

Parish Committee Minutes

First Parish Unitarian Universalist of Arlington

December 15, 2020

Attending: Marie Meteer, Rev. Marta Flanagan, David Klingsberg, Tom Estabrook, Rev. Erica Richmond, Paul Hollings, Celia Wcislo, Maggie Carey, Anne Quaadgras, Steve McMullin, Sara Galantowicz

Call to Order (Marie)

Two minutes of silence (let us bring our best selves to this meeting)
Reading and Chalice Lighting. (David)

Financial Report report (David):

- November surplus at \$130,000. Pledges are good, and salaries continue under budget. The Paycheck Protection Program loan has helped. This surplus is expected to decline over the next 7 months.
- Property expenses are up.
- Trustees have paid the \$10,000 housing allowance for this year.

(Vote 1, Discussion). Consent agenda: Minutes, Financials, lead Minister's Report, Parish minister's report. Motion made by Celia W and seconded by Steve M to adopt the consent agenda. Vote passed unanimously.

Task force reports (10 minutes)

- Connection and communication: gaps that Parcom could fill. (Sara, Celia, Paul)
 - Developing a survey to find out how members are accessing information about First Parish currently and how they would prefer to receive communications. Looking for communications gaps.
 - Looking for input from committees. How can we share the good news of their work?
 - Each Parcom member agreed to be assigned a committee to reach out to about the survey.
 - Want to also collect data on how the congregation wants to provide input on return to in-person services.
- Worship: considerations for return to worship in building (Tom, Maggie, Anne, Steve)
 - Exploring feasibility of a live/remote hybrid for some period of time.
 - If hybrid, primary audience could be live; secondary could be remote.
 - Acknowledge that some people prefer Zoom services
 - It will take 5-6 volunteers to continue Zoom
 - A hybrid service would require equipment purchase. For example, two cameras cost about \$10,00, and a large screen would also be needed. High Rock says

their installation cost about \$5,000. Other churches have spent \$60,000 for technology.

- Discussion of a staged approach, slowly coming back to the sanctuary. Maybe be possible to be fully live by September. We could consider renting equipment if a temporary hybrid mode and would also need to identify any staffing needs.

Business

- Vote 2: Vote on whether to appoint Carolyn Hodges to the position of Assistant Treasurer: Motion made by Marie M to appoint Carolyn Hodges to be assistant treasurer. Motion made/seconded by Steve M and Maggie C. Motion passed unanimously.
- Vote 3: Vote on whether to allow the town to display the “opt in” banner on the church wall facing Mass. Ave. Lori K and Alan L have asked Parcom to place a Town of Arlington banner along the large wall on Mass. Ave. in support of the town’s effort to increase renewal energy in Arlington.
 - While many ParCom members support the towns effort, several were uncomfortable about the precedent this would establish. Discussion also covered issues of the church/state separation. No consensus was reached. Decision was postponed until the January meeting.
 - Tom Estabrook suggest that Lori/Alan be invited to that meeting.

Progress report from Financial Task Force (Sara, Anne, and Paul)

- The task force developed a template of key financial indicators to track, to help ParCom identify any meaningful variations.
- The indicators are those items that are variable and may also have a seasonality, such property repairs and other seasonal costs (like snow removal).
- Agreed to complete template as a test to compare it against the P&L of any month, to evaluate usefulness.

Review of the FY21-22 Budget including Carolyn White from stewardship.

- Our money is from our members, for living out mission.
- Last several years we have continued surpluses because of conservative budgeting approach.
- Fincom presented a flatline budget.
- Questions from Parcom on various line items.
- CORI check line item is in the budget coming from FinCom.

Review of budget requests and prioritization (30 minutes):

After much discussion and keeping in mind that our pledge goals need to start replacing the step down in Paycheck Protection and Second Minister funds starting next year, the members focused on the priorities below. Members completed an online poll following the meeting, to identify top priorities. The results were:

FY22 possible budget additions - priorities	
	Ranking
COLA (1.3%) added to FY21	1
"Catch up" COLA from FY20	2
Equipment to video stream services well	3
Improved air flow/HVAC in the building	4
Additional Music Funding	5
Additional RE Funding	6
Turning outward	7

State of the church (Marta & Erica): Postponed for lack of time.

Motion made Celia and seconded by David to adjourn at 9:45 PM.

