

St. Paul Lutheran Church
Voters' Assembly Minutes
December 13, 2020

Opening Prayer by Pastor Bruner. John 8:12

Meeting called to order online via Zoom by President John Petzold at 1:33PM.

Moved and supported to accept the Voters' minutes of October 11, 2020.
Motion Carried.

Moved and supported to accept Mike Hoard as a new voting member.
Motion carried.

Old Business:

New Business:

Moved and supported to nominate Steve Kern as lay representative for the Circuit Forum.
Motion carried.

Moved and supported to cast our vote to delay the Synodical Convention for one year-2023.
Motion carried.

Moved and supported to destroy the Church Election Ballots.
Motion carried.

Board Reports

Principal/Board of Education

- COVID 19 Update – On October 28th our first grade class was placed in quarantine due to a positive COVID test result of one of our students. The class was scheduled to return to school on November 6th. On November 3rd St. Paul was closed, fifth through eighth grade students were placed in quarantine, and students and a number of staff and community children from our latchkey and child care were placed in quarantine due to the positive COVID test results of two staff members. School reopened on November 12th and latchkey and child care resumed on November 13th. Since then, no students or staff have been diagnosed with the virus. However, a number of students and staff have quarantined or have self-isolated due to contact with someone who has tested positive.
- The recording of the Children's Christmas Service is complete and has been or will be a part of the Advent, Christmas and Epiphany services. The theme of the videos is our school's yearly theme, *Sent to Serve*. Even though the vignettes are not as polished as previous children's services, we are grateful to be able to have an opportunity to share the message of our Lord's birth and how each of us is "Sent to Serve". Thanks to Jon and Julie Keinath who recorded and edited our presentation.
- Mrs. Brenda Hoskey, our fifth grade teacher, has decided not to return to St. Paul after this school year. The District Office has been contacted for a Call list. In addition, vacancies are listed on the district's website. Anyone interested may contact us directly.
- Mrs. Leach applied and was awarded a \$10,000 grant from the Frankenmuth Credit Union to change our communication system from FastDirect to Skyward. Skyward provides additional features and will coordinate St. Paul with Millington Community Schools.

Board of Elders - No Report

Board of Evangelism - No Report

Board of Fellowship - No Report

Board of Finance

- See printed finance report.
- PPP Loan Forgiveness approved. No debt to pay back.

Moved and supported to approve the 2021 Budget as printed.

Motion carried.

Board of Social Concerns - No Report

Board of Stewardship

- How to increase giving or lessen the expenses?
- Discussing envelope ideas for 2022. Do we need them? Will maybe survey at a later date.

Board of Trustees - No Report

Salary & Personnel

- Payroll tax credits for Covid sick pay.
- Working with teaching staff and childcare workers to get paid properly when closed down.
- Teacher contracts being signed.
- Housing declarations sent to staff.

Trust & Investment - No Report

Associate / Administrative Pastors

I. Visitation

1. Hospital (contacts allowed by phone only)
 - a. Shelli Lugg, Joanne Petzold, Erna Reinert, Betty Bradley, Marv Schreiber
 - b. Attempted to reach: Mike Schiefer, Pat Allen
2. Shutin visits
 - a. COVID restrictions have limited our visits. Unable to contact these in restricted nursing facilities: Elmer Snover, Florence Hohman, Mary Jane Shreve,
 - b. Stopped by Vassar Fields and communed 3 members Marv Rodemsky, Lela Higgins, and Eunice Peche. Also saw Randy Daenzer, Sandy Shamel, Erna Reinert
 - c. Phone contact and prayer: Joan Benish, Marv Schreiber via Dorothy
 - d. Contacted but unable to see Irena Wolverton (talked with Janice Scheifer), left Devotional book for Arlene Hohman, Karen Henderson
 - e. Communed at church: Betty Bleuer, Violet Hornfeld, Barb Sergent
 - f. Did not contact: ILLah Fall, Chester Frank, Mildred Keinath, Linda Rohde, Vic Schwab Jr.

