's Church on the Canal - Annual Profit & Loss and 2025 Budget

All figures \$	2023	2024	Change	2025 Budget	Change vs 2024 actual
5205 Copier	2,054	2,503	449	2,331	(172)
5210 Postage	565	667	102	600	(67)
5215 Payroll BizChecks	1,184	1,268	84	1,294	26
5220 Office Supplies	1,325	662	(663)	1,220	558
5230 Website Management	683	180	(503)	240	60
5235 Professional Fees	318	250	(68)	275	25
5255 Computer Hardware & Software	332	821	489	470	(351)
5290 Office + Administration Other	248	340	92	0	(340)
Total 5200 Office + Administration	6,707	6,691	(16)	6,430	(261)
5300 Building + Grounds					
5305 Repairs + Maintenance	5,533	2,446	(3,087)	6,000	3,554
5310 Electricity - Eversource	7,057	7,012	(44)	7,000	(12)
5315 Heat - National Grid	5,593	4,440	(1,152)	5,000	560
5320 Telephone & Internet	1,401	1,589	188	1,368	(221)
5325 Sewer Fees - 165	1,182	1,116	(66)	1,200	85
5330 Water	267	264	(3)	280	16
5335 Floodlights - Eversource	203	203	(1)	215	12
5340 Cleaning Service	5,044	4,656	(388)	4,800	144
5345 Waste Management	2,206	2,206	0	2,400	194
5350 Snow Plowing	835	1,523	688	2,800	1,277
5355 Care of Grounds	188	230	42	1,000	770
5395 Allocated to Discovery	(5,766)	(4,860)	906	(4,800)	60
Total 5300 Building + Grounds	23,742	20,825	(2,917)	27,263	6,438
5400 Church Insurance + Workers' Comp	8,616	10,163	1,547	11,180	1,017
5500 Non-Line 14 Expenses					
5510 Jams & Jellies Expense (-5)			0	100	100
5530 Other Fundraisers (-5)			0	0	0
5540 Discovery Pre-School Exp. (-5)	354	22	(332)	500	478
5550 Discovery Allocated Exp (-5)	5,766	4,860	(906)	4,800	(60)
5570 Diocesan Assessment (12)	6,738	7,072	334	8,883	1,811
5580 Outreach Gifts (13)	0	100	100	200	100
5585 Discretionary Fund (13)	393	500	107	500	0
Total 5500 Non-Line 14 Expenses	13,251	12,554	(697)	14,983	2,429
Total Operating Expenses	142,644	142,905	261	153,481	10,576
Net Operating Income	3,897	11,580	7,683	11,303	(277)
Other Income					
6000 Fund Receipts					
6010 Capital Fund (8)	4,100	14,329	10,229		(14,329)
6050 Outreach (10)	1,000	0	(1,000)		0
6060 Bourne Substance Free Coalition (11)	1,951	108	(1,843)		(108)
6090 Pass Thrus (11)	0	952	952		(952)
Total 6000 Fund Receipts	7,051	15,389	8,338		(15,389)
6200 Pre-Paid Pledges	5,700	9,024	3,324	9,024	0

