

**Annual Report
of the
Mission and Ministry
of
St. Philip's Episcopal Church: 2020**



Presented at
Annual Meeting
January 24, 2021
Via Zoom

St. Philip's Episcopal Church
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Agenda for our time today:

- I. Call to Order & Opening Prayer
- II. Motion to accept zoom as official business
- III. Appointment of Clerk for Annual Meeting
- IV. [Minutes from Annual Meeting 2020](#)
- V. Co-Rectors' Parish Address
- VI. [Proposed By-Law Change](#) (2nd Reading) Motion, Discussion, Vote
- VII. [Election to the Vestry \(three-year term\)](#) & Election of alternates to EDWM Convention (two-year term)
- VIII. Parish Finances: [2020 Year End Report](#), [Year End Revenue/Expense Reports](#), [Operating Budget for 2021](#) and [Endowment Update](#)
- IX. Receive reports from various areas of ministry ([Co-Rector's Report](#), [Sr.Warden Report](#), and [VESTRY REPORTS: Buildings & Grounds Report](#), [Christian Ed & Formation Report](#), [Communications & Technology Report](#), [Hospitality & Fellowship Report](#), [Outreach Report](#) (including [The Good News Garden](#), [The Order of Naucratus](#), [Angel Tree](#), and [The Baby Pantry](#)), [Stewardship Report](#), and [Worship & Membership Report](#)) and [In Memoriam](#).
- X. [Fr. Lovett Foundation](#) Report
- XI. Adjournment

Class of 2020 (Outgoing)

Wes Blizzard
Jim Rogers
Carol Vaughan

Class of 2021

Wendy Hedeem
Rachel Koenig
Holly Loring

Class of 2022

Barb Bleyaert
Mike Clark
Joy Foster

Candidates for Class of 2023

Harold Byers
Susan Wenzlick

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

Patricia Compton
Debbie Clark

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

Mike Clark
Joy Foster

January 12, 2020
Annual Parish Meeting Minutes
St. Philip's Episcopal Church
Beulah, MI

The Annual Parish Meeting of St. Philip's Episcopal Church was called to order by Mthr. Jodi at 11:20AM with Opening Prayer.

Christine Kramer, as appointed Clerk for the Vestry and will record this Annual meeting. Gratitude was extended to Mary Link for her past year of service as Clerk.

Attendance, Those Present: Chris Kramer, Maryanne Bisler, BJ Kelly, Harold Byers, Dorothy Byers, Bill Bunn, Eileen Bunn, Tim Foster, Carol Vaughan, Joy Foster, Mike Clark, Maggie Duncan, Carol Codden, Catherine Codden, Gary Michalek, Debbie Clark, Fthr. Christian Baron, Jim Rogers, Mary Rogers, Ashley Olstad, Nancy Simmons, Rob Meyer, Judy Meyer, Matthew Koenig, Rachel Koenig, Judy Macey, Pat Compton, Barb Bleyaert, Alice Matteson, Brent Niswonger, Montana Baron, Frances Olstad-Simmons, Isabella Niswonger, Maggie Baron, Gretchen Baron, Tobias Olstad-Simmons and Mthr. Jodi

Mthr. Jodi moved to Suspend using Paper Ballots for voting and to use Raise of Hand at this Annual Meeting. Rachel Koenig seconded and motion passed unanimously.

Minutes of the 2019 Annual Meeting were moved by Tim Foster to be approved. Patricia Compton seconded. No discussion and motion was approved by raise of hand without abstention.

Co-Rectors' Parish Address offered by Mthr. Jodi focused on living a Christian Life by being "moved to serve" in a mutual Ministry.

The Slate of Nominees for election to a 3 year term on the Vestry were presented by Mthr. Jodi with rules of Right to Vote explained. The Slate includes Joy Foster, Mike Clark and Barb Bleyaert.

Motion was made by Tim Foster and seconded by Pat Compton to close nominations. Motion accepted without discussion and accepted by Yea/Nae vote.

Mthr. Jodi then moved to accept the Slate of nominees: Joy Foster, Mike Clark, and Barb Bleyaert. Motion seconded by Tim Foster and Slate of Nominees was accepted by raise of hand vote.

Motion was made by Barb Bleyaert to accept nominations of Alternates to EDWM Convention for 2 years term. Nominees being Pat Compton and Debbie Clark. Motion was seconded by Rachel Koenig and without discussion, approved by raise of hands.

Patricia Compton made a Motion to approve a By-Law Change by rule Art. IV Sec I of Art II Sec 6 item [a] for approval. Judy Macey seconded motion allowing for flexibility of NUMBER of Vestry serving

according to size of Congregation. A lengthy discussion began to ensure understanding of motion. The Motion was then voted and passed unanimously by raise of hands.

Parish Finances: Extensive and in depth 2019 Year End Financial Report, Parish Endowment Update, and 2020 Budget Update was given by Rachel Koenig in conjunction with Mthr. Jodi. Motion was then made by Pat Compton to accept the report which was seconded by Nancy Simmons. Discussion was lengthy with questions such as how is an Audit triggered; by use of Endowment Funds? How is the yearly budget affected by the variance in life circumstances of donors? Cynthia Niswonger and BJ Kelly expressed the importance of and the dependence on the weekly giving and Honoring the Pledges. A vote by hands approved acceptance of the Year End Financial Report.

Motion to Adjourn by Pat Compton was made and seconded without discussion and Passed.

On to the 3rd Annual Chili Cookoff and the secret ticket-in-the-bag voting for the BEST Chili. Will Maryanne Bisler maintain her Reign?

Respectfully Submitted,
Christine Kramer, Clerk

SECOND READING OF PARISH BY-LAW CHANGE

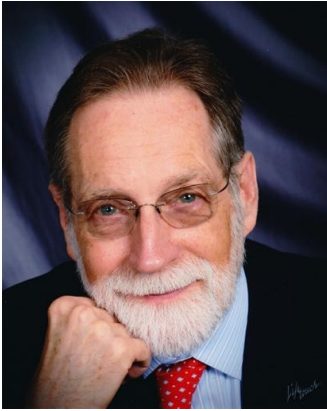
(1st reading done at 2020 Annual Meeting)

Having [duly established the rationale](#) for amending the by-laws of St. Philip's Episcopal Church, Benzie County, and having received feedback and affirmation from the body present at the [2020 Annual Meeting](#), we present to you the second reading of the change to Article II. Section 6. On the Election of Vestry Members. After hearing a motion and support, having time for focussed discussion, and voting, the following amendment will be adopted at this Annual Meeting and be so noted in the by-laws.

Section 6. Election of Vestry Members:

(a) The Vestry shall consist of ~~nine lay members~~ not less than six nor more than 15 lay members who are confirmed communicants of the Church, as defined in Canons of the General Convention, and shall be qualified voters of the Parish.

MEET OUR CANDIDATES FOR VESTRY



Harold Byers

Dorothy and I built a house north of Frankfort and made a permanent move from Cincinnati in June 2019. Our roots in this part of Michigan go back to childhood for Dorothy and for me back over 50 years. We have two sons, Eric and Mark, both of whom are musicians living in California, and two grandchildren Mia (6) and Dominic (4). Mark sang in the St. Thomas Choir of Men and Boys (St. Thomas Church Fifth Avenue, NYC) from grades 5-8. We visited often and loved the services there. Shortly after our move to Michigan, we visited St. Philip's. We were warmly welcomed, uplifted by the worship service, and have been attending ever

since.

In Cincinnati I joined the Episcopal Church in 1995 (Dorothy grew up in the Episcopal Church) and was active at Christ Church Cathedral in Cincinnati on several committees, including the Music Committee for which I served as chair for 13 years. I stepped down from that position this past May. During that time, the Cathedral acquired an outstanding harpsichord and commissioned three marvelous mechanical action pipe organs, one in the Chapel, one in the Nave, and a portable continuo organ. The music program and staffing were also significantly expanded during that time.

I served as a violinist in the Cincinnati Symphony for 41 years and as a board member of the orchestra for 21 years, participating on endowment, finance and governance committees. I also served as treasurer for our condominium association for some 20 years, tracking income and expenses and producing monthly and annual reports. At St. Philip's I have participated in the Education and Formation Committee. If elected to the vestry, I will count it as a privilege to assist in the mission of St. Philip's Church and that of the greater Church.



Susan Wenzlick

I am a new resident of Beulah after 14 months in Traverse City and Lake Ann, and 22 years near Cadillac, where I went to St. Mary's Episcopal Church for 10 or 12 years. I started coming to St. Phil's a couple of years ago when I knew I'd be moving to the area and was looking for a new church home after several churchless years. I joined the St. Phil's Financial Advisory Committee and worked with committee members and our rectors on this year's stewardship campaign.

I have a 26 year old daughter who's recently moved back up north (into my basement and yes we're a cliché). I just adopted a chubby 4 year old Corgi who I named Charlotte after the spider, a favorite book in childhood and now. I work part time as an environmental consultant, and part time as a grant writer for arts, cultural, and other nonprofits. I'm a new appointee to the Benzie County Land Bank. I write an occasional blog about places and community.

