



# SAINT PATRICK'S EPISCOPAL CHURCH

---

## **Annual Report of the Parish 2009**

**Annual Meeting of Saint Patrick's**  
Mooresville, North Carolina  
January 17, 2010

# SAINT PATRICK'S EPISCOPAL CHURCH 2009

## The Vestry

Mark Fowler, <i>Senior Warden</i>	500-3263	David Bramigk	528-4749	Steve Messick	662-6825
Sigrid Gimla, <i>Junior Warden</i>	662-7980	Gail Connelly	660-9279	Bob Smith	663-4457
Dale Addington	799-7047	Roger Jenkins	657-8728	Beth Vannais	662-8605
Rita Azali	878-0261	Mark McCulloh	664-7396	Alex Youngs	662-0998
Beryl Frey, <i>clerk, ex-officio</i>	662-8855	Judy Willingham, <i>Treasurer, ex-officio</i>	799-9734		

## Staff

The Reverend Mark S. Forbes, *Rector*  
Beryl Frey, *Parish Administrator*  
Julie Lynch, *Financial Secretary, Preschool Administrator*  
Fred Brumbaugh, *Organist, Choir Director*  
Pam Hatley, *Director of Youth Ministries*  
Ginger Missert, *Director of Children's Ministries*  
Deb Sapanaro, *Preschool Director*  
Susan Humphrey, *Nursery staff*

### Saint Patrick's Episcopal Church

Post Office Box 1491  
201 Fairview Road  
Mooresville, North Carolina 28115  
Telephone: (704) 663-5659 Fax: (704) 662-7050  
Email: [stpats34665@windstream.net](mailto:stpats34665@windstream.net)  
Website: [www.saint-patricks.org](http://www.saint-patricks.org)

### LITURGICAL SCHEDULE

#### *Sunday*

8:45 a.m.	Holy Eucharist, Rite II and Sermon	Sanctuary
10:00 a.m.	Holy Eucharist, Rite II and Sermon	Sanctuary
11:15 a.m.	Adult Christian Education	Sanctuary

*Christian Education for children and youth takes place during the 1<sup>st</sup> half of the 10:00 a.m. service*

#### *Tuesday Evening*

6:00 p.m.	Centering Prayer	Sanctuary
-----------	------------------	-----------

### Saint Patrick's Ministries

Episcopal Church Women (ECW)  
Christian Education Adults  
Christian Education Children  
Liturgical  
Outreach  
Newcomer's  
Pastoral Care  
Preschool Board  
Education For Ministry (EFM)

Stewardship  
Building and Grounds  
Parish Life  
Finance  
Youth  
Land Use  
Personnel  
Grow the Body of the Faithful  
Daughters of the King

## 2009 Annual Report: Rector's Reflection

*"Now, proceed to cross the River Jordan...proceed into the land I am giving you." -Yahweh*  
*"Love one another as I have loved you. Go, therefore, and make disciples." -Jesus*

Our time has come. After some difficult years of wilderness wandering, God has delivered us to the cusp of the Promised Land. I am speaking of financial security. The Cram Deal has closed.

Our pledge campaign was a phenomenal success. Assuming continued fiscal diligence, our finance committee now projects that Saint Patrick's is positioned to fund our 2010 bare minimum expenses sans reliance on capital assets. Remaining vigilant and continuing along the path of fiscal responsibility, we will cross the River Jordan into the Promised Land of financial security and health. Considering the depths of the financial crisis from which we came, our current position is to be celebrated. To God we give glory.

Though ultimate glory goes to God, progress does not occur without the consent, leadership, and work of the people. The Israelites may have been inspired and equipped by God; but their faith, perseverance, grit, skills, and intellect were also necessary to achieve the goal. Therefore, glory also goes to us, the people of Saint Patrick's. God most certainly has led us to the River Jordan's edge, but we had to walk the walk to get here.

According to church development specialists, a vibrant lay leadership is the key ingredient to church growth and health. In the course of the Annual Meeting, gratitude will be expressed to all lay leaders, but I'll suffice to say here that the lay leadership across all facets of St. Patrick's life has been phenomenal. We now anticipate our crossing into the Promised Land because of all your thoughtful and diligent efforts. The life of this church thrives because of you, the involved membership.

And so, we begin a new year, glorying in God's goodness and looking ahead with faithful optimism. Together, we will continue to ever more strongly heed the Gospel call. Together we will seek to share ever more abundantly God's love and His message of hope to all people.

To this end, we begin 2010 with two primary objectives. We seek (1) to strengthen our identity as an outreach church, and (2) to begin the implementation of our growth plan. In some detail, I laid out these objectives and how we intend to execute them in my November 2009 Passages article. I refer you to that document archived on our website should you wish to review. God is good. In response we diligently and joyfully strive to be faithful. In light of this relationship, 2009 has been a wonderful year of achievement and grace. 2010 promises the same.

Peace,  
Mark Forbes

## 2009 Senior Warden Report

Dear Brothers & Sisters of Saint Patrick's,

*"Those who do what is true come to the light, so that it may be clearly seen that their deeds have been done in God" John 3.21*

As we close out 2009 and usher in 2010 I will also have fulfilled my time on our Vestry and as Senior Warden. It has been an eventful year at St. Patricks, our new Rector Mark Forbes (and his family) served his first full year with us, delighted us with his stories, thought provoking sermons and tender Pastoral care. The groundwork done by past Vestry's, Wardens and the Land Use Group brought us the means to reduce our mortgage by 50%, paving the way for solvency. We were blessed with an Associate priest in the person of Sarah Blaise-Diamond and her family.

The Grow the Body Committee came together bringing cohesiveness to our efforts to reach out to the community at large spreading the message of Jesus love and the fellowship we find at St.Patrick's. All our ministry teams did yeomen's work with meager budgets and produced wonderful results from "A Taste of Wine" to yard sales, Books and Bites, Food for Friends, beautiful music and moving liturgies.

However, the most important steps of our community were the small ones, baptisms, confirmations, Mission Trips, EOC camps, Pilgrimages. The wonderful adult education forums, children's ministry and the evenings with the "Solace for the Children" folks breathe life into the stone and plaster of our church. The first "Be the Sermon Sunday", the impromptu Beans skits at Kanuga, Newcomers cafes full of the joy and warmth so vibrantly on display during the "Saint Patrick's Peace" are attracting new members who want to share in community.

The nuts and bolts of the years work and plans for next year are spelled out in the committee reports that follow these musings so please read them carefully and see where the spirit moves you to action in furthering their meaningful work in our community. They are always glad of new ideas and new hands to carry them out.

For the members of our Vestry past, present, future, for the advice and support of the junior wardens and wardens past and present, for the love, and caring way in which Saint Patrick's welcome all to the Lord's table I am grateful. For the privilege and opportunity to serve as your Senior Warden, I am thankful. For the future of Saint Patrick's I am confident in our membership, our lay leaders and clergy leading us forward as "Loving People Loving Jesus".

