

The Episcopal Church of the Holy Family

MILLS RIVER, NORTH CAROLINA

2025 Annual Report



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2025 STAFF AND OFFICERS OF CHURCH OF THE HOLY FAMILY

CLERGY

The Rt. Rev. José McLoughlin, Bishop
The Rev. Tracey Kelly, Rector

STAFF

Jeanne Mason, Parish Administrator
Ryan Singleton, Music Minister
Rebecca Levi, Bookkeeper

WORSHIP & PASTORAL SUPPORT TEAMS

Liz Spahr, Pastoral Care Coordinator
Linda Bregartner, Altar Guild, Acolyte & Lay Reader Coordinator
Greg Harbin, Usher Coordinator
Jeff Kelly, Audio/Visual

MEMORIAL GARDEN

Linda Bregartner

VESTRY

Michal Baird, Senior Warden
Greg Harbin, Junior Warden
Patti Angrisani, Vestry Liaison for Congregational Vitality
Kelly Beaty, Secretary to the Vestry and Vestry Member
Zebbi Sampler, Treasurer

VESTRY SUPPORT TEAMS

Michal Baird, Stewardship Chair
Warren Spahr, Communications
Jodi Harbin, Youth Ministry Coordinator
Patti Angrisani, Kitchen Coordinator

LEGACY FUND COMMITTEE

Michal Baird
Laura Willis
Lisa Lester
John Basher



2025 RECTOR'S REPORT THE REV. TRACEY KELLY

“Live slowly enough to be able to think deeply about God.” – J.I. Packer

This epigraph prefaces *Slow Theology: Eight Practices for Resilient Faith in a Turbulent World* by A. J. Swoboda and Nijay Gupta. This book was released three days after the serious orthopedic injury I sustained while camping in the Nantahala Forest. I had been unexpectedly slowed down, so I purchased the book the week after my surgery. As I slowly healed, I let their words sink in.

God works slowly, they argue.

God *could have* created everything in a single breath. Yet in Genesis, Creation unfolds in stages — day by day — and then God rests. The pattern of creation itself teaches rhythm: work and rest, action and pause, creativity and Sabbath. God does not rush. God delights. God lingers long enough to call each part “good.”

Swoboda and Gupta describe “slow theology” as a countercultural rhythm of faith in which resilience is built not through speed or certainty but through steady spiritual practice. We live in a turbulent world of instant reactions, constant headlines, social media outrage, and quick theological takes. Faith formed in that environment can become shallow and fragile — easily shaken.

The authors suggest something different: a theology paced by patience, rooted in Scripture, practiced deliberately, and lived in community.

In many ways, our church embodies this truth. Community is one of our greatest strengths. We support and help each other. We laugh, cry, pray, celebrate, and work together. Here, you can be known and come to know others in ways that deepen both life and faith. In the natural ebb and flow of community life, we say goodbye to some members and welcome others. The community shifts and changes — and yet we still stand.

In fact, as others have observed, we function like a much larger church than we are. There is an adage called the 90/10 rule: ninety percent of the work in any organization is done by ten percent of the people. That may be true in many places, but it is not true here. Of the roughly sixty adults who participate regularly or occasionally in worship, more than a third are actively engaged in volunteer or leadership roles. That is unusual. It is a sign of commitment, shared ownership, and love for this community.

And yet, there is a shadow side to such generosity. Small churches carry unique challenges. We have big hopes, creative ideas, and faithful hearts — but a modest operating budget, three part-time staff members, and about twenty-five active volunteers. There is always more we could do. More outreach. More Christian formation. More programming.

Busyness can feel like faithfulness.

But busyness also carries risk. It risks confusing activity with spiritual depth. It risks burnout. It risks fatigue. Some of you are tired. I was tired too. I needed a break (oh the irony!), so I scheduled two weeks' vacation but did not return for three months.

Eugene Peterson once observed that busyness overburdens Christian leaders and distracts them from their true contemplative calling. What might it mean for us — not just individually, but collectively — to embrace slow theology?

Slow theology does not mean doing less for the sake of doing less. It means rooting what we do in sustained attention to God. It means listening before planning. It means trusting that faith is formed over years, not weeks. It means believing that resilience is built through steady practices — prayer, Scripture, worship, fellowship — rather than through urgency and certainty.

Slow theology begins with the recognition that God's purposes for us unfold over time.

When we slow down, we begin to notice God's presence in ordinary moments. We discern purpose rather than simply pursue activity. We begin to ask not only, "What can we accomplish?" but also, "What is God cultivating among us over time?"

Our strength lies in our shared life — in showing up for one another, in welcoming new faces, in sustaining ministries with quiet devotion, in trusting that God is at work even when progress feels slow.

Swoboda and Gupta tell the story of the biblical scholar Dwight Peterson during his final days in hospice. In a moment of vulnerability, he confessed to a friend, "I can't find my faith." His friend responded gently, "It's okay. We have it for you." The story echoes the friends of the paralytic in Mark 2, who carried their companion to Jesus, even tearing open a roof to bring him there. They did not lecture him about belief; they bore him there.

That is the wild grace of community — the gift of having others carry your faith when your own feels fragile.

In our creeds, we say "we believe," not "I believe," because faith is not meant to be lived alone. We share one baptism. We partake of one bread. We are joined to one another in Christ. When one of us grows weary, others carry the faith. When one doubts, others hold steady. When one cannot pray, others intercede.

Slow theology teaches us to trust that God is shaping us over the long haul. That our congregation's story is unfolding in seasons — planting, pruning, resting, blooming. That resilience comes not from quietly listening and steady faithfulness.

