



Annual Report 2017

Church of the Incarnation

550 Mendocino Avenue
Santa Rosa, CA 95401

(707) 579-2604

www.IncarnationSantaRosa.org

St. Andrew's-in-the-Redwoods

20329 Hwy 116
Monte Rio, CA 95472

(707) 865-0834

Presented at the Annual Meeting on January 29, 2017



A Jubilee Parish of the Episcopal Diocese of Northern California

Annual Report 2017

Table of Contents

Priest-in-Charge	Pages 4-5
Senior Warden	Page 6
Parish Warden	Page 7
Treasurer	Pages 8-9
Vestry Candidates	Pages 10-11
Director of Spiritual Formation	Pages 12-13
Director of Music	Page 14
Annual Meeting 2016: Minutes	Pages 16-17

CHURCH OF THE
Incarnation



The Church of the Incarnation is a compassionate community
sharing the love of Jesus Christ with all people.

Priest-in-Charge

The Rev. James Richardson

More transitions. We know how to do this.

I've been with you since August 2015, and in my relatively brief time with you I've grown deeply impressed by the commitment of so many people in this parish.

In the last year, we've done much to prepare for the next chapter in the life of this parish. We streamlined the governance of the parish by consolidating five administrative committees into a single committee. We've worked hard with our leaders to understand parish dynamics and culture, attending the College for Congregational Development. The Vestry took two retreats in 2016 to plan, prioritize and deepen its sense of discernment.

You may recall that last year we committed ourselves to calling an assistant priest. We interviewed a pool of qualified candidates, but in the end were not able to make a call. It dawned on me then that we were interviewing good candidates for the wrong job – that in fact it was time to begin looking for a new long-term rector.

One of the challenges in calling a new rector is the high price of homes in Sonoma County. Looking ahead, the Vestry purchased a three-bedroom home about a mile from the church to serve as a rectory. Lori and I are very grateful to have a place to live while in Santa Rosa, but the benefit is more than just to us. It is a long-term benefit and asset to the parish and will help attract a new rector.

There is much strength in this parish even as we burnish a few weak spots. The Vestry this fall approved a new set of bylaws, the first full revision since 1947, led by **Steve Layton** and his committee. **Fernando Dizon** led a task force to identify and prioritize the buildings and grounds projects that need work. **David Jasper**, our treasurer, and **John Nykamp**, worked hard to clarify the financial challenges that we face. And **Elizabeth Gibbs** and her stewardship team worked hard to raise awareness about giving; we saw an uptick in new pledges this year.

Many of you are active with small groups, others active in our outreach ministries including Open Table, the feeding program at St. Andrew's Chapel in Monte Rio, and the Incarnation 100 bicycle ride. Some of you sing in one of our choirs, serve on the Altar Guild or as a reader or acolyte.

Still others work in our Godly Play program for children or in the youth group, or are active in contemplative groups like Anam Cara, or in Numina. Some of you work in our hospitality ministries putting on receptions, while others work on our annual giving campaign, or on a building-and-grounds task force.

And the list is still longer beyond these few I've mentioned here.

It all adds up.

I am especially grateful for the leadership of Senior Warden **Amy Nykamp**, Junior Warden **Fernando Dizon**, Treasurer **David Jasper**, Clerk **Linelle Lane**, and the entire Vestry. Special thanks goes to those who are rotating off the Vestry: **Amy, Fernando, Linelle, and Bess Eiermann**. I could not ask for a more supportive and hard working Vestry than this one.

I am mindful daily that my work as the priest-in-charge is part of a professional team. The staff at Incarnation brings tremendous depth and creativity to this parish (and I hope you will thank each of them when you see them): **Alison Cole**, parish administrator; **Carol Menke**, music director; **Robert Young**, organist; **Doug Wiggers, Abigail Link and Mary Kennaugh**, who have served as Alleluia Choir directors; **Daphne Vernon**, director of spiritual formation; **Claire Frydenlund**, who puts together our service programs and newsletters; **Maddison Vernon** who has managed our nursery; **Eric Ramsey** our sexton.

We are also blessed by our priest associates who do much on an ad hoc basis to support this parish, often behind the scenes: **The Revs. Gail Cafferta, Jamie Knutsen, Patricia Moore and Laura Darling**. They don't receive a salary for their services. I am very grateful to have them.

