



# 2025 ANNUAL REPORT





**PICTURED:** A chorus of angels take their places during a dress rehearsal for the Christmas Pageant

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# AGENDA

## 1. Prayer

The Rev. Paul Frolick, *Rector*

## 2. Organization

- Certification of Quorum
- Appointment: Secretary
- Minutes of the 2025 Meeting
- Introductions

## 3. Elections

Kay Wade, *Senior Warden*

- Briefing on Nomination and Election Procedures
- Nominations to the Vestry, class of 2029
- Nomination for Delegate to Diocesan and Deanery Conventions, class of 2029

## 4. Reports

- Senior Warden: Kay Wade
- Breakfast Director: Sue Nishi
- Stewardship: Marty Gillen
- Treasurer's Report: Norm Richert
- Rector: Paul Frolick

## 5. Table Talk

## 6. Acknowledgments

## 7. Matters Arising

## 8. Adjournment

With thanks to Suzy Bender, Shannon Floyd, Jonathan Gardner, Linda Hastings, Nancy Becker Johnson, Ginger Kinney, Elaine Mouradian, Sue Nishi, Ally Norris, Lucy Richert, Kate Riedel, Susan Wakefield, and Mary Wessel Walker for the use of their photographs

**PICTURED:** Pentecost and the end of the Sunday School year were celebrated at "Bubbles on the Lawn"

# 2025 MINUTES

Sunday, January 26, 2025

CARMELA BROWN,  
CLERK OF THE VESTRY

The Annual Meeting of St. Andrew's Episcopal Church, Ann Arbor, was called to order at 11:32 am on Sunday, January 26, 2025 by Rev. Paul Frolick. The 2024 Annual Reports were posted to St. Andrew's website.

**Opening Prayer:** The Rev. Paul Frolick offered opening prayers.

## Organization

**Quorum:** Paul Frolick recognized the presence of a quorum. 68 members were needed for a quorum.

**Appointments:** Paul Frolick appointed Leah Tremonti as parliamentarian for the meeting and Carmela Brown as secretary.

## Minutes

It was moved to accept the minutes of the 2024 Annual Meeting with minor changes, Bob Westveer seconded. Approved unanimously.

## Introductions

Paul Frolick recognized Kay Wade as the chair of the nominating committee. Kay introduced the slate of candidates. See below.

## Elections

### Briefing on nomination and election procedures:

A special meeting of the congregation was held after services on Sunday, December 15, 2024 to change the bylaws to allow a single slate of candidates. 137 votes were unanimously cast in favor of the proposed amendments to our bylaws regarding how we nominate and elect candidates for Vestry and Delegates to Diocesan Convention. This included fifteen votes cast after the 8:00 am service, 102 votes cast after the 10:00 am service, and twenty submitted by absentee ballot.

The Nominating Committee consisting of Kay Wade, Ann Scott, John Burhenn, and Claire McLaughlin wishes to submit this list of candidates for the open positions of the Vestry and Convention Delegate/Alternate. We thank the members of the nominating committee

and all those who responded to the invitation to stand for office.

**Nominations to the Vestry, Class of 2028:** Marty Gillen, Ian McCaul, Hallie Prescott, and Jim Wortley

**Nominations for Delegates to the 2028 Diocesan Convention and Representative to the Huron Valley Deanery:** Ally Norris

It was moved to approve the slate of candidates. Approved unanimously.

## Reports

**Senior Warden:** Kay Wade (*see full statement online in the [2024 Annual Reports](#)*) • Kay outlined many of the accomplishments and initiatives of the Vestry (see list in report.) She thanked Rev. Paul Frolick and our priest associates for their leadership in worship. Kay shared her gratitude for the many parishioners and staff members who care and support our parish and make this a vibrant community.

**Breakfast Director:** Sue Nishi (*see full statement online in the [2024 Annual Reports](#)*) • Sue Nishi indicated that 2024 was a year of tremendous growth for the Breakfast Program and she is grateful for all of our volunteers, donors and community partners who helped make a difference this year. The Breakfast Program was able to expand the menu over the past 12 months and can now serve meat and fresh produce to 125-150 guests every day. They have been able to add 50 different items to the menu. This would not be possible without the weekly donations they receive from Food Gatherers. The Breakfast Program has made connections throughout the community such as Wolverine Street Medicine, Community High School, and Kiwanis Thrift Shop to provide services beyond food and meal preparation.

The Breakfast program had a very successful fund-raising year. The budget for 2024 was approximately \$221,000. Every effort was made to minimize expenses throughout the year, relying on food donations where possible and seeking out the most cost-effective vendors for items to purchase. In order to balance the



budget, they planned to take \$54,778 from reserves and bring in the rest through grants and donations from individuals and corporations. Thanks to the generosity of many donors, they were able to raise almost enough money to cover the 2024 expenses and only needed to use \$4,922 from reserve funds.

**Stewardship:** Dave McCreddie and Mary Gillen (co-chairs) (*see full statement online in the [2024 Annual Reports](#)*) • The 2025 Annual Giving Campaign built on the great success of the 2024 campaign. Fittingly, the theme of the 2025 Campaign was “Time to Grow, in Gratitude and Joy.” Specifically, a target of “at least 10%” increase per household was requested, as a way to further reinforce the strong foundation that was begun with the significant gains made in the 2024 Campaign. While we are hard at work growing the pledging “base” of members (100% is the goal), we will need to rely on year-over year pledge gift increases for the foreseeable future that significantly outpace inflation – similar to the ask of the 2025 Campaign. St. Andrew’s budget challenges have been years in the making; similarly, it will take a number of years of clear intention to re-establish St. Andrew’s financial health on solid ground.

As of 1/15/25, 213 pledges have been received for a total of \$854,798. At the same time last year, there were 204 pledges for \$807,042. This is an overall increase of 5.92% from last year, currently at just over 95.9% of our goal of \$891,000. As Committee members look ahead to the work for the next Campaign (2026), they urge the members of the parish to participate and to provide feedback. The Committee is grateful for the continued generosity of the members of St. Andrew’s through financial gifts, time and talents.

**Financial Statements & 2024 Budget:** Norm Richert The church operating budget ended the year much better than anticipated. For the 2024 fiscal year we had budgeted a deficit of over \$62,000. That was actually better than 2023, in which we had budgeted a deficit of more than \$130,000. Thanks to very strong income performance, especially in December, the year ended with a surplus of over \$8,000. There appears to be a shift of giving to what we call Non-Pledged. We hope to see the income on the Non-Pledged side grow in a predictable way, even though it adds a challenge to budgeting.

With the 2024 fiscal year, the Finance Committee rolled out the new church management software,

Realm, replacing the previous product, Church Windows. Church management includes membership, giving, and, in particular, accounting. We now have much more confidence in the accuracy of these reports. There is an ongoing project to examine the various Funds into which our financial assets are divided. The goal is to reduce the total number of Funds and create better documentation about history and intent. On the balance sheet there are several funds that were zeroed out as part of this effort. With the new software, we are in a much better position to keep our eyes on the various funds, monitoring them wisely, particularly as we gear up for promotion of legacy giving.

**Presentation of the 2025 Budget:** Personnel costs are nearly 70% of the budget. Although those costs are usually predictable and stable in a given budget year, it is essential that they rise in some correspondence to inflation each year. Expenses include a 2.5% COLA for staff and a 21% increase in health insurance costs due to increase in premiums and changes in staff coverage. Income includes money from the Unrestricted Operating fund to cover the anticipated deficit of \$50,000. There was a motion to approve the 2025 budget which was approved unanimously.

**Rector:** Paul Frolick (*see full statement online in the [2024 Annual Reports](#)*)

## Small Group Discussion

What do you most value about St. Andrews?

What are your dreams for St. Andrews?

## Matters Arising

n/a

## Acknowledgments

Rev. Paul Frolick gave thanks for the staff, associate clergy, and parishioners who support our mission and ministries.

## Adjournment

Closing prayers were given by Fr. Paul.

There was a move to adjourn and the meeting ended at 12:40 pm.



# 2025 PARISH STATISTICS

**248**  
Average  
Sunday  
Attendance

**92**  
Sunday School  
Members

**772**  
Members  
*397 Mailing Units*

**11**  
Baptisms

**4**  
Weddings

**16**  
Burials



**PICTURED:** Members of the choir listen as the orchestra plays during the prelude on Easter morning.

ST. ANDREW'S EPISCOPAL CHURCH  
1401 N. Davidson Street, New Britain, CT 06053

7:40 / 10:05 am Musical Prelude • 8:00 / 10:30 am Eucharist • April 20, 2025

WELCOME TO  
SAINT ANDREW'S

standrewusa.org  
1-800-451-1075



# RECTOR

## The Rev. Paul Frolick RECTOR



Dear friends,

What a joy it is to serve as your rector! This past year has deepened my gratitude for St. Andrew's and strengthened my conviction that God is doing something wonderful in our midst. I am blessed to walk with you in faith and ministry.

### Worship

Everything we do flows from our worship of God. I'm delighted to report that our community continues to grow. Our average Sunday attendance in 2025 was 248, up 5% over 2024, with our fall average Sunday attendance reaching about 290. We joyfully welcomed approximately fifty new members at services in May and November. We continue to offer three Sunday services, midweek Eucharists on Wednesday mornings at 7 am and Friday at 12:15 pm, Evensong on Wednesdays at 6 pm, and Compline on Sunday evenings before Music for Meditation. Each service reflects careful preparation and the gifts of our many dedicated lay leaders.

Dr. Deborah Friauff, our director of music and organist, Oliver Steissberg, our organ scholar, Suzy Bender, our adult bell choir director, and Liz Halgren, our junior bell choir director, along with our choirs and musicians, continue to lift our spirits and draw us closer to God through their artistry. Our music program is a treasure. Susan Wakefield, Jude Wilson, and our Altar Guild faithfully prepare our sanctuary and chapel for worship. Elaine Mouradian and our Bread Bakers provide the bread for communion each Sunday. Scott Gerstenberger and our acolytes serve with grace during our services. Mary Bates and our Lectors and Intercessors proclaim the Word and lead the Prayers of the People. Bob Westveer and our Lay Eucharistic Ministers serve the chalice at communion. Betsy Henrichs and our Lay Eucharistic Visitors bring communion to members who cannot join us in person, maintaining their vital connection to this community through the sacrament. Nancy Johnson faithfully prepares bouquets arranged from the altar flowers to for visitors to deliver to parishioners who can't get to church. Lauren Gillen and our ushers welcome everyone and keep our services running smoothly. Mary Bates, Becky Peterson, Shirley Harden, Betsy Henrichs, and Cindy Glovinsky share their musical gifts at our

Family Service, while Liz Halgren and Jessica Beemsterboer engage our children with the story. I am deeply grateful to our clergy associates, the Revs. Sally Boelter, JoAnn Kennedy Slater, and Walt LaBatt, and our transitional deacon, the Rev. Dcn. Felicity Thompson, for their faithful partnership in worship and pastoral care. Their wisdom, generosity, and good humor enrich our common life in countless ways.

