

December, 2011

Dear Prospective Candidate:

Saint Peter's Episcopal Church is a parish with a proud history in the Episcopal Diocese of Vermont. Since the 1830s, our journey reflects the many blessings and abundant grace that the Lord has bestowed upon us.

In 2011 we have come a long way in our discernment and have spent many hours together in self-study of ourselves and our church. We have prayed together. We have discussed our core beliefs and feelings and have reached within our spiritual selves to recognize the positive aspects of St. Peter's as a parish and acknowledge the challenges that we have as we continue our journey with Christ. The vestry and discernment committee have used the self-study process to examine the skills we need from clergy to help us envision our future. We have faith that this parish profile will help us call the person most qualified to join us in achieving God's plan for St. Peter's.

As you read the following descriptions of our ministries, hopes and challenges, you will discover that the Transition Team has a comprehensive set of aspirations to achieve, among them planning for "the Church of the future," developing a more vibrant spirituality, and cultivating a new generation of leaders. Our vestry is committed to supporting these goals with effective mutual ministry in every aspect of St. Peter's. We envision that our new clergy leader will work three-quarters time, and we will compensate that person accordingly.

The Ministry Discernment Committee, throughout this profile, has attempted to present a completely honest and accurate picture of St. Peter's history, values, faith, ministries and goals. In the end, however, it is only a profile. It is an unfinished story. We are prayerfully anticipating the Lord's action so that we and the minister who will join us can begin writing the next chapter together. We pray that you are listening with us. If you discern that there may be a role for you in this story, we welcome hearing from you and look forward to discussing our needs and your skills.

St. Peter's Vestry and Ministry Discernment Committee

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## **Our Church and Community**

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St. Peter's Episcopal Church is located in the town of [Bennington](#), the primary gateway for Southwestern Vermont and within a few miles from the New York and Massachusetts borders. The 2010 census figures show a population of 15,700 within the town limits, but Bennington also serves as the center for a rural county of 575 square miles and 37,100 residents. While Bennington is one of the larger towns in Vermont, it still retains its small town character with clean air, a low crime rate, incredible scenery, outdoor activities,

wonderful museums and many educational enrichment opportunities.

Cultural activities abound in our area. Nearby centers for the performing arts include the summer residence of the Boston Symphony Orchestra (Tanglewood) and the Philadelphia Orchestra and New York City Ballet (Saratoga Springs). The [Oldcastle Theater Company](#) in Bennington offers professional performances of plays as do the Berkshire Theater Festival, the Dorset Theater Festival and many stock companies in the area. The Park McCullough House, Summer Sonatina and the Sage City Symphony also offer concerts and other cultural events.

The [Bennington Museum](#) houses the largest public collection of paintings by Grandma Moses and is one of the finest regional art and history museums in New England. In nearby Williamstown, the [Clark Art Institute](#) has an amazing collection of impressionist art, old masters, silver and decorative art. It hosts special exhibits throughout the year and has a significant group of American works by Homer, Sargent, Cassatt and Remington. At [Williams College Museum of Art](#), there are some 13,000 works that span the history of art as well as a variety of educational opportunities through workshops and exhibitions.

There are a myriad of educational opportunities in Bennington and the surrounding towns including public, parochial, private and preschools. The [Southwest Vermont Supervisory Union](#) is made up of seven elementary schools, a middle school and a high school. The total enrollment of the District during the 2010-2011 school year was 3111. More than half the students who graduate from the High School go on to four-year colleges or universities. There is an excellent Honors Program and AP courses are offered in thirteen areas. There is also a Career Development Center which serves high school and adult students from the southwestern region of Vermont and adjacent New York and Massachusetts for those interested in vocational/technical pursuits. Bennington also has three colleges right in the community. Nationally recognized [Bennington College](#) offers Bachelor's and Master's degrees in areas such as the humanities, social sciences, math and the visual and performing arts while [Southern Vermont College](#) offers Bachelor's and Associate degrees in seventeen majors. The [Community College of Vermont](#) in downtown Bennington offers Associate degrees and career-related certificates in more than a dozen areas.

Bennington is also home to the [Southwestern Vermont Medical Center](#), a 99 bed community hospital dedicated to serving the medical needs of the greater community. SVMC has distinguished itself as an exemplary center in the region and has received numerous commendations including being designated as a Magnet Hospital for Nursing Excellence and having the only nationally accredited Breast Care Program in the state.

For those who pursue a more physically active lifestyle, Bennington offers a host of activities. Hiking, bicycling, tennis, golf, skiing, swimming, snowshoeing, kayaking, horseback riding, as well as fitness training, Yoga and Pilates are all within easy reach of the town.

While Bennington has all these wonderful opportunities and experiences available to its citizens, it also has a relatively high percentage of people who are culturally and/or economically challenged. For example, within the school community, more than 50% of the students come from conditions of poverty. In order to address these needs, the area offers a number of community services/ministries which include, but are not limited to, a Food and Fuel Fund, a food distribution center (the Kitchen Cupboard), a Free Health Clinic and several youth oriented programs. Many of St. Peter's parishioners are actively involved in these endeavors.

Rich in history that dates back to the colonial times, Bennington's growth has been gradual over the years. The landscape is dominated by the 306 foot [Bennington Battle Monument](#) built to commemorate the Battle of Bennington. Many of the homes of the early settlers of the town still stand with plaques to designate the original occupants. The cemetery in Old Bennington, behind the First Church, contains many beautiful memorials and epitaphs that date back to the pre-revolution times. It is also the resting place of the poet Robert Frost.

There are so many more opportunities in our town, but we leave them for your future discovery!

**Our mission:**

“God is calling the community of St. Peter’s to live, worship, and serve according to Christ’s word and example.”

The Vestry adopted this statement of our mission, as well as a vision comprising four goals, at the recommendation of the discernment committee that brought the 26<sup>th</sup> Rector to St. Peter’s in 2005. The mission and goals have been in place since then, and the Vestry chose to retain them without change in the following years. The current Ministry Discernment Committee believes that our work was not to re-examine the strategy and vision of the parish, but that it will be important for the parish to do so following the transition to new leadership. The MDC has provisionally updated the four existing goals by adding two new ones that apply both to our period of discernment and to the transition we hope St. Peter’s may make with the help of new leaders.

**Goals of the MDC for St. Peter’s, 2011 and beyond:**

**To reach within our spiritual selves.**

We believe that, by reaching into our core beliefs to guide us, we can become more spiritual and Christ-centered; that by living more into God and the Baptismal Covenant, we will be inspired to find faith as a whole body acting in Christ, with the spiritual strength to employ our gifts joyfully, revealing God’s grace to the world.

**To recognize the importance of sustainability.**

We believe that we must look and work towards sustaining our future as well as conserving the best of our past. Sustainability of St. Peter’s as the soul of the people of God, as well as sustainability of St. Peter’s physical assets, is paramount. With faith in the future, we must develop new ways to grow spiritually and in size while responding to our needs and those of the wider community.

**Foundational Parish Goals from 2005 to present:**

**To visibly reach out to a wider community, especially youth and young families.**

We believe that by reaching out to a wider community, including younger people, bringing the love of Christ to others, and living out our own responsibility to promote social justice, we will be able to expand our parish membership. Everyone in our church family and those we serve must be invited and encouraged to grow with us for our future together.

**To value and respect a diverse parish makeup.**

We believe that diversity within St. Peter’s parish is enriching and energizing. We need to continue to expand our horizons, value and honor various ethnic traditions, sexual orientations, races, ages, persons with various disabilities and persons representing dissimilar educational and socio-economic levels.

**To foster excellent musical and liturgical tradition.**

We believe that St. Peter’s can be a leader in the tradition of distinctive music and liturgy in the Episcopal Church. We hope to emphasize the importance of these traditions in relating to our sense of spirituality, in honoring many kinds of worship preferences, and in providing a basis from which to explore innovative designs and practices.

**To nurture active lay leadership.**

We believe that St. Peter's must nurture active lay leadership. Our lay leaders have come to the fore in the past several years. We are hopeful that the next decade will bring further development of lay leaders and programs through training, clergy support and pastoral guidance.

