

ANNUAL REPORTS FOR 2025



ST. JAMES' EPISCOPAL CHURCH

533 BINGHAM AVENUE

SAULT STE. MARIE, MICHIGAN

DIOCESE OF NORTHERN MICHIGAN

ANNUAL MEETING – JANUARY 25, 2026

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AGENDA

1. January 26, 2025 Minutes
2. 2025 Treasurer's Report / 2026 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. Adjournment

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

2026

Linda Bourque - Sr. Warden
Ruth Neveu - Clerk of the Vestry

2027

Bruce Lynn

2028

Sandra DePlonty
Cal Woodard - Jr. Warden

Treasurer - Sandra DePlonty

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.)	14
<u>Weekday Services</u>	Holy Eucharist (Includes Weddings & Funerals)	
	Weddings	0
	Baptisms	0
	Funerals	1
	Private	37
	Holy Eucharist	21
	Daily Office (No Eucharist)	1
Total Sunday Service Attendance		843
Total Weekday Service Attendance		320
Total Eucharist / Home Communion Distributed		895

St. James Episcopal Church Annual Meeting Minutes - January 26, 2025

The meeting started at 11:45 a.m. with 20 people in attendance.

Stephen Stiling motioned to approve the 2024 Annual Meeting minutes, Sue Rice seconded. No opposition or abstentions, motion carried.

Endowment Report - Bruce Lynn reported the information from the Endowment Committee Report for 2024. Discussion regarding how the fund is invested and the need to be conservative to ensure the funds are available to keep running the church. He reported on how the Killan Account, and the Edward D. Jones accounts interact and how the funds are then distributed to the church.

Treasurers Report - Bruce Lynn reported on the 2025 budget. Last year we did pretty much what had been budgeted for 2024. He explained how Pam Briglio has put a number in column H that explains the details regarding how the money is being spent. Bruce indicated that a budget is just that a budget and there could be discrepancies as the year progresses due to the emergencies, etc. Discussion followed that we are very fortunate and thankful that we have the funds available to keep the church open.

Senior Warden's Report - Linda read her report from the annual report. Her theme was "BE THANKFUL" and then reported on all of the members that have continued to contribute their time and efforts to keeping the doors open. Her report is available and will be on file in the office. Discussion followed and she was commended on her annual report and how it reminds us all of what has been accomplished by the members.

Junior Wardens Report - Cal Woodard read his report from the annual report. His report will be on file in the office. Discussion followed regarding future projects, such as replacing doors, stripping the sidewalk, looking into solar power possibilities, etc. Cal Woodard explained the financial aspects of a solar energy system. Such as the cost/benefits of trying to go with a solar power system. The reroofing of the south side of the building would need to be done for the solar panels. Solar faithful deals with a company called Solar U.P. and they have agreed to evaluate the current electrical system and roof. Discussion of costs of solar and return on investment. Cal Woodard went into in depth discussion of all of the pros and cons, financial and infrastructure. Discussion of the thermal recovery units and how they performed over the last few months. There was discussion of the current state of the stained-glass windows. Discussion regarding the priorities of the various issues regarding the building issues. The idea of hiring a grant writer to help with finding grants for expenses such as window restoration and the roof was discussed. Fundraising was discussed. Bruce Lynn noted that the Michigan Preservation Network organization will be touring the church in May and perhaps some of their expertise could be tapped to find grant funding. Cal Woodard brought up our current situation with our hot water heaters. They are old and currently starting to leak. He will be looking into how to solve this problem.

Ministry Support Team - Katie Chipman Bergsma reported that the Ministry Support Team consisted of Gin Mannisto our Missioner, Robert Aldrich our music director, David Cook, Margaret Stiling, Susan Harries, Pat and Hilary Galey and Katie Chipman Bergsma. They have had a very busy year. Due to various health concerns, they have been able to support each other and the congregation and visa versa. With Gods we can all do our part to accomplish our goals and the mission of the church. All are welcome at the MST meetings. There have also been some special meetings to discuss various aspects of the church ministry.

Nomination of vestry members - Linda Bourque nominated Sandy DePlonty and Cal Woodard to the Vestry seconded by Diane Horst. Darien Neveu moved that nominations be closed. No opposition or abstentions, motion carried.

Organizational reports – 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. Katie Chipman-Bergsma indicated there are trees available for planting from the Boy Scouts. ECW funds have been transferred to the youth account as that was one of the main uses of the ECW funds.

