## Unitarian Universalist Retired Ministers and Partners Zoom Meeting December 15, 2022

<u>Board members present</u>: Susan Rak, Ned Wight, Gloria Perez, Richard Speck, Ann Schranz, Barbro Hansson, Millie Rochester, Joy Atkinson, Wayne Arnason

#### Note: Board decisions are in bold type. Action items are in red italic type

Chalice lighting/opening words - Susan

"Our lives intersect and intertwine" by Tania Márquez

#### Introduction and Welcome

Conversation with Rev. Sarah Lammert, UUA co-director Ministries and Faith Development, and Rev. Mellissa Carvill Ziemer, UUMA Director of Ministries for Collegial Care

The first topic covered concerned the changes in Church Staff Finances. Not sure what role Richard Nugent will have going forward and in the long term future due to his health concerns. Finance Office Staff is there to handle questions. We will continue providing information, as it becomes available, during this transition to Empower from TIAA. There has been an article in Elderberries about the transition and there will be more articles in future issues. There can be a workshop by the Church Finance Office during the Spring Conference.

The second topic was about the possibility of a Retired Ministers Chapter of the UUMA. Melissa, Sarah, Susan, and Wayne have been in conversation about this possibility.

The third topic concerned the multigenerational aspect of ministers and the work expectations of the UUMA not being sustainable. Life has changed significantly and so must job expectations of ministry in order to maintain ministry vibrancy into the future. Younger, newer ministers have brought up ideas:

- of unionization,
- more time off,
- · two consecutive days off

Some of the changes over the past several years cited included:

- · contentious discourse within UUism and in the world in general
- secularization within our culture
- a decline in families and young people in our congregations
- the formation of the North American Unitarian Association (Tod Eckloff and the gadflies. Their platform is causing trouble in individual congregations.)

Discussion followed about UURMaPA being a voice within our movement, moving away from UURMaPA's only purpose being to keep members in contact with one another. What is the appropriate way to treat one another, to have retired ministers refrain from adding to the discord in congregational life?

Ideas offered included:

- do more things outside of conferences
- during conferences, have small groups on specific topics
- · series of topics to invite participation by different generations of UURMaPANs
- invite multigenerational guests
- change purpose of UURMaPA to allow for other activities
- · there may be multiple ways to proceed, we don't have to do it all

#### Feedback from the Board

- · Some retired ministers do not feel welcome in clusters of active ministers
- There may be more relational accord with a UUMA Chapter of Retired Ministers.
- There is a decline in attendance at local UUMA chapter meetings
- · Hard to maintain connections
- · Younger ministers want to change with the times, some older ministers do not
- New ministers go into a congregation facing the resistance of its members
- What is the future of congregational life in the face of secularization; faith and spirituality among people who do not attend church.
- Older and younger ministers are being in conversations more in chat orientated situations than monthly support groups or conferences
- There was an energy in 2016 for a retired ministers UUMA chapter
- Explore non-geographic chapters
- Is UURMaPA a welcoming place for diverse identities of retirees
- A desire to follow UUMA guidelines better; UURMaPA does not have the ability to maintain accountability
- Only a minority of retired ministers and partners participate in UURMaPA
- · Many retired ministers won't participate in UURMaPA because of its lack of accountability
- · Can geographic chapters still have a place
- There are multiple ways to keep in connection without having to spend lots of time
- What is the role of UURMaPA in this current world situation, what is our voice in local congregational life?
- Might a UUMA Retired Ministers Chapter cause UURMaPA to go out of business? Providing or supporting a UUMA Chapter is not in opposition to UURMaPA but another resource

Board reports accepted as submitted.

#### Matters for discussion

#### Conferences - Barbro

There will be an in-depth report about the Fall Conference in January. There will also be further in depth conversations about the support of Pods for Conference attendees in January. Barbro will speak to the POD hosts about their experiences during the Fall Conference before the January Board meeting. Our January discussion will include the emails Ann sent to us regarding her thoughts about the health safety in having people gather in Pods and us encouraging the use of Pods.

#### Nominating Committee

We will table the approval of potential candidates for open board positions until the January meeting.

## Connections positions

Revisions of the Connections Chair job description will be ready in early 2023 for the July 2023 position opening. Connections Assistant job description will be decided by the Board in time for the position opening in July of 2024. We discussed:

• offering of small groups

- a mentoring program for minsters who have filed the intent to retire form which might include four conversations during the 14 or so months prior to actually retiring; recruiting people to fill this position including it in a job description for a board member
- Look at UUMA mentorship programing and invite retired ministers to become involved with it
- Intent of the mentoring program would be to keep the retiring minister up-to-date with the UUMA guidelines, what might be experienced during the first year of retirement regarding relationships with the settled minister in a congregation from which the retired minister becomes retired
- Any revisions to the Connections Chair or the Connections Assistant job descriptions may have an impact on the Vice-president's job description

Susan and Ned will have a conversation regarding these last points.

