

ANNUAL REPORTS FOR 2024



ST. JAMES' EPISCOPAL CHURCH

533 BINGHAM AVENUE

SAULT STE. MARIE, MICHIGAN

DIOCESE OF NORTHERN MICHIGAN

ANNUAL MEETING – JANUARY 26, 2025

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AGENDA

1. January 28, 2024 Minutes
2. 2024 Treasurer's Report / 2025 Budget
3. Senior Warden's Report
4. Junior Warden's Report
5. MST Report
6. Nomination and Voting of New Vestry Members
7. Organizational Reports by Title and Questions If Necessary
8. St. James' Bylaws Approval - Appendix 2 in the Policy and Procedure Manual
9. Policy and Procedure Manual Approval
10. Building Manual Approval

ST. JAMES' RENEWAL PRAYER

We pray that God of our Lord Jesus Christ, the Father of glory, may give us a spirit of wisdom and revelation as we come to know Him, so that, with the eyes of our hearts enlightened, we may know what is the hope to which God has called us. Amen. Ephesians 1:17-18a

PRESENT VESTRY

2025

Katie Chipman-Bergsma
Nikki Clark

2026

Linda Bourque
Ruth Neveu

2027

Bruce Lynn

Treasurer — Bruce Lynn

REPORT OF SERVICES AND STATISTICS FROM THE PARISH REGISTER FOR 2023

<u>Day</u>	<u>Liturgy Offered</u>	<u>Total Attendance</u>
<u>Sunday Services</u>	Holy Eucharist	35
	Daily Offices (M.P.)	18
<u>Weekday Services</u>	Holy Eucharist (Includes Weddings & Funerals)	
	Weddings	0
	Baptisms	0
	Funerals	2
	Private	48
	Healing w/Eucharist	15
	Daily Office (No Eucharist)	5
Total Sunday Service Attendance		886
Total Weekday Service Attendance		321
Total Eucharist / Home Communion Distributed		891

St. James Episcopal Church Annual Meeting Minutes - January 28, 2024

The meeting started at 11:25 a.m. with 15 people in attendance.

Senior Warden's Report

Linda Bourque asked everyone to read her annual report regarding everything that has occurred during 2023. Darien Neveu commented on what a good job she had done on the report. Susan Harries reported that a new Vestry member booklet has been developed and when it is available the booklet will be distributed. Also discussed was the need for a month-to-month list of what

needs to be done to keep the church running during the year. Information such as when does the boiler need to be inspected, etc. would be in the month-to-month guide. Also perhaps someone needs to volunteer to learn what all the nuts and bolts are so that more than one person will know what to do in an emergency situation for any of the positions, music responsibilities, office responsibilities, etc. Perhaps someone can write down each month what needs to be done so that by this time next year we could have a month-to-month list of what the needs and expectations are for each month. Diane Horst asked if at the next annual meeting there could be a monthly list. Cal Woodard commented on the duties and responsibilities of a junior warden, and he would work up a list of annual duties that the junior warden does. Also, the monthly reports that the vestry gets from Pam Briglio can be very helpful in determining what the monthly needs are for the church. Gin Mannisto indicated the Ministry Support Team is trying to do a similar activity for their monthly duties. Susan Harries also reported that there was a zoom that was done by the diocese that provided information on best practices for vestry and ministry support teams, etc. She would try and find the link to the recording and get that out to the vestry and MST.

Treasurers Report

Sandy Deplonty went over the Treasurers report and summarized the Edward D. Jones and Killan accounts. Discussion - The endowments have been a blessing and have allowed us to balance our deficit budget. The endowment funds and donations by the congregation have allowed us to pay off the balance of a diocesan loan we had for the thermal recovery units. Selden Collins had some questions regarding the flower fund. Sandy explained that any of the donations made for the flower fund need to be used for flowers and if at the end of the year there is a surplus those funds need to be used up. So the goal would be that all funds raised for flowers are used for that purpose. There was discussion regarding the name of the donation and how those funds could be used. One of the suggestions was that we have an in-and-out line in the budget for Altar flower fund/grounds donations. One of the ideas was to spend down the funds at the end of the year and use the money for poinsettia's for shut ins. Another suggestion was to send out an email to the congregation and explain how the flower funds may be used. Example Easter flower funds will be used for Easter but if there are excess funds those funds could be used for plants/fertilizer, etc. on the grounds of the church. **Sandy DePlonty made a motion to make a broader designation for flower donations that includes the grounds when asking for donations seconded by Darien Neveu . No opposition or abstentions, motion carried.**

Sandy discussed the budget for 2024 and how the decisions were made to change the budget from 2023, such as a 2% raise for employees, etc. Pam Briglio put all of the explanations for each of the changes in the notes section. Sandy Deplonty is very appreciative of all the information that Pam provides each month as that is essentially all the information needed for a treasurer's report.