The revised Bylaws, Policy and Procedures Manual and Building Manual were discussed. Darien Neveu gave a history of the various publications and how many hours it took to initially put these documents together. He commented on various changes that may need to be made. Katie Chipman-Bergsma worked very hard to put these documents together. Katie Chipman-Bergsma and Darien Neveu

discussed a few changes that could be made to the documents. The comment was made that this is a living document that can be changed. Linda Bourque suggested that anyone who has suggested can come to the next vestry meeting to make changes. Darien Neveu reiterated that it is appreciated all the work that has gone into revising these documents. Discussion regarding having the annual meeting possibly in February. **Darien Neveu moved that the documents be accepted as written, fully expecting revisions in the future, seconded by Stephen Stiling. No opposition or abstentions, motion carried.**

The Lord's Prayer was recited. Gin Mannisto thanked Linda for all her leadership.

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 2025

'2025' Another year to reflect upon. Again – so few members and so much dedication. Our Ministry Support Team, our Vestry, and all of our regular members are instrumental to keep everything going. Missioner, Gin Mannisto, continues to make the trip from Munising each month to preside at our service – often braving treacherous roads to get here.

A highlight for all of us in 2025. Our own Katie Chipman-Bergsma has found her calling with plans to attend seminary and her goal to become a seminary-trained priest. The Mutual Ministry Team has been instrumental in helping Katie on her journey for the process of her education/ministry.

Katie has also led us in a "Red Dress Event," remembering so many Indigenous children who were forced into religious tribal schools to (so to speak) civilize them. They were often treated poorly, injured, or even murdered. Many of us attended weekly soup and bread meal meetings, where we watched videos of various narrators who had lived through those trying times. We listened to different points of view and reflected on them with a questions and answers period – many questions and answers that may take years.

MST set a schedule for a monthly church service at Freighter View. All are welcome – parishioners as well as Freighter View residents.

Fran McCall's cousin, Bill Myrick, has fond memories of St. James as a youth. He sent us a check for \$200 and on his notation, he wrote, "Anything that brings smiles." We can all go down memory lane at St. James and smile. I do it all the time.

The 2025 convention in Escanaba was attended and enjoyed by delegates, Susan Harries, Dave Cook and me, Linda Boruque. Many people work very hard to make it a special weekend. Katie Chipman-Bergsma and children, Frank and Maeby, also took part and received awards.

Many parishioners took part in a “trick or treat” event – passing out candy in the Avery Center lobby. We probably served about 2,000 happy children.

St. James hosted a potluck dinner on December 4. It was well attended and – as always – Episcopalians outdid themselves with a variety of mouthwatering recipes.

We continue to give thanks to Mr. and Mrs. Arthur Killin, whose generous last wishes continue to help us financially. Without their help, our doors would very likely be closed by now.

We continue to share a pancake breakfast on the second Sunday of each month. The men do the cooking, and we all enjoy scrambled eggs, ham, and pancakes.

Food and toys were collected again this year and placed near the baptismal font. It goes to the Salvation Army for Christmas distribution. Also, with profits of returnable cans and bottles and proceeds from our Sunday breakfast donations, we were able to purchase additional toys and gifts. Katie Chipman-Bergsma and Nikki Clark organized our annual Christmas card giving with cards going to McKinley Manor.

Junior Warden, Cal Woodard, outdid himself again this year. A new water heater in the mechanical room and a gooseneck faucet in the Sacristy are only two of his endeavors. He also had new parking signs for clergy installed to replace the old, unreadable signs. He has been in contact with Joe Jazz to help us coordinate our current audio system with new hardware. He had sink holes in our parking lot repaired and worked with Superior Coating to seal coat and stripe parking spaces. He has been in contact with Chris Piche from Kaysner Construction to do much needed roof repairs. Carpets have been cleaned in the sacristy, office, upstairs hall, and stairwell, as well as the Centennial Room and the balance of the undercroft carpets. Overhead lighting has been replaced in several rooms upstairs and the kitchen overhead lighting is next on his agenda. He is also in the process of getting quotes for other winterization projects and so much more. If you stop by the church after a snowstorm, you will probably catch Cal snow blowing the sidewalks, along with help from Kim Sillers and John Gee. What more can I say? Lucky for us.

Linda Bourque and Ruth Neveu will be going off the vestry this year, but we are fortunate that Nikki Clark and Fran McCall have stepped up to take their place.