Finally, I would be remiss without mentioning that our team includes **Bishop Barry Beisner, Canon Andrea McMillin**, and consultant **Caroline McCall**. Each is hugely supportive of our work at Incarnation. They work behind the scenes lending support, answering questions, and offering advice.

We are truly in very good hands with our leaders and volunteers, our staff, and the Diocese of Northern California. Our future is very bright indeed. Thank you one and all for your prayers and welcome!

Senior Warden

Amy Nykamp

In my tenure as Senior Warden in the last 12 months, how different everything has been from the previous year—there is more joy, more connection with each other, and more new members than we could imagine at the beginning of 2015. We have come a long way in the last two years, even in the last six months. Who could imagine we'd have a rectory again? That's probably one of the best legacies we could have for our parish. It was truly a Godsend and the house practically dropped in our laps. Pastor Jim and Lori are able to enjoy spending more time in Santa Rosa, only a mile or so from the church, and we have something to offer to future Rectors.

Other highlights—in 2016, we purchased a new copier and new chairs; we hired a new Alleluia choir director and a new organist, as well as making Sunday Open Table clients feel more secure by bringing in a security guard. In addition, we worked together as a parish on several different issues which allowed us to bond more, thanks in large part to our consultant, Caroline McCall. She facilitated gatherings, not only with the Vestry, but also with the congregation as a whole—which brought us to a much healthier frame of mind. With her assistance, we were able to learn more about who we are as a parish and more importantly, the reason we are a parish. She gave guidance to our staff and I am especially grateful for what she taught me in my role as leader.

Behind the scenes, but no less important, we revised the outdated Bylaws and the employee handbook, as well as consolidating our many commissions and groups into just three standing committees: Administration, Governance, and Stewardship. We had a second Incarnation 100 fundraiser that was even more successful than the first year and we look forward to our third, which is in June. While we don't have an Associate Priest, we do have a wonderful Deacon in Pamela Moore and several tremendous supply priests.

Many thanks go to my fellow Vestry members who have shared this ministry with me; I couldn't have asked for a better fellowship and I will really miss the fun we had at our meetings! Thank you for your friendship and aid. Thanks also go to Daphne, Carol, Alison, and Claire; each of you has given me guidance over these years and I hope I've reciprocated. To Eric, who has done so much moving of tables & chairs, and more tables & chairs in preparation for meetings and other events, providing last-minute repairs, and finding things when I needed them—you have been indispensable! To Pastor Jim, I have only gratitude for your mentoring and for your friendship. It has been an honor to work with you.

To the parish at large: you are an exceptional group of people whom I have been privileged to serve as your Senior Warden these last two years. Despite unexpected and sometimes unusual challenges which arose, with your support, this has been a wonderful and uplifting experience. Thank you so very much.

Please pray for our new Vestry as they discern who will step into this role; whoever is chosen will have a lot of responsibility this coming year as our parish prepares to search for a rector. With your continued participation in the process and with Pastor Jim in place to guide us through the eventual transition, I know we will have another good year together.

Parish Warden

Fernando Dizon

A task force was created in September 2015 by vestry resolution with the charter to provide recommendations to the Vestry for short-term, medium-term, and long-term vision for the buildings and grounds. Its members were: Jack Cramer, Jim Furness, David Jasper, Gene Mendez, Ken Moholt-Siebert, Carl Wiuff, Pastor Jim and Alison Cole as ex officio members, and myself as chair.

The task force met regularly from November 2015 until October 2016 when its charter was completed. A summary of its accomplishments can be found below:

Accomplishments:

- A Facilities Assessment was undertaken and completed for the Quad Buildings, Farlander Hall, and the Church.
- Facility Usage interviews were conducted with the primary users of the facilities— Daphne Vernon, Mike Hickey, and Carol Menke.
- Short-, medium-, and longer-term priorities were discussed. A report of these priorities was submitted to the vestry on April 19, 2016.
- Preliminary designs were created by Ken Moholt-Siebert for the Farlander bathrooms and the church sacristy. Ken also designed the metal door ramps for Farlander Hall. These were fabricated and installed by Jan Hicks.

The next step is for the future vestry to consider the priorities identified by the task force and to set direction for improvements and/or possible additions to the facilities with the mission of the parish in mind.