May God Bless Us Every One,  
(Charles Dickens)  
Mark Fowler  
Senior Warden

## 2009 Finance Committee Report

We have much to be grateful for as we start a new year at Saint Patrick's. From a financial perspective, 2009 was a pivotal year for us. 2009 was a year full of financial challenges, at times, we were very close to insolvency. Yet, through the perseverance and continued dedication of our staff and our lay leadership, along with the continued support of the congregation, we were able to achieve some remarkable successes that will enable St. Pat's to thrive in the years to come. While there are still some lean times ahead which require us to remain diligent to our fiscal responsibilities, we have weathered the storm and are in position to achieve the type of financial stability that we have strived for. This report will discuss some of those successes, and provide a summary of several critical topics that impact our financial position and future.

### 2009 Profit/Loss and Account Summary:

In summary, our financial performance in 2009 as compared to budget was very solid. We outperformed budget numbers for in house income (i.e., pledges, regular contributions, etc.). And, we spent less than was budgeted for expenses. This is a testament to the commitment of our parishioners, and the professionalism of our staff.

The table below summarizes our 2009 P&L performance as compared to 2009 budget.

<i>2009 Profit/Loss Summary</i>	<i>Actual</i>	<i>Budget</i>
<b><i>Total Church Based Income</i></b>		
Gifts & memorials	\$535.00	
Loose plate offerings	\$4,443.04	
Prior year(s) pledges	\$24,268.00	
Current year pledges	\$247,092.98	
Pledges in excess of actual pledge	\$8,217.35	
Prior year(s) new pledges	\$200.00	
Current year new pledges	\$275.00	
Preschool contribution	\$10,000.00	
Regular contributions	\$27,749.13	
Gain/loss sale of investment	\$91.71	
Interest income	\$402.65	
Sales tax refund	\$529.78	
<b>Total Church Based Income</b>	<b>\$323,804.64</b>	<b>\$284,775.01</b>
<b><i>Total Operating Expenses EXCLUDING INTEREST AND PRINCIPAL PAYMENTS ON MORTGAGE</i></b>		
Buildings and grounds	-\$37,197.29	
Business expenses	-\$29,574.58	
Committee expenses	-\$36,000.13	
Total payroll expenses	-\$194,865.26	
Property taxes	-\$54.52	
<b>Total Operating Expenses EXCLUDING INTEREST AND PRINCIPAL PAYMENTS ON MORTGAGE</b>	<b>-\$297,691.78</b>	<b>-\$309,686.91</b>

<b>Mortgage Principal and Interest</b>		
Wachovia interest payments	-\$73,050.27	
Aquesta interest payments	-\$8,297.65	
Wachovia principal payments	-\$32,698.32	
Aquesta principal payments	-\$2,221.41	
<b>Total Mortgage Principal and Interest payments</b>	<b>-\$90,154.79</b>	<b>-\$81,583.29</b>
<b>Total Expenses (Operating + Mortgage)</b>	<b>-\$387,846.57</b>	<b>-\$391,270.20</b>
<b>Net Income (Church Based Income – Total Expenses)</b>	<b>(\$64,042.57)</b>	
<b>Cram Monies received in 2009, \$12,500 monthly installments (EXCLUDING CASH RECEIVED AT CLOSE OF LAND SALE)</b>	<b>\$125,000.00</b>	
<b>Cash carried forward to 2010 – Cram payments minus negative net income. (approximate – from P&amp;L statement)</b>	<b>\$60,957.43</b>	

The table below summarizes our 2009 end of year cash position.

<b>Balance Sheet Summary as of December 31, 2009</b> (All values from Treasurer's Balance Sheet report)	
Restricted (Targeted) Accounts	\$90,351.66
Cash from Close of Land Sale (after debt reduction and mortgage restructure, in restricted account)	\$103,854.07
Cash Carried Forward from 2009 (from Treasurer's Balance Sheet report)	\$61,423.65
<b>Total Cash</b>	<b>\$255,629.38</b>

### **Impact of the Land Sale:**

The importance of the land sale to Saint Patrick's and its impact on our financial security cannot be over emphasized. The benefits provided by the cash from this deal far outweigh the aesthetic costs associated with the sale and eventual development of the parcel. Proceeds from the land sale have provided a much needed lifeline through a very difficult 2008 and 2009, and cash from the closing has allowed us to reduce our debt and the resulting monthly mortgage payment to a manageable level. With the newly restructured loan our mortgage payment has been cut approximately in half. This is truly the difference between financial security and insolvency. Additionally, funds remain that can be banked for emergency needs, used to further reduce debt, and finally to build a depreciated assets fund that will allow Saint Patrick's to adequately maintain its building and property. The tables below provide a quick overview of cash from the land deal and debt restructuring.

The table below summarizes cash allocation from initial close of the land deal:

Cash to St. Patrick's at closing	\$575,000
Debt Reduction (Building debt reduced from \$1,274,527 to \$800,000)	(\$474,527 (approx))
Cash Remaining including earnest money (Deposited in restricted account)	\$103,854 (approx)

**The table below summarizes impact of debt reduction and mortgage restructure:**

Old Building Debt prior to close	\$1,274,527 (approx)
Old Wachovia Mortgage	\$10,258/month
Debt Reduction	(\$474,527 (approx))
New Building Debt	\$800,000
New Aquesta Mortgage	\$5259/month

**A Discussion of the Projection Used for the 2010 Stewardship Campaign:**

During the third quarter of 2009 the Finance Committee was asked to work with the Stewardship Committee and church leadership to help provide cash flow projections for 2010 that could be used to set a pledge goal for the 2010 Pledge Campaign. In brief, the strategy used was to look at year-to-date Profit and Loss Statements available at the time and use this information to project final 2009 income and expenses. These values were then used to project anticipated expenses for 2010. This provided the income target needed to achieve financial sustainability (i.e., Church Based Income level greater than or equal to 2010 Projected Expenses). We then compared the projected 2010 income requirement to the projected 2009 values and hypothesized that a 14% increase in overall pledge volume would provide the income level necessary to meet projected 2010 expenses.

It is important to note that several assumptions were used to develop these projections and the eventual 14% goal. They are as follows:

- All other Church Based income sources would remain at 2009 actual levels throughout 2010. This includes Prior Year(s) Pledges, 2009 Pledges in Excess, and Regular Contributions, each of which were significantly higher than 2009 budget levels and together provided more than \$60,000 in total income.
- All Operating Expenses would remain at 2009 actual levels, which were running under budgeted levels.
- Land Deal would be closed, debt would be paid down, and mortgage would be restructured yielding lower monthly/annual payment.