Selden Collins motioned to approve the 2024 budget seconded by Susan Harries. No opposition or abstentions, motion carried.

Junior Wardens Report

Before Cal Woodard's report Linda Bourque complimented Cal on how much he does to keep the church open and the various improvements that have been made. Also, she complimented the wonderful work that Cal Woodard, Dorothy Dansdill, Hilary Galey, and Selden Collins do on the landscaping.

Cal Woodard reported that the Northwest basement classroom has had window replacements and leaks in the classroom have been taken care of. Willet and Hauser, a stained-glass repair company, came and did an assessment of the church's stained-glass windows. They had some proposals. The Southeast large window has a bit of a slump at the base. The consultant recommended that this condition be rectified for a cost of \$28,495.00. They estimated the replacement value of all of the windows to be \$1,236,828.00. They gave Cal three proposals to help maintain the windows. He indicated the vestry will be looking at fixing the southeast large window. Susan Harries asked if they knew why the base was slumping. Cal Woodard indicated it was probably due to climate conditions and the Plexiglas on the windows could be heating up the windows by the sun. Discussion followed. Gin Mannisto indicated that St. John's used a different company in for their repairs. Cal Woodard indicated we may want to get a working group together to come up with some ideas, etc. Perhaps we need to look into some grant funds for a project such as this. Susan Harries mentioned she was here when they did the last repairs with Plexiglas etc.

Cal thanked Arthur Denney for shining the brass throughout the church, painting the shed, etc. The thermal recovery project was completed last year, and the loan was paid off last year as well.

Cal Woodard and Katie Chipman-Bergsma will be looking into the possibility of a Solar Project. Diane Horst asked about grants that may be available for such a project. Discussion followed.

The congregation complimented Cal Woodard on how much he had accomplished with the thermal recovery units, etc.

Missioner's Report

Gin Mannisto reported that the Ministry Support Team currently consists of Bob Aldrich, Katie Chipman-Bergsma, David Cook Hilary Galey, J. Patrick Galey, Susan Harries and Margaret Stiling. Katie is relatively new and if anyone else wants to come to any of the meetings they are welcome. We welcome new ideas. The **Formation for All** classes that have been held have been attended by David Cook, Margaret Stiling, Katie Chipman-Bergsma and Susan Harries, they have attended all of those meetings. Others from the congregation have also attended some of the meetings. Gin indicated that if you take the classes, you can get out of them what you want, and it does not mean you would be pressured into assuming a position. David Cook is going through the classes and really putting himself out there to become a Deacon. Also, the Morning Prayer services have been done very well by people. There is also a discernment process that will be starting (Formation for All). The discernment team will be the current vestry and anyone on the

old vestry the team will be contacted by Bishop Ray. Bishop Rayford Ray will be going through the process with the team. Gin discussed the idea of what will be happening during this process. A covenant group will be started during this process; they will be a part of the current MST. Gin indicated that she loved working with this congregation. She feels that there have been some good debates and discussions.

Nomination of vestry members:

Discussion of the number of vestry members needed. Also, there was discussion of the possibility of a vestry of the whole as some congregations have started doing. Discussion regarding vestry members to be on the vestry for multiple terms without a break. Discussion followed.

Darien Neveu motioned that St. James vestry for 2024 be five members and at least a simple majority need to be at a meeting for a quorum. Second by Susan Harries. No opposition or abstentions, motion carried. Darien amended the motion to include that it takes a majority of the whole vestry to pass a motion. Second by Susan Harries. No opposition or abstentions, motion carried.

Therefore, only one person is needed to complete a five-member vestry.

Sandy Deplonty nominated Bruce Lynn to the Vestry seconded by Diane Horst. No opposition or abstentions, motion carried.

Organizational reports were reviewed by the members present, discussion regarding the great outreach that Katie Chipman-Bergsma has initiated for the youth and events that the outside community can attend.