# January guest - Leslie Takahashi, UUMA Board President

Points we would like to discuss

- Non-geographic chapter of retired ministers
- What she would like to see from URMaPA in creating more conversations about the crossgenerational issues
- Suggestions for panel members for a segment of the Spring Conference
- Possibilities of sponsorship of community forums to explore issues
- · Grieving what we are losing and it's effects
- A list of topics for the forums
- Specific realities of things rather than speculations
- How does the UUMA look at the Todd Ekloff formation of North American Unitarian Association
- UUMA leadership on the idea of unions and interactions with the congregations regarding who employs ministers
- A perspective from Leslie regarding congregational polity
- Who teaches whom, younger to older or older to younger
- Universalist Christians as a splinter group

## Wayne will copy this list of topics for the conversations with Leslie

Respectfully submitted - Gloria Pérez

## **Board Reports**

## Report to the UURMaPA Board from VP Ned Wight—12/15/22

Here are items on my workplan for 2022-2023 (based on VP job description). Most recent activity is indicated in *bold italic type*.

## Arrangements for UURMaPA member lunch

- Reassess cost/benefit of in-person lunch at GA in light of rising costs and experience at GA 2022 in Portland
- If we decide to go ahead in Pittsburgh, be ready to request space as soon as I receive notice from GA Planning in December 2022
- Board decided not to proceed with in-person lunch at GA, but rather send some sort of welcome gift to each new UURMaPA member in late May or early June.

#### Attend Service of the Living Tradition and survivor's luncheon (during GA)

Plan to attend

#### Propose workshops during Ministry Days or GA

- Discuss with Board whether or not to solicit workshop ideas through communication to members
- Board decided this was not a function of the UURMaPA Board.

#### **Creative Sageing Award selection group**

- Reached out to Marni and Wendy to see if they will serve for another year. They agreed to do so..
- At Millie's request, sent a certificate of the Unsung UURMaPAn Award to Duane Fickeisen

#### **Review financial accounts with the Treasurer**

• I'll be in touch with Richard

#### Organize peer support groups

- Need to contact convenors/facilitators to organize a new group with those who have expressed interest
- Write another article for the fall Elderberries inviting members to express interest in participating in new or existing groups
- Compile a list of current groups and convenors
- Contact convenors to check on status of groups and respond to any questions or concerns
- Forwarded to Jim McKinley the names of five persons who had expressed interest in support group participation for possible inclusion in his support group.
- Drafted article for the fall Elderberries inviting members to indicate interest in joining a support group, either general or specialized focus.
- Still holding names of 4 members interested in joining a new support group; I'll proceed to recruit a leader and invite them to initiate a new group

#### Communication with UUA re "intent to retire" forms and lists

• Received inquiry from Judy Gibson about distribution of "intent to retire" forms by the UUA. Sent a 2nd e-mail inquiry to Emily Cherry about the distribution of these forms to me and Judy. Emily sent me a batch of forms and a new member database, which I forwarded to Judy.

#### Secretary – Gloria Pérez

My report is short. I sent the approved Nov 2022 minutes to Jaco for posting on the UURMaPA website. I have read the Wayne's summary of the conversation we had with Melissa Carvill Ziemer and Sarah Lammert as well as his thoughts about the conversation we will have with Leslie Takahashi during our January meeting.

I have been in consultation with Jaco ten Hove about the difficulty I was having with the August minutes. That situation has been resolved and the minutes are now on the web site.

#### *Treasurer – Richard Speck*

Things have been quiet for November. I am in the process of writing a fundraising appeal letter that we can send out in the new year instead of the traditional yearend bombardment that we all get in December. It might get more attention in January. We are still very secure in our finances. I'll be wrapping up thank you letters for donations and sending them out soon. See you tomorrow.

#### Conferences – Barbro Hansson

Susan and Esteemed Board Members,

Just wanting to share with you that I'm waiting to hear from Reggie Harris. We have exchanged a few emails and I have let him know what UURMaPA's honoraria for presenters is. He quoted me a slightly higher amount. While waiting, I'm crossing my fingers ... I'm also beginning to recruit for the Planning Team, slowly. First sending email to identified individuals, then via an email announcement to the UURMaPA list.