Running the projection today using the same assumptions and known data for 2009 from end of year P&L reports provides the following:

<b>2010 Projection Using Known End of Year Data</b>	
Projected 2010 Operating Expenses (same as 2009 actual)	\$297,691
New Mortgage Payment (annualized)	\$63,114
<b>Total Projected 2010 Expenses (2010 Operating + Mortgage)</b>	<b>\$360,805</b>
Projected Pledges Required to Meet Expenses (2009 Pledges (\$247,092) + 14%)	\$281,684
All Other Projected Income (Same levels as 2009)	\$76,712
<b>Total Projected 2010 Income Requirement (2010 Pledges + Other Income)</b>	<b>\$358,396</b>
<b>Difference in Projected Income Target at 14% increase in Pledge Income and Projected Expenses.</b>	<b>(\$2408) or 0.07%</b>

What this tells us is that the projections run during the third quarter of 2009 and the resulting Stewardship goal of a 14% increase in pledge volume were remarkably accurate when compared to the same analysis using known actual 2009 income and expense values available today. However, the important message here is that if we match 2009 income levels in all categories and achieve the targeted 14% increase in *collected* pledge volume in 2010, AND keep 2010 spending at 2009 levels, we will achieve our goal of financial sustainability. That is, Expenses and Income will be matched. Bear in mind that this is a projection that is based on many assumptions, some of which may not be met. However, this represents a tremendous step forward for Saint Patrick's and shows that we are getting very close to achieving our long term goal of financial security and sustainability.

## **2010 Budget:**

### **A few words on budgeting philosophy for 2010:**

A well researched and carefully prepared budget can and should be one of the most useful management tools available to any organization. A well prepared budget provides a clear picture of cash flow through the year on a month by month basis. Potential shortfalls regarding cash flow can be identified well in advance, and strategies to resolve them can be considered before the potential problem occurs. In short, a solid budget provides managers and organizations the ability to proactively manage their finances, as opposed to reactively addressing unforeseen problems as they occur. However, to achieve this goal, a conservative approach to the budget process must be taken in order to identify and flesh out potential financial challenges and develop proactive strategies for management and resolution of those challenges. This is the philosophy used in the creation of Saint Patrick's 2010 budget. The budget presented is very conservative in terms of budgeted revenue and expenses. For clarity, budgeted income values are lower in many areas than 2009 actual values, while budgeted expenses are higher than 2009 actual values. While this approach may not be intuitive, it provides a financial picture that shows

us when and where cash flow may be at greatest risk, and it helps identify areas to watch and areas where there may be opportunities to improve our position.

This approach to budgeting yields some different outcomes (i.e., budget deficit) than the projection discussed previously. However, that budget deficit must be put into context. It is important to note that a projection and a budget are two different tools used for two different purposes. A projection is what we anticipate and hope will occur based on past experience. In contrast, a budget provides us with a picture of what we need to be aware of from a cash flow perspective, valuable insight on how changes to income and/or expenses change that picture, and a set of guidelines that can be used in the financial management of the organization. While there is every reason to believe that we can, and likely will, outperform our 2010 budget, there remain many uncertainties in the greater economy for 2010. As such, a fiscally conservative approach to the budget was deemed the prudent way to move forward for 2010.

### **Budget in Review:**

#### Income:

- Pledges: \$311,787 in pledges, minus 4.5% adjustment for pledges anticipated to be deemed uncollectible, results in \$297,757 in budgeted pledge revenue.
- Restricted Income: Historically, Saint Patrick's has funded much of our committee expenses with money derived from fundraising. These funds are then placed into restricted accounts that can only be used for the intended purpose. The funds are not technically considered part of our Operating Income, likewise, associated expenses are not considered part of Operating Expenses. From a Budget perspective these funds are a wash. However, we include this in the budget so we can better track those anticipated expenses and fund raising efforts.

#### Expenses:

- Personnel Expenses: Increased by approximately \$5,000 due to an increase in health insurance expenses. All other values remain unchanged from 2009.
- Business Expenses: 2010 Budget increased by approximately \$4,200 to cover costs associated with new church accounting and management software (ACS). All other line items remained unchanged from 2009 budget levels.
- Building and Grounds: 2010 budget levels remained unchanged from 2009 budget.
- Debt Service: This is one of the most significant changes to the 2010 budget. Total mortgage payments have been reduced by approximately 50% as compared to 2009.
- Ministries: Budgeted Ministry values remain essentially unchanged for 2010. Minor changes were made to Youth and Outreach.

Issues to Note that Impact the Budgeted Deficit: These factors must be taken into account when considering the budget deficit.

- Principal Payments: Principal payments of approximately \$13,800 are included in budgeted expenses in order to track cash flow. However, these payments are not technically considered operating expenses as they reduce debt and increase equity.

- Regular Contributions in 2009 added approximately \$28,000 to income. However, in an effort to remain diligent to the conservative philosophy, 2010 levels are budgeted at \$18,000.
- Cash from Land Sale: No cash from the land sale was included in the 2010 budgeted income total. In contrast \$102,500 in cash from the land sale was included in the 2009 budget to cover operating expenses. This is a significant point.
- Prior Year(s) Pledges and Excess Pledges: Prior Year(s) Pledges and Excess Pledges were not included as income in the 2010 budget. However, history shows that each year Saint Patrick's receives substantial income from prior year(s) pledge commitments that are paid late and pledge commitments that were exceeded. While we can reasonably expect this income, we cannot count on it, therefore it is not included in the budget. For reference, 2009 Prior Year(s) Pledge and Excess pledges provided combined income of \$32,485.
- Budgeted Expenses vs. Actual Expenses: Budgeted expenses for 2010 are set at 2009 levels with the exceptions noted previously. However, 2009 actual spending was approximately \$12,500 below 2009 budget levels.

•  
**Conclusion:**

I want to close with one very simple message. Saint Patrick's has made very significant progress in our quest to become fiscally responsible and financially stable. This has truly been a milestone year, and our future is brighter than ever. We have much to be grateful for.