I feel strongly that we are responsible for participating in the communities we want to live in, including the church community. Especially in a small town or a small congregation, we have an obligation to contribute. I want St. Phil's to be vital and relevant for a long time so I can stay part of this community of interesting, generous, and spiritual people, and serving on the Vestry is one way I can help make that happen.

2020 FINANCIAL REPORT TO THE CONGREGATION

Barb Bleyaert, Treasurer



Despite the impact of the pandemic on our ability to gather in person at St. Philip's for more than half the year, we are ending this fiscal year in sound and quite remarkable financial shape. The financial health of our parish can be credited to: 1) the commitment and generosity of St. Philipites in meeting their annual pledges; 2) the blessing of the endowment which provided stable revenue every month; 3) receipt of a PPP loan to help us with payroll and utility bills for several months; 4) lower than budgeted expenditures because of the church closure, careful fiscal management and other factors noted below.

Overview of Year-end Operating Revenues: The three primary operating revenue sources at St. Philip's (in order) are the endowment, pledges, and plate offerings. With the fiscal year completed, and not counting the federal PPP loan, operating revenues totaled \$272,094 or 97.6% of budgeted revenues. Revenue provided by the endowment was \$167,469. Revenues from pledges actually exceeded the pledged amount for 2020: \$90,040 pledged with \$91,694 received! As might be expected, our non-pledge or "plate" revenues were significantly under the budgeted amount: \$20,000 projected, \$11,149 received.

Overview of Year-end Operating Expenditures: Operating expenditures for 2020 ran 8% under budget: \$256,958 expended, \$278,635 budgeted. The reduction in expenditures were primarily the result of both careful fiscal management by the Vestry and the fact that the pandemic affected so much of what we were able to do, from expenditures to fund our coffee hour to expenses related to attending an in-person diocesan convention. Two other reductions in expenditures of significance must be noted: 1) a reduction in the cost of the Rectors' medical/dental coverage because Holy Trinity Church in Manistee is now covering one quarter of that annual cost; and 2) an offset in Fr. Christian's annual salary during his medical leave by reimbursement through short-term disability insurance coverage.

St. Philip's PPP Loan: The C.A.R.E.S. Act passed by Congress and signed by the President enabled businesses and non-profits to apply for a Payroll Protection Program loan designed specifically to keep people employed and to keep the lights on. Churches were eligible to apply, and the Vestry voted in April to make an application. Our application through Honor Bank was approved at the end of April. We received a forgivable loan for \$30,662 that covered the cost of payroll for several months as long as we continued to employ all staff, including the Rectors. The provisions of the loan have been followed consistently and documented carefully by the Treasurer and Bookkeeper. An application for loan forgiveness has been submitted and is under review. We have every reason to believe the loan will be "forgiven" and become a grant which does not need to be repaid.

Summary of 2020 Fiscal Health of the Parish: In summary, due to the blessing of our endowment, the generous commitment of our church members, and the intervention provided by Congress, St. Philip's has "weathered the storm" of the first year of the pandemic without having to lay off our Rectors or staff members, significantly diminish the care of our congregation, church operations, or our building or grounds.

Fiscal Outlook for 2021: The financial outlook for St. Philip's is very positive, despite the pandemic. The 2021 budget has been prepared assuming the pandemic will require us to suspend in-person services and activities for half the year, until vaccinations in Michigan have been completed at a significant level. For this reason, targets for both pledge and plate revenue have been reduced fairly dramatically, and expenditure projections most affected by church closure have also been adjusted for 2021. But because of the variables noted above, St. Philip's is ending 2020 with financial resources which can be carried over and applied to the 2021 budget in the amount of \$45,470. In addition, because of the remarkable generosity of our church community, we not only met but exceeded by several thousand dollars the pledge target of \$70,000 for 2021. These two factors alone mean that we will be able to reduce the withdrawal from the endowment for operation in 2021 by 19%, or more than \$30,000. Reducing our dependency on the endowment for operations and ensuring that the endowment exists in perpetuity is an on-going goal of the Vestry, the Financial Advisory Committee and the Rectors. The 2021 budget that will be presented to the parish at the annual meeting reflects the sound fiscal health of our parish. But, even more, it reflects the deep commitment and resolve of our church community not only to survive but also to thrive during a health crisis that has kept us apart physically but cannot separate us from our love for one another and for the God we serve.

If you have any questions about this financial report or the 2021 annual budget, please don't hesitate to contact me by phone (734-330-5644) or email (barbbleyaert@att.net.)

YEAR END EXPENSE/REVENUE REPORTS

Following is the accounting of all of our parish accounts for 2020 (Restricted, Non-Restricted, and Investments). Our gratitude for the diligent work done, faithfully, by our Financial Advisory Committee, Treasurer, Bookkeeper, and entire Vestry for taking even more steps this year to make the funds more transparent and consistently accounted for. Church finances are a complicated endeavor to honor the wishes of each individual donor, both past and present, and this group of people make it look joyful!

**St. Philip's Episcopal Church
YTD Revenue & Expense with Budget**

	<u>Jan-December 2020</u>	<u>YTD Budget</u>	<u>\$ Over Budget</u>	<u>2020 Budget</u>
Ordinary Revenue/Expense				
Revenue				
OP REV				
Non-Pledge	11,149.01	20,000.00	-8,850.99	20,000.00
Pledges	91,694.15	90,040.00	1,654.15	90,040.00
Restricted Fund Donations	26,024.00	0.00	26,024.00	0.00
Interest Checking	280.43	80.00	180.43	80.00
Interest Endowment	167,469.18	167,469.10	0.08	167,469.10
Building Use	1,406.75	1,046.00	360.75	1,046.00
Other Revenue	112.50	6,000.00	-5,887.50	6,000.00
Total OP REV	<u>298,118.02</u>	<u>294,635.10</u>	<u>13,482.92</u>	<u>294,635.10</u>
Total Revenue	<u>298,118.02</u>	<u>294,635.10</u>	<u>13,482.92</u>	<u>294,635.10</u>
Gross Revenue	<u>298,118.02</u>	<u>294,635.10</u>	<u>13,482.92</u>	<u>294,635.10</u>
Expense				
OP EXP				
St. Philips OUTREACH				
OUTREACH BABY PANTRY	2,180.00	3,000.00	-820.00	3,000.00
OUTREACH PARISH BASED	394.09	1,000.00	-605.91	1,000.00
OUTREACH READING CAMP	0.00	0.00	0.00	0.00
OUTREACH NONPARISH	0.00	0.00	0.00	0.00
Total St. Philips OUTREACH	<u>2,574.09</u>	<u>4,000.00</u>	<u>-1,425.91</u>	<u>4,000.00</u>
BUILDING AND GROUNDS				
Bldg. Insurance - Church	5,299.00	6,375.00	-1,076.00	6,375.00
Maintenance	7,505.97	8,382.00	-876.03	8,382.00
Snow and Garbage Removal	3,813.00	2,736.00	1,077.00	2,736.00
Utilities	9,228.82	8,107.00	1,121.82	8,107.00
Total BUILDING AND GROUNDS	<u>25,846.79</u>	<u>25,600.00</u>	<u>246.79</u>	<u>25,600.00</u>
COMMUNICATIONS				
Website Domain	646.95	400.00	246.95	400.00
Advertising	1,036.71	1,192.00	-155.29	1,192.00
Total COMMUNICATIONS	<u>1,683.66</u>	<u>1,592.00</u>	<u>91.66</u>	<u>1,592.00</u>
CONGREGATIONAL CARE				
Pastoral Care	519.09	1,000.00	-480.91	1,000.00
Lay Eucharistic Ministers	0.00	0.00	0.00	0.00
Total CONGREGATIONAL CARE	<u>519.09</u>	<u>1,000.00</u>	<u>-480.91</u>	<u>1,000.00</u>
DIOCESAN EXPENSES				
Convention	218.45	2,000.00	-1,781.55	2,000.00
Diocesan Apportionment	24,567.98	24,568.00	-0.02	24,568.00
Total DIOCESAN EXPENSES	<u>24,786.41</u>	<u>26,568.00</u>	<u>-1,781.59</u>	<u>26,568.00</u>
EDUCATION				
Religious Ed. - Adult	2,099.59	1,300.00	799.59	1,300.00
Religious Ed. - Youth	154.29	1,954.00	-1,799.71	1,954.00
Total EDUCATION	<u>2,253.88</u>	<u>3,254.00</u>	<u>-1,000.12</u>	<u>3,254.00</u>
FELLOWSHIP				
Food and Kitchen Supplies	213.49	340.00	-126.51	340.00
Fellowship and Church Family	24.41	840.00	-815.59	840.00
Total FELLOWSHIP	<u>237.90</u>	<u>1,180.00</u>	<u>-942.10</u>	<u>1,180.00</u>
OFFICE ADMINISTRATIVE				
Dues & Fees	1,659.16	804.00	855.16	804.00
Audit	3,325.00	6,000.00	-2,675.00	6,000.00
Office Copier Lease	2,446.10	1,875.00	571.10	1,875.00
Office Supplies	2,747.99	4,999.00	-2,248.01	4,999.00
Total OFFICE ADMINISTRATIVE	<u>10,178.25</u>	<u>13,678.00</u>	<u>-3,498.75</u>	<u>13,678.00</u>
PAYROLL				
Pension	1,033.47	0.00	1,033.47	0.00
Gross Wages				
Organist Wages	8,453.12	9,265.92	-812.80	9,265.92
Sexton wages	4,140.20	3,957.00	183.20	3,957.00
Parish Administrator	20,279.36	20,677.00	402.36	20,677.00
Total Gross Wages	<u>32,872.68</u>	<u>33,900.00</u>	<u>-1,027.32</u>	<u>33,900.00</u>
Payroll Taxes	2,614.75	2,524.58	90.17	2,524.58