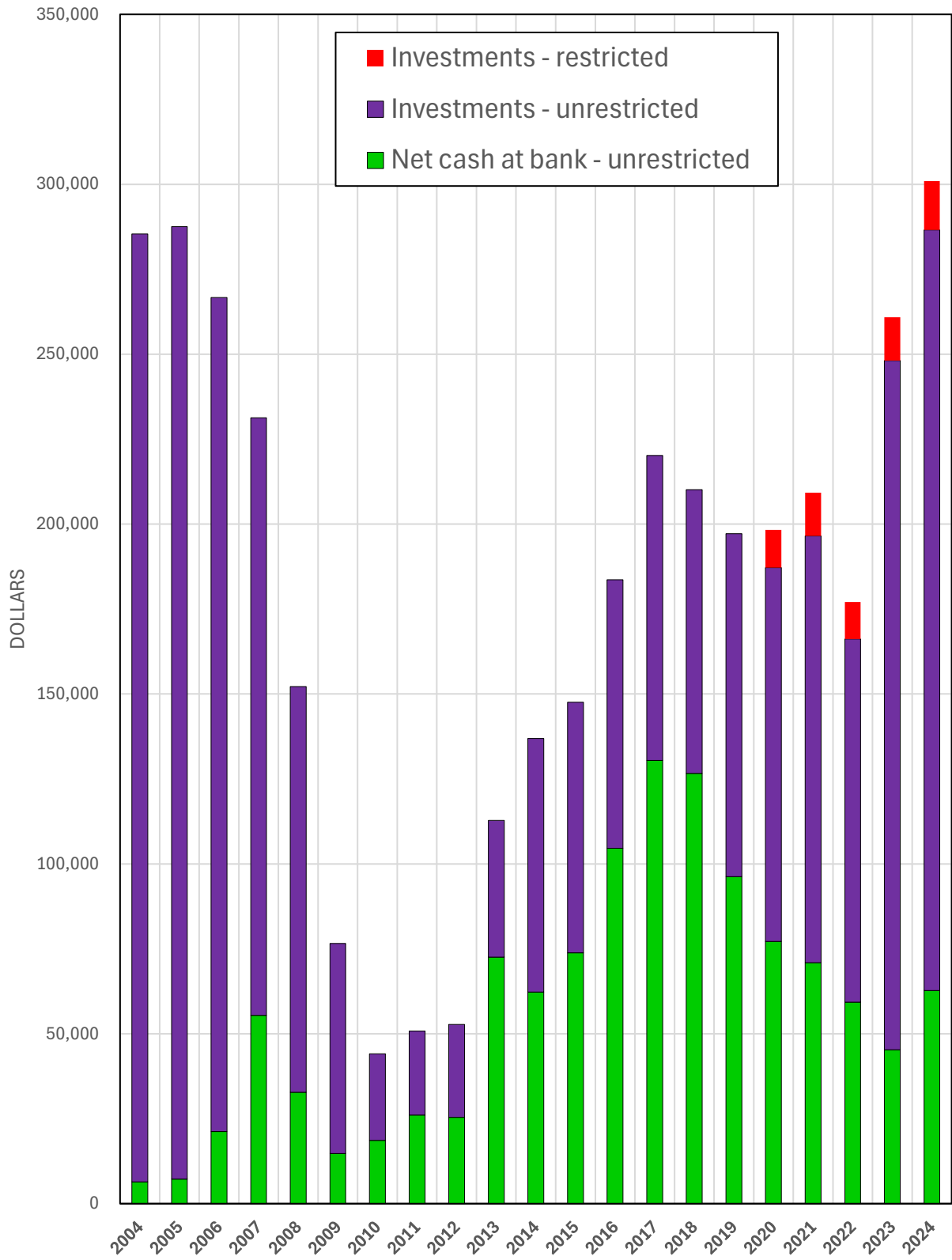
St. Peter's Church on the Canal - Annual Profit & Loss and 2025 Budget					
All figures \$	2023	2024	Change	2025 Budget	Change vs 2024 actual
6300 Legacy Funds					
6310 Ann Churchill Jones	75,191		(75,191)		0
Total 6300 Legacy Funds	75,191	0	(75,191)		0
Total Other Income	87,942	24,413	(63,529)	9,024	(15,389)
Other Expenses					
7000 Fund Disbursements					
7010 Capital Projects + Purchases (15)	22,862	11,715	(11,147)		(11,715)
7050 Outreach (16)	155	86	(69)		(86)
7060 Bourne Substance Free Coalition (18)	1,951	108	(1,843)		(108)
7090 Pass Thrus (18)	0	952	952		(952)
Total 7000 Fund Disbursements	24,967	12,861	(12,106)		(12,861)
7200 Allocated to Pre-paid Pledges (nr)	5,750	5,700	(50)	9,024	3,324
Total Other Expenses	30,717	18,561	(12,156)	9,024	(9,537)
Net Other Income	57,225	5,852	(51,373)	0	(5,852)
Net Income	61,121	17,431	(43,690)	11,303	(6,128)

St. Peters Church on the Canal - Year End Balance Sheets			
All figures \$	2023	2024	Change
ASSETS			
Current Assets			
Bank Accounts			
1000 Citizens Bank - Checking	15,526	13,948	(1,577)
1030 Citizens Bank-MMA	28,724	48,739	20,015
1035 Cash on hand	11	0	(11)
Total Bank Accounts	44,261	62,687	18,426
Other Current Assets			
1300 Undeposited Funds	995	0	(995)
1400 Investment Accounts			
1410 DIT Reserve Account	126,823	143,872	17,048
1430 DIT Meridan Account	12,777	14,377	1,600
1440 Vanguard	76,023	80,000	3,977
Total 1400 Investment Accounts	215,623	238,248	22,625
1450 Church and Land (as assessed)	1,563,000	1,642,600	79,600
1460 Rector's Discretionary Fund (RDF)	360	660	300
Total Other Current Assets	1,779,978	1,881,508	101,530
Total Current Assets	1,824,239	1,944,195	119,956
TOTAL ASSETS	1,824,239	1,944,195	119,956
LIABILITIES AND EQUITY			
Liabilities			
Total Liabilities			
Equity			
3200 Diocese Restricted Real Estate	1,563,000	1,642,600	79,600
3300 Donor Temporarily Restr Funds			
3310 Rector's Discretionary Fund	360	660	300
3320 Meridan Fund	12,777	14,377	1,600
3330 Prepaid Pledges	5,700	9,024	3,324
Total 3300 Donor Temporarily Restr Funds	18,837	24,061	5,224
3400 Unrestricted/Designated Funds			
3410 Reserve Fund	126,823	143,872	17,048
3420 Capital Fund	6,845	9,827	2,982
3460 Sallie Garden Fund	369	0	(369)
3480 Outreach Fund	2,040	1,954	(86)
3510 Ann Churchill Jones Legacy Fund	76,023	80,000	3,977
3600 Operating Fund	30,302	41,882	11,580
Total 3400 Unrestricted/Designated Funds	242,402	277,534	35,132
3900 Allocated to Funds	(61,121)	(17,431)	43,690
Net Income	61,121	17,431	(43,690)
Total Equity	1,824,239	1,944,195	119,956
TOTAL LIABILITIES AND EQUITY	1,824,239	1,944,195	119,956

St. Peter's Total Net Income



St. Peter's Financial Assets by Type



St. Peter's Staff costs by Function