Respectfully submitted

Pete Barger  
Chair, Finance Committee

**Saint Patrick's Episcopal Church - Budgeted Annual Income Statement**  
2010

	January	February	March	April	May	June	July	August	September	October	November	December	Total	% of revenue
<b>Projected Revenue</b>														
Adjusted Pledges (regular)	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	24,813.13	297,757.50	82%
New Pledges	0.00	0.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	7,500.00	2%
Regular Contributions	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	18,000.00	5%
Plate Offerings	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	4,500.00	1%
Preschool Contribution	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.33	833.37	10,000.00	3%
Transfer from Restricted Funds	12,178.00	88.00	5,088.00	88.00	88.00	4,448.00	88.00	88.00	88.00	1,588.00	2,588.00	2,588.00	26,506.00	7%
Interest Income	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	0.00	0.00	100.00	400.00	0%
Miscellaneous Income	0.00	0.00	125.00	0.00	0.00	125.00	0.00	0.00	125.00	0.00	0.00	125.00	500.00	0%
<b>Total Revenue</b>	<b>\$39,699.46</b>	<b>\$27,609.46</b>	<b>\$33,584.46</b>	<b>\$28,359.46</b>	<b>\$28,359.46</b>	<b>\$32,944.46</b>	<b>\$28,359.46</b>	<b>\$28,359.46</b>	<b>\$28,584.46</b>	<b>\$28,359.46</b>	<b>\$29,859.46</b>	<b>\$31,084.50</b>	<b>\$365,163.50</b>	<b>100%</b>
<b>Projected Expenses</b>														
<b>Personnel</b>														
Wages/Salaries	12,973.08	12,648.08	12,648.08	12,973.08	12,648.08	12,648.08	13,123.08	12,648.08	12,648.08	12,823.08	12,648.08	12,648.12	153,077.00	41.92%
Payroll Taxes	574.95	574.95	574.95	574.95	574.95	574.95	574.95	574.95	574.95	574.95	574.95	574.95	6,899.40	1.89%
Insurances (life/health)	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	1,614.04	19,368.48	5.30%
Retirement	3,007.42	235.87	235.87	3,007.42	235.87	235.87	3,007.42	235.87	235.87	3,007.42	235.87	235.87	13,916.64	3.81%
Transportation	333.34	333.34	333.34	333.34	333.34	333.34	333.34	333.34	333.34	333.34	333.34	333.30	4,000.04	1.10%
Continuing Education	0.00	0.00	250.00	500.00	0.00	250.00	0.00	0.00	250.00	750.00	0.00	250.00	2,250.00	0.62%
Background Check	180.00	0.00	0.00	0.00	0.00	0.00	0.00	25.80	0.00	0.00	0.00	0.00	205.80	0.06%
Subtotal													199,717.36	54.69%
<b>Business Expenses</b>														
Office Supplies	225.00	225.00	225.00	400.00	225.00	225.00	225.00	500.00	225.00	225.00	500.00	500.00	3,700.00	1.01%
Office Equipment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
ACS Software Package	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	350.00	4,200.00	1.15%
Postage	450.00	215.00	200.00	900.00	215.00	200.00	425.00	400.00	200.00	625.00	200.00	400.00	4,430.00	1.21%
Printing/Copying	700.00	2,000.00	700.00	1,000.00	700.00	700.00	700.00	1,000.00	700.00	700.00	700.00	1,000.00	10,600.00	2.90%
Phone	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	6,000.00	1.64%
Annual Audit	0.00	0.00	0.00	0.00	0.00	4,000.00	0.00	0.00	0.00	0.00	0.00	0.00	4,000.00	1.10%
Bank Fees	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	300.00	0.08%
Book Keeping	0.00	350.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00	0.10%
Brokerage Fees	83.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	83.00	996.00	0.27%
Misc. Business Expenses	2,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,000.00	0.55%
Subtotal													36,576.00	0.00%
<b>Building and Grounds</b>														
Utilities	2,200.00	2,200.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	2,200.00	20,100.00	5.50%
Garbage Service	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	960.00	0.26%
Building Supplies	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	90.00	1,080.00	0.30%
Cleaning Service	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	375.00	4,500.00	1.23%
HVAC	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	165.00	1,980.00	0.54%
Fire/Security	600.00	0.00	0.00	600.00	0.00	0.00	600.00	0.00	0.00	600.00	0.00	0.00	2,400.00	0.66%
Insurance	1,500.00	0.00	0.00	1,500.00	0.00	0.00	2,500.00	0.00	1,700.00	1,500.00	0.00	0.00	8,700.00	2.38%
Mowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Grounds Maintenance	0.00	0.00	0.00	500.00	0.00	0.00	0.00	0.00	0.00	500.00	0.00	0.00	1,000.00	0.27%
Misc. Repair and Maint. Costs	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	720.00	0.20%
Subtotal													41,440.00	11.35%
<b>Debt Service</b>														
Building Mortgage - Interest	4,136.85	4,131.03	4,125.19	4,119.31	4,113.41	4,107.48	4,101.51	4,095.51	4,089.49	4,083.43	4,077.34	4,071.21	49,251.76	13.49%
Mortgage - Principal	1,122.68	1,128.50	1,134.34	1,140.22	1,146.12	1,152.05	1,158.02	1,164.02	1,170.04	1,176.10	1,182.19	1,188.32	13,862.60	3.80%
Subtotal													63,114.36	17.28%
<b>Ministries</b>														
Christian Education, Adult	100.00	100.00	100.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00	0.14%
Christian Education, Children	60.00	140.00	20.00	95.00	165.00	900.00	25.00	285.00	25.00	95.00	135.00	205.00	2,150.00	0.59%
Evangelism and Growth	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Grow the Body of the Faithful	2,400.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,400.00	0.93%
Library	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	144.00	0.04%
Liturgical/Altar Guild	100.00	75.00	200.00	75.00	100.00	75.00	100.00	175.00	100.00	75.00	100.00	75.00	1,250.00	0.34%
Music	30.00	110.00	30.00	30.00	110.00	30.00	30.00	110.00	30.00	30.00	110.00	30.00	680.00	0.19%
Newcomers	33.00	33.00	33.00	33.00	33.00	33.00	33.00	33.00	33.00	33.00	33.00	33.00	396.00	0.11%
Outreach	2,745.25	2,445.25	7,062.75	2,362.75	2,062.75	7,422.75	2,362.75	2,062.75	2,062.75	2,362.75	3,945.25	4,945.25	41,843.00	11.46%
Parish Life	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	55.00	660.00	0.18%
Pastoral Care	60.00	0.00	50.00	40.00	20.00	0.00	60.00	0.00	50.00	40.00	20.00	0.00	340.00	0.09%
Stewardship	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00%
Vestry	475.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	475.00	0.13%
Youth	12,751.00	51.00	51.00	201.00	671.00	996.00	21.00	421.00	51.00	51.00	796.00	1,651.00	17,712.00	4.85%
Subtotal													69,550.00	19.05%
<b>Other Expenses</b>														
Depreciation Reserve													0.00	0.00%
<b>Total Operating Expense</b>	<b>\$52,166.61</b>	<b>\$31,405.06</b>	<b>\$32,882.56</b>	<b>\$35,394.11</b>	<b>\$28,362.56</b>	<b>\$38,792.56</b>	<b>\$34,289.11</b>	<b>\$28,973.36</b>	<b>\$29,387.56</b>	<b>\$34,494.11</b>	<b>\$30,500.06</b>	<b>\$33,750.06</b>	<b>\$410,397.72</b>	
<b>Operating Income/Loss</b>	<b>(\$12,467.15)</b>	<b>(\$3,795.60)</b>	<b>\$701.90</b>	<b>(\$7,034.65)</b>	<b>(\$3.10)</b>	<b>(\$5,848.10)</b>	<b>(\$5,929.65)</b>	<b>(\$613.90)</b>	<b>(\$803.10)</b>	<b>(\$6,134.65)</b>	<b>(\$640.60)</b>	<b>(\$2,665.56)</b>	<b>(\$45,234.22)</b>	

## **2009 Adult Christian Education Committee Report**

The offerings of the Adult Christian Education Committee could only have been effective through the workings of its members. The attendance was almost 100% each meeting. Ideas and input were thoughtful and centered in the spread of the Good News- in a wide and interesting way that appealed to a broad spectrum of spiritual thinking.

