

**Lutheran Church of the Incarnation Council Meeting Minutes-  
May 12, 2020, 6:30 pm**

Council Members in Attendance:

Carol Huegli (2020), David Hartley (2022), Paul Kolarik (2021), Karl Larson (2022), Pr. Dan Smith, David Kukis (2020), Lori Martin Bodhiprasart (2021), Craig Copelan (2021), Jeff de Ropp (2020), Becky Linvill (2022),

A. Introduction: Carol Huegli and Pr. Dan Smith (10 minutes)

I Welcome

II Devotion- Dan led the devotion

III Weather Reports

IV Reading of the Behavioral Covenant- the behavioral covenant was shared and the next reading is scheduled for August 11

V Brainstorming: Improving the Health of the Congregation: Paul Kolarik

A further discussion of the questions discussed last month.

a. What can we do to help the church body?

- a. Becky – has been reviewing a book “The Jesus I Never Knew”- Phillip Yancy as a part of a book group effort.
- b. Craig will bring up the discussion item the next mens’ group meeting.
- c. Paul would like to see us invite more people to participate in our worship activities via Zoom. Paul would like to build disadvantaged housing behind the church. An alternative would be to put college students in the proposed housing.
- d. Dan mentioned video services and making them available to all particularly older members. He is considering doing interviews of congregation members and posting them on YouTube. Dan mentioned that his contact database is kind of outdated he is looking at alternatives.
- e. Karl mentioned that his parents participated in the online services while visiting and enjoyed the new means of worship online.
- f. Carol wanted to make sure that face masks are available when we reopen the church. She would like to make the opportunity available to make masks to those who are interested.
- g. David Hartley- interested in how we transition into an open church. Some will want to continue with online worship until they feel comfortable to come back to church,
- h. Jeff de Ropp set up shared Google spreadsheet, shared visitation committee, links provided to others, used to make calls to members. Kind

of fallen off since the initial introduction so may not continue. He will send out link again.

- i. There was discussion of the Steven ministry as a means of helping congregation members.

B. Approval of April meeting minutes: Craig, (5 minutes)- attached  
**Motion #2019/20-030** M/S/C Copelan, Kolarik

C. Treasurers Report and Review: Dave Kukis (20 minutes) Dave provided an update and noted that April was a good giving month. The deficit remains at 9,000. There was a Motion to decline the offer of mortgage and interest deferral from Thrivent.

**Motion #2019/20-031** M/S/C Kukis, Martin

- Mortgage deferment: Interest only, benefits, May Council Item
- 04/23/20, Thrivent Pmt TLFPM000215719, +4,910.00 (origin)- defers interest

D. Council Member Action Items: Carol Huegli (45 minutes)

1. Pastor's Report

- a. Reopening the Church TF: plan to invite folks and get started- Dan provided a brief report about the task force activities and will return with a more formal recommendation.
- b. Gift to church in response to COVID-19 but can use however we see best: Pastoral Fund, this was discussed and it was decided that the pastoral fund with a donation to the Yolo Food bank would be appropriate.

E. Committee, Task Force and Presidents reports (Information only may be a verbal report) President's Report, Carol:

- PPP loan – Original request- Salaries, mortgage interest- the PPP loan amount will be shown in the treasurers reports with credits itemized to illustrate that they are within the categories shown in the PPP worksheet. (Mortgage interest 25%, Staff salary and other 75%.)

- Nominating Committee: Vacancy on Council, options for Voting Congregational Meeting
  - This topic was discussed and it was decided that the annual electing meeting will be held Sunday May 23 via Zoom. It was determined that the meeting would be conducted on Zoom given the limitations which have been created by the current shelter in place requirements. Meeting participants will be identified via roll call with a vote by those present.

Personnel Report, Jeff provided an update on the PPP loan

- Staffing and PPP loan

- General explanation of how the funds will be used (e.g. payroll, mortgage interest etc.)
- Payrolls: April 30, May 15, May 30 and June 15
- Communication to Staff
- Types of things they are working on (Leena & Julia, Jeff & Lindsey)
- Other

SRTF, Craig – no report due to shelter in place and deficit

Social Justice Committee, Becky Linvill

Education Committee- David

Reminders:

- Closers June – Becky (if needed)

## Additional Suggestions Received Following April 21 Council Meeting

**Karl:** how our past concept of church will change: I think it will be important when we re-open to continue to incorporate some of the strategies we have used to make sure we are connecting with the congregation. That could be things like Pastor Dan's daily devotional on YouTube, the call tree to talk to members, and use of Zoom or similar as a means of conducting meetings to make them more accessible to people who maybe can't be at a meeting in person.

**Paul:**

What can we do to help our church body now (members and friends)?

Provide a link to and perhaps an interpretation of safe distancing, guidance on applying for unemployment, the \$1,200 stimulus check, the PPP for independent contractors.

Quilters are making masks – do members need them? Community groups? Can we invite the wider community to help make masks or join with other groups already doing this to have a bigger impact?

Assist members who can't get out to shop for food, medications or other necessities.

Create a 'buddy system' for people to check on each other by phone or video, especially for folks who have limited mobility or technology. Perhaps we can expand the prayer chain we have to do this.

Provide adult forum or on-line discussions or Bible study for people who are interested. Perhaps a follow-up Zoom discussion session occasionally after Dan's daily meditations, like the 11 am Sunday session.

Encourage forming small groups to visit each other, bringing our own snacks and beverages and sitting outside at least 10 feet apart, perhaps wearing gloves and masks. This minimizes contact but allows for face-to-face interaction. Ellen and I have been doing this for a few weeks now.

Develop and share a list of ways to interact and volunteer safely while maintaining social distancing.

Will staff be calling members?

How will our past concept of church change when we reopen?

We've increased our video presence, which is a very good thing. At one point, Leena sent a message saying that we'd had viewers who were outside our normal community. How can we be more intentional about sharing the services and devotions electronically and following up with viewers, especially new ones?

Physical contact will be limited for months. I think we need to plan how our community can interact and share our activities on-line more.

Church activities have virtually stopped. Let's see what "bubbles up" on-line as activities that we're really committed to.

Longer term, we have room in our back yard for a few tiny homes and the County is looking for partners to provide housing for at-risk women and children, with County funding for rent and case management. This could fulfill our mission and help generate more income from the property in case our church community continues to shrink.

## Additional Suggestions Received Following April 21 Council Meeting

How do we build on our conversations about partnering more closely with Applegate?

Are we in danger of losing the ability to stay in the game?

If we continue to spend more than we receive, yes. If we rebuild our reserves and balance our budget going forward, then we retain the financial ability to stay in the game. Relief from Thrivent or the PPP will help us do this.

Do we have the will to stay in the game?

The Coronavirus has made more urgent the possibility of having to reduce staff. This is a test of our will to stay in the game, to make decisions that put the longer term health of LCI and its community ahead of the short-term well-being of our staff.

If so, what do we need to do and change to stay in the game?

We need to be more outward facing toward the general community. We need to invite the community to participate with us at every chance we get. We need to translate our jargon so the wider community can understand where we're coming from. We may need to continue to post services and devotions on-line after we physically reopen.

In my opinion, we need to rebuild reserves to their face value so we can keep the promises made to the people who have funded reserves or plan to use them. Longer term, we can look at collapsing most of our smaller reserve funds into a general reserve (Offering Envelopes, Coffee, Worship / Music, Flower Fund, Caregivers, Day Camp, Nursery Supplies, Youth, Hospitality could all be budget items rather than reserves) to make the reserves easier to manage.

Will the Covid fund be subject to the usual percentage of reserves that aren't funded? Vern made a suggestion in a conversation I overheard this week in which he said he wanted this fund to not be a reserve so it wouldn't be subject to the haircut.

**Lutheran Church of the Incarnation  
Treasurer's Report  
April 30, 2020**

**Bank Accounts**

**FNB Checking (Operating Cash)**

Balance Forward	117,467.14
Deposits April 2020	88,163.79
Expenditures April 2020	35,259.50
Closing Balance 04/30/20	170,371.43

**Mission Investment Fund (Operating Cash)**

Balance Forward	34,273.62
Deposits April 2020	33.61
Expenditures April 2020	0.00
Closing Balance 04/30/20	34,307.23

**FNB Money Market (Protected Reserves)**

Balance Forward	59,554.74
Deposits April 2020	2.41
Expenditures April 2020	0.00
Closing Balance 04/30/20	59,557.15

**Cumulated Surplus / Deficit on 04/30/20**

Total FNB Checking + Mission Investment Fund	204,678.66
Less: Operating Reserves	214,032.40
<b>Operating Cash Deficit 04/30/20</b>	<b>(9,353.74)</b>

**Reserves 04/30/20**

**Operating Reserves:**

20115 Designated Benevolences pending	0.00
20605A Fair Trade Coffee Project	875.38
26650 Offering Envelopes	37.00
20117 Memorial Fund	11,856.41
20213 Worship/Music Reserve	2,351.18
20214 Flower Fund	971.09
20301 Pastor's Discretionary Fund	1,883.57
20402 Caregivers Fund	148.57
20500 Children's Ministry (Mount Cross Scholarships)	1,215.97
20508 Day Camp	627.81
20509 Nursery Supplies/Equip	623.07
20551 Mission Trip Fund	4,713.01
20552 Youth	1,809.18
20614 Hospitality	443.98
20759 Major Maintenance Reserve	25,407.38
20771 Building Fund	745.00
20776 Sanctuary Renovation	113,073.25
20777 Property Infrastructure Fund	26,421.00
24150 Paycheck Protection Plan Fund	20,829.55
<b>Total Operating Reserves</b>	<b>214,032.40</b>

**Protected Reserves**

24151 Endowment Fund	25,001.01
20760 Columbarium Fund	22,000.00
20761 Columbarium Niche Purchases	12,556.14
<b>Total Protected Reserves</b>	<b>59,557.15</b>

**Mortgage Principal Balance**

Thrivent First Mortgage as of 05/01/20	510,872.04
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**Income**

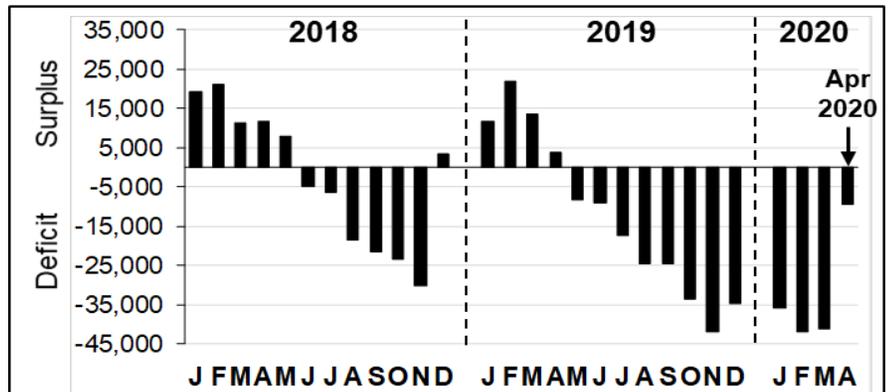
Income	Jan-Mar 2020	April 2020	YTD
<b>Undesignated Income:</b>			
Donations and Offerings	69,448.28	54,996.79	124,445.07
Rents	6,866.54	1,642.18	8,508.72
Designated for Benevolence	1,570.27	2,322.50	3,892.77
<b>Designated for Reserve Accounts:</b>			
Operating Reserves	22,065.21	29,235.93	51,301.14
Columbarium	109.32	1.40	110.72
Endowment Fund	0.00	1.01	1.01
Other Income	400.00	0.00	400.00
<b>Total Income</b>	<b>100,459.62</b>	<b>88,199.81</b>	<b>188,659.43</b>

**Benevolence**

Budgeted Benevolence	Jan-Mar 2020	April 2020	YTD
Mission Support (5.5%)	4,205.56	3,115.14	7,320.70

