



Annual Congregational Meeting January 31, 2016

**Prior to the Annual Business Meeting the congregation shared in a time of praise and prayer.*

Prayer & Roll Call

Senior Pastor & Elder Board Chairman Tim Gibson called the meeting to order and opened the meeting in prayer. Mark Culton then conducted the roll call.

Deacons Present: Rob Christiansen, George Hardy, Mark Hardy, Andy Meeks, John Romero

Deacons Excused: Kamba Kalubi, Kevin Kritzberger

Elders Present: Tim Gibson, Pat Barry, Wayne Batten, Dick Bickings, Andy Brimer, Mark Culton, Swannie Griffin, Kevin Hardy, Scott Holwick, Chris Jones, Byron Roth, Shawn Sommons

Elders Excused: Dennis Flanagan

Approval of Minutes

Motion was made to approve the minutes from the Annual Congregational Budget Meeting held on December 6, 2015, **seconded** and **passed**.

Election of Delegates to BFC Annual Conference

The following elders were **nominated** and **approved** to be delegates by vote of secret ballot:

Wayne Batten, Delegate

Scott Holwick, Delegate

Dennis Flanagan, Alternate Delegate

Financial Report

Treasurer and Elder Andy Brimer reviewed the 2015 financial report. (Found in the 2015 Annual Report, page 41-42). In addition to reviewing the information in the report through the use of slides, (Attachment #1). Andy also shared other comments:

We have adjusted the 2016 budget to remedy an error that had been made in relation to Pastor Jeremy's salary, and an error in addition. The adjustment reflects an increase of \$4603.

The adjusted 2016 budget of \$988,671 was approved by vote of secret ballot.

Andy answered a question about the outside audit and the need for one.

Shared a financial summary for 2015.

Joe Favere shared about Child Evangelism Fellowship and the 'fruits' of their labor; he encouraged the Pastors and Elders, that the support EBFC gives is being used effectively.

Approval of the Annual Report

The 2015 Annual Report was highlighted and discussed briefly.

- There was a question related to our missions giving, and while there has not been a decrease, there have been some adjustments. Dale Tshudy is no longer being supported with FCA, and that money is going to a missionary family serving in France.

Motion was made to approve the 2015 annual report, **seconded** and **passed**.

Pastoral Reports

In the following order, each Pastor provided a brief review of their 2015 reports, along with vision for 2016 in accordance with the church's vision and purpose statement. They also acknowledged individuals, teams and/or staff members for their service in building God's kingdom.

1) Senior Pastor – **Pastor Tim Gibson** highlighted the following:

- preached through first part of Genesis, and now in 1 Peter
- teaching through Matthew on Wednesday nights
- 39 new members this year (and several members left)
- church discipline was necessary in a couple instances - Pastor Tim asked us to continue praying for those families
- Pastor will be doing a LEAD class again this year. We are in need of deacons.
- What do we want to see in 2016?
 - preaching
 - worship that is dynamic and spiritual
 - evangelism that is powerful
 - fellowship that is a place where people can feel loved and cared for
 - **something different...** (more than the status quo)
 - as the leadership goes, so the people will go
 - Spirit-empowered ministry (Jesus said in John 15:5 “without me you can do nothing...”)
 - Prayer and fasting - we want to pray together more - for **revival**, possibly during the worship service
 - More fasting
 - We want to be careful that we never quench the Holy Spirit

2) Pastor of Discipleship – **Pastor Dick Bickings** highlighted the following:

