

**Annual Report
of the
Mission and Ministry
of
St. Philip's Episcopal Church: 2021**

Presented at
Annual Meeting
January 16, 2022



St. Philip's Episcopal Church
785 Beulah Highway
Beulah, MI 49817
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Agenda for our time today:

- I. Call to Order & Opening Prayer
- II. Appointment of Clerk for Annual Meeting
- III. Minutes from Annual Meeting 2021
- IV. Co-Rectors' Parish Address
- V. Election to the Vestry (three-year term) & Election of alternates to EDWM Convention (two-year term)
- VI. Parish Finances: 2021 Year End Report, (Operating Budget for 2022) and Endowment Update
- VII. Receive reports from various areas of ministry (Co-Rectors' Report, Sr. Warden Report, and VESTRY REPORTS: Buildings & Grounds Report, Christian Ed & Formation Report, Communications & Technology Report, Outreach Report (including The Good News Garden, The Order of Naucratus, Angel Tree, The Baby Pantry, and Father Lovett), Stewardship Report, Worship & Membership Report, and In Memoriam.
- VIII. Adjournment

Class of 2021 (Outgoing)

Wendy Hedeem
Rachel Koenig
Holly Loring

Class of 2022

Barb Bleyaert
Mike Clark
Joy Foster

Class of 2023

Harold Byers
Susan Wenzlick

Candidates for Class of 2024

Denise Clasen
Wendy Hedeem
Barbara J. Kelly
Matthew Koenig

Delegates to Diocesan Convention- (2nd year of 2 year Term)

Mike Clark
Joy Foster

Alternate Delegates to Diocesan Convention -
(elect 2 alternates for 2-year term)

Wendy Hedeem
Nancy Simmons

January 24, 2021
Annual Parish Meeting
St. Philip's Episcopal Church
Beulah, MI Via ZOOM

The Annual Meeting of St. Philip's Episcopal Church was Called to Order at 12:12 PM by Mthr. Jodi.

Attendance: Maggie Duncan, Holly Loring, Bruce and Becky Ogilvie, Alice Matteson, Matt and Rachel Koenig, Susan Wenzlick, Barbara Bleyaert and Patricia Compton, Mike and Debbie Clark, Donald and Wylie Schaffer, Maryanne and Elmer Bisler, Preston Dilts, Carol Vaughan, Harold and Dorothy Byers, Helene Saunders, Tim and Joy Foster, Wes and Sharon Blizzard, Revs. Jodi and Christian Baron, Helene Saunders. Christine Kramer, Carol Codden, Rob Froelic and Judy Quay, Judy Macey, Joni Carlson, Rob Myer, Nancy Simmons and Ashley Olstad, and Wendy Hedeem.

Appointment of Clerk made by Mthr. Jodi is Christine Kramer.

Opening Prayer was offered by Mthr. Jodi

Motion to Approve Rule for Meeting: Joy Foster moved to authorize the Annual Meeting of St. Philip's Episcopal Church to be done online. All official actions of the Annual Meeting will be official action of the Annual Meeting of St. Philip's Episcopal Church as required by the Canons of the Episcopal Church and the Episcopal Diocese of Western Michigan. Seconded by Holly Loring. There was no discussion and motion approved by Hand vote. Motion to Approve Minutes of the Annual Parish Meeting of January 12, 2020 was made by Tim Foster and seconded by Susan Wenzlick.

There were no corrections or additions. Motion approved and accepted by Hand vote. Co-Rectors' Parish Address was presented by Fthr. Christian. It was a thoughtful expression of his and Mthr. Jodi's time at St. Philip's Parish since 2016. His focus was especially the last year which challenged their Mission to give their fullest care to serve their Parish and the Lord. The Pandemic not only has challenged our church, but the churches of the world.

Second reading of Proposed Parish By-Law Change: Having duly established the rationale for amending By-Law Article II, Sect.6 of St. Philip's Episcopal Church, Benzie County and having received feedback and affirmation from the body presented at the 2020 meeting, we present to you the second reading of the change to Article II, Sect. 6, on the election of Vestry members. After hearing a motion and support, having time for focused discussion and voting, the following Amendment will be adopted at this Annual Meeting on January 24, 2021 and be so noted in the By-Laws.

Article II Section 6: Election of Vestry Members: The Vestry shall consist of not less than 6 or more than 15 lay members who are confirmed communicants of the Church as defined in the Canons of the General Convention and shall be qualified voters of the Parish.

Motion was made to accept Proposed By-Law change as stated above, to allow for flexibility, by Rachel Koenig and seconded. There was no further discussion and motion was approved by Hand vote.

Election to Vestry [3 year Term] and of Alternates to EDWM Convention [2 year Term]

ARTICLE II, Section 6. Election of Vestry Members: item {e.2} stipulates that “Nominations shall be invited and accepted from the floor at the Annual Parish Meeting”. Mthr. Jodi opened the floor to nominations.

Hearing none, Becky Ogilvie moved that the floor now be closed. Joy Foster seconded the motion. Without further discussion the motion was approved by hand vote without abstention.

The Nominating Committee, having adequately poured over the qualifications of elected members of this Parish and after prayerfully considering who is eligible and willing, presented the slate of two candidates for Vestry: Susan Wenzlick and Harold Byers. Both have prayerfully considered the job description and are willing and able to serve St. Philip’s in this capacity for the next three years.

Patricia Compton moved to suspend the use of paper ballots this year for election of Vestry Members due to Annual Meeting format via Zoom and to use the raise of Hands. Motion was seconded by Rachel Koenig without further discussion and accepted by Hand vote without abstention.

Becky Ogilvie moved to elect these two individuals to serve a three year term as the next class of Vestry Members. Joy Foster seconded. Without further discussion the motion was accepted with a unanimous show of hands and without abstention.

The nominating committee also prayerfully poured over the qualifications of serving as alternate and delegate, representing this parish at the annual diocesan convention. Two candidates were selected to fill a two year term: Mike Clark and Joy Foster. Both prayerfully considered the job description and responsibilities and are willing to serve the next 2 years, first as Alternate and then as Delegate to the diocesan convention.

Motion to accept nominations for Convention Alternates was made by Rachel Koenig and seconded by Pat Compton. There was no discussion and the motion was accepted unanimously by Hand vote without abstention.

2020 Year end Report of Finances was presented very positively by Barb Bleyaert. Considering the past year, locally and nationally, the report resulted in an Operating Budget overview of spending within our means.

Operating Funds focused on Plate revenue which has been challenged, and Pledges which exceeded goal for this year.

Restricted Funds focused on maintaining stability of the Endowment Funds.

Endowment Update reinforced the goal of maximum draw of 5% on Principle to assure perpetuity of the fund. The lower range of draw was explained as 3.4%.

Barb also reported the Budget was helped by the PPP government loan through Honor Bank, now forgiven, the savings of expenditures related to management of two churches and the medical coverage of Fthr. Christian. allowed for a decrease in Endowment reliance.

Barb then thanked those who gave assistance with her duties as Vestry Treasurer and member of FAC, Financial Advisory Committee.

“An unexpected Outcome for a rough Year”

Motion for Adjournment made by Rachel Koenig at 1:02 and seconded by Bruce Ogilvie without further discussion and approved by Hand vote.

Respectfully Submitted,

Christine Kramer, Clerk

MEET OUR CANDIDATES FOR VESTRY



Denise Clasen

My name is Denise Clasen, my family and I have been attending St. Philip's since 2004 and happily became members shortly thereafter. In April of 2006, I was baptized at St. Philip's in front of my children and also serving a part in the service. We have been active members, my husband and I, both having served on vestry in the past, as well as, volunteering to usher, greet, and read at many services. Our children have grown up attending St. Philip's and were acolytes for several years until the day they went off to college.

What brings me joy in life is spending time with my family both immediate and extended, which includes my church family here at St. Philip's. I feel God has shown his presence here in St. Philip's in many ways. Starting with its parishioners and their willingness to give up their personal time and their gifts to help those who are less fortunate. Now that my children have grown and have started their own independent adult lives, I find myself having more time on my hands and would like to use some of that time to give back to my church however I can best serve.



Matthew Koenig

My name is Matthew Koenig and I have been a member of St. Philip's parish since 2011, along with my wife of over 26 years, Rachel. We have three grown children who continue to fill our hearts with joy when we see the living God at work through their gifts, charity, and patience with all living things.

Born into, baptized, and doing my best to faithfully serve God as a member of the Episcopal Church, I have offered my gifts in the past as a youth acolyte, choir member and even vestry member and Senior Warden right here at St. Philip's. It is with joyful gratitude and excitement that I look forward to actively reinvigorating a Men's Group as part of our local ministry with which we may organize and direct our collective gifts to continue serving the community through good works. In addition, my hope is to expand my service through the Church's Order of Naucrati of West Michigan, right here at St. Philip's.

Living and working right here in Benzie County allows me a unique view of the community and its needs, where St. Philip's plays an important role. I see God working through our parish and its missions to bring not only necessities offered by our Baby Pantry, but also the gifts of spiritual health and healing to so many in need, particularly in these most recent trying times.

We, as a parish family, have done amazing things in our community and will continue to and I look forward to continuing to serve Him through our work on whatever path He has set for me.



Wendy Hedeem

Hello. My name is Wendy Hedeem. I began visiting St. Philip's in 2017 and became a member in the Fall of 2019 when I moved up to God's country full-time. We were asked to answer the question "what brings you joy?" It is a good question for me because it has seemed that life has been a little devoid of joy going into our 2nd year of Covid. In trying to answer this question, I realize there is so much that brings me joy that it is difficult to decide what to mention.