Mark Hassett and Chris Bickley produce a professional-quality livestream of our 10 am service each week. Viewership of the livestream and recordings on YouTube continues to grow. They also livestream funerals and weddings, connecting families across distances. Claire McLaughlin and her team offer gracious hospitality at receptions for funerals and other gatherings.

A particular bright spot this year has been the growth of our coffee hour ministry. Sarah Inwood coordinates a wonderful team of hosts who have made Sunday mornings even more welcoming and connected. This ministry has blossomed and strengthened our community in beautiful ways.

### Mission and Ministry

We are called to serve, and our ministries beyond our walls continue to flourish. Our Breakfast Program has now served breakfast every single day for 43 years—an extraordinary witness to God's love. Under Sue Nishi's creative and tireless leadership, the program continues to expand in every dimension: more guests served, more volunteers engaged, greater variety in our healthy menu offerings, and remarkably strong finances. Sue's skill in adapting to changes in the food we receive from Food Gatherers while maintaining quality and nutrition is truly impressive. Our volunteer teams prepare food weekly, and regular deep-cleaning days keep our kitchen in excellent shape. The growth and vitality of this ministry is inspiring.

Merilynne Rush and the Rev. JoAnn Kennedy Slater continue to coordinate our Outreach & Social Justice Ministries, helping us discern how we can best respond to God's call for justice and peace. Ann Garvin, Jeanie



Mack-Powers, and our Episcopal Health Ministries team remain committed to health, wellness, and care, building on their important work in suicide awareness and prevention and ensuring we're prepared to respond to medical emergencies.

Linda and Steve Hastings bring both love and imagination to our children and youth ministries. Our Sunday School continues to grow—in faith formation, in numbers, and in joy—thanks to their leadership and our dedicated teachers and assistants. Norm Richert and our theater ministry honor Nancy Heusel's legacy with excellence and heart. They presented a stirring production of *Fiddler on the Roof* in May, *Our Scottish Connection* in November exploring our congregation's heritage, and a delightful Christmas pageant at our 4 pm Christmas Eve service. These productions bring together generations in the work of telling our stories.

### Lay Leadership

I'm deeply grateful for our wardens, Kay Wade (senior) and Marty Gillen (junior), and our entire Vestry. Their prayerful discernment, steady guidance, and generous spirit strengthen everything we do. Norm Richert, our treasurer, John Floyd, our assistant treasurer, and Julie Case, chair of our Finance Committee, along with the committee members, have stewarded our resources with care and wisdom. I'm pleased to report that while we budgeted for a \$56,000 deficit in 2025, we actually ended the year approximately \$25,000 in the positive—a testament to careful management and this congregation's gracious generosity.

Dave McCreddie and Marty Gillen co-chaired our Stewardship Committee with skill and grace. The 2026 Annual Giving campaign was remarkably successful: 222 pledges totaling \$944,269, including 27 new pledges—a 10% increase over 2024. Thank you for your faithful and generous support of our shared ministry!

### Staff

Our professional staff serve with dedication, skill, and genuine love for St. Andrew's. In addition to those already mentioned, Jonathan Gardner, our parish administrator, manages our operations with expertise and attentiveness. Kate Riedel keeps us connected and informed through excellent communications. Rev Graham, our bookkeeper, ensured our financial operations ran smoothly these past two and half years. At year's end, we transitioned away from an in-house bookkeeper and outsourced that function to the professional bookkeeping service provided by Realm, the company that supports our church management software. This

decision was made thoughtfully and prayerfully over several months as part of a broader effort to continue to strengthen, streamline, and improve our financial systems and internal controls. We are grateful to Rev for his faithful service to the parish and especially for his generosity and professionalism during the transition. Matt Marsh, our sexton, maintains our large and historic building with knowledge and care, and gets up early throughout the winter months to ensure our sidewalks are shoveled and salted. Jeff Sharp, our housekeeper, works to keep our vast physical plant clean and inviting. I'm grateful for each of them.

### The Future

Thanks to the generosity of our congregation, the success of the Annual Giving campaign, and a grant we have received from the diocese, we are able to present a budget for 2026 which includes adding a second clergy person starting in June. The budget also includes cost of living adjustments for our staff, a CPA audit for 2025, and a small surplus which will help us in future years as the grant from the diocese decreases over the next three years to zero. We are beginning the search for the new clergy person, and I am excited about the possibilities this position will bring for us to strengthen and expand our ministry.

In 2027, we will mark 200 years of St. Andrew's presence and witness in Ann Arbor—an extraordinary milestone. We're beginning to plan a year-long celebration that will honor our past while inspiring our future. Throughout 2027, we'll host events that tell our story, celebrate our heritage, and deepen our sense of connection to the generations who have worshiped and served in this place. Our celebrations will culminate on Sunday, November 14, 2027, when we'll be joined by our bishop for a special service of thanksgiving and rededication. A bicentennial planning committee will be appointed soon to coordinate these observances. I invite you to begin thinking and praying about how we might best celebrate God's faithfulness to St. Andrew's across two centuries, and how we can honor the legacy we've inherited by stepping boldly into the future God is preparing for us. My hope is that looking back on two centuries of faithfulness will inspire us to dream boldly about our future. Where is God calling us next? How can we use our gifts to draw people closer to God, to one another, and to their truest selves? How do we honor and build upon the remarkable legacy entrusted to us? I'm excited to celebrate and dream alongside you.

Peace,  
*Paul*



# VESTRY

**Kay Wade**  
**SENIOR WARDEN**  
CLASS OF 2026



As I step down from my role as Senior Warden and leave the vestry, I reflect on what a wonderful community we have here at St. Andrew's. I feel truly blessed to have served as Senior Warden and as a member of the Vestry. Participating in the vibrant spiritual activities has been a rewarding experience. This congregation is filled with people who joyfully and unconditionally welcome everyone to God's table as we strive to nourish God's children both spiritually and physically. They actively engage with the world around us, celebrating God's word and Christ's love, as outlined in St. Andrew's Mission Statement.

The Vestry has been productive, achieving many of its set goals. Some of these include:

- Increase in Sunday attendance, which this fall averaged 290 across the three services, up from an average Sunday attendance last year of 236
- A large group of college students is attending
- 10% increase over last year's pledges
- Engaging parish community
  - Welcoming/Hospitality, including 8 am service
  - Care and Support - newly widowed, caregivers, end of life
  - Successful Ministry Fair
- Engage with broader community (outreach)
  - Welcoming/Hospitality
  - YouTube engagement
  - School of Music, UM - weekly organ recitals on Thursdays at 12:15 pm
- Explore, plan, and implement Safety and Security protocols
- Approved a Gift Acceptance Policy
- Building maintenance including:
  - Sidewalk repairs
  - Purchasing a new boiler
  - Worked on Drainage Remediation in the Memorial and Cloister Gardens
- New Playground Equipment
- Mutual Ministry Performance review of Fr. Paul, who also conducted performance reviews of the staff

- Changed fees for weddings
- Staff wages include a 2.8% COLA and changes in benefit packages
- Fr. Paul met with former Wardens to gather their input and thoughts on the upcoming 200th anniversary celebration
- Planned giving Legacy Society Reception led by Liz Hagemeister, Betsy Henrichs
- Work will continue on the asks for a potential Capital Campaign
- Begin to work on the 200-year celebration

A special thank you to the Rev. Paul Frolick for his steady leadership of the Vestry and the church. His letters to the parish are sincere and impactful, and greatly appreciated. We also believe his guidance has contributed to the increase in Sunday attendance. We are also incredibly fortunate to have the services of our "retired" Priest Associates, the Revs. Sally Boelter, Walter LaBatt, and JoAnn Kennedy Slater, and our new deacon, the Rev. Dcn. Felicity Thompson.

Thank you to:

- my fellow Vestry members for their service this past year. As Senior Warden, I am honored to be part of this team of committed leaders.
- a very special thank you to the members who have stepped down from the Vestry after serving for the last three years. They are Sarah Baird, Scott Gerstenberger, and Shirley Harden
- Norm Richert, our Treasurer, and Carmela Brown, Clerk of the Vestry, who support the ministry by fulfilling these governance roles.
- to the parishioners and members of the Vestry who have taken on supporting volunteer roles: Julie Case, who chairs the *Finance Committee* along with members Scott Gerstenberger, Michael Field, Kurt Hagemeister, Bruce Robinson, Leah Tremonti, John Floyd, Norm Richert, and Marty Gillen;



*Buildings & Grounds committee:* John Burhenn, chair, Kevin Vander Tuig, David Van Wagenen, Marty Gillen; *Personnel & Administration:* Kay Wade, chair; Harry McLaughlin, and Dave Skaff; and thanks to the chairs of the *Annual Giving Campaign* Dave McCreadie and Marty Gillen.

We could not run St. Andrew's day-to-day operations without Jonathan Gardner, our Parish Administrator, who oversees the building and keeps the office running; and Kate Riedel, our Communications Director, who produces the materials for the parish meeting, Sunday bulletins, *The Weekly Word* and *5 Things* emails, and more. Many volunteers assist them. We are also grateful for the work of Matt Marsh and Jeff Sharp, who keep our building and grounds clean and safe for all.

Thank you to Sue Nishi, the director of the successful Breakfast Program. Linda and Steve Hastings manage our Christian Education programs. Deborah Friauff provides a rich and rewarding music program that includes visiting musicians from the wider community. The Saint Andrew's Players, under the direction of Norm Richert, offers many opportunities to participate and enjoy live theatre. We are grateful to all our acolytes, lectors and ushers, lay Eucharistic Ministers, and members of the altar guild who make sure that our various weekly services run smoothly, and a monthly service at Glacier Hills.

