



“So faith, hope, love abide, these three; but the greatest of these is love.”
-1 Corinthians 13:13, NRSV

FEBRUARY 2007

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**A MESSAGE FROM THE
SENIOR WARDEN**

Happy new year, everyone!

Most of us are busy cataloging a new index of hope and expectation (along with too many gifts and perhaps a few extra pounds!) as we anticipate what lies ahead in 2007.

The future, and the roles we play in it, are a great mystery and marvel, but nourished as we are by our trust in God and in one another, we travel the road with something that is definitely Calvary – an ebullient optimism and contagious faith.

What a special gift we receive from Calvary each December, as we celebrate the simple story of the coming of the Christ child. It fans the flame of faith in our hearts and renews our spirit for the whole year to come.

Christmas is a time more than any other that we dare to dream of peace in the world and in our hearts. It is a time when we relish the promise of His birth, and it is a time when, together, in the flickering candlelight of the Christmas Eve service, we celebrate the complete joy of shared communion around Calvary’s altar rail.

The New Year waits for us patiently on Christmas Eve. And when it comes, a short week later, we make a deep and heartfelt prayer for a year of wisdom, inspiration, understanding, patience, and the gift of forgiveness.

Such is the prayer I have in my heart for Calvary as we face a building year, one that will call upon us to be even wiser, more patient, understanding and inspired than usual in our quest to find and welcome a rector with the gift to lead us.

We are blessed with the presence of Fr. Richard T. Loring as our interim priest who, seemingly effortlessly, models wisdom, patience, and understanding for us. Still, it is

the parishioners of Calvary who really are the church, praying together and working side by side to ensure that our church thrives.

Two-thousand-and-seven will be a year of adjustment and change for all of us. But we are doing the work, making the adjustments, and effecting change together, with an abundance of hope, faith, and good humor.

We will continue to celebrate our lay leadership, old and new, support all the things at Calvary that work so well and bring us such joy, and also explore new and rewarding ways to honor Him in our spiritual lives at church and at home.

I feel it deeply. His Spirit is with us and guides us at every turn.

We will grow Calvary, not simply because more people in the pews will enable us to expand our resources, programs and services, but because we need to share our faith-light with others whose lives can be as positively transformed as ours have been, by the knowledge of God’s peace and His blessings.

I encourage you to invite family, friends, and neighbors to our services. Bring them along to “taste and see that the Lord is good” (Psalms 34:8). It’s a powerful way to take the message of Christ closer to home.

And, in the words of the beloved Tiny Tim, in that *other* classic Christmas story, God bless us, everyone.

Fran Weil, Senior Warden

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DOUBLE THE JOY, DIVIDE THE SORROW

REUNITED ... According to New England Cable News, the Joyce's have recovered their cat Gus. Last week during an update about the explosion victims NECN interviewed John and Donna Joyce in their new temporary home at the Ferncroft. John showed the reporter his empty closet and then showed them Gus, the cat that had been missing for about 6 weeks. Gus is home now and looking none the worse for wear.



Christmas gifts given and received:

Diane Kessler: "The best gift I received was the welcome that Calvary offered – the friendships renewed, the chance to sing with the choir again, and seeing all the good that are happening there."

Herb & Nance Proctor: "Best gift gotten – second railing on our staircase to help Nance ascend our town house stairs." Best gift given – 'Baseball cap for a 95 year-old brother-in-law custom embroidered with the name of the ship he served on in Iwo Jima during WWII - USS HINSDALE APA

The Lemieuxs: Best gift received: "The All-Calvary Family gathering on December 20th. Best Gift Given: "Lily Mae", the four-month-old Cairn terrier puppy we gave our son DJ for Christmas. Pure love and devotion has filled DJ's heart from the very first wet kiss that Lily Mae put on his cheek."

The Crosleys: Best Gift received: "The looks of pure joy on our children's faces." Best Gift Given: "A donation to Make a Wish Foundation. Christmas is not about the tangible anymore."— *P. Noyes*

COMMUNITY DOINGS

1. Calvary is hosting the Danvers Clergy Council on Feb. 5th for lunch.
2. Hospice of the North Shore will hold its biennial service of Remembrance at Calvary May 20th from 3 to 5:50 p.m.