St. Philip's Episcopal Church
YTD Revenue & Expense with Budget

	<u>Jan-December 2020</u>	<u>YTD Budget</u>	<u>\$ Over Budget</u>	<u>2020 Budget</u>
Workers Comp	0.00	404.00	-404.00	404.00
Sub-Contractor				
Bookkeeping	6,118.75	4,800.00		4,800.00
Subcontractor Mileage & Reimb	136.85	600.00	-463.15	600.00
Substitute Organist Wages	0.00	300.00	-300.00	300.00
Supply Clergy Wages	487.63	2,750.00	-2,262.37	2,750.00
Total Sub-Contractor	<u>6,743.23</u>	<u>8,350.00</u>	<u>-1,606.77</u>	<u>8,250.00</u>
Total PAYROLL	42,564.13	44,179.08	-2,014.95	44,179.08
RECTORS				
Rector wages	62,106.62	67,020.36	-4,913.84	67,020.36
Continuing Education	147.69	1,440.00	-1,292.31	1,440.00
Professional Expenses	3,794.48	10,000.00	-6,205.52	10,000.00
Health Ins. (Incl. HSA)	27,771.20	33,648.00	-5,876.80	33,648.00
Housing	27,692.16	30,000.00	-2,307.84	30,000.00
Pension	20,607.12	17,463.66	3,143.46	17,463.66
Total RECTORS	<u>142,119.17</u>	<u>159,572.02</u>	<u>-17,452.85</u>	<u>159,572.02</u>
VESTRY	1,367.63	1,000.00	367.63	1,000.00
WORSHIP				
Altar Supplies	1,358.39	1,500.00	-141.61	1,500.00
Music	1,009.00	1,315.00	-296.00	1,315.00
Miscellaneous	613.77	200.00	613.77	200.00
Total WORSHIP	<u>3,231.16</u>	<u>3,015.00</u>	<u>216.16</u>	<u>3,015.00</u>
Total OP EXP	<u>256,668.16</u>	<u>284,636.10</u>	<u>-27,976.94</u>	<u>284,636.10</u>
Total Expense	<u>41,159.86</u>	<u>0.00</u>	<u>41,159.86</u>	<u>0.00</u>
Net Ordinary Revenue				
Other Revenue/Expense				
Other Revenue	0.00			
Restricted Funds Revenue	<u>0.00</u>			
Total Other Revenue	<u>0.00</u>			
Net Other Revenue	<u>0.00</u>			
Net Revenue	<u>41,159.86</u>	<u>0.00</u>	<u>41,159.86</u>	<u>0.00</u>

St. Philip's Episcopal Church
Annual Revenue and Expense Budget Overview
2020 and 2021

	2020	2020	2021
	Budgeted	Actual	Budgeted
REVENUE			
OPERATING REVENUE			
Non-pledge/plate	20,000.00	11,149.00	13,000.00
Pledges	90,040.00	91,694.00	75,360.00
Interest, Checking	80.00	255.00	255.00
Endowment Transfer	167,469.00	167,469.00	135,250.00
Building Use	1,046.00	1,409.00	700.00
Other Income	0.00	112.50	150.00
Audit (Endowment)	6,000.00	0.00	4,000.00
PPP Loan (Grant)	0.00	30,662.00	0.00
Grant Awards	0.00	0.00	12,500.00
2020 Net Operating/Carry-over			45,470.00
TOTAL OPERATING REVENUE	284,635.00	302,750.50	286,685.00
NON-OPERATING REVENUE			
Grant Awards	0.00	0.00	34,890.00
<u>Restricted Fund Donation</u>	<u>0.00</u>	<u>26,024.00</u>	<u>0.00</u>
TOTAL NON-OPERATING REVENUE	0.00	26,024.00	34,890.00
TOTAL OPERATING & NON-OP REVENUE	284,635.00	328,774.50	321,575.00
OPERATING EXPENSES			
OUTREACH			
Baby Pantry	3,000.00	2,180.00	3,000.00
<u>Parish-Based</u>	<u>1,000.00</u>	<u>394.00</u>	<u>1,000.00</u>
Total OUTREACH	4,000.00	2,574.00	4,000.00
BUILDING & GROUNDS			
Church Insurance	6,375.00	5,299.00	5,047.00
General Maintenance/Repair	8,382.00	7,505.97	5,000.00
Snow & Garbage Removal	2,736.00	3,813.00	----
Utilities	8,107.00	9,228.82	8,800.00
Monthly Contracted Services			
Snow Removal/Lawn Care	----	----	6,348.00
Garbage Service	----	----	390.00
Atrium & Garden Care	----	----	2,075.00
<u>Cintas Mat Cleaning</u>	<u>----</u>	<u>----</u>	<u>1,584.00</u>
Total BUILDING & GROUNDS	25,600.00	25,846.79	29,244.00
COMMUNICATIONS			
Website Domain	400.00	116.00	100.00
IT & Support	0.00	855.00	2,000.00
<u>Advertising</u>	<u>1,192.00</u>	<u>1,039.71</u>	<u>1,200.00</u>
Total COMMUNICATIONS	1,592.00	2,010.71	3,300.00
CONGREGATIONAL CARE			
Pastoral Care	1,000.00	519.09	500.00
<u>Lay Eucharistic Ministers</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total CONGREGATIONAL CARE	1,000.00	519.09	500.00
DIOCESAN EXPENSES			
Convention	2,000.00	218.45	2,000.00
<u>Apportionment</u>	<u>24,568.00</u>	<u>24,567.96</u>	<u>24,568.00</u>
Total DIOCESAN EXPENSES	26,568.00	24,786.41	26,568.00

	2020 Budgeted	2020 Actual	2021 Budgeted
EDUCATION & FORMATION			
Religious Education – Adult	1,300.00	2,099.59	2,500.00
Religious Education – Youth	1,954.00	154.29	250.00
Total EDUCATION & FORMATION	3,254.00	2,253.88	2,750.00
FELLOWSHIP			
Food & Kitchen Supplies	340.00	213.49	300.00
Fellowship & Church Family	840.00	24.41	300.00
Total FELLOWSHIP	1,180.00	237.90	600.00
OFFICE ADMINISTRATION			
Dues & Fees	804.00	1,659.16	1,700.00
Audit	6,000.00	3,325.00	0.00
Office Copier Lease	1,875.00	2,446.10	2,500.00
Office Supplies	4,996.00	2,747.99	3,000.00
Total OFFICE ADMINISTRATION	13,675.00	10,178.25	7,200.00
PAYROLL (Support Staff, Supply Clergy)			
Gross Wages			
Pension (Parish Admin)	0.00	1,033.47	1,240.00
Organist	9,265.92	8,453.12	8,500.00
Sexton	3,657.60	4,140.20	4,200.00
Parish Administrator	20,077.00	20,279.36	20,165.00
Total Gross Wages	33,000.52	33,906.15	34,105.00
Payroll Taxes	2,524.56	2,514.75	2,500.00
Workers' Comp Insurance	404.00	0.00	404.00
Sub-Contractors' Wages			
Bookkeeper	4,600.00	5,118.75	5,500.00
Supply Clergy Wages	2,750.00	487.63	12,600.00
Supply Mileage/Reimburse	600.00	136.85	300.00
Supply Lodging/Other	0.00	0.00	0.00
Substitute Organist	300.00	0.00	150.00
Total PAYROLL	44,179.08	42,164.13	55,559.00
PAYROLL (Rectors)			
Rector Salary	67,020.36	62,020.36	68,282.00
Continuing Education	1,440.00	147.69	1,500.00
Professional Expenses	10,000.00	3,794.48	5,000.00
Medical, Dental, HAS	33,648.00	27,771.20	26,604.00
Housing Allowance	30,000.00	27,692.16	30,000.00
Pension	17,463.66	20,607.12	20,878.00
Total RECTORS' PAYROLL	159,572.02	142,119.17	152,264.00
STEWARDSHIP	0.00	0.00	500.00
VESTRY	1,000.00	1,357.63	500.00
WORSHIP			
Altar Supplies	1,500.00	1,358.39	1,550.00
Music & Liturgy	1,315.00	1,059.00	1,000.00
Other Worship Expenses	200.00	813.77	600.00
Total WORSHIP	3,015.00	3,231.16	3,200.00
TOTAL OPERATING EXPENSES	284,635.00	257,279.88	286,685.00
Net Operating Revenue	0.00	45,470.00	0.00

**2020 YEAR-END ENDOWMENT REPORT,
Jeff Spencer | Assistant 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 to the Church. Those funds are now invested with Wedbush Securities and our Fund Manager is Assistant Vice President, Jeff Spencer with a goal of perpetuity. He visits the parish quarterly (2020 only via zoom) to present the current state of our assets to the Financial Advisory Committee and Vestry. The Endowment was set up to serve as a buffer for our operating budget. Below is an accounting of the year's performance received by Mr. Spencer.