On January 25, 2026, the Parish Meeting, the new nominees to the Vestry, and the Convention/Deanery delegate nominee members will be elected. They include Vestry nominees Kathryn Barnes, Diane Long, Dennis Powers, and Norm Richert; and the Convention/Deanery delegate nominee, Luke Thompson. Please read the [2026 Candidate Bios](#) to learn more about them! Thank you to those who have agreed to stand for election, and to Christopher Bickley for preparing the nominees' biography booklets.

I know the Vestry will encourage our church community to continue volunteering, practicing stewardship, and engaging in outreach. Your continued support makes all of St. Andrew's achievements possible.

The Vestry Class of 2029 bios are available on the parish website.



SCAN or CLICK the QR code to meet the candidates!

Warmest thanks to Carmela Brown, Clerk of the Vestry.

## Nominating Committee

The Nominating Committee wish to submit this slate of candidates for the open positions of the Vestry and Convention Delegate/Deanery Representative.



KATHRYN BARNES



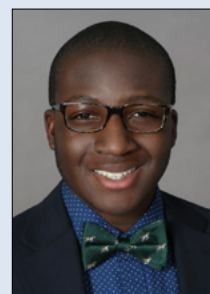
DIANE LONG



DENNIS POWERS



NORM RICHERT



LUKE THOMPSON

## VESTRY CLASS OF 2028

## — DELEGATE —

The following members of the Vestry are retiring after three years of service to St. Andrew's:

Sarah Baird  
Shirley Harden  
Scott Gerstenberger  
Kay Wade

The following Vestry members remain:

### CLASS OF 2027

Pelham Barron  
Sarah Inwood  
Lisa Osbeck  
Kevin Vander Tuig

### CLASS OF 2028

Marty Gillen  
Ian McCaul  
Hallie Prescott  
Jim Wortley

The following Delegate is retiring after three years of service to St. Andrew's:

Liz Halgren

The following Delegates remain:

Lorraine Field ('27) Ally Norris ('28)



# STEWARDSHIP

**Dave McCreadie**  
**Marty Gillen**  
CO-CHAIRS

The 2026 Annual Giving Campaign built on the great success of the 2025 campaign. The theme of the 2026 Campaign was “Grounded in Community, Growing in Grace”, with an ask to each member to renew their 2025 pledge and prayerfully consider a 5% increase to cover rising costs due to inflation.

In-person and virtual meetings were held in October, to engage St. Andrew’s members of the operating budget status, and the associated ask for the 2026 Campaign. Written and spoken messaging throughout the campaign echoed these points.

As in years’ past, the St. Andrew’s membership community demonstrated their deep generosity, for which we are deeply grateful. We are very happy to report that the 2026 Annual Campaign saw extraordinary results; for the first time in anyone’s memory, we reached (and exceeded) the goal of \$900,000! This leaves St. Andrew’s in the fortunate situation of actually being able to balance our annual spending budget for the first time without any withdraw from our savings. This is fantastic news, as it is a true sign of financial sustainability to deliver on St. Andrew’s mission in our community and the world. We celebrate this campaign’s result with God’s grace, and hope that it begins a long string of Annual Campaigns with similar results to keep St. Andrew’s financial health on solid footing.

Beyond the Annual Campaign, your gifts of stewardship in its other forms (your time and your talents) are also deeply appreciated in support of St. Andrew’s ministries and mission in the world. We are thankful for what the St. Andrew’s family has done in 2025 and pledges to do for 2026.

## Recap of 2025 Activities

- A. Compose, print and mail campaign tri-fold and pledge card; mailings to seek and solicit pledge responses for 2026 campaign.
- B. In-person and virtual meetings in October to raise awareness of opportunities and challenges for this year’s campaign

- C. Beautiful bulletin back covers on successive Sundays in October and November (special thanks to Kate Riedel and Jonathan Gardner for these!)
- D. Pulpit talks – thank you to John Prescott, Ally Norris, and Parks Mason!
- E. Pledge Card Sunday with easier ways to turn in your pledge card (photo and email) – thanks to Jonathan Gardner and Kate Riedel!
- F. Multiple phone and email campaigns to families who had not yet pledged (December)

## Current Status

As of 1/13/26, 222 pledges have been received for a total of \$944,269. At the same time last year, we had 212 pledges for \$854,598. This is an overall increase of 10.47% from last year, and the first time that we have met our longtime stretch goal of \$900,000.

## Overall Summary

- The Committee is so grateful for the continued generosity of the members of St. Andrew’s.
- A large number (56%) of the members at St. Andrew’s continues to sustain financial stewardship through pledging. We are grateful to everyone who gives generously to support our mission and ministry.
- As Committee members look ahead to the work for the next Campaign (2027), we urge the members of the parish to participate and to give us feedback. We are always open to suggestions on how we can improve the Pledge Campaign and make it more effective. If you would like to respond, please contact any of the committee members listed above.
- Special thanks to Jonathan Gardner and Kate Riedel, who help our committee in many significant ways. We couldn’t run the Stewardship campaign without their support!

**Committee Members:** Scott Gerstenberger,  
Norm Richert, Fr. Paul Frolick



# BUILDING & GROUNDS

## All Saints' Playground

This year we are delighted to celebrate the installation of new playground equipment at the north end of Lewis Hall—now known as All Saints' Playground. This vibrant and welcoming space is already becoming a place of laughter, energy, and connection for children, families, and neighbors.

The project was made possible through generous gifts to the General Memorial Fund, a wonderful example of how memorial giving continues to bear living fruit in the life of our parish. The playground reflects our commitment to hospitality, intergenerational community, and care for children—values at the heart of St. Andrew's mission.

We are especially grateful to Mary Wessel Walker and William Bryan, whose leadership and persistence were instrumental in moving this project from vision to reality. Their thoughtful stewardship, coordination, and follow-through helped navigate the many details involved, and the congregation is deeply thankful for their dedication.

All Saints' Playground is more than new equipment; it is a tangible sign of generosity, joy, and hope—an invitation to play, to gather, and to delight in the gifts of community. We look forward to seeing it enjoyed for many years to come.



## Chancel Railings

This year we added two new railings in the chancel area, each designed to meet a practical need while honoring the beauty of our worship space. The handrail on the steps was designed and installed by parishioner Rodger Piehl to offer extra support for those who need it when navigating the steps. The second railing, along the ledge, was installed by our sexton, Matt Marsh, who rediscovered the beautifully crafted piece in the undercroft and put it back to use. Its purpose is simple but important: to help prevent trips and falls. Together, these additions reflect St. Andrew's ongoing commitment to hospitality, safety, and thoughtful stewardship of both our people and our building.





# MUSIC

**Deborah Friauff**  
DIRECTOR OF MUSIC



I am always grateful for the opportunity to review the musical year that is past, and to acknowledge and celebrate the time and talent shared by so many in the Music Ministry at St. Andrew's.

## Concerts

Our beautiful *Richards, Fowkes and Co. Op. 25* organ continues to enrich our weekly communal prayer, and beginning in January of 2025, our vision of sharing this instrument with the wider community was further expanded with the advent of a new weekly organ recital series. Featuring organists from the University of Michigan organ department, *Division Street Pipes*, on Thursdays at 12:15 pm, provides us with the opportunity to hear the many young talented organ students as well as their esteemed faculty. We also featured our organ on the February 2025 *Music for Meditation* series (first Sundays at 7:00 pm) with a recital presented by Abraham Wallace, Associate Director of Music for Christ Church Cathedral in Cincinnati, Ohio. Other *Music for Meditation* performances included Choral Evensong sung by the St. Andrew's Adult Choir (March 2), a brilliant piano recital by our former choral accompanist, Minji Kim (April 6), A *Music for All Souls* program (November 2) again featuring the St. Andrews' Adult Choir with orchestra performing John Rutter's *Requiem* and Jonathan Dove's *Missa Brevis*, and finally a magical harp recital of seasonal music by Detroit Opera Orchestra's principal harpist, Juan Riveros (December 7).

In addition to the above-mentioned events, our ensembles were involved in other special events during 2025. The St. Andrew's Compline Choir has expanded its ministry to other choral events, and so was renamed the St. Andrew's Early Music Ensemble to better describe the scope of its ministry. On Good Friday (Apr. 18), they chanted the *St. John Passion* with turba choruses by Tomàs Luis da Victoria as well as Thomas Tallis' moving setting of the *Lamentations of Jeremiah*. In October 2025, they led the service of Choral Evensong as the first concert in our *Choral Sundays at 4* series, featuring early music settings by composers Thomas Weelkes, Louis Bourgeois, Richard Ayelward and Henry Loosemore. Also included in this series was our traditional annual Lessons and Carols service in December, in which all our musical ensembles joyfully participated.

Our building and musical instruments continue to be made available to civic groups such as The Academy of Early Music and the Ann Arbor Grail Singers as well as students from the University of Michigan and other musicians. For some years now, the church has generously waived building rental fees if the individual or members of the ensembles will give back to our faith community by way of participating in our Sunday services or special concerts. This has been a wonderful reciprocal arrangement that has benefited both the Ann Arbor community as well as our faith community.

## The Adult Choir

The Adult Choir continues to rehearse every Thursday from 7:15-9:15 pm and has prepared weekly anthems and service music for our Sunday Eucharistic Services. The choir has sung in several special events throughout the year; the chanted service of Tenebrae on Wednesday April 16, the Easter Sunday presentation of Haydn's *Missa Brevis in F Hob. XXII;1* and *Achieved is the Glorious Work (Creation)* with Chamber Orchestra, the two

## CHOIR REHEARSAL SCHEDULE

### Wednesdays

**4:30-5:15**

Junior Handbells  
Cherub Choir

**5:15-6:15**

Junior Choir

**6:30-8:00**

Handbell Choir

### Thursdays

**7:15-9:15**

Adult Choir





above-mentioned events: a service of *Choral Evensong* on March 2 (rescheduled from February 16) with music by Joanna Forbes L'Estrange and Herbert Howells, the November 2 *All Souls* program (repertoire above), finally finishing the year with our Christmas Eve special prelude presentation, *This Holy Hour* composed by Margaret Burke in 2025, accompanied by the outstanding harpist, Juan Riveros. Many thanks to parishioners Danielle Augsburger and Amy Porter for also sharing their talents and adding to the magic at the late Christmas Eve service.

## Scholars

Thanks to *The Rev. Alan Gibson Choir Scholar Fund*, we are also able to continue to provide scholarships for a few university students who assist our ministry by singing with the Adult Choir. In 2025 we have now expanded to offer scholarships to three fine young U of M students: Haley Olson, who completed her Doctoral degree in composition; Zachary Slotkin, who is pursuing a Master's degree in harpsichord performance; and Noah Gardner, who is pursuing a Bachelor's degree in Engineering. This has been a wonderful way to support a student's pursuit of higher education as well as support our own choir's ministry.