Attachments: November Minutes, Financial Documents, Ministers' reports, DRE report

MOTIONS (proposed wording that will be adjusted based on the discussion of the Parish Committee)

1. I move that we adopt the consent agenda.
2. I move that we appoint Carolyn Hodges to the position of Assistant Treasurer
3. I move that we approve the display of the Arlington "Opt-in" banner on the church wall facing Mass Ave.

ParCom meetings' Host Schedule

August 18	Maggie Carey
September 15	Tom Estabrook
October 20	Sara Galatowicz

November 17	Paul Hollings
December 15	David Klingberg
January 19	Marie Meteer
February 16	Steve McMullin
March 16	Anne Quaadgras
March 30, COM	Celia Wcislo
April 20	Maggie Carey
April 27, Budget	Tom Estabrook
Annual Meeting May 16 ??	
May 18	Paul Hollings
June 15	Steve McMullin

Parish Minister Report
November 17- December 10

Rev. Erica F Richmond
First Parish in Arlington Massachusetts

Serving this congregation at this time feels like a great vocational blessing- it is a time of great need and great opportunity. It has been such a source of joy to see the creativity of this community. It also has been a month of challenge as exhaustion, grief, and the possibility for miscommunication run high. I was able to take some time off at the end of November and it was a wonderful time of Sabbath. And now we are full-on in November. I am awe-struck by the ways folks have shown up for one another and continually recommit to building a beloved congregation together. I really do hope that the leadership of this congregation knows how resilient folks have been- it is worthy of sacred pause.

Yours,
Rev. Erica

Worship:

We continued to see impressive numbers attend Sunday worship. And I am deeply grateful for the tech team and worship associates. I got to attend youth group on 11/15, which included their candlelight circle. I preached 12/6 on Advent and grace. I am preaching again on 12/20. I am leading a special Advent service the night of Friday, the 18th. And I am participating in both Embrace the Darkness and Christmas Eve.

Pastoral Care Provided by Parish Minister

Themes of pastoral care: family stress, including challenges with relationships and children, grief, spiritual questions about meaning and purpose.

Virtual Courtyard Visits: 10-minute sessions on Zoom, 9 total in November. I am doing another set of these, with the support of my transition team, next week. Individual pastoral care sessions: 8, two outside, six via zoom/phone

Lay Ministry:

This committee is such a source of meaning for me- our three new members are diving into the work and all of the members are providing such wonderful support to the community during a hard time. They continue to offer grief groups- those who are in recent mourning have been showing up and benefiting from this offering.

Staff and Lay Leadership Support Provided by Minister

Weekly meeting with Sara H - I am her supervisor and she supervises Sara D. Weekly programmatic staff meeting
Meetings as needed with DRE for worship planning.

Committee meetings attended:

Alliance leadership debrief: 12/3

ParCom Exec 11/18, 12/2

ParCom 11/17, 12/1

Committee on Ministry 11/18

Lay Ministry: 12/2

Leadership Development Committee: upcoming 12/14

Membership: not this month

Property: 11/19

Racial Justice Coordinating Committee (RJCC): 12/3, two meetings
Transition Team: 11/10 and 12/1

Social Justice: not this month, did stop by Pie Palace though

Stewardship: 12/8

Adult Programming: Education, Spiritual Deepening, Community

Building I was the point minister for the holiday happenings calendar that the staff worked hard to pull together for the month of December. Tuesday is food related programming, Thursday is music, Friday is contemplation, and Saturday is RE/Turning Outward. It has been amazing to have joy-filled events. People have been showing up for them and these diverse offerings are clearly filling a need for connection during this holiday season. I, along with Tina, assisted Rev. Aisha Ansano on 12/8 with her Dinner Church offering - around 40 folks participated including many young adults.

Social Justice / Turning Outward

Given the scrutiny around the Alliance event in November, I have spent much of the last month around conversations of policing. I facilitated a Par Com conversation about policing on 12/2 in a special additional meeting. Myself, Marta, and Marie meant with the Alliance board in early December. And it has also been topic of conversation in the Racial Justice Coordinating Committee. I am leading a congregational conversation on 12/9 to begin an initial discussion on how we might approach policing. Rev. Bill Gardiner and I are also leading a book discussion for 6 weeks in January about the text, *The End of Policing*, for those who want to do a deeper dive.

