

# St. John's Episcopal Church 2025 Annual Report



## Parish Annual Meeting January 25, 2026

St. John's Episcopal Church  
PO Box 217, 14 Lagunitas Road  
Ross, California 94957  
415.456.1102  
[www.stjohnsross.org](http://www.stjohnsross.org)

**ST. JOHN'S EPISCOPAL CHURCH**

Parish Annual Meeting

January 25, 2026

**VESTRY**

**President**

The Rev. Chris Rankin-Williams, Rector

**Senior Warden**

David Kinney ('26)

**Junior Warden**

Lexi Ford Kernot ('27)

**Vestry Members**

Claire Comins ('26)

Donalyn Hellar ('26)

Alice Pidgeon ('26)

Michael Hiscott ('27)

David Petterson ('27)

Lauren Tucker ('27)

Ethan Dettmer ('28)

Lauren Lamm ('28)

Marian Mancini ('28)

Kati McGee ('28)

*The Vestry Class of 2026 concludes its service at this annual meeting.*

**Wardens for 2026-27**

Lexi Ford Kernot will serve as Senior Warden until the Annual Meeting 2027.

*Note: The Senior Warden is appointed by the Rector. The Vestry elects the Junior Warden.*

**VESTRY CANDIDATES (Class of 2029)**

Paul Castro, Gene Cheston, Katie Miller Hindman, Julie Flynn Siler

**DELEGATES TO DIOCESAN CONVENTION & MARIN DEANERY**

*St. John's may have seven delegates and seven alternates. The Vestry may elect delegates to fill vacancies. If you are interested in serving as a delegate please speak with the rector.*

Connie Granger, Chair

Elanor Prugh

Vance Frost

Marjorie Sun

Ellen Clark

Susan Krauss

Marian Mancini

Alternates: TBD

## **ANNUAL MEETING AGENDA**

<b>Welcome</b>	The Rev. Chris Rankin-Williams
<b>Opening Prayer &amp; Call to Order</b>	The Rev. Chris Rankin-Williams
<b>Election of New Vestry Class</b>	
<b>Election of Delegates</b>	
<b>Rector's Report</b>	The Rev. Chris Rankin-Williams
<b>Presentation of 2025 Financials &amp; 2026 Budget</b>	Susan Aley
<b>Q &amp; A with Rector &amp; Vestry</b>	
<b>Blessing</b>	The Rev. Heather Erickson
<b>Adjourn</b>	

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**SENIOR WARDEN**

David Kinney  
*kinneydl@yahoo.com*

Throughout 2025, St. John's continued to experience meaningful growth, both within our parish community and in our outreach beyond the church walls. During this Annual Meeting, you will hear detailed reports highlighting the breadth and depth of our ministries. I would like to briefly acknowledge a few of these initiatives.

Our Care Ministry has undergone a significant revitalization and is now operating with renewed vigor and purpose. A dedicated team of volunteers has been actively engaging with members of the St. John's Ross family in a variety of ways. Their commitment to reaching those unable to attend in person has had a profound and transformative impact.

The 9:00 a.m. intergenerational service continues to flourish. Notably, our Easter service welcomed 121 attendees, while the May 18, 2025 service drew 46 adults and 12 children. These gatherings are marked by vibrant energy and a spirit of inclusivity, truly embodying our ethos of a "perfection-free zone."

As Senior Warden, a significant portion of my time this past year was devoted to finances. While our esteemed Treasurer, Susan Aley, will provide a comprehensive financial report, I can share with you that we concluded the year with an operating surplus. Achieving this outcome required considerable effort, including new funding sources, strategic budget reductions, and the difficult decision to not hire a full-time youth minister after Maggie Doyle got married. Without all these efforts, we would have ended the year with a deficit.

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**RECTOR**

The Rev. Chris Rankin-Williams, Rector  
*crw@stjohnsross.org*

The two words that best describe St. John's in 2025 are thriving and rightsizing. St. John's is thriving in so many ways. Participation in worship and faith formation offerings and the music program is strong. Our average Sunday attendance grew to 162 in 2025. It was 147 in 2024. We have seen an influx of new people coming to St. John's. Most importantly, the spirit and sense of community at St. John's is the strongest it has been since before the pandemic. St. John's is an inviting home for people seeking community, connections, faith and God. This past year I have been struck by how many people, especially visitors and newcomers, have said they experience St. John's as warm, welcoming and alive. We are blessed.

This has been a year of rightsizing our staff and budget. Our incredible Youth Minister, Maggie Doyle, moving away was a huge loss for St. John's, but it afforded us an opportunity to evaluate what was needed staff and budget wise for our youth program. For many years we have failed to meet our annual fund goal. This year, for the first time since probably 2008, the vestry made budget cuts to responsibly meet our anticipated annual fund income. Due to deaths and older members needing fulltime caregivers, we had over \$150,000 in annual fund contributions from 2024 that were not repeated in 2025. Nevertheless, we ended up exceeding our revised annual fund forecast. That is great news and overall giving is very strong at St. John's. However, we only exceeded our revised forecast due to an anonymous annual fund contribution of \$50,000. This gift is being repeated for 2026 with the express

intent of encouraging increased generosity and giving to the annual fund. The gift will not be repeated for 2027. This means that even with our rightsized 2026 budget we have one year to increase annual fund giving by at least \$50,000. I know the capacity exists at St. John's and we can achieve our goal if more households make St. John's a higher priority in their overall charitable giving.

St. John's is blessed with a vibrant staff, engaged vestry, and committed lay leaders. One of my wishes for 2026 is an increased number of people volunteering for Sunday roles such as usher.

