

CEDARHURST UNITARIAN UNIVERSALISTS

**2018 – 2019
ANNUAL REPORT**



MISSION STATEMENT:

Cedarhurst Unitarian Universalists welcomes all to a safe sacred community, nurtures spiritual growth and serves as a beacon of light to the world.

I hope everyone finds this 2018-2019 Annual Report informative. Perhaps you will learn of an activity or cause that you didn't even know we supported and decide to join in. Or perhaps you knew about it but never had the time in the past to participate. Or perhaps there is something you would like us to participate in but don't see it mentioned in the report. In that case, contact Rev. Amy or me and we can talk about how to make it happen!

Although my first year as your President got off to a slow start due to my election campaign, I think we accomplished quite a bit, even if everything we thought might get done, didn't. The Board held a one-day retreat in mid-November with all Trustees in attendance, where we got to know each other better and laid out plans for the rest of the year.

Much of the year's focus was on improvements to our sanctuary, including the installation of a new audio/visual system, improved lighting and the selection of lighter, more practical chairs. We are just beginning to discover the ways the new A/V system can enhance our Sunday services as well as be used for other events and activities. Many thanks to Shirley Eatmon, Bill Fountain, and Claudette LeBlanc for seeing these projects through to their end.

The Trustee reports that follow highlight many of the activities and projects that took place within and outside our walls this past year. I won't repeat them all here but want to acknowledge just how much we do. There was a great turnout for the Chalice Circles this spring and the plan is to continue them next year. Rev. Amy's classes, such as Scriptural Safari were well attended, and she plans to do additional courses next year. Additionally, there are the Men's Club, Women who Lunch group, Book Club, Mysteries Series and other activities that are led by members and friends.

My particular interest, and what I view as the heart and soul of our congregation, is our social justice work. We have taken an active role in the Poor People's Campaign and expanded our work with local shelters and helped with additional free meals in the area, among other things. I hope that this work or other social justice work continues to be at the forefront of what we are about.

Our final project for the year is the repair or replacement of the doors in the front of the sanctuary and the painting of the outside window trim. As of this writing, over \$1,000 of our \$5,000 goal has been raised. I hope everyone is as generous as their situation allows in order to help keep our building in good condition and inviting to all who enter it.

Looking forward to next year, my goals include looking into establishing a Legacy Program and the reformatting of the Board. That said, plans for any given year are always fluid and we shall see where next year takes us.

Last, but certainly not least, is a big congratulations to Rev. Amy Williams Clark for receiving her final fellowship from the Unitarian Universalist Association! This was a three-year journey that Rev. Amy and our congregation participated in together. She will be recognized at this year's General Assembly in Spokane, Washington during the Service of the Living Tradition.

Maria Warburton
President, Cedarhurst Unitarian Universalists

Minister Report Submitted by Rev. Amy Williams Clark to Cedarhurst Unitarian Universalists' Annual Meeting - June 2019

As we enter our fourth year of ministry together - I am continually amazed and impressed by this congregation. This year, there has been a blossoming as you have expressed a sense of who you are as a congregation - in relationship with one another, the community, and the world. We can see this in the number of activities for the congregation and for the community. We can see this in our growing membership and number of new and returning friends of the congregation. We can see this as the congregation states its mission in a way that is simple and profound at Cedarhurst we practice "*Love and Justice in Action.*"

The following pages of this annual report will name many successes of this year and how we express what it means to express, articulate and live out our liberal faith in the world. You should be proud of all that you have achieved and the ways you are continually strengthening and deepening your ministries. As you read, settle in and take a moment to savor the achievements below, and envision how we can continue to make Cedarhurst Unitarian Universalists a place where we practice Love and Justice in Action.

You have worked to state our mission in a way that is simple and profound – that Cedarhurst is a community where we live out – "*Love and Justice in Action.*" This phrase and mission are clear in what we do and how we have blossomed this year.

Within the congregation, we see this Love and Justice in Action as Cedarhurst embraces and learns that growth happens, as previous members return, and we grow in members who are from Gen X. Our love is in action as Cedarhurst has said hello to two new members and a growing number of friends of the congregation and goodbye to a beloved founding member.

Cedarhurst is living into who we are by caring for our member's spiritual lives. I believe by doing so, we will continue to be a place where we can empower others to join us and explore their spiritual lives. Examples of this are the Adult Religious Education programs I have offered and designed to deepen exploration of faith such including Scriptural Safari, "What we Choose" (an exploration of ethics from a UU perspective), Chalice Circles, and a program on Spiritual Wills.

