

St. Peter's by-the-Sea
Vestry Meeting Minutes
Wednesday, September 30, 2017

Members in Attendance: Fr. Swan, Tom Utterback, BJ Carangia, Nicole Zelenak, Jim Cacciola, Melissa Doak, John Hines, Susan Palmer, Matt Melchiori, Roxanne Melchiori, Treasurer and Beth DiPanni, Clerk.

The meeting was called to order at 6:38 PM

Fr. Craig led the group in Prayer.

OLD BUSINESS

MINUTES

The August 30th minutes were accepted pending several changes. John made the motion and Matt seconded. The motion passed unanimously.

TREASURER'S REPORT (See attached)

- Roxanne wants to revive the Finance Committee. If the current members are unable to return, she suggested seeking new members.
- Roxanne was notified that St. Peter's is the beneficiary of two potential estates. She is following up via email with other beneficiaries.
- John Hines wrote letters to four parents who were delinquent in their Preschool tuition payments last year. Two responded and intend to pay. No word yet from the other two.
- BJ reported that there is now a credit authorization form to purchase Cash for Cards credit cards. The intent is to move toward electronic giving using a tablet.
- The Food Market will make an expenditure of \$5K for gift cards. Roxanne wants a better accountability system for the cards. There will be two people handling the cards at all times.
- Ask Finance Committee for help with this. Perhaps an assistant treasurer for just the market.
- Matt asked if the gift cards are insured. John said we are covered but with limitations.
- No one should take the cards out of the church.
- Beth suggested buying a safe that could be bolted to the floor to secure the credit cards and the plate money.
- Profit from the cards is \$2,259.35. No apportionment.
- Pledges for the month of August were less than projected, however, year to date are only \$1,155 less than expected.
- Total income year to date is \$258,159 vs. a planned income of \$256,857, which is a surplus of \$1,301.
- The 2016 Parochial Reports were modified to better adhere to the diocesan standards. This will increase the 2019 apportionment.
- Expenses year to date were \$283,707, with a budget of \$293,775, yielding a positive variance of \$10,068.

- The year to date deficit is \$25,548. At this point, we are still projecting a total deficit for 2017 of \$29,605.

RECTOR REPORT

- Craig is very pleased with the outcome of the preschool. Enrollment is down slightly from this time last year, but families are increasing hours of service. He is anticipating more children starting in the next several months as they turn 3.
- On Monday, September 18th, Linda O. received several emails from an unknown address claiming to be Craig. The Phisher wanted her to deposit \$11,700 to an account in Alabama. Craig does not believe our emails were hacked. Luckily, Linda detected this early and stopped responding to the Phisher. The police were called to investigate the situation. Craig suggested never to give out information to anyone you don't know.
- Start up Sunday was a success with 179 people participating including the Ministry Fair and Picnic. New families signed up their children for Sunday School. Combined attendance was 155.
- The Ignation Exercises, a nine week overview, will begin on Monday, October 2nd. There will be two group times- one evening and one daytime. Thirteen people have expressed interest.
- Two alternates need to be confirmed for the convention, as Ann R. and Tom U. are unable to attend. Kim Hanson has agreed to be one of the delegates.

Stewardship

- Letters will be sent out on October 15th and returned on November 15th.
- The Wardens will write letters to the top givers.
- The lowest givers and non-givers will receive a block letter.
- Beth expressed her concern about the block letters. She feels they especially should receive a hand written letter.
- The Vestry thanked Matt for his hard work and time.

Event Form (attached)

- BJ reported that there will be different event forms for parishioners and non-parishioners.

Palmieri Trust Project

- Lelia Palmieri approved the irrigation and drainage plans presented last month.
- There would be a holding tank near the street connected to the storm sewer.
- Connecting to the street would be an expense.
- Matt suggested postponing the tank installation and to call excavator, John Timpson, who could probably connect straight to the storm sewer. Matt is concerned about ledge and drainage.

Nomination Committee

- Vestry members Tom Utterback, Sue Palmer and Jim Cacciola will be members of the Nominating Committee in addition to one parishioner from the 8 am and one from the 10:15 services.

New Business

Youth Formation (John Lord, guest) (See the attached report.)