**Observations from the discernment process:**

The parish has achieved mixed success with the four 2005 goals. While lay leadership has become stronger in some respects, we have not developed people's leadership skills in ways that would help advance the other goals. In several ministry areas there is still a guardedness that can be intimidating to some newcomers, and this works against "visibly reaching out to the wider community." While St. Peter's strongly values the diversity of our parish family, we have not explored how diversifying the music and liturgy could increase our appeal to young families and a generation outside our doors who grew up without any church experience. As a result, the parish is losing a sense of how to go about our mission. The MDC has added the two new goals to signal our belief that this church has a future, but St. Peter's will need to make meaningful changes to address our needs and those of our community.

The MDC is aware that other parishes in Vermont who face these same issues are working on new models of leadership, and we feel that St. Peter's may be ready to explore these under the joint guidance of the Diocese, our Vestry, and the clergy who serve with us. If there are fundamental changes to make in order to sustain our future, St. Peter's will need a roadmap, and this will require leaders who can invoke the Spirit to inspire us to move in a new direction together.

**Our mutual responsibilities:**

In order to reach our goals, our parishioners will have a number of mutual responsibilities to share with a new clergy leader.

- Understanding and prayerfully accepting the challenges of change
- Communicating our faith with excitement to a community that desperately needs to hear the love of Christ
- Through discernment, beginning to understand and address the societal/cultural factors which affect the institution of religion and the organized church
- Assessing the needs of children, youth and parents, to establish meaningful relationships for them at St. Peter's
- Developing a strong, sustaining partnership among leaders of all our ministries, inspiring them with our shared mission
- Supporting ideas that invigorate and expand our liturgy, music and outreach
- Making sure that the parish remains true to all its members, who are the soul of the church

**Our expectations for the leader who will join us:**

The MDC believes that the Holy Spirit is the greatest source of energy for revitalizing St. Peter's, and together with our clergy we must renew our faith to go where the Spirit will lead us. As our partner in this journey, we expect that a new clergy leader will:

- Work with the congregation and the Spirit to develop a strategy for a sustainable church that looks to the future without fear
- Inspire us in spiritual development and faith formation to regain our identity as "the body of Christ"
- Show us how to minister effectively to young people, our senior parishioners, and to members of our wider community, so that they will realize they are loved and valued
- Cultivate parish leaders through example as liturgist, pastor and preacher
- Stimulate congregational development by effectively coordinating ministries, helping leaders align them to our goals and needs
- Teach us to confront our shortcomings with open, honest and thoughtful guidance

The challenge in describing St Peter's ministries lies in parishioners' differing views of what actually constitutes a ministry. At one level we generally agree that ministries are works that spread the love of Christ, but the central question seems to be whether the intent of ministry should be to spread *Christianity* or simply to *love* our neighbors, a broader and less church-centric purpose.

Many in our family feel that ministries are "church work," expressed as activities conducted within St Peter's, benefiting its liturgy and parishioners. We value our many in-church ministries, including the music program, Eucharistic Ministers, Ushers, Altar Guild, and others listed in the trifold ministry brochure which is in the Additional Materials section of this profile. There are other ministries within our walls such as our prayer shawl knitting group, Christmas Tea and Chicken Pie Supper. Some parishioners would argue that these are just activities, not really ministries, because they do not connect to worship and are more social. Some have said that with a broad definition like this, St. Peter's is trying to support



**EcoTeam prepares the church garden**

### **Some St. Peter's Ministries: A Variety of Gifts**



**Bake sale/plant sale at town MayFest**



**Prayer Shawl knitters**

too many programs as ministries--that we should focus on fewer tasks. This is related to an opinion (expressed by a few in the parish) that we must "take care of our own" first, and that our ministries should principally benefit parishioners or the church campus itself.

An example of the differing opinions occurred after gathering information on our "time and talent" from parishioners. The vision of this campaign was to have parishioners describe what skills, talents, knowledge or gifts they have and would be willing to share. We collected an extensive database of knowledge and gifts (currently 11 categories, each containing between two and 35 skills/talents). The

goal was to share St. Peter's gifts with schools, nursing homes, other faith communities, etc. in the event that they needed a speaker or volunteer. At the presentation of the study results, most who were present said they felt that this database should be a resource only for St. Peter's parishioners, and not for the wider community. We do not know if this represents the attitude of a majority of the parish as a whole.

Significantly, these challenges in defining our ministry and goals have surfaced during our time of transition, and that is probably appropriate. This suggests that, collectively, our parish family needs to re-connect to our baptismal covenant in order to discern the appropriate use of our abundant talents. One issue seems to be whether our "reaching out" to the wider community should focus on getting that community to attend our church, or whether it is a broader concept. Some parishioners believe their baptismal covenant compels them to define anything which is a "loving our neighbor" activity, particularly those which go outside the physical walls of the church, as a ministry. A considerable number of our members have made large personal commitments to improving food security, peace and justice, expanding beyond St. Peter's own outreach ministries. They enthusiastically join community-based ministries, such as Bennington Project Independence, The Free Health Clinic and The Kitchen Cupboard (food distribution center of Greater Bennington Interfaith Community Services). These parishioners find natural links between in-church and in-community ministries, and even those who do not feel the same connection to their baptismal promises recognize that such efforts are important to the wider community.

Another factor that the MDC thinks about when discussing our ministries is the effect of different leadership styles in various activities. It has been suggested that some groups appear more like "clubs", making them harder for new members to settle into. As we focus on defining and sustaining ministries, we must help people learn that leadership itself is a form of ministry, to encourage a model of leadership that fosters spiritual growth and embraces new participants.

In summarizing our treatment of ministries, it is clear that St. Peter's has a wide variety of them and continues to grow new ones. (Refer to the list of ministries that appears on the back of the 2011 parish survey in the Additional Materials.) We struggle to determine which of them we should support. Since one of our parish goals has been to "reach out to the wider community," the parish certainly values the need to serve our neighbors in the community. Assuming that the "reaching out" encompasses more than increasing our parish membership, then the issue seems to be whether to do it simultaneously with, or secondarily to, serving our own parishioners. How then shall we live?

The fact that we are a community necessarily means we have many different points of view, preferences and opinions. In the past, St. Peter's has been able to embrace our diversity and support a range of inreach/outreach ministries. In the last twelve months, we have had many opportunities, whether through study or discussion groups, formal or informal, to communicate with each other and issues have come out in the open. As deeper communication brings our differences to light, it may give us the strength to unite with new purpose across those differences. Perhaps our challenges will become a source of new strengths; at least that is our hope. In the interim, the concepts of what constitutes a ministry and with whom a ministry should be shared continue to challenge us. We are both hopeful and prayerful that we can collectively discern an answer as part of the next stage of St. Peter's growth.

St. Peter's is an established parish, striving to flourish in our mission to live, worship and serve according to Christ's word and by example. One of our challenges is to enrich our practices to help more people experience a lively sense of the Spirit when they worship here.



**Sunday 8am Eucharist**

The celebration of the Holy Eucharist is central to our worship and spiritual life. The Eucharist is celebrated at two services on Sunday morning. The 8am service is a Rite I said service observed at the high altar facing liturgical east. At times in the past, Rite I was used in penitential seasons for all services. The 10am service is usually a Rite II service with choir or our Contemporary Ensemble, celebrated at the free-standing nave altar. There are several steps between the main floor level and the high altar, so there is a second receiving station on the floor of the nave, allowing parishioners to choose to receive the Body and Blood of Christ at one of the two

locations. Incense is used upon occasion. We urge congregants to join in our liturgy at their own level of comfort. Refer to the sample bulletins (service sheets) in the Additional Materials section for examples of our orders of worship. We welcome all to the table.

St. Peter's has a Laying on of Hands/Healing service following each of the Sunday services. A morning service is held each Thursday at ten o'clock in the Lady Chapel. Meditation is held on Friday evenings in the Guild Room. In the past, St. Peter's has offered Morning Prayer Monday through Friday and a less formal five o'clock service on Sundays in the Lady Chapel, and we have had Bible Study between Sunday morning services.