Designated Benevolences	Jan-Mar 2020	April 2020	YTD
Additional mission support	0.00	0.00	0.00
Jan MMP: Yolo Crisis Nursery	345.00	0.00	345.00
Feb MMP: The Belfry/LEVN	390.00	0.00	390.00
March MMP: St. John's Program for Real Change	575.27	0.00	575.27
April MMP: Amor	500.00	712.50	1,212.50
Easter Offerings: Pine Tree Garden	0.00	110.00	110.00
May MMP: Yolo County Food Bank	0.00	1,000.00	1,000.00
June MMP: 4th and Hope	0.00	0.00	0.00
July MMP: Lutheran World Relief	0.00	0.00	0.00
Aug MMP: AMPARRO	0.00	0.00	0.00
Sept MMP: CASA	160.00	0.00	160.00
Oct MMP: CLU / PLTS	0.00	0.00	0.00
Nov MMP: Interfaith Rotating Winter Shelter	100.00	0.00	100.00
Dec MMP: Lutheran Hunger Appeal	0.00	0.00	0.00
Christmas Offerings: Future Development Youth Ctr	0.00	0.00	0.00
<b>Total Benevolence</b>			<b>11,213.47</b>

**Total Benevolence as % of regular income** **8.4%**



LCI cash balance history, 2018 to the present  
The deficit is at its lowest level since June 2019

## Lutheran Church of the Incarnation

Budget vs. Spending January - April 2020

Account Number	Account name	Actual Jan-Apr	2020 Budget	Percent of Budget
<b>60000</b>	<b>Benevolence Funds</b>			
60100	Synod Mission Support	7,320.70	19,250.00	38.0%
<b>61000</b>	<b>Worship</b>			
61200	Altar Supplies	0.00	1,500.00	0.0%
61201	Pulpit Supply/Guests	25.00	2,450.00	1.0%
61202	Music Licenses and Worship Supplies	314.80	2,000.00	15.7%
61203	Rooted Service	0.00	600.00	0.0%
61204	Chancel Choir	0.00	350.00	0.0%
61209	Special Music	0.00	600.00	0.0%
61213	Organ and Piano Maintenance	120.00	400.00	30.0%
61215	Devotional Booklets	222.39	180.00	123.6%
<b>62000</b>	<b>Witness</b>			
62300	Social Justice Committee	0.00	1,100.00	0.0%
62301	Pastor Outreach	54.00	800.00	6.8%
<b>64000</b>	<b>Learning</b>			
64500	Sunday School	0.00	750.00	0.0%
64501	Confirmation Ministry	0.00	1,160.00	0.0%
64502	Adult Education-Bible Studies	73.71	150.00	49.1%
64503	Nursery Supplies & Equipment	0.00	100.00	0.0%
64504	Lutheran College Scholarships	0.00	500.00	0.0%
64505	Membership Classes	0.00	100.00	0.0%
64506	Elementary Retreat	0.00	550.00	0.0%
64551	Youth - LCI Activities	98.40	2,520.00	3.9%
<b>65000</b>	<b>Congregational Events</b>			
65600	Synod Assembly	0.00	1,500.00	0.0%
65601	Council Retreat	0.00	100.00	0.0%
65602	Lutheran Magazine	0.00	20.00	0.0%
65603	Congregational Events	39.99	500.00	8.0%
65605	Hospitality	136.82	1,200.00	11.4%
65612	Professional Leadership Conference	18.00	500.00	3.6%
<b>66000</b>	<b>Stewardship</b>			
66650	Offering Envelopes	0.00	450.00	0.0%
66652	Stewardship Development	0.00	500.00	0.0%
<b>67000</b>	<b>Administration</b>			
67700	Office Supplies and Equipment	2,949.85	7,500.00	39.3%
67701	Postage	111.80	550.00	20.3%
67703	Social Media and Advertising	1,644.20	2,500.00	65.8%
67704	Bookkeeper	1,000.00	3,900.00	25.6%

Account Number	Account name	Actual Jan-Apr	2020 Budget	Percent of Budget
<b>68000</b>	<b>Property General Maintenance</b>			
68750	General Maintenance and Supplies	1,112.57	5,700.00	19.5%
68751	City Services	2,306.96	7,500.00	30.8%
68752	Telephone	813.75	3,200.00	25.4%
68753	Fire System	478.78	1,440.00	33.2%
68754	Utilities - PG&E	3,271.57	3,300.00	40.4%
68755	Utilities - Solar	0.00	4,800.00	
68756	Property Insurance	3,225.00	6,765.00	47.7%
68757	Cleaning Services	2,254.00	12,600.00	17.9%
68772	Mortgage (est 2015) Interest	8,764.37	36,660.00	33.3%
20774	Mortgage Principal	3,455.63		
<b>70000</b>	<b>Support Staff</b>			
70701	Administrative Asst Pay	4,626.72	22,000.00	21.0%
70703	Youth Director Salary	5,722.50	19,620.00	29.2%
70704	Youth Director Continuing Ed	0.00	500.00	0.0%
70705	Nursery Caregivers Pay	695.92	4,000.00	17.4%
70706	Music Director Pay	7,000.00	24,000.00	29.2%
70707	Music Director Continuing Ed	0.00	500.00	0.0%
70709	Cantor Pay	0.00	3,600.00	0.0%
70710	Substitute Musician	0.00	900.00	0.0%
70720	Workers Compensation Insurance	1,320.00	1,200.00	110.0%
70721	Payroll Taxes	2,465.35	7,500.00	32.9%
70722	Payroll Service fees	520.54	2,000.00	26.0%
<b>71000</b>	<b>Pastors Compensation Package</b>			
71901	Net Salary	11,928.48	44,932.00	33.3%
71902	Elective Deductions: FSA, Pension	3,048.80		
71903	Housing Allowance	14,800.00	44,400.00	33.3%
71904	Benefits: Retirement	2,977.72	8,933.16	33.3%
71905	Benefits: Health	11,524.00	34,572.00	33.3%
71906	Benefits: Disability	446.68	1,399.92	31.9%
71907	Benefits: Retiree Support	208.44	625.32	33.3%
71910	Benefits: Basic Group Life	208.44	625.32	33.3%
71911	Professional Reimbursements	137.00	3,000.00	4.6%

<b>TOTAL</b>	<b>107,442.88</b>	<b>360,552.72</b>	<b>29.8%</b>
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# Thrivent Loan Amortization