We were fortunate to have The Rev. Mark Forbes at the helm of this enterprise. Most of the basic suggestions came from him. They were discussed, fleshed out and then focused after which the committee went out to seek appropriate speakers.

The result was a series of talks starting with Jane Pope, challenging us with how “Fibs, lies and tall tales” interact with a life that wishes to follow Jesus. Rabbi Barbara Thiede brought us “The Women of the Hebrew Testament” through the depth of Hebrew words and their descriptive meaning.

Hospice and Care Giving touched our lives with new and timely information.

Of course Fred Brumbaugh stole the show! We now know what a “Canticle” is and how poems are put to music to form Hymns we love to sing—see what you missed if you did not attend!!

Dr. Sam Maloney, Emeritus Professor of Ethics at Davidson College, talked about effects our choices in doing right or wrong.

Rick Krumel shared insights into Stewardship.

The attendance ranged from 10 to 33 averaging about 20. The Q and A periods were brisk and very open. We thank you all for your participation and support.

Of course none of this could have been possible without help from Beryl Frey. Beryl compiled and designed brochures and announcements and generally kept us all on the right track. Our sincere thanks to her.

It was a good year for home-based Lenten study and the Advent series. The format for the Lenten series was so well received that it is being repeated next year as well. The Advent study, lead by Mark Forbes, combined a soup supper and a Eucharist with the study of “Mystical Hope” an excellent book by Cynthia Bourgeault. Each of the three sessions was well attended.

We hope you have enjoyed the Forums. Your suggestions for topics and any other input is essential and welcome in putting the program together.

Respectfully submitted  
The Rev. Mark Forbes  
Pamela Ferdinands (co- chair)

## 2009 Youth Ministry Report

The mission of Youth Ministry at St. Patrick's is to provide our youth (Grades 6-12) with opportunities for spiritual growth, personal development, and Christian fellowship, in a caring, safe, and Anglican environment. During 2009, we worked toward our mission by offering a variety of activities involving worship, social interaction, learning, outreach and fund-raising. These activities are listed below;

<b>Outreach</b>	<b>Learning/Worship</b>	<b>Fund-Raising</b>	<b>Social/ Team Building</b>
Mississippi Mission Trip	J2A Sunday School	Pancake Supper \$445	Ski Trip
Episcopal Outreach Camp	Youth Meetings	Yard Sale - \$1200	Ropes Course
Room in the Inn	Pilgrimage to Arizona	Odd Jobs - \$300	Lock-In w/ Ice Skating
Holiday Grocery Shopping	PFW at Kanuga	Prayer Beads - \$315	Lake Party
Pretzel-Making for the Soup Kitchen	Community Seder Meal	<b>Total 2009 Fund Raising:</b>	Intimidators Game
Holiday Party at Woman's Shelter	Litany of Dedication	<b>\$2,260</b>	Back to School Pool Party
Vacation Bible School			Christmas Party

Clearly, a highlight for us this year was our Pilgrimage to Arizona. We were refreshed, inspired and awed by the incredible beauty of God's creation and the many forms of worship we experienced. We are very grateful for the community's support of our trip.

This summer, we made our fourth and final journey to Bay St. Louis, Mississippi to help rebuild the lives of the residents who were devastated by Hurricane Katrina. Our young people, once again, worked tirelessly in the heat to provide whatever was asked of them. I was very proud of their compassion, work ethic, and ability to share Christ's love with strangers. This place, and its special people, had grown so close to our hearts over the years that it was harder than ever to say good-bye.

Our young people continued to provide leadership in our own community and at the Diocesan level. Alex Youngs served on our Vestry, and Brittany Fowler represented St. Patrick's as a Delegate to our Diocesan Convention. Ben Hatley and Cameron Cook were two of only three youth in the South Region who were selected to be a part of the Diocesan Youth Council. Ben also served as the Youth Coordinator for Bishop's Ball, a weekend conference for 180 people from our Diocese and 9 visitors from the Diocese of Botswana.

I would like to thank Mark Forbes, the Vestry, and the entire community of St. Patrick's for their support over the past year. Also, to our Youth Leaders, Mark Fowler, Paula Schmidt, Jackie Currie, John Steelhammer, Anne Youngs, Bill Flannery, Brad Patterson, Bob Gourley and Mark Hatley - without whom there would be no Youth Ministry - thanks for your continued and consistent presence in the lives of our young people. You're awesome!

Faithfully,  
Pam Hatley

## 2009 Children's Christian Education Report

This year marked some big changes for Saint Patrick's Children's Ministry. The biggest change came as a result of a parent forum held in February 2009. We had discussions with parents regarding their thoughts on the best times for Children's Christian Education. Based on those discussions, and with careful consideration, Saint Patrick's began a new schedule in September 2009. Children's Christian Education is now held during the 10:00 am worship service, except on the first Sunday of the month. This first Sunday is deemed "Family Church," and all ages worship together.

The *Sham-rocks* musical group began in September. They meet every Sunday, except for the first Sunday of the month, in the Youth Room at 9:40 am – 10:00 am. Kids of all ages are invited to join this group.

Here other highlights from the year:

- In February, the 3<sup>rd</sup> – 5<sup>th</sup> grade children held a canned food drive. At the end of the month, they delivered numerous boxes of canned food to the Mooresville Soup Kitchen.
- Vacation Bible School was held in July. The theme was "Surfin' Through the Scriptures," and the kids had a blast at the "beach." It was a week filled with smiling faces (children and adults). Thanks to Saint Patrick's Preschool and all the adult and youth volunteers throughout the week.
- The Karnatzes held a "Back to Sunday School" party at the end of the summer. The kids had a great time together in the pool enjoying a gorgeous day! Thanks to Kurt and Kathy for hosting a great time!
- The Wednesday before Halloween, the church hosted its annual "Trunk-or-Treat" Halloween Festival. We had tons of kids, candy, and fun! Thanks to Kristen Forbes for decorations and John and Irene Rhyne for all their help in the kitchen.
- In December, the 4<sup>th</sup> and 5<sup>th</sup> grade children went Christmas shopping for two children in need. It was wonderful to see the children so happy shopping for someone else.
- The Christmas Pageant was held during the Christmas Eve service. Every year, the pageant seems to grow with more shepherds and angels. What a glorious night!

Let me say thank you to Pam Hatley and the youth group for all their help during the year! The youth group has provided countless hours of help with the Children's Ministry here at Saint Patricks.

Finally, thank you to all the parents for allowing your children to part of the Children's Ministry at Saint Patrick's. Your children are a blessing to God and to our community of faith!

Respectfully submitted,  
Ginger Missert  
Director of Children's Ministry

## 2009 Outreach Report

Outreach has always been at the heart of St. Patrick's, and we participated in numerous Outreach projects in 2009.

The Food for Friends program provided holiday meals and staple food items for over twenty-five families at Easter and Thanksgiving, and Christmas. At Christmas, in addition to the food, St. Patrick's provided presents for 57 children through the Winnie Hooper Community Center in Mooresville.

