

Treasurer's Comments on the St. John's Financial Reports for the 2020 Calendar Year

The very unusual year of 2020 ended with a \$10,894.52 Operating Fund deficit and a \$2,669.81 Building Fund surplus. In person services were discontinued in March and did not resume. Continued thanks to the givers who have kept making contributions!

Balance Sheet: The General Operating Fund now shows a positive balance of \$37,759.77 and is sufficient to cover about two months of this year's expected expenses.

The Building Fund balance is \$7,669.38.

The "Outreach Perpetual Endowment Fund" monthly activity statement has been received and entered for the year through November 2020.

Operating Fund: For 2020 the "General Operating Fund" annual deficit is \$10,894.52. However, since a budget deficit of over \$32,000 was expected, we're still doing considerably better than expected.

Please note that the far right column of this report shows the total 2019 expenses.

As anticipated, with any sort of in-person gatherings strongly curtailed, the plate, fundraisers, and building rental receipts dropped significantly; however, our pledging givers not only maintained, but exceeded, their pledged amounts. Thanks be to God!

Expenses remain generally lower than expectations.

The "Rector's Compensation" is below budget since there were no clergy moving expenses needed by our new rector called in 2020.

The "Staff Compensation" is above budget due to bonuses that were mostly offset by the lack of supply clergy usage (again, due to the stoppage of in-person Sunday services).

Likewise, "Worship Ministries" and "Ministry Programs" expenses were curtailed by the lack of in-person worship and gatherings.

The "Operations & Maintenance" expenses were generally less; again, due to the lack of activities in and around the facilities. In spite of that, the Building and Grounds volunteers did an amazing job of keeping up the facilities appearance and condition.

Since less could be done in-person, the "Office & Administrative" expenses for Office Supplies, Postage, and Online Giving Fees significantly increased, but were offset by reductions in Bulletin and Printing, Diocesan Council, and Vestry expenses. Due to the greatly increased usage of online giving, those fees are higher than anticipated, but are partially offset by designated gifts.

Building Fund: The "Building Fund" annual surplus is \$2,669.81 which is due to the generosity of our pledgers.

The amount of interest due each month on the Frost loan was significantly lower than expected, and thus the amount of principal paid was higher. As a result, the end of year balance of the Frost Loan is \$6,137.27, and the final payment should occur in March of 2021! For reference, the initial amount of the Frost Loan taken out in November of 2007 was \$326,335.00 and the final payment was not expected until November of 2022. This reduction in the duration of the loan, and thus in the total amount of interest paid, is due to the generosity of everyone who made additional mortgage principal contributions! Thank you!

Restricted/Special Funds:

The contributions to the clergy discretionary funds have been spectacular! In addition, there was a \$5,000 grant from Bishop Doyle to the Rector's Discretionary fund that was used to provide rental assistance to members of the parish.

There were two unexpected major gifts received in 2020. One of \$10,000 that the Vestry has placed in the "Undesignated Contributions" holding fund, and another of over \$70,000 that is designated for Parish Hall repairs and has been placed in the "Major Maintenance" fund.

A significant contribution has been made to the Central Texas Bank since our food bank relationship with the St. John's Community Center has ended.

Except for the clergy discretionary funds, most of our Outreach activities have been suspended.

The "Dia de los Ninos Program Fund" expense is the monthly supplement to the "Hispanic Service Musicians" as called out in the budget.

The "Gifts" fund is being used for the new Rector's welcome gift collection, and new funds for "Gifts for Rector" (current Rector), "Gifts for Deacon," and "Gifts for Staff" have been added for the 2020 Christmas gifts collections.

The "Memorials" fund expense is for the purchase of new Advent candles.

There is work underway to organize these funds into groups for easier understanding and reporting.

Graph: Remember that five-Sunday months have an asterisk following their names.

Operating Fund:

With the suspension of in-person services for the last three Sundays of March and thereafter, 2020 had the second-lowest receipts and highest disbursements of the past four years. In past years, there has been a noticeable uptick in contributions in December, but that did not occur in 2020.