II. Pastoral ministry

1. Funerals: Bill Ackerman's mother Alice
2. Baptism: Margaret Higgins
3. Talk weekly to coordinate ministry.
4. "The Gathering" on Thursday nights at 7 p.m. has moved to the Parish Hall.
5. Helping out with weekly chapel services for both the upper grades (2-8) and the "littles" (PS-1).
6. Working with the Technology Team to coordinate the use of livestream for services, Bible studies and other potential ministry.
7. Advent midweek services are in person and livestream. We have been using the school theme "Sent to Serve." Our school children created videos focusing on various characters from the Christmas story. These videos and the services are available on our website.
8. COVID response and approach:
 - a. Continue to adjust ministry to the changing situation. It is difficult to plan ahead.
 - b. Continue to Livestream one service on Sundays at 10 a.m. The Bible Class at 8:45 – 9:30 a.m.
 - c. We have provided Communion on the church porch on the 2nd and 4th Sundays since June 28. On these Sundays, we have served from 6 up to 24 (on the last beautiful Sunday in November). Some members are still unaware we provide this. We will continue to share the news.
 - d. God provides us with helpful tools against the isolation caused by COVID. They are Bible studies and worship.

III. Teaching

1. Online and in person Bible Class on Sunday mornings; total attendance recently ranges from 0-2. Discussion continues on how to best provide this ministry during the pandemic. Elders have this on their agenda.
2. SPL students and the public school class are working through the Bible and referencing the Catechism when it applies.
3. We have two prospective students for AIC. COVID has made it difficult to schedule.

IV. Administration

1. Still working with Long Range Planning Team. Hope to have a subcommittee of members meet from January to May to gather their impressions on proposals so far and other information needed to enable the congregation to have "buy in."
2. Steve Kern is willing to be appointed to represent our congregation at the Frankenmuth Circuit forum. Business will include the election of a new Circuit Visitor. All Congregations are welcome to submit nominations for Circuit Visitor and also send any overtures for the upcoming convention (if it takes place in 2021). Congregations will be able to vote on whether the synodical convention should be moved back a year to 2023, which would allow for the Districts to hold theirs in 2021 or 2022 if needed.
3. Concordia Theological Seminary in Ft. Wayne is encouraging congregations to support students from their congregation. Tuition costs are covered by the seminary but books and other expenses are not. Tim Kern is in his final year.
4. Have not had time to devote to a potential ministry for members who cannot see our livestream. It would utilize donated DVD and CD players. The best approach is to find out who specifically would need the equipment so they can utilize our recordings.
5. Pray for unity and love as the devil continues to use fear and anxiety in order to cause division within the body of Christ.
6. We recite our mission statement each week. What does this look like? ***Vision: Reaching out to more people in Jesus' name. Loving the ones that are here.***

- Discussion on supporting the Seminarian Fund to send to seminary for Tim Kern. It was commented that we should support the Seminary - that's where the money come from for them to pay out grants for the student's tuition.

Moved and supported to have quarterly door offerings for the "Here We Stand" campaign. (This campaign goes to Church Worker's Tuition.)

Motion carried.

Moved and supported to adjourn at 2:34PM.

Motion carried.

Closing prayer by Pastor Martinal.

Respectfully Submitted,

Stacey Force
Congregational Secretary

CEF Building Fund Summary

Mortgage Balance as of 11/30/2020:	\$375,606.39
Debt free date if nothing changes: March 2024	
November 2020 Mortgage Payment	\$10,000.00
* Principal	\$8,741.06
* Interest	\$1,258.94
November offerings received to pay mortgage:	\$13,214.04
Amount Added to contingency fund during November:	\$1,876.31
Balance as of 11/30/20 in contingency fund:	\$77,261.73

