



First Congregational United Church of Christ

Board of Trustees

May 11, 2021 6:00 PM

Call to Order
Reflection
Previous Minutes
Treasurer Report

Hoekstra, Anne
Myers, Bret
Jorgensen, Keith
Allbaugh, David

Staff Reports

Music Director
Youth Director
Office Manager
Senior Minister

Overton, Luke
Greene, Abbie
Wolfe, Michelle
Myers, Bret

Summaries/Highlights

Boards:

Social Causes and Justice (Mission)
Creative Ministries (Fine Arts)
Spiritual Life & Care (Diaconate)
Physical Resources (Building & Grounds)
Spiritual Growth & Programs (Religious Education)

Allbaugh, Laurie
Greene, Paul
Greene, Gina
Lauterbach, Gordon
Ahrens, Tim

Committees:

Endowment
Memorial Committee
Nominating Committee
Grin & Grow
Love Inc
Organ Project—Reinstallation and Capital Campaign
Pandemic Reopening Committee

Stevenson, James
Brock, Bob
Highnam, Diane
Jensen, Karen
Thuesen, Kay
Greene, Paul
Ahrens, Tim

Old Business

Bainter Fund Guidelines

Hoekstra, Anne

New Business

Reopening plans
Grin and Grow Contract

Hoekstra, Anne
Hoekstra, Anne

Other Business

Next Board Chairs Meeting June 8, 2021 7:00 PM
Next Trustees Meeting August 10, 2021 6:00 PM

Adjournment

Present: Moderator Anne Hoekstra, David Allbaugh, Paul Greene, Gina Greene, Gordon Lauterbach, Tim Ahrens, Jim Stevenson, Kay Thuesen, Karen Jensen, Lauren Reisinger, Bonnie Rickert and Keith Jorgensen. Staff: Rev. Bret Myers and Michelle Wolfe.

Moderator Hoekstra called the meeting to order at 6:04 PM using ZOOM technology due to the COVID-19 restrictions and cautions. Rev. Myers offered a prayer for Reflections.

Motion: To approve the minutes of the January 12, 2021 Board of Trustee meeting. **Paul Greene / Kay Thuesen / Carried**

Treasurer's Report: Treasurer Dave Allbaugh reviewed the February financial report. At the 17% point into the budget year, Current Pledges are at 19% received, Total Income is at 16.5%. He noted that all line items for expenses are at or below 16%. One OWCM payment has been made. Cash on hand is \$53,500. He felt we finished February in good shape.

Motion: To approve the Treasurer's Report as presented. **D. Allbaugh / J. Stevenson / Carried**

Staff Reports:

Music Director: Moderator Hoekstra commented in Luke Overton's absence, noting he is working on several projects at this time.

Youth Director: See the attached written report.

Office Manager: Michelle Wolfe had no additional comments to add to her attached written report.

Senior Minister: Rev. Myers referenced three emailed documents and are attachments to this report. He commented on the three groups, using ZOOM, who helped construct a time line of our church history. This document will be shared with all and used in his future work as interim pastor. He mentioned satisfaction with the presentation of three special events; Ash Wednesday services, Amistad Movie and commentary night, and the Science and Technology event. Rev. Myers noted our church's history of involvement in social issues over many years and that further exploration of this involvement is likely. While "after church" discussion attendance has been small, he hopes to build on that. He commented on some of his community involvement, a presentation to a UNI class being one example. He shared his pleasure with a successful Hartman Reserve outing on March 7th, a youth event with family involvement. He finished by reviewing the emailed documents, highlighting the four steps necessary for our church to advance. The invite was made that anyone interested in the Timeline project to let him know or Moderator Hoekstra.

Board Reports:

Social Causes and Justice (Mission): Laurie Allbaugh reviewed her written report. See the attached report.

Creative Ministries (Fine Arts): Paul Greene reviewed his written report, noting Luke Overton is trying to put together a virtual choir for Easter services.

Spiritual Life & Care (Diaconate): Gina Greene reviewed her written report. See the attached report. She commented on the water damage to our Christmas decorations due to a water problem in the upstairs storage room. She also noted the group spent time discussing their role and responsibilities.

Physical Resources (Building & Grounds): Gordon Lauterbach reviewed his written report. See the attached report. Much of the discussion focused on two water problems, a radiator major malfunction causing damage in the northeast stairwell, and the roof/wall leakage problem in the northwest tower storage room. Our insurance company has been notified, but no determination of coverage is yet available. There was general discussion on these topics.

