

**GOOD SHEPHERD LUTHERAN CHURCH**

10-18-2016

**COUNCIL MEMBERS PRESENT**

Steve Madler - President  
Kathy Torske – Vice President  
Derrick Fehr – Secretary  
Karma Anderson

Megan Anderson  
Bruce Ellison  
Larry Fuller  
Curtis Jabs

**COUNCIL MEMBERS ABSENT**

Royce Schultze

**OTHERS ATTENDING**

Pastor Craig Schweitzer – Senior Pastor  
Pastor Pam Power – Associate Pastor of Congregational Life & Pastoral Care  
Pastor Bob Caranicas – Associate Pastor of Youth and Family Ministries  
Sara Helbling – Executive Assistant Office Manager

- 1) The meeting was called to order by Council President, Steve Madler.
- 2) Opening prayer was led by Pastor Pam.

**BUSINESS**

**3) Approval of Consent Agenda**

- a) Approval of Minutes
- b) Monthly Financial Report
- c) Human Resources Committee – Report
- d) Benevolence Committee Report – No Report
- e) Audit Committee Report – No Report
- f) Staff Report
- g) Pastor’s Report

Human Resources Committee report added at time of meeting.

Finance Committee report pulled from Consent Agenda.

Endowment Council Report pulled from Consent Agenda.

Motion to approve the amended consent agenda (Torske/K.Anderson, unanimous) motion carried.

**4) Devotions & Bible Study**

Led by Pastor Craig, focused on the book Meta Moments, written by Robert Drive Bishop.

**5) Old Business**

- a) Council Goal #1 – Membership database management; communication with congregation regarding membership status. Sara Helbling updated Council on progress made with database management.
- b) Council Goal #2 – Redesign of Benevolence Committee to a more active Holistic Stewardship Committee. Pastor Craig and Bruce Ellison reported. Benevolence Committee met in September and ideas were presented to them about the redesign of the committee. A few of the former committee members have agreed to say on as part of the Holistic Stewardship Committee; a few additional members will be needed moving forward. Recruiting additional members will be the next step.

**GOOD SHEPHERD LUTHERAN CHURCH**

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- c) Council Goal #5 – Review of GSLC’s Constitution and by-laws.  
Steve Madler reported. A small committee of legal professionals with constitutional law experience will assist the Council with this goal, to review the churches constitution and language changes. Pastor Craig will follow-up with the WND Synod Legal Council’s Murry Sagsveen for recommendations as the result of the 2016 ELCA Churchwide Assembly. Council will need to have something to review and vote on by the November meeting, in order to post changes publicly for vote at the Annual Meeting of the Congregation.
- d) Council Goal #8 – Safety/emergency plan for building, staff, church school and congregation. Steve Madler reported. Council will need to continue to focus on this goal for the coming year, before renewal of the insurance in late spring. More information to be presented at future meetings.
- e) Finance Committee Report – Curtis Jabs reported. Two new members, Joel Stuggelmeyer and Heidi Wahl McDonald, were welcomed to the Finance Committee at the October meeting, where the preliminary budget for 2017 was reviewed. After additional work by staff, it will again be reviewed at the November committee meeting, in order to bring forth to Council that month. Discussion took place regarding depreciation, as well as short and long-term capital improvement plans for the future.
- f) Endowment Council Report – Pastor Craig reported. There was a grant application submitted to the Endowment Council. The Endowment Council has requested clarification on the application before moving forward. Further conversation took place regarding changes to the Endowment section of the Constitution.

**6) New Business**

- a) Christmas Eve & New Year’s Eve Worship Schedule  
Pastor Craig reported. A suggested worship schedule was presented.  
Motion was made to approve the proposed schedule. (Fuller/Ellison, unanimous) motion carried.
- b) Stewardship Series  
Pastor Craig reported. Information on the series was provided. Council members were encouraged to participate in worship during the series, with a two minute temple talk connecting the message for the week with their personal experiences, as well as thanking the congregation for their stewardship.
- c) Executive Session  
At this time, the meeting was closed for Executive Session.  
Executive session ended at 6:45 pm.