CHRISTMAS TODAY AND LAST YEAR

2005 Christmas

- 5 pm on the 24th - 181 attendance
- 11 pm on the 24th - 94 attendance
- 9:30 am on the 25th - 35 attending

2006 Christmas

- 9 am on the 24th - 56 attendance
- 5 pm on the 24th - 131 attendance
- 11 pm on the 24th - 87 attendance



WANTED:

Acolytes - Young people needed to help during services. Some carrying required.

Uniforms provided.

Contact Joanne Crosley at (978) 750-6605

FROM THE INTERIM PRIEST'S DESK

Fran Weil's message sets the tone nicely for our work together as a parish in the months ahead: The people are the church; you are the ones who make it all happen, with God's help. What little I do (despite Fran's kind words) would not work by itself. So carry on!

Faithfully,

Richard P. Loring



ERIC CRANE: PLEASSED TO SERVE BY PAULA C. NOYES

Eric Crane has a long and distinguished history with Calvary Church. Besides being a three term Senior Warden and nine years on the Vestry, he volunteered for a variety of jobs in the church since he was a teenager.

Eric was born in Winchester Hospital and his parents lived in Medford. Before Eric reached his first birthday, in 1961, his whole family moved to Danvers. He went to the Danvers School system and in High School he met and was friends with Herb Proctor's son, Lee. Lee Proctor brought him to Calvary's Youth Group and Eric joined and started going to church. Eric enjoyed working in the Nursery and was very adroit in comforting small children who missed their parents.



Eric teaching Sunday School in Chapel.

"I remember caring for Sue Spencer's daughter, and David and Julia Saunders kids, even Becky Symmes."

Eric went full-time to Salem State College but had to switch to part-time in his junior year because his father had a disabling heart attack, and Eric worked as a manager of the Orange Julius in Liberty Tree Mall. Eric helped to support the family home and finished his undergraduate degree at Salem State at night.

"I didn't give a lot of money into the house but later we figured that I had paid a good bit of the mortgage during that time.

"I considered journalism when I started college. I thought about teaching also, perhaps History, but that was the time of Proposition 2 ½ and teacher jobs were at a premium. Over time, I began to consider going into law, as I saw it as a way to understand how things worked. It touched business, politics and social issues."

At the suggestion of his girlfriend, Rebecca (his future wife), he started studying law full-time at Suffolk University in Boston. They married two weeks after his last exam at the end of his first year at Suffolk. He graduated and passed the bar in 1989.

Eric and Rebecca moved to Topsfield from 1987 to 1997 and did not attend a church during that time. "The whole time I lived in Topsfield I knew I wanted to be back in Danvers."

In the fall of 1996 Eric's mother passed away and in 1997 he moved back to Danvers to live with and care for his father. His father has since passed away and Eric and his family still live in the family homestead. Eric was a trial lawyer for 10 years but gave it up.

"Intellectually it was all that I hoped, but I needed more. Working 6 and sometimes 7 days a week, I wasn't seeing my family as much as I needed to, and I wasn't able to do as much in the community as I wanted to do. I just wasn't fulfilled."

By this time he had two beautiful daughters, Victoria and Melanie.

"I decided to reinvent myself so I became a Claims Representative at Traveler's Insurance and now I am a Unit Manager. I supervise seven people who directly report to me, and I supervise much of the litigation in our office. I work in Danvers, and I get to really be involved in the community.

"In October of 1997 I was elected to the Vestry and in October 1998 I was selected to be the Senior Warden. I wasn't confirmed at the time so I was made Senior Warden one Sunday and confirmed on the next Sunday. I told Father Jamie that I would be Senior Warden as long as he was committed to staying for the next few years. That didn't happen."

In September 1999, Father Jamie was asked to leave by Bishop Thomas Shaw. It was a strange and frightening time for Calvary, and Eric was our touchstone and strength. Eric had been writing the newsletter at Father Jamie's request anyways, and his heartfelt and passionate spiritual essays were very moving and comforting.

"I love to write and I just wanted to convey that 'we were in this together.'"

Rev. Charles Smith was our Interim, and according to Eric, the Diocese wanted to place a Priest-in-Charge at Calvary for three years. They had suggested Mary Scott Wagner for the position, but Eric wanted to interview her for the job of Calvary's Priest.