Additionally, there were significant repairs and improvements made for reasons of safety and ministry support. Of note:

- Concrete repair work to address tripping hazards:
 - Walkway between Farlander and the Mendocino gate entrance.
 - Entrance from Cherry Street parking lot to the office area.
- Fences installed:
 - Outside the nursery area.
 - Around the northwest area of the church property.
- Ramps were installed at two Farlander entrances to facilitate wheelchair and walker access.
- The former “refrigerator room” used by The Living Room was re-purposed, with some remodeling, as a storage and distribution room for clothing and hygiene products given to Sunday Open Table guests.
- A dead tree adjoining the east office area was removed.
- Lighting for the parking lot was upgraded to LEDs.
- Lighting in the nave was also upgraded to LEDs.
- A new hardwood floor step/landing was installed in the sacristy.
- A dangerous and awkward step to the attic area above Farlander was modified to decrease the step height.

Treasurer

David Jasper

My task here, in writing my first report as your Treasurer, is to provide an overview, and to help answer the questions which most likely come to mind.

A separate document, the 2016 Financial Report, has been prepared by John Nykamp, whose employer we contract for our bookkeeping services. John provides an extraordinary narrative to accompany the detailed dollar figures. I highly recommend you review it, and should you have questions, feel free to contact John or myself.

Overview:

Our parish is abundantly blessed with assets. Our properties, facilities, and financial reserves are all the result of accumulated generosity over many years.

However, when it comes to our operating budget, we have been struggling. Our income from pledges and plate offerings simply does not cover our expenses. Hence, we've been forced to draw greater amounts of principal from our investment reserves, the Don & Maureen Green Fund, in order to balance our operating budget.

If we continue drawing-down the Green Fund at non-sustainable levels, during a time when the stock market provides flat to modest returns, the fund may be depleted within five to seven years. Should the market suffer a significant downturn, our reserves would be at even greater risk. Certainly, we all hope the stock market does well, to help prolong the life of our reserves.

Struggling with a parish's operating budget is reasonably expected during clergy transition periods, which has been our case since the end of 2014. So we have indeed been fortunate that our reserves have carried us these past couple years; and our reserves may help provide the "runway" needed for our upcoming permanent rector to take our parish to new heights.

Questions & Answers:

Why doesn't the Vestry just reduce our expenses?

Certain expenses are fairly fixed, such as insurance, taxes, and utilities. Our outreach expenses are actually self-funded from Heavenly Treasures, separate donations, and the Incarnation 100. Expenses for our ministries and commissions are fairly modest, such as altar wine, coffee in Farlander, and website maintenance.

Any significant reduction in expenses comes down to reductions in our staff, which accounts for over half of our budget. During a transition period, prior to the hiring of a permanent rector, staff reductions are not a consideration.

If we're struggling financially, how could we possibly buy a rectory?

We used Estate Funds (bequests from parishioners who died) as a down payment for the rectory, and financed the mortgage at a low interest rate. As a result of providing a rectory, the salary of our priest was reduced by \$21,500. The net result (salary savings, offset by the \$19,380 mortgage) is a modest savings in our cash flow. Aside from helping our current priest, a rectory will make our parish far more appealing when calling our next Rector.

Why don't we earn income by renting the campus spaces vacated by The Living Room?

That's a great idea, and we've already considered proposals from a couple nonprofit organizations. So far, the proposals have been constrained by our current uses, and our limitations in adequate facilities such as bathrooms. Potential rental income is definitely under consideration.

How can the Vestry draw principal from the Green Fund? Isn't it an endowment?

Don & Maureen Green's extraordinary donation was not given or intended as an endowment. In fact, Don recommended that we withdraw 7% annually, regardless of market return, and stated that the church should spend the funds however needed. Church leaders have since limited the withdrawals to the recommended 7%, and have had the point of view that any funds drawn above the 7% be more of an "investment" in growing the parish, than simply the "survival" of our status quo.

What can I do?

If you are a pledger, and you truly feel that the amount signifies, to you, "sacrificial giving," then you are already doing your part. Our Pastor Jim, by tithing 10% of his salary, is setting an example for us, of "leading from the front." If every parishioner pledged just 4-5% of their household income (I know many already exceed 4-5%), our operating budget would be in great shape. Please think on this. Pray on this. Try to act on this.