We have also been very blessed to be able to continue supporting Oliver Steissberg as our Organ Scholar this year. Oliver's excellence in accompanying the vocal choirs, as well as his earnest apprenticeship in conducting, playing and planning services has greatly enriched our music program, and he will assuredly make a fine contribution to the ministry of Church Music wherever he serves. I have been very grateful for several years for an anonymous donor's special support of extending the choral accompanist's role to include the Adult Choir (the children's choir accompanist having been part of the budget for many years). It has been a great blessing

to have this assistance, and now to also help young church musicians prepare for their future ministry.

## Handbell Choir

The St. Dunstan Handbell Choir continues to rehearse on Wednesdays from 6:30-8:00pm, and always plays beautiful monthly voluntaries for our Eucharistic services. Their musical offerings at both the Lessons and Carols service and the 4pm Christmas Eve service are always greatly appreciated! Special thanks are due to Suzanne Bender, Kevin Ross and Liz Halgren for their wonderful leadership.

## Children's Choirs

The Junior Handbell Choir continues to rehearse on Wednesdays from 4:30-5:10 pm and has presented periodic musical offerings for Sunday worship and special events. It's wonderful to watch the skill of our young ringers grow, and I am grateful for the leadership of Liz Halgren, Suzanne Bender and Mary Jane Medlock for working with the children and helping them to develop their gifts.

The Cherub Choir continues to meet on Wednesdays from 4:30-5:10 pm and the Junior Choir from 5:15-6:15 pm. The children continue to prepare Anthems for our Sunday and special services, and the Junior Choir also leads Wednesday Evensong several times a year. In December the choirs combined to sing both at the annual Lessons and Carols service and the 4:00 pm Christmas Eve service where we also enjoyed the lively music of a Brass Quartet.

All the children's ensembles will gladly welcome new members, since our numbers are down due to competition with sports programs and singers graduating out of the program. Choristers learn confidence and leadership skills being a member of a musical ensemble, so I encourage parents to consider having their children



participate. I am so grateful for the talents and ebullient spirits of our Children's Choirs, and to their parents for their commitment to enabling their children to participate.

## Evensong

Evensong continues to be chanted on Wednesday Evenings from 6:15-6:45 pm. I am grateful to Donna Wessel Walker who continues to plan all the services and schedule the leaders as well as to those who have chanted and officiated: Donna Wessel Walker, Celia Bridges, Ann Garvin, Liz Halgren, Kimberly Hudolin, Jeff Ringenberg, Parks Mason, Ally Norris and the Junior Choir.

## Compline

The chanted service of *Compline* is now offered at 6:30 pm on those Sunday evenings that precede our *Music for Meditation* series concerts at 7:00 pm. I want to thank the dedicated singers who have assisted in leading this beautiful service this past year, as well as the services in their expanded role as The St. Andrew's Early Music Ensemble: Celia Bridges, Jonathan Gardner, Noah Gardner, Katy Miller, Jeff Ringenberg, Oliver Steissberg, Zachary Slotkin and Sarah Teske.

## Family Service

The 9:15 am Family Service has been blessed with the musical leadership of the Cherubim Choir, Mary Bates, Shirley Harden, Becky Peterson, Betsy Heinrichs, Cindy Glovinsky and Paul Frolick, alternatively. I am deeply indebted to them for their expert assistance and generosity of time and talent.

## Special Thanks

I would like to thank all of the many individual vocalists and instrumentalists who have very generously offer their time and talent to enrich our services over the past year: David Ammer, Danielle Augsburg, Oliver Barron, Mary Bates, Desmond Bratton, Celia Bridges, Erin Dowler, Jonathan Gardner, Melissa Gardner, Noah Gardner, Cindy Glovinsky, Dominic Hayes, David Jackson, Barbara Mackey King, Natalie Law, Susie Lorand, Katie Miller, Nathan Musch, Amy Porter, Juan Riveros, Meg Rohrer, Cecelia Sha, Sarah Teske, Madeleine Warner and Chris Wheeler.

Many people contribute behind the scenes to our music ministry: thanks to the streaming team Mark Hassett and Chris Bickley for helping our message go out to the wider public and to homebound parishioners; thanks to choir librarians Lucy Richert and Kimberly Hudolin, who have kept music distributed and organized, including creating a brand new data base of our choral library, tirelessly tabulated by Kim; thanks to Dennis Powers and Donna Wessel Walker for writing their weekly thoughts on hymns and anthems; thanks to our Communications Director, Kate Riedel, who continues to produce beautiful posters, concert programs and service leaflets; thanks to our Parish Administrator, Jonathan Gardner, who assists in scheduling the many musicians and musical events in the parish; thanks to Fr. Paul for being an unflagging supporter of all things music; thanks to all of you, for your faithful participation in holy worship and support of prayerful and beautiful music both for our parish and the wider community.







## 2025 SINGERS AND RINGERS

### Adult Choir

Deborah Friauff, *Director*

Oliver Steissberg (*Organ Scholar/Accompanist, September 2024 -*)

**Soprano:** Elisabeth Andrews • Robin Berry • Celia Bridges • Sharman Galazewski • Hilary Garton • Aileen Gatten • Susie Lorand • Hannah Resnick • Linda Turner

**Alto:** Lorraine Field • Kim Hudolin • Natalie Law • Ally Norris • Haley Olson\* • Lucy Richert • Sarah Teske • Donna Wessel Walker • Jennifer Whiteford

**Tenor:** Christopher Bickley • Jonathan Gardner • Alfred Hero • Zachary Slotkin\* • Akshaya Varghese

**Bass:** Beck Andrews • Stephen Bates • Michael Field • Noah Gardner\* • Tim Jensen • James Kraatz • Parks Mason • Norm Richert • Nathan Sten

*\*Choir Scholar*

### Junior Choir

Benjamin Halgren • Samuel Halgren • Addy Jacobson • Quinn Miller • Addy Peterson (*GRADUATED*)

### Cherub Choir

John Acton • Eleanor Floyd • Peter Floyd • Claire Halgren • Mira Pavloski

### Junior Handbell Choir

Liz Halgren • Suzy Bender,

*assisted by* Mary Jane Medlock

*Co-Directors*

Benjamin Halgren • Samuel Halgren • Addy Jacobson • Quinn Miller

### St. Dunstan Handbell Choir

Suzanne Bender, *Director*

Suzanne Bender • Mary Black • Ruth Brook • Liz Hagemeister • Liz Halgren • Shirley Harden • Betsy Henrichs • Mary Jane Medlock • Diana Posch • Kevin Ross • Suzanne Schluderberg

### Early Music Ensemble

Deborah Friauff, *Director*

Celia Bridges • Jonathan Gardner • Noah Gardner • Katy Miller • Jeff Ringenberg • Oliver Steissberg • Zachary Slotkin • Sarah Teske



# SUNDAY SCHOOL

**Linda & Steve Hastings**  
SUNDAY SCHOOL DIRECTORS

Our Sunday School is growing! It has taken some time since Covid to rebuild. Fall registration included 80 students. We have added 12 through the fall and now have 92 students!

Not everyone comes every Sunday. That is the reality of our current society. Jobs, sports, dance, and other activities are what we're up against. We also have some divided families that split their time between mom and dad that may involve different churches or even different towns. We work with what we have and all are welcome whenever they can come. Sickness wreaked havoc around Christmas time.

It has turned out that the Primary Class (kindergarten through 2nd grade) was too big. So beginning January 11, 2026, we are splitting the 1st and 2nd graders into one class and having kindergarten and Young Fives in another class. That meant creating another classroom and recruiting two more teachers.

Speaking of teachers, we have the best anywhere! We are so fortunate for the dedicated, talented teachers for every level. And the teachers are grateful to the parent helpers that assist in the classroom every Sunday. Every Sunday's class at each level is filled with learning and fun activities that keeps the kids wanting to come back. Usually a craft is sent home each week to help the kids remember the lesson.

Activities that the Sunday School was responsible for in 2025 were –

- Creating the Alleluia banner to be buried on Ash Wednesday
- Carnivale
- Easter Egg Hunt
- Dinner Theatre
- Applefest at the Coffee Hour
- Christmas Store for children
- Christmas Eve Reception
- Pen Pal Ministry to our shut-in members
- High schoolers working once a month in church as acolytes, ushers, and lectors
- High schoolers working in the Breakfast Program once every other month
- All grades created bookmarks for the library at the Breakfast Program
- Collection twice a year for our foster child in Haiti
- Candy after the 10:00 am service

I feel very fortunate to be able to do this job and hope I am serving the church well. I feel like I have 92 children and I want the best for them, which is to know God in their lives and to grow closer to God every year.

*-Linda*



## CHILDREN & YOUTH SCHEDULE

**Sundays**  
**9:15 am**  
Family Service

**9:45 am**  
Sunday School  
and Childcare







# PARISH LIFE

## Bell Ringers

**Norm Richert**

ORGANIZER

In 2025, the Bell Ringers group began its second year. This is a group of people who are available to ring the bell as a call to worship before the 10:00 am service on Sundays. In addition, they may ring the toll bell at memorial services when there is an interment in the Memorial Garden. The bell ringers pull a rope in a chamber of the Alonzo Palmer Bell Tower, accessed from the church narthex. The rope is attached to the Richard Neville Bell. The bell weighs 4,586 pounds, so a bit of physical effort is required to get it swinging far enough so that the clapper strikes the bell to produce the ring. There is interesting reading about the tower and the bell in "A History of St. Andrew's Episcopal Church, Part II, 1900-2000", © 2014. Alonzo Palmer lived in the house at the southeast corner of Division and Ann. Money was donated by his widow for the tower, which was built in 1903. Gordon Lloyd, the architect of our church, also designed the bell tower. The bell was added in 1927, dedicated to the first American casualty of World War I (1915) and given by Richard Neville's parents.

There are currently 22 people signed up as bell ringers. Once a month I send out a call for sign-ups for Sundays in the following month. I would be happy to add more to the list of bell ringers. A few minutes of training are all that are needed. You do need to be comfortable going up a narrow, spiral staircase. Send me email at [nrichert@comcast.net](mailto:nrichert@comcast.net) if you are interested.

## Bread Bakers

**Elaine Mouradian**

ORGANIZER

We currently have seven bakers that provide bread for services. The bakers work from a common recipe and rotate assignments from month to month.