Darien Neveu motioned to adjourn seconded by Diane Horst. No opposition or abstentions, motion carried.

The meeting ended at 12:51 p.m.

Respectfully submitted
Ruth Neveu
Clerk of the Vestry

SENIOR WARDEN'S ANNUAL REPORT FOR 2024

If this report had a title, I would say "BE THANKFUL". Just those two words should about cover it.

2024 has been another enjoyable year with a great group of fellow board members. They have worked very hard with the best interest of St. James and its members in mind. We have so much

to be thankful for. I want to thank our two outgoing vestry members, Katie Chipman-Bergsma and Nikki Clark for three years of dedication and service. They've done a great job, and we were lucky to have them. Also thanks to Sandy DePlonty and Cal Woodard for volunteering to take their seats. With such a small congregation, the rotation comes up more often than it used to – usually one year off and we're back on again. We're thankful for such willing members.

We continue to be thankful for our employees – Pam, our secretary – Bob, our organist/musical director – and Dave, our sexton. Our Mutual Ministry Team is still going above and beyond to keep our Sunday services running smoothly as well as planning and scheduling events and so much more. Their time is valuable, and they give so much. Our Missioner, Gin Mannisto, continues to make the trip from Munising to lead us in a monthly service as well as taking part in vestry and mutual ministry meetings. What would we do without her?

Morning prayer had been reintroduced last year when our priests were spread too thin. Though there have been mixed feelings, it gives us a Sunday service when we may not otherwise have been able to have one. Thank you to Katie Chipman-Bergsma who got Morning Prayer up and running plus officiating for so many services. She's done a great job, and thank you to Sandy DePlonty, Margaret Stiling and David Cook for stepping up to officiate as well. Diane Horst, Arthur Denney, Sandy DePlonty, and Bruce Lynn have been faithful readers for both Morning Prayer or Communion and don't forget Fran McCall and others who have ushered on so many Sundays.

Our Policy and Procedure Manual has not been updated for many years. So many things have changed since it was last updated. Thank you to Katie Chipman-Bergsma for single handedly revising and rewriting it. She brought it to Vestry and all we had to do was review it, discuss it, and it was done. What a girl!

When we seemed to be drowning, we were fortunate for Mr. and Mrs. Arthur Killin whose generous last wishes have given St. James a financial boost to help us keep our head above water. There are so many things to be thankful for. They will never know what their annual, continued gift has done for us. Treading water is so much better than drowning. Thank you, Mr. & Mrs. Killin.

With profits from returnable cans and bottles and Sunday breakfast donations, Susan Harries, Katie, Frank, and Maeby Chipman-Bergsma were able to purchase toys and gifts to make Christmas special for many children who may not have otherwise received a gift. Katie and Nikki were both instrumental in organizing Christmas card giving. Nikki brought many cards made by her students. St. James members also filled out cards and Katie made sure they were distributed to residents of McKinley Manor and Freighter View.

Our thermal recovery system has been up and running all year, thanks to the hard work of Cal Woodard. Our Sanctuary is now warmer, and our heat bills are lower. Even when he's not on the vestry, Cal continues to stay so busy as our Junior Warden. We have an old building, and he works hard to keep it in good repair.

Pancake breakfast is still going strong on the second Sunday of the month. Many thanks to our cooks, Carl DePlonty and Greg Matheny.

Selden Collins, Dorothy Dansdill, Hilary Galey, and Cal Woodard continue to work on our grounds keeping our flower garden beautiful for all members to enjoy as well as all passers-by. Plus, we use the flowers for our altar during summer and fall. We're thankful for their green thumbs.

The Cub Scouts continue to use our building for meetings. "Tai Chi," "Rainbow Recovery," and "One day at a Time" have also used our facility.

Sadly, 2024 was also a time of loss. We lost St. James members Tina McCall Popoola and Dawn Aldrich as well as Ann Westlund from Detour. It seems like just yesterday that Tina was ice skating with my girls at the Pullar Stadium for the Hiawatha Skating Club. And Dawn – I could write pages about her, and it wouldn't cover it all. She did everything – Vestry, Mutual Ministry, ECW, Altar Guild, playing piano, reading lessons and so much more. She took part in almost every facet of St. James. And who will ever forget her stylish clothing and hairdos and especially her perfect nails. We will always miss her and fondly remember her. We will be forever grateful for her dedicated service and friendship.