- While you need curriculum and programs, we need more than that - we are commanded to make disciples
- This is the third year for using the Gospel Project - we are using it because it is immersed in the Word of God. We want our kids to not only become smart in the Word of God but to become more like Jesus Christ!
- We are doing some of the right things - good curriculum, Awana - but we need the power of the Holy Spirit. We need people on their face before God asking the Holy Spirit to fill them and the congregation!
- What a privilege it has been to serve for 7 years in the discipleship of believers.
- The nursery and early childhood ministries are extremely important - 3 services each Sunday. The 2 & 3 year-old class even teaches the Gospel Project curriculum where they can so that they know the Word of God at an early age.
- The ministry also includes things like background checks which are important so that we have a safe environment for children to learn about God. This was a huge undertaking and an answer to prayer to accomplish it.
- There also has been a focus on security this past year so that we have an even healthier environment. There has been a new check-in system that has been implemented to better care for children.
- **Goal for 2016** - Continue teaching the Word of God, prayer and outreach (otherwise we will just go through the motions)
- Dick asked us to pray for the teachers, ministry leaders and for the children.

4) Youth Pastor – **Pastor Mark Culton** highlighted the following:

- Mark shared how it is a privilege to serve in Youth Ministry. He shared a point made by Francis Chan that what we are really called to do in ministry, is to raise the dead!
- Now that he has children in and entering youth ministry, he understands more what parents of youth deal with.
- Pray21 is a great opportunity for intergenerational relationships. This was a success in 2015 and we are doing it again in March of 2016.
- Mexico mission trip was a success; being able to serve alongside Art and Vicki Reyes was a blessing.
- Quarterly family nights included some practical family topics. The focus of one of the Family Nights in 2015 was “How to Pay for College.”
- Restated the ministry’s vision - “Our purpose is to partner with parents as we disciple students for God’s glory.”
- **Some of the goals that we have for the coming year are:**
 - Continue to follow the Lord’s leading about follow up ministry in the Lynfield community of South Bethlehem.
 - In lieu of a domestic out-of-state mission trip this year, we will spend two weeks of ministry in Lynfield this summer.
 - Build synergy by seeing our youth parents and youth staff become more connected.
 - Continue to develop and fine-tune our Illuminite ministry so that it really becomes a place where we welcome and minister to unchurched teens.

5) Worship Pastor – **Pastor Jeremy Harkins** highlighted the following:

- It has to be about growing the body of Christ and growing individual believers.
- We have been trying to take time with the worship team to pray together, decompress, get to know each other.
- Our goal is to get to the heart of worship before the service starts.
- On Wednesday there is some time of reading Scripture and prayer - so that everyone is growing - not as performers, but as disciples.
- On Sunday there is also a time to pray, read Scripture - with the goal that everyone’s heart is right before God.
- Pastor Jeremy thanked God for Heather Hunsberger’s help and her heart for the ministry
- The college students met through the summer each Sunday at the Harkins’ house while the students were home from college, and while students are back at school they meet on kinship weeks.
- The group has gone through “Reason for God”, and now “Gospel in Life”.
- It has become more about the depth of relationships than the number coming. Jeremy and Lindsay have the privilege of discipling around ten students right now.
- Pastor Jeremy has a heart to multiply and disciple individuals who make disciples.

Ministry Reports

1) Women's Ministry – **Laura Sommons**

- Laura shared how she sincerely loves the women of Ebenezer; it's a joy and a privilege serving in the body.
- The base of Women's Ministry is 1 Thessalonians 2:8
- Starting a new study in January focusing on the Armor of God - over 60 women signed up, Monday/Tuesday nights.
- Tis' So Sweet Tuesdays occurs once a month at Laura's home. Starting 2016 with a study on the book of Ruth.
- Assist the 'Truth Home' with different needs as they arise.
- Women's ministry will probably focus less on events in 2016. All the studies and equipping are wonderful, but what they really want to see is lives changed!

2) Adult Electives – **Rich Mastronardo**

- Begins its 15th year!
- Shared that the ministry is not just about disseminating information, but focuses on discipleship through teaching of the Word.
- Pray for teachers - those currently serving and new ones coming up.
- Pray for protection - as a teacher you need to be walking with God in your daily life so that you can help others who have questions and need help.