Representatives from RJCC and myself met with Elizabeth Dray, co-chair, of Arlington Fights Racism on 12/7 to build relationship and understanding between the two groups. I was also able to attend a virtual tour of the Children's Room on 12/2 with Tina Schulz and Rose Sawyer Marsh- it was great to learn more about their offerings.

Professional Development and Continuing Education

Attended women minister support group- Follen Women: 11/19
Coaching session with Larry Peers, professional clergy coach, and Marta:
12/3 Individual peer colleague connecting: 11/17
Individual meeting with my ministerial mentor: 11/16

Report of the Director of Religious Education
December 2020

Hello Friends,

During this season of gratitude and remembrance I want to extend my thanks to all of you for your leadership at First Parish, and for the extra time and energy you are giving to help our community to stay vibrant and connected over the airwaves.

I also am very grateful for the support of Ellen Robie and the RE Committee as we have pivoted into Phase 2 of our Religious Education program this fall. Through experimentation and trial and error we have gathered information that has steered us in a new direction.

We have had some solid successes in Religious Education:

Morning programming at 9:00 a.m. is targeted to our younger children, grades PreK -2. Attendance is regular and steady, and feedback from parents has been very positive.

Highlights of our these programs have been:

Zoom Interactive stories with themes of community (Stone Soup), gratitude, kindness, and holiday traditions with regular attendance 12-20 families
Zoom Musical offerings by UU Musician Jim Scott and FP Bell Choir Director Jennifer Kobayashi 20-30 families attending
Zoom Family Worship 5-10 families attending
Outdoor hiking 20-25 families participating

Soon to come: Interactive Holiday Play (12/20) based on The Friendly Beasts . Children have been recruited for the manger animals/ insects roles and costumes have been provided. Thanks to Amy Hadley for helping me craft the play and Anne Goodwin for her musical assistance. It should be a fun and uplifting experience - all are invited.

Older kids, grades 4-7, are not joining zoom meetings, so the committee and I are coordinating more outdoor activities including snow shoeing, hiking, as well as zoom gaming. Our recent family hike was targeted to this age group.

OWL, led by Jen Davis Kay and Tim Riley, has continued with nearly 100% participation. The teachers and I have adapted the curriculum for on-line learning, keeping in mind the challenges of privacy and confidentiality. I am so pleased to have been able to keep this group of kids engaged and connected. When we began virtually this fall we were unsure whether they would bond enough to stay engaged and to our surprise it has been a huge success. I credit the skills and talents of our veteran teachers.

Coming of Age is ramping up to begin in January. I have recruited the mentors - Carolyn Hodges, Jeff Keffer, Bob Fowkes and Robbie Rinearson, and together we have crafted a calendar of events to begin in January, also adapted for on-line learning and bonding.

Youth Group, led by Rose Sawyer Marsh, continues to meet weekly with an average of 25-30 youth attending. These **high numbers** are unheard of among our UU neighbors! Rose meets

regularly with the youth leaders to help them organize their programming and to find ways for them to learn and grow in their roles. We have deferred conversations about the service trip possibility until January. We have begun thinking about the Youth Group worship service which will be held in March.

Worship:

I organize and participate in the Time for All Ages segment of our worship services, collaborating with our ministers and the worship associates to offer a range of experiences and voices. The Thanksgiving Alphabet of Gratitude was very well received (older members were especially pleased to see children's faces/voices).

I will participate in a Vespers service with Rev Erica and others on December 18

I have recruited youth as Christmas Eve readers

RE Committee News:

The Committee has stepped up to help with **outreach** to families. We have done two mailings to children this fall and are getting ready to send holiday cards. Kids love getting mail!

The curriculum subcommittee and I have met to create a **Phase 3 calendar** January - March. We have created lessons for children in both the younger and older grades, offer music and art activities, celebrate holidays from around the world and honor Black History month.

A **re-entry task force** is being created so we can celebrate returning to the building, review possible administrative changes (such as registration guidelines and vaccine requirements), class spaces, art activities and sharing supplies, food, and much more.

Ellen Robie and I are discussing ways to **reconfigure the committee** as discussed in a recent VIP meeting.