In 2025 we focused on proclaiming the good news of God in Christ with joy. Throughout the year I repeated Miroslav Volf's quote that "Joy is an act of resistance against despair and its forces." 2026 will be a year of following our heart and living faithfully in the heart of God. Our annual fund and other programs will draw inspiration from Jesus' words in the Gospel of Matthew, "where your treasure is, there your heart will be also." May we all treasure St. John's so we will continue to thrive.

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## **ASSOCIATE PRIEST**

The Rev. Heather Erickson, Associate Priest  
[heather@stjohnsross.org](mailto:heather@stjohnsross.org)

Last year I wrote about the ways in which the Holy Spirit was showing signs of her work moving through St. John's, and that remains true today. All throughout the week, we are engaging with our faith and making choices to learn and grow together. St. John's is our anchor - both as a gathering space and as a gathering of people - rooting us to God. St. John's is where we are nourished, inspired, and supported, so that we may go forth and be about God's work in the world in our daily lives. E. Stanley Jones, one of the writers we recently discussed in Christian Classics Lite wrote in *Conversation*, "pass on to others what you have found...If you don't share it, you won't have it." Thank you, St. John's, for your partnership in ministry and the ways in which you are living out your faith in the world.

*So if anyone is in Christ, there is a new creation: everything old has passed away; look, new things have come into being! – 2 Corinthians 5:17*

## **Formation, Worship, Outreach, and Engagement**

- Women's Bible Discussion: Monday evening on zoom
- Bible Study: Wednesday afternoon in person
- Baptisms: celebrated outdoors at the fountain and inside at the font in the church
- Confirmation: celebrated with the whole diocese at Grace Cathedral
- 9am Intergenerational Family Service: gathering outside on the lawn or inside the Parish Hall
- Anti-Racism Education and Training
- Christian Classics Lite: Thursday morning
- Parish Retreat: St. John's together at Bishop's Ranch for a weekend together in September
- Advent Wreath Making
- Open House Sunday barbecue and Summer kick-off Sunday barbecue
- St. Vincent de Paul Bagged Meals
- Interfaith Street Chaplaincy
- Marin Interfaith Council
- Agape Farm: supporting children in Malawi
- Giving Tree: Christmas gifts for residents of Pine Ridge Care Center
- Marin Organizing Committee (MOC): working with other faith organizations to advocate for the common good for the people of Marin
- Rise Against Hunger event in partnership with the Marin Deanery

## **Children, Youth, and Families**

- Sunday School: during the 10am service
- Choristers: children's choir
- Easter Egg Hunt
- Christmas Pageant
- Confirm not Conform: year long exploration and preparation for confirmation
- Sunday Morning Youth Group
- Evening Youth Group: occasional Sunday evening gathering of youth
- Youth Trip: pilgrimage/service experience for senior high age youth
- Harvest Party: for children and youth

All of this work wouldn't be possible with the support and effort of many people. Thank you to the People of St. John's for witnessing God's love in the world. Thank you to the Staff of St. John's. I am very grateful to be in partnership with Sandra and Mike and Vestry Member Katie McGee in Children, Youth, and Family Ministry. And thank you to Maggie for her work the first half of the year and for her continued support of our youth, even when she's geographically far away. Thank you to the Vestry leadership of St. John's, and thank you to our Treasurer, Susan Aley. Thank you to Doug Aley, Ethan Dettmer, Bill Reeves, Kelli Fleitas, and Anne Hillsley for leading the Sunday 9am in song and spirit. Thank you to Ethan Dettmer for creating a space for lively exploration of the Bible. Thank you to David Kinney for co-leading our weekly exploration of some of the great Christian writers in Christian Classics Lite. Thank you to the Outreach Leadership Team - Karen Petterson, Margaret Partlow, and Alice Pidgeon, Michael Hiscott and everyone else who shows up to help make a difference in the world. And thank you to the Bible Study crew - LaTonya Sumners, Anne Coyne, Eleanor Prugh, Anne Pearson, and Connie Granger - for showing up nearly every week to enter into conversation with our sacred stories.

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## **MUSIC**

John Karl Hirten, Director of Music  
[john@stjohnsross.org](mailto:john@stjohnsross.org)

This coming August, I will have been privileged to be Director of Music at St. John's for five years.

The Choristers (our children's choir) lost a couple of kids since this time last year, but has basically stayed stable. At the end of December we had eight members, ages 7 through 12. The choristers sang an average of once a month at the 10 AM service, and at Lessons and Carols on December 15, and the Christmas pageant. We also had 3 members sing at the 5 PM Christmas Eve service (the rest were away).

The Adult choir is currently at 19 members. Lessons and Carols was well attended and the choir did a marvelous job. I plan to have at least one Evensong in the Spring of 2026.

We currently have five section leaders in the choir, plus one choral scholar. Three of those are men and, if they were not part of the group, we would have exactly one tenor. I would love to grow the male participants a bit.

The Choral Scholar program is geared for a high school or college student, in which (s)he sings with the choir in a professional capacity as an extra voice, who is paid a small stipend. This has been very helpful to both singer and St. John's and I would like to see it continue.

The instruments at St. John's include two pianos, a set of handbells, and the hybrid pipe/electronic organ. The Baldwin piano in the church is in excellent shape owing to a gift from an interested parishioner to refurbish the action. The piano in the parish hall is in good shape as well.

The organ is a "hybrid" instrument which is part pipe organ and part electronic. Because of this, we require the services of two different technicians. The electronic components of the organ are undergoing continued inspection from the electronic organ person because of some issues, one of which is a loud "bang" upon turning the instrument on. It may be related to the amplifier, which would need replacing.