In May, we held the second A Taste of Wine on Main Street fundraiser in downtown Mooresville. Nine downtown merchants opened their businesses to local food and wine vendors to provide wine tasting and appetizers at each location. The event was a great success with over 200 participants. We raised over \$4500 for Food for Friends.

In July, ten youth and three adults from St. Patrick's joined youth from St. Peter's in Charlotte and Trinity Episcopal in Statesville to form the Carolina Connection. They traveled to Bay St. Louis, Mississippi for the fourth consecutive year to assist the local residents in their recovery from Hurricane Katrina.

In the fall, we started a new program called Be the Sermon Sunday. Four times each year the usual Sunday morning services will be replaced with a short Eucharist followed by the members of St. Patrick's going out into the community and participating in Outreach projects. The inaugural Be the Sermon Sunday was held in October. Approximately 45 people participated in packaging 10,000 meals for the hungry in third world countries while another dozen members worked on painting, cleaning and repairs at the Dale House in Davidson where St. Patrick's participates in the Room In The Inn program to house the homeless during the winter months. St. Patrick's hosts homeless neighbors every third Thursday night during the winter. This year we had the good fortune to host on Christmas Eve, and it was a special and wonderful night.

St. Patrick's also started a new pastoral care ministry with the Lake Norman Regional Medical Center this winter that we hope and expect will grow and expand in the coming year.

In December, the older youth hosted a Christmas party for women and children at the My Sister's House women's shelter. The same day, the younger members of the youth group visited the Philly Pretzel Factory in Mooresville to learn how pretzels are made and to make some for the Soup Kitchen in Mooresville.

Respectfully submitted,

Mark Hatley, Outreach Chair

## 2009 Stewardship Committee Report

The undersigned is grateful to those who came forward this year to serve: Bill Flannery, Malcolm Kello, Scott Coble and our Vestry Liaison, Bob Smith. The Committee owes a special debt of gratitude to our Parish Administrator, Beryl Frey, who was instrumental in producing collateral materials and providing administrative support throughout the year.

The activities of the Stewardship Committee this year were focused on planning and conducting the Annual Pledge Campaign, "Celebrating God's Abundance." The Pledge Campaign plan was approved by the Vestry on July 27, 2009. The initial goal of increasing 2009 pledged revenue by 12% was later changed to 14% (\$304,829). Additional goals of the Campaign were to recruit and encourage new "ministers" and to improve the "connectedness" of our community.

Pledge cards and Time and Talent surveys were mailed to 124 households during the first week of October. Our community enjoyed a Festive Meal on October 24, which included a performance of "The Lord's Prayer," testimonies from Jackie Currie, David Bramigk and Pam Hatley as well as Mark Forbes sharing with us his vision for Saint Patrick's in 2010. The choir offered "Giver of Every Perfect Gift," reminding us that we are called to give back to God a portion of what He has given us. We were also blessed to have Bill Wrenn of the Diocese of North Carolina present the keynote address and to deliver sermons the following day on Commitment Sunday.

I'm pleased to report that we have exceeded even the increased goal as summarized below:

	<u>2008</u>	<u>2009</u>	<u>Change</u>	<u>% Change</u>
Households	130	124	(6)	
Pledges	73	69	(4)	
Pledge Revenue	\$267,394	<b>\$313,948</b>	<b>\$46,554</b>	<b>+17.4</b>
Average Pledge	\$ 3,662	<b>\$ 4,550</b>	<b>\$ 888</b>	<b>+24.2</b>

14 households responded to the Time and Talent survey (11% of all households). Each response was personally referred to the appropriate committee or ministry chair for their information and follow-up.

The Committee now turns its attention to developing an annual stewardship plan that will be presented for Vestry approval by the end of March. In addition to addressing the stewardship of our treasure, the plan will incorporate Environmental, Stewardship of the Body, and Christian Educational elements for both adults and our youth.

Respectfully Submitted,

Rick Krumel, Chairman

## 2009 Liturgical Committee Report

St. Patrick's Liturgical Committee's mission is to plan, conduct and evaluate all services held throughout the church year. Under the able leadership of our priest, our committee works to keep our liturgical traditions vibrant and powerful so that our community is inspired to be Christ to the world.

To accomplish our goal we have considered and proposed the use of alternative services including Celtic and New Zealand services on the 5<sup>th</sup> Sundays of the year; we have incorporated periods of silence in the services; we have decided on different prayers for different liturgical seasons; we have explored new ways to further enrich our music ministries. Perhaps most importantly we have listened to members of the congregation in evaluating our services and have responded.

The Liturgical Committee is made up of many members who are interested in liturgy in all its aspects. The following ministries fall under the Liturgical Committee umbrella and the lead ministers are as follows:

Acolytes	Bob Milliken
Altar Guild	Martha Jones
Lectors	Bill Trice
LEM	Malcolm Kello
Music	Fred Brumbaugh
Ushers	Mark Hatley

Each of these ministries has been very active in recruiting new members to assist with our services in 2009. They have extended invitations personally and through Passages and The Shamrock, they have conducted training programs and have welcomed many new members into their respective ministries. There is always room for more members and we know that the good work begun in 2009 will continue into next year and beyond.

Respectively submitted,  
John Azali, Committee Chair

## 2009 Grow the Body Committee Report

The Grow the Body Committee was formed in January of 2009 specifically to focus on plans and strategies for growing St. Patrick's. From marketing / image type discussions to events & outreach, we focus on how to consistently get out the message about St. Patrick's and all we have to offer.

Our initial discussions led us to focus, for the short-term, on more tactical and internal reviews. For example, if a visitor comes through our doors; who knows about them, how do they get connected to St. Patrick's, are we sure there is follow through and if all of those things happen, what were their initial impressions? Are we sure that what we believe to be our strengths, are still are strengths? We have worked in conjunction with the Vestry and the Newcomer's Committee to strengthen some of our processes and make sure we are ready for growth.

In addition, one of the committee's first "calls to action" was to provide support for "The Taste of Wine on Main" event. The initial event was a huge success and we wanted to play off of that success but also increase marketing & awareness. In the spring of 2009, posters, signs, newspaper ads, press releases and booklets were created to help spread awareness – all with a consistent look & feel and all with the St. Patrick's newly adopted logo. This is a creative event that has been well received by the community and all proceeds benefit St. Patrick's "Food for Friends" outreach. What a better message....have fun, in a relaxed setting and benefit others in our community who may be in need of a little help.

Other ongoing items:

- A key element in marketing St. Patrick's is our website – most people these days are going to do their research via the web and make an initial decision based upon what they find there. We have an approved template and are moving forward with development. We feel this is a key element as most people these days research on the web.
- We are looking at signage both on our property and in key spots around Mooresville that can help to get the word out.
- Creating opportunities for Rev. Mark Forbes to be involved with LKN Regional, Lowe's HIP, Town of Mooresville, etc.
- Creating events that can spread awareness and help attract people based upon the event or the St. Patrick's members they meet their.
- Ideas for our Life Groups to get involved in the community and/or community events. If we are out there & involved and talking about St. Patrick's, we may not have to wait for people to discover us – there may be a non-threatening, personal connection that will lead them to us

In summary, the Grow the Body Committee believes that St. Patrick's has so much to offer and a lot going on – we just need to connect the dots and connect to the community in a consistent fashion and the growth will come.

