

# **ANNUAL REPORTS FOR 2023**



**ST. JAMES' EPISCOPAL CHURCH**

**533 BINGHAM AVENUE**

**SAULT STE. MARIE, MICHIGAN**

**DIOCESE OF NORTHERN MICHIGAN**

**ANNUAL MEETING – JANUARY 28, 2024**

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## AGENDA

1. January 29, 2023 Minutes
2. 2023 Treasurer's Report / 2024 Budget
3. Senior Warden's Report
4. Junior Warden's Report
5. Missioner's Report
6. Nomination and Voting of New Vestry Members
7. Organizational Reports by Title and Questions If Necessary

## 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

<u>2024</u>	<u>2025</u>	<u>2026</u>
Sandy DePlonty Steve Stiling Cal Woodard	Katie Chipman-Bergsma Nikki Clark	Linda Bourque Ruth Neveu

Treasurer — Sandra DePlonty, 2020 -2023

### 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	44
	Daily Offices	11
<u>Weekday Services</u>	Holy Eucharist (Includes Weddings & Funerals)	
	Weddings	0
	Baptisms	1
	Funerals	3
	Private	46
	Healing w/Eucharist	35
Total Sunday Service Attendance		916
Total Weekday Service Attendance		154
Total Eucharist / Home Communion Distributed		1,055

### **St. James Episcopal Church Annual Meeting Minutes – January 29, 2023**

**Present (vestry members):** Katie Chipman-Bergsma, Nikki Clark, Sandy DePlonty, Bruce Lynn, Cal Woodard; **Absent (vestry members):** Steve Stiling, Johny Stephens

**Opening Prayer:** Meeting called to order at 11.39 a.m. and opened with a prayer by Bruce Lynn

1. **Approval of Meeting Agenda**
  - One correction to the statistics – there was one baptism in June.
  - **Motion to approve the agenda as presented made by Dawn Aldrich with a second by Diane Horst. No opposition or abstentions, motion carried.**
  
2. **Approval of May 22, 2022 Minutes**
  - Correction to the treasurer’s endowment report from last year. The first value should be \$330,067.20 or \$333,067.20 (I think – we will need to check the end of last year for sure.)
  - **Motion to approve the amended minutes made by with a second by No opposition or abstentions, motion carried.**
  - Organ tuner referenced is Bill Schwem
  
3. **2022 Treasurer's Report / 2023 Budget**
  - Sandy DePlonty presented the end of year treasurer’s report which was placed on file after the January vestry meeting.
  - Budget was presented to the congregation. **Motion to accept the budget as presented was made by Sue Rice with a second Linda Bourque. No Opposition or Abstentions, motion carried.**
  
4. **Senior Warden’s Report**
  - Bruce reported that Jhoney Stephens no longer wishes to be part of the vestry, so we will have to replace his position to fill out his term
  - Bruce thanked everyone for all their help. He hopes to get an orientation document made up for future senior wardens. He will be contacting Bob Aldrich and Dawn Aldrich for suggestions.
  
5. **Junior Warden's Report** - reported in the annual meeting packet. Cal Woodard presented and asked if there were any questions.
  - There is an organization called Interfaith Power and Light (IPL). Cal has been in contact with them to see what grants and programs might be available that we could use.
  - Easy Breeze in Fenton MI is willing to come up and do a proposal for heat radiance and how to cycle it.
  
6. **Missioner’s Report** – reported in the annual meeting packet. Gin Mannisto was not able to be here for the annual meeting for questions.