The pipe organ is also being monitored for two issues, one of which has to do with "dead" notes due to failing leather components in the offset chest (the group of pipes that sit on a platform and are visible), which is the result of normal wear and tear. The other issue with the pipe organ revolves around metal fatigue for a particular group of pipes in the "Choir" division. They were installed in a horizontal instead of vertical position due to their size and limited space in the chamber, and so are "sagging." These should be fixed sooner rather than later, at a potential cost of \$15,000 to \$20,000.

Thanks for all your work and your continued support.

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## **YOUTH MINISTRY**

Rev. Heather Erickson, Associate Priest  
heather@stjohnsross.org

The Youth Program has undergone some significant changes in 2025. Our youth minister, Maggie, moved to Canada in February to live with her husband. While living abroad she continued to support our youth and planned our youth trip to Nova Scotia, returning to St. John's monthly to lead Youth Group. Parishioners Dave Calhoun and John Falcone stepped in to volunteer with our youth, and Mike Lessin joined the staff as an Interim Youth Minister. We are grateful he has decided to stay on as our Youth Minister for Sunday Morning Youth Group!

In June 2025, five youth were confirmed at Grace Cathedral, and in October 2025 we started our 2025-2026 Youth Confirmation Class with five 8th graders. I am teaching Confirmation this year and enjoying being connected with our youth in this way. (One of my first calls as a priest was as a school chaplain and it's fun for me to be back in "a classroom" again.)

This past year we have had a steady presence in Sunday Morning Youth Group exploring the question of the week, we have met occasionally for Evening Youth Group to celebrate the seasons, and we had a magical Youth Trip to Nova Scotia in June with eight youth and two leaders.

Thank you for your care and support of the Youth of St. John's.

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## **CHILDREN’S MINISTRY**

Sandra Pathik, Director of Children’s Ministry  
[sandra@stjohnsross.org](mailto:sandra@stjohnsross.org)

*“We will tell the next generation the praiseworthy deeds of the Lord, his power, and the wonders he has done.” —Psalm 78:4 NLT*

The Children’s Ministry for 2025 continued its commitment to nurturing the spiritual growth of our children, supporting families, and facilitating participation in the life of the church. Throughout the year, children engaged in weekly Sunday School lessons where they explored Bible stories, learned Scripture, prayed together, built friendships and had fun, served one another, participated in worship, celebrated the Church seasons, expressed their faith creatively, and developed everyday habits of kindness, gratitude, and trust in God.

The ministry also offered a variety of seasonal and special activities that encouraged fellowship and joyful participation, including the Valentine’s LoveFest, Easter Egg Hunt, Seed Planting for Earth Day, Back-to-School Blessings, Gratitude Celebration, Holiday Festivity, and the Christmas Pageant. During the Lent and Advent seasons, families received resources to engage together in meaningful reflection and activities at home. Children who participated in the annual Parish Retreat and the Harvest Party enjoyed fun activities and intergenerational fellowship. We sincerely thank the congregation for their generous support of the Fund a Need initiative for the children and youth programs.

In 2025, we were delighted to welcome new families to St. John’s. Through all our activities and events, we strive to create a welcoming and joyful space where children can grow spiritually, form meaningful friendships, and experience God’s love in tangible ways within a faith community that honors God and values every individual.

I express my heartfelt thanks to the children, their parents, our volunteers, church staff, the vestry, our clergy, and the entire congregation for your faithful support, which enables the Children’s Ministry of St. John’s to continue its important work.  
*Soli Deo Gloria.*

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## **STEWARDSHIP**

Lee Steward, Director of Stewardship  
[stewardship@stjohnsross.org](mailto:stewardship@stjohnsross.org)

St. John’s is truly blessed by the generous support of our staff, vestry, and sustaining members who raised over 1.1 million in Annual Fund, Harvest Gala, Music, Youth, and endowment gifts in 2025. That includes 1.047 million from Annual Fund ‘25 - Blessed to Be Generous (\$970,210.65\*) and Harvest Gala ‘25-**POLKA DOT PARTY** (\$77,363.56). This year’s stewardship was our best to date.

St. John’s continues to expand our membership from all demographics in our parish. This year, we added 63 new givers for a total of 252 giving households. With the able work of our vestry, we reached out to all members of the congregation and welcomed all levels of support. This year was a challenge as St. John’s lost several major donors this year who totaled 150k in giving in 2024. We made this up and surpassed last year’s giving through the generosity of new major donors, new givers, and 70 families

(25% of all givers) that increased their giving. This year, we need to continue this trend and keep this vital support growing.

**"Where your treasure is, there your heart will be also." Matthew 6:21**

There is no place in the SF Bay area like St. John's and we are so blessed to have a faithful, warm, and welcoming community for all.

Together, we can continue to strengthen our parish programs and ministries.

Thank you for your generous support of our shared mission and ministry!

\*\$970,210 was the total given to the 2025 annual fund. Some of the gifts given in late December 2025 were not received by our bank until early 2026. Those amounts will be shown under "previous year pledge" in the 2026 financials. The discrepancy between this stewardship number and the amount reported in the treasurers' report is due to this timing issue.

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**OUTREACH**

Karen Petterson, Outreach Leadership Team Chair

*kepetterson@gmail.com*

*Vestry Committee: Michael Hiscott, Marian Mancini, Alice Pigeon*

**St. Vincent de Paul** Over the course of the year we gathered in our parish hall after the 10am service and prepared 300 bagged meals for the SVdP Free Dining Room.

**Warm Winter Hats** St. John's provided 148 warm winter hats and toiletries to help care for the unhoused people living in Marin. We have been contributing in this way for the past 5 years. Thank you to Leslie and Rick Limpert for leading this effort and thank you to everyone who made hats, bought hats, and donated toiletries.