From October 2010 until Lent in 2011 we have had discussions led by the interim rector based on *Changing the Conversation* (Anthony Robinson, 2008) concerning the "Church of the future." These forums occurred between the Sunday morning services. We have also traditionally offered a variety of Lenten Series on weekday evenings, ranging from fellowship programs to faith-development studies (such as stewardship of the earth, book studies, series on specific books of the Bible, and others). As a complement to our worship, we seek ways to promote a better understanding of the church, its future and our own growth in our personal journeys with Christ.

The musical heritage of the Episcopal Church has a long rich history and continues to be a spiritual reservoir for St. Peter's worship. St. Peter's has a very talented part-time organist/choirmaster and a nonprofessional choir that sings anthems and leads congregational singing. Since 2006 our liturgy has also included an ensemble (guitars, flute, and autoharp) leading the singing of more contemporary music selections. We are open to exploring other ways in which to have music enrich our spiritual practice such as *a cappella*



**Contemporary Ensemble**

singing, chant, or a contemporary minister of music.

We encounter God and Jesus in many different ways and we engage in varied ways of praying, both privately and as a community. Sometimes, prayers go so deep as to go unspoken.



**Consecration at 10am service**

At St. Peter's, we have a number of special liturgical services and devotions that help us to mark the seasons of the year: Advent, the Christmas Pageant, an early evening Christmas Eve family service and a Midnight Mass, and Epiphany celebrated by the Feast of Lights. During Lent, we observe Ash Wednesday, Stations of the Cross, Maundy Thursday with footwashing, an interfaith Vigil of Watchful Prayer-Good Friday, The Great Vigil of Easter, Pentecost, Blessing of the Animals (St. Francis's day) and the Celebration of All Saints. Baptisms are offered at the four times suggested in the Book of Common Prayer.

Keeping these liturgical traditions is very important to many parishioners. St. Peter's has viewed itself as a "high church" for a long time, yet we see that our formal ceremonies can make the church less welcoming for young or unchurched members of the community. It should be noted that we are open to exploring ways to blend traditional and contemporary liturgy styles to expand our worship and our walk in Christ. The key to our liturgical excellence has been mindfulness and intentionality. We hope to build on our traditions as we seek new worship forms.

#### **Bennington: Born of the American Industrial Revolution**

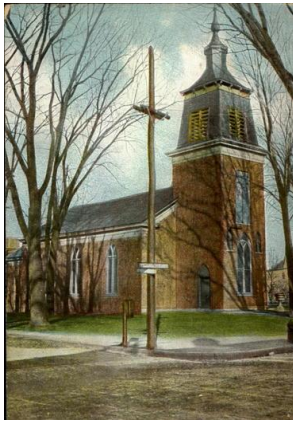
In 1762 the Town of Bennington was settled by a religious group named the Separatists. They were a very strict religious group; if you were not a member you could not live within the Town limits. Around 1800, the courthouse burned down and was rebuilt down in the valley, thus turning the entire cultural and political climate around. The valley became the growing Town, partially as a result of the confluence of several rivers, which provided the energy to power woolen mills, potteries, wooden furniture manufacturing and iron furnaces.

As early as the 1700's other religious groups had visited the area. These missionaries were Catholics, Methodists, Baptists and Episcopalians. They would ride circuits from New York and Connecticut, performing marriages, baptizing and delivering the word of God along the way. The American Protestant Episcopal Church was slow to start in the Northeast due to prejudice associating it with the Church of England (Anglican). People felt the members were Tories and traitors to our country. Bennington was a Patriot region, not welcoming to Tories. In 1782 the Episcopal Church had edifices in Manchester and Arlington. No Episcopal church was started in Bennington. It was recorded at Bennington on October 7, 1782, that a missionary from Massachusetts baptized the Little and Hubbell children into the Episcopal Church at a convention held in Manchester. In 1792, two men from Bennington appeared as delegates to the diocesan convention although no Church was in effect. In 1810 Vermont became a part of the Eastern Diocese of the Episcopal Church. In 1822 Bishop Griswald preached in Bennington,

but was so discouraged that he stated there was "such prejudice against the Episcopal church, that preaching there would have no great effect."

### **Establishment of St. Peter's, Bennington**

In 1831 with the influx of English immigrants coming to work in the potteries, the Episcopal denomination saw an opening. In 1834, a Deacon, Nathaniel O. Preston came to Bennington from Hoosick Falls, New York, about 6 miles distant. The first Episcopal services under the name of St. Peter's Church were held at the Union Academy on Union Street, a building shared with the Methodists. On July 10 and 13, 1834, two marriages were performed by Preston, signing himself as Rector of St. Peter's. On July 24, 1834, 19 men gathered at the Union Academy and signed Articles of Association and Bylaws for St. Peter's Church. These men were pillars of the new Bennington and represented the major industries and professions of the town. Most of these men were not communicants, and only a third ever made this commitment. At the time there were only seven communicants and six of these were women.



After three or four services at the Union Academy, the services were moved to the Methodist Church on Main Street, newly built of stone. In 1835 the Episcopalians built a brick church at a cost of \$1200 on the site of our present church. When the brick walls were 7 feet tall, the men of the church became concerned that they could not afford to continue the construction and building was interrupted. The women of St. Peter's organized and raised the money for completion. The church opened in 1836. For many years St. Peter's was without a permanent Rector, supplied by traveling priests. In 1850, a full time priest was in place. By 1856, there were 114 members enrolled. In 1879, the first rectory was purchased for \$2500. The Reverend Philip Schuyler was our first Rector to live there.

In 1907 the cornerstone was laid for the present church. It was deemed that to repair the brick church would cost more than to replace it. The Nortons started the building fund. The stone, dark blue dolomite, was donated by the Beebee/Taylor families, members of St. Peter's Church, from their quarry in Pownal. The plans were drawn by William Bull of Bennington. The Church was consecrated on September 22, 1909. Gifts were made in memory of many local people in Bennington, communicants of the Church and individuals who were a driving force in the community.

### **Mid-Century Christendom and St. Peter's**

St. Peter's underwent significant growth during the following decades. In October 1942, a Men's Club was formed to conduct an every member canvass because there were 45 pledges in arrears. In 1944 the Fenton property, the brick building to the east of the church, was purchased as a rectory. That same year, the original rectory was sold. Under the auspices of Rev. Woodward and Rev. Ritchie, in 1950 the cornerstone was laid for a new addition which included a choir room, church office, Rector's office, the Guild Room or parlor, parish hall, two bathrooms and a kitchen. The upstairs had six classrooms, a meeting room and bathrooms. This wing enabled St. Peter's to house both a Sunday school and a weekday preschool. It was completed in 1955 under the auspices of the Rev. Norman Godfrey. While the addition is made of concrete block, the section in front of the present office and the parish hall pillars are faced

with bricks from the original church. The dolomite stone on the street-facing side came from the same stone quarry as the 1907 sanctuary. Church member Mr. Buzzell, took down a stone fence surrounding his property and donated the stones to the church.

Our first Christmas pageant was held on December 10, 1915 and has been an annual tradition ever since. The first Christmas Tea was held on December 5, 1940, to raise monies to install gardens. The first church fair, "The Village Green," was held on July 17, 1947. It raised \$1200.

The people of St. Peter's have always been a factor that has distinguished our church in the community. In 1838, Alice Leavenworth established a Sunday school and Library near the furnace works for the children of the employees. We have hosted all kinds of groups over our years such as the Masons. The Daughters of the American Revolution held conventions. The Rotary met every week and the women of St. Peter's prepared a meal for them. The Boy Scouts, Girl Scouts and many other youthful activities met here. From 1941 to 1944 the ladies of St. Peter's sewed for the Red Cross making and rolling bandages, knitting socks, and making over 1500 pairs of pajamas. Clothes were also sewn and provided for Missionaries to distribute overseas. During the Polish relief, the ladies sewed many dresses. Since the 1950s, St. Peter's has been a home to weekly AA meetings. The Greek Orthodox Church holds services here. We have always helped our Parishioners through tough times, from the 1930s up to today. Over the years, St. Peter's has sponsored three sister churches, one in North Pownal, one in North Bennington and one in Wilmington, a small village 20 miles east of Bennington. The Wilmington parish, St. Mary's in the Mountains, still exists.