If you have suggestions, please submit to Kim Atkins at [kim.c.atkins@gmail.com](mailto:kim.c.atkins@gmail.com)

Respectfully submitted,  
Kim Atkins, Chair

## **2009 Newcomers' Committee Report**

The Newcomers' Ministry continues to thrive with interest, enthusiasm, and hope. We have welcomed new families and friends to St. Patricks in 2009. We look forward with excitement to 2010 and the many new visitors who will enter our spiritual home.

Our ministry is composed of many people who work hard to ease more comfortably the transition into a new church. The members are Sigrid Gimla, Gail Connelly, Beth Vannais, Roger Jenkins, Malcolm Kello, Carol Miller, Scott Coble, Ginger Missert, Judy Baldwin, Peggy Smith, Jan Lamm, and Hugh Caldwell.

We also have a very dedicated group of Sunday greeters whose job is to greet new people, help in signing the guest registry, give our information sheets and loaves of homemade bread, write name tags, answer questions, and supply information about St. Patricks. We follow each visit with a hand written note and a phone call.

The Newcomers' Café and Brunch are held throughout the year when needed. The Café meets Sunday during Sunday School and the new people are presented with interesting topics: "An Introduction to St. Patricks" by Mark Forbes; the "History of the Episcopal Church" by Jon Missert; the "History of St. Patricks" by Rick Krumel and "Stewardship" by Lillian and Bill Flannery. The gourmet coffee, homemade muffins, and small group interchange make this program a special occasion.

The Brunch, on the 3<sup>rd</sup> Sunday of the Café, is usually held at the church or a parishioner's home. Great food and fellowship help to give our newest members an opportunity to visit with others and to ask questions about our community. The year we were able to host a very successful Café and Brunch in October.

This year we have integrated a mentor program for new folks. After three visits, the visitor receives a mentor, with similar interests, who will be their guide and contact person. The mentor serves as a valuable aid to the new person.

Finally, we would like to say that the members of our church make our ministry's job much easier by making such an effort to embrace new people into the community and to fulfill our mission to serve God. Thanks be to everyone.

Respectfully Submitted,

Carol Miller  
Chairperson, Newcomers' Ministry

## 2009 Pastoral Care Report

### Mission Statement

*The people of the pastoral Care ministry seek to provide comfort and help in the name of our Lord Jesus Christ. Our mission is to meet the needs of the St. Patrick's community in times of birth, illness and bereavement with love, prayer and compassion.*

Birth, death, illnesses, hospital stays and recoveries, when they come, give us a chance to reach out and strengthen our ties to each other. A committee of approximately 14, and a long list of willing volunteers prepare meals, casseroles, send cards and make brief visits. A small supply of meals have been packaged and kept on hand in the sacristy freezer for emergencies. Hospital and home visits, telephone calls, cards and food are all small deeds of kindness offered to demonstrate the importance of everyone to this church community. We attempt to make sure no one is overlooked. Our rector, Mark Forbes is a strong supporter of this committee and works with the committee to ensure we are notified when needed.

Pastoral care is also home of several other ministries that serve this parish. They are:

**Prayer Chain**-This is a vital and much used part of St.Patrick's spiritual life. Rick Krummel over sees the prayer chain and continues to do an excellent job balancing compassion with privacy. This prayer chain goes out on the internet far beyond this church and rarely a day goes by without the call to pray for one of us or of someone known to us. It ties us all together as a family. If you would like to be part of this chain, let Rick or one of the committee members know.

**Prayer Partners**-A ministry started several years ago by Pam and Michael Ferdinands still remains strong. It established a network of persons committed to praying daily for a brief list of church members. How comforting to know that each one in the church is being prayed for everyday. The lists are rotated and up-dated twice a year so that new members are included and no one is left out.

**Births**- During the past year, Laura Slaughter put together and delivered a new-baby basket along with a casserole to our new born babies and Moms, as soon as they came home. We are looking for someone to take Laura's place in putting together baskets. We can always use donations to this ministry. New baby items or cash are welcome. Due to the increased number of newborns, we have found it necessary to use some of the budget to aid in putting together these baskets.

**Aunt Ruthie's Birthday Cards**- Every one at St. Patrick's receives a birthday card. Aunt Ruthie, a former member of this parish, ensures that the entire congregation is remembered on their birthday. Though she no longer lives in this area, she continues to keep this happy tradition going.

Pastoral Care is co-chaired by Rosemary Bramigk and Malcolm Kello. Committee members are: Sherry Klepfer, Irene and John Rhyne, Rick Krumel, Michael and Pam Ferdinands, Jacque Harris, Ginny Huggins, Karalee and Bob Millikin, and Martha Jones. Rita Azali is our vestry liaison and The Reverend Mark Forbes is our clergy guide. Judy Simmons is in charge of sending get well and sympathy cards. We are blessed that Pat Barger donates the majority of our all occasion cards to the committee. There is also a long list of volunteers who step up when asked. It is our hope that this list will grow until it includes all of us as we care for each other.

Respectfully submitted by  
Rosemary Bramigk, Co-Chair

## Land Use Committee Year End Report 2009

After four years of negotiations, thousands of emails and many meetings, the Land Use Committee along with the Vestry concluded the land sale and leased parking to Dr. Cram in November. When we started in '06 the real estate market was distinctly different than today. The fact that we were able to close in what could be categorized as one of the worst times in commercial real estate history clearly shows how fortunate St. Patrick's is.

As you may recall Dr. Cram requested, and the Vestry approved in December of '08 a six month extension through June of '09. During this time St. Patrick's continued receiving the monthly \$12,500 payments which would come off the back end of monies owed to us after closing.

We spent the first two quarters reviewing our options with local financial institutions. Lending practices for commercial loans were difficult for both parties. During this time several banks opted out as we continued searching for the right fit. With regard to Wells/Wachovia, our partner at the time, we were given a new relationship manager. Initially we had positive results from Wells/Wachovia, only to encounter stalling as the process progressed causing unnecessary delays. Dr. Cram had delays on his side as well. He brought in a partner to aid in moving his side of the deal forward.

To assist the Land Use Committee it was decided to split off the financial responsibilities of the group. Pete Barger, Finance Chair and Mark Forbes would handle the financial end so we could concentrate on the deal. In August St. Patrick's received commitments from several banks, a local institution, Aquesta Bank was chosen.

With our commitment letter in hand, we granted Dr. Cram a 60 day hard extension with a close in November. The basic numbers of the new loan are as follows; Loan amount \$800,000. 5 year term, 25 year amortization, interest rate 6.125%.