Concluding Remarks:

Given the extraordinary circumstances of 2020, St. John's has fared much better than might have been expected. God's Blessing, as shown through the faithfulness of this congregation - not only in giving, but in continued participation - is very evident. I thank God, and I thank you, the members and friends of this church, for all that you have done with God's help.

Submitted,
Marvin Rasmussen, Treasurer
15 January 2021

St. John's Episcopal Church - Austin TX
Balance Sheet as of December 31, 2020

Friday, January 15, 2021

Page 1 of 1

Account Name	YTD Balance	Previous Year Balance	Amount Diff YTD	% Diff YTD
Assets				
Discretionary Fund - BBVA	10,187.91	4,084.41	6,103.50	149
Discretionary Fund - Food/Gas Cards	200.00	0.00	200.00	-
General Operating Fund - BBVA	99,347.01	92,787.25	6,559.76	7
Money Market Fund - BBVA	152,240.11	52,201.02	100,039.09	192
O P Endowment Fund	4,751.18	4,158.09	593.09	14
Total Current Assets	\$266,726.21	\$153,230.77	\$113,495.44	74
Columbarium	9,635.40	9,635.40	0.00	0
Furniture and Fixtures	66,163.13	66,163.13	0.00	0
Labyrinth	2,730.70	2,730.70	0.00	0
Labyrinth Community Garden	18,113.19	15,963.17	2,150.02	13
Land	100,000.00	100,000.00	0.00	0
Memorial Garden	2,599.51	2,599.51	0.00	0
Original Building	375,763.03	375,763.03	0.00	0
Parish Hall Improvements	4,500.00	4,500.00	0.00	0
Property Additions	31,792.49	31,792.49	0.00	0
Sanctuary Addition 2004	1,471,143.46	1,471,143.46	0.00	0
Total Fixed Assets	\$2,082,440.91	\$2,080,290.89	\$2,150.02	0
Prepaid Expense	7,590.61	7,425.65	164.96	2
Total Prepaid Expense	\$7,590.61	\$7,425.65	\$164.96	2
Accounts Receivable/Clients	10,000.00	0.00	10,000.00	-
Total Assets	\$2,366,757.73	\$2,240,947.31	\$125,810.42	6
Liabilities				
Deferred Pledge Income	36,400.00	530.00	35,870.00	6,768
Long Term Loan Payable- Frost	6,137.27	33,696.47	(27,559.20)	82
Long Term Note Payable-Crump	60,000.00	70,000.00	(10,000.00)	14
Payroll Withholding - Clergy Add'l Medical	0.00	(1.00)	1.00	100
Total Liabilities	\$102,537.27	\$104,225.47	(\$1,688.20)	2
Fund Balance				
General Fund Operating	\$37,759.77	\$48,654.29	(\$10,894.52)	22
Building Fund	\$7,669.38	\$4,999.57	\$2,669.81	53
Real Estate Equity	\$2,017,420.34	\$1,977,711.12	\$39,709.22	2
Restricted Funds	\$201,370.97	\$105,356.86	\$96,014.11	91
Total Fund Balance	\$2,264,220.46	\$2,136,721.84	\$127,498.62	6
Total Liabilities and Fund Balance	\$2,366,757.73	\$2,240,947.31	\$125,810.42	6

If the accounts in the subtotals have changed or if ledger (marked with "**") and subsidiary account attributes have changed, Previous YTD totals may not represent a valid comparison.