We would really appreciate new people joining us in this mission! It is a warm and rewarding way to serve the needs of the church. Contact Elaine Mouradian ([headlye@gmail.com](mailto:headlye@gmail.com)) if you think you would like to be a baker.

## Coffee Hour

**Sarah Inwood**

ORGANIZER

It's been wonderful to see the growth in coffee hour attendance this past year. It's such a great opportunity for fellowship, to get to know our fellow parishioners and to enjoy some delicious treats. Many thanks to all those who have volunteered to host each week and who have been so welcoming. Thanks also to Fr. Paul for all the delicious cookies! For more information and to volunteer as host, please email me at [sarahinwood9@gmail.com](mailto:sarahinwood9@gmail.com). Thank you!







# Episcopal Health Ministry

**Ann Garvin**  
CONVENER

Our Episcopal Health Ministries celebrated twenty years of effort in October. The group's orders of business have been:

- To offer blood pressure screening every Second Sunday
- To continue a Driving Ministry which provides parishioners with rides to health care appointments
- By utilizing the services of the Michigan Visiting Care, in 2025, we provided seasonal flu shots for 17 parishioners and members of the community
- Along with the flu shots, we held a "Drug Dump" event, filling a couple of 5-gallon buckets with unwanted or expired medications, which were then appropriately disposed
- We were able to again offer AED/CPR classes to the parish; this year, we trained 10 people, including Breakfast volunteers. Our expectation is to continue to offer this training annually.
- We completed work on parish emergency readiness, including providing a "fainting couch" for Page Hall.
- in November we offered the well-received "ABC's of Aging Concerns: From Geriatric Syndromes to Downsizing," by Leslie Dubin, MSW, on staff at UM Turner Geriatric Center. As before, we plan to continue these important discussions on "Medical-Decision Making" in 2026 and beyond.
- We continue to promote suicide awareness, including encouraging participation in the "Out of the Darkness" walk in September. The 988 Mental Health Hotline is an important resource for the community.
- Supported "St. Andrew's Gets Outside," an outdoor walking group.
- There is a link to "Episcopal Health Ministry" on the St. Andrew's website, with an updated link to the [Resource List](#), including Advance Care Planning

We always welcome new members! We meet after the 8 o'clock service on the 1st Sunday of the month in March, June, September and December.

**Current Members:** Sue Bickley, Karen Bombery, Ann Garvin (*Convener*), Steve Hastings, Patricia Lyndale, and Jeanie Mack-Powers

**Support Staff:** Chris Bickley

# Flower Ministry

**Nancy Becker Johnson**  
CHAIR

At the request of the Rector, a Flower Ministry was formed in the spring of 2025. In collaboration with the Altar Guild, the Lay Eucharistic Visitor team, the Hospitality Committee, and the Church Office, the Flower Ministry members provide small floral arrangements to be used for home visits, for occasional church social events, and for other needs.

Thanks to the generous response of the congregation to a request for in-kind donations, a strong inventory of right-sized glass canning jars has been assembled to serve as flower

vases. Most of the flowers shared so far have been from arrangements originally used at the altar or for other events, extending their church-life far beyond a single Sunday. Thanks to Ann Garvin, Norm Richert and Kate Riedel, flowers usually go out in special St. Andrew's branded totes. Thanks also to Scott Gerstenberger's Acolytes and to the History & Memorials Committee for providing space for the Flower Ministry's work.

Questions about the Flower Ministry may be directed to [n.becker.johnson@gmail.com](mailto:n.becker.johnson@gmail.com) or left with the Church Office.

## Funeral Reception Committee

**Claire McLaughlin**  
CO-CHAIR

The funeral receptions committee meets very sporadically, that is, we are only active when the need arises, and in 2025 we had eight receptions following services. What we do is set up the parish hall or lounge (depending on the number of people expected) with white tablecloths and a buffet table, bake cookies, serve refreshments and beverages using St. Andrew's beautiful silver pieces, and clean up afterward. Sometimes the family chooses to have the reception catered and then we work together with the caterer. And sometimes the reception is held off site and we don't have any responsibilities.

Those we honored this year were Marilyn White, Susan Griffin, Mary Jane Williams, Roger King, Mary Porter, Ross Margeson, Betty Mogensen, and Ernest and Adele McCarus.

Our committee numbers about 20 and we welcome anyone who wishes to join us. Contact either Claire McLaughlin (734)604-4953 or Lucy Richert (734)645-9880, co-chairs.

## History & Memorials Committee

**Kathy Cox**  
CHAIR

The History & Memorials Committee works to identify, organize, and preserve items which illustrate and document the people and the work of the congregation. Following parish and diocesan records retention policies, the Committee works with the Church Office to store some of the parish's history on-site and places other items in the special care of the UM Bentley Historical Library. Committee members in 2025 included Kathy Cox, chair, Ann Garvin, Nancy Becker Johnson, Phil MacBride, and two new members, Leonard Chown and Alaric Ashbaugh.

The Committee continues to assemble materials in anticipation of the Church's bicentennial in 2027. Church members are encouraged to join the work of identifying people in photographs which date back to the 1920s and to continue turning in any committee reports, photographs, or other materials which should be added to the archival collections.

Phil MacBride represents the Committee on the team working to capture an oral history of the Breakfast at St. Andrew's program.

Kathy Cox is leading the additions and revisions to the current printed history of the Church's stained glass windows. An updated edition is expected in 2026.

Ann Garvin secured a flat file to provide proper storage for the many architectural drawings and other large documents which are used to assist in the current life of the







building as well as in documenting its history. We thank Rodger Piehl for his significant assistance with the review and storage of those documents.

Nancy Becker Johnson represents the Committee in conversations with the University of Michigan School of Information about a project to consider digitization of the parochial ledgers and other church records, with the goal to assist researchers to gain access to information which, by Diocesan retention standards, must remain in the church building rather than being transferred to the church's archival records storage at the Bentley Historical Library.

There were 17 interments in the Memorial Garden in 2025:

*Rebecca Bonnell* (1922-2025)

*Rachel Crary* (1947-2025)

*Mark Griffin* (1929-2025)

*Susan Griffin* (1928-2024)

*Phyllis Hill* (1928-2025)

*H. Roger King* (1935-2025)

*Gerd Kyhlberg* (1933-2025)

*Ross Margeson* (1925-2025)

*Ernest McCarus* (1922-2022)

*Adele McCarus* (1928-2025)

*Matthew McLean* (1965-2025)

*Elizabeth Mogensen* (1927-2025)

*Ada Obee* (1927-2013)

*John Obee* (1925-2011)

*Marilyn White* (1933-2025)

*Barbara Whitehouse* (1917-1975)

*Deborah Wilson* (1944-2024)

Anyone interested in church history is welcome to join the committee, which meets the 2nd Monday of the month at 4:00 pm in the Acolyte Room. Contact Kathy Cox at (810) 845-3292 for more information.

## Social Justice Ministry

**Merilynne Rush**  
CHAIR

- Four general meetings; discussion topics included Justice, Immigration and ICE issues in our community and what we can do to help (January 19, April 6, June 8, October 19)
- Organized clothing and free books for Breakfast Guests
- Hosted bi-weekly LAITR Life Skills workshops after Breakfast, February through June, including a free haircut day
- Attended the Interfaith Roundtable Fundraiser at Chinmaya Mission (8 people) on April 27
- Held two book studies: *A More Perfect Union*, and *Jesus Changes Everything*
- Contributed to Ann Arbor Pride event on August 2
- A team of 15 from the parish and Breakfast participated in the Ann Arbor CROP Walk, October 4; raised \$2,900

Other opportunities in the parish for outreach included:

- Hosted the Shelter Association of Washtenaw County's overnight Rotating Shelter from February 23 - March 2
- Two "fund drives" for Food Gatherers (spring/late fall)
- Habitat for Humanity build on November 22
- Christmas gift collection for the Ann Arbor Community Center

## OTHER MINISTRIES

Acolytes

Altar Guild

Intercessor

Lay Eucharistic Ministers (LEMs)

Lay Eucharistic Visitors (LEVs)

Lectors

Ushers

Bible Study

Coventry Suppers

Gardeners

Intercessory Prayer Group

Young Adults & Young Families Meetup

Meals Ministry

Church Office / Finance Volunteers



# THEATER

**Norm Richert**  
DIRECTOR



Theatrical Ministries at St. Andrew's have been going on for over 50 years, a tribute to Nancy Heusel, who created this program. Stories are central to our faith and theater is a way for all ages to hone their story-telling skills.

## Spring

On May 10 and 11, we staged *Fiddler on the Roof* in the Nancy Heusel Theater of the Parish Hall. The Young Adult group served a wonderful meal before each show. The themes of the show seemed particularly apt in the present times. There were over 30 actors of all ages in the show together with a music ensemble of five, and more helping out backstage. Thanks to all those who contributed. As we have done for several years now, we used the OnTheStage ticketing site, and the generosity of all of those who donated was amazing. We are a generous parish, and OnTheStage provides an easy path to exercising that generosity. The bulk of the proceeds again went toward the Youth program and their upcoming Pilgrimage.

## Summer

In June and July there was summer reader's theater on the lawn, as we have done since 2021 (when it was on Zoom). We read *The BFG*, by Roald Dahl. To make a book into theater, we assign character parts as well as the narrator part to those who show up, juggling parts as we go along, so everyone gets a chance to be a lead

character. It is a drop-in event, so no extended commitment to rehearsals is needed. Readers just show up when they are available. Books are provided, or you can bring your own. Keep it in mind for the warmer times ahead.

## Fall

On Sunday, November 9, we staged *Our Scottish Connection* as part of the 10:00 am worship service. The bits of the play having to do with the history of our church had special resonance in our 198th year, with the bicentennial of St. Andrew's Church coming next year. I am always grateful to those shivering in Jailhouse Square back in 1827 who had the faith and commitment to set in motion the church that we love.

## Christmas

The Christmas Pageant, *Good News of Great Joy*, was presented at the 4:00 Christmas Eve Service, which had a congregation of nearly 500, together with 49 streaming views, some of which may represent more than one person. It was a wonderful production, even with illness thinning our acting ranks, and it was great to share it with so many people, both in attendance and remotely. There have been 367 views of the recorded







video stream since Christmas Eve. As always, this is a family production, with many families represented by more than one actor, from grandparents to parents to children.