#### **Recent Chapters in Our History**

1959-1967 – The Rev. Frederick B. Wolfe was called to be our Rector. He and his wife Barbara wrote the book that was commonly used in the U.S. Episcopal Church for confirmation class. The church was full of people including many children. St. Peter's had three Sunday services and two choirs. Father Wolfe was called from St. Peter's to become the Bishop of Maine.

1967-1972 – The Rev. Edward Geyer, a black priest from an inner city ministry, served as our Rector during a time of national upheaval. He was the first black Episcopal priest in Vermont. There were many tensions. Some people left the church, saying they would return when he left (most did not return). There was much prejudice in the local community shown against him and his family, such as stones being thrown and profanity. Father Geyer was a very intellectual and family-oriented man. When he left, the assistant left also so that a new start could be made.

1973-1992 – The Rev. Kenneth Costin was called to St. Peter's; he was British. Father Costin served for 18 years until the mandatory retirement age. The congregation adored him. He was in complete control of all the goings-on at St. Peter's and a large congregation attended regularly. The church buildings and equipment were put in good repair, insulation was added to the sanctuary, stonework re-pointed, and roofing renewed. The pipe organ was rebuilt, a new sound system installed, and a handicapped ramp was installed. The two rectories were sold and a housing allowance was instituted for our clergy, so that the Rector could benefit from investment in his own home. With all of this development, St. Peter's had become accustomed to deficit budgets and borrowed substantially. Under Costin, all loan obligations were paid by 1982 although periodic annual deficits continued.

The ordination of women caused much controversy both nationwide and locally. Many people had a hard time accepting this, and some left the church. Yet in 1989 Penny Hawkins, who grew up at St. Peter's, was ordained as a deacon. She started serving the Bishop at St. James, Arlington, but eventually was moved to St. Peter's. She serves the parish to this day.

1992-2003 – The Rev. Arthur Kingdon was called as Rector at St. Peter's. He encouraged the ministry of the laity. He was an able administrator as he enabled St. Peter's to remain financially secure. A successful Capital Campaign was held enabling many projects to be undertaken. Father Kingdon worked to install the handicap bathroom as well as the sound system to be used by the hearing impaired. This was another period of upheaval as the Vermont Diocese of the Episcopal Church encouraged the blessing of civil unions by providing the wording for these services. When an openly gay bishop was elected in New Hampshire, some people left the Episcopal Church. During his tenure Father Kingdon brought many young children and young families to St. Peter's. He left in 2003 to return to Maine in retirement. Father Robert Miner of Connecticut served as interim Rector during an extended discernment/search period from 2003-2005.

2005-2010 – The Rev. Anita Schell-Lambert was called to be our 26<sup>th</sup> Rector. She grew lay ministry and started up many new programs at St. Peter's Church, encouraging experimentation and change. She added a 5pm Sunday service for several years. At the 5pm service, a Contemporary Ensemble played alternative hymns and communion was served standing around the altar. Many times the services were held outside. We would also hold processions on Pleasant Street, holding our cross high, singing hymns, to the amusement/displeasure of some neighbors.

Mother Anita worked at updating our computer and communication systems, conducted an energy audit, and worked with the property committees to reduce energy consumption by more than 20 percent. She was an encourager, trying to get parishioners to be involved at their own comfort level but also to try other new things. In 2008, she officiated at the blessing of a same-sex marriage for two of our parishioners. In 2009 she offered to take a salary cut to help us through difficult financial times. While serving St. Peter's, she earned her D.Min. at EDS. Mother Anita's leadership was notable in another way. Since 2005 St. Peter's has sponsored the discernment processes of three aspirants for holy orders, one of whom has been ordained priest and another who is preparing to become a deacon in the Diocese.

The parish at present is very active within our local community and global community. We support ecological endeavors to preserve the future of our planet and our community. Our parish hall and sanctuary are open to all types of groups, whether they can afford a donation or not. Court Diversion, giving youthful offenders a second chance, meets here weekly. Our pastoral care committee helps in the community for those who are in need. We support the local food shelves and the Dove project (assisting people with HIV and AIDS). We are truly blessed by the people of St. Peter's for their willingness to serve others. In the Town of Bennington and beyond, St. Peter's people are known for great works of compassion and caring. What better legacy for our beleaguered founders from the 1800's? They had a great faith, although stumbling at times; we stumble also, but continue to be resolute in our worship of God.



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St. Peter's Church has many forms of lay leadership under the overall direction of a nine-member vestry. The priest appoints a senior warden and the vestry elects a junior warden from among its members, and the wardens serve for one-year terms that are renewable. Vestry members may serve for up to two consecutive three-year terms, and then are required to have a hiatus of at least one year before being nominated again. The parish treasurer is elected annually by the vestry, is not a vestry member, and both treasurer and senior warden have an ex officio relationship to the Finance Committee. Three members of the vestry are financial agents. The stewardship leader(s) and head pledge collector are other key responsibilities held by non-vestry members, and these roles are closely aligned with the Finance Committee, particularly for developing the annual budget. Most other ministries and committees have volunteer leaders who carry out their responsibilities with support from the wardens and vestry. One non-elected committee, the Inreach/Outreach Committee, has a separate financial account and is responsible for making outreach grants from funds raised by events such as the annual Christmas Tea and Chicken Pie Supper.

The parish currently has an interim transition minister who was called with a three-quarter-time commitment, a deacon serving primarily at weekly services and performing outreach, a half-time office assistant, quarter-time organist/choir director, and a half-time sexton.

This description is based on a recent attempt by the MDC to distinguish active members from those who are merely “on the books” at St. Peter’s. The informal analysis was based on factors such as attendance (including those visited in their homes), financial participation, and for those who cannot attend, receipt of communion from Lay Eucharistic Ministers. The “Active Enrolled Members” totals do not fully reflect a small number of transient church attendees, such as students at local colleges who are active. The MDC believes this is a reasonable representation of the active parishioners, though it understates the number of people who are involved with the parish through community connections.



St. Peter’s church has experienced a long-term decline in the number of younger members, particularly those under 30, and the vast majority of active parishioners are over 60 years old. Very few families with school-age children attend church regularly since the departure of the last rector, although there are quite a few children in the inactive membership category. The church has a strikingly high number of inactive members in the cohort from 30-59, and the Bennington community has actually seen a slight growth in the under-30 population segment where we have very few. These facts suggest there are many younger people in our midst, for whom the parish has yet to offer a sustaining relationship.

Active Enrolled Members (112 household units)

Adults aged 60-100	106	70%
Adults aged 30-59	22	15%
Young adults 19-29	6	4%
Youth aged 14-18	4	3%
Children 1-13	12	8%
<b>TOTAL:</b>	<b>150</b>	

Active plus Inactive Members (298 household units)

		Active Portion (percent of age group who are counted as Active)
Adults aged 60-100	236	44.9%
Adults aged 28-59	210	10.5%
Youth/Young adults	36	27.8%
Children 1-13	29	41.4%
<b>TOTAL:</b>	<b>511</b>	

The demographics of the respondents to the Parish Self-Study Survey are another source of data about the age and gender of a cross-section of the parish. Please refer to the next section for the survey demographics.



St. Peter's has not conducted any study of socioeconomic factors across our membership but we believe there is a diversity that is similar to Bennington and the surrounding towns of the wider community from which members come, including some towns in the Diocese of Albany. We are proud to include a mix of people with life-long connections to the Bennington area as well as many who chose to move here, and seasonal visitors who return to this church year after year. Adults in our congregation have a range of economic situations including middle-class and professional people, people with fixed incomes, and those who depend on social safety net programs. The active members are all white, though this was not true as recently as 2010.