Spiritual Growth & Programs (Religious Education): Tim Ahrens reviewed his written report. He commented on VBS still being evaluated concerning it is being held or not. He noted they are looking for additional opportunities for youth activities. He mentioned a contact with Bunker Middle School and our Partners in Education relationship with them.

Committees:

Endowment: Jim Stevenson presented his written report. See the attached report. He noted the three current areas of focus for the committee; Bainter Fund, the shortage and makeup of Memorial Pledge funds, and the Organ Campaign project funding.

Grin & Grow: Karen Jensen reported Grin & Grow has been in continuous operation over the past year, is currently fully staffed with 71 children enrolled. She mentioned the hiring of a new director last fall. While listed under New Business on the agenda, a request by Grin & Grow for some additional space in the church was discussed. She spoke of their need for "adult" space for breaks and staff meetings. There was some general discussion on the issue with no final decision on what might be available.

Love Inc: Kay Thuesen offered a few general remarks on a request by them for various needed goods.

Organ Project: Moderator Hoekstra reported reinstallation of the components is expected to start in April and finished by June. Paul Greene, campaign chair, reported 29 responses have been received with approximately \$53,000 in pledges made. He hopes to double those number to meet our goal of \$95,000.

Pandemic Reopening Committee: Tim Ahrens reported they are meeting every Tuesday and continue to discuss the reopening plans. There is no planned date to reopen currently. The county medical guidelines are being monitored for a safe reopening.

New Business:

Bainter Fund Guidelines update: Moderator Hoekstra reviewed the attached written report on the Bainter fund guidelines, with the changes being noted in the written report. The biggest change being funds will be transferred upon request, rather than done so automatically as in the past. Some general discussion followed.

Grin & Grow request for additional space: Note the comments above under Committees.

Other Business:

Compensation: Treasurer Dave Allbaugh reported on a recent discovery and acknowledgement that our competitiveness in the employment market is not as strong as it should be. He reviewed two documents, see the attachments, he created demonstrating our situation. Currently, we do not offer health insurance or any retirement plan. The Personnel Committee has met on this issue and does not recommend we offer a health insurance plan. However, to remain competitive in the employment market, a salary increase for the office manager was recommended, and a retirement plan be offered to all employees meeting the guidelines to participate. A "SIMPLE IRA" plan is suggested. See the attached report for the details. A 3% matching plan option is the recommendation of the Personnel Committee with an April start date for both actions. He felt funding would be available in the current budget for this year. Future funding would need to come from additional pledge amounts or possibly a consideration to increase the percentage from the Endowment Trust in Memorial Pledges.

Motion: I move that the Trustees approve the Personnel Committee's recommendation to improve the Church staff compensation competitiveness in the local area market by:

- 1) Increasing the annual salary of the Office Manager position by \$3,200 per year.
- 2) Implementing a SIMPLE IRA Retirement Plan for all employees in which the Church will match up to 3% of each employee's contribution.

These recommendations will be implemented April 1, 2021.

Laurie Allbaugh / Tim Ahrens / Carried

Meeting Adjourned.

Respectfully submitted,
Keith Jorgensen, Clerk

Youth Director Report

Past (April)

- Children's messages weekly for worship
- Meetings with Spiritual Growth and Programs (previously Religious Education) Board about VBS and Weekly Youth Gatherings
- Easter Egg Hunt
- Planning tree planting event
- Put together service for one Sunday!
- Working on the new website (chatting with various individuals) and hoping to launch by end of May after some small things get worked out
- Attended social hours and book clubs
- Work with graduating seniors on scholarship essay/process

Present (May)

- Planning for Youth Sunday (April 30th) - this is the big project of the month
- Finishing up website (hoping to launch by end of month)
- Weekly Youth Gatherings on Sunday evenings
- Continue attending social hours and book clubs

Future (June)

- Continuing weekly Youth Gatherings
- Continue attending social hours and book clubs
- Keep planning VBS with Spiritual Growth and Programs Board

***Respectfully submitted,
Abbie Greene***

Music Director Report

This year continues to be atypical in terms of my usual reporting of activities to the Board of Trustees.