Looking forward to seeing you on screen on Thursday. Should let you know that I'll be at my daughters in Richmond, Virginia, Thursday afternoon. It may be a bit chaotic there, on account of the dog, Zorro. Hopefully, he will be on his best behavior.

#### Elderberries – Ann Schranz

Hello, Board members. I am focused on gathering material for the next edition of Elderberries. Rosemarie Smurzinski sent me an article about the fall conference. I have also received photos from her, as well as from Jaco ten Hove and from Anne Spatola.

I emailed about a dozen UURMaPA members, inviting them to update us on their interests, activities, and concerns for the "What's Up with . . . " feature or the "What Brings Me Joy" feature. Katie Kandarian Morris has said yes, and I expect to receive additional replies soon.

#### Connections Chair - Millie Rochester

It's a cool, foggy day here in southwest Washington. Sitting in front of a fire with a good book and a cup of tea beckons.

In the meanwhile, since the Board's last regularly scheduled meeting, my activities have largely been centered around re-visioning the Connections Chair job description:

- I met via Zoom with Judy Gibson and Beth Miller of the NomCom, joined by Susan and Ned
- Worked up a first draft of a revision based on our conversation, and shared it
- · Exchanged several emails, resulting in tweaking the job description
- · Cleaned up the revision to make it easier to understand (attached)

I participated in the extra Board Meeting, really happy with the direction of the conversation about the theme for our Spring Conference.

#### Member At Large UUA/UUMA Liaison – Wayne Arnason

My report is brief this month and will just be in this email. I did send a summary to all you of an earlier conversation I had with Leslie Takahashi in November, in which she told me that the UUMA Board was now considering taking their own initiative to encourage creation of a non-geographic UUMA chapter for retirees. Other than from Susan, I have had no messages acknowledging or responding to that idea, so I am not sure how we feel about it. Obviously, when we have a chance to discuss topics of discussion for Leslie when we see her in January, I'll put this one on the list. Leslie and I did have one more scheduled follow up conversation in early December to confirm her participation in the January meeting. She was very interested to hear about the direction we are going with the Spring Conference theme and is encouraged to know we might be considering a panel of younger ministers.

I have had one Good Offices call this month, from a colleague struggling with an unresponsive settled colleague who doesn't get back to her about completing a covenant. I assured this person she was not alone – that I have heard quite a few stories form UURMaPA'ns about disappointment in the collegiality and responsiveness of younger colleagues. We discussed some options for how she might proceed.