7. **Nomination and Voting of New Vestry Members**

- Linda Bourque and Ruth Neveu have both agreed to be part of the vestry. Motion made by Susan Harries with a second by Diane Horst. No opposition or abstentions, motion carried.
- We do still need one more member to fill out Johnney's term. **Sandy did offer and was passed unanimously.**

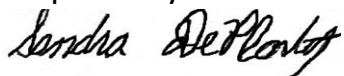
8. **Organizational Reports by Title and Questions, if necessary**

- A. Endowment report: Sandy DePlonty's written report in annual report indicated \$73,984.00 had been received from the Killan Trust. The Endowment started 2022 at \$333,067.20 ending 2022 at 318,748.74. no questions forthcoming from the audience. This function really has been taken over by the vestry and this committee is probably not needed anymore.
- B. Christian Education: Susan Harries written report indicated that the 2022 activities (see Annual report for details). There will be education according to Gin's report.
- C. ECW Financial report (see annual report) – will remain a group, stock the kitchen and still have money in the checking account. Will meet as needed.
- D. Outreach – as ministry support team and the vestry we have talked about the discretionary fund and how to fund that and would be a nice outreach for this committee.
- E. Most committees will simply meet on an as needed basis.
- F. The Ministry support team will be having a Lenten program again this year. More to follow on this topic. Discussion held asking if it would be possible to have a Zoom invite for these sessions. Vote by hand as to who would like to do this at lunch or dinner time. It was split down the middle on this. Thoughts were that we would alternate to allow may to participate.
- G. There will be a meeting on February 26<sup>th</sup> up in the church to discuss morning prayer services and the continuation of this and the future format. This will be led by Gin and a letter will be sent out with all the details.

9. **Closing Prayer** - Closing prayer led by Bob Aldrich.

10. **Adjournment** – motion to adjourn made at 12:15 by Dawn Aldrich with a second by Sandy DePlonty . No opposition or abstentions, motion carried.

Respectfully submitted by



Sandy DePlonty

Vestry Member/Treasurer

## **SENIOR WARDEN'S ANNUAL REPORT FOR 2023**

2023 has come and gone. The years seem to fly by faster every year. Though our members are few, we continue to work hard for our beautiful historical church, I've been here most of my life and remember when our pews were full. Those were the days. So many wonderful people have come through our doors - many who are no longer with us. 2023 saddened our hearts with the loss of several good friends and members - especially remembering Joyce Gilhooley, Larry Rice, and Mike Doud from Rainbow Recovery.

But we do have good things to be thankful for in 2023. Junior Warden, Cal Woodard took the reins almost single handedly helping our building's heating system to work more efficiently. It was a huge undertaking and the amount of time and energy he put into organizing and completing the project was amazing. Getting quotes, hiring contractors, and arranging necessary equipment was no small task. Heating recovery units were painted and installed down the middle of the main archway along with new ceiling fans — all instrumental in pushing the heat back down. I felt the difference on the first Sunday they were energized. Before the project could even get started, many pews and kneelers had to be removed to make room for the lift equipment necessary to do the job. Most of this removal was done almost exclusively by Cal. Putting everything back in place was no small task either. Several people stepped up to help him re-install pews and kneelers — including John Leigh, Pat Galey and Greg Matheny. An ambitious friend of many St. James members, Richard Moran, volunteered to build and stain new wooden supports for all pews that had been moved. The high elevations (42-44 ft.) made working conditions difficult, but J. Ranck Electric was up to the task and went above and beyond for us. It was a great job by everyone, and I'm confident that our heat bills will be much lower in the future. Cal continues to work on maintaining all aspects of our building. New member, Arthur Denney, has also been a big help with many of Cal's other projects.

Katie Chipman-Bergsma is following in Hilary Galey's "Fabulous Friday" footsteps continuing with a new fun and fabulous youth event. But hers is a "Super Saturday" event with fun and games along with hot dogs and snacks — another project that takes time and organization. She is looking forward to more participation and donations in 2024.

We continue to open our building for use by several organizations including Rainbow Recovery, Tai Chi, AA, and Cub Scouts. Most recently, we are promoting good health by sponsoring a "Walk-With-Me" event by providing an indoor space for walking around the outside edge of our pews during designated times.

We haven't had our pancake breakfasts since the start of Covid but hope to resume soon. They take place on the second Sunday of each month. All men willing to help with cooking and serving- grab your aprons. Your help is always appreciated.