So perhaps the question before us is not, "How can we do more?" but "How can we move at the tempo of grace?" And perhaps, in this season, it is our purpose as a community — to be a people who trust the long patient, and faithful work of God among us.

Peace and blessings,

A handwritten signature in blue ink that reads "Tracy Kelly". The signature is written in a cursive, flowing style.

2025 SENIOR WARDEN'S REPORT

MICHAL BAIRD

It has been both a pleasure and a privilege to serve on Holy Family's vestry for the past three years, and as your Senior Warden for the last two. I learned more than I ever imagined and could not have fulfilled my responsibilities without the steadfast support of our rector, my vestry colleagues, committee chairs, and the many Holy Family members who consistently step forward when a need arises. I hope I have personally thanked each of you for your contributions, dedication, and kindness.

I encourage you to take the time to read this annual report. You will be impressed by the many accomplishments of the past year. Highlights that may not be included elsewhere in this report include:

Holy Family Legacy Fund

At last year's Annual Meeting, we committed to creating an endowment fund that would provide a reliable and sustainable source of income to support Holy Family's current and future missions, ministries, and outreach programs.

I am pleased to report that in June, the vestry accepted the Endowment Committee's *Endowment and Investment Fund Enabling Resolutions*, and on July 22 the Holy Family Legacy Fund was officially opened with an initial investment of \$30,000. These funds were part of a larger gift generously given to Holy Family by Tracey Kelly's parents, for which we are deeply grateful. Later in the year, we were also blessed by an anonymous gift of \$20,000. As of December 31, 2025, the Fund had a market value of \$51,789.10.

Over several months, the Endowment Committee worked closely together and with the Episcopal Church Foundation (ECF) to draft the church's resolutions and operating policies. We look forward to our continued partnership with ECF and with our investment management firm, State Street Global Advisors.

The establishment of the Holy Family Legacy Fund represents an important and significant milestone in the life of our parish. We now have a clear and intentional pathway to invest and manage gifts and bequests made in support of Holy Family. In 2026, our goal is to provide the parish with detailed yet accessible information about the Fund so that members can confidently consider gifts—whether as independent donations or as part of estate planning.

My heartfelt thanks go to Lisa Lester, Laura Willis, John Basher, Zebbi Sampler, and Tracey Kelly for their dedication and hard work on this inaugural committee.

Tracey's Leave of Absence

This fall, Holy Family faced an unexpected challenge when Tracey suffered a serious ankle injury that required her to be away from mid-October through mid-January. During her absence, we were fortunate to be led in worship by the Rev. Alice Nichols, a local retired priest.

While some celebrations had to be postponed, I am proud to say that the life and work of Holy Family continued faithfully and smoothly. At the risk of overlooking someone, I want to express special thanks to Parish Administrator Jeanne Mason, Jr. Warden Greg Harbin, Youth Coordinator

Jodi Harbin, and Linda Bregartner, who leads the Altar Guild and coordinates our acolytes. Without their extraordinary efforts, encouragement, and leadership, navigating this period would have been far more difficult.

We remain deeply thankful that Tracey is strong and recovering well.

Book Clubs

This fall, we successfully launched two monthly book clubs. Our daytime group meets at Southern Streams Coffee House in Hendersonville, while our evening group meets in members' homes. The response has been enthusiastic and encouraging, and we look forward to our 2026 reading selections and to welcoming anyone who would like to join us.

Welcoming Visitors

This year we introduced welcome bags for both adult and child visitors, which have been warmly received. These bags include small gifts along with helpful information about Holy Family. Our greeters have been thoughtful yet intentional in inviting visitors to complete a contact card, allowing us to follow up with a personal invitation to connect and learn more about our community.

As I reflect on this past year, I am filled with gratitude for the faith, generosity, and resilience of this parish. Holy Family continues to be a place where people show up for one another, respond faithfully to challenges, and look with hope toward the future. It has been an honor to serve alongside you, and I am confident that God's work through Holy Family will continue to grow and flourish in the year ahead.

Thank you for the trust you have placed in me, and for all that you do to make Holy Family the welcoming, faithful community it is.

Respectfully submitted,

A handwritten signature in black ink that reads "Michael Baird". The signature is written in a cursive, flowing style.

Senior Warden

2025 JUNIOR WARDEN'S REPORT

GREG HARBIN

It has been an honor to serve as your Junior Warden this past year. 2025 was a very busy year and I want to note that during my 6 months of absence due to traveling, Jeanne, Michal and Tracey were instrumental in keeping church operations and repairs on schedule. Many system upgrades and repairs occurred that enhanced the overall efficiency of our church operations.

Here is a list of the major improvements:

The carpets in the Sanctuary were professionally cleaned.

We created and installed our "Little Free Pantry" on Palm Sunday and it has provided a lot of food to needy folks in our area. Thanks to all who have continued to donate food and helped keep this its outdoor shelves stocked.

Plumbing: Repair was done to replace a defective Pressure Reducing Valve located at the water meter.

A defective Flush Valve located in the men's bathroom was removed and replaced.

The pressure accumulator tank on the Hot Water system was defective and was replaced.

Electrical: The sanctuary overhead lights were replaced with energy efficient LED units.

The Annex building meeting room received new LED lighting.

An electrical backup system was installed that will allow our (donated) gasoline generator to be connected to our main building via an external connection to the main breaker box. In the event of a total Duke Energy power outage due to a natural disaster such as Hurricane Helene, this system will enable us to use designated electrical circuits. This is a big improvement to our sustainability during emergency operations. The generator is currently being stored safely in the annex.