- John Lord gave an update on the Sunday School. Attendance is good; better than most churches in the diocese. 41 enrolled with 18 leaders.
- Many events planned including Creation Sunday, Intergenerational activities, La Salette Shrine trip, Stations of the Cross and an Easter Egg Hunt.
- Emergency evacuation procedures are being developed.
- John made a request of the vestry for a **Sunday School Principal** who would come in early on Sunday mornings and open classrooms, greet parents and children at the door, support leaders, and address any problems that morning.
- Tom requested a role definition and the responsibilities of a Sunday School Principal.
- John also requested that the Vestry form a **Youth Formation Committee** consisting of a chairperson (vestry member), parents, youth leaders, interested parishioners, and the DOM.
- This committee, led by the Vestry, would oversee and give direction to the Youth Formation Program by finding innovative and creative ways to work with and support families in helping youth to grow in their Christian faith.
- Youth members, Sean & Riley, filed a function request to begin fundraising for the youth retreat in February, 2018. The first event would be a carwash. The Vestry will review/approve each event request based on other events already scheduled. (see attached report)
- The Bazaar Committee may be able to help subsidize the trip.

Motion: Tom made a motion to authorize the Youth Group to proceed with fundraising for the Youth Trip. BJ seconded the motion. Motion passed.

Preschool (John DiPanni, guest)

- John informed the Vestry that the school failed to pass the Lead test because of the windows. The windows have pulleys, and each time a window is opened or closed, the pulleys rub against the paint and produce a dust which contains lead.
- John proposed that we replace the nine existing windows with vinyl, replacement windows that have impact glass, a .028 U factor (withstands winds up to 150 mph) and 7/8" insulated glass (Super Spacer). The existing storm windows would remain on the windows.
- No work needs to be done on the outside of the building.
- John had a conversation with the Historical Society and they approved. He will meet with them again.
- The price would be approximately \$4,000, and there is a donor willing to pay for it.
- The job can be completed in one day.
- We are seeking an extension for licensure from DCYF.

Betty made a motion to adjourn and Matt seconded. Motion passed unanimously.

The meeting was adjourned with prayer at 8:56 pm.

Special Meeting on the By-laws, Saturday, September 30th, 9-12.

Next Meeting will be on **Wednesday, October 25th @ 6:30 PM**, with dinner at 6:00.

Respectfully submitted,

Beth DiPanni, Clerk

From: **Matt and Roxanne Melchiori** melchiori1@outlook.com 
Subject: **August Treasurer Report**

Date: **September 24, 2017 at 8:14 PM**

To: **St. Peter's by-the-Sea** stpetersbythesea@verizon.net, **DiPanni, Beth and John** bethdipanni@cox.net, **Doak, Melissa** mjdoak@cox.net, **Hines, Susan & John** hines2@verizon.net, **Jim Cacciola** jcacciola@mail.uri.edu, **Palmer, Susan** smakl64@hotmail.com, **Murphy, Betty** vze2srku@verizon.net, **Zelenak, Nicole & David** superstu1972@yahoo.com, **Craig Swan** craig@stpetersbythesea.com, **Utterback, Tom** trutterback33@gmail.com, **Carangia, BJ** bjesposito@hotmail.com



Hi All,

Attached is the report for August. Please be sure to review them prior to the meeting Wednesday. In addition, I have changed the format to the Income Statement. I am trying to present multiple pieces of information on one page, so I welcome all comments. Do you like it? Would you rather go back to the old format?

Just so that you are all in the loop, we have received 2 notifications from 2 estates that we have been named in the decedent's will and / or Charitable Remainder Trust. At this time, any information that I have is estimated in terms of monetary value and time-frame. Likely, we may not receive any dollars until 2018 for each of these, but this is not confirmed. As information presents itself, I will communicate to all of you. I will be re-organizing the finance committee as these details become known for properly planning. In addition, I ask that these details remain at the vestry level until further information is obtained.

See you Wednesday!
Roxanne



August BS.pdf



August PL.pdf

August 2017 Treasurer's Report

Profit / Loss: The year to date deficit is \$25,548. At this time, we are still projecting a total deficit for 2017 of \$29,605.

Income:

- o Pledges for the month of August were less than projected, however year to date are only \$1,155 less than projected.
- o Total income year to date is \$258,159 vs a planned amount of \$256,857, which is a surplus of \$1,301.

Expenses:

Total actual expenses year to date were \$283,707, with a budget of \$293,775 yielding a positive variance of \$10,068.