**7) Other Business**

**8) Questions from the Floor**

No questions from the floor.

**9) Closing Prayer**

Pastor Bob led us in closing prayer.

Respectfully submitted,  
Sara Helbling, Council Recording Assistant

## Good Shepherd Lutheran Church

3rd Quarter - 2016 Financial Summary

For the Period of July - September

<b>General Operating Fund</b>					2016 Budget \$ 1,448,000	2015 Budget \$ 1,400,000
	Jul (5 weeks)	Aug (4 weeks)	Sep (4 weeks)	September 2016 YTD	September 2015 YTD	
<b>Revenues</b>						
General Offering	89,810.00	78,930.00	88,181.00	794,220.78	760,214.39	
Holiday/Benevolence - (not budgeted for)				46,778.61	45,054.28	
Interest	7.40	934.65	7.02	22,896.46	51.35	
Loose Offering	4,867.51	4,834.44	6,520.99	56,932.24	59,282.60	
<b>Total</b>	<b>94,684.91</b>	<b>84,699.09</b>	<b>94,709.01</b>	<b>920,828.09</b>	<b>864,602.62</b>	
<b>Monthly Budgeted Income</b>	<b>102,300</b>	<b>104,200</b>	<b>105,900</b>	<b>972,200</b>	<b>960,609</b>	
<b>% of Monthly Budget Received - does not include Holiday/Benevolence</b>	<b>92.6%</b>	<b>81.3%</b>	<b>89.4%</b>	<b>89.9%</b>	<b>85.3%</b>	
<b>Expenses</b>						
Youth Ministry	2,128.98	5,039.88	2,059.81	31,340.15	18,412.87	
Congregational Life	62.96	658.15	204.28	3,926.52	4,072.00	
Music and Worship	40.44	595.10	34.98	5,439.19	5,042.78	
Support Ministries						
Compensation	63,879.72	65,388.25	69,697.77	603,915.15	624,881.49	
Property Management	9,885.48	10,682.88	12,119.57	131,433.42	127,282.53	
Mortgage Payment - Interest	2,242.61	2,301.69	2,164.19	20,810.38	21,011.22	
Mortgage Payment - Principal	3,990.39	3,931.31	4,068.81	35,286.62	28,852.78	
Support Miscellaneous	935.28	1,072.22	1,553.65	9,429.98	11,910.85	
Mission/Outreach/Benevolence	9,581.20	7,403.05	16,387.92	109,563.44	92,953.56	
<b>Total</b>	<b>92,747.06</b>	<b>97,072.53</b>	<b>108,290.98</b>	<b>951,144.85</b>	<b>934,420.08</b>	
<b>Monthly Budgeted Expenses</b>	<b>112,161.49</b>	<b>114,986.49</b>	<b>128,611.50</b>	<b>1,052,048.50</b>	<b>1,032,487.33</b>	
<b>% of Monthly Budget Expended</b>	<b>82.7%</b>	<b>84.4%</b>	<b>84.2%</b>	<b>90.4%</b>	<b>90.5%</b>	
<b>Total - Over (Under)</b>	<b>1,937.85</b>	<b>(12,373.44)</b>	<b>(13,581.97)</b>	<b>(30,316.76)</b>	<b>(69,817.46)</b>	

<b>Mortgage</b>					
Principal Balance	566,299.33	562,368.02	558,299.21		

<b>Dedicated/Non-Budgeted</b>					
	Jul	Aug	Sep	YTD Total	
<b>Revenues</b>					
Restricted-Designated/Non-Budgeted					
Restricted	3,880.00	10,130.00	6,165.05	67,301.81	
Designated	7,974.00	592.01	2,864.43	72,970.43	
<b>Total</b>	<b>11,854.00</b>	<b>10,722.01</b>	<b>9,029.48</b>	<b>140,272.24</b>	
<b>Expenses</b>					
Restricted-Designated/Non-Budgeted					
Restricted	21,781.96	3,519.87	7,804.86	56,474.92	
Designated	8,323.45	2,367.52	2,692.64	48,657.69	
<b>Total</b>	<b>30,105.41</b>	<b>5,887.39</b>	<b>10,497.50</b>	<b>105,132.61</b>	
<b>Total - Over (Under)</b>	<b>(18,251.41)</b>	<b>4,834.62</b>	<b>(1,468.02)</b>	<b>35,139.63</b>	