The fourth Sunday of each month has seen a change from our usual Holy Eucharist to a Morning Prayer Service. Several people have stepped up to take part in this service, thus giving our regulars a break - David Cook, Arthur Denney, Sandy DePlonty, Margaret Stiling and Katie Chipman-Bergsma have been doing such a good job. Katie's children, Maeby and Frank also take part in many services.

Pat and Hilary Galey are now retired and have become world travelers - well deserved after years of hard work. They're also becoming new grandparents again - many times over - as all of their children have participated in enlarging the clan. Even after retirement, they are both still active in serving our congregation.

Bob Aldrich's surprise 80th birthday party at Applebee's was a big hit. Comradery was enjoyed by many of Bob's friends and relatives. The meal was excellent - as was the company.

Bob Aldrich (Priest and Organist), Pam Briglio (Office Administrator), and David Cook (Sexton) continued to do their usual great jobs and we appreciate them so much. What would we ever do without them?

Susan Harries, Katie Chipman-Bergsma, Cal Woodard and Ruth Neveu all helped with purchasing and distributing Christmas gifts for local kids and families. We collected many gifts and food donations under our Christmas tree at the rear of the church. Forty-one rooms at Freighterview also received Christmas cards written by our congregation.

Susan Harries continues to stay busy helping with Detour and Mackinac Island Services — not to mention her work at St. James. Great job Susan! Youths, Maeby and Frank. have also helped with services on Mackinac Island. The congregations love to see the kids who always do a great job as well.

Our Mutual Ministry team continues their important work for Sunday services, planning and scheduling events and so much more. They also keep the rest of us connected to the diocese and their functions as they continue to lead us in our calling for Mutual Ministry.

“Kudos” to David Cook for his continued progress in his discernment process. He is making great strides on his journey to become a deacon.

We are fortunate that our Missioner, Virginia Mannisto, continues to officiate our Sunday service on the third Sunday of each month as well as staying on to take part in our monthly vestry meeting. Vestry meetings are open to all. We are always looking forward to new members and especially looking forward to a promising year in 2024.

Respectfully submitted,  
Linda S. Bourque, Senior Warden

## JUNIOR WARDEN'S ANNUAL REPORT FOR 2023

The following items have been occurred or are approved to occur during current year, 2023:

1. Window replacement and masonry work was completed by RDA in June 2023. Two single hung windows w/screens were installed. Also, masonry repair of a leaky wall was done for \$2,200.
2. An inspection was conducted on the condition of the glass windows throughout the church by Willet and Hauser on May 21, 2023. Two proposals were provided.
  - a. Proposal Four addresses a bulge at the base of the south chapel window. The consultant recommended this condition be rectified. Cost of work \$28,495.
  - b. Proposal Three lists itemized services for each window throughout the church. Project totaling \$186,290.
  - c. Replacement Value of the windows throughout the church is \$1,236,828. This information is provided to the congregation for future consideration.
3. A thank you goes out to Arthur Denney, who volunteered his time this summer painting the out shed, parking lot lines, the cross in the oval garden, and the signboard. Arthur also went through five cans of Never Dull shining the brass throughout the church.
4. Restoration of the Herald Board on the west side of the church is being tackled by Carl DePlonty.
5. Ranck Electric completed installation of the fans, thermal recovery units, LED lighting and rheostats in the main chapel on January 11, 2024. Financial breakdown of the project follows:

a. Diocesan Loan	\$30,000.00
b. Church Provided Items	7,370.96
c. Ranck Electric	<u>19,902.01</u>
Balance remaining	\$ 2,727.03

January 21, 2024, the vestry voted unanimously to pay off the loan immediately. In doing so, the church would save \$2,664.81 in interest over the 60-month loan.