3) Evangelism – **Pat Barry**

- The 318 ministry is focusing on providing congregants with ongoing support. This involves training; the first training event for 2016 is Feb. 20th from 8:30-10:30am.
- Another **goal** is to provide ongoing resources. There is a resource station in the lobby with tracts, invite cards, and information on upcoming workshops.
- Events - **Harvest Outreach** on March 6, 7pm - live streaming of Greg Laurie and Christian musicians with a gospel message. This is a great opportunity to invite neighbors and friends to your house or the church to hear the gospel preached.

4) Welcome Ministry – **Chris Jones**

- Reaching the lost and building believers.
- **Goals** of the committee include fostering a warm and welcoming atmosphere, encouragement and communicating information about the church to visitors and newcomers.
- Chris Shared Romans 15:7, and how the ministry strives to be ambassadors for Christ - literally as soon as visitors walk in the door, all the way to following up with them by inviting them to Newcomer Deserts, and other events, designed to help visitors get to know others so they feel that Ebenezer is place where they can stay and grow.

5) Missions – **Swannie Griffin**

- Swannie thanked Wayne Batten for chairing the missions committee for many years. Wayne is now stepping down as Chairman, but will remain on the committee.
- Swannie highlighted Faith Promise and the fact that \$20,040 was given outside of our budget. The whole purpose of Faith Promise is to help our missionaries with special needs that arise throughout the year.
- **A future goal** - to introduce our congregation to more missionaries that we currently support as well as potential missionaries.

6) Ministry Assimilation – **Kevin Hardy**

- As a church we are to be unified believers.
- Service isn't an option - it's a command.
- The vision for the ministry is to help leaders be fruitful and fulfilled....
- Networking Discovery is a class to find your giftedness and passion so that you can know where you can serve best in the church.
- We need to be faithful in giving of our resources, as well as our time and talents.
- **Goals:**
 - Continue to strengthen the awareness of this ministry
 - Develop deeper connections with people in the congregation so we know where the real needs are
 - For each of us to find out where we are called to serve - not because of guilt or to earn favor with God - but because we are living sacrifices to God. We want to hear the words from God, "Well done thou good and faithful servant."

7) Deacons – **John Romero**, Vice-Chairman

- We need prayer. This is God's church - without God's provision nothing would happen.
- John reminded us that if we have any questions, please see the deacon who oversees that particular ministry.
- Each deacon deeply desires to serve the church.
- John thanked Shawn Sommons for coming to the deacons meetings, and serving as the Elder Liaison.
- John thanked Joe Meier for his service - he will be stepping down for the year.
- Rob Christiansen continues to spearhead "Care Givers." There has been a lot of focus on how we can better serve the people in need in our congregation.
- We need input from the congregation when help is needed. Please make us aware if there is someone who needs help that we are not helping.

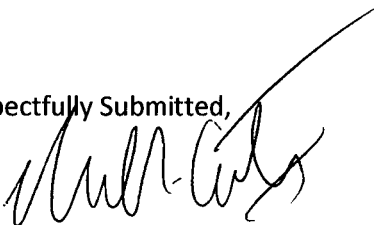
8) Forks Community Church – **Tim Zuck** shared about the Forks Township Church Plant:

- Tim mentioned that behind every successful church plant there is a committed church - Tim thanked Ebenezer for being a committed church behind Forks. There have been funds and personnel given, and Tim mentioned how Ebenezer has ministered to the Zucks as a family as well.
- Forks is doing their first ever Push the Rock Sports camp this summer.
- There will be a VBS with the support of Bethel BFC.
- There will be a partnership with CEF to do an after school program in Forks Township.