<b>Fund Account Balances</b>					
	Jul	Aug	Sep		
<b>Designated/Restricted Funds</b>					
Property & Equipment Replacement - Savings & Certificates of Deposit	127,797.99	127,797.99	127,797.99		
For Unexpected Expenses - Savings & Certificates of Deposit	100,000.00	100,000.00	100,000.00		
Dedicated Funds - Savings	89,197.20	95,781.76	92,286.48		
Demand Investment Youth Ministry	104.00	104.03	104.07		
<b>Un-Restricted/Designated Funds</b>					
Savings & Certificates of Deposit & Money Funds	36,123.38	27,053.44	14,970.70		
Checking Account as per Balance Sheet	5,723.48	2,354.51	4,587.00		
Petty Cash as per Balance Sheet	100.00	100.00	100.00		
<b>Total</b>	<b>359,046.05</b>	<b>353,191.73</b>	<b>339,846.24</b>		

<b>Endowment Fund</b>					
	Jul	Aug	Sep	YTD Total	
Checking Account as per Balance Sheet	13,416.96	6,411.96	11,411.96		
Savings	23,640.80	24,066.41	24,152.00		
Money Funds	8,202.78	8,490.53	9,693.22		
Mutual Funds/Stock	718,970.62	718,486.97	709,879.52		
Certificates of Deposit	120,000.00	120,000.00	120,000.00		
<b>Total</b>	<b>884,231.16</b>	<b>877,455.87</b>	<b>875,136.70</b>		
Grants Issued - Endowment				10,100.00	
Grants Issued - Dedicated Endowment		7,005.00	1,500.00	10,005.00	
Memorial Funds Issued				1,482.37	
<b>Total</b>				<b>21,587.37</b>	

## Good Shepherd Lutheran Church

**3rd Quarter - 2016 Dedicated/Non-Budgeted Income & Expense Summary**  
For the Period of July - September

						Class
						Balances - 2016 (Income minus Expense)
Income	Jul	Aug	Sep	Total		
Class #	Class Name					
1043	TR General Memorials	425.00	85.00	170.00	4,600.00	(1) 30.00
1310	D Church School	735.00		329.49	5,211.65	3,380.65
	TR Church School			1,500.00	1,500.00	-
1315	D Confirmation				2,909.59	769.04
	TR Confirmation				-	-
1360	TR Quilters	20.00	20.00	20.00	180.00	180.00
1380	D Youth	2,489.00	337.01	138.00	43,424.11	17,017.38
1420	D Grief Ministries				34.50	34.50
1460	D Parish Health/Parish Nursing				-	(25.00)
1470	TR Stephen Ministries				25.00	(9.50)
1530	TR Flower Fund				180.00	(426.21)
1560	TR Blue Paraments				-	-
1561	TR Purple Paraments				-	-
1562	TR Red Paraments				-	-
1570	TR Sounds of Good Shepherd				-	-
1599	D Special Gifts - Music & Worship	5.00		10.00	150.00	150.00
	TR Special Gifts - Music & Worship			280.00	1,030.00	1,030.00
1601	TR Accelerated Principal Reduction	2,345.00	2,735.00	2,530.00	27,268.00	7,610.00
1608	D Building Use	4,425.00	50.00	2,183.94	16,770.34	2,331.08
	TR Building Use	840.00	92.50	500.00	4,847.50	4,847.50
1622	TR Golf Tournament				-	-
1711	TR Good Samaritan				-	-
1760	D Special Gifts - Pastoral				896.24	736.24
	TR Special Gifts - Pastoral - Bible Study			25.05	493.10	216.95
1788	TR Bibles	35.00		50.00	375.00	(59.34)
1800	D Miscellaneous	320.00	205.00	203.00	3,574.00	(81.15)
	TR Miscellaneous	50.00	7,125.00	20.00	25,285.71	(248.96)
1900	TR Strikepoint/Handbells	165.00	72.50	1,070.00	1,517.50	(2,343.55)
	Temporarily Restricted Total	3,880.00	10,130.00	6,165.05	67,301.81	
	Designated Total	7,974.00	592.01	2,864.43	72,970.43	
	<b>Grand Total</b>	<b>11,854.00</b>	<b>10,722.01</b>	<b>9,029.48</b>	<b>140,272.24</b>	<b>35,139.63</b>