## Loan Payment Deferral Analysis

As of 3/8/20  
 Balance \$511,741.48  
 Rate 5.125%  
 Payment \$3,055.00

		Current				With Deferral		Current		Past Due		Interest only		Current	
As is	Payment	Interest	Principal	Balance	Payment	Interest	Interest	Principal	Balance	Payment	Interest	Principal	Balance	Principal	Balance
April	2020	\$3,055.00	\$2,185.56	\$869.44	\$510,872.04	\$3,055.00	\$2,185.56	\$0.00	\$869.44	\$510,872.04	\$3,055.00	\$2,185.56	\$869.44	\$510,872.04	
May	2020	\$3,055.00	\$2,181.85	\$873.15	\$509,998.89	\$0.00	\$2,181.85	\$2,181.85	\$0.00	\$510,872.04	\$3,055.00	\$2,181.85	\$873.15	\$509,998.89	
June	2020	\$3,055.00	\$2,178.12	\$876.88	\$509,122.01	\$0.00	\$2,181.85	\$4,363.70	\$0.00	\$510,872.04	\$2,178.12	\$2,178.12	-\$0.00	\$509,998.89	
July	2020	\$3,055.00	\$2,174.38	\$880.62	\$508,241.39	\$0.00	\$2,181.85	\$6,545.55	\$0.00	\$510,872.04	\$2,178.12	\$2,178.12	-\$0.00	\$509,998.89	
August	2020	\$3,055.00	\$2,170.61	\$884.39	\$507,357.00	\$3,055.00	\$2,181.85	\$5,672.40	\$0.00	\$510,872.04	\$2,178.12	\$2,178.12	-\$0.00	\$509,998.89	
Sept	2020	\$3,055.00	\$2,166.84	\$888.16	\$506,468.84	\$3,055.00	\$2,181.85	\$4,799.25	\$0.00	\$510,872.04	\$3,055.00	\$2,178.12	\$876.88	\$509,122.01	
Oct	2020	\$3,055.00	\$2,163.04	\$891.96	\$505,576.88	\$3,055.00	\$2,181.85	\$3,926.10	\$0.00	\$510,872.04	\$3,055.00	\$2,174.38	\$880.62	\$508,241.39	
Nov	2020	\$3,055.00	\$2,159.23	\$895.77	\$504,681.12	\$3,055.00	\$2,181.85	\$3,052.95	\$0.00	\$510,872.04	\$3,055.00	\$2,170.61	\$884.39	\$507,357.00	
Dec	2020	\$3,055.00	\$2,155.41	\$899.59	\$503,781.53	\$3,055.00	\$2,181.85	\$2,179.79	\$0.00	\$510,872.04	\$3,055.00	\$2,166.84	\$888.16	\$506,468.84	
Jan	2021	\$3,055.00	\$2,151.57	\$903.43	\$502,878.09	\$3,055.00	\$2,181.85	\$1,306.64	\$0.00	\$510,872.04	\$3,055.00	\$2,163.04	\$891.96	\$505,576.88	
Feb	2021	\$3,055.00	\$2,147.71	\$907.29	\$501,970.80	\$3,055.00	\$2,181.85	\$433.49	\$0.00	\$510,872.04	\$3,055.00	\$2,159.23	\$895.77	\$504,681.12	
March	2021	\$3,055.00	\$2,143.83	\$911.17	\$501,059.64	\$3,055.00	\$2,181.85	\$0.00	\$439.66	\$510,432.38	\$3,055.00	\$2,155.41	\$899.59	\$503,781.53	
April	2021	\$3,055.00	\$2,139.94	\$915.06	\$500,144.58	\$3,055.00	\$2,179.97	\$0.00	\$875.03	\$509,557.35	\$3,055.00	\$2,151.57	\$903.43	\$502,878.09	
May	2021	\$3,055.00	\$2,136.03	\$918.97	\$499,225.61	\$3,055.00	\$2,176.23	\$0.00	\$878.77	\$508,678.59	\$3,055.00	\$2,147.71	\$907.29	\$501,970.80	
June	2021	\$3,055.00	\$2,132.11	\$922.89	\$498,302.72	\$3,055.00	\$2,172.48	\$0.00	\$882.52	\$507,796.07	\$3,055.00	\$2,143.83	\$911.17	\$501,059.64	
July	2021	\$3,055.00	\$2,128.17	\$926.83	\$497,375.89	\$3,055.00	\$2,168.71	\$0.00	\$886.29	\$506,909.78	\$3,055.00	\$2,139.94	\$915.06	\$500,144.58	
August	2021	\$3,055.00	\$2,124.21	\$930.79	\$496,445.10	\$3,055.00	\$2,164.93	\$0.00	\$890.07	\$506,019.71	\$3,055.00	\$2,136.03	\$918.97	\$499,225.61	
Sept	2021	\$3,055.00	\$2,120.23	\$934.77	\$495,510.33	\$3,055.00	\$2,161.13	\$0.00	\$893.87	\$505,125.84	\$3,055.00	\$2,132.11	\$922.89	\$498,302.72	
Oct	2021	\$3,055.00	\$2,116.24	\$938.76	\$494,571.57	\$3,055.00	\$2,157.31	\$0.00	\$897.69	\$504,228.14	\$3,055.00	\$2,128.17	\$926.83	\$497,375.89	
Nov	2021	\$3,055.00	\$2,112.23	\$942.77	\$493,628.81	\$3,055.00	\$2,153.47	\$0.00	\$901.53	\$503,326.62	\$3,055.00	\$2,124.21	\$930.79	\$496,445.10	
Dec	2021	\$3,055.00	\$2,108.21	\$946.79	\$492,682.01	\$3,055.00	\$2,149.62	\$0.00	\$905.38	\$502,421.24	\$3,055.00	\$2,120.23	\$934.77	\$495,510.33	
Jan	2022	\$3,055.00	\$2,104.16	\$950.84	\$491,731.18	\$3,055.00	\$2,145.76	\$0.00	\$909.24	\$501,512.00	\$3,055.00	\$2,116.24	\$938.76	\$494,571.58	
Feb	2022	\$3,055.00	\$2,100.10	\$954.90	\$490,776.28	\$3,055.00	\$2,141.87	\$0.00	\$913.13	\$500,598.87	\$3,055.00	\$2,112.23	\$942.77	\$493,628.81	
March	2022	\$3,055.00	\$2,096.02	\$958.98	\$489,817.30	\$3,055.00	\$2,137.97	\$0.00	\$917.03	\$499,681.85	\$3,055.00	\$2,108.21	\$946.79	\$492,682.01	
April	2022	\$3,055.00	\$2,091.93	\$963.07	\$488,854.23	\$3,055.00	\$2,134.06	\$0.00	\$920.94	\$498,760.91	\$3,055.00	\$2,104.16	\$950.84	\$491,731.18	
May	2022	\$3,055.00	\$2,087.81	\$967.19	\$487,887.05	\$3,055.00	\$2,130.12	\$0.00	\$924.88	\$497,836.03	\$3,055.00	\$2,100.10	\$954.90	\$490,776.28	
June	2022	\$3,055.00	\$2,083.68	\$971.32	\$486,915.73	\$3,055.00	\$2,126.17	\$0.00	\$928.83	\$496,907.21	\$3,055.00	\$2,096.02	\$958.98	\$489,817.30	
July	2022	\$3,055.00	\$2,079.54	\$975.46	\$485,940.27	\$3,055.00	\$2,122.21	\$0.00	\$932.79	\$495,974.41	\$3,055.00	\$2,091.93	\$963.07	\$488,854.23	
August	2022	\$3,055.00	\$2,075.37	\$979.63	\$484,960.64	\$3,055.00	\$2,118.22	\$0.00	\$936.78	\$495,037.64	\$3,055.00	\$2,087.81	\$967.19	\$487,887.05	
Sept	2022	\$3,055.00	\$2,071.19	\$983.81	\$483,976.82	\$3,055.00	\$2,114.22	\$0.00	\$940.78	\$494,096.86	\$3,055.00	\$2,083.68	\$971.32	\$486,915.73	
Oct	2022	\$3,055.00	\$2,066.98	\$988.02	\$482,988.81	\$3,055.00	\$2,110.21	\$0.00	\$944.79	\$493,152.07	\$3,055.00	\$2,079.54	\$975.46	\$485,940.27	
Nov	2022	\$3,055.00	\$2,062.76	\$992.24	\$481,996.57	\$3,055.00	\$2,106.17	\$0.00	\$948.83	\$492,203.24	\$3,055.00	\$2,075.37	\$979.63	\$484,960.64	
Dec	2022	\$3,055.00	\$2,058.53	\$996.47	\$481,000.10	\$3,055.00	\$2,102.12	\$0.00	\$952.88	\$491,250.35	\$3,055.00	\$2,071.19	\$983.81	\$483,976.82	
Jan	2023	\$3,055.00	\$2,054.27	\$1,000.73	\$479,999.37	\$3,055.00	\$2,098.05	\$0.00	\$956.95	\$490,293.40	\$3,055.00	\$2,066.98	\$988.02	\$482,988.81	
Feb	2023	\$3,055.00	\$2,050.00	\$1,005.00	\$478,994.37	\$3,055.00	\$2,093.96	\$0.00	\$961.04	\$489,332.36	\$3,055.00	\$2,062.76	\$992.24	\$481,996.57	
March	2023	\$3,055.00	\$2,045.71	\$1,009.29	\$477,985.07	\$3,055.00	\$2,089.86	\$0.00	\$965.14	\$488,367.22	\$3,055.00	\$2,058.53	\$996.47	\$481,000.10	
April	2023	\$3,055.00	\$2,041.39	\$1,013.61	\$476,971.47	\$3,055.00	\$2,085.74	\$0.00	\$969.26	\$487,397.96	\$3,055.00	\$2,054.27	\$1,000.73	\$479,999.37	
May	2023	\$3,055.00	\$2,037.07	\$1,017.93	\$475,953.53	\$3,055.00	\$2,081.60	\$0.00	\$973.40	\$486,424.55	\$3,055.00	\$2,050.00	\$1,005.00	\$478,994.37	
June	2023	\$3,055.00	\$2,032.72	\$1,022.28	\$474,931.25	\$3,055.00	\$2,077.44	\$0.00	\$977.56	\$485,446.99	\$3,055.00	\$2,045.71	\$1,009.29	\$477,985.07	
July	2023	\$3,055.00	\$2,028.35	\$1,026.65	\$473,904.60	\$3,055.00	\$2,073.26	\$0.00	\$981.74	\$484,465.25	\$3,055.00	\$2,041.39	\$1,013.61	\$476,971.47	
August	2023	\$3,055.00	\$2,023.97	\$1,031.03	\$472,873.57	\$3,055.00	\$2,069.07	\$0.00	\$985.93	\$483,479.32	\$3,055.00	\$2,037.07	\$1,017.93	\$475,953.53	
Sept	2023	\$3,055.00	\$2,019.56	\$1,035.44	\$471,838.13	\$3,055.00	\$2,064.86	\$0.00	\$990.14	\$482,489.18	\$3,055.00	\$2,032.72	\$1,022.28	\$474,931.25	
Oct	2023	\$3,055.00	\$2,015.14	\$1,039.86	\$470,798.28	\$3,055.00	\$2,060.63	\$0.00	\$994.37	\$481,494.81	\$3,055.00	\$2,028.35	\$1,026.65	\$473,904.60	
Nov	2023	\$3,055.00	\$2,010.70	\$1,044.30	\$469,753.98	\$3,055.00	\$2,056.38	\$0.00	\$998.62	\$480,496.20	\$3,055.00	\$2,023.97	\$1,031.03	\$472,873.57	
Dec	2023	\$3,055.00	\$2,006.24	\$1,048.76	\$468,705.22	\$3,055.00	\$2,052.12	\$0.00	\$1,002.88	\$479,493.32	\$3,055.00	\$2,019.56	\$1,035.44	\$471,838.13	
Jan	2024	\$3,055.00	\$2,001.76	\$1,053.24	\$467,651.98	\$3,055.00	\$2,047.84	\$0.00	\$1,007.16	\$478,486.15	\$3,055.00	\$2,015.14	\$1,039.86	\$470,798.28	
Feb	2024	\$3,055.00	\$1,997.26	\$1,057.74	\$466,594.24	\$3,055.00	\$2,043.53	\$0.00	\$1,011.47	\$477,474.69	\$3,055.00	\$2,010.70	\$1,044.30	\$469,753.98	
March	2024	\$3,055.00	\$1,992.75	\$1,062.25	\$465,531.99	\$3,055.00	\$2,039.21	\$0.00	\$1,015.79	\$476,458.90	\$3,055.00	\$2,006.24	\$1,048.76	\$468,705.22	
April	2024	\$3,055.00	\$1,988.21	\$1,066.79	\$464,465.20	\$3,055.00	\$2,034.88	\$0.00	\$1,020.12	\$475,438.78	\$3,055.00	\$2,001.76	\$1,053.24	\$467,651.98	
May	2024	\$3,055.00	\$1,983.65	\$1,071.35	\$463,393.85	\$3,055.00	\$2,030.52	\$0.00	\$1,024.48	\$474,414.30	\$3,055.00	\$1,997.26	\$1,057.74	\$466,594.24	
June	2024	\$3,055.00	\$1,979.08	\$1,075.92	\$462,317.93	\$3,055.00	\$2,026.14	\$0.00	\$1,028.86	\$473,385.44	\$3,055.00	\$1,992.75	\$1,062.25	\$465,531.99	
July	2024	\$3,055.00	\$1,974.48	\$1,080.52	\$461,237.41	\$3,055.00	\$2,021.75	\$0.00	\$1,033.25	\$472,352.19	\$3,055.00	\$1,988.21	\$1,066.79	\$464,465.20	
August	2024	\$3,055.00	\$1,969.87	\$1,085.13	\$460,152.28	\$3,055.00	\$2,017.34	\$0.00	\$1,037.66	\$471,314.53	\$3,055.00	\$1,983.65	\$1,071.35	\$463,393.85	
Sept	2024	\$3,055.00	\$1,965.23	\$1,089.77	\$459,062.51	\$3,055.00	\$2,012.91	\$0.00	\$1,042.09	\$470,272.44	\$3,055.00	\$1,979.08	\$1,075.92	\$462,317.93	
Oct	2024	\$3,055.00	\$1,960.58	\$1,094.42	\$457,968.09	\$3,055.00	\$2,008.46	\$0.00	\$1,046.54	\$469,225.89	\$3,055.00	\$1,974.48	\$1,080.52	\$461,237.41	