## Looking ahead

I have been wanting to stage *Our Town*, by Thornton Wilder for a number of years, and decided that 2026 was the year to get serious. It will be presented on Friday, February 20 at 7:00 pm and Sunday, February 22 at 3:00 pm. This classic American play was last presented at St. Andrew's in 2018. It is a more ambitious theater schedule than we have had for a number of years---I am thinking of this as part of the lead-up to the bicentennial in 2027.

As of the writing of this report, there is a bit of uncertainty about the spring supper theater musical. My hope is to present *Music Man* on Saturday, May 16 and Sunday, May 17. I am still waiting for confirmation from the publisher that we are able to present this show. The licensing of a show is more complicated than you might think, with the rights holders for each show having their own particular set of (unknown) criteria.

There is a master email list containing all those who might have an interest in theater at St. Andrew's. If you would like to be on this list, please let me know at [nrichert@comcast.net](mailto:nrichert@comcast.net).

The Theatrical Ministry at St. Andrew's is a great way to get involved and get to know people. Signing up for the list doesn't commit you to anything; it is just a vehicle for communication.

## THE SHOW GOES ON(LINE)!

Watch select performances by the Saint Andrew's Players on YouTube!

### A History of Our Church



Original Air Date:  
November 9, 2025

[Watch Now!](#)

### Good News of Great Joy



Original Air Date:  
December 24, 2025

[Watch Now!](#)



# THE BREAKFAST

**Sue Nishi**  
DIRECTOR



2025 was another exciting year of growth for the Breakfast Program, but it was not without its challenges. Several federal food programs were suspended or cut which impacted the variety of food available to us from Food Gatherers. Despite these challenges, we were able to provide a hot, nutritious meal for our guests every single day. I am proud of all that our volunteers and donors accomplished in this difficult year, and I am deeply grateful for the opportunity to lead the Breakfast Program.

We are grateful for our partnership with Food Gatherers; we could not offer such a wide variety of nutritious food without their weekly food donations and annual grant. While there were some changes in available inventory this year, the Breakfast Program offered an expanded menu every morning. We adjusted some of our recipes to stretch the items that are in shorter supply and added recipes that include alternative protein sources such as quinoa, lentils and beans. We are planning ahead and ordering larger quantities of frozen and nonperishable foods to tide us over during times when those items are unavailable. When necessary, we purchased additional food to fill in the gaps. Fortunately, Food Gatherers continues to provide weekly fresh produce. Citrus fruit, apples and pears are on the menu regularly as are fresh roasted or raw vegetables.

We continue to partner with community organizations to provide additional services to our guests. We are grateful for our 17 year partnership with First United Methodist Church's Love Thy Neighbor program and for the 500 "to go" lunches they packed and delivered each month. The team at LAITR (Life After Incarceration: Transition and Reentry) facilitated weekly life skills workshops last year, and Wolverine Street Medicine continues to provide bi-monthly footcare clinics. Kiwanis Thrift Sale, the Ann Arbor Thrift Shop, Harvest Mission Church and St. Andrew's parishioners provided regular donations of warm clothing for which our guests are deeply grateful.

In March, we held our first volunteer appreciation dinner. It was a wonderful evening that allowed regular volunteers to get to know one another better and to meet other volunteers who work on different days. We plan to hold another event in late spring; keep an eye on your inboxes for an announcement.

In August, we said goodbye to our cleaning company, 24 Eagle after 39 years of service. We are deeply grateful to Larry, Steve and the rest of the team for their hard work and dedication to the Breakfast for so many years, and we wish them well in retirement. We initiated a new and more cost-effective cleaning plan, hiring JNS Facility Maintenance to clean the guest bathrooms daily and adding a new volunteer "clean up crew" to our morning team to handle the remaining cleaning tasks. There are now opportunities for 14 volunteers to help at Breakfast every day!

In October, a team of parishioners and Breakfast volunteers participated in the CROP Hunger Walk to raise money for the Breakfast Program. Thank you to Merilynne Rush and members of the Outreach and Social Justice Ministry for organizing our team!



## POPULAR NEW MENU ITEMS

Shepherd's Pie

Sloppy Joes

Goulash with Beef  
and Peppers

Swedish Meatballs  
with Gravy and  
Egg Noodles

Pumpkin pancakes

Tortellini with Pesto  
and Tomatoes

Chicken Soup with  
White Beans and  
Quinoa

Chicken Salad  
Wraps



We had a very successful fundraising year. Our budget for 2025 was approximately \$213,000. We planned to raise \$165,000 from fundraising and to take the remaining \$48,000 from the Program's reserves. The Breakfast Program was blessed to receive grants from the Episcopal Diocese of Michigan, the Kiwanis Club of Ann Arbor Foundation and the Mars Foundation as well as a very generous donation from the University of Michigan. Those funds, along with the gifts from our many individual and corporate donors brought in over \$300,000! Thanks to the generosity of our donors, we were able to cover all of our 2025 expenses without taking any funds from reserves. In addition, we replaced one of our commercial freezers when it failed, purchased a floor scrubbing machine, and set aside a small fund to upgrade the kitchen and replace some of our older commercial appliances.

I am deeply grateful for all those who work to support the Breakfast Program: the St. Andrew's staff, our many volunteers, our donors, and all of the St. Andrew's parishioners. Your hard work, your financial support and your prayers are making a difference in the lives of the most vulnerable in our community. Thank you.

With gratitude,

*Sue Nishi*





**Breakfast Balance Sheet 2025 Annual**

As of: Dec 31st 2025 | Filtered by: Core Account

<b>Accounts</b>	<b>Balance Dec 31, 2024</b>	<b>Balance Dec 31, 2025</b>	<b>\$ Change</b>
<b>Assets</b>			
112100 Checking: Bank of Ann Arbor	282,318.64	176,609.72	( 105,708.92 )
112101 CD 7359	0.00	102,691.29	102,691.29
112102 CD 8076	0.00	101,304.11	101,304.11
<b>Total Assets</b>	<b>\$ 282,318.64</b>	<b>\$ 380,605.12</b>	<b>\$ 98,286.48</b>
<b>Liabilities &amp; Net Assets</b>			
<b>Liabilities</b>			
200500 Credit Card	0.00	1,369.08	1,369.08
<b>Total Liabilities</b>	<b>0.00</b>	<b>1,369.08</b>	<b>1,369.08</b>
<b>Net Assets</b>			
321100 Breakfast Operating Fund	254,655.23	276,572.63	21,917.40
350100 Concert Fundraiser Fund	27,663.41	27,663.41	0.00
350200 Reserve Fund	0.00	75,000.00	75,000.00
<b>Total Net Assets</b>	<b>282,318.64</b>	<b>379,236.04</b>	<b>96,917.40</b>
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 282,318.64</b>	<b>\$ 380,605.12</b>	<b>\$ 98,286.48</b>



# Treasurer's Report Breakfast 2025 Annual

Date Range: Jan 1st 2025 - Dec 31st 2025 | Filtered by: Core Account

Accounts	Actual 2025	Annual Budget 2025	Budget Over/ Under 2025
<b>Revenues</b>			
<b>Contributions and Grants</b>			
441100 Contributions: Individuals	195,744.14	115,000.00	80,744.14
441110 Contributions: In Memory of	16,042.51	5,000.00	11,042.51
441111 Contributions: In Honor of	21,640.00	1,500.00	20,140.00
441120 Contributions: Organizations	51,197.26	15,000.00	36,197.26
441200 Grants	19,900.00	25,000.00	( 5,100.00 )
Total Contributions and Grants	304,523.91	161,500.00	143,023.91
<b>Misc Income &amp; Transfers</b>			
444100 Miscellaneous Income	5,859.84	3,500.00	2,359.84
444200 From Reserves	0.00	48,073.30	( 48,073.30 )
444300 Processing Costs	590.31	200.00	390.31
Total Misc Income & Transfers	6,450.15	51,773.30	( 45,323.15 )
<b>Total Revenues</b>	<b>\$ 310,974.06</b>	<b>\$ 213,273.30</b>	<b>\$ 97,700.76</b>
<b>Expenses</b>			
<b>Salaries &amp; Benefits</b>			
515100 Director Salary & Benefits	93,906.48	93,911.27	4.79
515145 Staff Development	0.00	1,000.00	1,000.00
Total Salaries & Benefits	93,906.48	94,911.27	1,004.79
<b>Food &amp; Food Supplies</b>			
541100 Food	18,468.30	24,000.00	5,531.70
541110 Supplies: Food Service	7,540.53	7,500.00	( 40.53 )
Total Food & Food Supplies	26,008.83	31,500.00	5,491.17
<b>Maintenance &amp; Overhead</b>			
542100 Repairs & Maintenance	4,540.36	16,000.00	11,459.64
542102 Supplies: Janitorial	1,705.65	4,500.00	2,794.35
542110 Maintenance Contractors	29,921.10	28,800.00	( 1,121.10 )
542111 Salaries: Shared Costs	21,264.12	19,762.03	( 1,502.09 )
542115 Facility Use	12,300.00	12,300.00	0.00
544100 Equipment	12,436.52	1,000.00	( 11,436.52 )
547110 Website/Internet	605.89	700.00	94.11
Total Maintenance & Overhead	82,773.64	83,062.03	288.39
<b>Office Expense</b>			
545100 Office Supplies/Printing	2,348.61	500.00	( 1,848.61 )
545110 Postage	1,645.25	1,300.00	( 345.25 )
545115 Bank Transaction Fees	194.32	50.00	( 144.32 )
545120 Credit Card Transactions Fees	1,517.53	1,200.00	( 317.53 )
546100 Miscellaneous Expense	5,662.00	500.00	( 5,162.00 )
547100 Computer System	0.00	250.00	250.00
Total Office Expense	11,367.71	3,800.00	( 7,567.71 )
<b>Other Expenses</b>			
550100 Transfer to Reserves	75,000.00	0.00	( 75,000.00 )
Total Other Expenses	75,000.00	0.00	( 75,000.00 )
<b>Total Expenses</b>	<b>\$ 289,056.66</b>	<b>\$ 213,273.30</b>	<b>( \$ 75,783.36 )</b>
<b>Net Total</b>	<b>\$ 21,917.40</b>	<b>\$ 0.00</b>	<b>\$ 21,917.40</b>





24 Eagle Retirement Party



Maureen Vorhees Knitters



Wolverine Street Medicine



Love Thy Neighbor



[breakfastatstandrews.org](http://breakfastatstandrews.org)

The Breakfast at St. Andrew's is a 501(C)(3) tax exempt organization. Your contribution is deductible to the extent permitted by law.