St. John's Episcopal Church - Austin TX
Treasurer's Report as of December 2020 for General Fund

Friday, January 15, 2021

Page 1 of 2

Account Name	YTD Balance	Annual Budget	Previous YTD
Income			
Donation of Operating Reimbursement	5,353.88*	3,000.00	2,592.96
EDOT Grants: Moving, Assessment, etc.	3,004.00*	0.00	5,000.00
Fundraiser Events	150.46	1,000.00	203.08
Income-Miscellaneous	1,641.09	3,000.00	2,878.26
Loose Plate - Anonymous	1,388.17	6,000.00	6,053.08
Non-Pledge Plate	16,169.00	19,000.00	21,914.24
Pledge	189,741.08*	188,093.00	179,620.72
Total Income	\$217,447.68	\$220,093.00	\$218,262.34
Expense			
Diocesan Outlay			
Diocesan Outlay	\$13,635.00	\$13,669.00	\$13,511.00
Rector's Compensation			
Rector's Compensation	\$84,964.56	\$87,026.00	\$74,273.43
Clergy Reimbursable Expense			
Clergy Reimbursable Expense	\$1,428.13	\$4,800.00	\$1,116.32
Other Staff Compensation			
Other Staff Compensation	\$32,599.74*	\$32,069.00	\$34,490.58
Worship Ministries			
Ministry Worship Exp.	\$1,526.96	\$3,600.00	\$2,962.33
Ministry Programs			
Ministry Programs Exp.	\$3,882.39	\$5,980.00	\$4,352.91
Operations & Maintenance			
Operations & Maint. Exp.	\$74,707.41	\$85,700.00	\$65,138.46
Office & Administrative			
Office/Administrative Exp.	\$15,595.51	\$19,820.00	\$12,097.67
Other Miscellaneous Expense	2.50*	0.00	0.00
Total Expense	\$228,342.20	\$252,664.00	\$207,942.70
Difference	<u>(\$10,894.52)</u>	<u>(\$32,571.00)</u>	<u>\$10,319.64</u>

* = Income/Expense exceeds amount budgeted to date

If the accounts in the subtotals have changed or if ledger and subsidiary account attributes have changed, Previous YTD totals may not represent a valid comparison.

When showing the Previous YTD balance and excluding zero balance accounts, subtotals may not be accurate.

St. John's Episcopal Church - Austin TX
Treasurer's Report as of December 2020 for Building Fund

Friday, January 15, 2021

Page 1 of 2

Account Name	YTD Balance	Annual Budget	Previous YTD
<i>Income</i>			
Building Fund Gifts	90.00		10.00
Building Fund Interest	39.09*	25.00	23.89
Building Fund Pledges	10,305.00*	9,099.00	26,030.28
Transfers from Other Funds	32,000.00	32,000.00	17,000.00
Total Income	\$42,434.09*	\$41,124.00	\$43,064.17
<i>Expense</i>			
Interest Expense - Crump Loan	1,400.00	1,400.00	1,600.00
Interest Expense - Frost Loan	805.08	1,964.00	1,846.49
Principal Payment - Crump Loan	10,000.00	10,000.00	10,000.00
Principal Payment - Frost Loan	27,559.20*	26,400.00	26,517.79
Total Expense	\$39,764.28*	\$39,764.00	\$39,964.28
Difference	<u>\$2,669.81</u>	<u>\$1,360.00</u>	<u>\$3,099.89</u>

* = Income/Expense exceeds amount budgeted to date

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When showing the Previous YTD balance and excluding zero balance accounts, subtotals may not be accurate.

St. John's Episcopal Church - Austin TX
Consolidated Fund Activity Report as of 12/31/2020