As we are still pre-recording worship services for broadcast on Facebook and YouTube, my activities are still primarily centered around the recording, editing, and posting process each week. I am very grateful for the collaborative processes that we have in place to continue to make music in these new ways and methods with online worship. Joley Seitz and Lauren Leman continue to provide special music when needed for our worship services, and Hudson has been fantastic in turning around all the service music in one day in order to meet our recording/editing deadline of Friday afternoon. I would also like to thank Abbie Greene for recording and editing a service a few weeks back. As the world starts to open back up again, we are starting to have responsibilities and opportunities to get outside the four walls of our home, and having a second person able to edit and record should I be away is wonderful. Without such a team in place, the job of assembling these services each week would be much more difficult than it currently is.

As we look forward to summer months and an eventual return to in-person worship, I would be happy to collect and share any information that I receive from our state and national music agencies that would help us plan a return to in-person services and what singing and music could look like with regard to safety.

Please do not hesitate to reach out with any questions.

Respectfully submitted,
Luke Overton

Office Manager Report

The office continues to run smoothly throughout these most different times. I have been working with Fidelity to get the SIMPLE IRA Plan started. The status currently is that we have an open account and I have set up ACH Direct Deposits with Fidelity but I am waiting on employee packets to be sent from them. I called this week to find out when I should receive them and just like many companies, the answer is, "Soon." They have had a delay in sending out materials so as soon as we receive them, I will pass them out to eligible employees and get that underway.

Respectfully Submitted,
Michelle Wolfe

Creative Ministries Report

The main item for the Creative Ministries report is the recent Talent Show that premiered on March 20th. Greg Holt and Meach Meacham were the co-chairs of the event. There were about fifteen acts from juggling to poetry recitation. We have a talented church family!

Three members of our church family participated in the Iowa/Nebraska/South Dakota UCC virtual choir. Individuals recorded their individual parts and submitted them for editing into a larger, choir production. Their piece will be performed at the UCC Annual Meeting this year. The Creative Corner in Tidings has reappeared after a short hiatus. We have received many words of appreciation for getting to know some of our church family members better through their creative passions. Please contact Anne Hoekstra or Paul Greene with Creative Corner ideas. Ayanna Gregory, daughter of comedian and human rights activist Dick Gregory, is still on our list of future events. From her website: "In a time so needy of real and responsible art, Ayanna is bringing to the world a most beautiful and inspiring reflection of life. And with penetrating depth, she is making audiences feel and heal. For this singer, dramatist, educator and activist, music and art are more than entertainment; they are her mission." We are very much looking forward to her inspirational message.

Other hopeful future events are a parking lot concert as weather and pandemic allow and the creation of Cedar Valley Storytelling when we can all return indoors.

*Respectfully submitted,
Paul Greene & Greg Holt, co-chairs*

Social Causes and Justice Board Report

Meals on wheels is restarting weekday delivery in June and we have eight volunteers ready to cover three routes on the second and fourth Thursdays of the month.

One Great Hour of Sharing was publicized and collected \$325.00.

Other opportunities to support a variety of local organizations have been highlighted in Tidings, including Love INC, Historic Church Row, Irving School, the Grout Museum District, the Job Foundation and the Cedar Bend Humane Society.

Greg, Karen, Rich and Lois shared their personal stories of involvement with Grin & Grow, Habitat for Humanity and Bunger Partners in Education, and we look forward to more of our congregation explaining what inspires mission for them.

As always, we welcome more suggestions, participants and members!

*Respectfully submitted,
Laurie Allbaugh*

Spiritual Growth and Program Report

Our Board hosted an outdoor youth event Sunday March 7th at Hartman Reserve Nature Center. 13 children and 13 adults were in attendance. Katie Klus Naturalist from the Black Hawk Co.

Conservation Commission provided an educational overview of how Maple trees are tapped and how sap is collected and made into syrup. Our youth and their families collected many gallons of sap. We gathered in the shelter that afternoon by the campfire roasting “Smores” enjoying fun and fellowship. Saturday April 3rd was our annual Easter Egg hunt on the church grounds with over a dozen kids participating, we enjoyed Hot Chocolate and a good time was had by all.

May 2nd our Board hosted an Earth Day event by planting 33 shrubs and 3 trees along West Park Ave. by the playground and street.

A BIG THANK-YOU to all that participated and helped out!!