The financials of the deal are as follows. Closing price for ½ acre sale and 1.79 leased parking, \$1,050,000. A \$150,000 credit for paved parking on St. Patrick's property. That leaves a balance of \$900,000. \$575,000 was paid to us at closing. Our existing loan balance with Wachovia was \$1,274,527 reduced to the aforementioned \$800,000 with Aquesta. The back end balance was \$325,000 of which Dr. Cram fronted \$187,500 (the \$12,500 payments for 15 months). That left a back end balance of \$137,000. An additional \$48,007 will be paid by Dr. Cram; this amounts to the money St. Patrick's would have saved in interest had we closed before we granted the extensions.

Another item completed in the fourth quarter was a land swap with the Mock Brother's. This proposal was initially brought before the Vestry in the fall of 07'. It involves exchanging 1/10 acre of our land for a paved road, curb and gutter to gain access from the east. This will allow total availability to those 3+ acres without decreasing overall value to our existing land.

Respectfully submitted  
Kurt Karnatz  
Chair – Land Use Committee

## **2009 Building and Grounds Report**

Saint Patrick's Buildings and Grounds Committee enjoyed a reasonably quiet year with the exception of the main HVAC system. The system, which is as old as our building, experienced problems with both the AC and heating units. After several visits from our repair service the issues with the various units were repaired so that we were able to have heating and cooling available in the worship area.

The round tables used for nearly every event, which were restored to service in 2007, were again in such disrepair that about half were deemed unsafe for use. A B&G team returned all of the tables to service, requiring replacement of the foldable leg system on six tables. The ECW graciously funded this project so they would be completed in time for the September Parade of Tables. Most of the problems with the tables are caused by confusion about how the tables are folded up for storage even though instructions are written on the bottom of each table. Many are reaching the point of no longer being repairable and will ultimately have to be replaced.

In August, the large windows in the sanctuary were covered with a tinting film which has dramatically reduced the intensity of the heat and glare of the sun, particularly during morning worship services. Other maintenance projects include stripping off the rust and repainting both outdoor banisters and all of the exterior metal door frames. New weather stripping was also installed at that time. Minor maintenance items were completed as small problems arose throughout the year: leaky toilets, replacing ceiling tiles, bulb replacement and caulking are examples.

In the spring, a B & G team performed a very thorough cleaning of the sanctuary including all of the windows and a good washing of the floor.

Outdoors, trees and vines that were close to or touching the building were removed in a couple of areas. The very large dead tree at the start of the path to the labyrinth was cut down as was a large tree that was brought down by wind in the front yard. Parts of both trees await removal as several people have requested to take the wood. Because of heat in summer and complaints of the smell of gasoline emanating from storage of the lawn tractor in the shed, roof vents were installed in the roof on our side and the pre-school side. A repair on the tractor eliminated the source of the gasoline odors.

As the building ages, issues such as the tables and the overhaul of the main HVAC system will, sadly, become more frequent. It will be necessary to replace the windows in the tower. We will also need to inspect and assess what will be necessary for the other windows above the worship area. Regular maintenance of the building and its equipment become increasingly important and will require even more time and attention in 2010.

Respectfully submitted,  
Jim Sabine and Bob Millikin  
Co-chairmen, Buildings and Grounds

## **2009 Personnel Committee Report**

Members of the Personnel Committee are: Ben Boylston, Chairman; Mark Fowler, Vestry Liaison; Laura Cook; Rick Krumel and Audrey McCulloh.

In June the committee reviewed and approved an update of the Personnel Manual which was also approved by the Vestry in June.

A new Employment Application form was approved for the church in June.

In August Mark Forbes, Beth Ely (Diocesan Priest), Mark Fowler and Ben Boylston met to discuss the Mutual Ministry Review process recommended by the Diocese. The process is a collaborative annual review between the Rector and the Vestry, with a facilitator. The conclusion was that the Mutual Ministry Review be considered as part of the annual Vestry retreat in January 2010.

Ben Boylston, Chairman

## 2009 Episcopal Church Women Report

Saint Patrick's ECW received many blessings in 2009. Our meetings continue to be held on the first Monday of the month at 6pm starting with a potluck dinner. Our liaison this year was Gail Connelly.

Our events and fund raisers consisted of:

Card making classes

A quilt raffle

The yearly retreat at Valle Crucis which was led by Jane Pope

A Mothers Day baked goods and flower sale

The 'Parade of Tables' luncheon

'Bites and Books' and chili cook-off

Christmas luncheon hosted by Judy Willingham

Contributions in 2009 were given to:

Parish Life-----\$500

Jessie Banks (quarterly)-----\$250

Solace For The Children-----\$1,000

Mark Forbes discretionary fund-----\$100

Repair of large round tables-----\$188

Christmas gift cards to Winnie Hooper Center-----\$200

Respectfully Submitted,

Cynthia Young  
ECW President

## 2009 Preschool Report

Saint Patrick's Preschool is a vital, self-sustaining ministry of Saint Patrick's Episcopal Church. As the only area preschool that incorporates the internationally renown Kindermusic program into its curriculum, its focus on music and the arts gives the school a unique position in the marketplace. The program enjoys an excellent reputation in the community both for its curriculum and its staff.

The Preschool serves children two to five-years-old in year-round programs. It operates 5 classrooms and employs 11 people: 5 lead teachers (2 of whom serve dual roles as program director and assistant director), 4 assistant teachers, 1 music teacher and 1 administrator. The program operates Monday through Friday from 9 a.m. till noon.

The program is governed by a maximum 12-member Board of Directors made up of parents, and a Vestry representative; with a teacher, the director, administrator and Rector serving as ex-officio members. The Preschool Board is responsible to the Vestry.

The economy had a significant impact on enrollment in 2009, which currently stands at 78 students, a decrease of approximately 15% from 2008. The biggest drop was in 2-year-olds. There was an increase in 3-year-olds but not enough to offset the loss in the other age groups. This resulted in one staff lay-off and other cost cutting measures.

Fundraising became more important than ever as the budget got tighter. As is their way, the preschool parents stepped up to the plate and organized 'Gallery Hop' – a great evening of fun, fellowship and fundraising. This very successful event raised \$1136 designated for art supplies and equipment. Pairing up with Philly Pretzel Factory, the fundraising committee earned \$429 for the preschool just selling pretzels on two days! These funds were designated for the purchase of mulch for the playground.

In response to parent requests, a new program was instituted in January of 2009. The preschool now offers an afternoon program which operates Monday through Thursday from 12 noon to 2:00 p.m. 'Playdate' is strictly a social program allowing children to have lunch and play time with their friends. The program is open to our students as well as to the general public. It has been very popular and has definitely helped ease budget concerns.

The Preschool continues to take an active role in Outreach. Again this year, many of our preschoolers participated in the "Food for Friends" talent show fundraiser. Preschool families also participated in their annual canned food drive to benefit Mooresville Soup Kitchen.

Saint Patrick's Preschool is blessed to have very supportive, dedicated parents. Their enthusiasm knows no bounds and we are grateful to them for all of their hard work to make our school the best that it can be!

Respectfully submitted,

Julie Lynch  
Administrator