Looking forward to 2025 – thank you to everyone who helped us in 2024.

Respectfully submitted,
Linda S. Bourque, Senior Warden

JUNIOR WARDEN'S ANNUAL REPORT FOR 2024

1. Wiring from the rheostat in the Chapel to the main boiler was replaced in April. The old wiring was frayed and was considered a fire hazard. (Albert Heating. \$787.50)
2. One sidewalk pad was replaced leading to the vestibule entrance during June due to a potential trip hazard. (Peak construction \$250)
3. The water faucet was replaced, and a water shutoff valve was installed under the sink in the sacristy. Additionally, a water shutoff valve was replaced under the sink in the lady's washroom during August. (Great Lakes services \$833.67)

4. Several electrical electronic items throughout the church were picked up by Raina Recycling. The items included:
 - two copier/printers
 - three copier/facsimile machines
 - one computer screen (\$5 charge)
 - one humidifier
5. Carl DePlonty continues to rebuild the Herald Board as a personal project.
6. Snow removal (2024-2025 winter season)
 - Dennis Vieira continues to plow the parking lot at \$40/plow
 - Cardinal (DDA contract) continues clearing our Bingham Avenue sidewalk (\$340)
7. Replacement versus repair of the church parking lot.
 - Replace - Norris Contracting would remove the current parking lot and replace the gravel/asphalt (striping not included) for \$54,560.
 - Repair - Superior Seal Coating would fill cracks, sealcoat, and stripe the lot for \$2,002.

The vestry approved the Superior Seal Coating offered during the October 20, 2024, vestry meeting. The work will be done spring/summer of 2025.
8. Winterization of doors throughout the church. Focus will be on refurbishment versus replacement. One exception could be replacing the main entrance off the parking lot (southwest). I will continue to pursue a contractor this winter for spring/summer work.
9. Solar Faithful Project Proposal for St. James. The vestry is investigating the feasibility of installing solar power into the church's electrical grid. There is potential to reduce electrical energy consumption by 90% by going solar. The federal government, through the Inflation Reduction Act, offers a 40% rebate on such projects upon completion of work.

Respectfully submitted,
Cal Woodard, Jr. Warden

MINISTRY SUPPORT TEAM ANNUAL REPORT FOR 2024

Our Ministry Support Team has had a busy year as a team and in our personal lives. A few of the members of the team have overcome serious health struggles this year, and as a team we have been able to support each other while we support our congregation, and vice versa. With God's help, we can all do our part together to accomplish our goals and missions as a church.

The MST holds meetings about every two weeks with breaks after major holidays (Christmas & Easter) and also taking a summer break. All are welcome at our meetings, and all are encouraged to find a part in our church ministry. During these meetings we work together to plan services, organize outreach opportunities, stay connected with the diocese, and discuss congregational and team check-ins. When we are not in formation classes, we do spend time during our meeting for formation, reflection, and learning as a team. We did hold a few special gatherings to assist the Vestry with portions of the Policy and Procedure Manual while offering reflections and prayer throughout the process. Below is just a quick summary of the many times we spent together this year on our spiritual journey together. We look forward to our journey in love together in 2025!

Service Count in 2024

- Sunday Eucharist: 35
- Weekday Eucharist: 15
- Private (Home Communion): 48
- Sunday Daily Office (M.P.): 18
- Weekday Daily Office: 5
- Burials: 2

Outreach in 2024 by the Congregation and MST

- Formation Classes with the Diocese
- Walk With Me
- Lenten Evening Prayer
- Blessing of the Pets
- Healing Services
- MYSTIC Retreat
- Presiding Bishop Watch Party
- Christmas Card Outreach
- Flowers for Shut Ins
- UP Wild Services (January, June, October)
- Food Donations (community garden & nonperishable collection)
- Movie Screenings: Kiss the Ground, Common Ground
- Seed Library
- Trainings for Roles in Services
- Advent Resources
- Free Gun Locks

Youth Events

- Blessing of the Backpacks
- Community Youth Drop In
- Summer Break Kickoff Luncheon
- Christmas Shopping
- Community Garden
- Las Posadas
- Bulletin Board Presentations
- Acolyte Trainings
- Advent Reflections