We have done many things to deepen and improve our worship experience. We celebrate the physical transformation of our space through our new sound and multimedia system, which has brought greater accessibility, resources for activities, and variety within worship. We await our new chairs after trying out many and going through a winnowing process. Cedarhurst's worship experience and spiritual reflection has deepened as we introduced the theme-based program of Soul Matters.

As I achieve final fellowship, this is a further indication of your achieved capacity to support your ministers. You have been key to this fellowship process and it is a celebration of both my work and your ministry.

Outside of our walls, Love and Justice in Action continues.

Cedarhurst continues to deepen interfaith relationships with the Greater Baltimore Hindu – Jain Temple and the Islamic Society of Carroll County. Through shared meals, participation within one another's programs, formation of personal relationships, our faith and connections are deepened. This has been publicly seen when our communities initiated and planned the Interfaith Vigil in response to religious violence. These foundations provide a place where we can reach out to other faith communities to further Interfaith programs and relationships.

Cedarhurst continues to express Love and Justice in Action through social justice witness. We are part of many groups seeking to make systematic change in the world. We continue to make difference in people's lives with eviction prevention and the cold weather shelter. Cedarhurst Unitarian Universalists are leaders with St. Paul United Church of Christ in marking Transgender Day of Remembrance and the annual Blues Christmas: A Memorial for those who died of homelessness. Cedarhurst member's leadership in the Poor People's Campaign: A National Call for Moral Revival shows our capacity to make changes in the nation, Maryland, and in Carrol County. Through their work, we are leaders in the Unitarian Universalist Association's support of the Poor People's Campaign.

Cedarhurst also continues to reach out to the community offering a growing number of activities to be shared with the community. Cedarhurst offers Mysteries and other programs to deepen relationships with and among the broader community. We sponsor Yoga, a member offers Reiki, and we are planning to use our new Multi-Media System for family movie nights. Cedarhurst has also laid the groundwork to support McDaniel College's fledgling interfaith programs.

Cedarhurst Unitarian Universalists has a lot to celebrate. We also have room and the means to grow in numbers and spirituality. We are a faith community that makes a difference in the world and within our congregational community. We are an active, vibrant community that has much to offer one another and the world.

Grace and Peace,
Rev. Amy

**COMMUNICATIONS COMMITTEE
ANNUAL REPORT for Fiscal Year 2018-2019**

The Communications Committee has focused its work this year on streamlining our internal communications.

We started by changing the date of release for the weekly announcements so they may serve as more of a guide for the congregation's week. We think that this was achieved with the change. With the cooperation and support of our administrative assistant, we also tried to make the announcements more standard and chronological in the display.

We have continued to use Facebook to advertise and promote events as well as building up anticipation for the Sunday services. We also use it to share important community and social justice news. Instagram is still a work in progress as we need to discover how best to reach more people through it.

Some of our efforts were less successful. We discontinued the use of Meetup once we found we were only reaching people we had already reached through CUU's other means of communications. We still post things like the craft events to the Carroll County Times calendar.

The website still needs a facelift. While we have hoped to find someone to assist in this work, I have started online classes in hope that I will learn enough to make some basic changes to the site without waiting for the needed assistance.

We hope to build on our efforts in community outreach by again registering for a table at the Reisterstown Festival.

Finally, the committee can always use help from the congregation. Please send photos you take at CUU events to me and we will use what we can.

Pete White, Communications Trustee

CONGREGATIONAL LIFE COMMITTEE
ANNUAL REPORT for Fiscal Year 2018-19

The committee has been chaired by Beth Schilpp. Members of the committee are Barbara Bradley, Sharon Kennedy, Nevett Steele, Teel Byrne, Pamela Malkin (trustee) and June Clarke. Kris Thorne makes name tags for visitors and others. The committee meeting changed to the fourth Sunday of each month, after service.

The Congregational Life Committee begins each year by creating a calendar of events in June, planning for the full year for our Visitor Breakfasts, Potluck Dinners and other seasonal activities.

Potluck Game Night July 14th with lots of great food and fun games.

Summer picnic was held on August 5th after service. We didn't light up the grill this year.... we had crock pots full of sandwich makings, so more time was spent socializing and less time spent at a smoky grill!