						Class
						Balances - 2016 (Income minus Expense)
Expenses	Jul	Aug	Sep	Total		
Class #	Class Name					
1043	TR General Memorials	1,100.00	425.00	85.00	4,570.00	(1)
1310	D Church School				1,831.00	
	TR Church School			1,500.00	1,500.00	
1315	D Confirmation				2,140.55	
	TR Confirmation				-	
1360	TR Quilters				-	
1380	D Youth	7,218.73	217.80	727.70	26,406.73	
1420	D Grief Ministries				-	
1460	D Parish Health/Parish Nursing				25.00	
1470	TR Stephen Ministries				34.50	
1530	TR Flower Fund				606.21	
1560	TR Blue Paraments				-	
1561	TR Purple Paraments				-	
1562	TR Red Paraments				-	
1570	TR Sounds of Good Shepherd				-	
1599	D Special Gifts - Music & Worship				-	
	TR Special Gifts - Music & Worship				-	
1601	TR Accelerated Principal Reduction	19,658.00			19,658.00	
1608	D Building Use	1,094.72	2,009.22	1,964.94	14,439.26	
	TR Building Use				-	
1622	TR Golf Tournament				-	
1711	TR Good Samaritan				-	
1760	D Special Gifts - Pastoral	10.00			160.00	
	TR Special Gifts - Pastoral - Bible Study			67.26	276.15	
1788	TR Bibles		434.34		434.34	
1800	D Miscellaneous		140.50		3,655.15	
	TR Miscellaneous	1,008.20	2,623.03	6,071.70	25,534.67	
1900	TR Strikepoint/Handbells	15.76	37.50	80.90	3,861.05	
	Temporarily Restricted Total	21,781.96	3,519.87	7,804.86	56,474.92	
	Designated Total	8,323.45	2,367.52	2,692.64	48,657.69	
	<b>Grand Total</b>	<b>30,105.41</b>	<b>5,887.39</b>	<b>10,497.50</b>	<b>105,132.61</b>	
<b>Total - Over (Under)</b>		<b>(18,251.41)</b>	<b>4,834.62</b>	<b>(1,468.02)</b>	<b>35,139.63</b>	

D = Designated

TR = Temporarily - Restricted

Note: Accounts that appear over-drawn are due to funds raised in 2008 thru 2015 and spent in 2016.

(1) General Memorials moved to Endowment Fund at the end of each month.