Nov	2024	\$3,055.00	\$1,955.91	\$1,099.09	\$456,869.00	\$3,055.00	\$2,003.99	\$0.00	\$1,051.01	\$468,174.88	\$3,055.00	\$1,969.87	\$1,085.13	\$460,152.28
Dec	2024	\$3,055.00	\$1,951.21	\$1,103.79	\$455,765.21	\$3,055.00	\$1,999.50	\$0.00	\$1,055.50	\$467,119.37	\$3,055.00	\$1,965.23	\$1,089.77	\$459,062.52
Jan	2025	\$3,055.00	\$1,946.50	\$1,108.50	\$454,656.71	\$3,055.00	\$1,994.99	\$0.00	\$1,060.01	\$466,059.36	\$3,055.00	\$1,960.58	\$1,094.42	\$457,968.10
Feb	2025	\$3,055.00	\$1,941.76	\$1,113.24	\$453,543.47	\$3,055.00	\$1,990.46	\$0.00	\$1,064.54	\$464,994.83	\$3,055.00	\$1,955.91	\$1,099.09	\$456,869.00
March	2025	\$3,055.00	\$1,937.01	\$1,117.99	\$452,425.48	\$3,055.00	\$1,985.92	\$0.00	\$1,069.08	\$463,925.74	\$3,055.00	\$1,951.21	\$1,103.79	\$455,765.21
April	2025	\$3,055.00	\$1,932.23	\$1,122.77	\$451,302.71	\$3,055.00	\$1,981.35	\$0.00	\$1,073.65	\$462,852.09	\$3,055.00	\$1,946.50	\$1,108.50	\$454,656.71
May	2025	\$3,055.00	\$1,927.44	\$1,127.56	\$450,175.15	\$3,055.00	\$1,976.76	\$0.00	\$1,078.24	\$461,773.85	\$3,055.00	\$1,941.76	\$1,113.24	\$453,543.47
June	2025	\$3,055.00	\$1,922.62	\$1,132.38	\$449,042.78	\$3,055.00	\$1,972.16	\$0.00	\$1,082.84	\$460,691.01	\$3,055.00	\$1,937.01	\$1,117.99	\$452,425.48
July	2025	\$3,055.00	\$1,917.79	\$1,137.21	\$447,905.56	\$3,055.00	\$1,967.53	\$0.00	\$1,087.47	\$459,603.55	\$3,055.00	\$1,932.23	\$1,122.77	\$451,302.71
August	2025	\$3,055.00	\$1,912.93	\$1,142.07	\$446,763.49	\$3,055.00	\$1,962.89	\$0.00	\$1,092.11	\$458,511.44	\$3,055.00	\$1,927.44	\$1,127.56	\$450,175.15
Sept	2025	\$3,055.00	\$1,908.05	\$1,146.95	\$445,616.54	\$3,055.00	\$1,958.23	\$0.00	\$1,096.77	\$457,414.66	\$3,055.00	\$1,922.62	\$1,132.38	\$449,042.78
Oct	2025	\$3,055.00	\$1,903.15	\$1,151.85	\$444,464.70	\$3,055.00	\$1,953.54	\$0.00	\$1,101.46	\$456,313.21	\$3,055.00	\$1,917.79	\$1,137.21	\$447,905.56
Nov	2025	\$3,055.00	\$1,898.23	\$1,156.77	\$443,307.93	\$3,055.00	\$1,948.84	\$0.00	\$1,106.16	\$455,207.04	\$3,055.00	\$1,912.93	\$1,142.07	\$446,763.49
Dec	2025	\$3,055.00	\$1,893.29	\$1,161.71	\$442,146.23	\$3,055.00	\$1,944.11	\$0.00	\$1,110.89	\$454,096.16	\$3,055.00	\$1,908.05	\$1,146.95	\$445,616.55
Jan	2026	\$3,055.00	\$1,888.33	\$1,166.67	\$440,979.56	\$3,055.00	\$1,939.37	\$0.00	\$1,115.63	\$452,980.53	\$3,055.00	\$1,903.15	\$1,151.85	\$444,464.70
Feb	2026	\$3,055.00	\$1,883.35	\$1,171.65	\$439,807.91	\$3,055.00	\$1,934.60	\$0.00	\$1,120.40	\$451,860.13	\$3,055.00	\$1,898.23	\$1,156.77	\$443,307.93
March	2026	\$3,055.00	\$1,878.35	\$1,176.65	\$438,631.26	\$3,055.00	\$1,929.82	\$0.00	\$1,125.18	\$450,734.95	\$3,055.00	\$1,893.29	\$1,161.71	\$442,146.23
April	2026	\$3,055.00	\$1,873.32	\$1,181.68	\$437,449.58	\$3,055.00	\$1,925.01	\$0.00	\$1,129.99	\$449,604.96	\$3,055.00	\$1,888.33	\$1,166.67	\$440,979.56
May	2026	\$3,055.00	\$1,868.27	\$1,186.73	\$436,262.85	\$3,055.00	\$1,920.19	\$0.00	\$1,134.81	\$448,470.15	\$3,055.00	\$1,883.35	\$1,171.65	\$439,807.91
June	2026	\$3,055.00	\$1,863.21	\$1,191.79	\$435,071.06	\$3,055.00	\$1,915.34	\$0.00	\$1,139.66	\$447,330.49	\$3,055.00	\$1,878.35	\$1,176.65	\$438,631.26
July	2026	\$3,055.00	\$1,858.12	\$1,196.88	\$433,874.17	\$3,055.00	\$1,910.47	\$0.00	\$1,144.53	\$446,185.97	\$3,055.00	\$1,873.32	\$1,181.68	\$437,449.58
August	2026	\$3,055.00	\$1,853.00	\$1,202.00	\$432,672.18	\$3,055.00	\$1,905.59	\$0.00	\$1,149.41	\$445,036.55	\$3,055.00	\$1,868.27	\$1,186.73	\$436,262.85
Sept	2026	\$3,055.00	\$1,847.87	\$1,207.13	\$431,465.05	\$3,055.00	\$1,900.68	\$0.00	\$1,154.32	\$443,882.23	\$3,055.00	\$1,863.21	\$1,191.79	\$430,252.76
Oct	2026	\$3,055.00	\$1,842.72	\$1,212.28	\$430,252.76	\$3,055.00	\$1,895.75	\$0.00	\$1,159.25	\$442,722.98	\$3,055.00	\$1,858.12	\$1,196.88	\$432,672.18
Nov	2026	\$3,055.00	\$1,837.54	\$1,217.46	\$429,035.30	\$3,055.00	\$1,890.80	\$0.00	\$1,164.20	\$441,558.77	\$3,055.00	\$1,853.00	\$1,202.00	\$432,672.18
Dec	2026	\$3,055.00	\$1,832.34	\$1,222.66	\$427,812.64	\$3,055.00	\$1,885.82	\$0.00	\$1,169.18	\$440,389.60	\$3,055.00	\$1,847.87	\$1,207.13	\$431,465.05
Jan	2027	\$3,055.00	\$1,827.12	\$1,227.88	\$426,584.76	\$3,055.00	\$1,880.83	\$0.00	\$1,174.17	\$439,215.43	\$3,055.00	\$1,842.72	\$1,212.28	\$430,252.77
Feb	2027	\$3,055.00	\$1,821.87	\$1,233.13	\$425,351.63	\$3,055.00	\$1,875.82	\$0.00	\$1,179.18	\$438,036.24	\$3,055.00	\$1,837.54	\$1,217.46	\$429,035.30
March	2027	\$3,055.00	\$1,816.61	\$1,238.39	\$424,113.24	\$3,055.00	\$1,870.78	\$0.00	\$1,184.22	\$436,852.02	\$3,055.00	\$1,832.34	\$1,222.66	\$427,812.64
April	2027	\$3,055.00	\$1,811.32	\$1,243.68	\$422,869.55	\$3,055.00	\$1,865.72	\$0.00	\$1,189.28	\$435,662.75	\$3,055.00	\$1,827.12	\$1,227.88	\$426,584.76
May	2027	\$3,055.00	\$1,806.01	\$1,248.99	\$421,620.56	\$3,055.00	\$1,860.64	\$0.00	\$1,194.36	\$434,468.39	\$3,055.00	\$1,821.87	\$1,233.13	\$425,351.63
June	2027	\$3,055.00	\$1,800.67	\$1,254.33	\$420,366.23	\$3,055.00	\$1,855.54	\$0.00	\$1,199.46	\$433,268.93	\$3,055.00	\$1,816.61	\$1,238.39	\$424,113.24