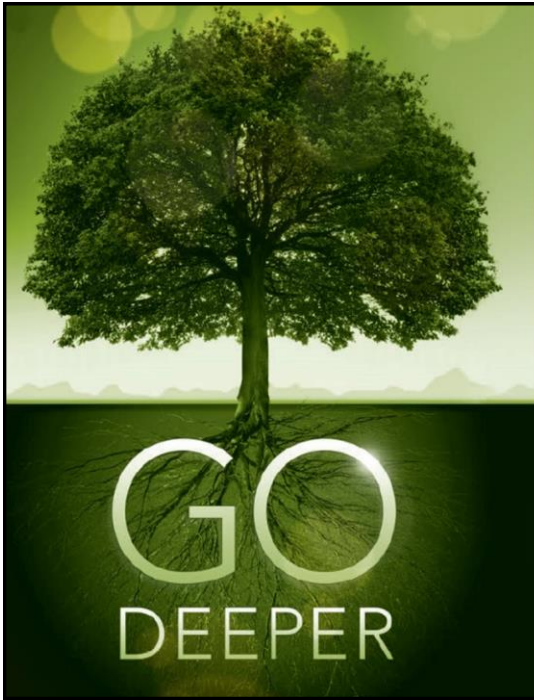
Prayer and Adjournment

Motion was made to adjourn the meeting, seconded and passed. Pastor Tim Gibson closed the meeting in prayer.

Respectfully Submitted,



Mark Culton
Secretary to the Board of Elders



Worship God
with our whole heart

Build Believers
with the Word of God

Reach the Lost
with the Good News

Year End Financial Report 2015

Annual Congregational Meeting
January 31, 2016

Financial Summary – General Fund

	<u>Actual 2015</u>	<u>Budget 2015</u>	<u>% of Budget</u>
Income	\$ 933,688	\$ 966,710	97%
Expenses	<u>\$ 1,003,660*</u>	\$ 966,710	104%
Net Income		-\$ 69,972	

* Includes \$55,553 for Capital Improvements above budget

2016 Budget

Approved Budget 2016	\$984,068
<i>Adjusted Budget 2016</i>	\$988,671

Motion: Approve the corrected budget of \$988,671 for 2016.

2016 Outlook

January

General Fund Income (3 weeks) \$45,574

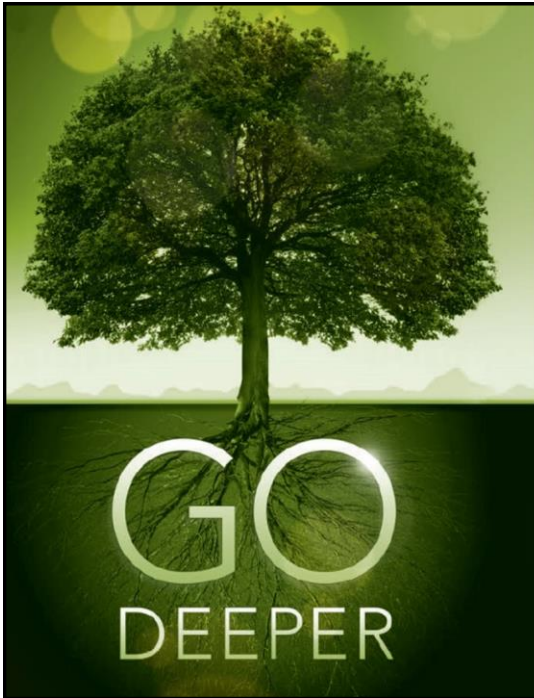
“Snow day” Income (online) \$ 1,270

Average Weekly Giving (3 weeks) \$15,191

Need to Meet Budget \$19,013



Questions?



Worship God
with our whole heart

Build Believers
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Reach the Lost
with the Good News