Respectfully submitted,  
Cal Woodard, Jr. Warden



## ENDOWMENT COMMITTEE REPORT FOR 2023

Current Month/ December 2023	Year to Date	Budget to Date	Variation from Budget	Annual Budget
<b>Revenue</b>				
\$3,625.12	\$65,591.76	\$34,087.13	(\$31,504.63)	\$34,087.13
<b>Expenses</b>				
\$10,007.68	\$117,785.74	\$105,359.26	(\$12,426.48)	\$105,359.25
<b>Profit/Loss</b>				
(\$6,382.56)	(\$52,193.98)	(\$71,272.13)	\$19,078.15	(\$71,272.12)
<b>Edward D Jones Report</b>	This Period	This Year		
Beginning Value	\$333,734.36	\$318,748.74		
Assets added to account	\$74,381.89	\$112,244.00		
Assets withdrawn from account	(\$10,025.02)	(\$53,521.65)		
Fees and charges	\$0.00	\$0.00		
Change in Value	\$11,707.28	\$32,327.42		
Ending Value	\$409,798.51	\$409,798.51		
<b>Account Value History</b>				
1 Month Ago	\$333,734.36			
1 Year Ago	\$318,748.74			
3 Years Ago	\$294,356.68			
5 Years Ago	\$334,805.89			

<b>Killan Account Recap 2023</b>	Date	Amount
<b>Acct 21-75-073-***6318</b>	12/29/2023	\$62,753.94
	12/1/2023	\$246,467.66
<b>Change in Value</b>		(\$183,713.72)
<b>Acct 21-75-501-***6318</b>	12/29/2023	\$7,394,482.87
	12/1/2023	\$7,234,945.70
<b>Change in Value</b>		\$159,537.17
<b>Acct 21-75-741-***6318</b>	12/29/2023	\$7,331,728.03
	12/1/2023	\$6,988,478.04
<b>Change in Value</b>		\$343,249.99
<b>Total change in value all accts</b>		\$319,073.44
<b>Interest disbursements</b>	03/01/23	\$11,096.29
	06/01/23	\$12,215.69
	09/01/23	\$14,550.13
	11/30/23	\$12,863.93
	12/01/23	\$61,517.96
	Total 2023	\$112,244.00

Respectfully submitted,  
Sandra DePlonty, 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 2023**

<b>SAVINGS BALANCE DECEMBER 31, 2022</b>		<b>\$ 10.03</b>
Receipts		
Interest	\$ 0.06	
Total Receipts		<u>\$ 42.90</u>
Disbursements		\$ 37.00
<b>SAVINGS BALANCE DECEMBER 31, 2023</b>		<b><u>\$ 15.99</u></b>
<b>CHECKING BALANCE DECEMBER 31, 2022</b>		<b>\$ 10.02</b>
Receipts		
Interest	\$ 0.001	
Total Bottle Return Receipts		<u>\$ 196.35</u>
Disbursements		
Food Card purchase @Wal-Mart		\$196.00
<b>CHECKING BALANCE DECEMBER 31, 2023</b>		<b><u>\$ 10.39</u></b>

Prepared and Submitted by  
Susan Harries

## EPISCOPAL CHURCH WOMEN (ECW) ANNUAL REPORT FOR 2023

Due to lack of members the ECW has not been active this year.

Savings Account Balance January 1, 2023			\$1,704.71
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	\$2.53	\$2.53
Total Receipts			\$2.53
Disbursements	Transfer to Checking	\$200.00	\$200.00
Savings Account Balance December 31, 2023			<u>\$1,507.24</u>
<hr/>			
Checking Account Balance January 1, 2023			\$176.54
Receipts			
	Transfer from Savings	\$200.00	\$200.00
Total Receipts			\$376.54
Disbursements:			
For St. James			
	Christian Ed	\$0.00	
	Kitchen	\$41.49	
	Health Department (Food Service License)		
	Little Lake Campships	\$0.00	
	Christmas Gratuities	\$200.00	
	Nursery	\$0.00	\$241.49
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	\$0.00	\$0.00
Total Disbursements			\$241.49
Checking Account Balance December 31, 2023			<u>\$135.05</u>