One of our suspended speakers in the sanctuary broke loose from the front wall and caused damage as it came to rest on the floor. It was determined that the other speaker might meet the same fate so it was removed. Wall repair and painting was accomplished and both speakers were set on ground stands and upgraded to a wireless Bluetooth system. Jeff Kelly and Dave Kelly were instrumental in setting up this new and improved system.

Overall, we made numerous changes and advancements to our church in 2025. I look forward to serving our church during the new year with continued guidance from Our Rector and Vestry.

Respectfully submitted,

Greg Harbin

2025 MUSIC MINISTRY REPORT

RYAN SINGLETON, MINISTER OF MUSIC

Sing to the LORD a new song; sing to the LORD, all the earth. Sing to the LORD, praise his name; proclaim his salvation day after day. Declare his glory among the nations, his marvelous deeds among all peoples. (Psalm 96)

This past year was a meaningful and steady season for the choir. While there were no major changes or special events, the choir faithfully served once a month, offering consistent musical leadership in worship. We are grateful for our dedicated volunteer singers and the quiet faithfulness that sustains this ministry. We also welcomed back Annie and Brady on cello and guitar, along with Jeanne on the harp, whose gifts enriched worship, especially during Easter and Christmas. A wonderful youth choir was led by Greg and Jodi Harbin singing 'Silent Night' during the Christmas season. As always, new singers are always welcome and encouraged to come and give choir a try. The choir will continue to sing once a month, with the schedule published in the newsletter.

Goals for 2026:

- Support congregational worship with thoughtful, well-prepared music
- More small group performances (instrumental and vocal performances)
- Welcome new singers and encourage participation of all ages
- Gradually improve musical skills through focused rehearsals
- Offer a balanced, yet challenging, repertoire throughout the year
- Try and host one outside group to use our piano more (piano recital or concert group)
- Strengthen fellowship and sustain healthy, long-lasting vocal techniques

Soli Deo Gloria,

Ryan Singleton

2025 YOUTH MINISTRY REPORT

JODI HARBIN, YOUTH MINISTRY COORDINATOR

Part One: Youth

Our church continues to struggle with youth attendance and any interest in doing all things "churchy." However, we have managed some outings that were well attended and participated in a service project.

- 1) This year, we coordinated with the Adopt-A-Highway program to redefine our territory and shorten it so that it extends from the origin of Turnpike Road to just past the bridge

below the church. Then we picked up trash and recyclables on Good Friday, followed by a pizza party where we prepared the Easter eggs.

- 2) The Diocese Middle School Conference held this spring, was attended by two of our youth, Bella Garcia and Farris Sampler.
- 3) In September, we met at the Asheville Launch trampoline park. We had 4 youth present and 3 additional Friends. Charlotte Garcia and Kelly Brown also stayed and enjoyed pizza and watching the kids.
- 4) We had our first 'Episcofact' Sunday, with Emma Brown speaking on St. Francis of Assisi. Unfortunately, this was one thing that had to be put on hold as Tracey was out and we really needed her help.
- 5) In November, both Emma Brown and myself (as chaperone) attended the Diocese High School Conference at Camp Henry.
- 6) Five youth and three adults (Charlotte, Daniel, and myself) braved frigid weather and donned ice skates in Asheville. We also had pizza and lots of hot chocolate.
- 7) Although we have not had a youth Sunday this year, we have worked hard to integrate youth into our worship services. Often, we had them serve as ushers. Lately we have had them help with our kids' Sunday school.

Part Two: Children

This year we have been blessed by the regular attendance of two young families, with 6 children between them. Two are still so young that they often stay home with a parent, but the other four are regular attendees. It has been exciting to regularly hold Children's Chapel for these preschool and elementary school children.

This opportunity, while rewarding, created a significant amount of unanticipated work. Michal Baird, Greg Harbin and myself worked tirelessly to get the classrooms cleaned and organized; they can now be maintained on a regular basis by our cleaning service.

We also improve the "kids' corner" of the sanctuary and the narthex. New hooks were installed at a lower level and bags were made for quiet toys and books. The kids painted the bags over two Sundays, and they love coming in and picking up their bags. Tracey made pew cards explaining the presence of our little wigglers to help the congregation understand our plan.

Michal Baird and myself have been tag teaming in the teaching of the Sunday School lessons, and have been assisted by Laura Phipps, Patti Angrisani, Kelly Beaty and Tammy Bales. We were also lucky to have the help of our older youth: Emma Brown, and Lucy, Mary and Katie Bullock.

Our lessons included learning the Lord's Prayer, singing, applicable stories and crafts to include making advent wreaths and Magi crowns. Recently the Diocese partnered with StoryTellers NYC for a curriculum, which we will soon be implementing.

Beginning in the fall we began a search for a part-time children's minister whose responsibilities would be to prepare lessons, teach the children, communicate with the parents, and keep the children's areas neat and organized among other things. The job opening was posted on various

websites, advertised in the diocese newsletter, as well as shared by word of mouth. Unfortunately, we have not found the right person and have decided to go into the first quarter of 2026 by continuing to share leading the lessons. We are purchasing needed materials to include a new children's table. Tracey also has hopes of teaching the children once a month, which will lighten our load and let the kids get to know their priest.

As the children's and youth leader, I have high hopes for 2026. I am working towards getting a few youths to confirmation classes held in Asheville. I want to continue to have the kids excited to come to church. I cannot do this alone. I am hoping for some help both from the congregation as well as any help from above!