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
Ordinary Income/Expense	
Income	
1100 · Offerings / Gifts	972,161.96
1400 · Interest	750.00
1900 · Bethlehem Christian School	15,759.00
Total Income	988,670.96
Expense	
10000 · Congregational Care Ministries	
10200 · Mercy Teams	
10204 · Support Groups	250.00
10205 · Funeral Luncheons	500.00
Total 10200 · Mercy Teams	750.00
10300 · Counseling Assistance	
10301 · Counseling Supplies	250.00
10300 · Counseling Assistance - Other	750.00
Total 10300 · Counseling Assistance	1,000.00
10400 · Welcome Ministry	
10401 · Welcome Center	940.00
10402 · Welcome Desserts	270.00
Total 10400 · Welcome Ministry	1,210.00
Total 10000 · Congregational Care Ministries	2,960.00
11000 · Compensation	
11010 · Payroll Expenses	20,403.00
11020 · Health Reimbursement Accounts	6,600.00
11100 · Senior Pastor	
11110 · Salary	62,606.00
11130 · Housing	32,342.00
11150 · Reimbursed Expenses	2,000.00
11160 · Medical Insurance	21,260.52
11170 · Pension	
11171 · Pension Fees	3,797.92
Total 11170 · Pension	3,797.92
11190 · Cell Phone	960.00
11195 · Conference Expenses	800.00
Total 11100 · Senior Pastor	123,766.44

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
11300 · Discipleship Pastor	
11310 · Salary	42,954.00
11330 · Housing	23,350.00
11350 · Reimbursed Expenses	2,000.00
11360 · Medical Insurance	23,165.16
11370 · Pension	2,652.16
11390 · Cell Phone	960.00
11395 · Conference Expenses	700.00
Total 11300 · Discipleship Pastor	95,781.32
11400 · Youth Pastor	
11410 · Salary	46,870.00
11430 · Housing allowance	5,630.00
11450 · Reimbursed Expenses	2,000.00
11460 · Medical Insurance	19,453.68
11470 · Pension	2,100.00
11490 · Cell Phone	960.00
11495 · Conference Expenses	700.00
Total 11400 · Youth Pastor	77,713.68
11600 · Women's Ministry Coordinator	
11610 · Salary	18,148.00
Total 11600 · Women's Ministry Coordinator	18,148.00
12300 · Bookkeeper1	
12310 · Salary	3,416.20
Total 12300 · Bookkeeper1	3,416.20
12400 · Office Administrator	
12410 · Office Admin Salary	49,879.00
12460 · Medical Insurance	6,394.68
Total 12400 · Office Administrator	56,273.68
12500 · Facilities Manager	
12510 · Facilities Manager Salary	48,313.00
12560 · Medical Insurance - FM	16,450.44
12590 · Cell Phone	960.00
Total 12500 · Facilities Manager	65,723.44