"I thought we needed the continuity of one person."

The rest, as they say, is history.

YARD SALE!!!

Our annual Calvary yard sale will take place this year on Saturday, April 21. More details to follow.

Please see Gail McCallum with any questions. Thank you!

MATTHEW JONES, OUR NEW MUSIC DIRECTOR BY PAULA C. NOYES

Matthew Jones, our Parish Administrator for the past two-and-a-half years, is making a very important transition. He will become our new interim choir director on February 11. We are very fortunate to have Matthew as he is talented and has a background in sacred music. His musical aspirations began when he was very young.

“The first time I thought I was a musical person was when I was seven years old. I used to sing and put on concerts for my family, and my mother signed me up for piano lessons that year.”

Matthew has a strong background in music.

“I went to Eastern University in Philadelphia, PA. I have my BA in Music (Vocal Performance), and Spanish (double major). I graduated magna cum laude in 2001. For music at Eastern University, I studied voice, piano, and choral conducting with professors who originally were from Julliard School of Music, Eastman School of Music, and Curtis School of Music, some of the top music schools of the country.”

Matthew comes from a talented and worshipful family.



“My siblings and parents do enjoy music. It has always been a big part of our lives. Over the years, all of my family members have been involved in several choirs. I have younger sister, Bethany, who is quite a singer. My other sister, Katie, also sings and played the clarinet and guitar in school. My dad played the trombone in high school. My cousin on my Dad’s side is a professional oboe player with the Philadelphia Philharmonic Orchestra, and my grandmother was an opera singer.”

Mathew’s tastes are wide-ranging and interesting.

“As far as my taste in music, I would have to say I am pretty eclectic, although my absolute favorite is urban gospel music. I also enjoy praise and worship, contemporary Christian, R&B/jazz/blues, classical and some rock.”

But Matthew’s favorite things are a little closer to home. He married Erin in 2002 and they have a beautiful one-year-old daughter, Olivia.

“My other interests beside music are spending time with the biggest blessings in my life – my family. I also enjoy traveling, improving my Spanish-speaking skills, teaching voice, working on our new house, and doing missionary work in Latin America.”

Matthew is looking forward to his new position at Calvary.

“My biggest joy in music is when I am able to sing and/or play in a ministry position. To me, there is nothing better than allowing the Lord to minister to people through the lyrics and notes of a song, and it is a privilege and honor to be part of that process. At the end of the day, it is really not about me or anything that I can do – it’s all about God’s purposes. There is no better place to be than in the center of His will for our lives, and I believe that a music ministry is my calling. It will be such an exciting adventure to see what the Lord has laid out for this next chapter in my musical life.”

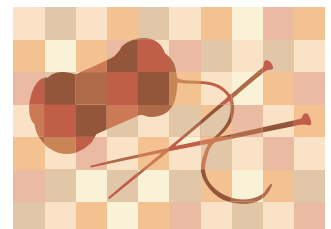
PRAYER SHAWL MINISTRY UPDATE BY NANCE PROCTOR & JULIA SAUNDERS

The knitters have been going “great guns” and have produced 250 shawls to date. Eighteen months ago we realized supply was exceeding demand. After discussion and several suggestions, we decided to donate four shawls to Hospice.

In September 2005, Kaplan Family Hospice House was opened in Danvers – the first hospice house on the North Shore, and the first in the state of Massachusetts to be licensed to offer inpatient-level of care. Since that time we have taken four or five shawls per month to the Hospice office in the Atrium.

In addition to inpatient care, Hospice is involved in assisted living care, long term nursing, and home health care. Our shawls are delivered by chaplains, nurses, home health aides, and social workers. At this time, Calvary Knitters is the only group that donates prayer shawls to Hospice. During a chat with Anne-Marie DiPaolo, Patient Care Manager, she told us how wonderfully comforting our shawls are to their patients.

The Tuesday morning knitters, who meet in the Parlor, always welcome new members.



PARISH FINANCES ARE HEALTHY!
By Kristine Hanscom & David Symmes

Reviewing the results of 2006 has been a very pleasant experience for your Finance Committee and Vestry. From a financial view, 2006 was a very good year for Calvary.