Like many churches in traditional denominations, St. Peter's has seen a steady decline in the number of children and teens who are active in our parish. This decline was serious enough before the calling of the last rector, in 2005, that the church made "reaching out to the community, especially youth" a specific goal. The trend has continued, visible in unused nursery and Sunday School rooms, a lack of youth acolytes, and very irregular attendance at youth group meetings. While a few families with school-age children still attend church, the only time in recent years when there is a significant child presence has been at the Christmas pageant, and this tradition is in danger of lapsing as well. Despite all good intentions, the parish continues to struggle with reaching out to families with children and youth.

Recognizing that we are competing with school and sport activities as well as the busy schedules of parents, the parish has tried to be creative in dealing with these trends. Several years ago, after consulting with parents about scheduling, St. Peter's moved church school to a single two-hour monthly session filled with activities, on a Saturday. This has been moderately successful, and some children bring their friends to the "Sunday" school, but there is only a limited connection between these events and the church or Sunday worship services. In a similar vein, the teenage youth group fell below critical mass after a few key members graduated from high school, and we are trying to link our remaining young people with a larger, more established youth group at another church in town. While this may be good for the participants, it is likely that they will not have much of a connection to St. Peter's.

The parish needs to understand the root causes of this problem before we can find the grace to deal with it. The MDC did not study the situation, but recognizes that many parishioners are longing for a solution. We list below a few possible factors that would need to be considered as the parish tries to reestablish a strong relationship to younger people and their families.

- It's difficult to identify with us – Is it a barrier that our leadership, including clergy, teachers and youth leaders, are all much older than the young people we are trying to attract?
- The worship and music style are dated – Do we see how traditional hymns and ceremonies that appeal to our older members are puzzling or boring to the young, especially those with little church experience?
- There is a sense we don't want to accommodate them – Does the parish expect newcomers to understand and fit into its habits, and do we appear inflexible? Have we put forth a program or message that parents and kids feel drawn to?

These are hypotheses for discussion that we hope will lead to new ways to welcome, excite and involve young people as vital parts of our parish family, which will be as much a challenge for the next part of St. Peter's journey as it was in 2005, and probably at other times in the past.

The Ministry Discernment Committee conducted a parish-wide survey in April 2011 as part of our data gathering for our discernment process. The questionnaire was designed for parishioners to provide information on three critical questions for parish self-study outlined by the Diocese of Vermont:

Who are we now?

Who is God is calling us to be?

What gifts and skills do we need to respond to God's call?

A copy of the survey questions appears below. The actual survey document, with a list of ministries for Question 4, appears in the Additional Materials.

**Parish Survey for the 2011 Ministry Discernment Profile**

As St. Peter's Church examines its mission and ministries, the Discernment Committee needs every member and friend to share your thoughts and opinions about the parish. Please take a few minutes to respond to these questions and return them to the church by April 30, 2011. Your survey is anonymous, but we are asking for your age and gender as part of the data we gather. Thank you for your help in providing this information.

Your age \_\_\_\_\_ Your gender \_\_\_\_\_ Been at St. Peter's about how long? \_\_\_\_\_

1. What first brought you to St. Peter's?
2. What are three strengths and three weaknesses of St. Peter's church as we face the future?
3. What are the three most important reasons you have a relationship with St. Peter's?
4. Please turn this page over and mark 5-10 ministries of St. Peter's Church that you feel are the most important in our parish and the broader community. There's space to write down ministries that are not currently part of our church's inreach/outreach.
5. Are there changes that you would like to see to improve the life of St. Peter's, and if so, please describe them?
6. What do you hope St. Peter's Church looks like in three years?
7. What is the one most important quality St. Peter's needs in a new rector?

The MDC distributed surveys at 8am and 10am services on three Sundays including Palm Sunday and Easter. Members hand-delivered copies of the questions to shut-ins, and the survey was also mailed in the parish newsletter. These efforts yielded 100 survey responses. The following summary of the responses was presented at parish forums during the week of May 15-19, 2011, where groups discussed the findings with members of the MDC and the Vestry. When compiling

the results, the MDC did not differentiate among 8am service, 10am service, or other groups of respondents. This is a lightly edited version of the tabulated questionnaires and is not meant as a full interpretation of the results.

### **Part A: Who Are We?**

The survey questions related to this topic are the age/gender distribution, and questions 1 and 3.

In terms of age distribution of those who responded, there was a gap in young adults, with 6 responses in the 21- to 40-year old range. We had a majority of surveys from people in their 50's, 60's and 70's, with more than half of the survey respondents in this range. However, there were also a dozen youth (ages 10 to 20) who responded. Women outnumbered men by a 2-to-1 margin.

Question 1 was "What first brought you to St. Peter's?" Most of us came here because St. Peter's is the town's only Episcopal church, whether we were moving in to town or as a result of family connections.

Very few respondents cited other reasons for coming to St. Peter's originally. The MDC noted that "because someone invited me" was not often given as a reason. On the other hand, the surveys included 19 from recent arrivals, parishioners who have been with us less than 4 years. We were impressed that this group accounted for one fifth of all survey results.

Question 3 was "What are three reasons you have a relationship with St. Peter's?" Two-thirds of the responses fell into one of two categories. The first category is related to "Worship." Written comments included our beautiful setting for worship, the feeling of being close to God, as well as the ritual of our church services. The second most mentioned reasons clustered around "Fellowship." This includes such phrases as the friendships we have, the way St. Peter's helps in our community, and a feeling of being welcomed here.

### **Part B: Who is God Calling Us to Be?**

Questions 4, 5 and 6 were related to this point.

Question 4 about most important ministries caused the respondents some distress because it was hard to pick 5 to 10 choices, but the MDC counted all of the check marks equally when tallying the results.

The "Top 5" ministries that were checked most often were: Organist, Youth Group, Adult Choir, Vestry, and a tie between Home Eucharistic Ministers and Home Pastoral Visitors. [Note: In April 2011 the parish had been without an organist and regular choir for 11 months.]

In ministries to the wider community, the respondents mentioned "food and shelter needs in Bennington" most often.

The fifth question asked whether people see important changes to make for the benefit of St. Peter's.

Three categories of possible change came out, though none predominated:

- To have more involvement from youth, including choir and acolyte training

- To offer flexibility in music and worship format
- More outreach to the wider community, with more people involved in this

Also, a number of responses mentioned “no change” as their choice.

About three-fourths of the respondents answered question 6 – “What do you hope St. Peter’s looks like in 3 years?” It was clear that the greatest hope for St. Peter’s is to have a larger congregation with more young families and children. Echoing the themes from questions 4 and 5, many said that they hoped for a church with a choir, an organist, and more musical variety. A number of parishioners are also hoping for a church that is happier, joyful, more energetic and vibrant.

### **Part C: What Gifts and Skills Do We Need?**

The MDC asked in Question 2 about strengths and weaknesses that individuals see in the parish, and in Question 7, the most important qualities to look for in a new rector.