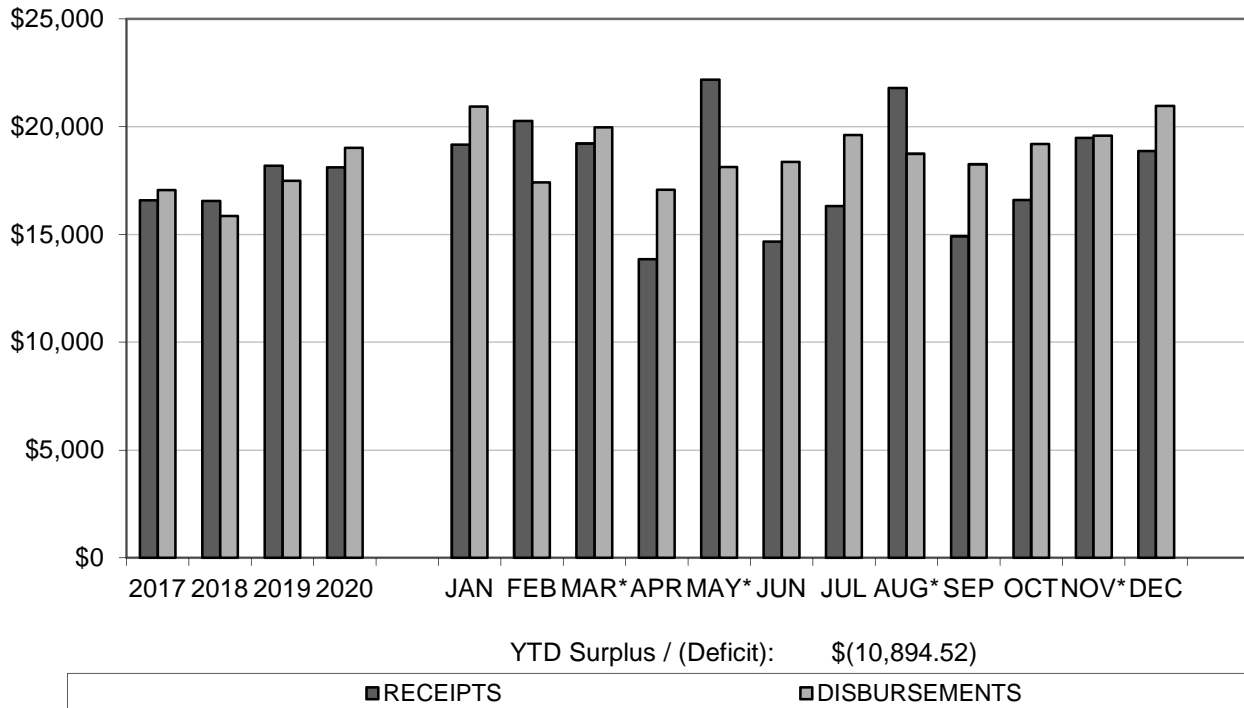
Friday, January 15, 2021

Page 1 of 1

Account Name	Beg Balance	Receipts	Disbursements	Transfers/JE's	End Balance
Accessibility Ministry	5.00	0.00	5.00	0.00	0.00
Altar Guild	462.91	0.00	0.00	0.00	462.91
Anglican Workshop Retreat	60.00	0.00	0.00	0.00	60.00
Austin Clericus	65.43	0.00	0.00	0.00	65.43
Bishop's Purse	0.00	635.00	635.00	0.00	0.00
Carillon Fund	75.00	0.00	75.00	0.00	0.00
Central Texas Food Bank	2,697.40	1,000.00	3,697.40	0.00	0.00
Choir Permanent Fund	509.45	125.00	0.00	0.00	634.45
Church Furnishing Memorials Fund	283.78	0.00	0.00	0.00	283.78
Clergy Special Projects	747.33	0.00	0.00	0.00	747.33
Columbarium/Memorial Garden	8,614.80	1,500.00	27.60	0.00	10,087.20
Computer / Projection Equipment Fund	997.95	0.00	959.04	0.00	38.91
Continuing Education Fund - Deacon	790.00	300.00	0.00	0.00	1,090.00
Continuing Education Fund - Rector	1,625.55	500.00	0.00	0.00	2,125.55
Daughters of the King	1,241.42	330.00	1,150.00	0.00	421.42
Dia de los Ninos Program Fund	1,043.01	0.00	600.00	0.00	443.01
Discretionary (Deacon) Holding	0.00	200.00	200.00	0.00	0.00
Discretionary (Rector) Holding	0.00	15,886.22	11,785.00	0.00	4,101.22
Discretionary Fund - Deacon	1,693.30	800.00	600.00	0.00	1,893.30
Discretionary Fund - Rector	1,799.61	13,185.00	6,490.00	0.00	8,494.61
Episcopal Church Women (ECW)	87.11	0.00	0.00	0.00	87.11
Fence / la Cerca	627.82	0.00	0.00	0.00	627.82
Flowers	515.24	363.00	740.00	0.00	138.24
Gifts	346.00	1,445.00	0.00	0.00	1,791.00
<i>Gifts for Clergy</i>					
Gifts for Deacon	0.00	1,110.00	1,080.00	0.00	30.00
Gifts for Rector	0.00	1,481.00	1,477.20	0.00	3.80
Gifts for Staff	0.00	20.00	20.00	0.00	0.00
Homeless Ministry	1,947.95	1,566.00	0.00	0.00	3,513.95
Hospitality	1,147.09	645.11	209.59	0.00	1,582.61
Hymnals/Prayer Books	61.93	0.00	0.00	0.00	61.93
Immigrant Assistance	4,244.94	350.00	770.00	0.00	3,824.94