My profession as a physical therapist has always brought me much joy, my spouse (Lin), my pets (currently we are controlled by 3 cats and 2 dogs), making things, working in the dirt/gardening, all things outside.

I felt God's presence in this parish at the very first gathering (Fall Feast 2019) I attended by the welcome Lin and I received. I see God moving in the life of this parish in a very concrete, tangible way through the ongoing and continued ministry of the Baby Pantry and with the dedication of the Good News Gardeners, who began and expanded their ministry during the pandemic.

As far as gifts and passions, well, like the women showing up at the tomb who didn't really know what to expect...I'll show up for just about anything, willing to do just about anything that needs to be done. I have a passion for our baptismal covenant and I do try to seek and serve Christ in all persons, loving my neighbor as myself. I do strive for justice and peace among all people, trying to respect the dignity of every human being. I want to experience the Trinity with the rectors and saints of St. Philip's as this, for me, is life giving. Thanks for listening.



Barbara J Kelly

After summering at our family home on Big Glen Lake for 60+ years, my first Sunday at St. Philip's, as a new resident of Michigan, was in March, 2010. I became a member of the church in 2011. Over these past eleven years I have served the church, as well as the diocese, in several wide ranging capacities: including on the vestry, as senior warden, and on diocesan council. If you attended St. Philip's pre pandemic you probably saw me doing other things, too: acolyte, reader, Father Lovett Foundation board member, and officer and delegate to diocesan convention. Looking back across my areas of service the most enjoyable activities for me (probably because they matched my gifts and skill set most fully) have been serving as chaplain to the vestry (and rector search

committee) and offering faith formation and education opportunities.

One thing that brings me joy is that I just got through reading *The Chronicles of Narnia* by C.S. Lewis, and that brought me a great deal of joy!

One way I look for God's movements in an individual or a community is to notice the "fruits." The most obvious signs of God's movements in this parish are in the amazing vitality of the Baby Pantry and the growth of the Good News Gardens ministries. I also believe that God was very active and present during an important developmental milestone in the life of our parish: the co-rectors' sabbatical. In general, a rector's lengthy time away on sabbatical is a key time for any parish. The viability of a community can be tested. In a small parish such as ours, and during a worldwide pandemic, the tasks and burdens were daunting. I saw God's movement in the co-rectors' preparation of our parish for their time away, in their choice of a priest to serve us while they were gone, and in the lay leaders/ministers who stepped up in consistent, hard-working, and life giving ways.

As we all know, God's movement in an individual or community is also often seen in times of difficulty, challenge, loss, and upheaval. God's presence in these times can be more obscure, or we might forget to look. However, we know from our Scriptures, tradition, and experience, that God is always active, loving, and present. Always. In this regard, I think I glimpse God's movement in areas of our parish life in need of illumination, healing, support, and integration. What are God's hopes for us during this time? I believe the answer is to love and serve Him, each other, and the world, and to be a dynamic, developmentally mature, vital, and vibrant parish. As a vestry member I will strive to prayerfully support healthy, life giving parish development so that St. Philip's can be the light (and salt) for a world sorely in need of both.

2021 FINANCIAL REPORT TO THE CONGREGATION

Joy Foster, Treasurer

Our primary focus this year was “New & Improved.” The financial area of St. Philip’s focused on continued infrastructure improvements. 2021 began with the implementation of account codes. The addition of account codes has been a topic of discussion over the last few years. The 2019 audit recommended implementing account codes supported by the *Manual of Business Methods in Church Affairs*. *A chart of accounts is critical to a church’s finances for several reasons:*

- Maintain uniformity of classification of transactions
- Facilitate the preparation of the financial statements
- Provide a tie-in between the accounting records and the Parochial Report

Once St. Philip’s had established a working chart of accounts, the next logical step was to implement new Expense and Reimbursement Forms to include our new account codes. The new forms are now full-page, twice the size of the previous forms. While that may seem needlessly complicated, it is more streamlined for those submitting a report and those approving the submissions.

The forms contain the most commonly used account codes, which reduce coding and entry errors. This, in turn, provides for increased accuracy in reporting and decreased need for correcting journal entries. Thanks to our bookkeeper, Karen, for updating Quickbooks with the account codes.

St. Philip’s is very blessed to have an Endowment, our most significant source of revenue.

Because of the value of our Endowment, St. Philip’s must have an annual audit performed by an outside CPA firm. Parishes with less than \$1,000,000.00 in assets may perform a self-audit.

Most people probably cringe at the word “audit.” However, an audit is a positive, albeit expensive, exercise for a parish. In addition to being required by the Canons of the Episcopal Church, the primary purpose of an audit is to ensure that financial statements are fairly stated. The audit will also review the internal control process. For us, this includes such things as the person approving an expense is not the same person that signs the check. Another internal control that St. Philip’s follows is that two unrelated people are present when a deposit is prepared.

Our new audit firm is Monroe, Sweeris & Tromp, PLC, and our CPA is Carolyn VanAllen. Her experience is very relevant for our Parish. Carolyn specializes in church audits and is the daughter of a minister. She has a comprehensive perspective of church finances.

The audit process was lengthy and rigorous, with numerous questionnaires, requests for invoices, check copies, payroll records, bank statements, and Endowment statements, along with questions about all of these documents. A big thank you to Terri for pulling and scanning numerous check copies; she is an excellent sport! Carolyn did not leave any stone unturned, and the audit did yield one very unexpected outcome. The Father Lovett Foundation is not a 501(c)(3) but is, in fact, an Integrated Auxiliary of the Church. The term *integrated auxiliary of a church* refers to a class of organizations related to a church or convention or association of churches but are not such organizations themselves. (1)

Since the Father Lovett funds were never separately incorporated as a 501(c)(3), it can only exist as a part of St. Philip's. The canons of the Episcopal Church require that all church funds must be under the control of the Vestry. More specifically, the Father Lovett expenditures must be approved by the Vestry. Several changes will be required, including amending the Foundation's By-Laws and adding the Church Treasurer as a signatory. The Foundation members can continue reviewing requests and deciding which requests to fund. However, the Vestry must approve those expenditures. Lastly, the fund information will have to be reported with the other accounts of the Church.

All in all, St. Philip's has very accurate financial statements and proper internal controls. Recommendations for improvements are being implemented. These include payment requests for every payment, including recurring expenses such as utilities.

<https://www.irs.gov/charities-non-profits/churches-religious-organizations/integrated-auxiliary-of-a-church-defined>

PARISH BUDGET 2022

Annual Meeting Copy of 2022 Budget Final

2022 Approved Budget			
OPERATING REVENUE		2021 Budget	2022 Budget
Non-Pledge	\$	13,000.00	\$ 14,500.00
Pledges	\$	75,360.00	\$ 66,250.00
Interest Checking	\$	255.00	\$ 250.00
Interest Endowment	\$	135,250.00	\$ 180,353.37
Building Use	\$	700.00	\$ 500.00
Other Income (Audit, misc)	\$	150.00	\$ 10,000.00
Total Operating Revenue	\$	224,715.00	\$ 271,853.37
2021 Carry Over	\$	45,470.00	\$ 32,689.91
TOTAL OPERATING REVENUE	\$	270,185.00	\$ 304,543.28
NON-OPERATING REVENUE			
Restricted Fund Donations	\$	-	\$ -
OPERATING EXPENSES			
St. Philips OUTREACH			
Baby Pantry	\$	3,000.00	\$ 3,000.00
OTHER PARISH-BASED OUTREACH	\$	1,000.00	\$ 1,000.00
TRANSFER TO NPBO			
Total St. Philips OUTREACH	\$	4,000.00	\$ 4,000.00
BUILDING AND GROUNDS			
Bldg. Insurance. - Church	\$	5,047.00	\$ 4,810.68
Maintenance	\$	5,000.00	\$ 5,000.00
Monthly Contracted Services			
Snow Removal & Lawn Care	\$	6,348.00	\$ 6,348.00
Garbage Service	\$	390.00	\$ 390.00
Atrium and Garden Care	\$	2,075.00	\$ 2,200.00
Cintas Mat Cleaning	\$	1,584.00	\$ 1,188.72
Pest Control	\$	-	\$ 720.00
Subtotal of B & G	\$	20,444.00	\$ 20,657.40
Utilities			
Electric-BP	\$	-	\$ 580.00
Electric-Church	\$	-	\$ 4,125.00
Gas-BP	\$	-	\$ 766.00
Gas-Church	\$	-	\$ 2,550.00
Internet & Phone-BP	\$	-	-
Internet & Phone-Church	\$	-	\$ 1,900.00
Water - EGLE	\$	-	\$ 225.00
Total Utilities	\$	8,800.00	\$ 10,146.00
Total BUILDING AND GROUNDS	\$	29,244.00	\$ 30,803.40
COMMUNICATIONS			