Respectfully Submitted,

Jodi Harbin

2025 PASTORAL CARE REPORT

LIZ SPAHR, PASTORAL CARE COORDINATOR

Pastoral Care Pastoral Care is a vital ministry within our parish community. This ministry serves not only those who receive care, but also the many parish members who generously share their time, gifts, and compassion. Support is provided in a variety of ways, including meals for those who are ill, transportation to and from medical appointments and therapy, and regular contact through phone calls, texts, emails, and occasional visits to the sick and shut-ins. Hospital visits and family support are offered, particularly to those who are seriously ill or nearing the end of life.

In addition, the Card Ministry remains active, with cards sent for birthdays, anniversaries, times of illness, and during periods of loss and bereavement.

I serve as the coordinator of the Pastoral Care ministry and work closely with Tracey. This ministry depends on the involvement of many parish members, and we are deeply grateful for their continued participation and dedication.

If you are aware of someone in need of pastoral care, please let us know so that we may share the love and service of Holy Family. Liz Spahr Pastoral Care Coordinator: liz@ourholyfamily.org
828-388-1474 (phone or text)

Liz Spahr

2025 STEWARDSHIP REPORT

MICHAL BAIRD, STEWARDSHIP CHAIR

This year's stewardship campaign theme, *Tell Out My Soul*, highlights Mary's joyful proclamation, "My soul magnifies the Lord, and my spirit rejoices in God my Savior" (Luke 1:46-47, NRSV), and invites us to reflect on the joy and gratitude in our lives.

Holy Family's Rector, Tracey Kelly, opened the campaign with a heartfelt letter to our congregation. In the wake of Hurricane Helene, she noted the resilience found in stories of hardship, gratitude, and hope—echoing the joy of Mary's song. Tracey emphasized the difference our small but dedicated community can make and encouraged us to consider how God is calling each of us to recognize and share the joys and blessings in our lives.



My outreach to the Holy Family parish focused on the essential impact of our collective efforts. My letter reminded everyone that our work at Holy Family truly matters. Our ministries often enrich lives in quiet but meaningful ways. Change does not have to be big to be significant. Every hour of service, every creative idea, and every dollar contributed plays a crucial role in our ministry.

Last year we did not meet our target, so this year we set a goal of \$156,000 with a focus on stability. With a sense of optimism and the generosity of our community, we surpassed our goal significantly, with 33 households pledging a total of \$163,640—reflecting a 4.9 percent increase from last year. This strong commitment ensures smoother budget planning for 2026,

allowing us to continue supporting our clergy, staff, and the numerous ministries that serve our parish and community.

We kept everyone informed through regular updates in our bi-weekly newsletter and announcements after Sunday services. A special thank you to Linda Bregartner and Greg Harbin for sharing their personal reflections on stewardship, and to everyone who pledged financial gifts and supported us over the year with your time, talents, and prayers.

While the official campaign has concluded, we gratefully welcome pledges throughout the year.

Michal Baird

2025 VESTRY LIAISON REPORT

PATTI ANGRISANI, VESTRY LIAISON FOR CONGREGATION VITALITY

I have served on the vestry of the Holy Family Church for three years. My understanding of Holy Family, scripture, service, and fellowship has greatly expanded. I have learned much, and I am sad that my term is ending. I have seen Holy Family's membership grow, including families with children, which has greatly enriched our community. Members of Holy Family continue with deliberate efforts to invite our neighbors and grow our church.

Ongoing Events

Women's Group. The Women's Group meets in the church on the second Saturday of every month at 10:00 AM for fellowship and service. All parish members are invited. In 2025 our mission was twofold: to look outward in service to our community and inward to nourish and support one another, following Christ's call to "love your neighbor as yourself" (*Matthew 22:39, Luke 10:27*).

In 2025 our service projects included:

- Making pillowcases for the residents of Safelight's Domestic Shelter.
- Collecting Toys for Tots for the Salvation Army
- Volunteering at the IAM Thrift Shop,
- Collecting items to give to the Safelight Resale Store

As a group, we made stone soup to share and freeze for those who were ill or in need, had a brunch at Kosta's Fireside Pancake Inn and Restaurant, engaged in sharing circles to reflect on our blessings and to share Christmas memories, wrote notes to parish members, and planned exciting events for 2026.

Men's Group. Each month, the men of Holy Family convene on a Saturday morning for breakfast and fellowship at a local restaurant. This informal gathering offers the men in our parish a chance to connect and strengthen their bonds.

Gentle Yoga. Gentle Yoga has continued to thrive in 2025 on a weekly basis. It is led by Kelly Beaty, who is knowledgeable and well prepared for each weekly session. In Kelly's own words, "Looking for a way to slow down, stretch out, and nourish your mind, body, and spirit? Join us for Gentle Yoga, a welcoming practice designed for all ages and abilities. Unlike fast paced or strenuous classes, gentle yoga focuses on breathwork, mindful movement, and deep relaxation. These sessions meet you where you are. Yoga is more than an exercise—it's a chance to reconnect with yourself and experience God's peace in a tangible way. Come as you are, and leave feeling refreshed, restored, and renewed. All are welcome!"

Various events brought us together in hospitality and fellowship. These were cheerful, lighthearted gatherings that often involved food and laughter. We plan to continue these events in 2026:

- Weekly social/ hospitality hour after the service every Sunday

- Grill and Chill, monthly in warmer weather
- Pie day!
- Food, Brew, and Fellowship after church at Appalachian Mountain Brewery.
- An Easter Brunch and Easter Egg Hunt.
- A Holiday Brunch in December.
- Daytime and evening book clubs.