- o The largest variance continually occurs in the payroll expenses due to timing. When writing the budget, the pension remittance was quarterly, which has now switched to monthly, causing a difference due to timing.

Balance sheet summary:

- o There is a total of \$724,710 in the Indian Rock Trust, of which \$450.00 is restricted funds. Note that the fair market value of the account fluctuates due to the investment market changes.
- o As of August 31st there are \$14,513 in Preschool renovations fund.
- o As of July 31, the preschool has \$2,910 of tuition that has not been received from students who



attended this year. Attorney letters for collection will be sent out by John Hines.

Miscellaneous / Administrative

- The 2016 Parochial Reports were modified to better adhere to the diocese standards. With much review and some discussion with the diocese the modified reports will increase the 2019 apportionment due to the Diocese. For more information, please contact me directly.

Respectfully submitted,

Roxanne Melchioni, Treasurer



St. Peter's by the Sea Church

Balance Sheet

As of August 31, 2017

	<u>Aug 31, 17</u>
ASSETS	
Current Assets	
Checking/Savings	
Discretionary Fund	1,029.35
WASH. TR. CHECKING	
Bazaar Funds	16,713.54
Capital Funds	15,847.57
Community Market Funds	41,901.15
Garden Funds	10,056.60
General Operating Funds	-31,658.53
J2A & Youth Program Funds	1,823.38
Living Stones Funds in Gen Acct	8,941.25
Music Funds	1,623.65
Preschool Funds	878.76
PreSchool Renovations	14,513.31
Total WASH. TR. CHECKING	<u>80,640.68</u>
Total Checking/Savings	81,670.03
Accounts Receivable	
Accounts Receivable	2,910.00
Total Accounts Receivable	<u>2,910.00</u>
Other Current Assets	
Comm Market Restricted Trust	9,973.61
Indian Rock Trust	
Capital Self-Restricted \$100k	100,000.00
Operating Self-Restricted \$350k	350,000.00
Indian Rock Trust - Other	274,710.06
Total Indian Rock Trust	<u>724,710.06</u>
Total Other Current Assets	<u>734,683.67</u>
Total Current Assets	819,263.70
Other Assets	
Durkee Trust	317,779.40
Land - 1/5 interest of parcels	5,590.00
Treat Trust	103,166.24
Westcote Trust	318,427.71
Total Other Assets	<u>744,963.35</u>
TOTAL ASSETS	<u><u>1,564,227.05</u></u>



St. Peter's by the Sea Church
Balance Sheet
As of August 31, 2017

	<u>Aug 31, 17</u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
PAYROLL LIABILITY	
Payroll Taxes	234.27
TDI	<u>237.14</u>
Total PAYROLL LIABILITY	<u>471.41</u>
Total Other Current Liabilities	<u>471.41</u>
Total Current Liabilities	<u>471.41</u>
Total Liabilities	471.41
Equity	
Restricted Funds - Trusts	1,132,168.62
Retained Earnings	466,284.64
Net Income	<u>-34,697.62</u>
Total Equity	<u>1,563,755.64</u>
TOTAL LIABILITIES & EQUITY	<u><u>1,564,227.05</u></u>