Community Building:

I've enjoyed collaborating with Marta, Rev. Erica and Jonathan on our **Holiday Happenings**, which has been fun and successful! Jonathan and Rev Aisha Ansano led two programs on cooking, both with high attendance. Of special note: Aisha's "**Nourish**" program included families with young children, middle schoolers, youth group teens, youth group alumni, couples and singles of all ages. Reverends Meredith Jeremiah and Stevie Carmody also joined in.

I have organized December **Saturdays Trunk Pick - up and Drop offs** to share materials for children to use in their programs and to gather donations for Boston Homeless and Arlington Eats. It has been a pleasure to be in at First Parish to say hello to kids and their grown-ups and to offer them seasonal greetings and supplies.

Next Tuesday Carolyn Hodges and 4 middle schoolers will lead a **cookie baking** evening. I've been handing out chalice cookie cutters on Saturdays and we hope for high attendance from FP children and families. We plan to share the baked cookies with members of the community who might like some additional cheer this holiday season.

Pastoral:

COVID has made parenting an even harder challenge than usual. I regularly connect with parents via email, phone calls and outdoor meetings to discuss boundary setting, games addictions, and mental health challenges. I also write cards to parents to remind them the ministers, lay ministry and I are thinking of them and are available for pastoral connections.

Connections:

I meet weekly with Marta, Rev Erica, Jonathan and Rose

I meet weekly with Ellen Robie, RE Chair

I meet weekly with DRE colleagues in our district to share ideas and to learn about what successes they are experiencing

I attend New England d Religious Educators Gatherings and workshops and Soul Matters (the curriculum developers) facilitators trainings

What's Next:

Friendly Beasts Play

Christmas Eve Worship

Youth Group Holiday Party

Holiday Cards to Children

Animal (live and stuffed) Blessing

Sing a Long with Musician Liz Buchanan

Puppets to celebrate Chinese New Year

UU Minecraft

Snow making in the church courtyard

Coming of Age Mystery Dinner

I apologize for not seeing you next week. I am co-host of the Cookie Baking Holiday Happening during this month's meeting. I look forward to being with you at the January Parish Committee. I hope you stay safe and warm.

Here's to a better new year!

Respectfully Submitted by:

Tina Schultz, Director of Religious Education

**Debrief of Events surrounding the Alliance program,
prepared by Rev. Erica Richmond, Parish Minister, November 2020**

- The Alliance typically hosts monthly events throughout the programmatic year. For November 13 they invited Rebecca Wolfe- mental health clinician working within the Arlington Police Department. The Alliance was interested in learning about her work.
- On Sunday, November 8th, a number of staff and congregational leaders received an email from an Arlington resident and a member of the UU Malden congregation, with concerns about a program. Also on Sunday evening Marta and Rev. Erica received an email from the UU minister in Malden asking about the program. He informed us that the church's board was planning on sending FP a letter asking them to cancel the event. On Monday, as well as Tuesday morning, Rev. Erica connected with the Alliance leadership- talking through the community's feedback and what it might mean for the planned program.
- On Monday evening one of the co-chairs of Arlington Fights Racism emailed Rev. Erica with her concerns as well.
- On Monday night the Alliance board met and continued their discernment about hosting the event.
- On Tuesday afternoon, the Alliance decided that they could contextualize the event, and name the concerns, and decided to proceed.
- On Tuesday night, Marta and Rev. Erica became aware of emails sent by an Arlington community member, raising similar concerns to the initial feedback. These emails were sent to some number of First Parish members and to Susan Frederick-Gray, national president of the Unitarian Universalist Association.
- On Tuesday night the Executive Committee of the Parish Committee (Marie Meter, chair, Sara Galantowicz, vice chair) met (with the ministers) . Marie emailed the Alliance asking to meet to discuss how to respond to the feedback and prepare for potential press involvement. On Wednesday afternoon in an email Nina Duncan (president of the Alliance) announced that the Alliance had decided to cancel the program.
- On Friday night the board of the UU congregation in Malden sent a letter to the ministers, ParCom and the Alliance
 - Par Com discussed all of this at their regular monthly meeting in November - they wrote back to Malden acknowledging receipt of the letter. On Tuesday, December 2nd the board had a special meeting to begin a conversation about policing. There are diverse opinions on the board about it and the conversation will continue.