I'd like to express my sincere gratitude for your financial support, and for the selfless, time-consuming actions of our parish volunteers who devote their time and talents to our wealth of ministries. Bless you all.

Vestry Candidates

We will be electing four new members of the Vestry for 2017, and we have four well-qualified candidates who have graciously accepted nomination to serve. While this is not an election “contest” we still need to vote to elect them at our annual meeting today, January 29 at 12:30 p.m. Nominations were open for one month during December, and no additional nominations were received. Nominations will not be accepted from the floor because there is no time to check eligibility under the bylaws and the canons of the Episcopal Church.

Who is eligible to vote?

Our bylaws and the canons of the Episcopal Church state that voters must be of legal age and, “who, at the time of a Parish Meeting, shall be Communicants on the records of the Parish for six months, who have communicated in the Parish during the year preceding, and who are Givers of Record and shall have been for six months entered or entitled to be entered upon the books of the Treasurer of the Parish.”

Nominees

Katharyn Crabbe

Katharyn has been a member of the Church of the Incarnation since 2000. She retired from Sonoma State University in 2006 having served in a variety of administrative posts including Vice President for Student Affairs and Enrollment Management. At Church of the Incarnation she has served as Treasurer, Vestry member, Altar Guild member, lector and Eucharistic Minister. She attends and loves the 8:00 a.m. worship service.

Jim Furness

I have been an “official” Episcopalian since 1995 when I was confirmed during Easter Vigil at Grace Cathedral in San Francisco. My wife Jane and I have been members of The Church of the Incarnation for nine years. I am a general contractor with emphasis on environmental and green building, and CEO of Furness Construction Inc. At Incarnation, I have been active on the Building & Grounds Committee, usher at the 11:15 a.m. service, and am currently serving on the Administrative Committee. I feel I can offer my expertise on infrastructure issues, and am wishing to see the church prosper and grow.

Kathleen H. Kane

I have been a member of Incarnation since 1994. My parents, Al and Lila Kane, were also long-time members, and my sons, Chris and Will Dolan, were raised in this Church. Over the past 22 years, I have participated in several different ministries here, teaching Sunday School and helping with the Youth Group when my boys were younger, singing in the Alleluia Choir since its inception, working in the Bookstore for many years, and serving on the Personnel and Administration Committees during the past two years. I recently retired from a 30-year career managing homelessness assistance, affordable housing, and community development programs. With more free time now, I look forward to focusing my energies in other ways to support and improve our local community. If elected to serve on the Vestry, I hope to blend my history in this Church and my work experience to help achieve a smooth leadership transition as we search for a new Rector, and to ensure that our parish is a healthy and vibrant worship community going forward.

Peggy Zimmerman

I have been a member of the Church of the Incarnation for 20 years. In addition I am a wife, mom and grandma and love all my roles. At church, I teach Sunday School, am a mentor for Education for Ministry (EfM), serve as Eucharistic Minister and on Altar Guild. I previously served on vestry about 10 years ago and decided to run this year. Vestry service is a big commitment and I'll put my all into serving my community.

Criteria for Eligibility for election to the Vestry

Using our bylaws and guidelines set by the Vestry and its Governance Committee, nominees meet the following qualifications: they have been confirmed or received in the Episcopal Church; have been established in the parish for at least a year and are regular in worship; shown they are faithful in working, praying, and giving for the Kingdom of God by being a financial pledger; are active in a ministry; and who are comfortable as a spiritual leader and as a disciple of Jesus Christ.

Duties and responsibilities

Vestry members must: make a three year commitment; attend monthly meetings; able to attend the Vestry retreat on February 10-12, 2017; other meetings as necessary.

Those not eligible

Clergy (active or retired), Staff or their relatives.

Director of Spiritual Formation

Daphne Vernon

Please note a large investment of time is spent in building, managing and maintaining relationships.