To highlight a few numbers:

<u>Income</u>	<u>Budget</u>	<u>Actual</u>
Pledges and Giving	157400	159841
Investment Income	8000	8131
Rental Income	26400	27576
Fund Raising	6600	5489
Special Appeals/Grants	7000	7000
Investment Additions	5000	5000
Total Revenue	210400	213037
<u>Expense</u>	<u>Budget</u>	<u>Actual</u>
Utilities	25900	21313
Property	32637	29722
Office and Administration	31693	30902
Rector	31693	30902
Music Program	14473	14183
Children and Youth	9548	9839
Internal Ministries	1150	81
Fund Raising Expense	500	716
Diocesan Assessment	21072	15000
Debt Repayment	5000	11500
Stokes Loan Repayment	0	1664
Total Expenses	213025	194786
Planned Cash Flow	(2625)	18251

PLEASE, PLEASE, PLEASE!!!
IF YOU HAVE NOT TURNED IN
YOUR 2007 PLEDGE, WOULD YOU
PLEASE DO SO NOW? THANK YOU!

Calvary Pays Its Debts!!

Under the new "50/50 Rule" whereby Calvary fund raising groups get to earmark 50% of the net proceeds of their labors for specific Calvary purposes, the Calvary Crafters earmarked 60% of their half of the proceeds to go towards paying down our Stokes Loan obligation. When the proceeds were counted, the Fair had generated close to \$3000 and had generated almost \$900 to go towards paying off the over \$60,000 we still owe on this obligation. But going further, the vestry has voted to add funds from the 2006 positive cash flow, and an extra payment of \$10,000 has been sent to the Diocese!

This not only means that we will reduce our monthly obligation to the Diocese, but we also put ourselves in a very good light should there be a need to go back for funding for a new heating system or some other large project in the future.

Obviously it is great news to have generated a positive cash flow in excess of \$18,000 in a year where the plan anticipated a loss of over \$2500. How did that happen?

On the income side:

Our parishioners were very faithful and generous in their giving, exceeding the plan. All other income met or exceeded plan, except for fund raising so it would seem.

But fund raising really exceeded our expectations as well. During the year, the vestry voted that all of the Holy-in-One tournament would go to our Youth Programs, so that income was not included as planned. And the vestry also voted that only 50% of other fund raising would go towards the operational budget. Therefore, half of the proceeds for the Crafts Fair, Turkey Raffle, etc. are not included in the actual results (The total proceeds of the very successful Yard Sale is included because the "50/50 Rule" was not instituted until after this event had occurred.) This slight shortfall really was a significant over achievement against the original plan... it just doesn't show up in the numbers because we changed the rules during the year!

But the real story is on the expense side:

We had a very favorable year for our heat and other utilities.

We were very good stewards of our expenses in managing the physical plant and in carrying out our administrative activities. *(continued on page 6)*



The rector budget reflects the lower costs of having a half-time interim rector for the last few months instead of a three-quarter time rector.

We did spend a little more on youth programs that planned, but our internal ministries did not use much of the funding that they were allocated.

Fund raising expenses were a little higher than planned, but this was far and away offset by the increased fund raising income we enjoyed, although only half of the net income went to operating costs.

There was a big savings in the assessment we pay to the Massachusetts Diocese due to our filing amended Parochial Reports for prior years and adjusting our reporting of rental income. In total, this re-filing is saving us over \$10,000 spread out over 2006 and 2007.

The overspending in debt repayment is a good thing. Our plan was to repay the third \$5000 of a \$20,000 loan we gave to ourselves from our investment in the Diocesan Investment Trust several years ago. This \$5000 was actually received from Stepping Stones as we looked to them to help us restore these funds. But in addition to the SS contribution which happened as planned, we were also able to pay off the fourth and last owed \$5000 using our positive cash flow. In addition, we added \$1500 to the repayment to recognize the lost growth

that these funds would have realized had we left them invested for this period.