## BOARD OF DIRECTORS

Charlotte Dodd, *President*  
 Claire McLaughlin, *Secretary*  
 Norm Richert, *Treasurer*

Sue Nishi, *Director*  
 Paul Frolick, *Rector*

Sarah Baird  
 Marty Gillen  
 Jan Gombert  
 Michael Kelly  
 Peggy Anne Russo  
 Chris Turek  
 Jenaba Waggy



# FINANCE

**Norm Richert**  
TREASURER



The year 2025 was another year with better-than-expected income. We had budgeted a shortfall of \$51,000 and ended with a surplus of almost \$27,000. The pledged and non-pledged income were strong, and the Gift Acceptance policy adopted last year provided several boosts to the Unrestricted Operating Fund, seen in the Other Revenue line on the Treasurer's Report. We are now in a position to get serious about a goal we have had for too long: calling a second clergy person. A surplus in the operating budget builds the size of the Unrestricted Operating Fund. As we transition to an additional staff member, that Fund will be an important reservoir to keep us going as our income level adjusts to account for the extra spending. It would be wrong to add to the staff if we weren't confident that the income will grow to sustain the higher expense.

The number of Funds seen on the balance sheet has been reduced through the thoughtful work of a subcommittee of Finance. Part of what we learned in the process of developing the Gift Acceptance Policy and examining what other churches do is that you want to have a simple structure of Funds, beyond those needed as "piggy banks" for current operations. A simple Fund structure helps clarify to donors what our needs are. Work will continue in this endeavor.

The Realm package of church management, including accounting, has helped us to get to a better place as to reliability of reporting and transparency. Outsourcing our accounting toward the end of the year was a step we took after much thought and discussion. The off-site accounting company that we chose is part of the company that produces Realm, and their people are very familiar with church accounting, and in Episcopal Churches in particular. There may be some blips in the transition, as some of the work will stay local, distributed among staff and volunteers. As always, it is important to look at your Giving statement carefully and report any discrepancies you find with your records. Feedback should be given to our Parish Administrator, Jonathan Gardner, at 734-663-0518, ext. 200, or [jgardner@standrewsaa.org](mailto:jgardner@standrewsaa.org).



St Andrew's Episcopal Church  
**Treasurer's Report Church 2025 Annual**

Date Range: Jan 1st 2025 - Dec 31st 2025 | Filtered by: Core Account

Accounts	Actual Jan 01, 2025 - Dec 31, 2025	Budget Jan 01, 2025 - Dec 31, 2025	Annual Budget Over/Under Jan 01, 2025 - Dec 31, 2025
<b>Revenues</b>			
Pledge Payments	871,972.01	859,598.00	12,374.01
Plate Offerings	110,143.90	82,000.00	28,143.90
Other Revenue	95,664.64	38,250.00	57,414.64
Funds Transfer	63,806.00	114,818.96	( 51,012.96 )
<b>Total Revenues</b>	<b>\$ 1,141,586.55</b>	<b>\$ 1,094,666.96</b>	<b>\$ 46,919.59</b>
<b>Expenses</b>			
Personnel	707,632.07	710,444.52	2,812.45
Clergy Expense	5,293.90	8,100.00	2,806.10
Lay Staff Expense	( 18,298.16 )	( 16,847.56 )	1,450.60
Maintenance Expense	102,190.39	69,800.00	( 32,390.39 )
Property Insurance	71,845.00	72,000.00	155.00
Utilities	40,141.41	43,720.00	3,578.59
Office Expense	69,557.80	66,000.00	( 3,557.80 )
Miscellaneous Expense	1,271.61	5,250.00	3,978.39
Church Programs Expense	31,505.77	32,650.00	1,144.23
Wider Church Outreach Support	103,550.04	103,550.00	( 0.04 )
<b>Total Expenses</b>	<b>\$ 1,114,689.83</b>	<b>\$ 1,094,666.96</b>	<b>( \$ 20,022.87 )</b>
<b>Net Total</b>	<b>\$ 26,896.72</b>	<b>\$ 0.00</b>	<b>\$ 26,896.72</b>

***In-kind Outreach Giving by St. Andrew's Parishioners***  
**January through December 2025**

Spring & Fall Fund Drive for Food Gatherers <i>providing 108,380 meals</i>	\$54,190
CROP Walk	\$2,889
All Breakfast Donations from Parishioners	\$53,233
Stephen Uche Rice & Beans	\$2,227
AA Community Center <i>(approximate value of gifts for children, gift cards, and donations)</i>	\$10,170
<b>TOTAL (estimated)</b>	<b>\$122,709</b>

Continuance of Opportunity Resource Fund  
invested for low-income community development loans      \$30,000



**Balance Sheet Church 2025 Annual**

As of: Dec 31st 2025 | Filtered by: Core Account

<b>Accounts</b>	<b>Balance Dec 31, 2024</b>	<b>Balance Dec 31, 2025</b>	<b>\$ Change</b>
<b>Assets</b>			
<b>Cash &amp; Savings</b>			
112101 Checking: Bank of Ann Arbor	139,718.43	235,186.58	95,468.15
113176 Clergy Discretionary	1,119.77	0.00	( 1,119.77)
Total Cash & Savings	140,838.20	235,186.58	94,348.38
<b>Long-Term Assets</b>			
141250 Invested Funds - Bank Of AA	1,688,412.82	2,058,979.58	370,566.76
141310 Growth & Income Fund	66,092.04	124,099.83	58,007.79
141320 Opportunity Resource Fund	30,000.00	30,000.00	0.00
Total Long-Term Assets	1,784,504.86	2,213,079.41	428,574.55
<b>Total Assets</b>	<b>\$ 1,925,343.06</b>	<b>\$ 2,448,265.99</b>	<b>\$ 522,922.93</b>
<b>Liabilities &amp; Net Assets</b>			
<b>Liabilities</b>			
<b>Advance Pledge Payments</b>			
261100 Advance Pledge Payments	12,296.27	38,102.00	25,805.73
Total Advance Pledge Payments	12,296.27	38,102.00	25,805.73
<b>Funds Held for Others</b>			
210155 Breakfast At St. Andrew's	0.00	1,016.91	1,016.91
210180 Church School Foster Child	798.01	427.19	( 370.82)
210185 Stephen Uche Rice for Widows	25.00	0.00	( 25.00)
210245 Rotating Shelter	0.00	1,000.00	1,000.00
Total Funds Held for Others	823.01	2,444.10	1,621.09
<b>Payroll Withholdings</b>			
271084 Health Insurance Employee Contribution	194.00	0.00	( 194.00)
271085 FSA Employee Withholding	1,462.17	( 310.43)	( 1,772.60)
271086 403(b) Employee Contribution	1.65	581.77	580.12
Total Payroll Withholdings	1,657.82	271.34	( 1,386.48)
<b>Credit Cards</b>			
280001 CC - Sexton - 5149	0.00	464.79	464.79
280002 CC - Parish Admin - 5230	0.00	8,260.70	8,260.70
280003 CC - Rector - 5156	0.00	189.06	189.06
Total Credit Cards	0.00	8,914.55	8,914.55
Total Liabilities	14,777.10	49,731.99	34,954.89
<b>Net Assets</b>			
<b>Restricted: Donor Designated, Spendable</b>			
300001 Wedding & Funeral Fees Pass-through	562.50	375.00	( 187.50)
310300 Social Justice Ministry Fund	482.33	0.00	( 482.33)
322145 Clergy Discretionary	893.02	7,559.72	6,666.70
322150 Deacon Discretionary	0.00	145.00	145.00
322160 History & Archives Fund	8,113.03	7,073.88	( 1,039.15)
322210 Memorial Flowers Fund	16,214.06	15,958.66	( 255.40)
322220 Organ Repair & Maintenance Fund	135,547.51	134,192.71	( 1,354.80)
322240 St. Cecilia	24,861.68	9,872.68	( 14,989.00)
322241 The Rev. Alan Gibson Music Scholar Fund	3,860.00	8,730.00	4,870.00
322260 Theological Education Fund	11,833.35	11,500.02	( 333.33)
331150 Memorial Garden	18,658.00	22,173.00	3,515.00
371200 Youth Ministry	19,354.35	29,529.71	10,175.36

<b>Accounts</b>	<b>Balance Dec 31, 2024</b>	<b>Balance Dec 31, 2025</b>	<b>\$ Change</b>
371300 St. Andrew's Players Fund	12,629.65	14,629.65	2,000.00
Total Restricted: Donor Designated, Spendable	253,009.48	261,740.03	8,730.55
<b>Restricted: Vestry Designated, Spendable</b>			
331125 Liturgical Books And Supplies	19,574.63	0.00	( 19,574.63)
331180 Search & Sabbatical Fund	20,335.83	19,117.79	( 1,218.04)
341200 General Memorials Fund	52,835.00	0.00	( 52,835.00)
Total Restricted: Vestry Designated, Spendable	92,745.46	19,117.79	( 73,627.67)
<b>Unrestricted</b>			
341100 Unrestricted: Operating	162,195.32	189,092.04	26,896.72
Total Unrestricted	162,195.32	189,092.04	26,896.72
<b>Funds Functioning as Endowed</b>			
381300 General Endowment Fund	524,074.62	898,113.71	374,039.09
381350 Building Endowment Fund	342,234.65	428,164.59	85,929.94
381400 Music Endowment Fund	171,238.84	188,622.43	17,383.59
381450 Heritage Outreach Fund	365,067.59	413,683.41	48,615.82
Total Funds Functioning as Endowed	1,402,615.70	1,928,584.14	525,968.44
Total Net Assets	1,910,565.96	2,398,534.00	487,968.04
<b>Total Liabilities &amp; Net Assets</b>	<b>\$ 1,925,343.06</b>	<b>\$ 2,448,265.99</b>	<b>\$ 522,922.93</b>