From Question 2, the top 5 responses under *strengths* are:

- St. Peter’s has good people
- Community outreach
- Pastoral care
- The music
- The liturgy

The top 5 responses under parish *weaknesses* are:

- Small youth group
- Not many young people
- Financial issues
- Issues with music such as hymn choice, lack of variety, or that we currently lack an organist
- Reluctance to change

As for what to look for in our next clergy person, the top-mentioned categories of gifts would be:

- Strong Pastoral qualities - including friendship, compassion and spirituality
- Strong Leadership skills
- Communications skills - especially oratory and sermons

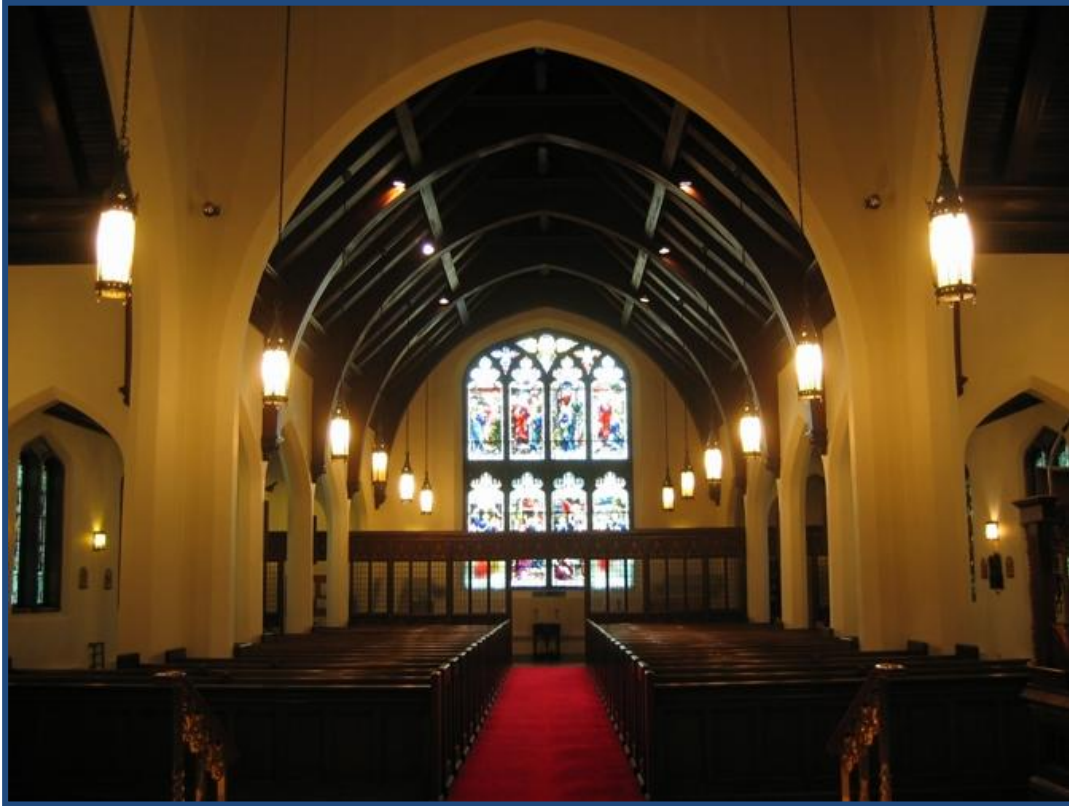
### **Comments on These Results**

The MDC discussed the meaning of the survey results when developing other sections of this parish profile. There were a wide range of opinions expressed among the 100 respondents, and it would not be viable to distill this into a single conclusion about St. Peter’s Church. However, in

addition to the points we have summarized under the three-part discernment model, the MDC noticed two interesting patterns.

First, while many cited concerns about a lack of youth, young families, and children, and prioritized “more young families” in their hopes for the future, more than a few parishioners expressed a view that St. Peter’s should not change, particularly in the area of liturgy and music. The MDC questions whether the church can succeed in building effective relationships with youth and young adults if we do not make thoughtful changes to appeal to the community in new ways.

The second theme, ironically, is the *lack of a theme* in these responses. There did not seem to be a strong sense of a parish mission, or commitment to a broader purpose. Where suggestions rose to the top (in terms of how many mentioned them), those topics were smaller issues like the lack of an organist or youth group. The MDC is concerned if much of the parish has not recognized that as we journey toward the future we need to think deeply about our mission—how we will do Christ’s work in the world. On the other hand, “reluctance to change” was one of the top five weaknesses that respondents cited, showing that some recognize a danger in the status quo. The MDC believes the survey shows we face a challenge: to inspire people with a sense of mission and purpose in order to sustain a healthy future.



## **Our Financial Stewardship**

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At 3:00 PM on September 29, 1907, the hymn "The Church's One Foundation" rang out as the Processional Hymn for the Service for Laying the Cornerstone of the new St. Peter's Church to be constructed on the corner of School and Pleasant streets in Bennington. The Right Reverend A.C.A Hall, D.D., Bishop of Vermont, and the Reverend Philip Schuyler, Rector, celebrated the service. As Bishop Hall placed the cornerstone he read, "In the faith of Jesus Christ, we place this foundation stone of the Church of St. Peter. Here let true faith, the fear of God and brotherly love ever abound in the Name of the Father, the Son and the Holy Ghost. Amen."

On September 22, 1909, when the new church was consecrated, the address was given by the Reverend George Lynde Richardson, former St. Peter's Rector (1894 – 1898), then-Rector of St. Mary's Church, Philadelphia, PA. He said, "We consecrate this house to stand, amid the change and chance of passing generations, as a symbol of the unchanging God, dwelling in the midst of His people and in the aspiring hope that by our frail hands and our scanty strength, He can build and does build His Church..."

On September 30, 2007, St. Peter's celebrated the centennial of its second church building. The celebration included the Episcopal Bishop of Vermont, local dignitaries, friends and family as well as a proclamation from the National Cathedral in Washington, D.C. whose cornerstone date we share, and representatives of many local institutions.

The original plans for the 1907 church called for brick, but the women of the parish organized and carried out a movement to raise the necessary funds to build a stone church. The stone is native blue-grey dolomite rough-hewn from the House Quarry on Pownal Road. Most of the bricks of the earlier St. Peter's church edifice were utilized in constructing its successor, with the stone blocks being used as facing. The completed structure, 112 feet long, 45 feet wide through the nave, and 64 feet wide through the transepts, is cruciform in shape with a Norman square tower. All pews are currently fixed in place allowing a seating capacity of approximately 250, including several positions modified to accommodate wheelchairs. The intimate Lady Chapel seats 25 and is used for healing services, weekday Eucharists and a few other occasions. The entire sanctuary and first floor of the parish house are completely ADA accessible, and St. Peter's is proud to have earned the "Accessible Congregation" status in 1999.

The stained glass windows are the work of Heaton, Butler and Bayne of London and New York, and follow the original plans of the artist and designer. The Centennial Window (Pleasant Street end of the church) is a composite memorial of eight panels representing incidents in the life of St. Peter. Refer to the Additional Materials for a description of many of the windows. The St. Peter's Pipe Organ is a two-manual instrument with 901 pipes and 13 ranks. This Estey Organ Opus #3105, a gift of then



Lieutenant Governor William Wills, was installed in 1938, incorporating the pipes of an earlier-installed E & GG Hook instrument. The organ was dedicated on December 17, 1939. In 1985, MR Resig Associates completed a partial mechanical rebuilding of the organ, including the adding of an oboe (hautboy).



The parish house, constructed in 1953-1955, is attached to the church and includes an administrative office, offices for the Rector and the organist/choirmaster, a nursery, bathrooms, a medium-sized meeting room known as the 'Guild Room', and the 40 ft x 60 ft Parish Hall. Attached to the back of the Parish Hall are a kitchen and small bathroom. Above the Parish Hall is a second floor, originally designed as a church school wing with girls' and boys' bathrooms, six classrooms and a large meeting space at the north end. This latter space remains more neglected than used, however. Like the

church edifice itself, the Parish Hall walls are uninsulated, and this presents the parish with both the ethical concern and the practical expense of the inefficient use of energy. The buildings are expensive to maintain as we progress toward a future including certain increasing energy costs and uncertain pledging growth. Previous internal study has concluded that the first and second floors of the Parish Hall are in need of insulation, upgrades are needed in the kitchen, and the installation of an elevator in the building is recommended. The elegant stained-glass windows in the church are in serious need of repair. Informal discussions have taken place among parishioners as to the practicality of continued stewardship of the property to its current use. While the Vestry and church officers have not yet formally tackled these concerns it is realistic to expect the Rector's guidance will be called on when the parish does tackle these concerns in the mid-term future.

St. Peter's occupies a visible corner near the center of Bennington, one block from Main Street. With a large public parking lot across the street, it is an excellent location for hosting community events as well as church services. There is a small, underused rear yard with memorial plantings, while the east side of the property features a community vegetable garden tended by members of the church. The photos in this section show that St. Peter's has a gracious presence, but the building is at its best when our people, the real church, are present.