Visitors Breakfasts have been held in October, January, and April. These are intended to help us get to know recent visitors and for them to get to know us and the minister. They have met with varying success as to attendance. They are always enjoyable. Big turnouts with committee members, board members and new visitors sharing stories of what brought you to CUU.

Small Group Dinners and lunches were held in October. They were well attended and enjoyable.

Just for the Heck of it Dinner and Game Night was held on January 5th. It was well attended, and a good time was had by all.

UU Orientation – Rev. Amy held an orientation in January. It was well-attended. Several expressed interest in membership.

Monthly Activities --Book Club meets on the second Sunday of each month and continues to be popular. We have read books by spiritual leaders Bruce Marshall and Desmond Tutu and the Dali Lama to local authors.

New Activities: We have been BUSY with lots of new activities (many of these were planned by Teel Byrne):

Sept.-Park Ranger from Fort McHenry shared little known historical moments from many of our state parks.

Oct.-Italian Dinner by local restaurant with tips on how to make great pasta

Nov.-De-Stress with Julie Peatt Cassaday- Mindfulness practice

April- Spiritual Wills with Rev. Bruce Marshall

Month meeting of Lady's Lunch group on the Second Friday of each month, with lunch at a different restaurant each month. Huge turnout- 10 to 12 people for the first month and 5 the second. This was the brainchild of Patty Koch... Great idea!

Craft Classes offered: a total of six classes were offered in floral arranging and card making with 5-7 attending each. Each attendee paid to participate, covering all expenses.

Caring Committee has expanded and is active sending cards to those who are in stress or need, making phone calls and care visits.

Annual Christmas Decorating and new gift exchange: Congregational Life Committee encourages all to help decorate our space for the holiday. We have a lunch and gift exchange on the Sunday closest to Christmas between the early Christmas service and later UU service.

Membership Data – The committee reviews the list of members every year to remove those who no longer wish to be active members. Those who have not been heard from in a while are called and asked if they wish to remain members or moved to friend status or removed altogether. By January 13th, results are entered with the UUA Data Service which maintains a list of active members and those in leadership roles. This year we moved four people to friend status and removed three people from our directory who were no longer interested and one person who is deceased. Five people have signed the membership book making a total of 63 active members currently.

Welcome Table – Members of the committee staff the table every Sunday. A thank you card is sent to each visitor who fills out a registration form. A small clipboard is handed to each visitor with the form to be filled out which asks for contact information, children in household and what brought them to CUU. They are given a CUU pen to keep and a Welcome Packet. There is a notebook to track visitors for their first 3 visits. After the second visits they get a call from the committee and a call from the minister after the third visit. We need to recruit more Greeters from outside the Committee.

Congregational Life Committee attended special training at Gettysburg UU on how to increase membership.

Mass Mailing of custom designed postcard to former members and friends, inviting them to come back to CUU in February. Some returned for Barbara Brown's memorial. Encouraged them to try out the upcoming Mysteries series and check out our many activities listed on our website.

Coming Up: Clean Up day to be scheduled, **Summer Picnic** in August, more **History through food** presentations, **craft classes** in summer and **Book Club** continues to read, even in the summer!

Pamela Malkin, Congregational Life Trustee

**FINANCE TRUSTEE
ANNUAL REPORT for Fiscal Year 2018-19**

When I volunteered to be Finance Trustee two years ago, I knew I would have support in learning whatever I needed to know in order to do the job. Members of the Finance Committee, as well as other Board members and Rev. Amy, have helped me all along the way. It has been a great learning experience.

The two main responsibilities of the Finance Trustee are coordinating CUU's Auction in November and managing Stewardship Season in March and April. While the 2018 Auction did bring in approximately \$12,000 for CUU, this figure was well below what we had hoped for. A committee will be working over the summer to see what we can do to make the 2019 Auction more successful. In addition, another fundraiser may take place next spring. Your ideas for the Auction and the additional fundraiser are welcome! One of CUU's goals is to depend less on the Endowment Fund to make up any shortfalls, and successful fundraisers make this goal achievable.

Stewardship Season this year has brought \$52,225 so far in pledges for 2019-2020, with several pledges still anticipated before June 30. This should bring us very close to, if not over, our goal of \$56,450. Members and friends take our "self-funding" status seriously, and it is wonderful to see this commitment to Cedarhurst!