It is with a heavy heart that I write my report this year. The passing of Bob Aldrich has left us all with a heartache that will not soon be healed. He took part in every aspect of St. James and the diocese. He was our organist for over 40 years. He took part in the vestry and the Ministry Support Team. He could preside as our Priest and play the music both on the same Sunday. He never criticized. He found the best in everyone. He touched our lives at St. James and so many lives in all of Sault Ste. Marie. We were so fortunate to know him and have him in our lives. He was a kind and gentle man. We will miss you Bob and “we thank you.”

Respectfully submitted,
Linda S. Bourque, Senior Warden

JUNIOR WARDEN'S ANNUAL REPORT FOR 2026

1. Albert Heating & Plumbing - Installed a new water heater - February 2025 (\$1,718.00).
2. Superior Seal Coating - Completed seal coating and marking the parking lot - July 2025 (\$2,002.00).
3. Superior Electric - Installed new lighting in the sacristy, administrative office, the hallway leading to the sacristy and the kitchen - October 2025 (\$599.59).
4. Atlas Cleaning & Restoration LLC - Cleaned carpets throughout the church. The upholstery in the Centennial Room was also cleaned - November 2025 (\$1,404.14).
5. Kaysner Construction, Inc. - Received the proposal to do roofing on the portion of the church, which receives excessive snow load during winters - November 2025 (\$25,300.00). A request to increase the scope to reroof the area over the entire high altar.
6. Custom Technology - Continuing to work with Joe Jazz to integrate a music program

Respectfully submitted,
Cal Woodard, Jr. Warden

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

ENDOWMENT COMMITTEE REPORT FOR 2025

Expenses				
\$10,782.95	\$118,337.56	\$114,595.49	(\$3,742.07)	\$114,595.49
Profit/Loss				
(\$7,405.21)	(\$81,528.07)	(\$78,207.36)	(\$4,163.43)	(\$78,207.36)
Edward D Jones Report	This Period	This Year		
Beginning Value	\$445,774.20	\$435,426.26		
Assets added to account	\$76,997.13	\$121,362.94		
Assets withdrawn from account	(\$8,712.66)	(\$90,670.61)		
Fees and charges	\$0.00	\$0.00		
Change in Value	(\$835.65)	\$47,104.43		
Ending Value	\$513,223.02	\$513,223.02		
Account Value History	Current stmt	Prior Month		
1 Month Ago	\$445,774.20	\$445,626.27		
1 Year Ago	\$435,426.26	\$382,044.41		
3 Years Ago	\$318,748.74	\$300,568.52		
5 Years Ago	\$294,356.69	\$273,445.53		
Killan Account as of 12/31/2025	Date	Amount		
Acct 21-75-073-***6318 A	12/31/2026	\$83,476.72		
	12/1/2026	\$271,061.38		
Change in Value		(\$187,584.66)		
Acct 21-75-501-***6318 B	12/31/2026	\$8,548,363.48		
	12/1/2026	\$8,691,598.60		
Change in Value		(\$143,235.12)		
Acct 21-75-741-***6318 C	12/31/2026	\$8,464,889.76		
	12/1/2026	\$8,420,537.22		
Change in Value		\$44,352.54		
Total change in value all accts		(\$286,467.24)		
2026 Interest disbursements	03/01/26		***	

Respectfully submitted,
Sandy DePlonty, Treasurer

ST. JAMES' YOUTH FINANCIAL REPORT 2025

SAVINGS BALANCE DECEMBER 31, 2024 **\$ 8.79**

Receipts

Interest	\$ 0.11	
Total Receipts bottle money		<u>\$ 153.66</u>

No Disbursements

SAVINGS BALANCE DECEMBER 31, 2025 **\$ 162.45**

CHECKING BALANCE DECEMBER 31, 2024 **\$ 58.09**

Receipts

Interest	\$ 0.31	
Total Receipts Deposits		\$1,556 .99

Disbursements

Engineers Day Table Prizes/Candy	\$ 76.56
UP Wild Snacks/Drinks	\$ 60.00
Cash withdrawal Youth Shopping	<u>\$350.00</u>

Salvation Army food gift cards
Meijer: food, children's gifts, gift cards.

Total Disbursements **\$ 486.56**

CHECKING BALANCE DECEMBER 31, 2025 **\$1,129.00**

***PLEASE NOTE: A NUMBER OF CASH DONATIONS WERE GIVEN TO BOTH KATIE CHIPMAN-BERGSMA AND SUSAN HARRIES JUST BEFORE WE TOOK THE YOUTH ON THEIR SHOPPING TRIP AS WELL AS CASH DONATION FROM PANCAKE BREAKFAST PROCEEDS.