1. SPC Endowment Balance (note the YTD total return +8.6% net of fees for the year through December 2020 – the benchmark is +7.3% through the same period).

Account	31-Dec	31-Jan	28-Feb	31-Mar	30-Apr	31-May	30-Jun	31-Jul	31-Aug	30-Sep	31-Oct	30-Nov	31-Dec	Return
Legg Mason	\$429,796	\$431,388	\$400,677	\$362,461	\$410,283	\$437,627	\$451,097	\$479,657	\$524,657	\$502,585	\$479,980	\$527,840	\$540,654	30.2%
Schafer-Cullen	\$1,205,953	\$1,152,525	\$1,033,967	\$882,007	\$955,548	\$987,783	\$988,346	\$1,002,629	\$1,029,500	\$1,000,968	\$966,176	\$1,080,363	\$1,115,906	-2.8%
Kayne Anderson	\$427,972	\$420,920	\$390,544	\$330,090	\$370,041	\$412,281	\$427,499	\$447,760	\$460,054	\$440,052	\$449,207	\$519,998	\$539,966	30.7%
WCM International	\$432,425	\$424,227	\$405,815	\$352,328	\$381,384	\$412,806	\$439,008	\$461,019	\$481,145	\$473,627	\$466,298	\$518,313	\$542,052	29.9%
MLP's	\$152,080	\$148,987	\$131,578	\$76,367	\$91,774	\$97,418	\$94,825	\$94,716	\$96,218	\$92,221	\$91,420	\$104,771	\$106,117	-24.4%
Bonds	\$1,386,390	\$1,392,268	\$1,380,492	\$1,257,177	\$1,310,784	\$1,321,655	\$1,323,331	\$1,343,887	\$1,352,515	\$1,345,988	\$1,344,751	\$1,372,288	\$1,382,339	3.7%
Total	\$4,034,616	\$3,970,315	\$3,743,073	\$3,260,430	\$3,519,814	\$3,669,570	\$3,724,106	\$3,829,668	\$3,944,089	\$3,855,441	\$3,797,832	\$4,123,573	\$4,227,034	8.6%
Performance	N/A	-1.3%	-6.5%	-17.1%	-11.3%	-7.2%	-5.7%	-2.8%	0.4%	-1.5%	-2.5%	5.9%	8.6%	N/A

2. Current Asset Mix

- a. Large Cap Value: \$1,115,906 (26%)
- b. Large Cap Growth: \$540,654 (13%)
- c. Small/Mid Cap: \$539,966 (13%)
- d. MLP's/REIT's/BDC's: \$106,117 (2%)
- e. International: \$542,052 (13%)
- f. Fixed Income: \$1,382,339 (33%)

3. Total Withdrawals

- a. I have net withdrawals at \$155,726.19 for the year through the end of December – in addition we did a \$2,235 distribution out of the check writing account November relating to Christian and Jodi's repair work that was approved.

Year-End Investment Report Commentary

In 2020, the fund ended the year with an 8.6% rate of return (net), which exceeded the benchmark return by 1.3%. These returns follow-up a year in which we generated an 18.3% return. With 33% of the funds assets in Fixed Income, which still generated over a 3% rate of return, that weighed on the overall rate of return relative to an all-stock index. In addition, the composition of investments, which skews heavily towards income generating assets, given the monthly withdrawal needs of the Endowment fund, underperformed the growth oriented funds (which pay little income) by a significant margin. To illustrate this further, our investments in large cap growth stocks, small and mid size stocks and international stocks (the latter two managers outperformed their benchmarks by 20%+) all returned nearly 30% returns this year, mostly due to share price appreciation.

While St. Philip's endowment fund has a perpetual time horizon, the need for income from investments has increased over years, as the account had net withdrawals of \$155,726.19, or 3.9% of the beginning of 2019 balance (below the beginning of the year 4.2% target withdrawal rate due to contributions being added back to the fund through ~\$11,715 of contributions via loan repayments from the Barons).

While this withdrawal percentage could decline this year due to a lower annual budget (aided by cost savings and income stemming from PPP) and higher year-end endowment value, the withdrawal rate highlights a need for current income to cover our withdrawals. Thus, 61% of our endowment balance is geared towards investments that generate income, while the other 39% is dedicated towards investments more focused on long-term growth relative to income generation. With the 10 year government bond currently yielding 1.05% as of January 6th, 2021 (crossing 1% today for the first time since March of 2019 and compared to 1.89% at the beginning of 2020), the 30 year government bond yield currently at 1.82% (down from 2.38% last year), and the dividend yield of the S&P 500 at 1.56% (down from 1.7% 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. This need has only grown this year as we are starting in an even lower interest rate climate (great for taking out a mortgage, not so great for savers) and a Federal Reserve that has targeted zero percent short-term rates until 2023 or possibly 2024.

With the annual budget being set at **\$167,469.10 (4.2% of the beginning of 2020 endowment balance)** and our approximate annual investment income at \$115,000 (2.7% yield vs beginning 2021 balance), we are covering the majority (77%) 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 prices (as we saw this year, very clearly in March and April). Importantly, three of our accounts (the Bond account, the Shaffer Cullen High Dividend fund and the MLP/BDC/REIT account) earn 88% of our investment income, despite only being 61% of the account total, showcasing their above average income yields.

Entering 2020, unlike the year previous, market optimism was high as the economy was nearing full strength as evidenced by a number of economic indicators like record-low unemployment rates, record-high home prices and strong manufacturing sentiment. The stock market reflected this, as it ended 2019 on a strong note at an all-time high, exiting the year with double-digit returns in equities. Perceived risks were tied more to Federal Reserve policy, Presidential impeachments and an upcoming Presidential election cycle.

Then COVID-19 happened.

What was seen as a minor risk in January and February, where large parts of China were being locked down (and the CDC saying the risk of global contagion was low), became one of the largest economic disruptions our world has ever seen.

In a matter of a couple of weeks, our economy went from full employment to near record unemployment. The stock market dropped over 30% in 30 days. Our country's GDP recorded the largest decline in history, besting even the Great Depression.

Not to be outdone, oil traded at *negative* \$37.63 a barrel (wrap your head around that one) and the ten year treasury hit a record low of 0.31%, reflecting a hurricane of unexpected bad news, fear and uncertainty about the path of the virus when we first went into lockdown in March.

Fortunately, the government responded with extremely swift fiscal policy measures via the CARES Act, which helped businesses and consumers stay afloat during the worst days of the crisis. St. Philip's was a direct beneficiary of the Payroll Protection Plan (PPP), which essentially gave businesses (and nonprofits) a bridge loan during the darkest days of the crisis. The CARES Act put over \$3 Trillion into the US economy, dwarfing the rescue packages seen during the Financial Crisis by a magnitude of approximately 4x.

In addition, the Federal Reserve took unprecedented action during the incredibly volatile market environment in late March, when a 1,000-2,000 point up or down day in the Dow Jones Index seemed almost normal. The Federal Reserve, arguably learning from the lessons of the financial crisis where they were criticized for moving too slowly, took out their "bazooka" and flooded the capital markets with liquidity by cutting interest rates from 1.75% to 0% in a matter of two weeks and also committed to rapidly expanding their balance sheet (aka "quantitative easing") by buying not just government bonds, but also Municipal Bonds, Corporate Bonds and even "Junk" Bonds – an unprecedented show of support for the credit markets. Almost to the day of the latter action, the credit markets re-normalized and it began the birth of the "new" bull market (after the previous 10+ year bull market "died" just 30 days earlier).

One of the questions I have received most this year is "how is the stock market doing so well if the real economy is in a recession?" This is a multi-pronged answer, but my belief is as follows:

- 1) The "stock market" is a generic term. The stock market is a composition of businesses with very different qualities. Some are large. Some are small. Some are new. Some are blue chip. Each company is impacted very differently by various economic environments. This year provided some very glaring examples of this. While US GDP dropped the most on record during the second quarter (-34%), the home exercise equipment company, Peloton, reported a 66% *increase* in sales. Meanwhile, Delta Airlines reported a 91% *decline* in revenue during the same period. Some businesses were able to thread the needle and provide stable returns, but 2020 was a market of "haves" and "have nots." The more in-person the business was, the poorer the returns were. The more digital the business was, the greater the returns were.
- 2) To this point, the "stock market" has become more and more represented by the technology companies that have grown to mammoth proportions aided by digital transformation pre-COVID and subsequently massively accelerated because of COVID. Take the S&P 500, for example. The S&P 500 is comprised of 500 businesses weighted by market capitalization (the total dollar value of the company's shares). The bigger the company, the more you own of it in the index. Currently, six companies (Apple, Microsoft, Amazon, Facebook, Google and Tesla) account of 22.5% of the index. The other 494 companies account for 77.5%. Thus, the index is becoming increasingly a Technology index, for better or worse, as a few large companies increasingly move the index's direction. Because COVID was a net positive for these companies' businesses, the weighting proved to be fortuitous. However, it showed that returns were very concentrated last year and not very widespread.