Ecumenical Collaboration

Our partnership with the clergy and congregation of Mills River Presbyterian Church has carried on in 2025. The music ministers of both churches (Ryan Singleton and Gary Mitchell) offered three sung services of Holden Evening Prayer during Lent. Mills River Presbyterian hosted our potluck dinners immediately afterwards. We also joined together for Holy Week services. On Maundy Thursday, honoring the Last Supper, a simple meal of soup and bread was hosted at Holy Family. Good Friday was hosted by Mills River Presbyterian. Parishioners from both churches served as ministers of the liturgy in each joint service.

Finally, Rev. Tracey and Rev. Megan planned two additional collaborative events:

- The Blessing of the Animals at Bold Rock Cidery. We had a great turnout — 25 dogs, one cat more than 35 people joining in the fun and fellowship.
- Both churches formed a team to walk and raise money on the Hendersonville Hunger Walk.

Finally, I feel honored to have served on the Vestry and to serve Holy Family. Blessings to all!

Patti Angrisani

SOCIAL MEDIA & COMMUNICATIONS

WARREN SPAHR

Connection and Communication

The purpose of the Connection and Communication Ministry is to welcome those who are seeking a church home and to keep parishioners informed about the life of the parish. This ministry supports communication through multiple channels, including our website, live streamed worship services, parish newsletter, and social media presence.

Website

Our website, ourhollyfamily.org, was redesigned this past year to provide clearer content and to utilize a platform that is easier to maintain. The site offers welcoming and informative resources about Holy Family, including details about our worship services, what it means to be an Episcopalian, the history of our parish, our ministries and outreach beyond our walls, and our staff. For those who worship remotely, the website also provides links to our weekly live streamed YouTube services and the current Sunday bulletin.

Worship Service Live Stream

Holy Family offers live streaming of worship services through YouTube, allowing those who are unable to attend in person to participate in worship. These services are archived and may be viewed at any time, extending our reach beyond Sunday morning.

Newsletter

A parish newsletter is distributed biweekly to 141 subscribers and enjoys an average opening rate of 50 percent. The newsletter shares parish news, upcoming events, ministry information, and other items important to parish life.

Social Media

Holy Family maintains an active Facebook page that highlights parish life and increases our visibility within the wider community. This platform is used to share information about special services, outreach efforts, community events, and other significant parish activities.

2025 ALTAR GUILD REPORT

LINDA BREGARTNER

The Altar Guild is one of those many ministries that folks don't always see in action but is always there. They set up the altar for all services; they maintain the linens and chalices. They do the hymn board entries. They see to the candles; and all other items involved with the setting of the altar. It is a ministry of giving and you learn a lot about the liturgical part of the services. Right now, the members are Jeanne Mason, Linda Bregartner and Eng Duncan (in training). If you would like to join, please see Linda.

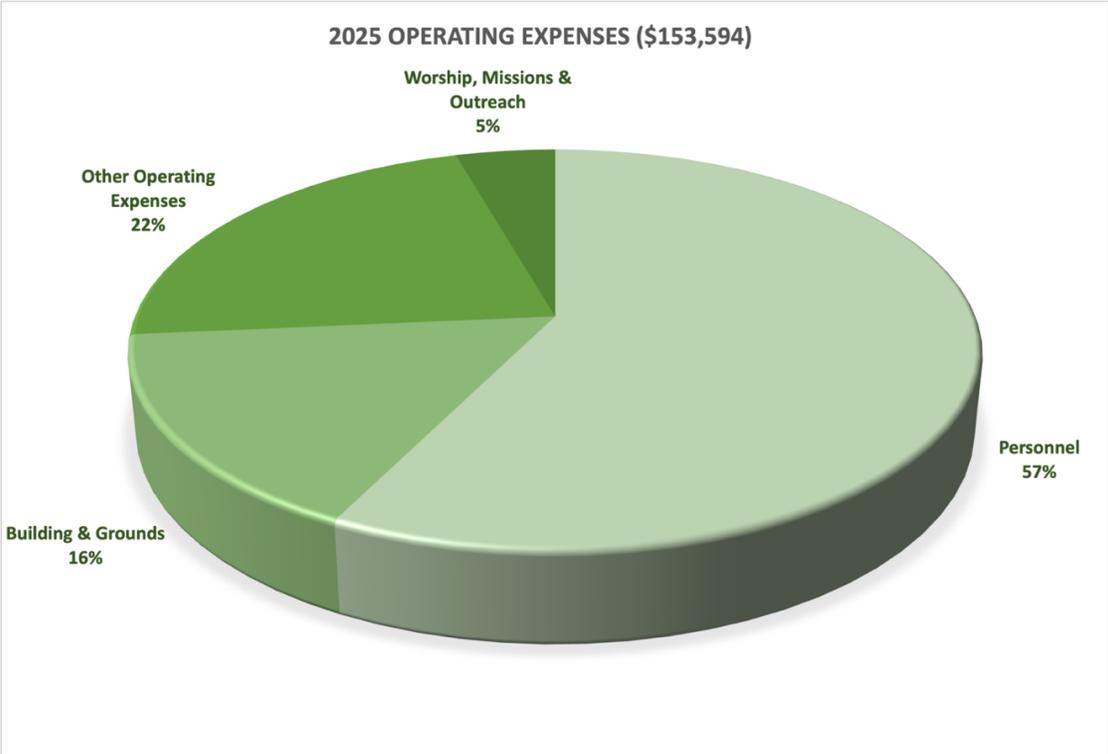
2025 FINANCIALS REPORT

Once again, we ended our fiscal year with the church budget in the black, with a **year-end budget surplus of \$19,147**. (The year-end financial statements are presented in the Annual Meeting document.)