St. Peter's by the Sea Church
Profit & Loss Budget Performance

August 2017

	Aug 17	Budget	\$ Over Budget	Jan - Aug 17	YTD Budget	\$ Over Budget	Annual Budget
Income							
INVESTMENT INCOME	0.00	0.00	0.00	36,319.45	34,000.00	2,319.45	63,000.00
OTHER INCOME							
BAPTISM/WEDDING/FUNERAL							
BAPTISM	100.00			250.00			
FUNERAL	0.00			50.00			
WEDDING	-1,300.00			2,200.00			
Total BAPTISM/WEDDING/FUNERAL	-1,200.00			2,500.00			
FLOWER/SANCTUARY LAMP OFFERINGS							
LAMP	30.00			30.00			
Total FLOWER/SANCTUARY LAMP OFFERINGS	30.00			30.00			
INTEREST INCOME	22.08			44.16			
MISC. MEMORIALS	0.00			1,914.82			
MISCELLANEOUS INCOME	0.00			6,881.96			
RENT	80.00			890.00			
OTHER INCOME - Other	0.00	292.00	-292.00	0.00	2,336.00	-2,336.00	3,500.00
Total OTHER INCOME	-1,067.92	292.00	-1,359.92	12,240.94	2,336.00	9,904.94	3,500.00
OUTREACH INCOME							
OUTREACH INCOME - Other	0.00			112.00			
Total OUTREACH INCOME	0.00			112.00			
PLATE OFFERINGS	370.00	674.00	-304.00	3,891.85	5,392.00	-1,500.15	6,080.00
PLEDGES 2016	0.00			865.00			
PLEDGES 2017	17,299.38	23,440.68	-6,141.28	191,982.57	193,137.30	-1,154.73	286,900.00
PRESCHOOL PLEDGE	0.00	0.00	0.00	0.00	0.00	0.00	4,500.00
UNPLEDGED CONTRIBUTIONS	2,193.88	1,916.00	277.88	12,747.45	15,328.00	-2,580.55	23,000.00
WINDFALL INCOME	0.00	833.00	-833.00	0.00	6,864.00	-6,864.00	10,000.00
Total Income	18,795.12	27,155.66	-8,360.54	258,159.26	256,857.30	1,301.96	398,980.00
Gross Profit	18,795.12	27,155.66	-8,360.54	258,159.26	256,857.30	1,301.96	398,980.00
Expense							
ALTAR SUPPLIES							
CANDLE SUPPLIES	0.00	16.66	-16.66	151.55	133.28	18.27	200.00
CLEANING	19.00			19.00			
FLOWERS	0.00	50.00	-50.00	644.53	750.00	-105.47	0.00
HOST	46.85	25.00	21.85	123.00	100.00	23.00	100.00
PUBLICATIONS	175.96	0.00	175.96	309.96	164.00	125.96	284.00
WINE	0.00	60.00	-60.00	202.00	160.00	22.00	250.00
ALTAR SUPPLIES - Other	0.00	14.00	-14.00	407.30	112.00	295.30	166.00
Total ALTAR SUPPLIES	241.81	165.66	76.15	1,858.24	1,459.28	396.96	1,000.00
APPORTIONMENT	4,899.63	4,899.63	0.00	39,987.48	39,987.48	0.00	59,566.00
BANK FEES	0.00			30.20			
CHRISTIAN EDUCATION							
ADULT FORUM							
ADULT FORUM - Other	29.00	81.25	-52.25	298.17	850.00	-351.83	975.00
Total ADULT FORUM	29.00	81.25	-52.25	298.17	850.00	-351.83	975.00
GRADES K-5							
CHRISTMAS PAGEANT	0.00			13.91			
CURRICULUM	0.00	41.66	-41.66	443.04	333.28	109.76	500.00
SUPPLIES	106.36	106.25	0.11	535.45	850.00	-314.55	1,275.00
Total GRADES K-5	106.36	147.91	-41.55	692.40	1,183.28	-190.88	1,775.00
J2A	0.00	20.83	-20.83	0.00	166.64	-166.64	250.00
CHRISTIAN EDUCATION - Other	375.00			375.00			
Total CHRISTIAN EDUCATION	510.36	249.99	260.37	1,665.57	1,999.92	-334.35	3,000.00
COMMUNITY LIFE	419.65	276.65	143.00	3,968.26	3,080.70	-887.56	4,800.00
MUSIC EXPENSE							
MEMBERSHIPS	0.00	0.00	0.00	129.38	130.00	-0.62	130.00
MUSIC	12.69	100.00	-87.31	784.28	806.00	-21.72	1,200.00
MUSIC LICENSES	0.00	0.00	0.00	260.00	200.00	60.00	200.00
MUSICIANS	0.00	0.00	0.00	1,450.00	2,000.00	-550.00	3,000.00
ORGAN	0.00	0.00	0.00	450.00	600.00	-150.00	1,200.00
PIANO TUNING	0.00			165.00			
Prof. Exp.	0.00	20.83	-20.83	0.00	166.64	-166.64	250.00
MUSIC EXPENSE - Other	0.00	0.00	0.00	15.30	0.00	15.30	150.00
Total MUSIC EXPENSE	12.69	120.83	-108.14	3,253.94	3,896.64	-642.70	6,130.00
OFFICE EXPENSE							
BANK FEES	57.82	81.25	-23.33	724.70	650.00	74.70	975.00
COPIER							
RENTAL	161.47	162.50	-1.03	1,291.76	1,300.00	-8.24	1,950.00
USAGE	216.10	416.66	-200.56	2,404.81	3,333.28	-928.47	5,000.00
Total COPIER	377.57	579.16	-201.59	3,696.57	4,633.28	-936.71	6,950.00
MISC	0.00	33.33	-33.33	0.00	266.64	-266.64	400.00
PAPER	218.35	91.66	126.69	633.72	733.28	-99.56	1,100.00
POSTAGE							
BULK MAILING FEE	0.00	0.00	0.00	225.00	225.00	0.00	225.00
BULK MAILINGS	0.00	83.33	-83.33	0.00	186.66	-186.66	250.00
STAMPS	0.00	50.00	-50.00	588.83	400.00	188.83	600.00
Total POSTAGE	0.00	133.33	-133.33	813.83	791.66	21.97	1,075.00
Safety Deposit Box	0.00			80.00			
SOFTWARE							
CONSTANT CONTACT	0.00	0.00	0.00	212.10	205.00	7.10	205.00
QUICKBOOKS UPDATE	0.00	0.00	0.00	0.00	0.00	0.00	500.00
Total SOFTWARE	0.00	0.00	0.00	212.10	205.00	7.10	705.00