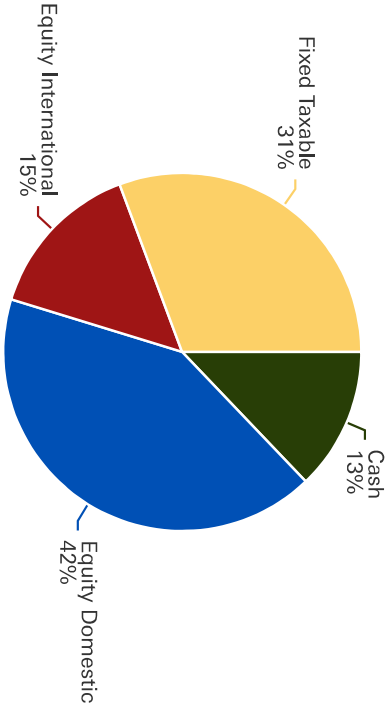


**St. Andrew's Episcopal Church  
Operating Fund Budget  
2026**

	<b>2025 Budget</b>	<b>2026 Budget</b>	<b>% Change</b>
<b>INCOME</b>			
Pledge Payments	\$854,598	\$944,269	10.49%
Prior Year Pledge Payments	\$5,000	\$5,000	0.00%
Plate Offerings	\$12,000	\$14,000	16.67%
Non-Pledged Contributions	\$70,000	\$90,000	28.57%
Other Revenue	\$38,250	\$66,642	74.23%
Add'l Reduction to Unrestricted Operz	\$50,263	\$0	-100.00%
Designated Funds Transfer	\$63,806	\$70,010	9.72%
<b>TOTAL REVENUE</b>	<b>\$1,093,917</b>	<b>\$1,189,921</b>	<b>8.78%</b>
<b>EXPENSES</b>			
* Personnel	\$701,197	\$739,351	5.44%
Maintenance	\$69,800	\$76,100	9.03%
Property Insurance	\$72,000	\$74,231	3.10%
Utilities	\$43,720	\$39,355	-9.98%
Office Expense	\$71,000	\$114,500	61.27%
<b>Church Programs</b>			
Christian Education	\$6,500	\$6,500	0.00%
Choir & Music	\$12,350	\$12,350	0.00%
Theater Program	\$4,000	\$4,000	0.00%
Adult Education	\$250	\$250	0.00%
Liturgical Supplies	\$2,000	\$2,000	0.00%
Hospitality	\$5,500	\$5,500	0.00%
Funeral Receptions	\$500	\$500	0.00%
Episcopal Health Ministries, Parish Caller	\$1,550	\$1,550	0.00%
<b>Diocesan Pledge</b>	<b>\$103,550</b>	<b>\$107,065</b>	<b>3.39%</b>
<b>TOTAL EXPENSES</b>	<b>\$1,093,917</b>	<b>\$1,183,252</b>	<b>8.17%</b>
<b>END-OF-YEAR BALANCE</b>	<b>\$ -</b>	<b>\$ 6,669</b>	

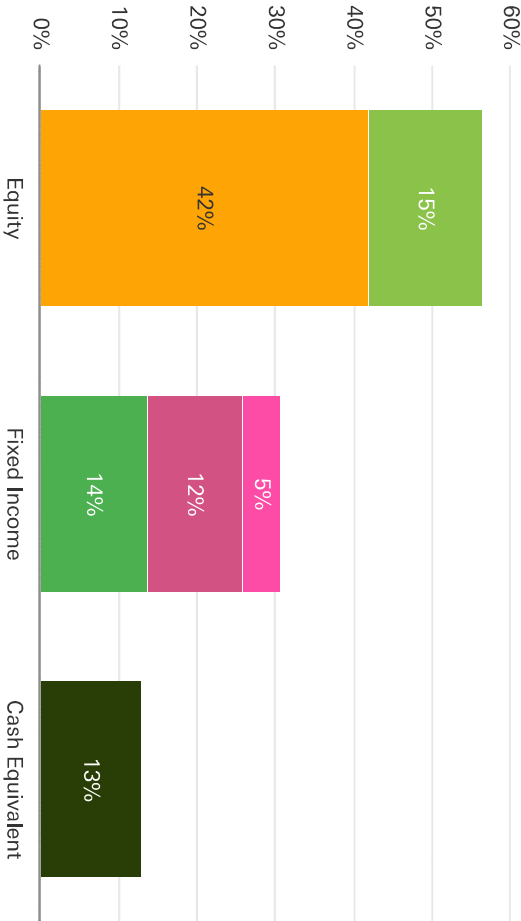
\*This includes a 2.8% COLA for staff and a second clergy person starting 6/1

Asset Allocation



MAJOR ASSET TYPE	% OF PORTFOLIO	MARKET VALUE
Equity	56.41%	\$1,161,464
Mutual Fund - Equity	41.83%	\$861,296
Exchange Traded Fund - Global/Int	14.58%	\$300,168
Fixed Income	30.69%	\$631,864
Exchange Traded Fund - Fixed Income	13.63%	\$280,641
U.S. Treasury Bills	12.13%	\$249,680
U.S. Government Notes & Bonds	4.93%	\$101,543
Cash Equivalent	12.90%	\$265,640
Cash Equivalents	12.90%	\$265,640
Total	100.00%	\$2,058,968

Investment Allocation

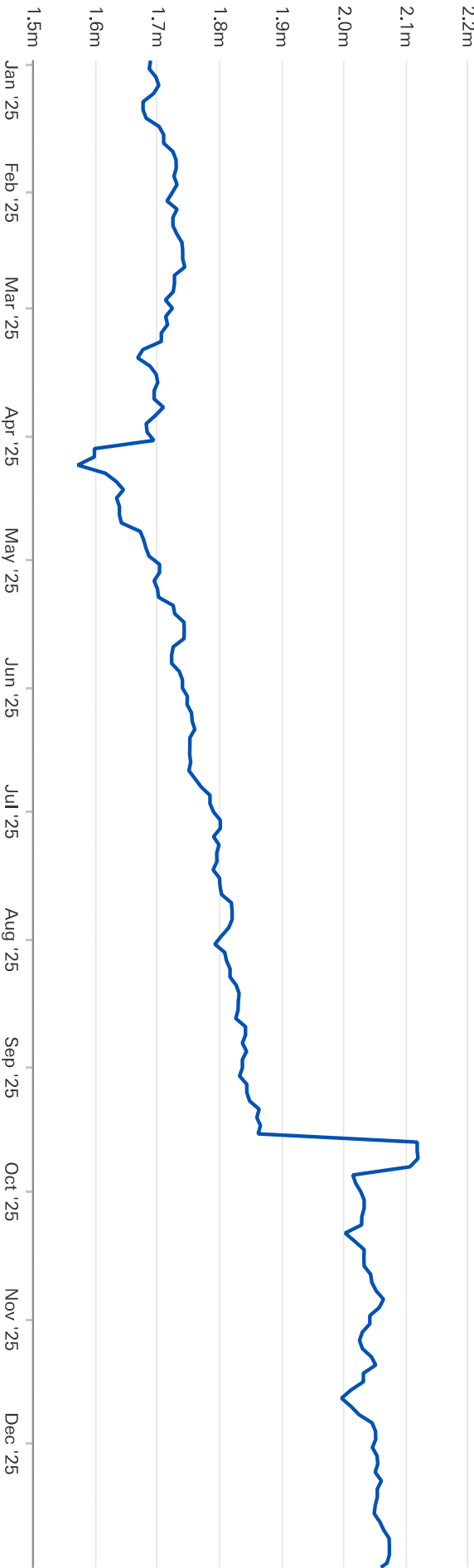


Mutual Fund - Equity    Exchange Traded Fund -...    Cash Equivalents    U.S. Treasury Bills    U.S. Government Notes...

INVESTMENT TYPE	% OF PORTFOLIO	MARKET VALUE
Mutual Fund	41.83%	\$861,296
ETF	28.21%	\$580,809
Bond	17.06%	\$351,223
Money Market Fund	12.88%	\$265,095
Currency	0.03%	\$544
Total	100.00%	\$2,058,968



Change In Value

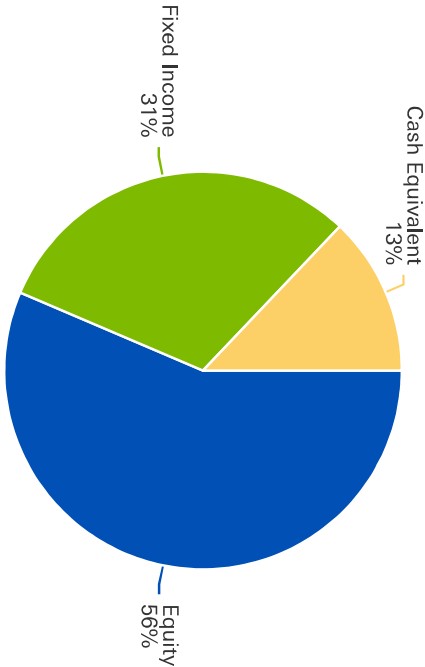


Account Activity

ACTIVITY	CURRENT PERIOD	YEAR TO DATE
Starting Value	\$2,026,842	\$1,688,125
Net Cash Flow (USD)	(\$741)	\$149,259
All Income/Expenses (USD)	\$19,607	\$39,857
Change In Accrued Income (USD)	\$194	\$1,356
Net Gain/Loss	\$18,469	\$182,940
Ending Value	\$2,058,968	\$2,058,968

Portfolio Overview

Asset Allocation



Performance Returns by Asset Class

MAJOR ASSET TYPE	% OF PORTFOLIO	MARKET VALUE	CURRENT PERIOD	LATEST QUARTER	YEAR TO DATE	1 YEAR
Cash Equivalent	12.90%	\$265,640	0.66%	0.67%	3.00%	3.00%
Equity	56.41%	\$1,161,464	2.55%	2.95%	19.88%	19.88%
Fixed Income	30.69%	\$631,864	0.77%	0.90%	5.71%	5.71%
Total	100.00%	\$2,058,968	1.78%	2.04%	13.75%	13.75%



# 2025 ANNUAL REPORT

The Rev. Paul Frolick  
**RECTOR**

The Rev. Sally Boelter  
**PRIEST ASSOCIATE**

The Rev. Walt LaBatt  
**PRIEST ASSOCIATE**

The Rev. JoAnn Kennedy Slater  
**PRIEST ASSOCIATE**

The Rev. Dcn. Felicity Thompson  
**DEACON / SEMINARIAN**

Deborah Friauff  
**DIRECTOR OF MUSIC AND ORGANIST**

Jonathan Gardner  
**PARISH ADMINISTRATOR**

Kate Riedel  
**DIRECTOR OF COMMUNICATIONS**

Linda & Steve Hastings  
**CHILDREN & YOUTH MINISTRIES**

Matt Marsh  
**SEXTON**

Jeff Sharp  
**HOUSEKEEPER**

Sue Nishi  
**DIRECTOR, BREAKFAST AT ST. ANDREW'S**