Operating revenues in 2025 totaled \$172,741—approximately \$12,000 more than budgeted. You may notice a difference between the total pledged amount and the pledge income reflected in the budget. Each year, we conservatively budget for 95% of the pledged amount rather than the full total. In 2025, however, we received 97% of pledged income. This is exceptionally strong, especially considering that the average pledge fulfillment rate for churches typically ranges between 80% and 90%, with 85% considered a solid benchmark. Of the 32 pledging households last year, 24 met or exceeded their pledge, and 5 others came very close to fulfilling theirs.

Operating revenues were also higher than anticipated due to increased “Unpledged Income (plate)” and “Miscellaneous Income.” The miscellaneous income reflects AFLAC payments related to my short-term disability, which were largely offset by higher-than-anticipated “Supply Priest” expenses.

Actual operating expenses were \$153,594—approximately \$7,000 under budget. The chart below provides an overview of the percentages of 2025 operating expenses based on category. Even with a small staff of part-time employees, payroll was, and is, our biggest expense. But that is normal and to be expected with a church of our small size. Expense percentages in 2025 were very similar to 2024 and are projected to remain consistent in 2026.



In 2025, the vestry began budgeting for **Rector Sabbatical Savings** and **Capital Reserves**. By setting aside funds annually for these future needs, we reduce the financial strain when those expenses arise.

Our 2024 audit was conducted by Janet Gralley (St. Philip's, Brevard) and Jodi Harbin. **The vestry reviewed and accepted the 2024 audit as written.** The audit included five recommendations:

1. Record a video inventory of fixed assets;
2. Consider purchasing a small safe;
3. Ensure all reimbursement forms include proper authorization signatures;
4. Require that personal disbursements be approved by someone other than the check signer;
5. Maintain an up-to-date list of authorized bank signatories on file.

The vestry has discussed implementation of these recommendations. Because we were unable to form an in-house volunteer audit team, we will budget annually to hire an external auditor.

As noted in the Memorial Garden report, the **finances for Memorial Garden Funds and Memorial Funds were consolidated and clarified.** Our Certificate of Deposit (CD) at First Citizens matured in February, and the vestry voted to move the funds to our general checking account, at the recommendation of our 2023 auditor. This CD was established prior to 2013 and co-mingled memorial garden funds and memorial funds. The vestry also voted to consolidate Memorial Garden Funds (800103) and Memorial Garden Funds (900164) into one fund named "Memorial Garden Funds". This fund is for prepaid spaces in the columbarium wall and garden. The vestry also voted to consolidate Memorial Funds Undesignated (800105) and Memorials Fund (900165) into one fund renamed "Gifts in memory Of" for unrestricted memorial gifts.

Another important financial project this year was filing claims to **recover state sales taxes paid over the past three years.** North Carolina nonprofits may claim semiannual refunds for qualifying purchases, and Holy Family had not previously been filing these claims. The vestry authorized our bookkeeper, Rebecca Levi, to complete the review and paperwork. As a result, we received \$4,167.37 in refunds. We will now file these claims regularly.

Finally, as Michal noted in her Senior Warden Report, we achieved a significant milestone with **the establishment of the Holy Family Legacy Fund** in partnership with the Episcopal Church Foundation and State Street Global Advisors. Many of our sister churches in the diocese have additional sources of income such as thrift shop revenues, and investment income from large endowments. We, on the other hand, are a small church with only one primary source of income: pledged revenues. The Legacy Fund strengthens both our short-term and long-term financial stability. For now, all earnings will be reinvested. The vestry selected a portfolio allocation of 70% in the ECF Growth Fund and 30% in the ECF Income Fund.

The Holy Family Legacy Fund also offers an opportunity for parishioners to donate to the long-term financial viability of our faith community. If you would like to donate to this fund, or make a bequest in your will, please contact the treasurer or members of the Legacy Fund Committee.

In every measurable way, 2025 was a year of strong and faithful stewardship at Holy Family. We ended the year with a surplus, exceeded pledge expectations, strengthened financial oversight, recovered unclaimed tax revenues, and established a Legacy Fund to secure our future. These accomplishments reflect not only careful leadership but also the generosity and commitment of this congregation. Because of your faithfulness, the financial ground upon which Holy Family stands is firmer.

Respectfully submitted,



CONGREGATIONAL OUTREACH REPORT

Over the years, Holy Family's Outreach Committee met monthly during the week and faithfully stewarded our outreach funds while planning meaningful projects. I am deeply grateful for the time, prayer, and dedication of those committee members.

At the same time, I began hearing from parishioners who were unable to attend weekday meetings but who longed to be more involved in outreach efforts. In addition, other parish groups — including the Women's Group and the holiday party planning team — were beginning to initiate their own outreach projects. It became clear that the Holy Spirit was stirring a wider desire for service across the congregation.

Therefore, in 2025, Holy Family restructured our outreach program to allow for broader participation and better coordination. Instead of monthly weekday meetings, we began holding periodic, congregation-wide meetings after Sunday worship. The results were immediate and encouraging. Greater participation led to more ideas, more energy, more enthusiasm — and most importantly, greater impact.

Outreach at Holy Family begins with the amount budgeted in our operating expenses, but it does not end there. Our outreach efforts follow a multi-pronged approach:

1. Financial donations to nonprofit organizations
2. Monthly donation-drives of food and essential goods
3. Hands-on service projects

Financial donations:

Our financial support for nonprofit organizations comes from several sources. Each year, the vestry designates a portion of the annual budget for outreach. In 2025, that amount was \$2,500. We also received \$200 in direct outreach donations. The Backpack Ministry is funded separately through designated gifts.