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
12600 · Office Assistant	
12610 · Office Assistant Salary	12,200.00
Total 12600 · Office Assistant	12,200.00
12700 · Kid's Crossing Coordinator	
12710 · Kid's Crossing - Salary	13,110.00
Total 12700 · Kid's Crossing Coordinator	13,110.00
12800 · Youth Ministry Assistant	
12810 · Youth Ministry Asst - Salary	15,809.80
12860 · Medical Insurance	5,910.48
Total 12800 · Youth Ministry Assistant	21,720.28
12900 · Worship Coord Assistant	
12910 · Worship Coord Asst - Salary	12,936.20
Total 12900 · Worship Coord Assistant	12,936.20
13000 · Worship Pastor	
13010 · Salary	31,000.00
13020 · Housing Allowance	16,000.00
13030 · Reimbursed Expenses	2,000.00
13040 · Medical Insurance	16,287.72
13060 · Cell Phone	960.00
13070 · Conference Expenses	700.00
Total 13000 · Worship Pastor	66,947.72
Total 11000 · Compensation	594,739.96
2000 · General Church Finance	
2100 · General Church Accounts	
2110 · Property & Casualty Insurance	
2112 · Workman's Compensation	3,150.00
2113 · Youth Group Insurance	1,250.00
2110 · Property & Casualty Insurance - Other	12,600.00
Total 2110 · Property & Casualty Insurance	17,000.00
2130 · Conference Administration Exp.	20,141.00
2140 · Taxes	
2141 · Parsonage Taxes	5,500.00
Total 2140 · Taxes	5,500.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
2150 · Bank Fees	2,500.00
Total 2100 · General Church Accounts	45,141.00
2300 · Supplies	
2310 · Legal Materials / Manuals	200.00
2320 · Other supplies	800.00
2330 · Audit	5,000.00
Total 2300 · Supplies	6,000.00
2700 · Information Technology	
2710 · Internet Connections	1,150.00
2720 · Software	250.00
2730 · Web Services	1,700.00
2740 · Computer and Related Equipment	
2741 · PCs & Hardware	3,500.00
Total 2740 · Computer and Related Equipment	3,500.00
Total 2700 · Information Technology	6,600.00
2850 · Background Checks	500.00
Total 2000 · General Church Finance	58,241.00
3000 · Discipleship Ministries	
3100 · Kids Crossing	
3110 · Nursery	200.00
3120 · Early Childhood	200.00
3130 · Children's Ministry	
3131 · Crosstime	3,500.00
3134 · Kid's Weeknight Programs	2,500.00
Total 3130 · Children's Ministry	6,000.00
3140 · Special Programs	
3143 · Vacation Bible School	3,000.00
3145 · Scripture Memory Verses	1,000.00
Total 3140 · Special Programs	4,000.00
3160 · Special Event	
3162 · Transportation	200.00
Total 3160 · Special Event	200.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
3170 · Kids Crossing Leadership	
3172 · Training / Equipping	200.00
Total 3170 · Kids Crossing Leadership	200.00
3190 · Equipment/Supplies	
3191 · Resource Room Supplies	100.00
Total 3190 · Equipment/Supplies	100.00
Total 3100 · Kids Crossing	10,900.00
3200 · Student Ministries	
3211 · Equipment & Furnishings	200.00
3212 · Parent Support	500.00
3213 · Mentoring	50.00
3214 · Staff Development	1,600.00
3215 · Outreach Events	1,400.00
3220 · High School Ministry	
3222 · Student Leadership	300.00
3224 · Large Events Subsidies	1,500.00
3225 · Programming Supplies	300.00
3226 · Curriculum	150.00
Total 3220 · High School Ministry	2,250.00
3230 · Middle School Ministry	
3234 · Large Events Subsidies	650.00
3235 · Programming Supplies	200.00
3236 · Curriculum	150.00
Total 3230 · Middle School Ministry	1,000.00
Total 3200 · Student Ministries	7,000.00
3300 · Adult Ministries	
3310 · Family Life	
3313 · Adult Electives	
33131 · Classes / Material	1,000.00
33133 · Equipment	1,000.00
33134 · Training	100.00
Total 3313 · Adult Electives	2,100.00
Total 3310 · Family Life	2,100.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
3320 · Men's Ministries	
3323 · Bible Studies - MM	150.00
3324 · Special Events - MM	500.00
	650.00
Total 3320 · Men's Ministries	
3330 · Women's Ministries	
3332 · Promotion & Outreach - WM	150.00
3333 · Bible Studies - WM	100.00
3334 · Special Events - WM	800.00
3337 · MOPS	1,100.00
	2,050.00
3338 · Training/Conferences	500.00
3339 · Discipleship/Encouragement	250.00
	2,900.00
Total 3330 · Women's Ministries	
3340 · College Ministry	1,200.00
3350 · YACS	
3351 · YACS Retreats	170.00
3352 · YACS Events	50.00
3353 · YACS Supplies	260.00
	480.00
Total 3350 · YACS	
Total 3300 · Adult Ministries	7,330.00
3400 · Discipleship Support	
3410 · Networking	
3413 · Discovery	90.00
	90.00
Total 3410 · Networking	
3420 · Library	
3421 · Supplies	100.00
3422 · Books	400.00
	500.00
3427 · Audio and Video	350.00
	850.00
Total 3420 · Library	
Total 3400 · Discipleship Support	940.00
Total 3000 · Discipleship Ministries	26,170.00
5000 · Evangelism Ministries	
5100 · Supplies	4,400.00
5150 · Evangelistic Events	500.00
5400 · Training Programs, Videos, etc	290.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
5600 · Community Outreach	
5630 · Candy Carnival	725.00
5650 · Community Events	2,000.00
5600 · Community Outreach - Other	500.00
Total 5600 · Community Outreach	3,225.00
Total 5000 · Evangelism Ministries	8,415.00
6000 · Missions	
6110 · Bible Fellowship Homes	3,600.00
6111 · Pinebrook Conference Center	3,600.00
6112 · Victory Valley	3,600.00
6113 · Ebenezer Special Missions	41,450.00
6116 · Missionary Speakers & Confer.	3,600.00
6117 · Church Extension	33,000.00
6200 · Bible Fellowship Brd of Mission	76,500.00
6000 · Missions - Other	750.00
Total 6000 · Missions	166,100.00
7000 · Deacon Ministries	
7100 · Utilities	
7110 · Electricity	
7112 · PP&L	34,000.00
Total 7110 · Electricity	34,000.00
7130 · Refuse Removal	3,450.00
7140 · Water & Sewer	
7142 · Water & Sewer (church)	4,300.00
Total 7140 · Water & Sewer	4,300.00
7150 · Telephone Services	1,550.00
Total 7100 · Utilities	43,300.00
7300 · Maintenance	
7310 · Church Maintenance supplies	6,500.00
7320 · Parsonage Maintenance Supplies	1,500.00
7330 · Maintenance Services	17,000.00
7340 · Landscaping	1,500.00
Total 7300 · Maintenance	26,500.00