Respectfully submitted,
Katie Chipman-Bergsma, MST Member

ENDOWMENT COMMITTEE REPORT FOR 2024

Edward D Jones Report	This Period	This Year		
Beginning Value	\$382,044.41	\$409,798.51		
Assets added to account	\$71,904.80	\$110,610.62		
Assets withdrawn from account	\$5,024.77	\$118,111.61		
Fees and charges	\$0.00	\$9.00		
Change in Value	\$13,498.18	\$33,137.74		
Ending Value	\$435,426.26	\$435,426.26		
Account Value History				
1 Month Ago	\$382,044.41			
1 Year Ago	\$409,798.51			
3 Years Ago	\$333,067.20			
5 Years Ago	\$342,419.40			
Killan Account as of 12-2024	Date	Amount		
Acct 21-75-073-***6318	12/31/2024	\$46,757.38		
	12/1/2024	\$218,520.53		
Change in Value		(\$171,763.15)		
Acct 21-75-501-***6318	12/31/2024	\$8,228,584.45		
	12/1/2024	\$8,010,589.22		
Change in Value		\$217,995.23		
Acct 21-75-741-***6318	12/31/2024	\$7,831,660.80		
	12/1/2024	\$8,228,584.45		
Change in Value		(\$396,923.65)		
Total change in value all accts		(\$350,691.57)		
2024 Interest disbursements	03/01/24	\$10,207.85		
	06/01/24	\$12,485.17		
	09/01/24	\$16,012.80		
	12/01/24	\$71,904.80		
	Total 2024	\$110,610.62		

Respectfully submitted,
Bruce Lynn, Treasurer

CEMETERY LOTS OWNED BY ST. JAMES EPISCOPAL CHURCH

Riverside Cemetery

Graves #5-6-7-8-9-10 in Lot 6 of Block 21

Graves #5-6-7 in Lot 6 of Block 21 — Left to the church by Mrs. Arthur (Conley) Navin in October of 1965

Graves 8-9-10 are used by Rev. James C. Wardlow; wife, Sadie Wardlow and daughter Shannon if needed.

Grave #1 in Lot 58 of Block 10 — Left to the church by Marilyn F. Raffaele (original owner: Mrs. Clarence Menerey) in January of 2006. This lot is used by Tom Miller.

Pine Grove Cemetery (6 Mile and Mackinac Trail)

Plots #2-6, Lot 23 Block M — Transferred from Walter and Freda Koehler in March of 1973

ST. JAMES' YOUTH FINANCIAL REPORT 2024

Savings Balance December 31, 2023 **\$ 15.99**

Receipts

Interest	\$ 0.10	
Total Receipts bottle money		<u>\$ 92.70</u>

Disbursements \$100.00

Savings Balance December 31, 2024 **\$ 8.79**

Checking Balance December 31, 2023 **\$ 10.39**

Receipts

Interest	\$ 0.05	
Total Receipts Bottle Money/Donation		<u>\$347.65</u>

Disbursements

Walmart Food / Gift Cards		\$300.00
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Checking Balance December 31, 2024 **\$ 58.09**

Prepared and Submitted by
Susan Harries

EPISCOPAL CHURCH WOMEN (ECW) ANNUAL REPORT FOR 2024

Due to lack of members the ECW has disbanded and donated leftover funds to St. James Youth.

Savings Account Balance January 1, 2024		\$1,507.24
Receipts		
Funeral Receptions	\$0.00	
Crop & Least Coin (CWU)	\$0.00	\$0.00
Fundraising		
Wreath Sales	\$0.00	
Donation	\$0.00	
Kinife Sale	\$0.00	
Balsam Bag Sale	\$0.00	
Bake Sale	\$0.00	
Bake Sale Change	\$0.00	\$0.00
Interest	\$2.28	\$2.28
Total Receipts		\$2.28
Disbursements Transfer to Checking	\$1,509.52	\$1,509.52
Savings Account Balance December 31, 2024		\$0.00
<hr style="border: 1px solid black;"/>		
Checking Account Balance January 1, 2024		\$135.05
Receipts		
Transfer from Savings	\$1,509.52	\$1,509.52
Total Receipts		\$1,644.57
Disbursements:		
For St. James		
Christian Ed	\$0.00	
Kitchen	\$0.00	
Health Department (Food Service License)		
Little Lake Campships	\$0.00	
Christmas Gratuities	\$200.00	
Nursery	\$0.00	\$200.00
Fundraising		
Miscellaneous Expenses	\$0.00	
Purchase Wreaths for Fundraising	\$0.00	
Bake Sale Change	\$0.00	\$0.00
Outreach		
United Thank Offering	\$0.00	
SAHS Graduation Party	\$0.00	
United Way	\$0.00	
Northstar Habitat for Humanity	\$0.00	
Hospice of Chippewa County	\$0.00	
Superior Health Support (Memory Care Unit)	\$0.00	
Special Concerns - St. James Youth to Close ECW Account	\$1,444.57	\$1,444.57
Total Disbursements		\$1,644.57
Checking Account Balance December 31, 2024		\$0.00