The administration of St. Peter's finances needed significant improvement when the 26<sup>th</sup> Rector, Mother Schell-Lambert arrived in 2005. Procedures were undocumented, bookkeepers had gaps in their financial knowledge, and reporting was inadequate for the leadership to understand and make decisions. The Rector worked with the Vestry, several Treasurers and a new parish administrator to address these issues over several years. Unfortunately, a series of flawed computer system replacements caused setbacks in the intended improvements.

A parishioner who is a finance manager at a local non-profit agency, with previous treasurer experience in another parish, stepped in as Treasurer in January 2010. The Assistant Treasurer, a CPA, joined the team one year later. Both have extensive financial backgrounds in their respective careers. Together with another former parish treasurer, along with the Senior and Junior Warden, and the appointed Financial Agents, they formed a very capable Finance Committee that has tackled the challenge of making the finances of St. Peter's accurate, transparent, sustainable and easy for everyone to understand.

One of the first improvements achieved by the Finance Committee was to strengthen its systems and outside financial services. St. Peter's hired the national Episcopal payroll service to take over all aspects of payroll (including payroll tax filing) in October 2010.

The management of the Endowment portfolio, close to \$750,000, was transferred from Peoples United Bank of Bennington to the Diocese of Vermont in December 2010. Not only does this save the church \$10,000 in investment fees per year, the portfolio is carefully managed by a Board of Trustees on the Diocesan level and the investment gains so far are impressive.

The finance team successfully converted the accounting software from Congregational Management System (CMS) to QuickBooks Pro and a simplified chart of accounts in March 2011. This user-friendly software has made possible financial reports that are easier for the Vestry and others to understand.

In order to make the financial structure more self-explanatory, the committee separated the church's dedicated accounts from the operating account. The dedicated accounts (approximately \$30,000) include memorial funds and other donations given in honor of someone with specific expenditures in mind. These funds are now handled in a separate money market account at Peoples United Bank and their income, as well as expenditures that they support, are reported in the profit and loss report.

The Diocese of Vermont requires an annual internal audit and a uniform Parochial Report be accomplished by each parish. In 2011, St. Peter's QuickBooks conversion ensured that the parish financial statements now mirror the Parochial Report structure. This will make the completion of the Parochial Report at year end much easier. The Parish appoints a three-person audit committee to perform the internal audit and to complete the Parochial Report. These persons are independent of the Finance Committee. A reserve has been set aside for an external auditor to perform a review of Agreed Upon Procedures on the financial records at year end. The Treasurer and Assistant Treasurer believe that the external audit will help to strengthen the Parish's internal controls and thus improve its financial reporting.

There are several additional reports in this section that give an overview of the financial picture of the parish which has been clarified through the ministries of the Finance Committee and our pledge bookkeeper (aka Head Collector).

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**Four-Year Operating Results Comparison**

<u>Income</u>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011 Budget</b>	YTD 09/30/11
Total Plate	12,296.82	10,628.65	10,203.15	10,000.00	5,551.69
Total Pledge Received	143,189.85	146,825.65	139,082.68	134,385.00	84,206.00
Total Other Income	2,373.00	<b>28,054.23</b>	1,786.99	18,000.00	11,809.80
Total Investment Income-Funds	22,443.26	22,592.21	22,482.74	23,610.00	13,971.34
Total Investment Income-Reserves	<u>26,250.00</u>	<u>25,750.00</u>	<u>25,750.00</u>	<u>15,400.00</u>	<u>19,079.40</u>
Total Investment Income	48,693.26	48,342.21	48,232.74	39,010.00	33,050.74
Operating Income, Dedicated Accounts					4,229.00
Non Operating Income, Dedicated Accounts					4,122.33
<b>Total Income</b>	<b>216,552.93</b>	<b>233,850.74</b>	<b>199,305.56</b>	<b>201,395.00</b>	<b>142,969.56</b>
<hr/>					
<u>Expense</u>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011 Budget</b>	YTD 09/30/11
Parish Programs	10,344.54	7,523.12	5,403.19	16,865.00	4,483.43
Personnel Expenses	130,103.28	119,051.11	85,842.23	102,996.00	72,103.99
Office Expenses	7,656.62	7,771.59	7,654.11	7,250.00	5,405.16
Property & Maintenance	25,744.65	32,774.51	35,382.55	36,695.00	30,544.35
Assessments	29,413.96	29,054.04	32,210.84	35,155.00	26,366.16
Rector's Housing	23,000.08	23,000.12	15,420.34	12,900.00	9,717.53
Additions to Reserves	3,250.00	2,750.00	2,500.00	4,000.00	6,425.00
Operating Expenses, Dedicated Accounts					3,122.76
Non Operating Expenses, Dedicated Accounts					3,122.15
<b>Total Expense</b>	<b>229,513.13</b>	<b>222,299.49</b>	<b>185,270.93</b>	<b>215,861.00</b>	<b>161,290.53</b>
<hr/>					
<b>Net Surplus (Deficit)</b>	<b>(12,960.20)</b>	<b>11,551.25</b>	<b>14,034.63</b>	<b>(14,466.00)</b>	<b>(18,320.97)</b>

The financial summary of operating results on Page 28 shows income and expenses for 2008-2010, along with the 2011 budget and adjusted projection for year-end 2011. Based on income and expenses through September 30, 2011, St. Peter's was close to its budget and was working to narrow the budgeted operating deficit of \$14,000. This report describes the content of each income/expense category and any notable trends or exceptions that affect the operating results.

**Plate Offerings-** These amounts have not been pledged and are loose offerings generally received in the collection plate. In the full financial accounts, plate offerings are tracked by major feast days plus all other Sundays. Total offerings have averaged approximately \$11,000 from 2008-2010. The Finance Committee budgeted conservatively for 2011, noting the drop off in attendance and giving that has occurred during the time between rectors. The total plate offering through September 30 was behind budget, although Advent and Christmas services would typically have larger than average plate offerings.

**Pledges-** Pledges include receipts from 94 givers who have specified amounts (\$117,915 for 2011) as well as pledged gifts from parishioners who do not commit to a dollar amount. The unspecified pledges are not included in the budget, but any receipts from these pledgers are recorded in actual pledge income. In each year of the report, pledge receipts include current year pledge payments, amounts received late from prior year's pledges and prepayments of the future year's pledges. Pledge receipts have run ahead of budget for 2011, although the uncertainty of the economy as well as the loss of some givers lead us to project a slight shortfall in pledge income by the end of the year. The head collector estimates that based upon current trends, the parish will have pledge income for 2012 of \$123,500.

**Other Income-**Other income includes program income (e.g. amounts raised by the youth group for their activities), Fundraising, Building Use and Bequest amounts. Please note that in 2009, \$16,349 was received from parishioners in response to the Vestry's call to reduce the Parish's deficit. A \$5,000 bequest was also received. Adjusted for these two amounts, the average of Other Income from 2008-2010 was approximately \$3,600. In 2011 several members made a special effort to raise funds with a very successful golf tournament; however this event will only generate income for the parish in alternate years. Building Use income was only \$1,868 through July 31, though several community groups are showing interest in using the space beginning late in 2011. The parish is examining ways to make more productive use of our facilities; capital investment might be necessary to move forward with these opportunities.

**Investment Income-Funds-**This group of accounts includes Leake and Holden Fund dividends and proceeds from endowments invested in the Diocese Unit Fund (described in "The Endowment Structure").

**Investment Income-Reserves-**This group includes the quarterly distribution from the endowment used mainly to fund the rector's housing allowance and several operating reserves.

**Dedicated Operating Income-**For years 2008-2010, these amounts were not reflected on the Profit or Loss statements, but were shown in a separate schedule and reflected on the Balance Sheet as an offset

to Dedicated Funds Equity. Beginning in 2011, as part of the conversion to QuickBooks, the amounts are being shown on the Profit and Loss statement to align the statement with the annual Parochial Report to the Diocese. Amounts in this account include dedicated amounts for Candles and Flowers, the Eco Team, the Literature Table, etc.