Respectfully Submitted,
Tim Ahrens

Spiritual Life and Care Report

The Board of Spiritual Life and Care (Deacons) met May 2, 2021 at 6:30 via Zoom.

The Board of Spiritual Life and Care provided all church members (and some friends) with Easter Cards and Wildflower seeds for Easter and Earth Day. Assembly was March 29 (approved Covid procedures were in place). With a generous gift from the Goodrich Fund, 20 flower bouquets were assembled and delivered to senior members with an Easter card. Assembly was May 31 in the morning (approved Covid procedures were in place) and delivery was that afternoon. Prepackaged Communion cups and wafers will be supplied for the June 6 outdoor service at the Riverloop.

The agenda for May 2 included relooking at and discussing decisions made for possible revisions to Board of Spiritual Life and Care responsibilities. This includes moving the responsibility of opening and closing the church on Sunday mornings and pulpit supply to another committee.

The board continued brainstorming ideas for future congregation member support and will continue sending cards and calling members on a regular basis. With all the “unknowns” on church reopening and what that might look like a meeting will be scheduled if needed prior to the next scheduled meeting which is August 8 at 6:30. Discussion was held on possibly making a ziploc snack bag to hand out after first services in the church instead of a “social” time. Discussion was held on the pros and cons of safety for this idea. This idea was tabled for the time being.

We are having a challenge reaching our own committee members and have had 3 members resign this year. We will be reaching out in support of our own committee members.

Respectfully Submitted,
Gina Greene

Endowment Committee Report

Status

The balance in the Endowment Fund on April 30, 2021 was \$2,114,681.33 which does not include Goodrich \$151,004.95, Church Capital \$9,632.18 nor Church Memorial \$8,276.33 amounts.

No disbursements were made in March or April 2021

No gifts or bequests were received thus far in 2021.

Guidance

The Endowment Committee has successfully dealt with three major challenges in 2021:

1. The Committee with help from Michelle and BTC Wealth Management established the balance in the Bainter Fund as \$31,329.38 as of December 31, 2020.
2. To recover \$246,118.07 shortfall of the corpus to the amount of total gifts and bequests, the Endowment Committee is adopting an Allocation Policy. The first reading and debate has begun and is expected to be decided by the July 20, 2021 meeting with implementation in January 2022.
3. The Endowment Committee has procured a \$75,000 bank loan at 4% payable over the next three years with final payment by January 15, 2024 to finance the outstanding pledges for the Organ Project. A special thanks to Treasurer Dave Allbaugh and Project Manager Bob Brock for their assistance.

*For the Endowment Committee,
Jim Stevenson, Chair*

Reopening Committee Report

We continue to meet on a regular basis, monitoring the Black Hawk county infection and vaccination rates. Although we are heading in the right direction, we are not there yet. We are all anxious to get back together in a safe manner, and hopefully we will get there sooner than later.

We are looking forward to our outdoor worship service May 16th at the Riverloop. Hope to see you there!!

Stay safe and healthy!

Tim Ahrens, Greg Hoekstra, Beth Lauterbach, David Panicucci

Bainter Youth Leadership Endowment Fund (BYLEF)

Purpose

The purpose of the BYLEF is to enable the youth of First Congregational *United Church of Christ* to learn Christian leadership skills and to grow in their faith and commitment to the Church.

Guidelines

1. <Each September, the Endowment Committee of First Congregational Church will transfer \$3000> *Each year, upon request by the BYLEF committee, the Endowment Committee of First Congregational UCC will transfer up to \$3000* (the approximate annual earnings of the Bainter Estate) to the Bainter Youth Leadership Endowment Fund account at the church. The BYLEF will make financial resources available on an annual basis.
2. The final approval for funding shall be the responsibility of the BYLEF Committee, consisting of a representative of the Board of <Religious Education> *Spiritual Growth and Programs*, a representative of the Board of <Fine Art> *Creative Ministries*, a representative of the <Board of Missions> *Social Causes and Justice*, and a professional or lay staff member responsible for Youth Ministries. The Senior Pastor shall serve as ex officio. The BYLEF Committee shall annually report its activity to the congregation.
3. Activities involving an entire youth group will take precedence over smaller group activities and small group activities will take precedence over individual activities. Activities sponsored by the United Church of Christ shall have precedence over activities sponsored by other denominations, or by nondenominational or secular agencies.
4. If possible, activities funded by the BYLEF should increase awareness of and sensitivity to the needs of others.
5. The youth who wish to benefit from the BYLEF shall apply to the Committee, stating how the proposed activity will fulfill the stated purpose of the BYLEF. They also should be willing to offer a spoken or written report to the church when they have returned from the activity.
6. The following activities have automatic approval for appropriate funding from the BYLEF: The UCC National Youth Event, activities sponsored by the Iowa Conference UCC Youth Council, youth trips to the General Synod of the UCC, and Iowa Conference camp scholarships.