2024 FINANCIAL STATEMENT / 2025 BUDGET

Page 1 of 2

BUDGET 2025 Final

Printed: 1/20/2025 4:33 PM
ACTUAL FIGURES AS OF 12/31/2024

	A	B	C	D	E	F	G	H	I	J
					A		B		C	
					Proposed		Actual		Proposed	
					2024		2024		2025	
5	INCOME:									
6		Pledge Total			\$27,730.00				\$27,475.00	
7		97.5% of Pledge Total			27,036.75		23,355.00	[1]	26,788.13	[1a]
8		Plate Offerings			2,000.00		866.00		2,000.00	
9		Special Gifts			500.00		1,935.00		500.00	
10		Miscellaneous			0.00		0.00		0.00	
11		Carry Over Pledges			300.00		200.00		300.00	
12		Endowment Fund Earnings			6,800.00		8,901.72		6,800.00	
13										
14		Total Income [lines 7-12]			\$36,636.75		\$35,257.72		\$36,388.13	
15										
16	EXPENSES:									
17		Diocesan Assessment			\$9,439.00		\$8,652.38	*	\$10,945.00	[2]
18										
19		UP Mission Fund Support (Missioner)			\$17,978.00		\$16,479.87	*	\$20,840.00	[3]
20										
21		Employee Expense								
22		Salary-Music Dir.			9,923.12		9,159.84		10,121.58	[4]
23		Salary-Office Admin.			14,302.47		14,302.60		14,588.52	[4]
24		Salary-Sexton			8,057.40		8,057.40		9,561.60	[4a]
25		FICA/Medicare Taxes .			2,469.65		2,411.10		2,621.79	
26		W. Comp. Insurance			265.00		241.00		241.00	
27		Subtotal			\$35,017.64		\$34,171.94		\$37,134.49	
28										
29		Office Expense								
30		Supplies			\$2,500.00		\$2,433.55		\$2,500.00	
31		Postage			400.00		187.70		400.00	
32		Telephone / Internet			2,500.00		2,505.50		2,500.00	
33		Website - Paid Every Two Years			425.00		0.00		576.00	
34		Subtotal			\$5,825.00		\$5,126.75		\$5,976.00	
35										
36		Facility Expense								
37		Electricity			\$2,300.00		\$2,036.95		\$2,300.00	
38		Water			300.00		227.83		300.00	
39		Refuse			100.00		0.00		100.00	
40		Heat			14,000.00		11,970.52		14,000.00	
41		Insurance-Building			10,000.00		8,832.50		10,000.00	
42		Maintenance			2,000.00		2,139.30	[5]	2,000.00	
43		Equipment			1,500.00		149.00	[6]	1,500.00	
44		Contractual Services			4,000.00		22,725.79	[7]	4,000.00	
45		Supplies/Hardware			500.00		476.79	[8]	500.00	
46		Subtotal			\$34,700.00		\$48,558.68		\$34,700.00	
47										
48		Parish Expense								
49		Christian Education			\$200.00		\$0.00		\$200.00	
50		Mutual Ministry			300.00		224.70	[9]	300.00	
51		Altar Supplies			500.00		439.05	[10]	500.00	
52		Altar Flowers			0.00		0.00		0.00	
53		Music Supplies & Maintenance			1,000.00		581.90	[11]	1,000.00	
54		Bulletins			600.00		572.45		600.00	
55		Convention Expense			500.00		867.44		500.00	
56		Audit			100.00		0.00		100.00	
57		Pledge Drive			0.00		0.00		0.00	
58		Outreach			500.00		522.97	[12]	500.00	
59		Local Youth Programs			300.00		0.00		300.00	
60		Miscellaneous			1,000.00		28,180.93	[13]	1,000.00	
61		Subtotal			\$5,000.00		\$31,389.44		\$5,000.00	
62										
63		Total Expenses			\$107,959.64		\$144,379.06		\$114,595.49	