Finally, as another step towards getting our financial house in order, we began to repay the Stokes load from our operating budget. This loan of \$75,000 was taken for capital improvements and was to have been repaid from the Capital Campaign conducted around 2002. Unfortunately the campaign came up about \$40,000 short, meaning that we had a little over \$20,000 in the bank to payback a little over \$60,000 in debt. For the last three months, we have paid this loan from the budget allowing us to set aside the Capital Funds for future needs. We will continue to repay this loan out of the operating budget in 2007 and beyond.

So the bottom line is that instead of losing over \$2600 as planned, we generated over \$18,000 in positive cash flow and along the way we also repaid over \$8000 of debt that was hanging over our heads. This was a very, very good year for Calvary finances.



STEWARDSHIP CAMPAIGN RESULTS... AND IMPLICATIONS FOR RECTOR HIRING *Dave Symmes, Finance Chair*

Pledge sheets continue to come in to the Parish Office, and if you have not as yet submitted yours we really would like to hear from you!

To share some statistics at the time of this writing.

Recent Pledgers to Calvary:	105
2007 Pledges Received:	76
Percentage:	88%
2006 Average Pledge for Current Parish Membership:	\$23.78 per week
2007 Average Pledge for Current Parish Membership:	\$28.84 per week
Percentage Increase:	21.3%

This is a very significant increase, and we are extremely pleased with the results we have seen to date.

During the Stewardship Campaign, we have been highlighting two points. The first was that our Strategic Plan calls for us to move in the direction of a full-time parish with a full-time Rector. But we stated that we would move towards this goal only as fast as our resources were able to take us. And the second point that was made was that with the departure of Rev. Scottie and her family, there was a significant drop in our pledge income.

We are very happy to report that the pledging received to date has more than filled that hole in our pledge budget. Since there are still about 30 or so pledgers we have not heard from, we assume that most of these will continue to give at about the same rate as they have recently contributed. This means we can afford to continue with a three-quarter time Rector in the coming year.

Unfortunately the increase in pledges seen to date does not rise to the level that would allow us to take the next step to a full-time Rector. While some might be disappointed that we are not yet ready to take that step, we actually should be very encouraged at what this campaign has done to bring forward the spirit and support for Calvary. With God's help, we are convinced we will soon reach our objective of being a full-time presence in our community with a full-time Rector.

And we thank all of you who have given so freely to keep us moving towards our goal!

Outreach News:

Thanks to Calvary Members 50 toys and 9 grocery gift cards were given to Needy Families for Christmas. After the Thanksgiving explosion our Calvary members were extremely generous caring for our own Joyce family and others. Our social worker has helped several families with warm clothing, bedding and kitchen supplies from our Outreach room this month. The Outreach room is in need of cooking pots & pans, silverware, and childrens shoes/boots. All donations can be left outside the Outreach room or call **Melissa West** 978-887-0757. Thank you for your continued support.



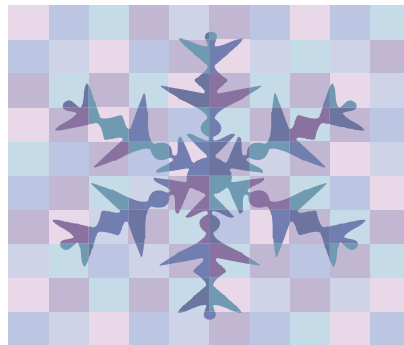
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Danvers, MA 01923-0693
Tel. 978.774-1150
Email: info@calvaryepiscopal-danvers.org
Parish office hours: Mon-Thu 9am-2pm
Service Schedule: Holy Eucharist Sundays 8:00 & 10:00 am

FATHER RICHARD LORING, INTERIM PRIEST

STAFF

John Nichols~ Organist & Choir
Director
Matthew Jones~ Parish
Administrator
Ron Knuuttila~ Sexton
Julie Chase~ Director, Stepping
Stones Nursery School
Margaret O'Neill~ Director,
Altar Guild



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Fran Weil~ Senior Warden
Chris Zorzy~ -Junior Warden
Kristine Hanscom~ Treasurer
Jane Maihos ~ Clerk

VESTRY PERSONS

Joanne Crosley
Bill Hooper
Nancy Bezemes-Farley
Chuck Heaphy
Deb Lemieux
Bill Sabean
Jan Saulnier
Sheila Sullivan
David Symmes

Newsletter Coordinator: Paula Noyes