July	2027	\$3,055.00	\$1,795.31	\$1,259.69	\$419,106.54	\$3,055.00	\$1,850.42	\$0.00	\$1,204.58	\$432,064.35	\$3,055.00	\$1,811.32	\$1,243.68	\$422,869.55
August	2027	\$3,055.00	\$1,789.93	\$1,265.07	\$417,841.48	\$3,055.00	\$1,845.27	\$0.00	\$1,209.73	\$430,854.62	\$3,055.00	\$1,806.01	\$1,248.99	\$421,620.56
Sept	2027	\$3,055.00	\$1,784.53	\$1,270.47	\$416,571.01	\$3,055.00	\$1,840.11	\$0.00	\$1,214.89	\$429,639.73	\$3,055.00	\$1,800.67	\$1,254.33	\$420,366.23
Oct	2027	\$3,055.00	\$1,779.11	\$1,275.89	\$415,295.11	\$3,055.00	\$1,834.92	\$0.00	\$1,220.08	\$428,419.65	\$3,055.00	\$1,795.31	\$1,259.69	\$419,106.54
Nov	2027	\$3,055.00	\$1,773.66	\$1,281.34	\$414,013.77	\$3,055.00	\$1,829.71	\$0.00	\$1,225.29	\$427,194.36	\$3,055.00	\$1,789.93	\$1,265.07	\$417,841.48
Dec	2027	\$3,055.00	\$1,768.18	\$1,286.82	\$412,726.95	\$3,055.00	\$1,824.48	\$0.00	\$1,230.52	\$425,963.84	\$3,055.00	\$1,784.53	\$1,270.47	\$416,571.01
Jan	2028	\$3,055.00	\$1,762.69	\$1,292.31	\$411,434.64	\$3,055.00	\$1,819.22	\$0.00	\$1,235.78	\$424,728.06	\$3,055.00	\$1,779.11	\$1,275.89	\$415,295.12
Feb	2028	\$3,055.00	\$1,757.17	\$1,297.83	\$410,136.81	\$3,055.00	\$1,813.94	\$0.00	\$1,241.06	\$423,487.00	\$3,055.00	\$1,773.66	\$1,281.34	\$414,013.77
March	2028	\$3,055.00	\$1,751.63	\$1,303.37	\$408,833.44	\$3,055.00	\$1,808.64	\$0.00	\$1,246.36	\$422,240.64	\$3,055.00	\$1,768.18	\$1,286.82	\$412,726.96
April	2028	\$3,055.00	\$1,746.06	\$1,308.94	\$407,524.50	\$3,055.00	\$1,803.32	\$0.00	\$1,251.68	\$420,988.96	\$3,055.00	\$1,762.69	\$1,292.31	\$411,434.64
May	2028	\$3,055.00	\$1,740.47	\$1,314.53	\$406,209.97	\$3,055.00	\$1,797.97	\$0.00	\$1,257.03	\$419,731.94	\$3,055.00	\$1,757.17	\$1,297.83	\$410,136.81
June	2028	\$3,055.00	\$1,734.86	\$1,320.14	\$404,889.82	\$3,055.00	\$1,792.61	\$0.00	\$1,262.39	\$418,469.54	\$3,055.00	\$1,751.63	\$1,303.37	\$408,833.44
July	2028	\$3,055.00	\$1,729.22	\$1,325.78	\$403,564.04	\$3,055.00	\$1,787.21	\$0.00	\$1,267.79	\$417,201.75	\$3,055.00	\$1,746.06	\$1,308.94	\$407,524.50
August	2028	\$3,055.00	\$1,723.55	\$1,331.45	\$402,232.59	\$3,055.00	\$1,781.80	\$0.00	\$1,273.20	\$415,928.55	\$3,055.00	\$1,740.47	\$1,314.53	\$406,209.97
Sept	2028	\$3,055.00	\$1,717.87	\$1,337.13	\$400,895.46	\$3,055.00	\$1,776.36	\$0.00	\$1,278.64	\$414,649.92	\$3,055.00	\$1,734.86	\$1,320.14	\$404,889.82
Oct	2028	\$3,055.00	\$1,712.16	\$1,342.84	\$399,552.62	\$3,055.00	\$1,770.90	\$0.00	\$1,284.10	\$413,365.82	\$3,055.00	\$1,729.22	\$1,325.78	\$403,564.04
Nov	2028	\$3,055.00	\$1,706.42	\$1,348.58	\$398,204.04	\$3,055.00	\$1,765.42	\$0.00	\$1,289.58	\$412,076.23	\$3,055.00	\$1,723.55	\$1,331.45	\$402,232.59
Dec	2028	\$3,055.00	\$1,700.66	\$1,354.34	\$396,849.70	\$3,055.00	\$1,759.91	\$0.00	\$1,295.09	\$410,781.14	\$3,055.00	\$1,717.87	\$1,337.13	\$400,895.46
Jan	2029	\$3,055.00	\$1,694.88	\$1,360.12	\$395,489.58	\$3,055.00	\$1,754.38	\$0.00	\$1,300.62	\$409,480.52	\$3,055.00	\$1,712.16	\$1,342.84	\$399,552.62
Feb	2029	\$3,055.00	\$1,689.07	\$1,365.93	\$394,123.65	\$3,055.00	\$1,748.82	\$0.00	\$1,306.18	\$408,174.34	\$3,055.00	\$1,706.42	\$1,348.58	\$398,204.04
March	2029	\$3,055.00	\$1,683.24	\$1,371.76	\$392,751.89	\$3,055.00	\$1,743.24	\$0.00	\$1,311.76	\$406,862.59	\$3,055.00	\$1,700.66	\$1,354.34	\$396,849.71
April	2029	\$3,055.00	\$1,677.38	\$1,377.62	\$391,374.27	\$3,055.00	\$1,737.64	\$0.00	\$1,317.36	\$405,545.23	\$3,055.00	\$1,694.88	\$1,360.12	\$395,489.58
May	2029	\$3,055.00	\$1,671.49	\$1,383.51	\$389,990.76	\$3,055.00	\$1,732.02	\$0.00	\$1,322.98	\$404,222.25	\$3,055.00	\$1,689.07	\$1,365.93	\$394,123.65
June	2029	\$3,055.00	\$1,665.59	\$1,389.41	\$388,601.35	\$3,055.00	\$1,726.37	\$0.00	\$1,328.63	\$402,893.61	\$3,055.00	\$1,683.24	\$1,371.76	\$392,751.89
July	2029	\$3,055.00	\$1,659.65	\$1,395.35	\$387,206.00	\$3,055.00	\$1,720.69	\$0.00	\$1,334.31	\$401,559.30	\$3,055.00	\$1,677.38	\$1,377.62	\$391,374.27
August	2029	\$3,055.00	\$1,653.69	\$1,401.31	\$385,804.69	\$3,055.00	\$1,714.99	\$0.00	\$1,340.01	\$400,219.30	\$3,055.00	\$1,671.49	\$1,383.51	\$389,990.76
Sept	2029	\$3,055.00	\$1,647.71	\$1,407.29	\$384,397.40	\$3,055.00	\$1,709.27	\$0.00	\$1,345.73	\$398,873.57	\$3,055.00	\$1,665.59	\$1,389.41	\$388,601.35
Oct	2029	\$3,055.00	\$1,641.70	\$1,413.30	\$382,984.10	\$3,055.00	\$1,703.52	\$0.00	\$1,351.48	\$397,522.09	\$3,055.00	\$1,659.65	\$1,395.35	\$387,206.00
Nov	2029	\$3,055.00	\$1,635.66	\$1,419.34	\$381,564.76	\$3,055.00	\$1,697.75	\$0.00	\$1,357.25	\$396,164.84	\$3,055.00	\$1,653.69	\$1,401.31	\$385,804.69
Dec	2029	\$3,055.00	\$1,629.60	\$1,425.40	\$380,139.36	\$3,055.00	\$1,691.95	\$0.00	\$1,363.05	\$394,801.79	\$3,055.00	\$1,647.71	\$1,407.29	\$384,397.40
Jan	2030	\$3,055.00	\$1,623.51	\$1,431.49	\$378,707.87	\$3,055.00	\$1,686.13	\$0.00	\$1,368.87	\$393,432.93	\$3,055.00	\$1,641.70	\$1,413.30	\$382,984.10
Feb	2030	\$3,055.00	\$1,617.40	\$1,437.60	\$377,270.27	\$3,055.00	\$1,680.29	\$0.00	\$1,374.71	\$392,058.21	\$3,055.00	\$1,635.66	\$1,419.34	\$381,564.76