Adopted by the Board of Trustees 3/8/93

Proposed for approval 5/11/21



Grin & Grow Ltd.

608 West 4th Street

Waterloo, IA 50702

319-236-2063

grinandgrowchildcare.org

First Congregational United Church of Christ

608 W. 4th St

Waterloo, IA 50702

April 12, 2021

Dear Rev. Bret and Anne:

Greetings. Following your invitation, the Board of Directors at Grin and Grow has met and discussed presenting a proposal to FCUCC for renting additional space on the second floor of the educational wing. This space, as discussed, is at the north end of the hallway across from the FCUCC youth room. The Board agreed that G&G needed additional floor space to increase our capacity and help fulfill our mission. We determined how much this additional space would increase our enrollment and calculated a rate representing that increase at \$120 per month. This would adjust our monthly rental rate to \$1120. We are pleased to be able to offer this proposal. We ask that you respond at your convenience.

Sincerely,

Clifford Highnam, President
Grin and Grow Board of Directors

Ed Gruenwald, DoOD
Grin and Grow Child Care Ltd.

First Congregational Church Waterloo, Iowa	April General Budget	Year to Date 2021	Annual Budget	Percent of Budget
				33.3%
INCOME				
Offering Income:				
Current Pledges	12,279.00	88,989.97	218,417	40.7%
Past Pledges	-	10,150.00	11,500	88.3%
Memorial Pledges	-	-	70,954	0.0%
Non-Pledges	500.00	11,800.00	34,550	34.2%
Loose Offering	-	-	1,000	0.0%
Total Offering Income	12,779.00	110,939.97	336,421	33.0%
Other Income:				
Rent	1,000.00	4,000.00	12,000	33.3%
Parking Lot & Garbage	-	1,724.10	3,338	51.7%
Miscellaneous Income	-	-	250	0.0%
Facilities Maintenance Subsidy	-	-	25,000	0.0%
Capital Fund Subsidy	-	-	3,000	0.0%
Section Leader Subsidy	-	-	7,500	0.0%
Total Other Income	1,000.00	5,724.10	51,088	11.2%
Total Income	13,779.00	116,664.07	387,509	30.1%
EXPENSE				
Board of Trustees				
Pastor				
Salary	4,726.76	18,907.04	56,721	33.3%
Housing Allowance	1,403.16	5,612.64	16,838	33.3%
Annuity	858.25	3,433.00	10,299	33.3%
Health Insurance	1,014.50	4,158.00	11,710	35.5%
SS & Medicare Offset	469.00	1,876.00	5,628	33.3%
Disability Insurance	91.95	367.80	1,104	33.3%
Continuing Education	-	-	1,000	0.0%
Total Senior Minister	8,563.62	34,354.48	103,300	33.3%
Youth Director				
Salary	1,666.66	6,666.64	20,000	33.3%
Continuing Education	-	-	450	0.0%
Total Youth Director	1,666.66	6,666.64	20,450	32.6%
Professional Expense				
Senior Pastor Expense Allowance	-	-	1,000	0.0%
Youth Director Expense Allowance	-	-	300	0.0%
Organist Expense Allowance	-	-	500	0.0%
Delegate Expense Allowance	-	-	500	0.0%
Staff Continuing Education	-	-	500	0.0%
Pulpit Supply	-	-	800	0.0%
Total Professional Expense	-	-	3,600	0.0%
Staff Salaries				
Director of Music	1,050.66	4,202.64	12,608	33.3%
Organist	1,195.84	4,783.36	14,350	33.3%
Custodian	2,626.58	10,506.32	31,519	33.3%