## 2023 FINANCIAL STATEMENT / 2024 BUDGET

1	A	B	C	D	E	F	G	H	I	J
2					A		B		C	
3					Proposed		Actual		Proposed	
4					2023		2023		2024	
5	INCOME:									
6		Pledge Total			\$25,115.00				\$27,730.00	
7		97.5% of Pledge Total			24,487.13		25,610.00	[1]	27,036.75	[1a]
8		Plate Offerings			2,000.00		676.00		2,000.00	
9		Special Gifts			500.00		1,503.00		500.00	
10		Miscellaneous			0.00		30,029.00		0.00	
11		Carry Over Pledges			300.00		300.00		300.00	
12		Endowment Fund Earnings			6,800.00		7,473.76		6,800.00	
13										
14		<b>Total Income</b> [lines 7-12]			<b>\$34,087.13</b>		<b>\$65,591.76</b>		<b>\$36,636.75</b>	
15										
16	EXPENSES:									
17		Diocesan Assessment			\$9,203.95		\$9,868.42		\$9,439.00	[2]
18										
19		UP Mission Fund Support (Missioner)			\$17,531.34		\$18,796.90		\$17,978.00	[3]
20										
21		Employee Expense								
22		Salary-Music Dir.			9,728.55		9,728.42		9,923.12	[4]
23		Salary-Office Admin.			14,022.03		14,021.80		14,302.47	[4]
24		Salary-Sexton			7,878.00		5,792.35		8,057.40	[4a]
25		FICA/Medicare Taxes .			2,419.59		2,258.93		2,469.65	
26		W. Comp. Insurance			265.00		516.00		265.00	
27		<b>Subtotal</b>			<b>\$34,313.17</b>		<b>\$32,317.50</b>		<b>\$35,017.64</b>	
28										
29		Office Expense								
30		Supplies			\$2,500.00		\$4,647.16		\$2,500.00	
31		Postage			400.00		37.90		400.00	
32		Telephone / Internet			2,500.00		2,425.40		2,500.00	
33		Website			228.00		419.70		425.00	
34		<b>Subtotal</b>			<b>\$5,628.00</b>		<b>\$7,530.16</b>		<b>\$5,825.00</b>	
35										
36		Facility Expense								
37		Electricity			\$2,300.00		\$2,128.54		\$2,300.00	
38		Water			500.00		224.31		300.00	
39		Refuse			382.80		48.25		100.00	
40		Heat			16,000.00		13,537.35		14,000.00	
41		Insurance-Building			7,000.00		9,662.75		10,000.00	
42		Maintenance			2,000.00		2,717.66	[5]	2,000.00	
43		Equipment			1,000.00		2,509.48	[6]	1,500.00	
44		Contractual Services			4,000.00		10,121.62	[7]	4,000.00	
45		Supplies/Hardware			500.00		1,849.54	[8]	500.00	
46		<b>Subtotal</b>			<b>\$33,682.80</b>		<b>\$42,799.50</b>		<b>\$34,700.00</b>	
47										
48		Parish Expense								
49		Christian Education			\$200.00		\$0.00		\$200.00	
50		Mutual Ministry			300.00		168.30		300.00	
51		Altar Supplies			500.00		940.64	[9]	500.00	
52		Altar Flowers			0.00		0.00		0.00	
53		Music Supplies & Maintenance			1,000.00		1,772.04	[10]	1,000.00	
54		Bulletins			600.00		464.85		600.00	
55		Convention Expense			500.00		489.60		500.00	
56		Audit			100.00		0.00		100.00	
57		Pledge Drive			0.00		0.00		0.00	
58		Outreach			500.00		395.41	[11]	500.00	
59		Local Youth Programs			300.00		32.42		300.00	
60		Miscellaneous			1,000.00		2,210.00	[12]	1,000.00	
61		<b>Subtotal</b>			<b>\$5,000.00</b>		<b>\$6,473.26</b>		<b>\$5,000.00</b>	
62										
63		<b>Total Expenses</b>			<b>\$105,359.26</b>		<b>\$117,785.74</b>		<b>\$107,959.64</b>	