JW (EYC) Youth Fund	884.34	1,882.00	1,613.14	0.00	1,153.20
Labyrinth Community Garden (LCG)	2,135.62	1,236.20	2,953.92	0.00	417.90
Labyrinth Fund	335.89	44.00	0.00	0.00	379.89
Landscape	973.24	15.00	390.30	0.00	597.94
Lay Server Vestments	274.50	0.00	0.00	0.00	274.50
Logo Shirts Fund	0.01	0.00	0.00	0.00	0.01
Major Maintenance Fund	37,387.10	76,100.00	2,203.48	0.00	111,283.62
Memorials	15,796.16	130.00	449.24	0.00	15,476.92
Outreach Fund	4,230.13	163.16	104.90	0.00	4,288.39
Outreach Perpetual Endowment	4,158.09	1,085.80	492.71	0.00	4,751.18
Parish Hall Improvements Fund	211.00	5.00	0.00	0.00	216.00
Quinceanera Fee Holding	0.00	250.00	250.00	0.00	0.00
Refugee Ministries	3,369.27	240.00	0.00	0.00	3,609.27
Relief Appeal Pass-Through	0.00	175.00	175.00	0.00	0.00
Safeguarding God's Children/People	454.96	250.00	0.00	0.00	704.96
Search Committee	0.00	3,625.00	0.00	0.00	3,625.00
Specified (ND) Appeal Pass-Through	20.00	640.00	660.00	0.00	0.00
Undesignated Contributions	1,981.67	10,000.00	0.00	0.00	11,981.67
Youth Faith Formation	1,454.86	0.00	1,454.86	0.00	0.00
Total	<u>\$105,356.86</u>	<u>\$137,282.49</u>	<u>\$41,268.38</u>	<u>\$0.00</u>	<u>\$201,370.97</u>

St. John's Episcopal Church

2020 Operating Fund



OPERATING FUND

MONTH	RECEIPTS	DISBURSEMENTS
2017	\$ 16,587.30	\$ 17,053.17
2018	\$ 16,548.05	\$ 15,848.78
2019	\$ 18,188.53	\$ 17,487.03
2020	\$ 18,109.53	\$ 19,017.40
JAN	\$ 19,159.57	\$ 20,925.17
FEB	\$ 20,267.23	\$ 17,413.93
MAR*	\$ 19,218.97	\$ 19,960.51
APR	\$ 13,847.41	\$ 17,068.34
MAY*	\$ 22,179.05	\$ 18,131.40
JUN	\$ 14,670.36	\$ 18,373.43
JUL	\$ 16,308.36	\$ 19,612.30
AUG*	\$ 21,793.77	\$ 18,741.73
SEP	\$ 14,914.76	\$ 18,258.33
OCT	\$ 16,597.05	\$ 19,191.54
NOV*	\$ 19,484.65	\$ 19,573.35
DEC	\$ 18,873.13	\$ 20,958.80

TOTAL	\$ 217,314.31	\$ 228,208.83
YTD Surplus / (Deficit):	\$	(10,894.52)