St. Peter's by the Sea Church
Profit & Loss Budget Performance

August 2017

	Aug 17	Budget	\$ Over Budget	Jan - Aug 17	YTD Budget	\$ Over Budget	Annual Budget
STEWARDSHIP							
DESIGN	0.00			199.00			
POSTAGE	0.00	0.00	0.00	94.00	0.00	94.00	300.00
PRINTING	0.00	0.00	0.00	0.00	0.00	0.00	175.00
Total STEWARDSHIP	0.00	0.00	0.00	293.00	0.00	293.00	475.00
SUBSCRIPTIONS	45.00	0.00	45.00	135.00	0.00	135.00	135.00
SUPPLIES	78.94	108.33	-31.39	591.77	868.64	-274.87	1,300.00
VANCO	47.72	43.75	3.97	393.19	350.00	43.19	525.00
WATER	19.81	18.75	1.08	149.23	150.00	-0.77	225.00
WEBSITE	0.00	20.83	-20.83	89.01	198.64	-77.63	250.00
Total OFFICE EXPENSE	843.31	1,110.39	-267.08	7,811.92	8,813.14	-1,001.22	14,115.00
OUTREACH EXPENSE							
EVANGELISM/PUBLICITY	0.00	82.50	-82.50	215.83	500.00	-284.37	750.00
HABITAT FOR HUMANITY	0.00	0.00	0.00	0.00	1,000.00	-1,000.00	1,000.00
MILLENNIUM DEV. GOALS	0.00	0.00	0.00	0.00	1,000.00	-1,000.00	1,000.00
OUTREACH EXPENSE - Other	0.00	20.83	-20.83	112.00	198.64	-54.84	250.00
Total OUTREACH EXPENSE	0.00	83.33	-83.33	327.83	2,666.64	-2,339.01	3,000.00
PAYROLL							
CLERGY PROFESSIONAL EXP							
Dir of Ministry	0.00	83.33	-83.33	248.50	666.64	-419.84	1,000.00
CLERGY PROFESSIONAL EXP - Other	77.33	333.33	-256.00	1,384.78	2,666.64	-1,281.88	4,000.00
Total CLERGY PROFESSIONAL EXP	77.33	416.66	-339.33	1,633.58	3,333.28	-1,701.70	5,000.00
CONTINUING ED							
Dir of Ministry	375.00	41.66	333.34	875.00	333.28	341.72	500.00
CONTINUING ED - Other	55.00	125.00	-70.00	574.38	1,000.00	-425.62	1,500.00
Total CONTINUING ED	430.00	166.66	263.34	1,249.38	1,333.28	-83.90	2,000.00
Deacon Expenses	0.00	108.33	-108.33	850.00	866.64	-83.36	1,300.00
FICA	616.90	703.26	-86.36	5,305.90	5,628.08	-320.18	8,439.16
HEALTH INSURANCE	3,600.76	3,534.30	66.46	28,178.88	28,274.40	-95.52	42,411.60
HOUSING	4,848.14	5,250.00	-403.86	41,192.19	42,000.00	-807.81	63,000.00
MEDICARE	144.27	184.47	-20.20	1,240.90	1,315.78	-74.88	1,973.67
PENSION	2,103.82	0.00	2,103.82	16,830.56	18,934.32	-2,103.76	28,245.78
Ri - Job Development	7.51	14.86	-7.35	156.22	118.68	37.34	178.42
Ri - Reemployment Tax	0.00			0.00			
Ri - Unemployment Company	78.25	218.77	-140.52	1,628.95	1,750.16	-121.21	2,625.31
SALARIES	5,567.18	6,271.87	-704.49	48,765.03	50,173.38	-1,408.33	75,280.15