The Ingles Card program continues to be an important source of outreach revenue. Dave Willis coordinates parishioners' purchases of Ingles gift cards. Because Ingles provides a 5% discount to qualified nonprofits, every \$100 card purchased costs Holy Family only \$95. The \$5 difference

supports outreach. In 2025, this program generated \$1,335. Because I was on short-term disability during the final three months of 2025, we were unable to hold another congregational outreach meeting, and the Ingles revenue was not spent. For accounting purposes, the \$1,335 has been rolled over into subaccount 800113 (Outreach Ministry Designated) and is available for outreach projects in 2026.

As the table below indicates, we provided financial support to several local organizations:

- **Beloved Asheville**, a local nonprofit currently focused on recovery efforts for Helene. www.belovedasheville.com
- **Safelight**, a Hendersonville-based organization providing care and support for survivors of interpersonal violence, abuse, and exploitation. www.safelightfamily.org
- **Thrive**, a Hendersonville nonprofit focused on mental health and housing support. <https://thrive4health.org>
- **The Veterans Healing Farm**, which provides farm-based therapies to promote emotional, mental, and physical well-being for veterans and their families. www.veteranshealingfarm.org
- **The Henderson County Hunger Coalition**, which in turn supports several nonprofit charitable agencies providing food assistance in the community. <https://www.hendersoncountyhungercoalition.org/>

2025 Outreach Income & Expense Report

Outreach Revenues

605000 Outreach (Church budget)	\$ 2,500.00
800113 Outreach Ministry Designated (2024 carryover)	\$ 1,093.63
800113 Outreach Ministry Designated (2025 direct donations)	\$ 200.00
800104 Ingles Outreach (2025 net benefit from Ingles Cards)	\$ 1,335.00
800111 Bak-Pak Program - (2024 carryover)	\$ 1,200.37
800111 Bak-Pak Program - designated offerings	\$ 614.00
Total 2025 Revenues for Outreach	\$ 6,943.00

Outreach Expenditures

Beloved Asheville - from 605000	\$ 1,000.00
Safelight - from 605000	\$ 1,000.00
Thrive - from 605000	\$ 700.00
Little Free Pantry building supplies - from 605000 & 800113	\$ 477.44
Little Free Pantry & outreach supplies - from 800113	\$ 116.60
Veterans' Healing Farm - from 800113	\$ 750.00
Hendersonville Hunger Walk - from 800113	\$ 250.00
Bak-Pak Program - food supplies - from 800111	\$ 1,200.32
Total 2025 Expenditures for Outreach	\$ 5,494.36

Net Total

\$ 1,448.64

Monthly donation drives:

Each month, parishioners generously filled baskets in the narthex with food and essential items. In 2025, we collected food for **Interfaith Assistance Ministries (IAM)** (www.iam-hc.org); non-perishable food, personal care items and toiletries, and paper products for the **Mills River Presbyterian Community Pantry**; toiletries for the **Hendersonville Rescue Mission** (www.hendersonvillerescuemission.org); donations of clothing and household goods for the **Safelight Thrift Shop** (www.safelightfamily.org); children's snacks for Safelight; gift bags and toiletries for **Migrant Farmers Welcome Bags through True Ridge** (<https://trueridge.org>); and unwrapped toys for the **Salvation Army's Toys for Tots**.

While we cannot calculate the exact monetary value of these donations, photos of overflowing baskets and carloads of deliveries testify to the generosity of this parish.

Special Service Projects:

Rice and beans - In January, members of Holy Family joined other faith communities at St. James Episcopal Church to package rice and beans in honor of Martin Luther King Jr. Day. Together, volunteers packed 952 bags — providing 3,808 meals to families in need during the winter months. The bags were distributed through The Storehouse (www.storehouseonline.org) in Hendersonville.

Hendersonville Hunger Walk – In September, Holy Family and Mills River Presbyterian formed a team and gathered at Lennox Station in Hendersonville to take part in the Henderson County Hunger Coalition (www.hendersoncountyhungercoalition.org) 43rd Annual Walk. This annual event to raises funds for food insecure citizens of Henderson County, NC. It was a beautiful morning filled with good spirits, fellowship, and purpose—and enjoyed by all who participated.

Hendersonville Pride Picnic – For the second year, we participated in the Pride Picnic at Jackson Park, sharing a tent with Calvary Episcopal Church. We celebrated the inclusiveness of God's love with hospitality, joy, and welcome.

Volunteering at the Interfaith Assistance Ministries (IAM) Thrift Store – The Women's Group volunteered at the IAM Thrift Store, serving an organization that provides free crisis services in Henderson County.

Pillowcases for women at Safelight – Led by Teresa Kelly, members of the Women's Group crafted colorful pillowcases for women staying at Safelight's shelter: small gifts of comfort and dignity.

Backpack Ministry – The Backpack Ministry remains a cornerstone of Holy Family's outreach. Parishioners gather approximately eight times per year to prepare weekend snack bags for children at Mills River Elementary. In 2025, the number of students served more than doubled, and we now pack 90 bags each time. This ministry is fully funded by designated donations.