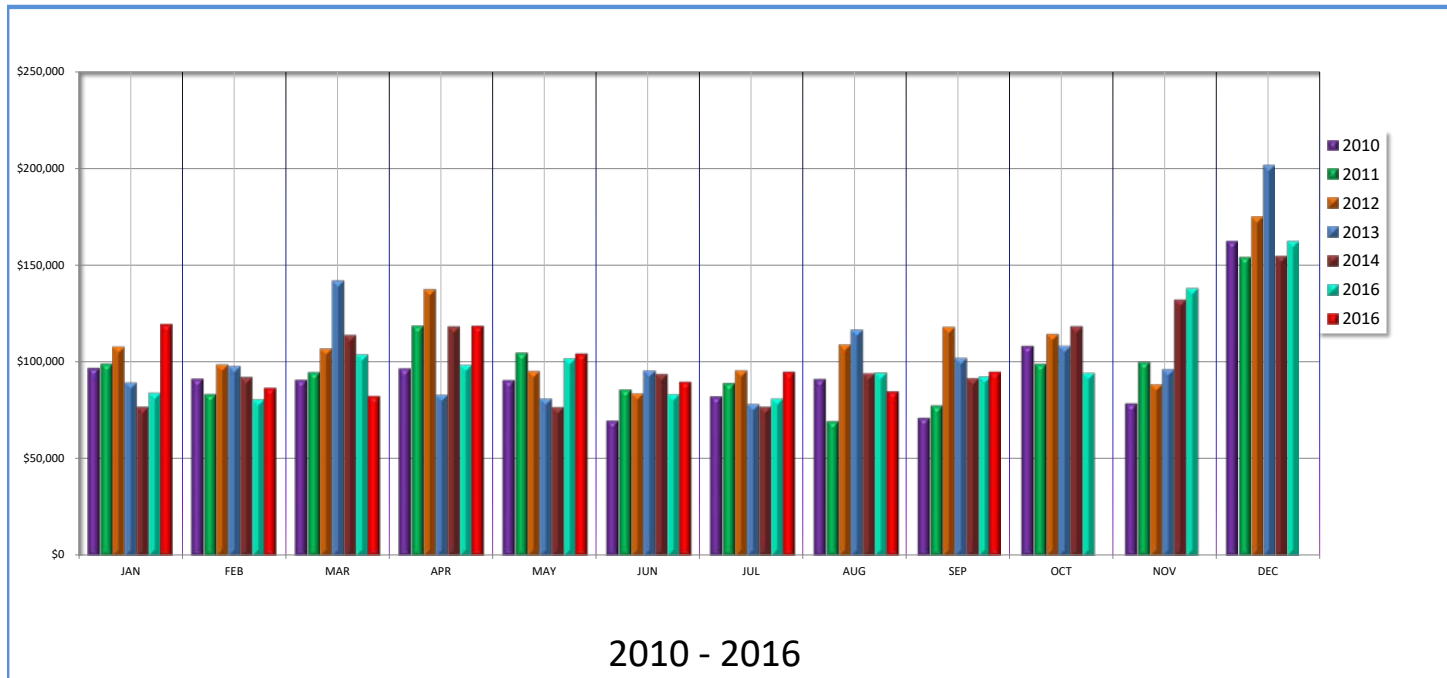
**Consolidated Balance Sheet**  
**Good Shepherd Lutheran Church - Fund Accounts**  
**As of September 30, 2016**

	General Fund Un-Restricted	Dedicated Funds Designated Temp-Restricted	Endowment Fund Designated Temp-Restricted Perm-Restricted	All Funds
<b>Assets</b>				
Cash and Equivalents	\$ 4,687.00		\$ 11,411.96	\$ 16,098.96
<b>Savings and Securities - Un-Restricted</b>				
Savings - Un-Restricted - GF	14,970.70			14,970.70
<b>Savings and Securities - Designated/Restricted</b>				
Savings - Property/Equip Replacement - GF	31,578.79			31,578.79
Certificates of Deposit - Property/Equip Replacement - GF	79,000.00			79,000.00
Securities - Property/Equip Replacement - GF	17,219.20			17,219.20
Savings - Reserve (unexpected expenses) - GF	29,000.00			29,000.00
Certificates of Deposit - Reserve (unexpected expenses) - GF	71,000.00			71,000.00
<b>Savings and Securities - Designated/Restricted</b>				
Savings		92,286.48	24,152.00	116,438.48
Demand Investment Youth Ministry - MIF		104.07		104.07
Certificates of Deposit			120,000.00	120,000.00
Securities			719,572.74	719,572.74
<b>Interfund Receivables</b>				
Due from General Fund				0.00
Due from Dedicated Fund	252.92			252.92
Other Current Assets				
Prepaid Insurance & Other Prepaid Expenses	9,872.00			9,872.00
Property and Equipment, net	2,551,442.94			2,551,442.94
<b>Total Assets</b>	<b>\$ 2,809,023.55</b>	<b>\$ 92,390.55</b>	<b>\$ 875,136.70</b>	<b>\$ 3,776,550.80</b>
<b>Liabilities</b>				
Payroll Liabilities	\$ 251.30			\$ 251.30
Other Current Liabilities				
Mortgage/Note Payable	558,299.21			558,299.21
<b>Total Current Liabilities</b>	<b>558,550.51</b>			<b>558,550.51</b>
<b>Interfund Payables</b>				
Due to Dedicated Fund				0.00
Due to General Fund		252.92		252.92
<b>Net Assets</b>				
Un-Restricted				
Un-Designated	29,531.32			29,531.32
Capital Investment in Property & Equipment	1,993,143.73			1,993,143.73
Designated				
Property & Equipment Replacement	127,797.99			127,797.99
Reserve - Unexpected Expenses	100,000.00			100,000.00
Dedicated Funds		61,485.36	12,097.78	73,583.14
Temporarily Restricted		30,652.27	491,617.71	522,269.98
Permanently Restricted - Endowment			371,421.21	371,421.21
<b>Total Net Assets</b>	<b>2,250,473.04</b>	<b>92,137.63</b>	<b>875,136.70</b>	<b>3,217,747.37</b>
<b>Total Liabilities and Net Assets</b>	<b>\$ 2,809,023.55</b>	<b>\$ 92,390.55</b>	<b>\$ 875,136.70</b>	<b>\$ 3,776,550.80</b>