- 3) The stock market, generally speaking, is a discounting mechanism for what future earnings will look like. Because of this, returns tend to be bad when things are good but getting worse (even though sentiment is usually positive at this point). The opposite is true when things are bad, but getting better (and sentiment is generally poor). 2020 proved this to be true. The market's reaction in March was one where the risk of a global pandemic on the scale not seen since 1918 was not remotely discounted until it happened. The economy went from very good to very weak almost overnight due to the blunt instrument of lockdowns that was needed to fight the health crisis. However, as the situation stabilized, things started to turn from "bad, to less bad" as cases plateaued, medical treatment improved, vaccines were developed in record time and as the government and federal reserve provided a liquidity bridge loan for consumers and businesses to stay afloat during the crisis months. This crisis has not yet ended, unfortunately, but the market is starting to look at the possibility that things will look a lot more normal (and still 'less bad' than current) by the end of this year.

- 4) Last, this is evidence that not all recessions are the same and not all market reactions to those recessions are the same. Since the financial crisis, nearly every investor has anxiously awaited the next 'big one.' Well, we got it and it came and went faster than anyone ever expected. While 2008 was symbolized by bank failures, home foreclosures and massively high unemployment stemming from a financial crisis relating to an overleveraged financial system, 2020's recession was essentially a forced shut-down in order to address a health crisis. Going into this recession, fortunately, consumers and financial institutions were not nearly as levered (thanks to post-financial crisis legislation) and home prices actually hit an all-time high *mid-pandemic*. Why? Because the virus has led to de-urbanization and re-prioritization of space and single family homes. Consumers have valued refrigerators and gardening supplies over theater tickets and travel budgets. Spending shifted from experience to durable goods. In short, not all recessions are created equal, so we have to continue to be nimble and think outside the box.

Here we stand at the beginning of the new year and the world looks a lot different than at this point last year. We've all (likely) hit lockdown fatigue, we have a new President and Congress and we are still left with more questions than answers. This is the crux of investing – nothing is ever certain. If there is a feeling of certainty (think January 2020), that's arguably the time in which things are likely to change. The market will always "climb the wall of worry," where if it's not COVID concerns, it will be something else (does anyone even remember the major concern in January of 2020 being a potential World War with Iran?).

Through this lens, I will continue to take a constructive approach to shepherding the Endowment's funds throughout the never-ending worries that lie in front of us. I continue to do this by evaluating the needs from the Endowment (currently a combination of income and growth) and base that against the opportunities, risks and financial realities (i.e. no return for safety) that exist.

Each year in financial markets is very different from the last and I think this year will be no different. I continue to express optimism on the virus front, while acknowledging the painstaking toll it has taken on so many people. After all, the last virus in 1918 (which coincided with World War I) was followed-up by the 'roaring 20's.' 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 Airlines' 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).

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.

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 (33% currently vs. a 40% cap) due to the need for current income to meet withdrawal needs. I envision the need for rebalancing within our equity portfolios within the near-term, as we should rebalance away from winners to some extent, while shifting those funds into stocks that have more upside in a normalized economic environment (all while paying better dividends).

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 and Christian and Jodi Baron. I very much look forward to the day where it will be safe to step through the doors of St. Philip's Church again and 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 a range of emotions: from shock and sadness when we were initially separated due to the pandemic, to the palpable frustration that we all felt with the gathering and suspension of our services. But it has also filled us with joy, especially as the reports on ministry trickled in over the past few weeks. St. Philip's took the challenges over the Covid pandemic and adjusted and adapted in a way that we can all feel proud of.

- I. We have taken care of one another. Early on, the vestry discerned that we should set up a way to divvy up the parish and to check in on. We weren't quite sure how bad things would get and wanted to be prepared for the worst. Each vestry member had a small group of members on their radar. Some vestry members made phone calls or sent emails to their members. Some just kept the names of their parishioners in prayer and on their lips. Some ran errands or stepped up in other special ways. In such a trying year, we know that the isolation that many (all) of us have felt has been made easier because of our "Phellow Philipites."

2. It seemed like we were needing to create new liturgies on a weekly basis. We were able to experience a number of differing worship opportunities in the past ten months. From Morning Prayer to Compline to ante-communion to Eucharist Under special Circumstances to Spiritual Communion. We worshiped outside and inside and in the Baron's Dining Room. We joined other parishes online. We made do. At times we struggled and at other times we thrived. We would like to thank you all for your flexibility and willingness to change and adjust and adapt.
3. 2020 was unique and challenging for all of us. In the summer Mthr. Jodi was able to spend a week of Continuing Ed applying for a sabbatical grant. The summer of 2021 will be our 5 year anniversary which means it will be time for a sabbatical. It seems like good timing and we are excited to share the plans with you in the next couple of months. Stay tuned.
4. We want to also offer a special "thank-you" to these folks:
 - a. Our staff (Nancy, 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.
 - b. Debbie Clark & Wes Blizzard-- Altar Guild and Altar Artist Extraordinaires.
 - c. The sturdy and steadfast parishioners who lived out their Baptismal promises by caring for our Baby Pantry families.
 - d. Sr. Warden, Rachel Koenig (wise and willing to troubleshoot any issues that we need to talk through)
 - e. Jr. Warden, Jim Rogers (always available and a wellspring of local culture and wisdom)
 - f. Treasurer, Barb Bleyaert (wise and willing to drop everything to plan for the worst and celebrate the best in her role as Treasurer)
 - g. All of the members of Vestry for the hard work they have done during the year
 - h. The off-going vestry members (Jim Rogers, Wes Blizzard and Carol Vaughen) for their faithful presence and participation for three years.
 - i. All of you for being gracious and flexible during the most bizarre year that any of us has lived through. We are grateful!

2020 would have been a much different year for our parish had we all not had the people in place to lead us in this time and through this experience. We have much to look forward to in 2021, the best of which is when we are able to greet you all with a handshake and/or hug.

SR. WARDEN REPORT, Rachel Koenig



A pandemic, political and personal challenge or even tragedy touched almost everyone we knew and seemed to dominate a year many looked forward to ending. The uncertainty of local, national and global events gave most of us pause and time for prayerful reflection, hopefully, on what truly matters- faith and family.

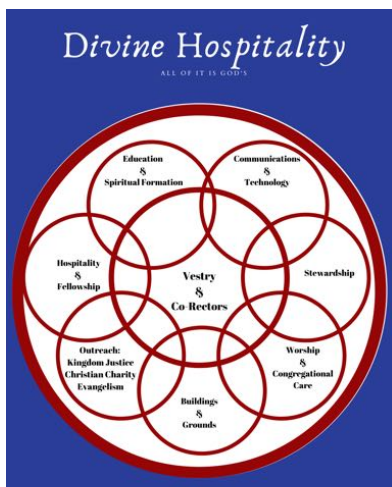
Despite the events of the past year, however, you, your vestry and Father Christian with Mother Jodi rose to meet each challenge.

The hard work and creativity of our priests and my fellow vestry members combined with the generosity of spiritual and material gifts of parishioners allowed St. Philip's to remain focused on delivering services to those who needed it most through our outreach missions. All the while, Father Christian with Mother Jodi, committed to keeping our parish family intact, used whatever resources they could to stay focused on maintaining contact and ministering to us. We introduced outdoor services which gave buoyancy to our hopes, looking forward with anticipation to worshipping together again in person.

2020 is now behind us, perhaps for the best. As we move forward, we should take comfort in knowing that whatever 2021 brings, we will be able to make it using every outlet to stay connected and relevant in our community.

The parish completed the year in a strong financial position while aiding those in need and focusing on Kingdom justice with the generosity of parishioners allowing us to meet outreach mission goals and remain poised to enter the new year with confidence we can continue to meet 2021's goals.

VESTRY REPORTS



The 2020 Vestry had a remarkably challenging year, to say the least. Nevertheless, these nine members plus our faithful Clerk, met MONTHLY, sometimes in person, sometimes via zoom, and sometimes (once) with a hybrid of both. We even had a zoom meeting with Mthr. Jodi and Fr. Christian while they were working remotely from Beaver Island at the picnic table of the public library! 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 such a 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 (with contributions from Gary Michaleck)



The Buildings & Grounds committee oversees the Atrium Care, groundskeeping, and maintenance of the buildings and grounds, including the Memorial Garden.

While the Spring and Fall volunteer clean-up of the grounds are still an integral part of the upkeep, we have found that we need external help maintaining the grounds. This is due largely to the amount of work required and the challenge this presents to our volunteers. This past year we began hiring professional gardening help from master gardener Jane Gary. Jane, with the help of Gary Michalek and

several volunteers, took back control of a very overgrown garden area. The gardens around the church now look outstanding and this sets us up to maintain the areas on an annual basis well into the future, at the lowest cost possible. It will also allow us to begin looking into redesigning the parish gardens to be more sustainable as well as aesthetically pleasing.