Prepared and submitted by,
Susan Harries

On behalf of St. James' Youth Program coordinators (Susan Harries, Sandy DePlonty, Ruth Neveu, and Katie Chipman-Bergsma), we would like to thank the members of St. James' congregation for your generosity in supporting the youth program and especially your contributions to donating returnable cans and bottles, direct financial contributions to purchase snack items for UP Wild gatherings, and our annual outreach to the community via toys and gift cards to be included in the Salvation Army Food Baskets. We also made quilt squares which will become part of quilts being made and given to survivors of abuse received when "educated" at Native American Boarding Schools. In addition, this year we were able to participate in local events such as Engineer's Day, supporting friends and family members of our LGBTQ community, raising awareness that our faith community stands in support of those on the margins, the homeless, the needy, and "the other" who may be seeking a safe place to gather and worship . Your caring, love, and concern helps us to be as Jesus guided us to be.

In Peace,
St. James' Youth and Families

2025 FINANCIAL STATEMENT / 2026 BUDGET

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BUDGET 2026 Final

ACTUAL FIGURES AS OF 12/31/2025

	A	B	C	D	E	F	G	H	I	J
1					A		B		C	
2										
3					Proposed		Actual		Proposed	
4					2025		2025		2026	
5	INCOME:									
6		Pledge Total			\$27,475.00				\$28,600.00	
7		97.5% of Pledge Total			26,788.13		23,482.00	[1]	27,885.00	[1a]
8		Plate Offerings			2,000.00		850.00		1,000.00	
9		Special Gifts & Initial Offering			500.00		1,851.00		500.00	
10		Miscellaneous			0.00		0.00		0.00	
11		Carry Over Pledges			300.00		0.00		300.00	
12		Endowment Fund Earnings			6,800.00		10,626.49		6,800.00	
13										
14		Total Income [lines 7-12]			\$36,388.13		\$36,809.49		\$36,485.00	
15										
16	EXPENSES:									
17		Diocesan Assessment			\$10,945.00		\$11,731.78 *		\$10,832.00	[2]
18										
19		UP Mission Fund Support (Missioner)			\$20,840.00		\$22,346.03 *		\$20,632.00	[3]
20										
21		Employee Expense								
22		Salary-Music Dir.			10,121.58		10,121.54		0.00	[4]
23		Salary-Office Admin.			14,588.52		14,588.34		14,880.29	[4a]
24		Salary-Sexton			9,561.60		9,504.00		10,709.40	[4b]
25		FICA/Medicare Taxes .			2,621.79		2,616.46		1,957.61	
26		W. Comp. Insurance			241.00		193.00		241.00	
27		Subtotal			\$37,134.49		\$37,023.34		\$27,788.30	
28										
29		Office Expense								
30		Supplies			\$2,500.00		\$3,099.89		\$2,500.00	
31		Postage			400.00		80.75		400.00	
32		Telephone / Internet			2,500.00		2,719.92		2,800.00	
33		Website - Paid Every Two Years			576.00		636.50		650.00	
34		Subtotal			\$5,976.00		\$6,537.06		\$6,350.00	
35										
36		Facility Expense								
37		Electricity			\$2,300.00		\$2,214.67		\$2,300.00	
38		Water			300.00		232.58		300.00	
39		Refuse			100.00		55.00		100.00	
40		Heat			14,000.00		14,616.24		14,000.00	
41		Insurance-Building			10,000.00		9,520.50		10,000.00	
42		Maintenance			2,000.00		362.45	[5]	2,000.00	
43		Equipment			1,500.00		2,640.95	[6]	1,500.00	
44		Contractual Services			4,000.00		6,357.50	[7]	6,500.00	
45		Supplies/Hardware			500.00		314.92	[8]	500.00	
46		Subtotal			\$34,700.00		\$36,314.81		\$37,200.00	
47										
48		Parish Expense								
49		Christian Education			\$200.00		\$300.00		\$300.00	
50		Mutual Ministry			300.00		144.70	[9]	300.00	
51		Altar Supplies			500.00		105.50	[10]	500.00	
52		Altar Flowers			0.00		0.00		0.00	
53		Music Supplies & Maintenance			1,000.00		1,280.80	[11]	12,009.40	
54		Bulletins			600.00		386.01		600.00	
55		Kitchen Supplies			0.00		0.00		500.00	
56		Convention Expense			500.00		1,025.65		1,000.00	
57		Audit			100.00		0.00		100.00	
58		Pledge Drive			0.00		0.00		0.00	
59		Outreach			500.00		541.88	[12]	500.00	
60		Local Youth Programs			300.00		600.00		600.00	
61		Miscellaneous			1,000.00		0.00	[13]	1,000.00	
62		Subtotal			\$5,000.00		\$4,384.54		\$17,409.40	
63										
64		Total Expenses			\$114,595.49		\$118,337.56		\$120,211.70	