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Website Domain	\$	100.00	\$	100.00
IT & Support	\$	2,000.00	\$	750.00
Advertising	\$	1,200.00	\$	1,100.00
Virtual Meeting Costs (e.g., Zoom)	\$	-	\$	250.00
Recruitment	\$	-		-
Conferences				
Registration	\$	-	\$	500.00
Meal	\$	-	\$	150.00
Lodging	\$	-	\$	250.00
Travel Expense	\$	-	\$	1,500.00
Total COMMUNICATIONS	\$	3,300.00	\$	4,600.00
CONGREGATIONAL CARE				
Pastoral Care	\$	500.00	\$	500.00
Lay Eucharistic Ministers	\$	-	\$	125.00
Total CONGREGATIONAL CARE	\$	500.00	\$	625.00
DIOCESAN EXPENSES				
Convention Registration			\$	500.00
Convention Meal	\$	2,000.00	\$	350.00
Convention Lodging			\$	1,200.00
Convention Delegate Mileage				-
Diocesan Apportionment	\$	24,568.00	\$	31,322.00
Total DIOCESAN EXPENSES	\$	26,568.00	\$	33,372.00
EDUCATION				
Religious Ed. - Adult	\$	2,500.00	\$	2,500.00
Religious Ed. - Youth	\$	250.00	\$	250.00
Total EDUCATION	\$	2,750.00	\$	2,750.00
FELLOWSHIP				
Food and Kitchen Supplies	\$	300.00	\$	250.00
Fellowship and Church Family	\$	300.00	\$	250.00
Total FELLOWSHIP	\$	600.00	\$	500.00
OFFICE ADMINISTRATIVE				
Bank Fees	\$	-	\$	500.00
Membership Fees			\$	800.00
Licenses	\$	1,700.00	\$	100.00
Office Software			\$	1,120.00
Audit	\$	-	\$	10,000.00
Office Copier Lease	\$	2,500.00	\$	1,991.88
Office Supplies	\$	3,000.00	\$	3,000.00
Total OFFICE ADMINISTRATIVE	\$	7,200.00	\$	17,511.88
STEWARDSHIP	\$	500.00	\$	500.00

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VESTRY		\$	500.00	\$	500.00
WORSHIP					
	Altar Supplies	\$	1,550.00	\$	1,500.00
	Music & Liturgy	\$	1,000.00	\$	2,200.00
	Other Worship Expenses	\$	600.00	\$	600.00
Total WORSHIP		\$	3,150.00	\$	4,300.00
PAYROLL					
	Pension	\$	1,240.00	\$	952.00
	Organist	\$	8,500.00	\$	8,690.00
	Parish Administrator	\$	20,165.00	\$	23,800.00
	Sexton	\$	4,200.00	\$	4,450.00
	Payroll Taxes	\$	2,500.00	\$	2,695.00
	Medical Insurance	\$	-	\$	6,000.00
	Workers Comp	\$	404.00	\$	237.00
Total GROSS WAGES		\$	37,009.00	\$	48,824.00
Sub-Contractor					
	Bookkeeping	\$	5,500.00	\$	6,500.00
Contract Labor					
	Substitute Organist Wages	\$	150.00	\$	125.00
	Supply Clergy Wages	\$	12,600.00	\$	1,225.00
	Supply Clergy Mileage/Reimburse	\$	300.00	\$	300.00
Total PAYROLL		\$	18,550.00	\$	8,250.00
RECTORS					
	Rector wages	\$	68,282.00	\$	74,500.00
	Continuing Education	\$	1,500.00	\$	750.00
	Professional Expenses	\$	5,000.00	\$	2,500.00
	Medical & Dental Ins. (Incl. HSA)	\$	26,604.00	\$	21,447.00
	Housing Allowance	\$	30,000.00	\$	30,000.00
	Pension	\$	20,878.00	\$	18,810.00
Total RECTORS		\$	152,264.00	\$	148,007.00
Total OP EXP		\$	286,685.00	\$	304,543.28

2021 YEAR-END ENDOWMENT REPORT, Jeff Spencer | Vice President, Investments, Wedbush Securities

St. Philip's has been blessed with a very generous Endowment which several past-members of the parish began with bequeathing part of their estate in their wills. Those funds are now invested with Wedbush Securities and our Fund Manager is Vice President, Jeff Spencer with a goal of perpetuity. He visits the parish quarterly to present the current state of our assets to Vestry (although physical visits proved difficult this past year). The Endowment was set up to serve as a buffer for our operating budget. Mr. Spencer recommends that each of us speak with our Financial Advisors and remember the importance of designating our IRA distributions for St. Philip's due to large tax benefits. There are information flyers available to take and talk about with your personal financial advisor, if you wish.

Year-End Investment Report Commentary

In 2021, the fund ended the year with a 16.4% adjusted rate of return (net – when accounting for a large contribution made in the spring), which exceeded the benchmark return by 0.1%. These returns follow-up a year in which we generated an 8.6% rate of return. With 29% of the funds assets in Fixed Income, which still generated a positive rate of return rate of return, that weighed on the overall rate of return relative to an all-stock index. One notable change from last year was that the worst performing assets in 2020 – which were Large Cap Value Stocks (-2.8% in 2020) and the MLP/BDC/REIT portfolio (-24% in 2020) were the top performing accounts in 2021 at +25.9% and +34.9% respectively. Fortunately, we reallocated funds from outperforming managers in early 2021 towards these laggards at the beginning of the year to take advantage of what we felt were inexpensive valuations.

While the endowment fund has a perpetual time horizon, the need for income from investments has increased over years, as the account had gross withdrawals of \$135,250 or 3.2% of the beginning of 2021 balance (though well below previous years' withdrawal rates due to one-time offsets like the PPP funds and a repayment of the loan by the Baron's to generate a net contribution of \$77,267 for the year). However, given the one-time nature of funds received in 2021 and projected pledge and non-pledge revenues below expectations for the year, the withdrawal rate will revert back to a higher annual draw (4.3%) to make up for these shortcomings. This rate highlights a need for current income from our investments to cover our withdrawals. Thus, 64% of our endowment balance is geared towards investments that generate income, while the other 36% is dedicated towards investments more focused on long-term growth relative to income generation.

With the 10-year government bond currently yielding 1.66% as of January 4th, 2021 (up from 1.05% at in January of 2021, yet still below 1.89% at the beginning of 2020), the 30 year government bond yield currently at 2.07% (up from 1.82% last year), and the dividend yield of the S&P 500 at 1.2% (down from 1.56% last year), this showcases the need to find alternative sources of above average income in order to meet the liquidity needs of the endowment fund.

With the annual budget being set at a 4.3% withdrawal rate, versus our approximate annual investment income generating a 2.6% yield, we are covering the majority (~60%) of withdrawals through investment income, leaving the excess to be realized through capital appreciation. It's important to note that in order to simply keep the account balance even, let alone grow, we need to have growth in our investments. However, it is a nice "cushion" to have the majority of withdrawals be covered by our dividends and interest we earn, where those payments do not fluctuate with the ups and downs of the stock market. Importantly, three of our accounts (the Bond account, the Shaffer Cullen High Dividend fund and the MLP/BDC/REIT account) earn 90% of our investment income, despite only being 64% of the account total, showcasing both their above average dividends and interest and the dearth of income from growth investments at these market levels.

Entering 2021, we saw both pessimism about the uncertain path of both the economy and Covid-19 crisis, as well as hope, given that multiple vaccines had received Emergency Use Authorization (EUA) from the CDC and were starting to be administered. The world over the previous 12 months had been flipped upside down and returns in the stock market and other financial instruments were uneven, as certain businesses generated far better stock price returns than others (at-home beneficiaries like Technology far outperformed in-person businesses).

However, by the end of 2021, the year represented a return to normalization in terms of equity performance, despite the fact that the year was hardly normal for us all. Businesses that were severely damaged by Covid in 2020 started to recover and consumers slowly started to return back towards more 'normal' behavioral patterns.

In last year's letter, I wrote the following thoughts about what could lie ahead in the year to come. I thought it would be worth addressing each thought and how it ultimately played out in 2021.

1. Businesses that were ravaged by the virus in 2020 are likely to see better returns in 2021, simply due to math. When businesses being viewed as 'how did you perform vs. last year' have starting points like Delta Airline's Q2 (-91% revenue), even a modestly better environment this year will be a big step forward. The opposite is true for some of the businesses that saw massive increases in demand – it will be extremely hard for those companies to show anywhere near the growth they did in 2020 (which isn't bad, but perhaps not good enough for the 'what have you done for me lately' investors some of these companies attract).

Ultimately, this narrative turned out to be true, as operating conditions for more in-person businesses got 'less bad' and operating conditions for more at-home businesses got 'less good,' though still ultimately not back to pre-pandemic levels.

A perfect example of this would be the comparison of publicly traded companies Peloton and Planet Fitness. In 2020, Peloton experienced a massive surge in demand for their at-home fitness equipment (treadmills and exercise bikes) as consumers adapted to restrictions and healthcare concerns about exercising in person during the height of the pandemic (pre-vaccines). For their earnings reported in November of 2020, Peloton reported an eye-popping 232% increase in revenues compared to the previous year. The stock reflected that optimism having climbed roughly 4x the price at the beginning of the year at that point.

On the flip side, Planet Fitness, which largely relies on gym memberships at physical facilities for revenue, was experiencing a horrific end to their 2020 nightmare. The company reported -37% revenue vs. the previous year and investors had bailed on the stock due to the 'new normal.'

Fast forward one year and the effects of baseline statistics, consumer re-normalization and the impact of vaccines on returning to more pre-pandemic activities painted a picture that is reflective of my January 2021 prediction. During November 2021, Peloton delivered only 6% revenue growth, whereas Planet Fitness reported 46% revenue. While Peloton's stock price dropped over 75% during 2021, as investors digested the reality that physical gyms still would be utilized in a post-pandemic world, Planet Fitness' stock climbed over 20% reflecting the reality that things were getting better for their business, even if things weren't back to normal.

This played out in many other examples where businesses that were shunned in 2020 due to the impact of Covid-19 recovered rapidly in 2021, while many of the 2020 darlings had very poor returns in 2021 due to the fact that they couldn't sustain the very high rates of growth in a year following some clear pull-forward of future demand.