First Parish Unitarian Universalist of Arlington					
Budget vs. Actuals: FY21 P&L					
July - November, 2020					
Major areas of sensitivity:	Pledges	Plate	Salary expense	Properties -	Properties -
				Maint & repair	Heat, util.
	4100	4200	5110	5520,5530	5510
November YTD actual	340,032	16,729	175,751	14,107	4,458
November YTD budget	308,503	15,833	203,325	9,645	9,658
Variance	31,529	895	(27,574)	4,462	(5,200)
%	10.22%	5.66%	-13.56%	46.27%	-53.84%
FY21 Full year budget	629,600	38,000	488,000	23,150	34,850
FY21 Year end projection	629,600	38,000	430,000	30,000	34,850
Variance	0	0	(58,000)	6,850	0
%	0.00%	0.00%	-11.89%	29.59%	0
November FY21 YTD results favorable, pledges (acct 4110) well over budget according to seasonality trending established in prior years.					
Insurance (acct 5483) paid in advance through January, should be on budget at year end.					
Second minister funds being drawn down each month, \$70k spread out over the current year or \$5.8k per month.					
PPP loan being written off gradually each month, \$48k spread out over the current year (1/2 of total loan) or \$4k per month.					
Salaries (offset by 5405 cleaning services) continuing below budget due to limited building use, no in-person services.					
	Total				Annual
	Actual	Budget	over Budget	% of Budget	budget
Income					
4100 Pledges					
4110 Current Year Pledges	340,032	308,503	31,529	110.22%	629,595
Total 4100 Pledges	340,032	308,503	31,529	110.22%	629,595
4200 Plate Offerings	16,729	15,833	895	105.66%	38,000
4300 Fundraisers					
4310 Fair	0	4,375	(4,375)	0.00%	10,500
4330 Other Fundraisers	0	625	(625)	0.00%	1,500
Total 4300 Fundraisers	0	5,000	(5,000)	0.00%	12,000
4400 User Donations (Building Fees)					

4410 Mariposa rent	21,088	22,083	(996)	95.49%	53,000
4420 Other building use	5,140	5,833	(693)	88.11%	14,000
Total 4400 User Donations (Building Fees)	26,228	27,917	(1,689)	93.95%	67,000
4500 Other Contributions					
4510 Parking revenue	2,500	2,500	0	100.00%	6,000
4520 One-Time Gifts	30,087	29,167	920	103.16%	70,000
4525 Social Justice	1,640	1,250	390	131.20%	3,000
4530 Insurance reimb, other	7,274		7,274		0
4540 Non-recurrent income	20,000	20,000	0	100.00%	48,000
Total 4500 Other Contributions	61,501	52,917	8,584	116.22%	127,000
4600 Interest	650	625	25	103.93%	1,500
4700 Trust Fund Contributions					
4730 Trust Fund-Wellington	10,000	10,000	0	100.00%	10,000
Total 4700 Trust Fund Contributions	10,000	10,000	0	100.00%	10,000
4900 Other Income	13,000	13,000	0	100.00%	13,000
Total Income	468,139	433,795	34,344	107.92%	898,095
Expenses					
5100 Personnel					
5110 Salary	175,751	203,325	(27,574)	86.44%	487,979
5120 FICA	10,496	15,258	(4,761)	68.80%	36,618
5130 Workers Comp	1,656	1,617	38	102.37%	3,881
5140 Pension (UUA)	16,231	17,020	(789)	95.36%	40,849
5150 Health Insurance	16,561	16,875	(314)	98.14%	40,500
5160 Life Insurance	695	1,023	(328)	67.97%	2,455
5170 Disability Insurance	1,839	2,063	(224)	89.14%	4,952
5190 Prof Expenses	5,602	10,215	(4,614)	54.84%	24,517
5193 Recruitment expenses	442		442		0
Total 5100 Personnel	229,273	267,396	(38,123)	85.74%	641,751
5200 Contractors & Consultants					
5240 Consultants (HR,Finance,Prof)	2,828	3,333	(506)	84.82%	8,000
Total 5200 Contractors & Consultants	2,828	3,333	(506)	84.82%	8,000
5300 Office Expenses					
5320 Postage		208	(208)	0.00%	500
5340 Telephone & Internet	1,520	1,667	(147)	91.20%	4,000
5350 Office Supplies & Repairs	1,031	3,042	(2,010)	33.91%	7,300
5360 Office Equip Lease & Maintenance	1,773	2,792	(1,019)	63.51%	6,700
5397 Computer software/hardware	4,675	3,542	1,134	132.01%	8,500
Total 5300 Office Expenses	9,000	11,250	(2,250)	80.00%	27,000
5400 General Church Expenses					