## ACTUAL RECEIPTS ANALYSIS 2010 - 2016 YTD

Actual Receipts 2010 - 2016	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	ACTUAL TOTAL	BUDGET	VARIANCE
2010	\$97,219	\$91,660	\$91,067	\$96,994	\$90,869	\$70,194	\$82,582	\$91,531	\$71,556	\$108,582	\$79,030	\$162,778	\$1,134,060	\$1,228,000	(\$93,940)
2011	\$99,044	\$83,361	\$94,655	\$118,664	\$104,770	\$85,716	\$88,998	\$69,474	\$77,458	\$98,926	\$99,963	\$154,219	\$1,175,248	\$1,090,000	\$85,248
2012	\$108,075	\$98,889	\$107,147	\$137,801	\$95,597	\$83,980	\$95,915	\$109,304	\$118,316	\$114,606	\$88,739	\$175,147	\$1,333,516	\$1,360,217	(\$26,701)
2013	\$89,833	\$98,305	\$142,201	\$83,512	\$81,533	\$96,035	\$78,696	\$117,049	\$102,458	\$108,725	\$96,764	\$201,739	\$1,296,849	\$1,400,000	(\$103,151)
2014	\$77,156	\$92,356	\$113,997	\$118,447	\$76,984	\$93,951	\$77,233	\$94,219	\$91,758	\$118,569	\$132,258	\$154,776	\$1,241,705	\$1,400,000	(\$158,295)
2015	\$83,994	\$80,640	\$103,797	\$98,272	\$101,798	\$83,251	\$80,979	\$94,419	\$92,398	\$94,260	\$137,913	\$162,309	\$1,214,030	\$1,400,000	(\$185,970)
2016	\$119,276	\$86,459	\$82,282	\$118,287	\$104,049	\$89,603	\$94,685	\$84,699	\$94,709				\$874,049	\$1,448,000	(\$573,951)
2015 - Holiday Offerings not budgeted for.	\$0	\$10,924	\$12,544	\$21,587	\$0	\$0	\$0	\$0	\$0	\$0	\$3,220	\$29,764	\$78,038		
2016 - Holiday Offerings not budgeted for.	\$0	\$12,909	\$33,870	\$0	\$0	\$0	\$0	\$0	\$0				\$46,779		

2012 - Includes Capital Campaign (Forward in Faith)