**Holiday Giving Tree** St. John's provided Christmas cakes and individually wrapped gifts to the 96 residents living at PineRidge Care Center. Thank you to everyone who helped bring the Christmas spirit to the residents.

**Agape Farm** St. John's has continued to support the ministry and incredible work of Fr. Francis and Agape Farm. He visited in October, preaching the good news at St. John's and sharing the work that is happening and hopes for the future. St. John's offers a donation to Agape Farm each year and many parishioners also made generous monetary contributions.

**Marin Organizing Committee (MOC)** The issues of aging & disability, affordable housing, renter protections, homelessness, and youth mental health continued to be the top advocacy priorities for the Marin Organizing Committee in 2025. This past year MOC encouraged its member organizations to engage in listening sessions, asking the people in their communities, "What keeps you up at night?" Some of St. John's responses to this question were: housing affordability, loneliness, income inequality, traffic bottlenecks, climate change, support for LGBTQ families, mental health illness, food insecurity, ICE, wages for caregivers, lack of civil discourse, the unhoused.

MOC's members continue to build sustainable, relational power while developing leaders who create imaginative actionable responses to local problems. We work together to change our communities for the better. When I serve with this group I feel a connection within my community to people who are

acting in response to their faith - just as I am. While we may call our high power by a different name, we know it is the same loving God that drives the mission of our organizations. All are welcome to join us! Please connect to either me, Margaret Partlow, John Falcone, or Rev. Heather anytime.

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## **MARIN DEANERY & DIOCESAN CONVENTION DELEGATES**

Connie Granger, Chair  
*conniecg@aol.com*

St. John's had 7 delegates and 2 alternates to Deanery and Convention. The year our work included making decisions with other Deanery members about the future of the Deanery and support of that work, including work at St. Aidan's and St. Paul's within our county. Additionally, at our quarterly Deanery meetings we discussed the resolutions and candidates to be brought before the Diocesan Convention.

Eleanor Prugh, Connie Granger, Ellen Clark, Susan Krause, Marjorie Sun, Ethan Dettmer, and Vance Frost attended Diocesan Convention. We heard about the Diocesan Strategic Vision Plan that has a focus on mattering, collaborating, collectively empowering, sufficiency, and belonging. We also voted on resolutions encompassing social justice, affordable housing and sustainability within our church communities and beyond. This work connects us with the diversity and faith of fellow Episcopalians present in the county and Bay Area.

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## **ALTAR GUILD**

Leslie Limpert, Director  
*leslielimpert@yahoo.com*

The purpose of the Altar Guild is to serve and assist the clergy. Our work is rooted in sacred ritual and long-standing tradition, and it requires us to function as a closely knit team. As we begin 2026, we do so with strength, gratitude, and excitement as we continue this important ministry.

After more than ten years of devoted service, our Flower Donation Coordinator, Nancy Strauch, has retired from this role. We are deeply grateful for her years of dedication and are thankful that she will continue to serve as a member of the Altar Guild. Another Altar Guild member will reach out to you if you have donated in the past to determine if you would like to repeat your dedication this year.

We would like parishioners to understand that flower donations support far more than flowers alone. The Altar Guild is funded entirely by your generosity and receives no direct funding from the church. In addition to flowers, we provide wine, candles, oil, linens, priests' liturgical vestments when needed, and repairs to Eucharistic implements, among other essential supplies. As costs have risen significantly—not only for flowers but for all materials—we made no major purchases in 2025. Your continued support is vital.

Please consider making a direct donation to the Altar Guild. In 2026, we plan to work with the church office to streamline the donation process. If you are interested in learning more about the Altar Guild or our ministry, I would be happy to speak with you.

I would like to thank Rev. Chris for his leadership and ongoing support, and to express gratitude to Rev. Heather and John for stepping in to assist the Altar Guild whenever an extra hand is needed.

As my family attended the 3:00 p.m. Christmas Eve service, it was truly heartwarming to see nearly 300 people gathered in worship, including so many children and multi-generational families. The love and kindness in our community were deeply felt, and it filled me with hope for our future together.

I am grateful to begin another year of service and thank Rev. Chris for the opportunity.

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## **ALTAR GUILD TREASURER’S REPORT**

Patty Griffith, Treasurer  
*sananpatty@comcast.net*

### Altar Guild Annual Treasurer’s Report 2025

Cash on hand January 1, 2025	\$11,911.77
Receipts	\$6,553.27
Disbursements	\$6,314.67
Cash on hand December 31, 2025	\$12,150.37

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## **DINNER CHURCH**

Marjorie Sun, Group Leader  
*marjorie@stjohnsross.org*

Now in its 11th year, Dinner Church continues to thrive! The mission of Dinner Church from the get-go has been to build community and faith one delicious meal at a time. Its premise: cooking, eating, praying and singing together will draw us closer to each other and God. Jesus set the model for Dinner Church. Think about it: the feeding of the 5,000. Sharing meals with the disenfranchised. The Last Supper. Jesus was intentional breaking bread with others. The experience was and is holy.

Since its founding, I’ve served as head chef and, in recent years, created the discussion topics. If you’ve never been, check us out for a meaningful small group experience. We meet monthly. This past year, about 25 to 30 people per month attended Dinner Church. Come to feel heard, seen and understood.

Here’s the format: I lead a group of volunteer sous chefs to slice, dice and cook furiously to pump out 4 dishes in an hour. Then from 6 pm to 8 pm we gather with other parishioners and guests to share the meal, socialize a bit and, at tables for six, take a deep dive into a guided spiritual discussion.