January

Started Educational Hour
African Bible Study
Living Compass Training
EfM—continued
Youth Group Sunday School schedule changes

February

Started 6 week Living Compass
EfM
Wednesday Lenten Evensongs
Pastor Jim Educational Hour Lent
Preparing for CCD
Youth Group
Sunday school

March

Sunday school
Youth Group
Leadership Meetings
Parents meeting
Easter Party
Easter Vigil
Easter
Planning Pathways begins
Planning Godly play Training begins
EfM

April

Sunday school
Youth group
EfM continues
Educational hour Pamela Moore
and Pheona Beorgenson

May

Page 12

May Day Dancers
Leadership meetings
Parent meeting
CCD work
EfM
All Parish BBQ—advertise, coordinate, shop, cook
EfM graduation
Youth group
Sunday school

June

Youth Group trip to Squaw plan, prep, drive, cook
Prep for Pathways
Prep for Godly Play Training

July

Pathways

August

Godly play training plan, host lodging food
for three days
Youth room remodel begins paint party
Prep for return of Sunday school

September

All Parish BBQ plan, shop, cook
Blessing of the backpacks backpack drive—
connect with Santa Rosa Middle School
Sunday school starts
Youth group starts
Confirmation Adult/Youth
EfM Begins
CCD meetings

October

Youth Group
Sunday school
EfM
Confirmation
Day of the Dead/Black panther Oakland museum field trip
Harvest Party
All Souls Retreat—plan, host, cook, registration, etc.
CCD meetings

November

All Saints procession
EfM
Sunday school
Youth group
Advent party—plan, prep candle kits, advent gifts, shop, cook, host
Confirmation
CCD

December

Celtic Evensong plan, host
Youth Group
Sunday school
Confirmation completion
Hosting the Bishop—shop for retreat's lunch and dinner
Finish the Youth Room remodel
EfM
Advent Retreat—plan, invite, shop, cook
Christmas Pageant—invite, rehearse, gifts for kids, costumes

Director of Music

Carol Menke

The Alleluia Choir has had a variety of directors since our last report, from Carol Menke, who came in as an interim until we hired Doug Wiggers, who unfortunately could only stay a short while. Abigail Link, a student at SSU, was hired as interim director through Christmas, and now we are happy to welcome Mary Kennaugh (a member of the Alleluia Choir for a few years) as the new Alleluia Choir Director. She brings much experience and enthusiasm to the job, and we trust this will be a long and wonderful relationship.

The members of the Alleluia Choir are listed here: Bob Cafferata, Sharon Cronan, Mark Friedman, Nina Friedman, Lynn Garland, Nancy Genoa, Mike Guilford, Joanie Jasper, Kathleen Kane, Linelle Lane, Cindy May, Jade May, Sue Medway, Joe Michalek, Amy Nykamp, John Nykamp, Marilyn Payne, Lois Phillips, Karen Ratner, Alix Schreffler, Dicksie Tamanaha, Kit Taylor, Gina Tucker-Roghi, Doreen Van Leeuwen, Judy Velasquez, Hans Verhoeff, and Julie Verhoeff. The choirs have joined together on special occasions (Bishop's visitation, Epiphany service, etc.) and we hope to find more opportunities in the future to make a joyful noise together!

The St. Cecilia Choir continues to offer a varied and challenging musical program. On any given Sunday we sing anthems from the traditional choral repertoire such as Bach, Schubert and Mozart, to spirituals and selections from the modern repertoire.

The St. Cecilia Choir has established a tradition of offering a concert every year on Good Friday evening—a large choral work with orchestra—and we have been singing to a capacity crowd for several years running. Joining forces with the choral ensemble, Cantiamo Sonoma, along with the Incarnation Chamber Orchestra comprised of instrumentalists from throughout the Bay Area (including several players from the Santa Rosa Symphony) we offered Cherubini's Requiem in 2015 and John Rutter's Requiem in 2016. Our annual Cabaret productions enable us to partially fund the Good Friday concerts. The St. Cecilia Choir is completely responsible for all aspects of these productions – we buy and prepare the hors d'oeuvres and desserts, decorate the hall, and put on the show!

The St. Cecilia Choir is a very dedicated group of individuals who get there every Thursday night at 7:30 pm and every Sunday morning at 10:30 am (and many extra rehearsals!), in order to bring quality music to enhance the worship service, and have a wonderful time doing it! We continue the time-honored Anglican tradition of having sherry hour after Thursday night choir practice, which adds to our enjoyment of singing together and enjoying one another.