November 2020 Income & Expense Summary

November General Fund Income:	\$258,098.25	includes PPP \$188,225
November General Fund Expenses:	\$84,556.52	
November surplus	\$173,541.73	
Overall surplus to date	\$132,880.33	
Gen Fund Checking Balance	\$149,423.66	

RESTRICTED Cash Accounts Summary**

School Designated Accounts balance:	\$100,774.20	
Church Designated Accounts balance:	\$59,357.39	
All Memorials balance:	\$20,947.85	
** This money is RESTRICTED**		\$181,079.44

Accounts Receivable

School - SY 20/21	\$54,258.56	
-SY 19/20	\$807.00	\$55,065.56
<i>His Little Lambs</i>		
> Current	\$331.96	
> 7-14 days	\$85.88	
> 14-21 days in arrears	\$143.18	
> 21-28 days in arrears	\$102.44	
> more than 28 days in arrears	\$916.00	\$1,579.46
<i>Collections (ICS)(Active)</i>	\$1,555.47	
<i>Collections (CSM) through 09/30/20</i>	\$3,923.26	
<i>Collections (In House) 1 Family</i>	\$12,099.00	

Total AR: \$74,222.75

Expense Freeze Go/No Go

Payroll - \$56,249 x 1.5	\$84,500.00
BCN - \$10,880 x 1.5	\$16,320.00
CPS - \$5,965 x 1.5	\$8,903.00
LCMD Assoc - \$829 x 1.5	\$1,244.00
Medicare - \$290 x 1.5	\$435.00
Employer Taxes - \$1,793 x 1.5	\$2,690.00
Non-Discretionary Spending	\$5,410.00
Open Purchase Orders	\$16,968.11

Total non-Discretionary Spending: \$136,470.11

Non-Discretionary Spending

Toshiba	\$350.00
Xerox	\$627.00
Thumb Cellular	\$60.00
DTE	\$1,635.00
Consumers	\$1,823.00
TDS	\$141.00
Vill of Mill	\$323.00
Spectrum	\$56.00
ChMS	\$270.00
Payroll	\$125.00
	<u>\$5,410.00</u>

St Paul Lutheran Church & School

91.67 %

BUDGET VS. ACTUALS: CALENDAR YEAR 2020 - FY20 P&L

January - November, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
40000 General Operating Revenue				
40200 Education				
40201 Prior Year Balances	3,330.30	4,583.37	-1,253.07	72.66 %
40203 Tuition - K-8 Member	100,069.16	96,541.50	3,527.66	103.65 %
40204 Tuition - K-8 Community	48,580.12	45,320.00	3,260.12	107.19 %
40206 Processing Fees	2,024.12	2,566.63	-542.51	78.86 %
41213 (Church GF) Child Care / Latchkey / Preschool	93,198.95	168,712.50	-75,513.55	55.24 %
Total 40200 Education	247,202.65	317,724.00	-70,521.35	77.80 %
40300 Elders	1,024.80	2,062.50	-1,037.70	49.69 %
40500 Finance				
40501 Envelopes - General	569,224.88	557,077.62	12,147.26	102.18 %
40503 Plate - Cash	8,290.70	23,584.88	-15,294.18	35.15 %
40504 Other Offerings	17,164.10	15,561.37	1,602.73	110.30 %
40507 PPP Loan Forgiven	188,225.00		188,225.00	
Total 40500 Finance	782,904.68	596,223.87	186,680.81	131.31 %
40600 Salary & Personnel	1,365.00	7,333.37	-5,968.37	18.61 %
40800 Trustees				
40801 Rental Revenue	1,000.95	2,658.37	-1,657.42	37.65 %
40802 Other Revenue	432.50	275.00	157.50	157.27 %
Total 40800 Trustees	1,433.45	2,933.37	-1,499.92	48.87 %
Total 40000 General Operating Revenue	1,033,930.58	926,277.11	107,653.47	111.62 %
Total Revenue	\$1,033,930.58	\$926,277.11	\$107,653.47	111.62 %
GROSS PROFIT	\$1,033,930.58	\$926,277.11	\$107,653.47	111.62 %
Expenditures				
50000 General Operating Expense				
50200 Education				
51213 CC/LK/PS Expenses	4,153.17	6,875.00	-2,721.83	60.41 %
Total 50200 Education	4,153.17	6,875.00	-2,721.83	60.41 %
50300 Elders - General Fund	8,103.97	15,079.13	-6,975.16	53.74 %
50500 Finance				
50501 Other Expenditures	94.87	91.63	3.24	103.54 %
50502 Merchant Service Fees	3,097.51	1,558.37	1,539.14	198.77 %
50503 Bank Fees	-249.47	27.50	-276.97	-907.16 %
50505 Office Supplies	96.39	252.12	-155.73	38.23 %
50506 Postage	116.05	110.00	6.05	105.50 %
50507 Quickbooks Software	2,889.31	3,025.00	-135.69	95.51 %
Total 50500 Finance	6,044.66	5,064.62	980.04	119.35 %
50600 Salary & Personnel				
50601 Independent Contractors	7,853.29	6,864.00	989.29	114.41 %
Total 50600 Salary & Personnel	7,853.29	6,864.00	989.29	114.41 %