I believe the political shift in the country increases the likelihood that there will be significant new fiscal stimulus in 2021, that a more cohesive COVID response could ensue and that the Federal Reserve will continue to remain very accommodative. While this does not guarantee that the market will be smooth sailing for the entirety of the year, I do believe it presents an attractive equity environment when compared to alternatives (fixed income near historical lows and cash that pays no interest at the current moment). I expect corrections to be sentiment based (i.e. fear over virus not going away) and/or valuation based (i.e. technology stocks pricing in high rates of future growth), but until these two major pillars change or new, unforeseen risks occur, we should continue to find good value in equities.

While there are several predictions in this passage, most of them largely played out in the fashion we anticipated. First, fiscal stimulus was very accommodative in 2021. In March of 2021, President Biden signed

The American Rescue Plan -- a \$1.9 Trillion stimulus bill containing a third, \$1,400 stimulus check to eligible Americans – into law. Then in November, a \$1.2 Trillion infrastructure bill was signed into law. On top of zero percent interest rates and continued quantitative easing by the Federal Reserve, the combination of Fiscal and Monetary policy led to an abundance of liquidity in the economy. Heading into 2022, investors are left wondering if too much was spent on stimulus (over \$5 Trillion total between 2020-2021) as we are seeing the negative effects of inflation start to creep in.

Second, equities were by far a better investment than fixed income in 2021. While bonds are an important asset allocation for the purposes of stability and income, the absolute rate of interest on fixed income investments presents some problematic mathematical problems that defy traditional asset allocation principles.

First, bond prices can go down if interest rates rise and given the starting point of where interest rates were in 2021 (barely 1% for a 10 year US Treasury), it was difficult to generate positive returns for fixed income as interest rates are slowly normalizing as economic activity resumes. To put this in perspective, the Barclay's US Bond Index – a widely followed index of diversified fixed income holdings – generated a -1.61% return in 2021.

Second, bond prices and interest are not keeping up with inflation, further compounding their return gaps. While the tally isn't fully complete, inflation as measured by the US Consumer Price Index (CPI) is likely to finish in the +4-5% range for 2021 – a notably uptick from what we're used to over the past ten years. Thus, while most measure investment returns in absolute numbers, one should also consider the net return after accounting for inflation. With cash returning 0%, the inflation adjusted return was -4% to -5% in 'real' return in 2021. For the Barclay's US Bond Index, the 'real' return was even worse given its negative return.

While my point is not to argue that bonds should not serve an important diversification tool, it is to point out that the mathematical reality of low interest rates is that one can not expect high returns from fixed income. This is an important point to understand as the role of fixed income shifts from a source of total return to that of a hedge against uncertainty and for purposes of predictable current income.

Last, I touched on valuations and sentiment, which will always be important drivers of returns in the shorter-term (as measured by days, weeks, months). The simple idea of buy low and sell high is a novel concept, but investor sentiment can easily cloud that core belief. Unsurprisingly, investors generally love stocks that are doing well and loathe ones that are doing poorly. It is this reality that drives good companies to inexpensive valuations (because investors have given up) and not so great companies to expensive valuations (because investors want 'in' on what's working). While positive and negative sentiment can last for a long time, as famed investor Benjamin Graham said, 'In the short term, the market is a voting machine, but in the long run, it is a weighing machine.'

This proved to be true in 2021 as cheaper, profitable stocks were purchased at discounts and moved higher, while more expensive stocks (some unprofitable) moved sideways or lower, reflecting the reality that profitability matters over time.

So now that we've covered what's already happened, what do I think about the year-ahead?

With the obvious caveat that I wouldn't be here working if I had a crystal ball, I think there are risks and opportunities that are far different ahead in 2022 than compared to the beginning of 2021.

First and most obviously, the path of the virus continues to be unknown. Many thought vaccines would largely eradicate the virus by this point in time, but it is clear that while the vaccine has shown incredible results in reducing the prevalence of severe covid and hospitalization that it is not a bullet-proof vest against infection like many thought it would be. Just yesterday the United States reported over 700,000 new cases of covid-19, smashing previous records by hundreds of thousands.

However, the reaction to these cases – both politically and behaviorally – has changed significantly. There are very few calls for new lockdowns and while the Omicron variant has led to some hesitation around some in-person activities, airline travel, as reported by TSA's security checkpoint numbers shows just how different the reaction has been. On 1/3/2022, in the heart of the Omicron surge, there were 1.92 million air travelers – a 77% increase from the same day last year and only 10% less than the same date in 2020 (pre-covid 19). I believe this is an example of how Americans are starting to learn to live their lives with the virus versus resorting to lockdowns and quarantines that were pre-vaccine reactions to uncertainty. The virus has wreaked devastating tolls on our society in so many ways, but unlike the beginning of the pandemic, it's somewhat of a known commodity now.

A bigger risk around the continued spread of the virus is likely in the impact it has on productivity and labor participation. While it appears that the Omicron variant leads to less severe outcomes relative to previous virus strands, it is undoubtedly more virulent and causes major issues with the ability for employees to be available to do their jobs at times. This was evident this past weekend when airlines were forced to cancel over 2,500 flights over the New Year weekend due to shortages of staffing that were out sick with the virus. While it is positive that that virus could be getting less severe with this strand, the contagiousness is an issue for employers being able to reliably staff their businesses. The best way to solve the supply chain crisis (and to help curb inflation) is to get the production of goods and services back to normal.

While the USA can institute healthcare policies that impact our domestic businesses, the reality of the supply chain situation is that we are a net importer of goods (to a large degree) and US businesses are very reliant on the sourcing of foreign goods to run their businesses. The 'just-in-time' inventory we've grown so used to for several decades has been flipped upside down. The USA cannot control other countries' healthcare policy, as was evidenced by countries like Vietnam shutting down plant production this summer, where many US retailers source clothing for their stores. Thus, this could shift some production back to the USA via 'on-shoring' where inventory availability is valued more than the cost of inventory.

Which leads me to likely the largest risk for the market in 2022, which is the path and direction of monetary policy by the Federal Reserve. I finish with this risk because it is far more uncertain than it was at the beginning of last year, largely due to the inflation and supply chain problems discussed.

To many, the 'Fed' is a shadowy institution that is more like the Wizard of Oz (a man behind the curtain) than what they really do – promote market stabilization, full employment and curb inflation. For the past decade, the Fed has only had to worry about the former two concerns – the '08-'09 credit crisis was such an event that led to such deleveraging that deflation was the major concern vs. inflation.

However, the very medicine that the Fed utilized to help curb the pandemic crisis – massive amounts of liquidity – has led to them having to address the third concern (inflation) while still navigating a very uneven recovery. Yes, the unemployment rate has declined significantly, but there are still 4-5 million less people working than before the pandemic. Yes, the stock market has recovered and credit conditions are strong, but how much of it is tied to massive amounts of printed money and liquidity?

The Fed is faced with a very difficult needle to thread – promoting the continued recovery of the economy back to what it was like before Covid, but doing it while curbing inflation that has started to rear its ugly head.

Fortunately, I do believe the Fed will get some reprieve in the supply chain as time assists in getting inventories rebuilt and demand moderates a bit without new fiscal stimulus. Simultaneously, the baseline effect for measuring inflation will start at a higher point in 2022 compared to 2021 and inflation should appear to be 'less bad' because it likely won't be rising as fast as 2021, particularly in the second half of the year. However, the same could be said for corporate earnings and economic growth as well, so growth in those areas are likely to be more muted as well (with higher downside risk in 2022, in my opinion).

Thus, I think 2022 will be a tougher year for the market, with more volatility than 2021. Equities still are less expensive than Fixed Income, but they are no longer 'cheap' in most cases. With higher returns over the past few years and over the last decade, I believe there will be moments this year where faith in the market is lost and that some of the companies we are used to doing so well will be experiencing more turbulence than expected. That said, with earnings still set to improve and the US consumer still in good shape, I feel the case for equities over fixed income is still applicable, but perhaps with a lower ceiling than what we're used to (that is still superior to the return potential of alternative options).

Having the **Endowment's Investment Policy Statement** as a guide, we will continue to balance the near- and the far-term as we go through the years. While we will continually maintain (per the Policy) an overweight position in equities, due mainly to their superior long-term ability to deliver returns in excess of inflation (especially at current fixed income interest rates), we are more balanced and towards the middle end of our fixed income ceiling (29% currently vs. a 40% cap) due to the need for current income to meet withdrawal needs.

First, given that the endowment continues to have a significant need for income for operating expenses (4.3% of the account balance will be drawn this year), generating the bulk of that income organically through interest and dividends is paramount given the potential risks for price appreciation on the heels of many years of strong returns. While share prices move up and down daily, interest and dividends are much more stable and dependable. Hence, we will continue to invest the overwhelming majority of the endowment balance in assets that generate income.

However, the time horizon of the endowment is perpetuity and any strong endowment fund will be as focused on maintaining gifts for the future as meeting the needs of today. Given that extremely long-term horizon, we will always have an allocation to businesses that pay no dividends (growth investments), but rather, reinvest profits back into their business so that they can grow returns faster in the future. While their share prices ebb and flow, the value they create in providing better services and/or goods to consumers creates value for the future of the shareholders they serve.

While the health crisis continues to prevent us from seeing each other in person, I continue to be more than willing to meet virtually and answer any questions anyone has through my correspondence with Barb Bleyaert, Harold Byers and Christian and Jodi Baron. I hope you had a Merry Christmas and Happy New Year!