The St. Cecilia Choir roster is listed here: Connie Vocature, Barbara Avery, Ellen Meuse, Laura McLellan, Susan Little, Diane Schoenrock, Lisa Jang, Suzanna Rozga, Armand Russell, Bob Matteucci, Bob Speights, Tom Kibbe, Jacob Hughes, Stephen Little, Derrick Podlewski, and our two new members: The Rev. Hugh Stevenson (recently retired from St. Patrick's Church) and Brendon McMullen (a vocal major from the Santa Rosa Junior College). We are extremely fortunate to have Robert Young as our organist, who joined us toward the beginning of 2016. The St. Cecilia Choir welcomes all singers with choral experience who wish to worship God through music.

Annual Meeting 2017

Agenda

1. Call meeting to order – The Rev. James Richardson, Priest-in-Charge
2. Opening Prayer – The Rev. Deacon Pamela Moore
3. Approval of last year's minutes
4. Appointment of Clerk for Annual Meeting – Pastor Jim
 - a. Alison Cole
5. Appointment of the tellers – Pastor Jim, Senior Warden Amy Nykamp
6. Opening remarks on Vestry eligibility, nominating and voting – Pastor Jim
7. Presentation of Vestry candidates and convention delegates – Steve Layton
8. Further nominations from the floor for convention delegates/alternates
9. Opening of voting – handing
10. Deacon's report – Deacon Pamela
11. Spiritual Formation, Children and Youth report – Daphne Vernon
12. Director of Music report – Carol Menke
13. Senior Warden report – Amy Nykamp
14. Parish Warden report – Fernando Dizon
15. Treasurer's report – David Jasper
16. Presentation of budget – John Nykamp
17. Q&A from congregation on budget
18. Report from the Priest-in-Charge, Angels Among Us awards – Pastor Jim
19. Report on elections – Pastor Jim, Senior Warden Amy Nykamp
20. Closing prayer, adjournment, dismissal

Annual Meeting 2016: Minutes

Meeting on January 31, 2016

1. Meeting called to order by The Rev. James Richardson, Priest-in-Charge
2. Opening Prayer by The Rev. Pamela Moore, Deacon
3. Appointment of Clerk: Pastor Jim nominated Alison Cole, all approved
4. Approval of last year's minutes: Gene Mendez moved, Judy Velasquez seconded, all approved
5. Appointment of the tellers – Pastor Jim, Senior Warden Amy Nykamp
 - a. Dave Bartz
 - b. Rebecca Gbasha
 - c. Judy Velasquez
 - d. Bess Eiermann
6. Opening remarks on Vestry eligibility, nominating and voting by Pastor Jim. Special thanks to staff and Vestry members.
7. Presentation of vestry candidates and convention delegates: Amy Nykamp, Senior Warden
 - Vestry Candidates: Lynn Garland, Elizabeth Gibbs, Steve Layton, Diane Schoenrock.
 - Convention Delegate Nominations: Andrea Bandy, Jack Cramer, Fernando Dizon, Grace Harris, Susan Little, Amy Nykamp, John Nykamp, Diane Schoenrock, Keenan Sowell, Maddison Vernon, Justin Weil.
8. Any nominations from the floor? No.
9. Opening of voting
10. Deacon's report – oral report only. Shared plans for Health and Wellness workshops, and information. Support for outreach programs and schedule for assisting at worship services.
11. Senior Warden's report – Amy Nykamp as submitted
12. Junior Warden's report – Fernando Dizon as submitted
13. Treasurer's report – Rebecca Gbasha as submitted
14. Presentation of budget – John Nykamp
15. Summary remarks on budget – Pastor Jim
16. Q & A from congregation on budget
17. Report to the parish from the Priest-in-Charge – Pastor Jim

18. Report on elections – Pastor Jim, Senior Warden Amy Nykamp

- Vestry Candidate election: Elizabeth Gibbs, Steve Layton, Diane Shoenrock were elected
- Convention Delegates: Andrea Noble Bandy, Jack Cramer, Fernando Dizon, Amy Nykamp, Diane Schoenrock, Keenan Sowell, Justin Weil. Alternates: Grace Harris, Maddison Vernon, John Nykamp.

Angel Awards: for outgoing Vestry members Senior Warden Rebecca Gbasha, Ken Blair, Dave Bartz, and Clerk Judy Velasquez, Mick Hickey, Jack Cramer, Lynn Cassil, Marjorie Whistler, Mellissa Jackson, Stephanie Blair, Amy Nykamp.

19. Closing Prayer – Pastor Jim, dismissal – Deacon Pamela.