Monthly Treasurer's Report Dec. 2022															
	2022 Budget	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	2022 Total	Budget vs. Actual
INCOME										1					
Member Donations	\$3,000.00	\$0.00	\$350.00	\$500.00	\$0.00	\$0.00	\$350.00	\$0.00	\$0.00	\$50.00	\$50.00	\$100.00	\$875.00	\$2,275.00	75.83%
Member Donations Paypal	\$3,000.00	\$1,682.12	\$55.00	\$105.00	\$5.00	\$5.00	\$5.00	\$70.00	\$5.00	\$20.00	\$20.00	\$164.10	\$1,025.00	\$3,161.22	105.37%
Memorial Gifts	\$2,000.00	\$0.00	\$0.00	\$0.00	\$1,037.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,037.01	51.85%
Conference Fee Income Checks	\$4,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$80.00	\$40.00	\$0.00	\$0.00	\$120.00	2.67%
Conference Fee Income Credit Cards	\$13,000.00	\$1,725.00	\$4,100.00	\$150.00	\$0.00	\$0.00	\$0.00	\$120.00	\$2,053.35	\$2,572.36	\$1,936.98	\$0.00	\$90.79	\$12,748.48	98.07%
GA Luncheon Income	\$300.00	\$0.00	\$0.00	\$0.00	\$70.00	\$465.00	\$251.02	\$472.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,258.15	419.38%
UUMA Subsidy	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Scholarship Income	\$2,000.00	\$550.00	\$900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00	\$695.00	\$595.00	\$715.00	\$0.00	\$0.00	\$3,505.00	175.25%
Other Income	\$125.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Total Regular Income	\$28,925.00	\$3,957.12	\$5,405.00	\$755.00	\$1,112.01	\$470.00	\$606.02	\$712.13	\$2,753.35	\$3,317.36	\$2,761.98	\$264.10	\$1,990.79	\$24,104.86	83.34%
EXPENSE															
On-Site Board Meetings															
Transportation	\$3,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Room and Board	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Hospitality	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Total Board Meetings	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
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Conferences	-							<u> </u>	00.05		<u></u>	#0.0C	<u></u>	Å0	0.000
Attendee Fee Refunds	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Room and Board	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,380.00	\$1,380.00	5520.00%
Speakers	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$500.00	50.00%
Music	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Technology Support	\$5,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,500.00	\$0.00	\$0.00	\$0.00	\$4,500.00	90.00%
Hospitality	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Scholarships	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Misc.	\$100.00	\$278.68	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$300.00	\$0.00	\$703.68	703.68%
Total Conferences	\$6,875.00	\$278.68	\$0.00	\$0.00	\$125.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,500.00	\$0.00	\$800.00	\$1,380.00	\$7,083.68	103.04%
General Assembly															
Luncheon Cost	\$900.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,832.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,832.80	314.76%
Transportation-President	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Transportation-Vice President	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Room and Board	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Technology Support	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
GA Fees & Misc	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
New Member Welcoming Gifts	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Total General Assembly	\$4,600.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,832.80	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,832.80	61.58%
Communications															
Elderberries Publication	\$4,000.00	\$0.00	\$0.00	\$1,442.46	\$0.00	\$0.00	\$1,049.21	\$0.00	\$0.00	\$0.00	\$1,262.85	\$0.00	\$1,193.91	\$4,948.43	123.71%
Fundraising Appeal	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Peer Support Groups (video calls)	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Website	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$157.00	\$19.99	\$176.99	88.50%
Zoom	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Database Management	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Total Communications	\$6,200.00	\$0.00	\$0.00	\$1,442.46	\$0.00	\$0.00	\$1,049.21	\$0.00	\$0.00	\$0.00	\$1,262.85	\$157.00	\$1,213.90	\$5,125.42	82.67%
Other Expenses		60.00	#0.00	#0.00	#0.00	60.00	#0.00	#0.00	60.00	60.00	<u>\$0.00</u>	60.00	60.00	ćo oo	0.000/
Retirement Planning Seminar Expense	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Saging & Unsung & Navius Awards	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00	100.00%
Rainbow Project	\$1,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%
Postage	\$200.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$19.19	\$0.00	\$27.75	\$0.00	\$0.00	\$0.00	\$0.00	\$46.94	23.47%
Connections Network	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Memorial Gifts - UUMA and Others	\$2,000.00	\$400.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$500.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,450.00	72.50%
Donations to the Endowment	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
President's Expense	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%

Credit Card Processing Fees	\$300.00	\$68.46	\$169.11	\$4.01	\$3.14	\$13.48	\$0.63	\$9.32	\$148.77	\$122.55	\$147.84	\$0.00	\$0.00	\$687.31	229.10%
Bank Expenses	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59.10	\$59.10	118.20%
Board Misc.	\$150.00	\$0.00	\$134.40	\$0.00	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18.50	\$0.00	\$0.00	\$167.90	111.93%
Total Other Expenses	\$5,450.00	\$468.46	\$303.51	\$4.01	\$518.14	\$13.48	\$19.82	\$1,009.32	\$726.52	\$122.55	\$166.34	\$0.00	\$59.10	\$3,411.25	62.59%
Total Expense	\$28,925.00	\$747.14	\$303.51	\$1,446.47	\$643.14	\$13.48	\$3,901.83	\$1,009.32	\$726.52	\$4,622.55	\$1,429.19	\$957.00	\$2,653.00	\$18,453.15	63.80%
Profit/Loss	\$0.00	\$3,209.98	\$5,101.49	-\$691.47	\$468.87	\$456.52	-\$3,295.81	-\$297.19	\$2,026.83	-\$1,305.19	\$1,332.79	-\$692.90	-\$662.21	\$5,651.71	
Ending Account Balance															
Endowment		\$95,346.49	\$90,924.71	\$89,210.64	\$83,900.01	\$83,900.06	\$78,817.34	\$78,817.54	\$82,432.71	\$80,074.69	\$77,336.73	\$77,336.73	\$79,758.20		
Money Market		\$19,223.21	\$19,223.95	\$19,224.77	\$19,225.56	\$19,226.38	\$19,227.17	\$19,227.99	\$19,228.81	\$19,229.60	\$19,230.42	\$19,231.21	\$19,232.03		
Checking		\$32,454.84	\$37,587.79	\$36,558.57	\$37,238.37	\$37,555.73	\$34,255.55	\$33,814.77	\$35,985.37	\$34,687.73	\$36,148.36	\$35,455.46	\$33,768.25		
Total		\$147,024.54	\$147,736.45	\$144,993.98	\$140,363.94	\$140,682.17	\$132,300.06	\$131,860.30	\$137,646.89	\$133,992.02	\$132,715.51	\$132,023.40	\$132,758.48		