This year we had several projects:

The kitchen remodel project was completed to the amazement of all who have had the opportunity to see the results. Great job done...but there's more. Because there was left over funding not used in the kitchen remodel, we have the opportunity to expand renovations in the parish hall which will, at the very least, include new flooring. A committee was formed in late 2020 to study what can and should be done to upgrade the parish hall.



Wes Blizzard designed and developed an outdoor worship space used extensively during the summer/fall months as the Covid virus drove us to find alternate worship space. Many thanks to Wes for all he did to make this a reality. Snow plowing became a sustainable venture in late 2020 with the new contract with Cottage Pros to plow as many times as necessary for a fixed monthly rate. This gives us predictability for budgeting purposes which is a first for the parish. Many other routine projects were completed as well including: annual fire extinguisher inspections,

furnace and boiler inspections, hall bathroom upgrade, and several Baby Pantry improvements (shelves, door bell, paint, etc.). In 2021, we'll get our new public address system, re-wire some lighting in the hall between the parish hall and office, upgrade of the parish hall, new sign at the church entrance, plans to remodel the classroom/utility room areas, plans to provide a permanent outdoor worship space, and continued improvement of the garden and atrium areas.

Memorial Garden

During 2020, there was one burial in the Memorial Garden: Herb Baker. Three new plots were sold in 2020. There are a total of 94 plots reserved or occupied, with 119 plots still available. Plots cost \$100 each. Gary Michalek is currently responsible for the administration of the Memorial Garden, and also is responsible for digging the holes and setting the grave markers, with much appreciated assistance from Elmer Bisler. Anyone wishing to help with this noble endeavor should contact Gary Michalek.

If you or a loved one would like to purchase a plot, please speak with Fr. Christian and Mthr. Jodi.

CHRISTIAN EDUCATION & SPIRITUAL FORMATION, Barb Bleyaert and Joy Foster



The Education and Formation Committee works collaboratively with the Rectors to provide for the educational development and spiritual formation of the congregation. Many thanks to the following people who served in this ministry during 2020: Joy Foster, B.J. Kelly, Wendy Hedeem, Judy Macey, Harold Byers, Patricia Compton, Susan Wenzlick, Barb Bleyaert, Fr. Christian, and Mother Jodi.

Like so much of our community life, the Education and Formation activities this year were impacted by the pandemic—but surely not suspended! Early in the year, a compelling Lenten series focused on Social Justice with an invited guest speaker each week was planned to challenge us during the Lenten season. Unfortunately, only the first two presentations in the series were able to take place: [“Faith in Action Through Collaboration Between Churches,”](#) Presenter Luke Allen, on March 4; and [Benzie Area Christian Neighbors](#), Presenter Michelle Northrup, on March 11. Presentations about Habitat for Humanity (presenter Rev. Patty Higgins), Racial Inequality and Poverty (presenter Rev. Jodi Betten), and Mental Health Resources (Karen Goodman, Centra Wellness) had to be cancelled.

Cancelled also were plans to offer the TEC (The Episcopal Church) Talk series which prepares parishioners for reception into the Episcopal Church, for Confirmation, or for Baptism. That weekly series had been scheduled to meet from March through mid-October. (Plans are in the works to offer that course virtually, starting in February).

In the earliest phase of the pandemic shutdown, we had not yet learned how to “assemble” virtually via Zoom. But Mother Jodi and Father Christian got busy learning how to use this technology, and beginning in the spring, we began to “meet” virtually via Zoom for Morning Prayer and a noon Bible Study. Mother Jodi and Father Christian facilitated both, and the noon Bible Study especially was quite well attended—even by dear friends still “stranded” by the pandemic in their winter homes! Each Tuesday we met to read together the scriptures for the upcoming Sunday and discuss how we were impacted by the readings, most of the time through the “lens” of the pandemic that was reshaping our lives. Many of us found it a great comfort.

In the fall, we launched a second “virtual” Bible Study, this one facilitated by Wendy Hedeem, a relatively new member of St. Philip’s and a graduate of the years-long Education for Ministry (EFM) course offered by the Episcopal church. This seven-week Bible Study was offered again on Tuesdays, but this time at both Noon and 6:00 to better accommodate the schedules of those who had been able to return to work. Wendy often gently encouraged participants to spend time reflecting on the Old Testament reading for the upcoming Sunday, providing background and insights for those of us who feel a bit more comfortable in the New Testament. It truly was a growth experience for many of us!

For the final E & F activity of 2020, during the Advent season and at the end of a very challenging year for all of us, the committee decided to purchase for every family of the parish a copy of Presiding Bishop Michael Curry’s uplifting book, *Love is the Way: Holding on to Hope in Troubling Times*. Committee members volunteered to wrap and deliver the books to every family, with an invitation to join a virtual book study during the four Tuesdays of Advent. Once again, the sessions were offered via Zoom at Noon and 6:30. Father Christian facilitated the book study, which was so well-attended that

he usually broke us into smaller groups in Zoom break-out rooms (that's how proficient our Rectors had gotten with bringing us together virtually!) What a blessing to have family members from other states and friends who attend other churches purchase their own copies of the book and join in our book study!

Certainly we long for face-to-face/in-person Education and Formation activities to resume in 2021. But we also realize that many of us have mastered enough technology to look forward to more virtual activities as long as we need them, and have learned how connected to each other and to our Lord we can feel, even through the internet!

COMMUNICATIONS & TECHNOLOGY, Mthr. Jodi and Fr. Christian



2020 was a 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. While most of the year was moved to “on-line” we were able to meet in person for a few months.

Parish Communications continue to take on the shape that will fit us best moving into the future.

We have a presence in/on:

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

We made a few purchases of technology to aid our capacity to share the good news via social media. One was a live-streaming camera, called the Mevo Start. The other purchase was two new speakers and microphones for our outdoor worship space. Both of these investments contributed to our capacity to stay connected to our beloved sacred space and prayers throughout the pandemic.

HOSPITALITY & FELLOWSHIP, Holly Loring

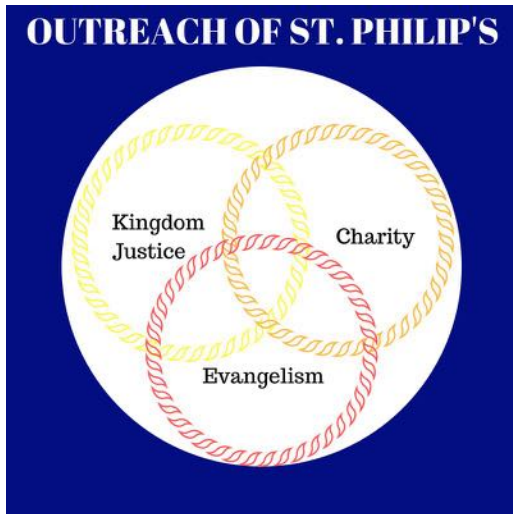


It is an unusual year and due to the virus we had little hospitality events going on! We did organize the new kitchen from a generous donor. And thanks to Mary and Jimmy Rogers (...working with the designers...) it is a wonderful addition for future gathering!

One day we will all appreciate it wholeheartedly.

OUTREACH: KINGDOM JUSTICE, CHRISTIAN CHARITY & EVANGELISM

By Joy Foster, Outreach Liaison



While the Pandemic kept us apart for most of the year, it did not deter the efforts of the Outreach Committee and volunteers all of whom responded to the increased need in our community. The entire Outreach Committee was able to convene for just two meetings during 2020, however smaller Outreach Teams worked together on projects in several specific areas and made great strides this year. Many parishioners served on Outreach efforts this year: Greta Baron, Magnolia Baron, Montana Baron, Barb Bleyaert, Elmer Bisler, Maryanne Bisler, Patricia Compton, Debbie Clark, Carol Codden, Joy Foster, Tim Foster, Wendy Hedeem, Gary Michalek, Becky Ogilvie, Lin Reed, Carol Vaughan, as well as Mother Jodi and Father Christian. Joy

Foster served as the Vestry Outreach Liaison and Father Christian convened in the absence of an Outreach Chair. Each volunteer worked diligently through a very difficult year by contributing both their time and many talents.

The number of Outreach activities this year were limited due to social distancing, some of the familiar events such as Ascension Thursday Shrimp Boil and August in-gathering of school supplies for local elementary schools did not take place. However, St. Philip's Outreach efforts supported BACN by providing over 70 pounds of fish and 175 pounds of nonperishable foods. Ensuring that their neighbors were able to receive food during the Pandemic meant a lot to BACN and their neighbors. We look forward to 2021 and beyond when we will once again put these activities back on the calendar.

The Outreach Team did make a positive impact throughout a very difficult year with:

- The Good News Gardens
- The Order of Naucratus
- Angel Tree
- The Baby Pantry

Despite the obstacles of 2020, 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 2020 Outreach efforts included a brand-new pilot program, The Good News Gardens. The Garden helps lead the way for us to follow Jesus and the way of love.