St Paul Lutheran Church & School

BUDGET VS. ACTUALS: CALENDAR YEAR 2020 - FY20 P&L

January - November, 2020

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
50750 Stewardship	1,283.86	1,237.50	46.36	103.75 %
50800 Trustees	66,883.47	76,446.37	-9,562.90	87.49 %
55000 Wages - Salaried				
55001 Pastoral	98,736.88	98,736.88	0.00	100.00 %
55002 Principal	45,446.50	45,446.50	0.00	100.00 %
55004 Teachers	278,284.52	276,333.75	1,950.77	100.71 %
55005 Custodial	30,198.74	30,198.63	0.11	100.00 %
55006 CC/LK/PS Director	32,604.00	32,604.00	0.00	100.00 %
Total 55000 Wages - Salaried	485,270.64	483,319.76	1,950.88	100.40 %
56000 Wages - Hourly				
56001 Administrative	32,827.23	46,556.62	-13,729.39	70.51 %
56002 Child Care / Latchkey Lead	16,940.53	25,844.50	-8,903.97	65.55 %
56003 Child Care / Latchkey Aides	26,709.89	33,172.37	-6,462.48	80.52 %
56004 Custodial	10,695.89	14,657.50	-3,961.61	72.97 %
56007 Organists	2,150.00	6,050.00	-3,900.00	35.54 %
56008 Preschool	13,841.22	15,772.13	-1,930.91	87.76 %
56012 Bookkeeper	7,192.25	19,019.00	-11,826.75	37.82 %
Total 56000 Wages - Hourly	110,357.01	161,072.12	-50,715.11	68.51 %
57000 Employer Paid Taxes / Benefits				
57001 Health Insurance	115,106.91	119,683.63	-4,576.72	96.18 %
57003 SS/Medicare Employer Taxes	16,200.36	21,684.63	-5,484.27	74.71 %
57004 Health Care - Medicare Eligible	11,983.38	12,573.88	-590.50	95.30 %
57005 Concordia - Pension	65,898.09	66,265.87	-367.78	99.44 %
Total 57000 Employer Paid Taxes / Benefits	209,188.74	220,208.01	-11,019.27	95.00 %
Total 50000 General Operating Expense	899,138.81	976,166.51	-77,027.70	92.11 %
Total Expenditures	\$899,138.81	\$976,166.51	\$ -77,027.70	92.11 %
NET OPERATING REVENUE	\$134,791.77	\$ -49,889.40	\$184,681.17	-270.18 %
NET REVENUE	\$134,791.77	\$ -49,889.40	\$184,681.17	-270.18 %