## GOOD SHEPHERD LUTHERAN CHURCH

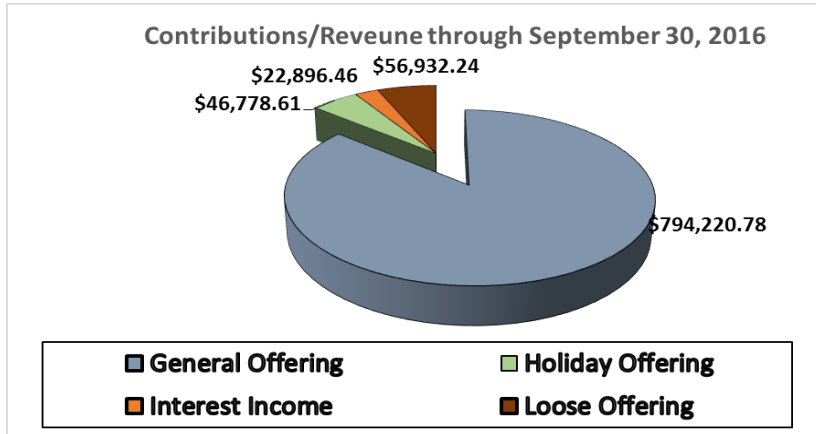
### BENEVOLENCE WORKSHEET

September 30, 2016

	ANNUAL BUDGET	ANNUAL BUDGET % OF TOTAL	JAN PAYMENTS	FEB PAYMENTS	MAR PAYMENTS	APRIL PAYMENTS	MAY PAYMENTS	JUNE PAYMENTS	JULY PAYMENTS	AUG PAYMENTS	SEPT PAYMENTS	OCT PAYMENTS	NOV PAYMENTS	DEC PAYMENTS	YTD PAYMENTS	
<b>MONTHLY</b>																recalc**
WESTERN ND SYNOD - ELCA CHURCHWIDE	98,320	6.79%	8,099	6,747	7,887	8,032	7,065	6,084	6,479	5,751	6,381				62,525	6.79%
LUTHERN SOCIAL SERVICES	19,695	1.36%	1,622	1,352	1,580	1,609	1,415	1,219	1,298	1,152	1,278				12,525	1.36%
<b>QUARTERLY</b>																
AARC	3,000	0.21%			694			646			568				1,908	0.21%
AID INC	3,000	0.21%			694			646			568				1,908	0.21%
BISMARCK MEALS ON WHEELS	1,800	0.12%			416			388			341				1,145	0.12%
RUTH MEIERS HOSPITALITY HOUSE	3,000	0.21%			694			646			568				1,908	0.21%
WELCOME HOUSE	3,000	0.21%			694			646			568				1,908	0.21%
BIG BROTHER/BIG SISTER	800	0.06%			185			172			151				509	0.06%
CAMP OF THE CROSS	10,000	0.69%			2,312			2,154			1,893				6,359	0.69%
CHARLES HALL YOUTH SERVICES	1,000	0.07%			231			215			189				636	0.07%
HEART RIVER BRIDGES OF HOPE (ND YCC)	1,400	0.10%			324			302			265				890	0.10%
MENTAL HEALTH AMERICA OF ND	1,000	0.07%			231			215			189				636	0.07%
GODS CHILD PROJECT	1,000	0.07%			231			215			189				636	0.07%
ELCA GIFT PROCESSING CTR - MKHABELA - CAR	3,500	0.24%			809			754			663				2,226	0.24%
SALVADORAN LUTHERAN SYNOD - CRISTO REY	5,000	0.35%			1,156			1,077			946				3,180	0.35%
<b>AS REQUESTED</b>																
BANQUET MINISTRY	2,400	0.17%				413	266	848							1,527	0.17%
CAMPERSHIPS	800	0.06%													0	0.00%
COLLEGE SCHOLARSHIPS	1,000	0.07%					1,000								1,000	0.11%
GOOD SAMARITAN	1,800	0.12%		233	61	120	200		129	163	220				1,127	0.12%
SEMINARY SCHOLARSHIP	4,000	0.28%			1,000				1,000		1,000				3,000	0.33%
<b>OTHER</b>																
DISCRETIONARY	37,205	2.57%													0	0.00%
<b>TOTALS</b>	<b>202,720</b>	<b>14.00%</b>	<b>9,721</b>	<b>8,332</b>	<b>19,198</b>	<b>10,174</b>	<b>9,946</b>	<b>16,230</b>	<b>8,906</b>	<b>7,066</b>	<b>15,977</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>105,551</b>	<b>11.46%</b>
Monthly Income - General Fund			119,276	99,368	116,152	118,287	104,049	89,603	94,685	84,699	94,709				920,828	
*YTD ACTUAL INCOME			119,276	218,643	334,795	453,082	557,132	646,735	741,420	826,119	920,828				4,818,029	
%YTD - Actual Income to Budget Income			108.3%	102.7%	94.2%	98.3%	98.4%	98.0%	97.3%	95.4%	94.7%	0.0%	0.0%	0.0%		
2016 MONTHLY INCOME BUDGETED	1,448,000		110,100	102,700	142,600	105,600	105,400	93,400	102,300	104,200	105,900	137,900	161,100	176,800	1,448,000	
2016 YTD INCOME BUDGETED											972,200					