CO-RECTORS' REPORT, Fr. Christian and Mthr. Jodi

Reflecting back on this past year has filled us with much joy, a tinge of sadness, and a decent dose of gratitude, especially as the reports on ministry trickled in over the past few weeks. St. Philip's faced many challenges over this past year and continued to persevere. We all have much to be grateful for.

No one, including us, could have predicted that the mission and ministry would have taken the shape it did in 2021. As we enter into the second year of the global pandemic, we are able to give thanks to God for the life-saving vaccine that has arrived and allowed us to move back into in person worship.

When we were able to gather again, in person, for Palm Sunday, our own family was hit with the disease as one of our daughters contracted it through school.

Thankfully hers was a mild case and no one else got sick, but it required us to be in quarantine for our 1st Sunday back together. Likewise, the vestry had been planning a truly fantastic regathering for us all at the end of our Sabbatical, this past September, but we had to postpone it due to the high numbers of cases in our wider community. While these instances brought sadness, we trust that the Holy One, working through our parish, is able to do work in spite of the challenges this pandemic continues to throw our way.

Some huge celebrations we want to remember are the retirement of our long-term Parish Admin, Nancy Eggleston, who concluded her service at the end of March. Nancy faithfully served this parish for over 20 years. The parish came through in big ways, too, showering her with gifts and notes of thanks for her service. With her retirement, however, an opportunity arose for the vestry and Co-Rectors to evaluate the needs of the office and approve a new position.

A new staff position was created, Parish Administrator and Communications Director, and a wide search was conducted to find the next person to add to our amazing staff. Teresa (Terri) Conroy joined our team in late April and took quickly to her new role. Over the summer she dialed in her office responsibilities and Sunday streaming tasks so that when we returned from Sabbatical we could dig into the Communications aspect of her new job. Over the rest of the year, we've been meeting with her weekly to pour over all of the administrative needs as well as the communication needs. She has proven to be an invaluable addition to the staff and we are grateful that she found her way to us!

We want to also offer a special “thank-you” to these folks:

1. Our steadfast staff, Paula, and Larry, who have had their lives (and livelihood) interrupted a great deal. They have all had to endure huge changes to their calendars and roles and we are grateful that they have helped us try to keep it all together. Consider sending them a thank-you card or buying them lunch when it’s safe to do so.
2. The loving and steadfast parishioners who lived out their Baptismal promises by caring for our Baby Pantry families (especially Joy, Barb, Patricia, Wendy, Linn, Carol, Carol, Debbie, Becky and the parishioners from Holy Trinity, Manistee).
3. Sr. Warden, Barb Bleyaert (who provided incredible presence and leadership during our Sabbatical for the Rectors, staff change-overs, and budget uncertainties)
4. Jr. Warden, Mike Clark (who keenly tuned in the physical needs of the parish and oversaw the renovation of our 2nd major project, the flooring in Hand Hall and the blue print for the restrooms and utility area in the hallway of Hand Hall)
5. Treasurer, Joy Foster (who expertly navigated a new relationship with an Auditing Firm, during a Sabbatical, and oversaw necessary financial practice updates that have put us into an even better place in 2021 than we’ve ever been!)
6. The rest of the members of Vestry for the hard work they have done during the year (Harold, Susan, Wendy, Rachel, and Holly). Thank you, thank you, thank you!
7. The off-going vestry members (Wendy, Rachel, and Holly) for their presence and participation over the past two—three years.
8. Carol Vaughn for graciously hosting coffee hour. A special thank you to her being there every Sunday making it possible to have our beloved time of fellowship. We look forward to having that back in the new year!
8. All of you for being gracious and flexible during the 2nd most bizarre year that any of us has lived through. We are grateful!
9. Our faithful Altar Guild who helped us navigate the Diocesan Covid Guidelines with grace and patience.
10. The people of the Diocese of Western Michigan for making the best of a very difficult year.
11. The members and attenders and visitors of St. Philip’s, who showed up physically and/or virtually, to carry out the good work we are called to. Likewise we give thanks for those who prayed for this parish from afar.

2021 would have been a much different year for our parish had we not had the people in place to lead us in this time and through this experience. We have much to look forward to in 2022!

SR. WARDEN Reflections about 2021, Barb Bleyaert

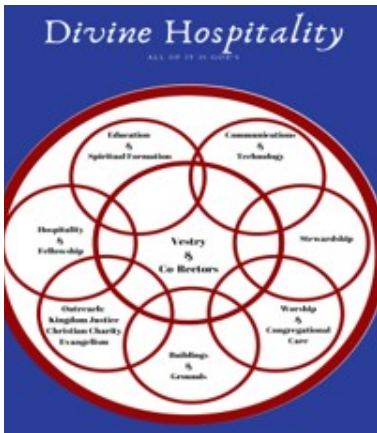
The past year was full of blessings, surprises, and—yes, challenges. I don't think any of us imagined our Parish, Rectors, and Vestry would be continuing to wrestle throughout 2021 with how best to address the changing situations of a global pandemic, which surely turned out to be our greatest challenge. St. Philip's had to remain closed early in 2021 as the pandemic raged, but as the blessed vaccines became available, more and more of us took advantage of that blessing. Almost miraculously, we got the word from diocesan leadership across the state that churches could open on Palm Sunday—which, of course, we joyfully did! Yes, we were still required to wear masks, and our brief respite from masking in late May and June didn't last long as Covid cases in our region surged again. BUT our church was able to open and has remained opened during most of 2021! We were even able to re-implement some gatherings we enjoyed as a community, including coffee hours, "Saturday Nite Socials", and in person Education and Spiritual Formation activities. After months of only curbside service, even our Baby Pantry was finally able to be open for in person shopping by our families.

I'd be remiss if I didn't mention the bit of anxiety I felt at the thought of our Rectors being gone for three months on their Sabbatical; despite the planning they facilitated before they left, the confidence I felt in the wonderful Vestry that would be guiding the church in their absence, and a new Parish Administrator with terrific tech skills. But our Rectors blessed us abundantly before they left by arranging for one priest—not a revolving door of supply clergy—to be with us in their absence. And, oh, the priest they chose for us! Mother Erin Jean Warde brought her wisdom, sense of humor, and three cats north from Austin, Texas, with her for the summer. She conducted our Sunday services, both inside the church and in our beautiful outdoor setting, led our Sabbath studies, and provided pastoral care to our parishioners when it was needed. She enjoyed her summer with us as much as we enjoyed having her. The blessing of a priest, hand-picked by our Rectors, who transitioned so effortlessly into the rhythm of St. Philip's, turned out to be one of the most wonderful surprises of 2021 for me, as Senior Warden. And knowing the church was in such good hands surely enabled our Rectors to experience a sabbatical where they could focus on their own rest and renewal after five years of serving St. Philip's, the last during a crippling global pandemic.

As we enter 2022, the Vestry will face both ongoing and new challenges, many of them still related to the pandemic, including fewer of us to carry out the work of our parish. Hopefully, just as in 2021, there will be blessed surprises! And whatever we face, I am confident we'll face it together, prayerfully, with the Holy Spirit's guidance, and always with the best interest of St. Philip's in mind.

Respectfully submitted,

Barbara Bleyaert
2021 Senior Warden



VESTRY REPORTS

The 2021 Vestry had ANOTHER remarkably challenging year, to say the least. Nevertheless, these eight members plus our faithful Clerk, met MONTHLY, sometimes in person, sometimes via zoom, and sometimes with a hybrid of both.

Below is a sampling of our reflections, as your Vestry. We all feel honored and humbled to serve the church in this capacity. We also have grateful hearts for the trust you've placed in our capacity to lead our beloved parish through another strange and fluid year. Thank you for trust, thank you for your questions, thank you for giving us this opportunity to serve the church.

BUILDINGS & GROUNDS, Mike Clark

St Philip's Buildings:

Hand Hall Renovation: In the late Spring of 2021 a decision was made to use the remaining funds from the kitchen renovation project to remodel and update the remaining spaces in Hand Hall. This entailed reorganizing the utility and bathroom areas to eliminate one of the bathrooms and update the existing utility area. One bathroom was converted to a laundry space which consisted of: removing the wall between the bathroom and utility room; installing a washer and dryer; and adding a folding table, new cabinets, and a fresh coat of paint. The utility room saw the removal of the shower in favor of a mop sink, closing off the furnace room with new louvered doors, new cabinets, new lighting, and a fresh coat of paint. The remaining bathroom received a much needed coat of paint, new lighting, and a new mirror. Perhaps most important was the installation of new flooring in all of Hand Hall. A high-grade vinyl composite flooring was put down replacing the aged and stained carpet and tile.

Baby Pantry: In late June the Rainbow Gutter Company installed color matching gutters on the Baby Pantry building. The gutter system runs along the north and west side of the building and empties into a rain barrel on the northwest corner. These gutters serve two purposes: first to help alleviate the pooling of water at the front entrance (ice build up area); and second to supply water for the Good News Gardeners.

St Philip's Grounds:

Gardens and Lawns: This past year we decided to contract out much of the maintenance of our gardens and put in place a more affordable mowing and snow removal contract. The gardens are now maintained by Jane Gary, a master gardener from Benzie County. A much bigger project was contracted out to Zimmerman's landscaping of Traverse City. They updated the master plan they did for us several years ago with the help of Gary Michalek, Becky Ogilvie, and Jane Gary. The plan, in part, is for them to thin out the overgrown plants in the east and west gardens this year then execute the long range plan beginning in the Spring.

Trees and Shrubs: Many of the ornamental trees surrounding the church are old and past their useful lives. We will contact an arborist in the Spring to get some of the trees removed and get some advice for planting new trees or shrubs that are easily maintained and will live a long time.