Working copy

	INCOME					EXPENSE				
EDUCATION	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
Prior Year Balances	9,558	9,760	5,000	3,330	3,000					
Tuition K-8 (Member)	92,315	82,682	105,318	100,069	111,073					
Tuition K-8 (Non-Members)	51,815	52,376	49,440	48,580	65,387					
Processing Fees	3,786	2,581	2,800	2,024	1,500					
Substitute Teachers						5,393	8,100	5,500	2,625	7,000
CC/LK/PS for 2020 (New)			184,050	93,254	162,215			7,500	4,153	7,500
TOTAL	157,474	147,399	346,608	247,257	343,175	5,393	8,100	13,000	6,778	14,500

	INCOME (COA 40300)					EXPENSE (COA 50300)				
ELDERS	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
Advertising	150		75	37	150	150		75		75
A1C/Adult Education	151	363	175	13	150	320	309	300		300
Annual Reports/Assess/Fee						80	80	100	20	20
Auto Reimbursement						5,754	2,770	4,500	1,053	4,500
Baptism	124					124	160	125		125
Bibles & Books		369		66	50	87	154	100		100
Breakfast Club										0
CCLI (License)						580		600		600
Children Bulletin/Inserts	265					529	354	50		50
ChMS (Added 2/15/19)		1,500					2,377	3,500	2,260	3,500
Church Call						652				0
Communion						689	741	675	416	500
Conferences/Retreats	124					841	800	850	400	800
Counseling Fees	500					720	400	750		750
CVLI (License)						237	249	250	253	250
Cradle Roll										0
District/Synod Fees						1,076	1,072	1,200	1,157	1,200
Fellow Pad/Pencil						110		100		100
Guest Preacher						2,742		875		875
LEAP/attendance fee							250	250		250
Lutheran Service Book						297	425	450	425	450
Materials - pastoral						320		200		200
Messenger	825	925	900	820	900	115	494	100	379	400
Office Supplies	476	670	900		900	1,219	1,338	1,200	743	1,200
Pre-Printed Bulletins	195		200	113	200	360	101	100	202	200
Recording/CD								100		100
Shep Staff						450	450			0
Sunday School	46	35		13	50					50
Worship Chancel	15	168				373				0
Youth Confirmation	325					308				0
TOTAL	3,196	4,030	2,250	1,062	2,400	18,133	12,524	16,450	7,308	16,595

	INCOME (40400)					EXPENSE (50500)				
EVANGELISM	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
General Fund	0	0	0	0	0	0	0	0	0	0

	INCOME (40450)					EXPENSE (50450)				
FELLOWSHIP	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
General Fund	0	0	0	0	0	0	0	0	0	0

	INCOME					EXPENSE				
FINANCE	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
Envelopes - General (40501)	627,623	527,066	607,721	564,566	595,447					
Plate - Cash (40503)	28,638	22,687	25,729	8,201	19,888					
Other Offerings (40504)	13,591	11,518	16,976	17,129	16,078					
PPP loan forgiveness				188,225						
Other Expenditures (50501)						668	107	100		100
Merchant Service Fees (50502)						1,572	1,914	1,700	2,478	2,500
Bank Fees (50503)						130	21	30	-244	50
Office Supplies (50505)						0	245	275	96	100
Postage (all boards)(50506)						1,330	32			
Postage (finance)								120	121	120
Quickbooks Software (50507)						1,846	2,025	3,300	2,889	3,300
TOTAL	669,852	561,271	650,426	778,121	631,413	5,546	4,344	5,525	5,340	6,170

	INCOME					EXPENSE				
SALARY & PERSONNEL	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
BCBS Rebate	2,743		2500							
Salary: Pastoral (55001)						90,052	97,838	107,713	98,737	108,363