In 2024, the first series focused on “Regifting.” In American culture, regifting takes some thought and strategy so you don’t end up giving an unwanted gift back to the person who first gave you that gift. But God wants us to cultivate our God-given gifts and be extravagant using them to help others and build community. Some of the questions we discussed: What are your gifts? How do you use them to build community? What’s holding you back from cultivating your gifts that would benefit others?

Our second series focused on “What Brings You Joy?” Jesus said “Love your neighbor as yourself.” But how? By knowing your neighbor more deeply, says author and columnist David Brooks. At a time of political and cultural polarization, of loneliness, anxiety, and sadness, we got down to basics on how to genuinely get to know our neighbor—whether it be a family member, friends, colleagues, or someone outside of our usual circle. We honed our conversational skills to become better “at the art of seeing others and making them feel seen, heard and understood”, says Brooks in his latest book “How to Know

a Person”. Because when we do, the promise is *joy*, connection, and community. Conversational tips: ask open-ended questions; be a good listener; ask questions to understand *how* someone thinks, not just *what* they think.

Huge thanks to all the volunteers who prepped in the kitchen, to those who come to eat and share their hearts and stories, and to Rev. Chris for his steadfast support of Dinner Church. Dinner Church thrives because of parishioners’ participation in the kitchen and at the table. To experience the holy. To be seen, heard and understood. Onward to build community one meal at a time.

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## **PARISH LIFE**

Claire Comins (*clairecomins@gmail.com*) and Donalyn Hellar (*donalyn.hellar@gmail.com*)  
Group Leaders

Vestry Representatives: Claire Comins, Donalyn Hellar, Lauren Tucker, with additional support from Marian Mancini and Lauren Lamm. Women’s Ministry shepherded by Claire Commins and Rev. Heather.

## **Whole Community Events - Spring/Summer/Fall/Winter 2025**

During 2025 Parish Life held three community events that were very well received and well attended. These events were:

- March – Family Hoedown: Over 60 parishioners with guests attended and enjoyed this church-sponsored event. The evening provided dinner from an outside caterer, a line caller who taught us many square dance and line dancing moves. This was a fun, multi-generational gathering that will become part of the regular church year for as long as there is interest.
- August - Summer Picnic: For the second year in a row we invited the congregation to bring their own dinner and gather in the courtyard and lawn during the quiet Summer. This was a casual, wonderful gathering for those in town.
- November – First Chili Cook-Off: A very successful event with 11 participants bringing their own chili recipe and competing for bragging rights as the 2026 Winner of the St. John’s Chili Cook-off! Secret voting took place and this year's winners were Susan Krauss, Dave Peterson and Becky Hlebasko.

## **Regular and Ongoing Parish Life events:**

- Coffee Hour led by Lauren Tucker
- Knitting Group led by Jane Heath after 9am service, seasonally

## **Women’s Group**

We received over 60 responses from the survey that was conducted to understand the interest of women at St. John’s for expanding women’s activities. Women of St. John’s volunteer to lead events that they have a particular interest in. During 2025, Anne Coyne organized a very popular Lenten Soup for the second time running, Anne Doyle organized a Pizza Breakfast at Creekside in San Anselmo, Jane Heath led women parishioners to volunteer at the SF-Marin Food Bank in San Rafael, and Anne and Maggie Doyle ran a one-day Silent Retreat at St Columba’s, Inverness. St. John’s women also took part in an event for the non-profit Agape Farmhands, Women Dining for Agape Farmhands. We look forward to a women’s book group led by Kathryn Phillips that is meeting in March 2026.

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## **MEN'S GROUP**

Paul Clark and Keith Granger, Group Leaders  
*mensgroup@stjohnsross.org*

**Mission:** The St. John's Men's Group meets regularly for spiritual fellowship and community building. The Group offers the men of the Parish a variety of ways to engage and participate according to their interests and schedules. The traditional Saturday morning breakfast meetings have continued monthly, frequently with a featured speaker or other program. A brief prayer service is held at each gathering. Average attendance is 10-12 participants which varies throughout the year.

**Financial:** Men's Group activities are self-financed paid with contributions made by members for the events. Bank accounts are no longer maintained.

### 2025 Highlights:

- We procured and cooked for the Spring and Fall Parish BBQs at St. John's, serving as many as 150 meals and engaging new members in the parish community.
- The Men's Group and friends prepared and served a Street Chaplaincy dinner to about 80 homeless or otherwise food insecure individuals at 1<sup>st</sup> Presbyterian Church in San Rafael. This is a great opportunity to literally break bread with our guests. We plan to expand our participation this year.
- We held our annual retreat at St. Dorothy's Rest with 14 participants.
- Parishioner and owner Pat Townsley hosted the Men's Group Christmas Breakfast for the fifth time at Creekside Pizza and Taproom in San Anselmo. More than 20 men attended and many rolled up their sleeves and prepared/cooked pizzas.
- Paul Clark and Keith Granger continue joint leadership of the Men's Group. We have been reinvigorated by the enthusiastic participation of several "new" members. All men of St John's are de facto members of the Men's Group and are encouraged to come see what we're all about. We'll continue to build on the best traditions of the Men's Group by adding new events of interest to the parish as circumstances and our members' imaginations permit.

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## **FINANCE COMMITTEE**

David Kinney, Acting Chair  
*kinneydl@yahoo.com*

During 2025, the St. John's Church Finance Committee met five (5) times. David Kinney, Senior Warden, Gene Cheston, Ellen Clark, Reverend Chris Rankin-Williams and Treasurer Susan Aley comprised the committee. Every meeting the Committee meet the current financial reports of the Church were reviewed, usually on the Tuesday prior to the Vestry meeting. During the final meeting of the year the proposed budget for the new year was reviewed.