March	2030	\$3,055.00	\$1,611.26	\$1,443.74	\$375,826.53	\$3,055.00	\$1,674.42	\$0.00	\$1,380.58	\$390,677.63	\$3,055.00	\$1,629.60	\$1,425.40	\$380,139.36
April	2030	\$3,055.00	\$1,605.09	\$1,449.91	\$374,376.62	\$3,055.00	\$1,668.52	\$0.00	\$1,386.48	\$389,291.15	\$3,055.00	\$1,623.51	\$1,431.49	\$378,707.87
May	2030	\$3,055.00	\$1,598.90	\$1,456.10	\$372,920.52	\$3,055.00	\$1,662.60	\$0.00	\$1,392.40	\$387,898.74	\$3,055.00	\$1,617.40	\$1,437.60	\$377,270.27
June	2030	\$3,055.00	\$1,592.68	\$1,462.32	\$371,458.20	\$3,055.00	\$1,656.65	\$0.00	\$1,398.35	\$386,500.39	\$3,055.00	\$1,611.26	\$1,443.74	\$375,826.53
July	2030	\$3,055.00	\$1,586.44	\$1,468.56	\$369,989.64	\$3,055.00	\$1,650.68	\$0.00	\$1,404.32	\$385,096.07	\$3,055.00	\$1,605.09	\$1,449.91	\$374,376.62
August	2030	\$3,055.00	\$1,580.16	\$1,474.84	\$368,514.80	\$3,055.00	\$1,644.68	\$0.00	\$1,410.32	\$383,685.75	\$3,055.00	\$1,598.90	\$1,456.10	\$372,920.52
Sept	2030	\$3,055.00	\$1,573.87	\$1,481.13	\$367,033.66	\$3,055.00	\$1,638.66	\$0.00	\$1,416.34	\$382,269.41	\$3,055.00	\$1,592.68	\$1,462.32	\$371,458.20
Oct	2030	\$3,055.00	\$1,567.54	\$1,487.46	\$365,546.20	\$3,055.00	\$1,632.61	\$0.00	\$1,422.39	\$380,847.02	\$3,055.00	\$1,586.44	\$1,468.56	\$369,989.64
Nov	2030	\$3,055.00	\$1,561.19	\$1,493.81	\$364,052.39	\$3,055.00	\$1,626.53	\$0.00	\$1,428.47	\$379,418.56	\$3,055.00	\$1,580.16	\$1,474.84	\$368,514.80
Dec	2030	\$3,055.00	\$1,554.81	\$1,500.19	\$362,552.20	\$3,055.00	\$1,620.43	\$0.00	\$1,434.57	\$377,983.99	\$3,055.00	\$1,573.87	\$1,481.13	\$367,033.67
Jan	2031	\$3,055.00	\$1,548.40	\$1,506.60	\$361,045.60	\$3,055.00	\$1,614.31	\$0.00	\$1,440.69	\$376,543.30	\$3,055.00	\$1,567.54	\$1,487.46	\$365,546.21
Feb	2031	\$3,055.00	\$1,541.97	\$1,513.03	\$359,532.56	\$3,055.00	\$1,608.15	\$0.00	\$1,446.85	\$375,096.45	\$3,055.00	\$1,561.19	\$1,493.81	\$364,052.39
March	2031	\$3,055.00	\$1,535.50	\$1,519.50	\$358,013.07	\$3,055.00	\$1,601.97	\$0.00	\$1,453.03	\$373,643.42	\$3,055.00	\$1,554.81	\$1,500.19	\$362,552.20
April	2031	\$3,055.00	\$1,529.01	\$1,525.99	\$356,487.08	\$3,055.00	\$1,595.77	\$0.00	\$1,459.23	\$372,184.19	\$3,055.00	\$1,548.40	\$1,506.60	\$361,045.60
May	2031	\$3,055.00	\$1,522.50	\$1,532.50	\$354,954.58	\$3,055.00	\$1,589.54	\$0.00	\$1,465.46	\$370,718.73	\$3,055.00	\$1,541.97	\$1,513.03	\$359,532.56
June	2031	\$3,055.00	\$1,515.95	\$1,539.05	\$353,415.53	\$3,055.00	\$1,583.28	\$0.00	\$1,471.72	\$369,247.01	\$3,055.00	\$1,535.50	\$1,519.50	\$358,013.07
July	2031	\$3,055.00	\$1,509.38	\$1,545.62	\$351,869.91	\$3,055.00	\$1,576.99	\$0.00	\$1,478.01	\$367,769.00	\$3,055.00	\$1,529.01	\$1,525.99	\$356,487.08
August	2031	\$3,055.00	\$1,502.78	\$1,552.22	\$350,317.69	\$3,055.00	\$1,570.68	\$0.00	\$1,484.32	\$366,284.68	\$3,055.00	\$1,522.50	\$1,532.50	\$354,954.58
Sept	2031	\$3,055.00	\$1,496.15	\$1,558.85	\$348,758.84	\$3,055.00	\$1,564.34	\$0.00	\$1,490.66	\$364,794.02	\$3,055.00	\$1,515.95	\$1,539.05	\$353,415.53
Oct	2031	\$3,055.00	\$1,489.49	\$1,565.51	\$347,193.33	\$3,055.00	\$1,557.97	\$0.00	\$1,497.03	\$363,296.99	\$3,055.00	\$1,509.38	\$1,545.62	\$351,869.91
Nov	2031	\$3,055.00	\$1,482.80	\$1,572.20	\$345,621.13	\$3,055.00	\$1,551.58	\$0.00	\$1,503.42	\$361,793.58	\$3,055.00	\$1,502.78	\$1,552.22	\$350,317.69
Dec	2031	\$3,055.00	\$1,476.09	\$1,578.91	\$344,042.22	\$3,055.00	\$1,545.16	\$0.00	\$1,509.84	\$360,283.74	\$3,055.00	\$1,496.15	\$1,558.85	\$348,758.84
Jan	2032	\$3,055.00	\$1,469.35	\$1,585.65	\$342,456.57	\$3,055.00	\$1,538.71	\$0.00	\$1,516.29	\$358,767.45	\$3,055.00	\$1,489.49	\$1,565.51	\$347,193.33
Feb	2032	\$3,055.00	\$1,462.57	\$1,592.43	\$340,864.14	\$3,055.00	\$1,532.24	\$0.00	\$1,522.76	\$357,244.68	\$3,055.00	\$1,482.80	\$1,572.20	\$345,621.13
March	2032	\$3,055.00	\$1,455.77	\$1,599.23	\$339,264.92	\$3,055.00	\$1,525.73	\$0.00	\$1,529.27	\$355,715.42	\$3,055.00	\$1,476.09	\$1,578.91	\$344,042.22
April	2032	\$3,055.00	\$1,448.94	\$1,606.06	\$337,658.86	\$3,055.00	\$1,519.20	\$0.00	\$1,535.80	\$354,179.62	\$3,055.00	\$1,469.35	\$1,585.65	\$342,456.57
May	2032	\$3,055.00	\$1,442.08	\$1,612.92	\$336,045.95	\$3,055.00	\$1,512.64	\$0.00	\$1,542.36	\$352,637.26	\$3,055.00	\$1,462.57	\$1,592.43	\$340,864.14
June	2032	\$3,055.00	\$1,435.20	\$1,619.80	\$334,426.14	\$3,055.00	\$1,506.05	\$0.00	\$1,548.95	\$351,088.31	\$3,055.00	\$1,455.77	\$1,599.23	\$339,264.92
July	2032	\$3,055.00	\$1,428.28	\$1,626.72	\$332,799.42	\$3,055.00	\$1,499.44	\$0.00	\$1,555.56	\$349,532.75	\$3,055.00	\$1,448.94	\$1,606.06	\$337,658.86
August	2032	\$3,055.00	\$1,421.33	\$1,633.67	\$331,165.75	\$3,055.00	\$1,492.80	\$0.00	\$1,562.20	\$347,970.55	\$3,055.00	\$1,442.08	\$1,612.92	\$336,045.95
Sept	2032	\$3,055.00	\$1,414.35	\$1,640.65	\$329,525.10	\$3,055.00	\$1,486.12	\$0.00	\$1,568.88	\$346,401.67	\$3,055.00	\$1,435.20	\$1,619.80	\$334,426.14
Oct	2032	\$3,055.00	\$1,407.35	\$1,647.65	\$327,877.45	\$3,055.00	\$1,479.42	\$0.00	\$1,575.58	\$344,826.10	\$3,055.00	\$1,428.28	\$1,626.72	\$332,799.42
Nov	2032	\$3,055.00	\$1,400.31	\$1,654.69	\$326,222.76	\$3,055.00	\$1,472.69	\$0.00	\$1,582.31	\$343,243.79	\$3,055.00	\$1,421.33	\$1,633.67	\$331,165.75
Dec	2032	\$3,055.00	\$1,393.24	\$1,661.76	\$324,561.00	\$3,055.00	\$1,465.94	\$0.00	\$1,589.06	\$341,654.73	\$3,055.00	\$1,414.35	\$1,640.65	\$329,525.11
Jan	2033	\$3,055.00	\$1,386.15	\$1,668.85	\$322,892.15	\$3,055.00	\$1,459.15	\$0.00	\$1,595.85	\$340,058.88	\$3,055.00	\$1,407.35	\$1,647.65	\$327,877.45
Feb	2033	\$3,055.00	\$1,379.02	\$1,675.98	\$321,216.17	\$3,055.00	\$1,452.33	\$0.00	\$1,602.67	\$338,456.22	\$3,055.00	\$1,400.31	\$1,654.69	\$326,222.76
March	2033	\$3,055.00	\$1,371.86	\$1,683.14	\$319,533.03	\$3,055.00	\$1,445.49	\$0.00	\$1,609.51	\$336,846.71	\$3,055.00	\$1,393.24	\$1,661.76	\$324,561.01
April	2033	\$3,055.00	\$1,364.67	\$1,690.33	\$317,842.70	\$3,055.00	\$1,438.62	\$0.00	\$1,616.38	\$335,230.32	\$3,055.00	\$1,386.15	\$1,668.85	\$322,892.15
May	2033	\$3,055.00	\$1,357.45	\$1,697.55	\$316,145.16	\$3,055.00	\$1,431.71	\$0.00	\$1,623.29	\$333,607.03	\$3,055.00	\$1,379.02	\$1,675.98	\$321,216.17
June	2033	\$3,055.00	\$1,350.20	\$1,704.80	\$314,440.36	\$3,055.00	\$1,424.78	\$0.00	\$1,630.22	\$331,976.81	\$3,055.00	\$1,371.86	\$1,683.14	\$319,533.03
July	2033	\$3,055.00	\$1,342.92	\$1,712.08	\$312,728.28	\$3,055.00	\$1,417.82	\$0.00	\$1,637.18	\$330,339.63	\$3,055.00	\$1,364.67	\$1,690.33	\$317,842.70
August	2033	\$3,055.00	\$1,335.61	\$1,719.39	\$311,008.89	\$3,055.00	\$1,410.83	\$0.00	\$1,644.17	\$328,695.46	\$3,055.00	\$1,357.45	\$1,697.55	\$316,145.16
Sept	2033	\$3,055.00	\$1,328.27	\$1,726.73	\$309,282.16	\$3,055.00	\$1,403.80	\$0.00	\$1,651.20	\$327,044.26	\$3,055.00	\$1,350.20	\$1,704.80	\$314,440.36
Oct	2033	\$3,055.00	\$1,320.89	\$1,734.11	\$307,548.05	\$3,055.00	\$1,396.75	\$0.00	\$1,658.25	\$325,386.01	\$3,055.00	\$1,342.92	\$1,712.08	\$312,728.28
Nov	2033	\$3,055.00	\$1,313.49	\$1,741.51	\$305,806.54	\$3,055.00	\$1,389.67	\$0.00	\$1,665.33	\$323,720.68	\$3,055.00	\$1,335.61	\$1,719.39	\$311,008.89
Dec	2033	\$3,055.00	\$1,306.05	\$1,748.95	\$304,057.59	\$3,055.00	\$1,382.56	\$0.00	\$1,672.44	\$322,048.24	\$3,055.00	\$1,328.27	\$1,726.73	\$309,282.16
Jan	2034	\$3,055.00	\$1,298.58	\$1,756.42	\$302,301.17	\$3,055.00	\$1,375.41	\$0.00	\$1,679.59	\$320,368.65	\$3,055.00	\$1,320.89	\$1,734.11	\$307,548.05
Feb	2034	\$3,055.00	\$1,291.08	\$1,763.92	\$300,537.24	\$3,055.00	\$1,368.24	\$0.00	\$1,686.76	\$318,681.89	\$3,055.00	\$1,313.49	\$1,741.51	\$305,806.54
March	2034	\$3,055.00	\$1,283.54	\$1,771.46	\$298,765.79	\$3,055.00	\$1,361.04	\$0.00	\$1,693.96	\$316,987.93	\$3,055.00	\$1,306.05	\$1,748.95	\$304,057.59
April	2034	\$3,055.00	\$1,275.98	\$1,779.02	\$296,986.77	\$3,055.00	\$1,353.80	\$0.00	\$1,701.20	\$315,286.73	\$3,055.00	\$1,298.58	\$1,756.42	\$302,301.17
May	2034	\$3,055.00	\$1,268.38	\$1,786.62	\$295,200.15	\$3,055.00	\$1,346.54	\$0.00	\$1,708.46	\$313,578.27	\$3,055.00	\$1,291.08	\$1,763.92	\$300,537.24
June	2034	\$3,055.00	\$1,260.75	\$1,794.25	\$293,405.90	\$3,055.00	\$1,339.24	\$0.00	\$1,715.76	\$311,862.51	\$3,055.00	\$1,283.54	\$1,771.46	\$298,765.79
July	2034	\$3,055.00	\$1,253.09	\$1,801.91	\$291,603.99	\$3,055.00	\$1,331.91	\$0.00	\$1,723.09	\$310,139.42	\$3,055.00	\$1,275.98	\$1,779.02	\$296,986.77
August	2034	\$3,055.00	\$1,245.39	\$1,809.61	\$289,794.38	\$3,055.00	\$1,324.55	\$0.00	\$1,730.45	\$308,408.98	\$3,055.00	\$1,268.38	\$1,786.62	\$295,200.15
Sept	2034	\$3,055.00	\$1,237.66	\$1,817.34	\$287,977.04	\$3,055.00	\$1,317.16	\$0.00	\$1,737.84	\$306,671.14	\$3,055.00	\$1,260.75	\$1,794.25	\$293,405.90
Oct	2034	\$3,055.00	\$1,229.90	\$1,825.10	\$286,151.94	\$3,055.00	\$1,309.74	\$0.00	\$1,745.26	\$304,925.88	\$3,055.00	\$1,253.09	\$1,801.91	\$291,603.99
Nov	2034	\$3,055.00	\$1,222.11	\$1,832.89	\$284,319.05	\$3,055.00	\$1,302.29	\$0.00	\$1,752.71	\$303,173.17	\$3,055.00	\$1,245.39	\$1,809.61	\$289,794.38
Dec	2034	\$3,055.00	\$1,214.28	\$1,840.72	\$282,478.33	\$3,055.00	\$1,294.80	\$0.00	\$1,760.20	\$301,412.97	\$3,055.00	\$1,237.66	\$1,817.34	\$287,977.04
Jan	2035	\$3,055.00	\$1,206.42	\$1,848.58	\$280,629.75	\$3,055.00	\$1,287.28	\$0.00	\$1,767.72	\$299,645.26	\$3,055.00	\$1,229.90	\$1,825.10	\$286,151.95
Feb	2035	\$3,055.00	\$1,198.52	\$1,856.48	\$278,773.27	\$3,055.00	\$1,279.73	\$0.00	\$1,775.27	\$297,869.99	\$3,055.00	\$1,222.11	\$1,832.89	\$284,319.05
March	2035	\$3,055.00	\$1,190.59	\$1,864.41	\$276,908.86	\$3,055.00	\$1,272.15	\$0.00	\$1,782.85	\$296,087.15	\$3,055.00	\$1,214.28	\$1,840.72	\$282,478.33
April	2035	\$3,055.00	\$1,182.63	\$1,872.37	\$275,036.50	\$3,055.00	\$1,264.54	\$0.00	\$1,790.46	\$294,296.68	\$3,055.00	\$1,206.42	\$1,848.58	\$280,629.75
May	2035	\$3,055.00	\$1,174.64	\$1,880.36	\$273,156.13	\$3,055.00	\$1,256.89	\$0.00	\$1,798.11	\$292,498.58	\$3,055.00	\$1,198.52	\$1,856.48	\$278,773.27
June	2035	\$3,055.00	\$1,166.60	\$1,888.40	\$271,267.74	\$3,055.00	\$1,249.21	\$0.00	\$1,805.79	\$290,692.79	\$3,055.00	\$1,190.59	\$1,864.41	\$276,908.87