* Five Sunday Month

Operating Fund Budget	2020 Budget	Year To Date 2020 Actual	2021 Budget	Notes & Comments for 2021
PLEDGES:				
As of Date	12/31/2019	actual as of 12/31/2020	01/12/2021	
Total Amount Pledged	\$ 194,131.84	\$ 186,721.08	\$ 187,716.12	98% collection rate in 2020 year to date
Total Amount Pledged Percent change	3%		-3%	
Average Pledge Amount:	\$ 3,081.46	\$ 3,011.77	\$ 3,128.60	Average received pledge amount of \$3,011.76
RECEIPTS:				
Total Receipts	\$ 222,249.00	\$ 217,447.68	\$ 215,962.00	
DISBURSEMENTS:				
Total Diocesan Outlay	\$ 13,669.00	\$ 13,635.00	\$ 13,669.00	An overall increase of 0%
Total Rector's Compensation	\$ 87,026.00	\$ 84,964.56	\$ 82,001.00	
Total Clergy Reimbursements	\$ 4,800.00	\$ 1,428.13	\$ 4,800.00	
Total Other Staff Expense	\$ 32,069.00	\$ 32,599.74	\$ 33,562.00	For 2021: 3.0% increase)
Total Salary Expense	\$ 123,895.00	\$ 118,992.43	\$ 120,363.00	
Total Worship Expense	\$ 3,600.00	\$ 1,526.96	\$ 3,600.00	
Total Ministry Program Expense	\$ 5,980.00	\$ 3,882.39	\$ 6,730.00	
Total Facilities and Bldg. Maintenance	\$ 85,700.00	\$ 74,707.41	\$ 57,700.00	Anticipates March 2021 payoff of Frost note
Total Office/Adminis. Expense	\$ 19,820.00	\$ 15,595.51	\$ 18,100.00	
Other and Miscellaneous Expense:	\$ -	\$ 2.50	\$ -	Unclassified Unexpected Expense
TOTAL DISBURSEMENTS	\$ 252,664.00	\$ 228,342.20	\$ 220,162.00	
Receipts less Disbursements:	\$ (30,415.00)	\$ (10,894.52)	\$ (4,200.00)	
Operating Fund Summary:				
Balance as of 1/1	\$ 48,654.29	\$ 48,654.29	\$ 37,759.77	
Net Change	(30,415.00)	(10,894.52)	(4,200.00)	
Balance as of 12/31	\$ 18,239.29	\$ 37,759.77	\$ 33,559.77	

Building Fund	Budget 2020	Year To Date 2020 Actual	Budget 2021	Notes and Comments
Pledges:				
As of date	12/31/2019	as of 12/31/2020	01/12/2021	
Number of Pledges Received	5	5	2	-60%
Amount of Pledges Received	\$ 9,380.00	\$ 9,100.00	\$ 7,500.00	-20%
Receipts:				
Total Receipts	\$ 9,124.00	\$ 10,434.09	\$ 7,315.00	
Disbursements:				
Total Disbursements	\$ 39,764.28	\$ 39,764.28	\$ 17,411.00	
Receipts over Disbursement	\$ (30,640.28)	\$ (29,330.19)	\$ (10,096.00)	
Transfers (Deficit Reduction):				
Total Transfers	\$ 32,000.00	\$ 32,000.00	\$ 6,000.00	From Operating Fund
Net Gain/(Loss)	\$ 1,359.72	\$ 2,669.81	\$ (4,096.00)	
Building Fund Summary:				
Balance as of 1/1	\$ 4,999.57	\$ 4,999.57	\$ 7,665.83	
Net Change	1,359.72	2,669.81	(4,096.00)	
Balance as of 12/31	6,359.29	7,669.38	3,569.83	
Loan Balances:				
Frost Loan as of 1/1	\$ 38,286.81	\$ 38,286.81	\$ 6,137.27	Estimated
Less Principal Paid	\$ (26,400.00)	\$ (27,559.20)	\$ (6,137.27)	Estimated
Less Principal Carryover		\$ (4,590.34)		Payoff in March 2021
Frost Loan as of 12/31	\$ 11,886.81	\$ 6,137.27	\$ -	Estimated
Crump Loan as of 1/1	\$ 70,000.00	\$ 70,000.00	\$ 60,000.00	
Less Principal Paid	\$ (10,000.00)	\$ (10,000.00)	\$ (10,000.00)	
Crump Loan as of 12/31	\$ 60,000.00	\$ 60,000.00	\$ 50,000.00	