This year we say a huge THANK YOU to Sharon Kennedy, who finished over six years as CUU's Treasurer in December. Sharon stayed on longer than originally planned while we searched for someone to replace her, and then stayed a little longer to help our new Treasurer, David Pittman, get started at the beginning of 2019. David is doing a wonderful job so far, and we are grateful for his willingness to step into this role.

Becky Zimmerman, Finance Trustee

**OPERATIONS TRUSTEE
ANNUAL REPORT for Fiscal Year 2018-2019**

SCHEDULED ACTIVITIES:

** Pest Control: Met company employee monthly to allow spraying of pesticides and baiting of mouse traps on building exterior; this year the building saw two different types of snakes in the basement and one large spider; the upstairs saw wasps; all were in the spring and the pest control co. says this is the usual time of year.

** Water Testing: met Carroll County Health Department employee quarterly to perform quality testing of our well water; once the water test had to be repeated but all was fine on second test

** Oversee cleaning of building and request changes as needed

** Oversee volunteer chores such as washing towels, bath and kitchen supplies, etc.:

** Called our trash/refuse company when it wasn't picked up on time; due to a new treasurer and our delayed payment and holiday confusion.

KEYS: Monitoring the use of keys among our membership and checking them in and out using a book to document. Purchased a few more keys.

LAWN AND GARDENS:

Lawn is mowed, edged and cuttings are blown off sidewalks from April to October as needed. Weeds were not able to be dealt with thoroughly last summer due to so much rain.

Continued mowing of the parking lot border next to the "forest" is beginning to look cleaned up. All trees leaning over are gone and grass is growing. Several holes in the yard have been filled in and the cement parking stops moved to facilitate moving.

Gardens mulched spring of 2018 and 2019. Special project of two front flowerbeds on right and left sides of sidewalk leading to front door is underway. These beds will take time to grow and look full this spring and summer. New plantings of native plants have gone in; Cindy Hirshberg, our own Master Gardener is leading this project.

GENERAL:

New flooring put down in kitchen and upstairs bath; compliments of Terry Vinson and Claudette.

Purchased a new audio/visual system which was installed in June '19. Works wonderfully and we've waited a long time for it.

We are in the process of buying all new chairs that will be lighter, stackable can be out away on carts.

Damage to the door frames and outside wall at the front of the sanctuary is being investigated. This project will require a special fundraiser to repair.

Repaired an electrical outlet used for our coffee pots (still having issue).

Had upstairs overhead lights changed to L E Ds which provides much more and better lighting.

FUTURE PROJECTS:

Floor in sanctuary will be completely cleaned and resealed after our new chairs arrive. Will re-institute sweeping with dust mop after each service and activity.

Will be scraping and painting the window frames and screen frames; and possibly replacing the west side screens with shade screen if needed for glare on the new TV.

Claudette LeBlanc, Operations Trustee

RELIGIOUS EXPLORATION ANNUAL REPORT for Fiscal Year 2018-2019

During the 2018-2019 year, we started using the Soul Matters curriculum which is a theme-based program that is in-sync with both worship and Chalice Circles. For the first two months of the church year, lessons were prepared each week. Due to low child and youth attendance, we changed to a monthly "Reimagined Sunday" format that was inspired by an online General Assembly session.

Reimagined Sundays also conformed to the monthly theme and often combined pieces of weekly RE lessons for the month as well as worship and small group (Chalice Circle) components. In addition, the Order of Service was moved around as needed and interactive activities integrated to get the CUU community talking and moving together. Activities were held inside and outside the sanctuary space. Some challenging topics were tackled such as racial justice and transgender and gender non-conforming issues. Reimagined Sundays was also a place to continue to recognize our multi-faceted faith tradition. Next year, Francine Hahn will continue to work with other CUU members to provide a couple of Reimagined Sunday services; just not every month.

We had one intergenerational service based on the Winter Solstice theme. The service was led by Tom Zeller and Francine Hahn, but also had readings from volunteers and kids.

Tom Zeller, our Coordinator of Religious Exploration, is ending his tenure with CUU at the end of this church year. Tom has worked diligently to grow the RE program throughout his tenure. The Board of Trustees decided to focus the staff position on outreach and communication because it realizes both the Board and the congregation need staff support in this area to grow the congregation in order to build membership, including the RE program.

Next year, we will need the help of the congregation to assist the new RE Trustee in reimagining the RE program. CUU needs to be ready to welcome children and youth as our congregation grows so we must not be idle. We look forward to a vibrant RE program in the very near future.