BUDGET 2026

Final

ACTUAL FIGURES AS OF 12/

	A	B	C	D	E	F	G	H	I	J
65										
66					Proposed		Actual		Proposed	
67					2025		2025		2026	
68										
69		Income only:			\$36,388.13		\$36,809.49		\$36,485.00	
70		Endowment Withdrawals			\$0.00		\$80,693.75	[14]	\$0.00	
71		Total Expenses			114,595.49		118,337.56		120,211.70	
72		Income - Expenses:			-\$78,207.36		-\$834.32		-\$83,726.70	
73										
74	Actual	Cash on hand, January 1			\$5,996.36	[25]	\$5,996.36	[25]	\$3,596.44	[26]
75										
76	Estimated	Funds at End of Year			-\$72,211.00		\$5,162.04		-\$80,130.26	
77										
78	\$121,362.94 in interest was received from PNC for 2025. This goes into a money market account with Edward Jones to be used for Apportionment Payments, Operating Expenses, and Reinvestment.									
79										
80	* December 2024nApportionments paid in January 2025.									
81	1. Actual pledges received for year 2025 as of 12/31/25									
82	1a. .975 of \$28,600.00 est OCP									
83	2. 21% of NDI \$51,580 (Plate & Pledge for 2024 \$24,221 plus 5% of \$547,171 Unrestricted Funds is \$27,359) = \$10,832/12 pmts of \$902.65									
84	3. 40% of NDI \$51,580 (Plate & Pledge for 2024 \$24,221 plus 5% of \$547,171 Unrestricted Funds is \$27,359) = \$20,632/12 pmts of \$1,719.33									
85	4. Michigan minimum wage of \$13.73/hour on January 1, 2026. This \$10,709.40 has been taken from Organist Employee Expense and added to the Music Supplies & Maintenance of \$1,300.									
86	4a. 2% raise on 2025 proposed for 2026 as of January 1, 2026.									
87	4b. Michigan minimum wage raised to \$13.73/hour on January 1, 2026.									
88	5. \$75 Alert Electronics-System Reset; \$148 R & R Marine-Snowblower Maintenance									
89	6. \$1,718 Albert Heating Water Heater Replacement; \$323.36 TKE Stairclimber Inspection; \$599.59 Superior Electric Install New Light Fixtures									
90	7. \$1,320 TLC Snowplow; \$240 Alert Electronics - Alarm Monitoring; \$323.40.78 TKElevator Maintenance; \$405 Chippewa County Health Dept. Food Service License; \$400 City of SSM - Sidewalk Plow 2025/2026; \$2,002 Sealcoat Parking Lot; \$665 Albert Heating Annual Boiler Inspection and Repair; \$426 Fire Extinguishers Inspection & Six-year Maintenance; \$576.10 State of MI Stairclimber & Boiler License									
91	8. \$188.95 Parker's Hardware - Cleaning Supplies, T.P., Paper Towels, Lightbulbs, Batteries, Ice Melt; \$27.50 CSB - Garbage Tags; \$26.98 Clergy Parking Sign; \$50 EZ Mart Gas Card; \$48.99 Hand Sanitizer									
92	9. \$55 Illuminations; \$89.70 Calendar									
93	10. \$74 Palms; \$31.50 Communion Hosts									
94	11. \$124 Copyright License; \$110 Musician's Handbook; \$149 Rite Song Subscription; \$7.80 Sheet Music; \$890 Organ Tuner & Maintenance									
95	12. \$65 Living Church Magazine Subscription; \$94.16 Susan Harries - Reimburse for Parish Picnic Supplies; \$75 Faith Lutheran - Our share for Sherman Park Pavillion for Beach Service; \$91.87 Susan Harries - Reimburse for UP Wild Service; \$175.85 Forward - "Day By Day" Subscription, Lent, Easter, Advent Posters; \$40 Diocesan Kalendars									
96	13. NONE.									
97	14. Endowment Funds withdrawn to cover Diocesan and UP Mission Apportionments and Operating Funds.									
98										
99	Finance Committee: Sr. Warden (L. Bourque); Jr. Warden (C.Woodard); Treasurer (S.DePlonty)									