CHRISTIAN EDUCATION & SPIRITUAL FORMATION, Wendy Hedeem

The Education and Spiritual Formation Committee works collaboratively with the Rectors to provide for the educational development and spiritual formation of the congregation. Thanks to the following people who served in this ministry during 2021: **Barb Bleyaert, Harold Byers, Patricia Compton, Wendy Hedeem, Judy Macey, Father Christian and Mother Jodi, and for 3 months Mother Erin Jean Ward (EJW)**, our interim priest during the Rectors' sabbatical. We entered



and are ending this year in a continued pandemic. Everything was done via Zoom until the summer when we began meeting in person with Covid safety protocols in place.

During Lent, a series of five “Zoup Suppers” were held via Zoom on Wednesday evenings, with good turnout. Our Lenten theme was “Renewal, Regeneration, Replenishment”. Committee members took turns as facilitator, using the prompts “Where and how do you find renewal? What restores you? What revitalizes you”? Each session ended with Compline.

In preparation for our Rectors' sabbatical and our Spring and Summer offerings, the parish was invited to read both *The Sabbath* by Abraham Joshua Heschel and *The Sabbath as Resistance* by Walter Brueggeman. We were invited to join the Rectors in reconnecting with the Sabbath, the theme that ran through our summer programming. On May 4th and June 1st, the Rectors held Zoom meetings discussing these books. The parish was invited to reflect and journal on the theme of Sabbath beginning June 27 through September 12th. Lovely journals were provided for those who wanted to participate.

Twelve weeks of journal prompts were provided by Mthr. EJW to guide our weekly reflections and journaling. There were three Wednesday evening discussion sessions held outdoors, July 21st, August 4th, and August 18th, to share our experiences with reconnecting to the Sabbath. We ended these lovely Michigan summer evenings with Compline.

At the end of November, Advent bags were made available for pickup at the Sunday service and deliveries were made to those individuals who were not present to pick up their bags. Bags contained an icon, an Advent calendar, and an Advent devotional. The Rectors offered theological small - group discussions called, “Beans and Barley,” during the four Wednesdays in Advent. The focus each week was on one of the traditional themes of Advent: hope, love, joy, and peace. There were two evening offerings at Five Shores Brewing in Beulah and two late morning offerings at Petals and Perks in Frankfort.

On the 12th of December we hosted a movie night screening the movie *Mission: Joy*. The movie was shown in Hand Hall Sunday afternoon, followed by discussion fueled with snacks and pizza. The movie was available to the parish to stream and watch at home from the 11th until the 23rd of December. On the 14th of December a Tuesday evening Zoom meeting was held to discuss the movie for those who were unable to join us in person.

COMMUNICATIONS & TECHNOLOGY, Mthr. Jodi, Fr. Christian, Terri Conroy, Parish Admin and Communications Director, and Susan Wenzlick, Vestry Liaison

2021 was another year of a tremendous amount of communication and updates to our technology as a parish, in effort to keep us all connected both spiritually and socially. With the addition of Terri to our staff, we were able to dial in our technology and streaming for services, revamp the weekly e - blast, and update our volunteer scheduling. We have had the ability to increase our Facebook followers from 436 to 502 over the course of 2021. In addition we have had over 3,079 views of our streaming between Facebook and YouTube. Also, we have increased our e - blast subscriber contact list from 167 to 176 with a 43.5% average open rate. Together with Stewardship Chair, Susan Wenzlick, another fantastic social media campaign and stewardship booklet were executed with much enthusiasm and positive feedback!

Parish Communications continue to take on the shape that will fit us best moving into the future. We are slowly updating church communications with our new Communications Director/Parish Administrator, Terri Conroy's help. Our hope is to keep this weekly email timely, user - friendly, and digestible for busy people. Our first priority was to make the Friday e - blast more readable. We are taking more care to keep items timely and providing links to many items to reduce the e - blast's length. A new addition was the Lovely photos from the area which greet us at the top of each edition in the e - blast. Our gratitude to Terri, and Susan, for their work on these updates!

We have a presence in/on:

- The Betsy Current
- weekly worship bulletins
- weekly e- newsletters (e - blast)
- website
- Facebook
- Twitter
- Instagram

OUTREACH: KINGDOM JUSTICE, CHRISTIAN CHARITY & EVANGELISM

By Joy Foster Outreach Liaison

Our Covid separation continued on from 2020 into 2021. We were elated to come together for worship again on Palm Sunday. The Outreach efforts of St Philip's continued to make a strong impact on our community throughout 2021. The Outreach Planning Team picked up where they left off in 2019 and was able to support our local elementary schools this year with an in-gathering of school supplies. Angel Tree was generously supported by St. Philip's again this year. The Good News Gardens flourished in 2021 as our dedicated gardeners harvested 216 pounds of organic produce that was distributed at BACN and our own Baby Pantry. The Order of Naucratus expanded its protein distribution and despite COVID 19 disruptions helped feed hundreds of local families experience food insecurity.

Speaking of which, the Baby Pantry ended 2021 with **957** family visits!

Many parishioners served on various Outreach efforts this year: **Montana, Gretta and Magnolia Baron, Barb Bleyaert, Maryanne Bisler, Debbie Clark, Patricia Compton, Carol Codden, Joy Foster, Tim Foster, Wendy Hedeon, Gale Luketich, Keri McCumber, Gary Michalek, Becky Ogilvie, Lin Reed, Nancy Reid, Carol Vaughan, Susan Wenzlick as well as Mother Jodi and Father Christian.** Joy Foster served as the Vestry Outreach Liaison and Father Christian served as the Outreach Chair. Each volunteer worked diligently throughout the year by contributing both their time and many talents.

Outreach did make a positive impact navigating throughout another difficult year with

- The Good News Gardens
- The Order of Naucratus
- In-Gathering of School Supplies
- Angel Tree
- The Baby Pantry

The mission of the St. Philip's Outreach Committee remains constant "embrace the presence of God in our lives, and share the riches of God's grace."

The Good News Gardens

The Gardeners completed their second growing season this year and what a year it was! This program started, in the Spring of 2020, with parishes in both dioceses putting church - owned land to use by growing and distributing food for hungry people in our own communities.

The Good News Gardens in Eastern and Western Michigan is a group of congregations committed to using their church land for growing healthy food through environmentally conscious practices such as utilizing organic pesticide-free practices. Each week during the growing season, all congregations have the opportunity to participate in a group discussion, receive gardening education and theological reflection. Experience in the garden enables us to grow as God's people.

St. Philip's Good New Gardens team is a committed group of volunteers including Maryanne Bisler, Carol Codden, Patricia Compton, Wendy Hedeem, Gary Michalek, Becky Ogilvie, Lin Reed, and Susan Wenzlick. This dedicated group planted, nurtured, weeded, watered and harvested produce to help feed Our Baby Pantry Families and BACN Neighbors. The GNG Team reflected on the many successes this year.

The Garden's successes far exceeded all expectations! This year, the gardeners harvested a whopping 216 pounds of organic produce, a huge increase over last year's total harvest of 77 pounds. This increase can be attributed to several factors including two additional planting beds, 10 additional grow bags, and a few creative solutions such as using trash bags to grow potatoes.

After careful consideration and planning, several other improvements included installation of rain gutters on the Baby Pantry. These gutters route water into a rain barrel for use in watering the garden. A grant from the Father Lovett Foundation allowed for the purchase of a tool shed to stow away gardening tools and implements. The shed is conveniently located at the rear of the Baby Pantry. Special thanks to Mike Clark, our Junior Warden, for assembling the shed which was purchased as a kit.

The gardens this year consisted of a variety of produce and herbs including:

- Tomatoes and beans
- Sweet and spicy peppers
- Lettuce, Swiss chard & kale
- Zucchini
- Basil, cilantro and oregano & chives
- Fingerling potatoes
- Carrots, beets & peas

The Gardeners use several different methods for planting

- Square Foot Gardening
- Elevated Planting Beds
- Grow Bags
- Raised Planting Beds
- Trash Bags

The volunteers have different levels and types of gardening experience, the common thread is that they are all very dedicated to the mission and everyone contributed their time and talents to its success. Gary and Patricia are both Master Gardeners. Patricia earned her Master Gardener certification in 2020 while working in the Gardens. Gary is a long-time Master Gardener and has shared his talents with many local organizations including Grow Benzie and The Benzie Area Historical Society.

Gary sums up the Gardens this way "I am thankful to provide fresh, organic produce to the Baby Pantry. I enjoy being outdoors, working in the soil and sharing the knowledge, comradery, and fun with the other Good News Gardeners".

Patricia also volunteers time at The Baby Pantry. Throughout the summer, Patricia would set up beautiful produce displays each Pantry day. She was available to explain to families some simple and delicious ways to prepare the produce. More families were willing to try vegetables, such as kale, that they had never eaten. Some favorites included smoothies and cherry tomatoes as healthy snacks.

The Gardeners extended their season again this year by decorating a garden-themed tree for The Festival of Trees at The Benzie Area Historical Society Pavilion (and online). The team of Carol Codden, Lin Reed, Wendy Hedeem, Gary Michelak and Patricia Compton decorated a live potted tree that received a generous winning bid. The Festival netted an all-time high of \$8,000.00 for Habitat for Humanity Benzie County.

The Garden is preparing for year three! The Garden was awarded a \$2,000.00 grant from Groundwork. This organization supports community gardening and education initiatives. This funding will support building materials including lumber for additional planting beds and fencing to protect the gardens from our 4-legged friends that would like to indulge in the veggies. Funding will also provide cooking lessons provided by a nutritionist for our Baby Pantry families along with simple cookbooks.