**BUDGET 2025
Final**

A	B	C	D	E	F	G	H	I	J
				Proposed 2024		Actual 2024		Proposed 2025	
	Income only:			\$36,636.75		\$35,257.72		\$36,388.13	
	Endowment Withdrawals			\$0.00		\$108,143.96	[14]	\$0.00	
	Total Expenses			107,959.64		144,379.06		114,595.49	
	Income - Expenses:			-\$71,322.89		-\$977.38		-\$78,207.36	
Actual	Cash on hand, January 1			\$3,795.69	[24]	\$3,795.69	[24]	\$5,996.36	[25]
	Estimated Funds at End of Year			-\$67,527.20		\$2,818.31		-\$72,211.00	
\$110,610.62 in interest was received from PNC for 2024. This goes into a money market account with Edward Jones to be used for Apportionment Payments, Operating Expenses, and Reinvestment.									
* December Apportionments paid in January 2025.									
1. Actual pledges received for year 2024 as of 12/31/24									
1a. .975 of \$27,47.00 estin OCP									
2. 21% of NDI \$52,120 (Plate & Pledge for 2023 \$26,28 plus 5% of \$516,775 Unrestricted Funds is \$25,834) = \$10,945/12 pmts of \$912.10									
3. 40% of NDI \$52,120 (Plate & Pledge for 2023 \$26,28 plus 5% of \$516,775 Unrestricted Funds is \$25,834) = \$20,840/12 pmts of \$1,737.33									
4. 2% raise on 2024 proposed for 2025 retroactive as of 1/1/2025									
4a. Michigan minimum wage raised to \$10.56/hour as of January 1, 2025 and will raise to \$12.48/hour on February 21, 2025.									
5. \$1,055.63 Albert Heating - Pressure Valve Repair \$268.13, Repair Wiring & Thermostate \$787.50; \$250 Peake Contrstruction- Sidewalk Repair; \$833.67 Great Lakes Servicing - New faucet & Shut-off Valve in Sacristy.									
6. \$54 HP Laptop Extended Warranty; \$95 Custom Technology - Service Call to check Audio System and iPad Connection									
7. \$720 TLC Snowplow; \$240 Alert Electronics - Alarm Monitoring; \$598.78 TKElevator Maintenance; \$405 Chippewa County Health Dept. Food Service License; \$340 City of SSM - Sidewalk Plow 2024/2025; \$19,902.01 Ranck Electric - Upgrade Sanctuary Lights & Fans; \$430 Albert Heating Annual Boiler Inspection; \$90 Fire Extinguishers Inspection									
8. \$381.69 Parker's Hardware - Cleaning Supplies, T.P., Paper Towels, Lightbulbs; \$27.50 CSB - Garbage Tags; \$31.11 Cal Woodard - Reimburse for G Kleenix, Ice Melt; \$36.49 Dave Cook - Reimbursement Garbage Bags & Vacuum Bags									
9. \$35 Pastoral Ministrations Book; \$89.70 Calendars; \$100 MYSTC - Registration for D.Cook & A.Denney									
10. \$72.50 Palms; \$366.55 Liquid Candle Oil;									
11. \$120 Copyright License; \$160 OCP Music Sheet & Digital Gather Hymnal Accompaniant; \$198 Musician's Handbook & Rite Song Subscription;									
12. \$100 Ruth Neveu - Reimburse for Applebees Gift Card for R.Moran; \$65 Living Church Magazine Subscription; \$98.20 Linda Bourque - Reimburse for Parish Picnic Supplies; \$41.67 Cal Woodard - Reimbursement for Charcoal for Beach Service; \$173.10 Forward - "Day By Day" Subscription, Easte Advent, Christmas, & Epiphany Posters; \$45 Diocesan Kalendars									
13. Diocese of N MI - Payoff Loan									
14. Endowment Funds withdrawn to cover Diocesan and UP Mission Apportionments and Operating Funds.									
Finance Committee: Sr. Warden (L. Bourque); Jr. Warden (C.Woodard); Treasurer B.Lynn); Stephen Stiling									