July	2035	\$3,055.00	\$1,158.54	\$1,896.46	\$269,371.28	\$3,055.00	\$1,241.50	\$0.00	\$1,813.50	\$288,879.29	\$3,055.00	\$1,182.63	\$1,872.37	\$275,036.50
August	2035	\$3,055.00	\$1,150.44	\$1,904.56	\$267,466.71	\$3,055.00	\$1,233.76	\$0.00	\$1,821.24	\$287,058.04	\$3,055.00	\$1,174.64	\$1,880.36	\$273,156.13
Sept	2035	\$3,055.00	\$1,142.31	\$1,912.69	\$265,554.02	\$3,055.00	\$1,225.98	\$0.00	\$1,829.02	\$285,229.02	\$3,055.00	\$1,166.60	\$1,888.40	\$271,267.74
Oct	2035	\$3,055.00	\$1,134.14	\$1,920.86	\$263,633.16	\$3,055.00	\$1,218.17	\$0.00	\$1,836.83	\$283,392.19	\$3,055.00	\$1,158.54	\$1,896.46	\$269,371.28
Nov	2035	\$3,055.00	\$1,125.93	\$1,929.07	\$261,704.09	\$3,055.00	\$1,210.32	\$0.00	\$1,844.68	\$281,547.51	\$3,055.00	\$1,150.44	\$1,904.56	\$267,466.72
Dec	2035	\$3,055.00	\$1,117.69	\$1,937.31	\$259,766.79	\$3,055.00	\$1,202.44	\$0.00	\$1,852.56	\$279,694.95	\$3,055.00	\$1,142.31	\$1,912.69	\$265,554.02
Jan	2036	\$3,055.00	\$1,109.42	\$1,945.58	\$257,821.21	\$3,055.00	\$1,194.53	\$0.00	\$1,860.47	\$277,834.48	\$3,055.00	\$1,134.14	\$1,920.86	\$263,633.16
Feb	2036	\$3,055.00	\$1,101.11	\$1,953.89	\$255,867.32	\$3,055.00	\$1,186.58	\$0.00	\$1,868.42	\$275,962.07	\$3,055.00	\$1,125.93	\$1,929.07	\$261,704.09
March	2036	\$3,055.00	\$1,092.77	\$1,962.23	\$253,905.08	\$3,055.00	\$1,178.61	\$0.00	\$1,876.39	\$274,089.67	\$3,055.00	\$1,117.69	\$1,937.31	\$259,766.79
April	2036	\$3,055.00	\$1,084.39	\$1,970.61	\$251,934.47	\$3,055.00	\$1,170.59	\$0.00	\$1,884.41	\$272,205.26	\$3,055.00	\$1,109.42	\$1,945.58	\$257,821.21
May	2036	\$3,055.00	\$1,075.97	\$1,979.03	\$249,955.44	\$3,055.00	\$1,162.54	\$0.00	\$1,892.46	\$270,312.81	\$3,055.00	\$1,101.11	\$1,953.89	\$255,867.32
June	2036	\$3,055.00	\$1,067.52	\$1,987.48	\$247,967.96	\$3,055.00	\$1,154.46	\$0.00	\$1,900.54	\$268,412.27	\$3,055.00	\$1,092.77	\$1,962.23	\$253,905.09
July	2036	\$3,055.00	\$1,059.03	\$1,995.97	\$245,971.99	\$3,055.00	\$1,146.34	\$0.00	\$1,908.66	\$266,503.61	\$3,055.00	\$1,084.39	\$1,970.61	\$251,934.47
August	2036	\$3,055.00	\$1,050.51	\$2,004.49	\$243,967.49	\$3,055.00	\$1,138.19	\$0.00	\$1,916.81	\$264,586.80	\$3,055.00	\$1,075.97	\$1,979.03	\$249,955.44
Sept	2036	\$3,055.00	\$1,041.94	\$2,013.06	\$241,954.44	\$3,055.00	\$1,130.01	\$0.00	\$1,924.99	\$262,661.81	\$3,055.00	\$1,067.52	\$1,987.48	\$247,967.96
Oct	2036	\$3,055.00	\$1,033.35	\$2,021.65	\$239,932.79	\$3,055.00	\$1,121.78	\$0.00	\$1,933.22	\$260,728.59	\$3,055.00	\$1,059.03	\$1,995.97	\$245,971.99
Nov	2036	\$3,055.00	\$1,024.71	\$2,030.29	\$237,902.50	\$3,055.00	\$1,113.53	\$0.00	\$1,941.47	\$258,787.12	\$3,055.00	\$1,050.51	\$2,004.49	\$243,967.50
Dec	2036	\$3,055.00	\$1,016.04	\$2,038.96	\$235,863.54	\$3,055.00	\$1,105.24	\$0.00	\$1,949.76	\$256,837.36	\$3,055.00	\$1,041.94	\$2,013.06	\$241,954.44
Jan	2037	\$3,055.00	\$1,007.33	\$2,047.67	\$233,815.87	\$3,055.00	\$1,096.91	\$0.00	\$1,958.09	\$254,879.27	\$3,055.00	\$1,033.35	\$2,021.65	\$239,932.79
Feb	2037	\$3,055.00	\$998.59	\$2,056.41	\$231,759.46	\$3,055.00	\$1,088.55	\$0.00	\$1,966.45	\$252,912.82	\$3,055.00	\$1,024.71	\$2,030.29	\$237,902.50
March	2037	\$3,055.00	\$989.81	\$2,065.19	\$229,694.27	\$3,055.00	\$1,080.15	\$0.00	\$1,974.85	\$250,937.96	\$3,055.00	\$1,016.04	\$2,038.96	\$235,863.54
April	2037	\$3,055.00	\$980.99	\$2,074.01	\$227,620.25	\$3,055.00	\$1,071.71	\$0.00	\$1,983.29	\$248,954.68	\$3,055.00	\$1,007.33	\$2,047.67	\$233,815.88
May	2037	\$3,055.00	\$972.13	\$2,082.87	\$225,537.38	\$3,055.00	\$1,063.24	\$0.00	\$1,991.76	\$246,962.92	\$3,055.00	\$998.59	\$2,056.41	\$231,759.46
June	2037	\$3,055.00	\$963.23	\$2,091.77	\$223,445.62	\$3,055.00	\$1,054.74	\$0.00	\$2,000.26	\$244,962.66	\$3,055.00	\$989.81	\$2,065.19	\$229,694.27
July	2037	\$3,055.00	\$954.30	\$2,100.70	\$221,344.91	\$3,055.00	\$1,046.19	\$0.00	\$2,008.81	\$242,953.85	\$3,055.00	\$980.99	\$2,074.01	\$227,620.26
August	2037	\$3,055.00	\$945.33	\$2,109.67	\$219,235.24	\$3,055.00	\$1,037.62	\$0.00	\$2,017.38	\$240,936.47	\$3,055.00	\$972.13	\$2,082.87	\$225,537.38
Sept	2037	\$3,055.00	\$936.32	\$2,118.68	\$217,116.56	\$3,055.00	\$1,029.00	\$0.00	\$2,026.00	\$238,910.47	\$3,055.00	\$963.23	\$2,091.77	\$223,445.62
Oct	2037	\$3,055.00	\$927.27	\$2,127.73	\$214,988.83	\$3,055.00	\$1,020.35	\$0.00	\$2,034.65	\$236,875.82	\$3,055.00	\$954.30	\$2,100.70	\$221,344.92
Nov	2037	\$3,055.00	\$918.18	\$2,136.82	\$212,852.01	\$3,055.00	\$1,011.66	\$0.00	\$2,043.34	\$234,832.47	\$3,055.00	\$945.33	\$2,109.67	\$219,235.24
Dec	2037	\$3,055.00	\$909.06	\$2,145.94	\$210,706.06	\$3,055.00	\$1,002.93	\$0.00	\$2,052.07	\$232,780.40	\$3,055.00	\$936.32	\$2,118.68	\$217,116.56
Jan	2038	\$3,055.00	\$899.89	\$2,155.11	\$208,550.96	\$3,055.00	\$994.17	\$0.00	\$2,060.83	\$230,719.57	\$3,055.00	\$927.27	\$2,127.73	\$214,988.83
Feb	2038	\$3,055.00	\$890.69	\$2,164.31	\$206,386.64	\$3,055.00	\$985.36	\$0.00	\$2,069.64	\$228,649.93	\$3,055.00	\$918.18	\$2,136.82	\$212,852.01
March	2038	\$3,055.00	\$881.44	\$2,173.56	\$204,213.08	\$3,055.00	\$976.53	\$0.00	\$2,078.47	\$226,571.46	\$3,055.00	\$909.06	\$2,145.94	\$210,706.07
April	2038	\$3,055.00	\$872.16	\$2,182.84	\$202,030.24	\$3,055.00	\$967.65	\$0.00	\$2,087.35	\$224,484.11	\$3,055.00	\$899.89	\$2,155.11	\$208,550.96
May	2038	\$3,055.00	\$862.84	\$2,192.16	\$199,838.08	\$3,055.00	\$958.73	\$0.00	\$2,096.27	\$222,387.84	\$3,055.00	\$890.69	\$2,164.31	\$206,386.64
June	2038	\$3,055.00	\$853.48	\$2,201.52	\$197,636.56	\$3,055.00	\$949.78	\$0.00	\$2,105.22	\$220,282.63	\$3,055.00	\$881.44	\$2,173.56	\$204,213.09
July	2038	\$3,055.00	\$844.07	\$2,210.93	\$195,425.63	\$3,055.00	\$940.79	\$0.00	\$2,114.21	\$218,168.42	\$3,055.00	\$872.16	\$2,182.84	\$202,030.25
August	2038	\$3,055.00	\$834.63	\$2,220.37	\$193,205.26	\$3,055.00	\$931.76	\$0.00	\$2,123.24	\$216,045.18	\$3,055.00	\$862.84	\$2,192.16	\$199,838.08
Sept	2038	\$3,055.00	\$825.15	\$2,229.85	\$190,975.41	\$3,055.00	\$922.69	\$0.00	\$2,132.31	\$213,912.87	\$3,055.00	\$853.48	\$2,201.52	\$197,636.56
Oct	2038	\$3,055.00	\$815.62	\$2,239.38	\$188,736.03	\$3,055.00	\$913.59	\$0.00	\$2,141.41	\$211,771.46	\$3,055.00	\$844.07	\$2,210.93	\$195,425.63
Nov	2038	\$3,055.00	\$806.06	\$2,248.94	\$186,487.09	\$3,055.00	\$904.44	\$0.00	\$2,150.56	\$209,620.90	\$3,055.00	\$834.63	\$2,220.37	\$193,205.26
Dec	2038	\$3,055.00	\$796.46	\$2,258.54	\$184,228.55	\$3,055.00	\$895.26	\$0.00	\$2,159.74	\$207,461.15	\$3,055.00	\$825.15	\$2,229.85	\$190,975.41
Jan	2039	\$3,055.00	\$786.81	\$2,268.19	\$181,960.36	\$3,055.00	\$886.03	\$0.00	\$2,168.97	\$205,292.18	\$3,055.00	\$815.62	\$2,239.38	\$188,736.03
Feb	2039	\$3,055.00	\$777.12	\$2,277.88	\$179,682.48	\$3,055.00	\$876.77	\$0.00	\$2,178.23	\$203,113.95	\$3,055.00	\$806.06	\$2,248.94	\$186,487.09
March	2039	\$3,055.00	\$767.39	\$2,287.61	\$177,394.87	\$3,055.00	\$867.47	\$0.00	\$2,187.53	\$200,926.42	\$3,055.00	\$796.46	\$2,258.54	\$184,228.55
April	2039	\$3,055.00	\$757.62	\$2,297.38	\$175,097.50	\$3,055.00	\$858.12	\$0.00	\$2,196.88	\$198,729.54	\$3,055.00	\$786.81	\$2,268.19	\$181,960.36
May	2039	\$3,055.00	\$747.81	\$2,307.19	\$172,790.31	\$3,055.00	\$848.74	\$0.00	\$2,206.26	\$196,523.28	\$3,055.00	\$777.12	\$2,277.88	\$179,682.48
June	2039	\$3,055.00	\$737.96	\$2,317.04	\$170,473.27	\$3,055.00	\$839.32	\$0.00	\$2,215.68	\$194,307.60	\$3,055.00	\$767.39	\$2,287.61	\$177,394.87
July	2039	\$3,055.00	\$728.06	\$2,326.94	\$168,146.33	\$3,055.00	\$829.86	\$0.00	\$2,225.14	\$192,082.46	\$3,055.00	\$757.62	\$2,297.38	\$175,097.50
August	2039	\$3,055.00	\$718.12	\$2,336.88	\$165,809.46	\$3,055.00	\$820.35	\$0.00	\$2,234.65	\$189,847.81	\$3,055.00	\$747.81	\$2,307.19	\$172,790.31
Sept	2039	\$3,055.00	\$708.14	\$2,346.86	\$163,462.60	\$3,055.00	\$810.81	\$0.00	\$2,244.19	\$187,603.62	\$3,055.00	\$737.96	\$2,317.04	\$170,473.27
Oct	2039	\$3,055.00	\$698.12	\$2,356.88	\$161,105.72	\$3,055.00	\$801.22	\$0.00	\$2,253.78	\$185,349.84	\$3,055.00	\$728.06	\$2,326.94	\$168,146.33
Nov	2039	\$3,055.00	\$688.06	\$2,366.94	\$158,738.78	\$3,055.00	\$791.60	\$0.00	\$2,263.40	\$183,086.44	\$3,055.00	\$718.12	\$2,336.88	\$165,809.46
Dec	2039	\$3,055.00	\$677.95	\$2,377.05	\$156,361.72	\$3,055.00	\$781.93	\$0.00	\$2,273.07	\$180,813.37	\$3,055.00	\$708.14	\$2,346.86	\$163,462.60
Jan	2040	\$3,055.00	\$667.79	\$2,387.21	\$153,974.52	\$3,055.00	\$772.22	\$0.00	\$2,282.78	\$178,530.59	\$3,055.00	\$698.12	\$2,356.88	\$161,105.72
Feb	2040	\$3,055.00	\$657.60	\$2,397.40	\$151,577.12	\$3,055.00	\$762.47	\$0.00	\$2,292.53	\$176,238.07	\$3,055.00	\$688.06	\$2,366.94	\$158,738.78
March	2040	\$3,055.00	\$647.36	\$2,407.64	\$149,169.48	\$3,055.00	\$752.68	\$0.00	\$2,302.32	\$173,935.75	\$3,055.00	\$677.95	\$2,377.05	\$156,361.73
April	2040	\$3,055.00	\$637.08	\$2,417.92	\$146,751.56	\$3,055.00	\$742.85	\$0.00	\$2,312.15	\$171,623.60	\$3,055.00	\$667.79	\$2,387.21	\$153,974.52
May	2040	\$3,055.00	\$626.75	\$2,428.25	\$144,323.31	\$3,055.00	\$732.98	\$0.00	\$2,322.02	\$169,301.58	\$3,055.00	\$657.60	\$2,397.40	\$151,577.12
June	2040	\$3,055.00	\$616.38	\$2,438.62	\$141,884.69	\$3,055.00	\$723.06	\$0.00	\$2,331.94	\$166,969.64	\$3,055.00	\$647.36	\$2,407.64	\$149,169.48
July	2040	\$3,055.00	\$605.97	\$2,449.03	\$139,435.66	\$3,055.00	\$713.10	\$0.00	\$2,341.90	\$164,627.74	\$3,055.00	\$637.08	\$2,417.92	\$146,751.56
August	2040	\$3,055.00	\$595.51	\$2,459.49	\$136,976.16	\$3,055.00	\$703.10	\$0.00	\$2,351.90	\$162,275.83	\$3,055.00	\$626.75	\$2,428.25	\$144,323.31
Sept	2040	\$3,055.00	\$585.00	\$2,470.00	\$134,506.16	\$3,055.00	\$693.05	\$0.00	\$2,361.95	\$159,913.89	\$3,055.00	\$616.38	\$2,438.62	\$141,884.69
Oct	2040	\$3,055.00	\$574.45	\$2,480.55	\$132,025.62	\$3,055.00	\$682.97	\$0.00	\$2,372.03	\$157,541.85	\$3,055.00	\$605.97	\$2,449.03	\$139,435.66