	A	B	C	D	E	F	G	H	I	J
64										
65					Proposed		Actual		Proposed	
66					2023		2023		2024	
67										
68		<b>Income only:</b>			<b>\$34,087.13</b>		<b>\$65,591.76</b>		<b>\$36,636.75</b>	
69		<b>Endowment Withdrawals</b>			<b>\$0.00</b>		<b>\$46,609.71</b>	[13]	<b>\$0.00</b>	
70		<b>Total Expenses</b>			<b>105,359.26</b>		<b>117,785.74</b>		<b>107,959.64</b>	
71		<b>Income - Expenses:</b>			<b>-\$71,272.13</b>		<b>-\$5,584.27</b>		<b>-\$71,322.89</b>	
72										
73	<b>Actual</b>	Cash on hand, January 1			\$8,662.09	[23]	\$8,662.09	[23]	\$3,795.69	[24]
74										
75		<b>Estimated Funds at End of Year</b>			<b>-\$62,610.04</b>		<b>\$3,077.82</b>		<b>-\$67,527.20</b>	
76										
77	1. Actual pledges received for year 2023 as of 1/18/24									
78	1a. .975 of \$27,730.00 estimated pledges for 2024 as of 1/18/23									
79	2. 21% of NDI \$44,946 (Plate & Pledge for 2022 \$26,881 plus 5% of \$361,300 Unrestricted Funds is \$18,065) = \$9,439/12 pmts of \$786.58									
80	3. 40% of NDI \$44,946 (Plate & Pledge for 2022 \$26,881 plus 5% of \$361,300 Unrestricted Funds is \$18,065) = \$17,978/12 pmts of \$1,498.17.									
81	4. 2% raise on 2022 proposed for 2023 retroactive as of 1/1/2024									
82	4a. Michigan minimum wage raised to \$10.33 an hour as of January 1, 2024.									
83	5. \$2,159 Albert Heating - Install Downspout/Furnace Repairs; \$41.50 Edgerly - Vacuum Repair; \$272.16 TKE Semi-Annual Stairclimber Check; \$75 Burby's Lock & Key - Service & Night Latch; \$85 Local Fire Protection - Annual Inspection of Fire Extinguishers ;\$85 Alert Electronics - Reboot Modem/Reset Alarms									
84	6. \$773.88 HP Laptop & Mouse; \$1,735.60 Lamp Plus - Ceiling Fans & Lights									
85	7. \$1,260 TLC Snowplow & Removal; \$365 Alert Electronics - Alarm Monitoring; \$272.12 TKE Stairclimber; \$310 St. of MI Stairclimber License; \$405 Chippewa County Health Dept. Food Service License; \$680.50 City of SSM - Sidewalk Plow 2023/2024; \$2,200 RDA - Basement Window Repair; \$4,199 R. Salais Thermal Recovery Units; \$430 Albert Heating Annual Boiler Inspection									
86	8. \$391.79 Parker's Hardware - Cleaining Supplies; \$1,257.14 Everything Electric - Replacement Lightbulbs; \$200.61 All-Phase - Energy Efficient Project Supplies									
87	9. \$71.25 Palm Gardens - Palms; \$48.98 Candles; \$540.22 MI Church Supply - Candle Oil; \$63 Marchetti - Wine; \$217.19 Concordia Supply - Candle Oil / Wax Remover / Wine Stain Remover									
88	10. \$1,100 Swem Organ - Tune & Service; \$32.99 Amazon - Music Book; \$170.10 - Musicians Handbook & Copyright License; \$168.95 RiteSong - Reprint Hymnal License; \$300 Supply Pianists									
89	11. \$107.80 Christmas & Easter Posters; \$78.75 Forward "Day By Day" Subscription; \$55 Illuminations; \$65 "The Living Church" Subscription; \$73.90 Calendars; \$14.96 Holy Moments Books									
90	12. \$2,210 - Diocese of N. MI Four monthly Loan Payments @ \$552.50/Month									
91	13. Endowment Funds withdrawn to cover Diocesan and UP Mission Apportionments and Operating Funds. <b>\$112,244.00 was received from PNC.</b>									
92										
93	Finance Committee: Sr. Warden (L. Bourque); Jr. Warden (C.Woodard); Treasurer (S.DePlonty); Stephen Stiling									