Salary: Principal (55002)						49,328	45,355	49,578	45,447	49,678
Salary: Teachers (55004)						296,610	277,034	301,455	278,285	302,855
Salary: Custodial (55005)						32,694	30,107	32,944	30,199	33,044
Salary: CC/LK Director						28,569	26,693	35,568	32,604	35,568
Hourly: Administrative						40,697	36,974	50,789	32,827	50,789
Hourly: CC/LK Leads						23,905	27,080	28,194	16,941	17,611
Hourly: CC/LK Aides						30,279	25,531	36,188	26,710	35,828
Hourly: Custodial						12,751	10,634	15,990	10,696	15,990
Hourly: Organist						6,450	5,750	6,600	2,150	6,600
Hourly: PS x 2						0	3,761	17,206	13,841	17,206
Hourly: Bookkeeper						0	0	20,748	7,192	14,000
Health Care (BCBSM)						122,490	141,403	130,564	115,107	129,163
Employer Taxes						11,712		23,656	16,899	22,341
Medicare (new 2018)						11,637	13,552	13,717	11,983	13,857
CDSP & CRP						57,972	65,626	72,290	65,898	68,982
Independent Contractors		7,308	5,500	1,365	7,000	3,102	1,675	1,988	1,558	1,900
TOTAL	2,743	7,308	8,000	1,365	7,000	818,248	809,013	945,188	807,074	923,775

SOCIAL CONCERNS	INCOME					EXPENSE				
	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
General Fund	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0

STEWARDSHIP	INCOME (40750)					EXPENSE (50750)				
	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
Church Worker Scholarship						0	0	0	0	0
Offering Envelope expense						1,292	1,301	1,350	1,284	1,300
TOTAL	0	0	0	0	0	1,292	1,301	1,350	1,284	1,300

TRUSTEE	INCOME (40800)					EXPENSE (50800)				
	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021	ACTUAL CY 18	ACTUAL CY 19	BUDGET 2020	ACTUAL 11/29/20	PROPOSE 2021
Activity Center Floor - GF								750	750	750
Lawnmower - GF										
Building - General						3,162	14	1,750	57	1,750
Cell Phones						714	655	715	655	715
Commercial Insurance						14,826	11,563	15,475	17,211	17,979
Electricity	385	330	300			21,188	17,200	18,811	16,982	17,500
Equipment						666				
Grounds (also have a designated account)						63			22	
HVAC						5,514	2,018	2,000	1,150	2,000
Inspections										1,400
Kitchen		118				143	483	750		500
Natural Gas						15,495	14,120	16,000	10,950	15,000
Parsonage (All Expenses)						995				
Organs & Pianos						240		500	400	500
Other Revenue				433						
Repairs/Maintenance - Bldg						2,911	561	3,000	417	2,500
Room Usage Donations	2,297	2,406	2,900	1,001						
Supplies						2,070	5,147	4,500	4,558	4,500
Systems (building)	10					7,038	2,712	5,000	1,785	2,000
Telephone						2,373	1,971	2,400	2,076	2,000
Toshiba						4,371	3,587	4,375	3,762	4,375
Tools										
Water/Sewer		208				4,279	4,064	4,500	3,352	4,250
Worker's Comp Insurance						2,850	2,104	2,870	2,757	2,870
TOTAL	2,692	3,062	3,200	1,434	0	88,898	66,199	83,396	66,884	80,589

FY 20 Approved Budget	Income	Expense	FY 21 Proposed	Income	Expense
Education	346,608	13,000	Education	343,175	14,500
Elders	2,250	16,450	Elders	2,400	16,595
Evangelism		0	Evangelism		
Fellowship			Fellowship		
Finance	650,426	5,525	Finance	631,413	6,170
Salary & Personnel	8,000	945,188	Salary & Personnel	7,000	923,775
Social Concern	0	0	Social Concern		
Stewardship	0	1,350	Stewardship	0	1,300
Trustees	3,200	83,396	Trustees	0	80,589
TOTAL	1,010,484	1,064,909	TOTAL	983,988	1,042,929
DIFFERENCE		-54,425	DIFFERENCE		-58,941