Order of Naucratus

In late 2021, The Order of Naucratus West Michigan (Naucratus EDWM) was officially designated a cooperating ministry of the Episcopal Diocese of Western Michigan! Naucratus began supporting the Baby Pantry in July 2020 as a way to help families during the Covid-19 Pandemic. This initiative was so well received by the families served at The Baby Pantry, that it has become a permanent addition rather than a temporary supplement.

Most of the protein is derived from local hunters and fishermen that share a portion of their harvest to help feed hungry people. This August, St. Philip's volunteers worked at the Benzie Frenzy. For those of you that are not familiar with the Frenzy, it is a fishing tournament in Frankfort. When the fishing boats return for the weigh - in, volunteers are prepared with large coolers ready to accept donations of fresh fish. Additional volunteers filet and pack and label the fish in preparation for distribution.

St. Philip's Volunteers for the Benzie Frenzy: Montana, Gretta, and Magnolia Baron, Joy Foster, Matt Koenig, Lin Reed and Nancy Simmons, as well as Fr. Christian and Mthr. Jodi.

Fish of all sizes were received that filled five large coolers. This harvest was donated to our Baby Pantry! Naucratus also supports:

- Community Kitchen (Holland)
- BACN
- Empire Food Pantry
- God's Kitchen Food & Pantry (Grand Rapids)
- Matthew's House (Grand Rapids)
- The Baby Pantry at St. Philip's Episcopal Church (Beulah and Manistee)

When the fish runs out, Naucratus supports the Baby Pantry with purchased protein. Many different proteins have been available throughout the year including:

- Chicken Breasts
- Ground Beef
- Ham (for Easter)
- Pork Tenderloin
- Sausage

Angel Tree

St. Philip's parishioners supported Angel Tree again in 2021! This is an external program that St. Philip's has been participating in for many years through Prison Fellowship. Churches do their part by shopping for a Christmas gift for children who have parents incarcerated. Prison Fellowship Angel Tree equips churches to strengthen relationships between incarcerated parents and their children.

Angel Tree is a national organization and was first brought to St. Philip's by the late Paul Lyons and then coordinated by Ken Matteson. In the last few years of Ken's life, his daughter, Keri McCumber helped him coordinate the project and she continues to do so every year.

The Angel Tree was set up electronically again this year in order to give everyone a chance to participate. The familiar Angel Tree silhouette was on display in Hand Hall, and served as the collection point for the gifts. Since volunteers purchase the gift on behalf of a parent, they do receive some helpful information to make just the right selection for the child. Some hints that are provided include the age of each child and a list of the child's favorite characters or activities.

St. Philip's shopped for 15 children in eight households this year spanning four counties including Grand Traverse, Wexford, Manistee, and Benzie. The presents are delivered by teams of two and this year, our volunteers were:

Barb Blayaert & Patricia Compton
Terri Conroy
Alice Matteson & Keri McCumber

With a little help from St. Philip's loving community, every child on the virtual Angel Tree received a gift from a parent that misses their child very much this Christmas. Every household was very appreciative when the gifts arrived. Thanks to you, St. Philip's, 15 children had a Merrier Christmas! A big thank you to the volunteers that helped Santa by delivering the gifts to the homes in time for Christmas.



In-Gathering of School Supplies

The Outreach Planning Team was happy to bring back the In-Gathering of School Supplies to support our local elementary schools. Many families in Benzie struggle to purchase the recommended supplies. With that, The Outreach Team launched the In-Gathering of supplies on August 8.

This initiative supports three local elementary schools including Frankfort-Elberta, Crystal Lake, and Betsie Valley. Parishioners had the option of donating items or making a monetary donation.

All in all, \$249.00 was collected with the specially decorated school donation pew envelopes.



After all of the in-kind donations were tallied, Patricia took on the challenge of calculating what was needed and shopping for the supplies. With an overflowing cart, the cashier asked Patricia what she was going to do with all of the supplies. When she explained that the supplies were for an Outreach project at St. Philip's, the cashier applied a discount to the order!

Working with principals and teachers, we had a very specific order sheet for each of the 3 schools. Carol, Gale, and Joy put together an order for each school. Patricia kept us on track by organizing all of the supplies so that they were easily accessible. Fun was had by all as we attempted to display our school's supplies in the most artistic way possible.

The volunteers completed the job by delivering the supplies:

Carol & Mother Jodi - Frankfort Elberta Schools
Carol & Gale - Crystal Lake Elementary
Joy - Betsie Valley Elementary

Jesus taught us to love and care for children and at here at St. Philip's, we do!



The Baby Pantry

Another busy year for the volunteers and the families that we lovingly serve at The Baby Pantry! The Baby Pantry continued as curbside past the mid-point of 2021. Who would have thought that for nearly 16 long months, we wouldn't be able to invite our Baby Pantry families inside? Volunteers and families alike persevered and with great joy, the Baby Pantry happily welcomed families back inside the pantry on July 3, 2021.

Since that time, the Baby Pantry has operated in a hybrid capacity as we continue to offer curbside service as an option in Beulah. For those families visiting The Church of The Holy Trinity, we continue to serve families with curbside service.

All told during 2021, The Baby Pantry has served 122 families with 177 children and over 957 total visits. The trend we are noticing is that more families are visiting us regularly.

We are reaching more people!

Year	# of Families	# of Children	Total Visits
2019	95	139	637
2020	114	174	861
2021	122	177	957

The Baby Pantry continues with our regular schedule of serving families on the 1st and 3rd Saturdays of the month from 10 am – 3 pm. Again this year, we are continuing with an additional workday on Friday to pack curbside orders for both Beulah and Manistee. This day also provides an opportunity to prepare the Pantry for our guests. Stocking the shelves, sorting through donations and more importantly, building connections with our sister parish has provided richer volunteer experience for all.

Last year, we took advantage of our closure and Tim Foster painted the interior of the Baby Pantry. As with most improvement projects, one thing leads to another. This year, the floor was stripped and waxed. This long-overdue maintenance project was completed just in time for the reopening! Our intrepid handy person, Wendy led the way for this labor-intensive project and was assisted by Lin and Joy.

The Baby Pantry has a dedicated team of volunteers: Barb Bleyaert, Debbie Clark, Carol Codden, Patricia Compton, Joy Foster, Tim Foster, Wendy Hedeem, Gale Luketich, Becky Ogilvie, Lin Reed and Carol Vaughn.

Our dedicated Church of The Holy Trinity volunteers: Susan Lund-Coyle, Leslie Day, Mary Ortiz, Jayme Payne, and Mary Wahr.

These disciples continue to make the trek from Manistee to Beulah to pack up orders for pick up in Manistee. They have learned the “ropes” and most enjoy sorting donations and putting together outfits.

Thanks to the Order of Naucratius West Michigan, the Baby Pantry has been able to provide fish and other forms of protein year round. The Good News Garden compliments the protein with their delicious, organic produce June - September. Through a grant from Ground Work, the Good News Gardens will be able to purchase the materials needed to expand the gardens. Additionally, cooking classes will be provided to Baby Pantry families through this funding.

The Diaper Bank that was established with funds awarded from 100+ Women Who Care has enabled us to continue providing diapers per child rather than per family. This has made a powerful impact on the lives of the families that we serve. Prior to having a Diaper Bank, families with more than one child had a difficult choice to make as funding was available to allow one pack of diapers or pull-ups per family at each visit.

Upon our reopening, the Baby Pantry was fortunate to have Early Headstart and WIC set-up shop to explain benefits and enroll families into local programs. WIC also provided gift bags to families. Both organizations will return in 2022 to ensure that everyone is receiving all benefits for which they are entitled.

Financial Support of The Baby Pantry comes from several sources:

- St Philip’s budgeted line item
- Support from our parishioners
- Support from the community-at-large
- Grants

The Baby Pantry began helping one of our partners to help ourselves! This spring, the “Bottles for Babies” campaign was launched. Receptacles conveniently located outside of the Pantry are available for parishioners and community members alike to drop off their returnable bottles and cans. The proceeds from the returns are pooled together with those of Benzonia Congregational to purchase items for the Baby Pantry. This project is one of many service projects performed by the Youth Sunday School. This program has ensured that the Baby Pantry can provide boots and coats for every baby and toddler that visits the Baby Pantry. Special thanks to Elizabeth Sheets, Benzonia Congregational Sunday School teacher and Tim Foster for doing much of the behind the scenes work collecting and returning the bottles and cans.

Grants:

This year was another successful year for funding through grants. With the increased number of families and children served, the funds are being put to good use. The Baby Pantry is grateful for the generous support from:

- Benzie County Community Chest
- Bishop Whittemore Foundation
- Cherryland Cares
- Father Lovett Foundation
- Grand Traverse Regional Community Foundation
- Grand Traverse Community Response Fund
- Manistee County Community Foundation

In-Kind Donations:

These are items that the wider community have gifted the church to further the mission.

- Benzonia Congregational Church UCC – Winter Coats, Winter Boots, Winter Clothing, Books
- Crystal Mountain - Hygiene & Spa Products (for our parents), Books, Pack ‘n Plays, Toys
- Benzie Dems - Clothing, Diapers, Feeding Supplies, Formula
- GoGo Squeez – Toddler Food
- Honor Congregational Church - Clothing, Diapers, Feeding Supplies, Formula
- Marty Fox – Handmade Bibs & Book Bags
- PoWeR Book Bags – Books & Literacy Materials
- Rebecca McNinch – Clothing, Formula
- Shop ‘N Save - Grocery Bags
- St. Andrew’s Presbyterian Church - Handmade Blankets & Burp Cloths
- St. Ann’s Quilt Group - Quilts
- Third Coast Dental - Toothbrushes & Dental Hygiene Supplies

Want to get more involved with the St. Philip’s Outreach Projects? Do you have an idea for a new Outreach project? Perhaps something you have always wanted to do for our community or are you interested in one of our Ongoing Outreach efforts? If so, we would love to hear from you. Please contact Mother Jodi or Father Christian. We would love to have you join the Outreach Planning Team, as well as find a good fit for you to live out your Baptism through service.