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
 January through December 2016

	Jan - Dec 16
7400 · Supplies	
7410 · Cleaning Supplies	4,300.00
7420 · Kitchen Supplies	2,300.00
7430 · Work Day Supplies	0.00
7440 · Ordinance	300.00
7460 · Decorating Supplies	500.00
	7,400.00
Total 7400 · Supplies	7,400.00
7500 · Transportation	
7510 · Maintenance	
7513 · Vehicle Rental	600.00
7516 · Registration and EZ Pass	200.00
	800.00
Total 7510 · Maintenance	800.00
7519 · Vehicle Repairs and Supplies	900.00
7520 · Fuel	300.00
	2,000.00
Total 7500 · Transportation	2,000.00
7600 · Capital Improvements	25,000.00
7700 · New Equipment	500.00
7800 · Activities	
7810 · Prime Timers	
7811 · Prime Timers - Special Events	450.00
7813 · Prime Timers - Luncheons	100.00
	550.00
Total 7810 · Prime Timers	550.00
7800 · Activities - Other	500.00
	1,050.00
Total 7800 · Activities	1,050.00
Total 7000 · Deacon Ministries	105,750.00
8000 · Worship	
8200 · Guest Ministries	
8210 · Guest Speakers	300.00
	300.00
Total 8200 · Guest Ministries	300.00
8300 · Equipment	3,100.00
8600 · Worship Administration	1,520.00
8900 · Music Ministries	
8920 · Adult Choir	100.00
	100.00
Total 8900 · Music Ministries	100.00

8:28 PM

02/01/16

Cash Basis

Ebenezer Bible Fellowship Church
Profit & Loss Budget vs. Actual
January through December 2016

	<u>Jan - Dec 16</u>
8000 · Worship - Other	5,000.00
Total 8000 · Worship	10,020.00
9000 · Office Expenses	
9100 · Office Supplies	
9110 · Copier	
9113 · Copier Paper	1,400.00
9115 · Copier Fee & Maint.	7,400.00
Total 9110 · Copier	8,800.00
9120 · Supplies	1,100.00
9130 · Stamps	850.00
9140 · Bulletins	2,100.00
9160 · BFC Denomination NL	125.00
9170 · Toner	200.00
Total 9100 · Office Supplies	13,175.00
9300 · Advertising	2,500.00
9400 · Office Equipment	600.00
Total 9000 · Office Expenses	16,275.00
Total Expense	988,670.96
Net Ordinary Income	0.00
Net Income	0.00