**Dedicated Non-Operating Income**-For years 2008-2010, these amounts were not reflected on the Profit or Loss statements, but were shown in a separate schedule and reflected on the Balance Sheet as an offset to Dedicated Funds Equity. Beginning in 2011, as part of the conversion to QuickBooks, the amounts are being shown on the Profit and Loss statement to align the statement with the annual Parochial Report to the Diocese. Amounts in this account include dedicated amounts contributed for non-operating expenditures: the Angel Tree, Bennington Interfaith Community Services, Deacon's Discretionary Fund, etc.



**Parish Programs**-Parish Programs include Sunday School, Youth Group, Acolytes, Communion Supplies, Rector & Deacon Reimbursements and the Rector's Discretionary Fund. In an attempt to limit deficit growth, this area of expense has been reduced. There was no Millennium Development Goals donation in 2010, and the Rector's and Deacon's Reimbursements were also significantly lower in 2010. The expenses for the Ministry Discernment Committee are included in this category for 2011 and 2012.

**Personnel Expenses**-Personnel Expenses include salaries for the Rector, sexton, secretary and organist. It also includes health insurance, employment taxes and pension expenses. The expense was significantly lower in 2010, as the Rector left in April and the Interim Rector was not hired until June. Also, the sexton's position was reduced to part-time and the organist/choirmaster retired in May 2010. A new organist/choirmaster began in June 2011; therefore expenses will rise for the rest of the year. As a way of dealing with recent declines in operating income, the parish is budgeting clergy compensation based on on a three-quarter-time rather than full-time rector position for 2012 and beyond.

**Office Expenses**-Office expenses include an outside payroll service (added in 2010), service contracts for equipment, postage, office supplies and telephone. Office expense has been fairly consistent from 2008-2010 and is relatively predictable to control.

**Property & Maintenance**-This significant category includes oil, electricity, parish house supplies, repairs, worker's compensation and building insurance. Most of the variability in this group is due to heating expense. The annual expense for oil more than doubled from 2008 to 2010 and the parish did not lock in a price for the winter of 2010. We have a budget plan for the current heating season with a significantly lower fuel price than last year. Some of the annual expense increase is attributed to higher prices, but some is due to an older building that is not well insulated.

**Assessments**-This is the annual assessment by the Diocese which has increased from \$28,414 in 2008 to \$35,155 in 2011.

**Rector's Housing**-The Rector's Housing expense decreased significantly in 2010 with the departure of the Rector. The housing allowance for the interim Rector is significantly lower than it is expected to be for a settled Rector.

**Additions to Reserves**-As part of our stewardship, St. Peter's tries to plan for future needs. Reserves are maintained for items such as property improvement, sabbatical reserve, continuing education for the clergy and professional development. Beginning in 2011, a reserve has been created for an external audit.

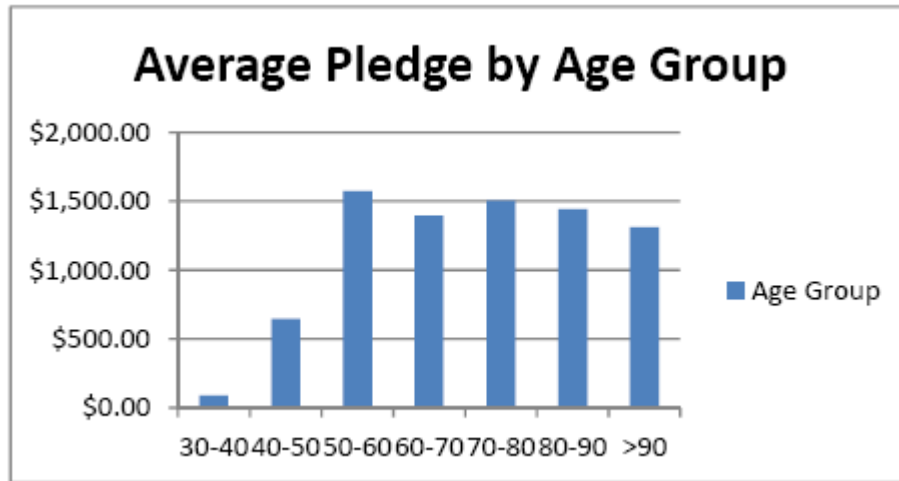
**Dedicated Operating Expenses**- For years 2008-2010, these amounts were not reflected on the Profit or Loss statements, but were shown in a separate schedule and reflected on the Balance Sheet as an offset to Dedicated Funds Equity. Beginning in 2011 the amounts are being shown on the Profit and Loss statement to align the statement with the annual Parochial Report to the Diocese. These accounts record expenses for Candles and Flowers, the Literature Table, etc. These expenses are paid from the dedicated income shown in the corresponding Income accounts.

**Dedicated Non-Operating Expenses**- For years 2008-2010, these amounts were not reflected on the Profit or Loss statements, but were shown in a separate schedule and reflected on the Balance Sheet as an offset to Dedicated Funds Equity. Beginning in 2011 the amounts are being shown on the Profit and Loss statement to align the statement with the annual Parochial Report to the Diocese. Expenses in this group include contributions St. Peter's makes to community organizations, Haiti relief, Deacon's Discretionary Fund, etc. These expenses are paid from donations shown in the corresponding Income accounts.

### **Analysis**

The overall financial results show that St. Peter's is challenged by declining pledge income, while fixed expenses, primarily oil and medical insurance, continue to rise. The parish has sporadically made some encouraging responses that may point the way to a sustainable improvement. For instance, in 2009 (during the second year of the current recession) 30 members increased their contributions and raised \$16,349 for deficit reduction. This, plus a modest bequest, negated both the 2008 and 2009 operating shortfalls. It may indicate potential for stronger individual stewardship, whether or not St. Peter's reverses its attendance decline. In the case of heating expense, the parish has invested in equipment upgrades, heating-oil purchase agreements and conservation techniques that were able to reduce both consumption and prices. The success of our first annual St. Peter's golf tournament, where energetic members of our parish teamed with counterparts at St. Peter's in Cheshire, CT to raise over \$8,000, is a very exciting example of the resources that we can harness. The parish needs to institutionalize these and other inspired efforts of stewardship, in order to avoid the pattern of waiting for crises to force action.

The pledge patterns from our stewardship results over the last several years are summarized below. More than 55% of pledge income, and half the annual pledges, are contributed by members over 70 years of age, although there are very committed financial stewards in the 50-60 age group.



Year	Pledge Units	Amounts
<b>2008</b>	114	\$143,870 pledged (actual giving is not shown)
	6 unspecified	\$3,879 contributed for "unspecified" pledges
<b>2009</b>	100	\$130,959 pledged
	10 unspecified	\$8,346 contributed
<b>2010</b>	97	\$134,621 pledged
	11 unspecified	\$7,162 contributed
<b>2011</b>	94	\$117,915 pledged
	?? unspecified	Actual giving TBD

The parish's financial structure combines income from pledge, plate, space usage and endowment to meet our budgeted operating needs. The Finance Committee and Vestry limit withdrawals from the endowment to six percent of total funds, although additional draws may be authorized for one-time expenditures such as covering a year-end operating deficit. These practices have the result that General Endowment principal has been used in some years when investment yields were less than six percent. For the last five years the average year-end balance has remained approximately level despite fluctuations in financial markets.

The endowment funds include two restricted accounts that help to fund specified programs as directed by the donors. Beginning in 2011, all of these funds are invested under the management of trustees of the Diocese of Vermont, which appears to be surpassing results obtained by the previous management company (Chittenden/Peoples United Bank).

Description of Accounts, December 2010

Name	Approx. Balance	Notes
General Endowment Est. 1929	\$650,000	Sustained by many donors and capital campaigns through the years  No restrictions on use – 6% Total Return is budgeted annual use
Luise Horne Fund	\$ 50,000	Funds cannot be used for regular operating expenses, only special projects or programs. This is a Vestry restriction, not the original donors'.
Burt Fund Est. 2006	\$ 50,000	Interest may be used for "projects for the elderly of the church." No principal to be used.
Leake Fund	\$ 24,000	Unrestricted
Holden Fund	\$ 8,000	Restricted to church school and youth activities