Francine Hahn, Religious Exploration Trustee

SOCIAL JUSTICE COMMITTEE ANNUAL REPORT for Fiscal Year 2018-2019

Our Social Justice Program is grounded in 5 UU principles:

- 1st The inherent worth and dignity of every person
- 2nd Justice, equity and compassion in human relations
- 5th The right of conscience and the use of the democratic process within our congregations and in society at large
- 6th The goal of world community with peace, liberty and justice for all
- 8th (proposed) We the member congregations of the Unitarian Universalist Association covenant to affirm and promote Journeying toward spiritual wholeness by building a diverse, multicultural Beloved Community by our actions that accountably dismantle racism and other oppressions in ourselves and our institutions.

Over the past few years the CUU Social Justice Program has grown to include relationships with community organizations responding to community needs and helping to fill some of the gaps in services. We have come together with other faiths and organizations in projects to promote a beloved community.

Our accomplishments this year include:

COMMUNITY RELATIONS

CUU representatives continue attending meetings of

- Round Table of Churches and Human Services of CC and BC (quarterly),
- Carroll County Homeless Board, Circle of Caring (bi-monthly).
- NAACP (monthly)
- Carroll County Poor People's Campaign (monthly)

CHARITABLE WORK

- **Cold Weather Shelter** CUU provided volunteers for a monthly shelter check-in team and dinner team during the months the CWS operated, mid-November - March 31.
- **Loaves and Fishes** CUU volunteers provided and served a meal at Loaves and Fishes on April 20th at the Westminster Church of the Brethren
- **Reisterstown Community Crisis Center** - The CUU congregation donated toiletry items to the Reisterstown Crisis Center during Fall and Spring collections. Volunteers also participated in a food packing event.
- **Holiday Gift to the Community**
The Congregation donated warm hats, gloves and socks for shelter guests at the Cold Weather Shelter
The Christmas service plate collection was donated to the Reisterstown Community Crisis Center

SOCIAL JUSTICE LUNCHEON

Two Social Justice Committee Members coordinated the monthly Social Justice Committee luncheons to raise funds used for Social Justice projects.

SOCIAL JUSTICE FUND DONATION

- \$1900 donated to the Human Services Program of Carroll County to assist clients facing eviction. CUU has been able to assist 38 families to stay in their home and not become homeless due to eviction.
- \$87 to purchase tarps donated to the Cold Weather Shelter at the end of the season for shelter guests in need of one.
- \$303 for cold weather clothing and backpacks donated to the Cold Weather Shelter
- \$255 to the Islamic Association of Carroll County Building Fund

CONGREGATIONAL BASED COMMUNITY ORGANIZING

- **Poor People's Campaign: A National Call for Moral Revival** - Four CUU congregants are active participants in the PPC participating in actions on the state level and organizing the PPC locally.

PARTNERSHIPS

CUU participated in the:

- **Transgender Day of Remembrance** jointly with PFLAG and St. Paul's United Church of Christ
- **Blues Christmas and National Homeless Persons Memorial Service** with St. Paul's United Church of Christ.
- **Fourth of July Picnic** with Shepherd's Staff and Grace Lutheran Church
Interfaith Vigil with the Greater Baltimore Hindu Temple, Islamic Society of Carroll County, Westminster Methodist Church
- **Voter Registration** CUU hosted voter registration training by the Carroll County Board of Elections and several members participated in registering voters with the League of Women Voters and other community groups.
- **Interfaith Vigil** following the Tree of Life mass shooting. The vigil was held in partnership with the Greater Hindu Temple of Baltimore Co, the Islamic Society of Carroll County, St. Paul's United Church of Christ, Westminster Methodist Church and the Har Sinai Congregation.

Shirley Eatmon, Social Justice Trustee

WORSHIP COMMITTEE
ANNUAL REPORT for Fiscal Year 2018-2019

Committee Chair: Becky Zimmerman

Committee Members: Becky Zimmerman, Pamela Malkin, Beth Schilpp, Alan Bogage, Karen Remaley, Patty Koch (since resigned), and Rev. Amy Williams Clark.

The Worship Committee is tasked with organizing the worship services. Our responsibilities include ensuring that there is a Lay Leader for each service, inviting guest speakers and assisting them in planning the services, and overseeing the music program, hospitality table, and ushers. We also enlist members and friends to lead our summer services.