The Good News Gardens



In the Spring of 2020, 50 parishes in both Dioceses began to put church owned land to use by growing food for hungry people in their 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' Good New Gardens team is a committed group of volunteers including **Gretta Baron, Magnolia Baron, Montana Baron, Elmer Bisler, Maryanne Bisler, Carol Codden, Patricia Compton, Wendy Hedeem, Gary Michaellek, and Lin Reed**. This dedicated group planted, nurtured, weeded, watered and harvested produce to help feed Our Baby Pantry Families and BACN Neighbors. The GNG Team created the garden from scratch and accomplished so much during their first year. Many tasks were on their "to do list", from building, preparing and planting the beds along with taking turns with the watering. This was no easy task as our gardeners worked without the benefit of a sprinkler system. Elmer pitched in and set up the watering system. After all of this diligent work came the reward of harvesting the crops!

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

- Tomatoes and beans
- Sweet and spicy peppers
- Lettuce, cabbage & kale
- Zucchini
- Basil, cilantro and oregano
- Watermelon



Both raised planting beds and elevated beds were used for the gardens. Wendy and Lin built the 4' x 8' raised planting beds. Within each bed, 32 carefully measured out planting squares were planted. The elevated beds which are table height and much easier on the knees, were built by Bob Bleyaert (Barb's brother). These beds offer several benefits such as fewer weeds, good soil drainage and they can be planted earlier in the season than raised planting beds. Although the best benefit might be that they are easier on your back and knees. The volunteers have different levels and types of gardening experience, all are very dedicated to

the mission and all contributed to its success. Several of our gardeners are Master Gardeners, including Gary and Patricia. Patricia completed the Master Gardener coursework in 2020 and was required to log 40 volunteer hours to complete her certification.



Patricia is so dedicated, she actually logged 60 hours! The Good New Gardeners would like to continue the gardens next year. There are no definite plans at this time, however under consideration is to expand the beds and the number of veggies. More space would be needed for the raised beds. The garden was not only productive, it was also a good learning experience for St. Philip's team as well as gardeners from other parishes. Information was shared with Plainsong Farm. They also provided advice for

gardening issues throughout the growing season. Patricia served as the contact person. "I learned that even when you try everything you can to grow plants, Mother Nature's little creatures can wipe them out in no time" was duly noted by Patricia. The gardeners have developed creative solutions. Simply hanging aluminum pie pans have prevented wildlife from dining on our outdoor "salad bar". The Gardens were active for 4 months with the first harvest on June 20 and the last on October 16. Gary kept meticulous records and the final Harvest Report Log shows a whopping 77.62 pounds harvested during this growing season. The Gardeners extended their season by decorating a garden-themed tree for The Festival of Trees at The Benzie Area Historical Society Pavilion (and online). The team of Gary, Carol and Patricia decorated a live potted tree that received a nice winning bid. All proceeds from the event totaling \$7,167.00 supports Habitat for Humanity Benzie County. There are two builds scheduled for 2021 in Thompsonville.

The Order of Naucratus



2020 was a banner year for Naucratus with a new initiative that supplements protein for our Baby Pantry Families. The Naucratus Protein Pantry had its start in July when The Pantry began distributing lake trout and salmon to families. Naucratus also purchased a small chest style freezer for the Pantry for ease of distribution. A small 'cookbooklet' was compiled to provide families with some ideas for delicious recipes. If you have any ideas for cooking with any type of protein, please submit your favorite recipe to Mother Jodi and we will be sure to include it in the next printing. The distribution of fish continued throughout

the summer and into the fall. When Pantry volunteers noted an increased need, the Rectors with their discretionary funds, purchased ground beef. To date, a good selection of protein has been available and varies from Pantry to Pantry. It's a great way for us to take care of our Baby Pantry families!

- Lake Trout
- Salmon
- Chicken Quarters
- Ground Beef
- Ground Turkey

Naucratus also participated in two events this summer: On August 15, 11 teams participated in the 5th annual *Naucratus Big Lake Charity Tournament* in Holland. All 315 pounds of fish, a total of 38 fish were donated to the Community Action House in Holland. The following week, *The Benzie Frenzy* was

held on August 22 in Frankfort. The Benzie Frenzy took place on August 22 in Frankfort. A full cooler went to the Empire Food Bank and an entire freezer was filled for The Baby Pantry and BACN. Camp Naucratus was on hiatus this year due to Covid, we look forward to resuming when it is safe for us to again do so.

Angel Tree



St. Philip's parishioners once again supported Angel Tree! This is a program of Prison Fellowship where volunteers shop for a Christmas gift for a child of an incarcerated parent.

This year, thanks to Mother Jodi and Keri McCumber, the Angel Tree was set up electronically. Although we were unable to choose a name off of the familiar tree posted on the wall of Hand Hall, parishioners were able to select the name of a child in need of a Christmas present. 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 age of child and a list of the child's favorite characters or activities.

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. Thanks to you, St. Philip's, 17 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.

The Baby Pantry



What a busy year full of creative solutions it has been at The Baby Pantry. Starting with the first curbside pantry on March 21. As everything was shutting down, the Baby Pantry Team was gearing up to quickly reconfigure the Baby Pantry operations from "in house" to "curbside service". Despite the short notice, the changeover completed in just 4 short days was fairly seamless with just the requisite hiccup or two allowing us to serve 36 families with 52 children on the first of what was to be many curbside pantries.

As the year progressed, the volunteers agreed that a holiday could not prevent us from serving and all agreed that we would be open on the July 4 holiday (first Saturday of the month) where we welcomed 28 families and 48 children. At that time, we never imagined that we would continue serving curbside for the duration of the year. The final Pantry of 2020 brought us an all-time high of 49 families with 78 children.

All told during 2020, The Baby Pantry has served 114 families with 174 children over 861 total visits. We are reaching more people!

Year	# of Families	# of Children	Total Visits
2019	95	139	637
2020	114	174	861
% Change	+46.31	+25.17	+35.16

An online order form was created and a link is sent to families with a text or email message. The order form also is directly accessed on the St. Philip’s website. Orders are packed by volunteers on Friday so the Pantry is ready to welcome families on Saturday. For those without internet access, a paper menu is available; those orders are processed while the parent waits. While the volunteers long for the day that we can welcome families back inside of the Pantry, this solution has kept babies diapered, clothed and fed throughout the Pandemic.

The Baby Pantry continued its regular schedule of serving families on the 1st and 3rd Saturdays of the month from 10 am – 3 pm. With the operational change to curbside service, an additional workday of Friday has been added in order to pack the orders. This has worked remarkably well and a good time is had by all. The Baby Pantry has a dedicated team of volunteers: Barb Bleyaert, Debbie Clark, Carol Codden, Patricia Compton, Joy Foster, Tim Foster, Wendy Hedeem, Becky Ogilvie, Lin Reed and Carol Vaughn. While we have been curbside most of 2020, the inside of the Pantry continues to evolve. The interior of the Pantry was painted by Tim Foster.

It’s now looking lighter and brighter. The long-awaited wall decal was installed. It is a beautiful reminder of our mission (For the Care of Children):

Almighty God, heavenly Father, you have blessed us with the joy and care of children: Give us calm strength and patient wisdom as we bring them up, that we may teach them to love whatever is just and true and good, following the example of our Savior Jesus Christ. Amen.

Over the course of the year, the Pantry has also had many highlights such as providing fish and now other forms of protein for parents thanks to Naucratus and fresh produce from St. Philip’s own Good News Gardens.



A Diaper Bank was established with funds awarded from [100+ Women Who Care](#). 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. With this in mind, The Baby Pantry presented a strong case for this initiative and was awarded \$11,600.00.

“Diaper need” is an ongoing issue in our community and it’s one of the hidden consequences of poverty that is not commonly discussed.

Diaper Distribution

2019 Distribution	2020 Distribution	% Increase
15,030	30,427	102.44%

Taking a collaborative approach with our families, we have flushed out many needs:

- Winter Boots
- Winter Coats
- Educational Materials
- Additional Diapers
- Safety Equipment (such as Baby Gates, Cabinet Locks, etc.)

Church of the Holy Trinity, Manistee



In October, families were provided a helpful new option of an additional pick-up location. Our Baby Pantry supports families in Benzie, Manistee, Grand Traverse & Wexford (2 families) Counties. The Baby Pantry has never turned away a family in need. On October 19, families were given an option to pick up their orders at [The Church of the Holy Trinity in Manistee](#). Volunteers from CHT pack and deliver the completed orders to Manistee. This option can save our Baby Pantry families time & gas. We have received positive feedback from the families that partake of this option. Oftentimes, families cannot come to the Pantry because of time constraints or vehicle issues. This

additional location will help families have easier access to the essential items. Our Manistee volunteers are: Leslie Day, Susan Lund-Coyle, Jayme Payne and Mary Wahr. They all have taken the time to drive to Beulah to pack up the orders for Church of the Holy Trinity pick-ups. Typically, two volunteers make the trek from Manistee to Beulah. Completed orders are loaded into their cars for the return trip. The curbside pick-up schedule in Manistee mirrors that of Beulah. The addition of this satellite pick-up location is a continual work in progress and our collaboration only makes it better for the families that we serve. ***Thank you to our Manistee Episcopalians for helping us grow this ministry.***

A visit from The Northwest Michigan Health Services Van on December 19 rounded out our year. Free dental screenings, education and goodie bags were provided. The services are available to both adults and children. The Mobile Services Van can also provide basic medical services. Don’t be surprised when you see a green and white van with a big smile on the grill with eyelashes on the headlights. We received extremely positive feedback about the van and the services and are happy to tell you that the van will be back again at a date TBD during the first quarter of 2021.