SALARIES-HOURLY	4,446.45	4,879.82	-433.17	38,799.85	39,036.98	-237.31	58,555.80
SUPPLY ORGANIST	0.00	0.00	0.00	500.00	0.00	500.00	1,000.00
SUPPLY CLERGY	660.00	0.00	660.00	1,141.84	1,000.00	141.84	1,000.00
WORKERS COMP	0.00	0.00	0.00	2,089.00	2,200.00	-111.00	2,200.00
Total PAYROLL	22,578.61	21,728.60	850.01	189,880.08	195,983.12	-6,303.04	290,189.57
PROPERTY INSURANCE	0.00	0.00	0.00	9,701.00	10,200.00	-499.00	10,200.00
PROPERTY MAINTENANCE							
AIR CONDITIONING	1,345.00	0.00	1,345.00	1,345.00	100.00	1,245.00	100.00
BUILDING	101.87	325.00	-223.13	3,784.32	2,800.00	1,184.32	3,900.00
DEFIBRILLATOR	0.00	0.00	0.00	295.00	300.00	-5.00	300.00
ELECTRICAL	0.00	25.00	-25.00	0.00	200.00	-200.00	300.00
EQUIPMENT/HARDWARE	0.00	187.50	-187.50	2,151.39	1,500.00	651.39	2,250.00
FIRE & ALARMS	0.00	116.86	-116.86	1,190.00	933.28	256.72	1,400.00
HEAT	1,080.00	500.00	580.00	1,080.00	1,400.00	-320.00	1,400.00
OUTDOORS							
Cleanup	0.00	0.00	0.00	800.00	800.00	0.00	800.00
Cross Garden	28.65	0.00	28.65	84.29	250.00	-185.71	250.00
Landscaping	0.00	300.00	-300.00	250.00	1,200.00	-950.00	1,500.00
Lawn Treatment	0.00	0.00	0.00	0.00	0.00	0.00	385.00
Misc.	0.00	25.00	-25.00	0.00	200.00	-200.00	300.00
Total OUTDOORS	28.65	325.00	-296.35	1,134.29	2,450.00	-1,315.71	3,215.00
PEST CONTROL	0.00	0.00	0.00	726.00	735.00	-9.00	900.00
SNOW REMOVAL	0.00	0.00	0.00	1,760.00	1,290.00	470.00	1,500.00
SUPPLIES	127.77	208.33	-80.58	1,287.06	1,666.64	-379.58	2,500.00
PROPERTY MAINTENANCE - Other	-1,500.00			-1,500.00			
Total PROPERTY MAINTENANCE	1,181.29	1,687.49	-506.20	13,253.06	13,174.92	78.14	17,785.00
UTILITIES							
ELECTRIC	798.65	595.83	202.82	4,282.18	4,786.64	-484.48	7,150.00
HEAT - GAS	184.82	570.83	-406.21	5,860.80	4,588.64	1,294.16	8,850.00
RUBBISH REMOVAL	71.00	75.00	-4.00	568.00	800.00	-32.00	900.00
SEWER	0.00	0.00	0.00	400.00	400.00	0.00	800.00
TELEPHONE	215.47	216.86	-1.19	1,705.18	1,733.28	-28.10	2,600.00
WATER	0.00	58.33	-58.33	273.70	486.64	-192.94	700.00
Total UTILITIES	1,249.74	1,516.65	-266.91	13,089.64	12,533.20	556.64	19,000.00
Total Expense	31,937.09	31,839.22	97.87	283,707.24	293,775.04	-10,067.80	428,585.57
Net Income	-13,141.97	-4,683.86	-8,458.41	-25,547.98	-36,917.74	11,369.76	-29,608.57