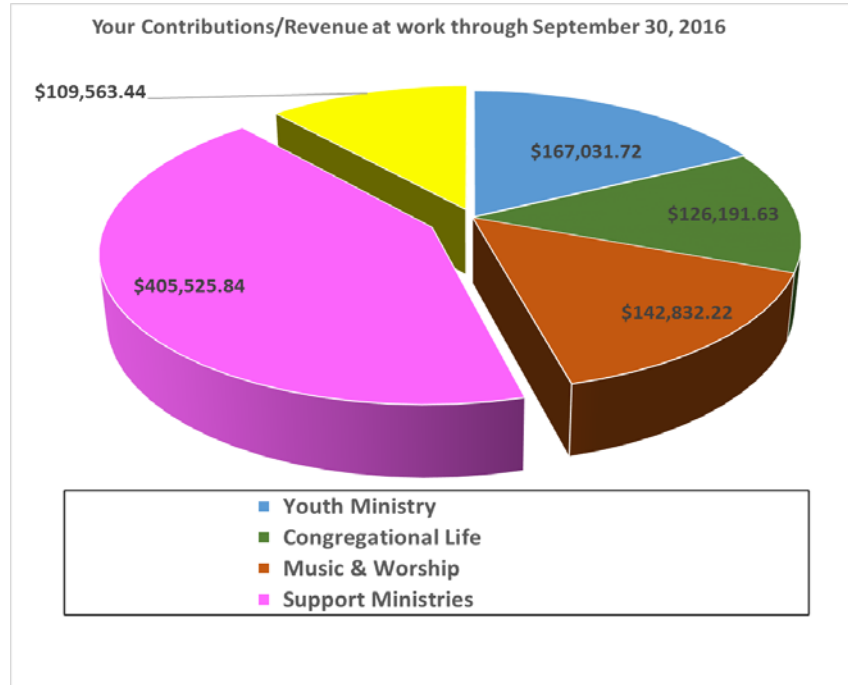
## Making Ministry Possible with your Financial Gifts



YTD Budgeted Contributions/Revenue:	\$ 972,200.00
YTD Actual Contributions/Revenue:	874,049.48
<b>Difference between Budgeted &amp; Actual:</b>	<b>-98,150.52</b>
Holiday Offerings <b>not</b> budgeted for:	46,778.61
<b>Total YTD Actual Contributions/Revenue:</b>	<b>\$ 920,828.09</b>

Thank you for supporting Good Shepherd Ministries!

A complete financial report is attached to the monthly Council minutes; located in the information carousels or on the Good Shepherd website.



YTD Budgeted Expenses:	\$ 1,052,048.50
YTD Actual Expenses:	951,144.85
<b>Difference between Budgeted &amp; Actual Expenses:</b>	<b>-\$100,903.65</b>

YTD Actual Contributions/Revenue \$920,828.09 and YTD Actual Expenses \$951,144.85 = Net:

**-\$30,316.76**