The following items were discussed by the Committee during 2025:

- The Committee prepared a new proposed Rental Fee Proposal for St. John's that was approved by the Vestry at their December 2025 meeting.
- The Committee reviewed our current insurance policies.
- The Committee reviewed quarterly results of the church.
- The Committee reviewed the proposed budget presented to the Vestry.

2026 meeting dates are as follows:

- January 13, 2026
- April 14, 2026
- July 14, 2026
- October 13, 2026
- December 8, 2026.

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## INVESTMENT COMMITTEE

Gregg Miller, Chair

*Jgmillerjr@hotmail.com*

**2025 Investment Committee Report: Standing Committee on Investments** The purpose of this Committee, which was created in August 2002, is to administer and oversee the management of the investment assets of St. John's. The committee members during 2025 were: Gregg Miller (Chair), Susan Aley, David Good, David Kinney, and Chris Rankin-Williams. Zoe Brizzolara attends as representative of CommonFund, the investment manager. The committee holds at least four meetings per year. Generally speaking, the Committee schedules its meetings in the second week following the closing of each calendar quarter in order to allow time for quarter-end summaries and for CommonFund to provide the Committee with its quarterly report. If any parishioners are interested in attending the meetings, they may do so and should contact Gregg or Chris so that they may be added to the meeting invite.

The Standing Committee on Investments oversees five investment accounts on behalf of St. John's: the unrestricted General Endowment, the Housing Sinking Fund, the Haynes Family Fund and the Memorial Garden Fund, and the creation of the new Sally Morgan Bertelsen Music Fund. Commonfund, a large and well-known money manager of endowment and foundation assets for non-profit entities, manages all the investment assets overseen by the committee. The investment manager selection is evaluated annually, in addition to a review of the investment policy for the general endowment and review of the investment portfolio asset allocation.

The purpose of the St. John's Endowment is perpetually to enhance the fabric, vitality and impact of St. John's Episcopal Church. Each year, the Treasurer may transfer up to 5% of the endowment's trailing value to the Church's operating fund. The approved 2025 draw from the Endowment Fund, Haynes Family Fund, and Memorial Garden Fund (5% of the trailing 12 quarter average balance) totaled (\$173,653.00). The Treasurer may take up to that amount, as needed, for the operating fund. Any unused draw either remains in the endowment, is transferred to the house sinking fund and/or transferred to the operating reserves account at the discretion of the Vestry. A more detailed discussion of the sources and uses for the draw is below.

For calendar year 2025, the Endowment returned 16.29%. For comparison the 2025 return on the S&P 500 was 17.88%, the return on the MSCI ACWI Ex-US (a proxy for international equities) was 32.39% and the return on the Barclays Capital U.S. Aggregate Bond Index was 7.30%. The year started with some volatility in US markets as concerns over tariff policies rattled markets; for the later part of the year, we saw the return of the Mag 7+ where US markets performed in line with non-US developed markets. Fixed Income also had a strong year, but not without some volatility due to policy uncertainty and inflation concerns. The asset class allocation for the Endowment Fund as of 12/31/25 was 68.65% in Equity and 31.36% in Fixed-Income.

The Endowment Fund balance on 1/1/25 was \$3,550,714.89 and the balance ending 12/31/25 was \$3,943,476.77, representing a net increase of \$392,761.88.

The House Sinking Fund balance on 1/1/25 was \$1,044,943.57 and the balance ending 12/31/25 was \$688,736.62, representing a net decrease of \$356,203.95. Please note that \$450,000 was removed from the Housing Sinking Fund to make a mortgage loan to the Rankin-Williams. Interest of \$8,845 (partial year) was collected and returned to the Housing Sinking Fund at the end of the year.

The Haynes Family Fund balance on 1/1/25 was \$439,960.95 and the balance ending 12/31/25 was \$494,936.75, representing a net increase of \$54,975.80.

The Memorial Garden Fund balance on 1/1/25 was \$79,226.41, and the balance ending 12/31/25 was \$89,000.87, representing a net increase of \$9,774.46.

Restricted funds given to the Sandy Morgan Bertelsen Music fund over the past two years were transferred to create a fifth endowment account (\$37,000).

The aggregate St. John's portfolio balance on 1/1/25 was \$5,114,845.82 and the balance ending 12/31/25 was \$5,253,151.01, representing a net increase of \$138,305.19. The year-end balance includes the 2025 annual draw of \$173,653.00 in cash set to be distributed to the operating budget. The \$173,653 consists of \$157,653 drawn from the endowment plus an \$18,000 gift received during the year. Expenses in 2025 were lower than budget. As such, not all of the draw was applied to operating expenses. A portion of the draw was placed in reserves for future years.

Please see the following page for a summary table from CommonFund regarding 2025's investments.

More details regarding investment performance are available from the Standing Committee on Investments.

The Standing Committee on Investments had no expenses chargeable to St. John's in 2025.