We continue to utilize “the grid” that assists in organizing all elements of the services. We discuss and analyze various ways to improve the services. When a few services were running long, we began timing each aspect of the service. As a result, we decided to follow a suggestion to have the lay leader or Rev. Amy light the candles during Joys and Concerns. This seems to have helped with the flow of the service, especially given that it is one portion of the service that we can least predict how long it will last.

We had a total of ten guest speakers this year representing different religious traditions, including two lay guest speakers. There were nine Reimagining Sunday services led by the Religious Exploration Committee and one lay-led service. Also, there were special services to commemorate Christmas and Easter.

Karen Remaley, Religious Services Trustee

Cedarhurst Unitarian Universalists
Profit & Loss Budget Performance
 May 2019

06/04/19

	May 19	Budget	Jul '18 - May 19	YTD Budget	Annual Budget
Ordinary Income/Expense					
Income					
4000 · Campaign Income	650.00		650.00		60,000.00
4070 · Memorials & Endowments	0.00	0.00	600.00	0.00	0.00
4113 · Pledge Income	0.00	5,000.00	27,483.96	55,000.00	60,000.00
4118 · P18 Pledge Income 2018-2019 (Pledge Income 2018-...	2,406.00		16,262.20		
4119 · Pledge Income 2019-2020 (Pledge Income 2019-2020)	0.00		2,800.00		
4300 · Plate Donations Income	665.00	350.00	4,405.88	3,850.00	4,200.00
4500 · Adult RE Income	112.00	62.50	728.00	687.50	750.00
4640 · Hall Rental Income	0.00	75.00	672.50	825.00	900.00
4650 · Bridge Club Income	0.00	83.33	780.00	916.66	1,000.00
4700 · Fundraising Income	60.00		12,159.86	17,000.00	17,000.00
4900 · Scrip Profit	0.00	0.00	844.00	1,600.00	1,600.00
5100 · Misc (Other Income)	27.31	0.00	116.89	0.00	0.00
5200 · Endowment Contrib to Operations	0.00		22,000.00	14,000.00	14,000.00
Total Income	3,920.31	5,570.83	89,503.29	93,879.16	99,450.00
Gross Profit	3,920.31	5,570.83	89,503.29	93,879.16	99,450.00
Expense					
6050 · Board Discretionary Expense	0.00	16.66	0.00	183.33	200.00
6160 · Dues and Subscriptions	1,388.25	1,388.25	5,553.00	5,553.00	5,553.00
6170 · Communications	423.97	33.33	448.97	611.66	670.00
6200 · Finance Discretionary Expenses	6.00	8.34	1,290.14	941.67	950.00
6480 · Insurance	0.00	0.00	-73.00	0.00	2,500.00
6600 · Leadership Development Exp.	0.00	66.67	0.00	733.34	800.00
6700 · Congregational Life	87.58	135.42	206.54	689.58	725.00
6775 · Office Supplies & Expense	32.27	58.33	1,643.58	641.67	700.00
6800 · Buildings & Grounds	617.74	1,322.73	11,696.59	13,965.27	15,208.00
7000 · Payroll Expenses (W-2s)	5,598.07	5,359.91	56,554.32	58,959.09	64,319.00
8100 · RE (Religious Education) Exp.	-14.00	58.32	90.88	641.67	700.00
8200 · Religious Services Expenses	-18.00	696.53	4,899.45	6,839.58	7,125.00

Cedarhurst Unitarian Universalists
Profit & Loss Budget Performance

06/04/19

May 2019

	May 19	Budget	Jul '18 - May 19	YTD Budget	Annual Budget
8500 · Social Justice Expenses	0.00		127.00		
Total Expense	8,121.88	9,144.49	82,437.47	89,759.86	99,450.00
Net Ordinary Income	-4,201.57	-3,573.66	7,065.82	4,119.30	0.00
Other Income/Expense					
Other Income	0.05	0.00	1.21	0.00	0.00
9010 · Interest Income	7,847.80		8,133.80		
9030 · Other Income					
Total Other Income	7,847.85	0.00	8,135.01	0.00	0.00
Other Expense					
9100 · Endowment Distrib Exp	0.00	0.00	0.00	0.00	0.00
9500 · Other Expenses	10,318.84	0.00	11,116.16	0.00	0.00
Total Other Expense	10,318.84	0.00	11,116.16	0.00	0.00
Net Other Income	-2,470.99	0.00	-2,981.15	0.00	0.00
Net Income	-6,672.56	-3,573.66	4,084.67	4,119.30	0.00