First Congregational Church Waterloo, Iowa	April General Budget	Year to Date 2021	Annual Budget	Percent of Budget
Total Staff Salaries	4,873.08	19,492.32	58,477	33.3%
Office & Administration				
Office Manager	3,192.42	11,969.70	35,109	34.1%
Office Supplies/Expenses	36.21	643.57	4,000	16.1%
Internet	117.34	468.85	1,700	27.6%
Office Equipment/Maint.	147.66	1,057.94	3,500	30.2%
Postage	-	828.70	2,800	29.6%
Advertising	16.04	64.16	400	16.0%
Social Security (7.65%)	756.76	2,944.18	8,690	33.9%
Van Expense	36.00	36.00	300	12.0%
Capital Account	-	-	4,000	0.0%
Stewardship	-	-	200	0.0%
COVID Related Expenses	-	-	200	0.0%
Total Office & Administration	4,302.43	18,013.10	60,899	29.6%
Total Board of Trustees	19,405.79	78,526.54	246,726	31.8%
Board of Deacons				
Altar Care	320.14	320.14	150	213.4% * New Altar Candles
Flowers	-	-	150	0.0%
Dinners and Receptions	-	-	390	0.0%
Christmas Decorations	-	-	50	0.0%
C.U.E. Seminary Support	-	-	3,500	0.0%
Evangelism	-	-	50	0.0%
Total Diaconate	320.14	320.14	4,290	7.5%
Board Of Building & Grounds				
Utilities:				
MidAmerican	1,065.00	4,382.00	16,100	27.2%
Phones	79.42	314.12	900	34.9%
Waste Disposal	97.07	388.28	1,180	32.9%
Water Works	-	530.37	5,000	10.6%
Total Utilities	1,241.49	5,614.77	23,180	24.2%
Maintenance	537.62	3,841.07	40,000	9.6%
Maintenance Grin & Grow	-	-	1,000	0.0%
Insurance	-	3,925.25	15,000	26.2%
Custodial Supplies	362.60	436.57	2,000	21.8%
Total Building & Grounds	2,141.71	13,817.66	81,180	17.0%
Board of Religious Education				
Curriculum	-	-	400	0.0%
Supplemental Materials	-	-	100	0.0%
Equipment Maintenance	-	-	150	0.0%
Children's Fellowship	19.00	19.00	500	3.8%
Youth Fellowship	-	-	900	0.0%
Young Adults	-	-	200	0.0%
Childcare Salary	-	-	825	0.0%
Adult Education	-	-	200	0.0%
Special Events	-	31.15	1,500	2.1%

First Congregational Church Waterloo, Iowa	April General Budget	Year to Date 2021	Annual Budget	Percent of Budget
Summer Programming	-	-	500	0.0%
Library - Books/Periodicals	-	-	360	0.0%
Total Religious Education	19.00	50.15	5,635	0.9%
Board of Fine Arts				
Section Leaders	160.00	360.00	7,500	4.8%
Guest Musicians	-	-	750	0.0%
Instrument Maintenance	144.45	144.45	2,000	7.2%
Program Materials	-	189.15	500	37.8%
Choir Robe Cleaning	-	-	150	0.0%
Copyright License	-	-	700	0.0%
Memberships & Assc	-	-	230	0.0%
Reception Supplies	-	-	300	0.0%
Total Fine Arts	304.45	693.60	12,130	5.7%
Board of Missions				
World Mission				
OCWM Basic Support	2,750.00	11,000.00	32,000	34.4%
Sunday School Mission Project	-	-	200	0.0%
Regional Mission				
Association Dues	-	-	700	0.0%
Delegate Expense	-	-	200	0.0%
Adopt-a-Cabin	-	-	100	0.0%
Local Mission				
Community Mission	-	-	2,000	0.0%
Community Meals	-	-	1,000	0.0%
Partners-in-Education	-	-	500	0.0%
Church Row Partnership	-	-	50	0.0%
Total Missions	2,750.00	11,000.00	36,750	29.9%
Total Expenses	24,941.09	104,408.09	386,711	27.0%
Net Income	(11,162.09)	12,255.98	798	

Cash Balance - General Acct	Month	YTD
Beginning Cash Balance	66,696.63	70,496.72
Net Income	(11,162.09)	12,255.98
Transition Account Inc		
Taxes Withheld (Inc)	-	-
2021 Donations Rec'd in 2020	-	(4,200.00)
Advance Pledge Inc	-	(23,018.16)
Ending Cash Balance	55,534.54	55,534.54