Marketable Fund	January 1, 2025	December 31, 2025	December 31, 2025
<b>Endowment</b>			
CFI Multi-Strategy Equity Fund, LLC	\$2,558,540.00	\$2,707,388.08	\$494,371.08
Cash Awaiting Transfer/Settlement	\$120,342.00	\$89,594.00	\$0.00
CFI Multi-Strategy Bond Fund, LLC	\$871,832.89	\$1,146,494.69	\$64,577.80
<b>Total Endowment - 01</b>	<b>\$3,550,714.89</b>	<b>\$3,943,476.77</b>	<b>\$558,948.88</b>
<b>Haynes Family Fund</b>			
CFI Multi-Strategy Equity Fund, LLC	\$317,611.91	\$333,837.12	\$61,370.21
Cash Awaiting Transfer/Settlement	\$14,391.00	\$18,784.00	\$0.00
CFI Multi-Strategy Bond Fund, LLC	\$107,958.04	\$142,315.63	\$7,996.59
<b>Total Haynes Family Fund - 04</b>	<b>\$439,960.95</b>	<b>\$494,936.75</b>	<b>\$69,366.80</b>
<b>Housing Sinking Fund</b>			
CFI Multi-Strategy Equity Fund, LLC	\$798,313.19	\$489,822.51	\$69,773.16
Cash Awaiting Transfer/Settlement	\$0.00	\$0.00	\$0.00
CFI Multi-Strategy Bond Fund, LLC	\$246,630.38	\$198,911.11	\$15,174.89
<b>Total Housing Sinking Fund - 03</b>	<b>\$1,044,943.57</b>	<b>\$688,736.62</b>	<b>\$84,948.05</b>
<b>Memorial Garden Fund</b>			
CFI Multi-Strategy Equity Fund, LLC	\$57,048.39	\$59,996.50	\$11,023.11
Cash Awaiting Transfer/Settlement	\$2,692.00	\$3,430.00	\$0.00
CFI Multi-Strategy Bond Fund, LLC	\$19,486.02	\$25,574.37	\$1,443.35
<b>Total Memorial Garden Fund - 05</b>	<b>\$79,226.41</b>	<b>\$89,000.87</b>	<b>\$12,466.46</b>
<b>Sally Morgan Bertelsen Music Fund</b>			
CFI Multi-Strategy Equity Fund, LLC	-	25,900.00	0.00
CFI Multi-Strategy Bond Fund, LLC	-	11,100.00	0.00
<b>Total Sally Morgan Bertelsen Music</b>	<b>-</b>	<b>37,000.00</b>	<b>0.00</b>
<b>Portfolio</b>			
Total Equity	\$3,731,513.49	\$3,616,944.21	\$636,537.56
Total Fixed Income	\$1,383,332.33	\$1,636,206.80	\$89,192.63
<b>Portfolio Total</b>	<b>5,114,845.82</b>	<b>5,253,151.01</b>	<b>\$725,730.19</b>

## TREASURER'S REPORT

Susan Aley, Treasurer  
*susankaley@gmail.com*

### 2025 Financials

The major source of income for the church in 2025 was \$960,837 to the Annual Fund. This figure includes an extraordinary \$50,000 gift made to the Annual Fund. Even with this gift, the Annual Fund did not achieve the net goal of \$992,750. The Vestry approved an Investment Committee recommendation to increase the draw from endowments to 5% from 4% of the trailing 12 quarters' average. The full draw amounts were not all needed as expenses were significantly lower than the budget anticipated.

St. John's Vestry made several decisions to reduce expenses in 2025. The largest financial savings was \$92,570 to Salary & Benefits as, after the departure of Maggie Doyle (youth minister plus other responsibilities), existing youth demands did not necessitate a full-time hire. Operating expenses were \$59,315 lower than budget as there were fewer maintenance expenses than expected and a good portion of those that the church did incur (\$18,784) were covered by an endowment established specifically for major maintenance. Finally, the budget anticipated appealing to the Diocese for relief on the 2025 assessment. The appeal was denied and St. John's did pay the full assessment to the Diocese, an increase of \$15,219 compared to the budget.

In 2025 there were significant changes to the following restricted funds on the balance sheet:

- Capital Campaign: reduced by \$300,000 for the church LED lighting installation
- Youth Fund and Children’s Fund: increased by \$9,700 each from Harvest Fund-a-Need
- Memorial Garden Revitalization: increased by \$47,000 for planned renovations

In addition, the church removed \$450,000 from the Housing Sinking Fund to make a mortgage loan to the Rankin-Williams. The quarterly interest payments received on this loan are put back into the Housing Sinking Fund.

### 2026 Budget

The 2026 budget seeks \$965,000 in Annual Fund donations. (In a departure from prior years, the contributions expected from the Annual Fund are inclusive of any unpaid pledges.) The budget anticipates using the full 5% draw on endowment funds. Expenses include a Diocesan-recommended 1.5% cost of living adjustment for staff.

	2025			2026	
	Budget \$	Actuals \$	Difference	Budget \$	%
<b>INCOME</b>					
Annual Fund, stated goal	\$ 1,045,000	\$ 960,837		\$ 965,000	
<b>Annual Fund, after fees &amp; unpaid pledges</b>	<b>\$ 992,750</b>	<b>\$ 950,885</b>	<b>\$ (41,865)</b>	<b>\$ 954,385</b>	<b>70%</b>
Endowment	\$ 122,751	\$ 90,936	\$ (31,815)	\$ 160,016	12%
Building Use (Preschool)	\$ 120,000	\$ 121,186	\$ 1,186	\$ 125,000	9%
Plate	\$ 40,000	\$ 48,259	\$ 8,259	\$ 45,000	3%
Parish Party	\$ 40,000	\$ 39,345	\$ (655)	\$ 25,000	2%
Fund-A-Need / Music Gifts					
Restricted Funds	\$ 98,700	\$ 3,430	\$ (95,270)	\$ 23,017	2%
Other	\$ 24,000	\$ 37,908	\$ 13,908	\$ 25,500	2%
	<b>\$ 1,438,201</b>	<b>\$ 1,291,950</b>	<b>\$ (146,251)</b>	<b>\$ 1,357,918</b>	
<b>EXPENSES</b>					
Salaries	\$ 629,398	\$ 566,500	\$ (62,897)	\$ 587,533	
Benefits	\$ 204,604	\$ 174,932	\$ (29,672)	\$ 183,281	
Salaries & Benefits	\$ 834,002	\$ 741,432	\$ (92,570)	\$ 770,813	57%
Operating Expense	\$ 269,235	\$ 209,920	\$ (59,315)	\$ 255,314	19%
Programs	\$ 119,330	\$ 110,899	\$ (8,431)	\$ 106,865	8%
Outreach (SJR Only)	\$ 16,000	\$ 14,480	\$ (1,520)	\$ 14,000	1%
Diocesan Assessment	\$ 200,000	\$ 215,219	\$ 15,219	\$ 211,410	16%
Other					
	<b>\$ 1,438,566</b>	<b>\$ 1,291,950</b>	<b>\$ (146,616)</b>	<b>\$ 1,358,402</b>	
<b>SURPLUS / (DEFICIT)</b>	<b>(365)</b>	<b>(0)</b>		<b>(485)</b>	