St. John's Episcopal Church - Austin TX
 Campaign Comparison as of Thursday, January 14, 2021

<u>Year</u>	<u>Fund</u>		<u>Count</u>	<u>Amount</u>
2020	<u>Operating</u>	<u>BOY Pledged</u>	64	\$ 188,230.00
		<u>EOY Pledged</u>	63	\$ 192,825.24
		<u>Given</u>	58	\$ 186,721.08
	<u>Building Mortgage Repayment</u>	<u>BOY Pledged</u>	22	\$ 21,852.00
		<u>EOY Pledged</u>	5	\$ 9,380.00
		<u>Given</u>	5	\$ 9,100.00
	<u>Total Combined</u>	<u>BOY Pledged</u>	64	\$ 210,082.00
		<u>EOY Pledged</u>	63	\$ 202,205.24
		<u>Given</u>	58	\$ 195,821.08
	<u>Year</u>	<u>Fund</u>		<u>Count</u>
2021	<u>Operating</u>	<u>Pledged</u>	60	\$ 187,716.00
	<u>Building...</u>	<u>Pledged</u>	2	\$ 7,500.00
	<u>Total</u>	<u>Pledged</u>	60	\$ 195,216.00

Pledge Analysis:	<u>Operating</u>	<u>Building/Other</u>	<u>Total</u>
	<u>Pledge</u>	<u>Pledge</u>	<u>Pledge</u>
	<u>Diff</u>	<u>Diff</u>	<u>Diff</u>
	Total Diff	\$ (5,109.12)	\$ (1,880.00)
		\$ (6,989.12)	

Counts:	No Pledge	14	3	14
	Decrease	6	0	6
	Same	24	2	26
	Increase	19	0	17
	New	11	0	11
	Total 2020	63	5	63
	Total 2021	60	2	60

Amounts:	No Pledge	\$ (20,940.00)	\$ (1,880.00)	\$ (21,420.00)
	Decrease	\$ (3,740.04)	\$ -	\$ (3,740.04)
	Same	\$ -	\$ -	\$ -
	Increase	\$ 8,150.80	\$ -	\$ 6,750.80
	New	\$ 11,420.12	\$ -	\$ 11,420.12
	Total Diff	\$ (5,109.12)	\$ (1,880.00)	\$ (6,989.12)

St. John's Episcopal Church - Austin TX
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	<u>Building...</u>	<u>Pledged</u>	2	\$ 7,500.00
	<u>Total</u>	<u>Pledged</u>	60	\$ 195,216.00

Giving Analysis:	<u>Operating</u>	<u>Building</u>	<u>Total</u>
	<u>Giving</u>	<u>Giving</u>	<u>Giving</u>
	<u>Diff</u>	<u>Diff</u>	<u>Diff</u>
	Total Diff	\$ (6,104.16)	\$ (280.00) \$ (6,384.16)

Counts:	No Giving	5	0	5
	Decrease	20	1	20
	Same	20	4	20
	Increase	18	0	18
	Un-pledged	0	0	0
	Total 2020	58	5	58

Amounts:	No Giving	\$ (720.00)	\$ -	\$ (720.00)
	Decrease	\$ (10,982.28)	\$ (280.00)	\$ (11,262.28)
	Same	\$ -	\$ -	\$ -
	Increase	\$ 5,598.12	\$ -	\$ 5,598.12
	Un-pledged	\$ -	\$ -	\$ -
	Total Diff	\$ (6,104.16)	\$ (280.00)	\$ (6,384.16)