Financial Support of The Baby Pantry comes from several sources:

- St Philip's budgeted line item
- Contributions from parishioners
- Online donations via Breeze
- Grants
- Fundraisers from local businesses (Honor Bank & Stormcloud, etc.)

Grants:

This year was a particularly successful year for funding through grants. With the uptick in families and children served, the funds are being put to good use.

- Benzie County Community Chest
- Benzie Sunrise Rotary Foundation
- Cherryland Electric
- Father Lovett Foundation
- 100 Women Who Care
- Grand Traverse Community Foundation

In-Kind Donations:

- Benzie Leelanau Health Department - Pack 'n Plays
- Benzonia Congregational Church UCC – Winter Coats, Winter Boots, Winter Clothing, Books
- Days for Girls - Quilts
- GoGo Squeez – Toddler Food
- Iron Fish Distillery – Hand Sanitizer
- Marty Fox – Bibs & Book Bags
- Benzie County Human Services Coalition – family enrichment gift bags and
- WIC – gift bags that included education materials for parents.
- PoWeR Book Bags – Books & Literacy Materials
- Rebecca McNinch – Winter Coats & Pajamas
- St. Ann's Quilt Group - Quilts
- WIC – Pack 'n Plays
- Individuals – diapers, wipes, equipment, clothing

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.

STEWARDSHIP, Susan Wenzlick



The Financial Advisory Committee shared members and meetings with the Stewardship Committee in 2020. **Barb Bleyaert, Joy Foster, Tim Foster, and Susan Wenzlick, with invaluable guidance from Judy Macey** and our clergy, were tasked with raising enough money to operate the church under changing and uncertain circumstances. The Stewardship Committee focused on the comforting words of Matthew 18:20, “For where two or three are gathered together in my name, I am there among them.” We featured inspiring written and video stories from several members, both in the Stewardship booklet and in our Friday e-blast. Knowing that some of our parish community members may be challenged financially, we encouraged contributions of time and talent. It takes more than money to create a welcoming, supportive church – sometimes, it just takes two or three gathered in God’s name. Thank you all for your contributions!

St. Philip’s Financial Advisory Committee (FAC) met most months during 2020 – in person when that was possible, then on Zoom. Members include Barb Bleyaert, Joy Foster, Tim Foster, and Susan Wenzlick. The FAC recommends an annual budget to the Vestry, and deals with day-to-day financial operations of the church. Members closely review expenditures and monitor budgets, which sometimes raises questions about how our money is spent. Maintenance and contracted services and advertising were reviewed and tweaked in 2020 to ensure the best bang for our buck. The FAC chair, Barb Bleyaert, kept close tabs on federal COVID-19

assistance and worked with Honor Bank to take advantage of this benefit. Thanks to Barb’s work and Honor Bank’s support, we were awarded a Payroll Protection Program (PPP) loan that was ultimately made into a grant to help pay our operating expenses. The PPP loan / grant helped cover parish expenses in the absence of several months of plate collections.

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



The Worship and Congregational Care area of ministry includes those ministries we see on Sunday: Lay Eucharistic Ministers, Acolytes, Readers, Ushers, Greeters, Coffee Hour Hosts; as well as those less noticed but vitally important, like setting up the worship space for Sundays, bringing communion to people's homes to keep them connected to our sacramental life, knitting prayer shawls for people who are in need of healing, counting the weekly offering, planning our weekly and special liturgies, planning burial rites for our members who have passed, and

day-to-day pastoral care by our Rectors. This area of ministry is referred to as the Renewal ministries: those practices of our discipleship which fill our hearts to have the strength and compassion to love and serve Christ in the people we meet and have in our circles of influence. Aside from our Outreach initiatives, this area of ministry touches just about every member, attender, and visitor of our parish life. Although much of 2020 was apart more than together, we still have a tremendous team of folks who help create the worshipful space.



Our gratitude to all who help in these ministries. **Lay Eucharist Ministers:** Elmer Bisler, Barbara Bleyaert & Patricia Compton, Wes Blizzard, Bruce Doyon, BJ Kelly; **Acolytes:** Elmer Bisler, Wes Blizzard, Bruce Doyon, BJ Kelly; **Readers:** Montana, Gretta, & Maggie Baron, Maryanne Bisler, Barbara Bleyaert, Patricia Compton, Barb Kelly, BJ Kelly, Matthew Koenig, Gary Michalek, Bruce Ogilvie, Rob & Judy Meyer, Joy Foster, Mike Clark, and Susan Wenzlick; **Ushers:** Mike & Debbie Clark, Tim Foster, Don & Barb Kelly, Gary Michalek, and Paul Michalek; **Greeters:** Grant & Ginny Brown, Carol Codden, Maggie Duncan, Phyllis Foster, Matthew & Rachel Koenig, Christine Kramer, Rob & Judy Meyer, Brent & Cindy

Niswonger, and Becky Ogilvie; **Coffee Hour Hosts:** Elmer & Maryanne Bisler, Barb Bleyaert & Patricia Compton, Judy Macey, Carol Vaughan, and Karen Yager; **Counters' Guild:** Rachel Koenig, Joy Foster, and Rob Meyer; **Altar Guild:** Maryanne Bisler, Wes Blizzard, Debbie Clark, Christine Kramer, Sue Lauppe, Judy Macey, and Alice Matteson; **and Lay Eucharistic Visitors:** Maryanne Bisler, Barbara Bleyaert & Patricia Compton, Wes Blizzard, Maggie Duncan, and Judy Macey.

Another aspect of our Worship and Congregational Care is the maintaining of our church records. Our Parish Administrator, Nancy Eggleston, manages our Church Management Software and the priests maintain the service & membership books. Below is a reporting we provide annually of how many services we provide and attendance. If you are interested in becoming a member of St. Philip's, being baptized, or being received/confirmed into The Episcopal Church, we encourage you to reach out to

Mthr. Jodi and Fr. Christian. They offer a class every year (except for 2020 due to COVID) for those wishing to formalize their membership among us.

MEMBERSHIP REPORT (the year of COVID)

Deaths of Members	1
Confirmations/Receptions/Re-Affirmations	0
New Households	1
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 28
- Average Sunday Attendance (694 ÷ # of Sundays that services were held) 24.78
- Weekday Eucharists 1
- Private Eucharist (Home Communion) 10

The Daily Office 2

Episcopal Services (Bishop Present) 0

Pastoral Offices

- Baptisms 0
- Burials 1
- Unction 0
- Weddings 0

Other Services (Attendance)

- Triduum:
 - Maundy Thursday 0
 - Holy Friday 0
- Great Vigil of Easter & Easter Sunday 0
- Christmas Eve 0

COVID-19 Services On-line

	# of services	# of "views"
● Holy Eucharist (Sunday)	18	700
● Ante-Communion (Sunday)	2	72
● Sunday Daily Office (Morning Prayer)	14	773
● Weekday Daily Office (Morning Prayer, Evening Prayer)	78	6,221
● Other Prayer Services (Great Litany, Great Litany Novena)	8	83
● Special Special Services		
○ Advent Lessons & Carols (SPEC + CotHT)	1	150
○ Christmas Eve	1	93

IN MEMORIAM

We had one member who died in 2020 and held one committal service for a member who passed away in 2019: Bob Demerlee and Herb Baker, respectively. Bob's committal took place downstate, where he and Lynn moved a few years ago. Due to COVID restrictions, the committal service for Herb was attended by his immediate family only. There are several committals planned for 2021, when the weather warms up a bit more including for Tom Davis, who passed away early in 2021. This memoriam section honors the Saints of God who passed away in the calendar year, or had their committal/burial service in that year, which is why only one is listed below.

Dr. Robert W. Demaree

FATHER LOVETT FOUNDATION **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 Barbara Bleyaert, Keri McCumber, Alice Matteson, Rachel Koenig, Rob Meyer, and Becky Ogilvie. Mary Link is our Recording Secretary.

The Board of Trustees has had to meet virtually during 2020, due to COVID-19 restrictions, but has continued to carry out the mission of the Foundation. During 2020, the Father Lovett Foundation awarded grants totaling \$16,270 to [Benzie Area Christian Neighbors \(BACN\)](#), [The Baby Pantry at St. Philip's](#), [Blessings In A Backpack-Benzie](#), and [Michigan Faith In Action](#).

Grants are provided out of investment funds valued at \$438,693 as of June 30, 2020 before the October 1st grant awards. The current fund value is higher, due to favorable markets.

The Foundation now 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/>