Little Free Pantry – One of our most visible new projects was the creation of our Little Free Pantry. Greg Harbin built the pantry, and Jodi Harbin and the youth group painted it. The pantry was placed on the edge of the parking lot near the playground. This location was chosen so that it would be visible from Turnpike Road, yet private enough to respect the dignity of people visiting the pantry. We registered our pantry on the Little Free Pantry website

www.littlefreepantry.org) which states: “The mini pantry movement is a grassroots, crowd-sourced solution to immediate and local need. Whether a need for food or a need to give, mini pantries help feed neighbors, nourishing neighborhoods.”

We dedicated the pantry on Palm Sunday. Usage was modest over the summer, but following the government shutdown in November, visits increased sharply. We now refill the pantry three times per week. Parishioners faithfully keep it stocked.

Additional Outreach Efforts

Holy Family provides space — free of charge — three days per week from January through April to the **AARP Foundation Tax-Aide program**, which offers free tax assistance to low and moderate-income residents.

Our **Storm Recovery Fund**, launched after Hurricane Helene, has been a profound witness to generosity and trust. We have received \$45,056 in private donations from across the country. In 2024, we distributed \$17,701.85. In 2025, we distributed an additional \$20,127.40. More than 40 individuals and families have received assistance with housing repairs, transportation, lodging, food, rent, tree removal, and storage.

Finally, through the **Priest’s Discretionary Fund**, I was able to confidentially assist individuals in urgent need. In 2025, \$5,929.84 was distributed for local emergency assistance. This fund is supported by a \$500 budget allocation and private donations.

When we look at these numbers, it would be easy to see only spreadsheets and statistics. However, we are really looking at stories — children with food for the weekend, neighbors quietly visiting our Little Free Pantry, veterans finding healing, families rebuilding after the storm, women escaping violence and sleeping on pillowcases sewn with love, and individuals receiving help at just the right moment.

Outreach is not simply something Holy Family does; it is who we are becoming as disciples shaped by the Eucharist and sent into the world. The needs around us are real, but so is the generosity and faithfulness of this parish.

As we move into 2026, we do so not from scarcity, but from abundance — abundance of generosity, abundance of compassion, abundance of faith. We are blessed to be a blessing.

Thank you for your prayers, your time, your giving, your ideas, and your willingness to serve. The work of outreach is holy work. And together, by God’s grace, we will continue to shine Christ’s light in Henderson County — one meal, one smile, one act of mercy at a time.

Respectfully submitted,



2025 MEMORIAL GARDEN REPORT

LINDA BREGARTNER

The trustees of the Memorial Garden are Linda Bregartner, Louise Rooney and Greg Harbin. They are charged with overseeing the maintenance of the wall and approving funds spent for the same. In consultation with the Rector and involved family, they order the plaques you see on the wall portion. Just inside the door from the garden, you will see a plaque listing ground usage. They also approve current fees - ground is \$400.00, wall is \$800.00, plus market price for the plaque. The fees cover perpetual care of the area.

In mid-2025, Tracey did a deep dive into the financials for both the "Memorial Garden Funds" and "Memorial Funds" accounts. Memorial garden funds are used to purchase plaques for the columbarium wall and for maintenance expense of the wall and garden where cremains are interred. Memorial funds, on the other hand, often come as financial gifts in memoriam of someone who has died. Memorial funds are designated funds and are dispersed by vestry vote for special purposes. In the past, Memorial funds have been used to purchase, for example, new hymnals for our church.

Tracey concluded that at some point, prior to 2013, memorial garden funds and memorial funds were co-mingled, invested in a certificate of deposit (CD), and largely forgotten about. When we switched banks in 2023 to First Citizens, we closed out the United Community Bank CD and opened a new CD at First Citizens without much thought.

In the meantime, more Memorial Garden Funds and Memorial Funds rolled in, were kept in the primary checking account, and two new restricted/designated accounts were formed. We had four separate accounts in our accounting system for memorial garden and memorial funds.

In 2024, our auditor recommended that memorial garden funds be moved from a CD to an account that does not penalize withdrawals. The vestry decided to close the First Citizens CD on April 30, 2025, which had a value of \$6,172.30. Of these proceeds, \$ 4,873.84 were Memorial Garden funds, and \$ 1,298.46 were Memorial funds.

In June 2025, the vestry voted to recombine the assets into appropriate accounts. They approved the following changes:

Memorial Garden Funds (800103) and Memorial Garden Funds (900164) were combined into one fund. This fund is for prepaid spaces in the columbarium wall, and maintenance of the wall and garden.

Memorial Funds Undesignated (800105) and Memorials Fund (900165) were be combined into one designated fund and renamed "Gifts in celebration of". This fund is for gifts given in memory of a loved one.

In addition, Tracey identified two accounting errors made in 2023. The "Memorial Garden Fund" was inadvertently used to purchase our Glory to God hymnals for \$974.20. This expense should have come out of "Memorial Funds." Conversely, "Memorial Funds" was used to purchase a \$50.69 plaque for the wall. This expense should have come out of "Memorial Garden Fund." Rebecca Levi, our bookkeeper, made journal entries to correct these errors.

Moving forward, the finances for the Memorial Garden will be more easily understood and transparent.

Memorial Garden Funds (800103)

2024 Carryover	\$5,241.93
Lawshe fees	\$2,500.00
Journal entry to correct previous error	\$974.20
Reclassification of funds	\$4,873.84
Total 2025 revenues	\$13,589.97

5/19 Plaque expenses	\$463.30
Journal entry to correct previous error	\$50.69
6/27 Plaque expenses	\$463.30
Total 2025 Expenses	\$977.29

Balance	\$12,612.68
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2025 NECROLOGY

Mrs. Jane Young
 Sandy Lawshe (former parishioner)