**FATHER LOVETT FOUNDATION of St. Philip's Episcopal Church of Benzie
County
Gary Michalek, President, Board of Trustees**



The purposes of the Father Lovett Foundation are to foster, develop, and contribute to the expansion of parish life, facilities, and experiences of St. Philip's, and to make gifts to other organizations and individuals in the area of our parish that provide the kind of outreach consistent with the mission and purpose of St. Philip's. We also celebrate the generosity of Father Vic Lovett with his favorite "Sundae Sunday" the first Sunday in August. The Foundation functions through its trustees who serve three-year terms.

Faithful members of our Board of Trustees are: Vice President Don Schaffer, Secretary Debbie Clark, Treasurer Rob Meyer, Barbara Bleyaert, Keri McCumber, Alice Matteson, Rachel Koenig, and Becky Ogilvie. Mary Link is our Recording Secretary. Special thanks to Barb Bleyaert, who served as Treasurer in the past.

The Board of Trustees has had to meet virtually during 2021, due to COVID-19, but has continued to carry out the mission of the Foundation.

During 2021, the Father Lovett Foundation awarded grants totaling \$21,926 to Benzie Area Christian Neighbors (BACN), St. Philips Vestry Baby Pantry, Blessings In A Backpack-Benzie, Michigan Faith In Action, St. Philip's Education and Spiritual Formation, and St. Philip's Good News Garden.

Grants are provided out of investment funds valued at \$550,791 as of June 30, 2021 before the October 1st grant awards. The current fund value is slightly higher, due to favorable market conditions.

As mentioned on pg. 11, through St. Philip's annual audit, it was discovered that the Foundations financials needed to be included in the scope of the audit. The foundation and Vestry are committed to making the necessary changes and look forward to collaborating more in 2022.

The Foundation has an informational page on the main St. Philip's website. Grant applications and other details of the Foundation can be found at:

<https://stphilipsbeulah.org/the—father—Lovett—foundation/>



STEWARDSHIP, Susan Wenzlick

St. Philip's finances and history were combined in our fall 2021 stewardship booklet. The booklet was sent to 84 homes and made available through our weekly e-blast.

Pledges for 2022, both the number of households supporting St. Philip's and the total raised through pledges, were less than in previous years. Good news is the percentage of pledges paid in 2021 was the highest in recent years!

We are grateful to all who pledged. Thank you for your ongoing commitment to the St. Philip's community! St. Philip's welcomes contributions to the honor and glory of God in all shapes and sizes; through gifts of time, talent, and treasure. If you would like to explore more, the spirituality of giving, please be in touch with Fr. Christian and Mthr. Jodi.

Campaign Year	Number of pledges	Total pledged	Total paid	Percent of pledges paid
2022 Pledge Campaign	29	\$66,250	\$0.00	
2021 Pledge Campaign	40	\$75,860	\$67,604	89%
2020 Pledge Campaign	45	\$90,040	\$77,178	86%
2019 Pledge Campaign	41	\$82,380	\$65,508	80%
2018 Pledge Campaign	43	\$69,974	\$59,997	86%

WORSHIP & CONGREGATIONAL CARE, Fr. Christian & Mthr. Jodi

Worship

Worship at St. Philip's in 2021 continued to be tricky but joyful. The beginning of the year (Jan through Palm Sunday) were held online due to the pandemic and diocesan restrictions. Masks have been an essential liturgical piece for the safety and wellbeing of those who are comfortable attending in person.

We maintained our outdoor services in the summer months June—August. In 2020, the outdoor services were held in the parking lot. In 2021, due to dangerous golf ball fiascos, we moved the worship space along the tree line near the Memorial Garden. Mthr. Erin Jean Ward (our Summer Supply Priest) presided at these services during the Co-Rectors' sabbatical. Thanks to Wes Blizzard for doing the work of the altar guild and helping to make the worship space look beautiful.

The word "Liturgy" comes from the Greek, *leitōs* (meaning public) and *urgōs* (meaning work) and is what we do on Sundays as we gather for thanksgiving and prayer. Although the pandemic continued to make things challenging to gather, the people of St. Philip's persevered and with the help of our lectors, acolytes, ushers, counters, staff (Terri on the camera, Larry on the organ and Paula making our space clean and safe), and altar guild, we faithfully moved through each and every liturgical season of the year with grace and dignity. Services, whether special or regular, take a lot of work! From crafting the liturgy, to edits, to the prayerful presence lay leaders provide, the parish is grateful for the mutual ministry the following folks contribute:

Greeters/Covid-Check-in- Barb Bleyaert, Gretta Baron, Maggie Baron, Patricia Compton, Joy Foster, Becky Ogilvie, Mary Rogers

Readers & Prayers of the People - Barb Bleyaert, Mike Clark, Patricia Compton, Joy Foster, Tim Foster, Barb (A) Kelly, Bruce Ogilvie, Susan Wenzlick

Altar Guild- Wes Blizzard, Debbie Clark (Chair), Christine Kramer, Judy Macey, Gale Luketich

Counters' Guild - Patricia Compton, Joy Foster (Treasurer), Rachel Koenig, Rob Meyer

Acolyte/Crucifer - Wes Blizzard, Bruce Doyon, Wendy Hedeon

Usher - Debbie & Mike Clark, Tim Foster, Becky Ogilvie, Tim Taylor

Staff - Larry Smith, Paula Basey, and Terri Conroy

Congregational Care

The pandemic continued to make Congregational Care challenging. But in 2021 we were able to see our parish making personal contacts in unique ways. If you are feeling isolated or disconnected during this time, please reach out so we can try to help you feel supported and loved.

The Co-Rectors' continued to visit and reach out in other ways, to the parishioners who are on the visitation list as restrictions were lifted and folks requested. The rubric that we use is for one or both of the priests to visit once a month and for a Lay Eucharistic Visitor (LEV) to visit once a month. If a parishioner on the list requests more visits, we always try to accommodate.

The Lay Eucharistic Visitor ministry continues to be an important ministry. While there was significant disruption (and diocesan restrictions) to this ministry, when visits were allowed, happened regularly. This ministry is specifically made for parishioners who are unable to make it to church for worship for health reasons. It continued to be a challenging year to assess and strategize who else needed to be added to this list because of the pandemic. Know that if you need a visit from a priest, for any reason, please reach out to the Co-Rectors. Special thanks to the *Lay Eucharistic Visitors* who remained faithful to home communion visits throughout the year, and especially while the Rectors were on Sabbatical- Barb Bleyaert, Patricia Compton, Wendy Hedeem, Judy Macey. LEV is a licensed ministry, under the supervision of the priest. If you are feeling called to this special ministry, please be in contact with Fr. Christian and Mthr. Jodi.

You may recall receiving icons with prayers on the back throughout the year. These were an attempt to build a library for you with different windows of Saints for your prayers at home. Thanks to the aid of a quality printing machine, a laminating tool, and creative minds to help the Rectors, this was a welcomed gift to many.

We continued to mail cards to parishioners with birthdays and anniversaries. Thanks to Carol Codden for the artwork on the cards and to Becky Ogilve for keeping all of the dates organized and for mailing them.

We are grateful to Gretta Baron for making Anglican Rosaries and to Susan Wenzlick's mom for knitting prayer shawls this year for the priests to bring to folks during their visits.

If you are curious about serving or helping in any of these areas, please be in touch with Fr. Christian or Mthr. Jodi.

MEMBERSHIP REPORT (Second year of COVID)

• Deaths of Members	1
• Confirmations/Receptions/Re-Affirmations	0
• New Households	5
• Baptisms	0
• Transfers from St. Philip's	0
• Transfers into St. Philip's	0

WORSHIP SERVICES REPORT

The Holy Eucharist

• Number of Saturday/Sunday In-person Eucharists	45
• Average Sunday Attendance (1189 ÷ # of Sundays that services were held)	26
• Weekday Eucharists	1
• Private Eucharist (Home Communion)	14

The Daily Office

Episcopal Services (Bishop Present)	0
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Pastoral Offices

• Baptisms	0
• Burials	3
• Unction	2
• Weddings	0

Other Services (Attendance)

• Triduum: pre - recorded in conjunction with other Norther Region Episcopal Parishes	
• Maundy Thursday	0
• Holy Friday	0
• Easter Sunday	23
• Christmas Eve	60

COVID-19 Services On-line

• Holy Eucharist (Sunday)	# of services	# of "views"
	12	700

IN MEMORIAM

Death and Burials continued to be challenging to care for and orchestrate with the unpredictable nature of the pandemic. We held three services in 2021 for folks who were members, family, or friends of the parish. Tom Davis, Martha Slowiak, and Larry Burks, were all sent into the nearer presence of Christ from our parish. This memoriam section honors the Saints of God who passed away in the calendar year, or had their committal/burial service in that year. May light perpetual shine upon them.

Larry Burks
Tom Davis
Martha Slowiak

The Diocese of Western Michigan

The Standing Committee

www.edwm.org

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Monday—Wednesday

9:00 am—4:00 pm

Or by appointment

Please email for quickest response.

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