5405 Cleaning Services	5,983	0	5,983		0
5410 Housekeeping Supplies & Repairs	233	1,542	(1,309)	15.09%	3,700
5415 Treasurer's Expenses	2,556	2,708	(153)	94.37%	6,500
5420 Coffee/Friendship Hour Supplies		1,042	(1,042)	0.00%	2,500
5430 Worship Supplies, etc.		417	(417)	0.00%	1,000
5435 Sound, Tapestry, Linens Fund		417	(417)	0.00%	1,000
5440 Stipends/Honoraria Guest Ministers	600	500	100	120.00%	1,200
5445 Sign Language Interpreter		208	(208)	0.00%	500
5470 Staff Development		83	(83)	0.00%	200
5483 Insurance	6,865	4,970	1,894	138.11%	11,929
5484 General Composting	648	417	231	155.53%	1,000
Total 5400 General Church Expenses	16,884	12,304	4,581	137.23%	29,529
5500 Property Expenses - Main Building					
5510 Utilities					
5511 Heating Fuel Oil & Gas	618	3,241	(2,623)	19.07%	19,446
5512 Water & Sewer	745	2,083	(1,338)	35.77%	5,000
5513 Electricity		1,078	(1,078)	0.00%	2,588
5514b Power Options Membership		104	(104)	0.00%	250
5514c Solar Power Purchase Agreement	3,095	3,151	(57)	98.20%	7,563
Total 5510 Utilities	4,458	9,658	(5,200)	46.16%	34,847
5520 Heating Maintenance & Repair	715	833	(118)	85.80%	2,000
5521 Elevator Inspection and Maintenance		1,950	(1,950)	0.00%	4,679
5530 Main Building Maintenance & Repair	13,392	8,811	4,581	151.99%	21,147
5535 Main Building Capital Exp.	26,000	26,000	0	100.00%	26,000
5536 Other Property Expenses	0		0		
5550 Groundskeeping	199	500	(301)	39.84%	1,200
5560 Snow Removal		0	0		5,128
5580 Insurance, FP	0		0		
Total 5500 Property Expenses - Main Building	44,764	47,752	(2,988)	93.74%	95,001
5600 Religious Education					
5610 Children/Youth	1,149	2,938	(1,788)	39.13%	7,050
5630 Youth Group Service Trip Coordinator		625	(625)	0.00%	1,500
Total 5600 Religious Education	1,149	3,563	(2,413)	32.26%	8,550
5700 Music					
5750 Music Committee	2,433	4,211	(1,778)	57.77%	10,107
5760 Piano Repair	938	938	0	100.00%	2,250

5790 Organ Fund Set-aside	833	833	(0)	99.96%	2,000
Total 5700 Music	4,203	5,982	(1,779)	70.27%	14,357
5800 Other Committees					
5801b STAR/Adult RE		188	(188)	0.00%	450
5802 Committee on Ministry		75	(75)	0.00%	180
5807 Lay Ministry		56	(56)	0.00%	135
5808b Leadership Development		75	(75)	0.00%	180
5809 Membership Committee	311	375	(64)	82.93%	900
5810 Parish Committee	404	2,292	(1,887)	17.65%	5,512
5812 Racial Justice Committee		1,125	(1,125)	0.00%	2,700
5812b Social Justice Committee	152	1,250	(1,098)	12.18%	3,000
5815 Stewardship Committee		833	(833)	0.00%	2,000
5818 Turning Outward		1,125	(1,125)	0.00%	2,700
Total 5800 Other Committees	868	7,394	(6,526)	11.74%	17,757
5900 Outreach					
5910 UUA	18,000	18,000	0	100.00%	36,000
5920 MBD		125	(125)	0.00%	300
5930 Partnership Church Council		146	(146)	0.00%	350
5940 Giving First	9,699	7,917	1,782	122.51%	19,000
5962 UU Urban Ministry		104	(104)	0.00%	250
5965 Mass. Interfaith Power & Light	250	104	146	240.04%	250
Total 5900 Outreach	27,949	26,396	1,553	105.88%	56,150
Total Expenses	336,918	385,370	(48,452)	87.43%	898,095
Net Income	131,221	48,425	82,796		0