# St John's Episcopal Church

## Balance Sheet

As of December 31, 2025

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
1001 Bank of Marin - 534 - CHECKING OPS	178,265
1002 Bank of Marin - 614 - OPS RESERVE	346,717
1003 Bank of Marin - 902 - CAP CAMPAIGN	16,251
1005 Bank of Marin - 091 - VESTRY RESERVE	185,546
1015 Wells Fargo - Altar Guild	12,150
1100 Investment Accounts	
1101 Commonfund 360001 Endowment Bk	3,853,883
1103 Commonfund 360003 Housing Sinki	688,737
1104 Schwab 8781 Bldng & Mjr Mnt Fnd	6,126
1106 Commonfund 360004 Haynes FF	476,153
1107 Commonfund 360005 MG Fund	85,571
1108 Commonfund 360006 SMB Music Fund	37,000
<b>Total 1100 Investment Accounts</b>	<b>5,147,469</b>
<b>Total Bank Accounts</b>	<b>\$5,886,399</b>
<b>Total Current Assets</b>	<b>\$5,886,399</b>
Fixed Assets	
1600 Church	
1601 Land	119,060
1602 Buildings	1,899,786
1603 Personal Property	257,000
1604 Property Improvements	101,861
<b>Total 1600 Church</b>	<b>2,377,707</b>
1620 136 Terrace Ave, Kentfield	500,000
<b>Total Fixed Assets</b>	<b>\$2,877,707</b>
Other Assets	
1500 Mortgage Loan	450,000
<b>Total Other Assets</b>	<b>\$450,000</b>
<b>TOTAL ASSETS</b>	<b>\$9,214,105</b>
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2200 Security Deposits	5,925
2300 Pledges PrePaid for Next Year	9,815
<b>Total Other Current Liabilities</b>	<b>\$15,740</b>
<b>Total Current Liabilities</b>	<b>\$15,740</b>
<b>Total Liabilities</b>	<b>\$15,740</b>

# St John's Episcopal Church

## Balance Sheet

As of December 31, 2025

	TOTAL
Equity	
3000 Retained Earnings	3,172,448
3100 Unrestricted Net Assets	23
3200 Temp. Restricted Net Assets	
3210 Capital Campaign Net Assets	16,251
3215 Altar Guild - Wells Fargo	12,150
3216 B. Patterson Altar Flower Fund Net Assets	1,000
3220 Children's Fund Net Assets	11,774
3240 Major Maintenance Fund Net Assets	173
3250 Memorial Garden Fund Net Assets	15,266
3252 Memorial Garden Revitalization Net Assets	47,250
3260 Music Fund Net Asset	33,788
3266 Sabbatical Funds Net Asset	1,450
3270 Outreach Fund Net Asset	<b>11,451</b>
3280 Malawi Fd NA - Agape Farm	0
3285 Parish Trip Net Assets	49,966
3290 Vestments Fund Net Asset	469
3300 Youth Ministry Fund Net Asset	23,018
3410 Parish Party Fund Net Assets	18,906
3599 Endowment Equity/ To Tfr NA	185,546
3700 Secured Promissory Note N/A	450,000
3900 Endowment Fund Net Asset	<b>5,147,469</b>
<b>Total 3200 Temp. Restricted Net Assets</b>	<b>6,025,929</b>
Net Income	-34
<b>Total Equity</b>	<b>\$9,198,365</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$9,214,105</b>

## St. John's Worship Metrics for 2025

2025 Average Sunday Attendance In-Person: 162

2024 Average Sunday Attendance In-Person: 147

2025 Average Sunday Attendance Live Online (unique device connections\*): 27

\* Each unique connection is one or more people viewing a service live online

2025 Average Weekly Attendance for all Regularly Scheduled Services (Sunday + Weekdays): 186  
Includes: Sunday Services, Christian Meditation, Dinner Church, Evensong, etc.

2024 Average Weekly Attendance for all Regularly Scheduled Services (Sunday + Weekdays): 178

2025 Attendance at Easter Services In-Person: 695

2025 Attendance at Christmas Services In-Person: 977

2025 Total In-Person Attendance for all Regularly Scheduled Services: 9646

2025 Total In-Person Attendance for all Special Services: 1143

Includes Funerals, Weddings, and all non-regularly scheduled services.

Online Viewing Statistics for All Services (Sunday, Funeral, etc): St. John's services were viewed (live or recorded) in 44 states plus DC and in 19 countries

2019 Average Sunday Attendance In-Person: 207

Note: St. John's did not have online services in 2019