Nov	2040	\$3,055.00	\$563.86	\$2,491.14	\$129,534.48	\$3,055.00	\$672.83	\$0.00	\$2,382.17	\$155,159.69	\$3,055.00	\$595.51	\$2,459.49	\$136,976.16
Dec	2040	\$3,055.00	\$553.22	\$2,501.78	\$127,032.70	\$3,055.00	\$662.66	\$0.00	\$2,392.34	\$152,767.35	\$3,055.00	\$585.00	\$2,470.00	\$134,506.17
Jan	2041	\$3,055.00	\$542.54	\$2,512.46	\$124,520.23	\$3,055.00	\$652.44	\$0.00	\$2,402.56	\$150,364.79	\$3,055.00	\$574.45	\$2,480.55	\$132,025.62
Feb	2041	\$3,055.00	\$531.81	\$2,523.19	\$121,997.04	\$3,055.00	\$642.18	\$0.00	\$2,412.82	\$147,951.98	\$3,055.00	\$563.86	\$2,491.14	\$129,534.48
March	2041	\$3,055.00	\$521.03	\$2,533.97	\$119,463.07	\$3,055.00	\$631.88	\$0.00	\$2,423.12	\$145,528.85	\$3,055.00	\$553.22	\$2,501.78	\$127,032.70
April	2041	\$3,055.00	\$510.21	\$2,544.79	\$116,918.27	\$3,055.00	\$621.53	\$0.00	\$2,433.47	\$143,095.38	\$3,055.00	\$542.54	\$2,512.46	\$124,520.23
May	2041	\$3,055.00	\$499.34	\$2,555.66	\$114,362.61	\$3,055.00	\$611.14	\$0.00	\$2,443.86	\$140,651.52	\$3,055.00	\$531.81	\$2,523.19	\$121,997.04
June	2041	\$3,055.00	\$488.42	\$2,566.58	\$111,796.04	\$3,055.00	\$600.70	\$0.00	\$2,454.30	\$138,197.22	\$3,055.00	\$521.03	\$2,533.97	\$119,463.07
July	2041	\$3,055.00	\$477.46	\$2,577.54	\$109,218.50	\$3,055.00	\$590.22	\$0.00	\$2,464.78	\$135,732.44	\$3,055.00	\$510.21	\$2,544.79	\$116,918.28
August	2041	\$3,055.00	\$466.45	\$2,588.55	\$106,629.95	\$3,055.00	\$579.69	\$0.00	\$2,475.31	\$133,257.13	\$3,055.00	\$499.34	\$2,555.66	\$114,362.61
Sept	2041	\$3,055.00	\$455.40	\$2,599.60	\$104,030.35	\$3,055.00	\$569.12	\$0.00	\$2,485.88	\$130,771.25	\$3,055.00	\$488.42	\$2,566.58	\$111,796.04
Oct	2041	\$3,055.00	\$444.30	\$2,610.70	\$101,419.65	\$3,055.00	\$558.50	\$0.00	\$2,496.50	\$128,274.75	\$3,055.00	\$477.46	\$2,577.54	\$109,218.50
Nov	2041	\$3,055.00	\$433.15	\$2,621.85	\$98,797.79	\$3,055.00	\$547.84	\$0.00	\$2,507.16	\$125,767.59	\$3,055.00	\$466.45	\$2,588.55	\$106,629.95
Dec	2041	\$3,055.00	\$421.95	\$2,633.05	\$96,164.74	\$3,055.00	\$537.13	\$0.00	\$2,517.87	\$123,249.72	\$3,055.00	\$455.40	\$2,599.60	\$104,030.35
Jan	2042	\$3,055.00	\$410.70	\$2,644.30	\$93,520.45	\$3,055.00	\$526.38	\$0.00	\$2,528.62	\$120,721.10	\$3,055.00	\$444.30	\$2,610.70	\$101,419.65
Feb	2042	\$3,055.00	\$399.41	\$2,655.59	\$90,864.86	\$3,055.00	\$515.58	\$0.00	\$2,539.42	\$118,181.68	\$3,055.00	\$433.15	\$2,621.85	\$98,797.80
March	2042	\$3,055.00	\$388.07	\$2,666.93	\$88,197.92	\$3,055.00	\$504.73	\$0.00	\$2,550.27	\$115,631.41	\$3,055.00	\$421.95	\$2,633.05	\$96,164.74
April	2042	\$3,055.00	\$376.68	\$2,678.32	\$85,519.60	\$3,055.00	\$493.84	\$0.00	\$2,561.16	\$113,070.26	\$3,055.00	\$410.70	\$2,644.30	\$93,520.45
May	2042	\$3,055.00	\$365.24	\$2,689.76	\$82,829.84	\$3,055.00	\$482.90	\$0.00	\$2,572.10	\$110,498.16	\$3,055.00	\$399.41	\$2,655.59	\$90,864.86
June	2042	\$3,055.00	\$353.75	\$2,701.25	\$80,128.60	\$3,055.00	\$471.92	\$0.00	\$2,583.08	\$107,915.08	\$3,055.00	\$388.07	\$2,666.93	\$88,197.93
July	2042	\$3,055.00	\$342.22	\$2,712.78	\$77,415.81	\$3,055.00	\$460.89	\$0.00	\$2,594.11	\$105,320.97	\$3,055.00	\$376.68	\$2,678.32	\$85,519.61
August	2042	\$3,055.00	\$330.63	\$2,724.37	\$74,691.44	\$3,055.00	\$449.81	\$0.00	\$2,605.19	\$102,715.78	\$3,055.00	\$365.24	\$2,689.76	\$82,829.85
Sept	2042	\$3,055.00	\$318.99	\$2,736.01	\$71,955.44	\$3,055.00	\$438.68	\$0.00	\$2,616.32	\$100,099.46	\$3,055.00	\$353.75	\$2,701.25	\$80,128.60
Oct	2042	\$3,055.00	\$307.31	\$2,747.69	\$69,207.75	\$3,055.00	\$427.51	\$0.00	\$2,627.49	\$97,471.97	\$3,055.00	\$342.22	\$2,712.78	\$77,415.81
Nov	2042	\$3,055.00	\$295.57	\$2,759.43	\$66,448.32	\$3,055.00	\$416.29	\$0.00	\$2,638.71	\$94,833.25	\$3,055.00	\$330.63	\$2,724.37	\$74,691.44
Dec	2042	\$3,055.00	\$283.79	\$2,771.21	\$63,677.11	\$3,055.00	\$405.02	\$0.00	\$2,649.98	\$92,183.27	\$3,055.00	\$318.99	\$2,736.01	\$71,955.44
Jan	2043	\$3,055.00	\$271.95	\$2,783.05	\$60,894.06	\$3,055.00	\$393.70	\$0.00	\$2,661.30	\$89,521.97	\$3,055.00	\$307.31	\$2,747.69	\$69,207.75
Feb	2043	\$3,055.00	\$260.07	\$2,794.93	\$58,099.13	\$3,055.00	\$382.33	\$0.00	\$2,672.67	\$86,849.30	\$3,055.00	\$295.57	\$2,759.43	\$66,448.32
March	2043	\$3,055.00	\$248.13	\$2,806.87	\$55,292.26	\$3,055.00	\$370.92	\$0.00	\$2,684.08	\$84,165.22	\$3,055.00	\$283.79	\$2,771.21	\$63,677.11
April	2043	\$3,055.00	\$236.14	\$2,818.86	\$52,473.41	\$3,055.00	\$359.46	\$0.00	\$2,695.54	\$81,469.68	\$3,055.00	\$271.95	\$2,783.05	\$60,894.07
May	2043	\$3,055.00	\$224.11	\$2,830.89	\$49,642.51	\$3,055.00	\$347.94	\$0.00	\$2,707.06	\$78,762.62	\$3,055.00	\$260.07	\$2,794.93	\$58,099.14
June	2043	\$3,055.00	\$212.01	\$2,842.99	\$46,799.53	\$3,055.00	\$336.38	\$0.00	\$2,718.62	\$76,044.00	\$3,055.00	\$248.13	\$2,806.87	\$55,292.27
July	2043	\$3,055.00	\$199.87	\$2,855.13	\$43,944.40	\$3,055.00	\$324.77	\$0.00	\$2,730.23	\$73,313.77	\$3,055.00	\$236.14	\$2,818.86	\$52,473.41
August	2043	\$3,055.00	\$187.68	\$2,867.32	\$41,077.08	\$3,055.00	\$313.11	\$0.00	\$2,741.89	\$70,571.88	\$3,055.00	\$224.11	\$2,830.89	\$49,642.52
Sept	2043	\$3,055.00	\$175.43	\$2,879.57	\$38,197.51	\$3,055.00	\$301.40	\$0.00	\$2,753.60	\$67,818.28	\$3,055.00	\$212.01	\$2,842.99	\$46,799.53
Oct	2043	\$3,055.00	\$163.14	\$2,891.86	\$35,305.65	\$3,055.00	\$289.64	\$0.00	\$2,765.36	\$65,052.93	\$3,055.00	\$199.87	\$2,855.13	\$43,944.40
Nov	2043	\$3,055.00	\$150.78	\$2,904.22	\$32,401.43	\$3,055.00	\$277.83	\$0.00	\$2,777.17	\$62,275.76	\$3,055.00	\$187.68	\$2,867.32	\$41,077.08
Dec	2043	\$3,055.00	\$138.38	\$2,916.62	\$29,484.82	\$3,055.00	\$265.97	\$0.00	\$2,789.03	\$59,486.72	\$3,055.00	\$175.43	\$2,879.57	\$38,197.52
Jan	2044	\$3,055.00	\$125.92	\$2,929.08	\$26,555.74	\$3,055.00	\$254.06	\$0.00	\$2,800.94	\$56,685.78	\$3,055.00	\$163.14	\$2,891.86	\$35,305.65
Feb	2044	\$3,055.00	\$113.42	\$2,941.58	\$23,614.16	\$3,055.00	\$242.10	\$0.00	\$2,812.90	\$53,872.88	\$3,055.00	\$150.78	\$2,904.22	\$32,401.44
March	2044	\$3,055.00	\$100.85	\$2,954.15	\$20,660.01	\$3,055.00	\$230.08	\$0.00	\$2,824.92	\$51,047.96	\$3,055.00	\$138.38	\$2,916.62	\$29,484.82
April	2044	\$3,055.00	\$88.24	\$2,966.76	\$17,693.24	\$3,055.00	\$218.02	\$0.00	\$2,836.98	\$48,210.98	\$3,055.00	\$125.92	\$2,929.08	\$26,555.74
May	2044	\$3,055.00	\$75.56	\$2,979.44	\$14,713.81	\$3,055.00	\$205.90	\$0.00	\$2,849.10	\$45,361.88	\$3,055.00	\$113.42	\$2,941.58	\$23,614.16
June	2044	\$3,055.00	\$62.84	\$2,992.16	\$11,721.65	\$3,055.00	\$193.73	\$0.00	\$2,861.27	\$42,500.61	\$3,055.00	\$100.85	\$2,954.15	\$20,660.01
July	2044	\$3,055.00	\$50.06	\$3,004.94	\$8,716.71	\$3,055.00	\$181.51	\$0.00	\$2,873.49	\$39,627.12	\$3,055.00	\$88.24	\$2,966.76	\$17,693.25
August	2044	\$3,055.00	\$37.23	\$3,017.77	\$5,698.94	\$3,055.00	\$169.24	\$0.00	\$2,885.76	\$36,741.37	\$3,055.00	\$75.56	\$2,979.44	\$14,713.81
Sept	2044	\$3,055.00	\$24.34	\$3,030.66	\$2,668.28	\$3,055.00	\$156.92	\$0.00	\$2,898.08	\$33,843.28	\$3,055.00	\$62.84	\$2,992.16	\$11,721.65
Oct	2044	\$2,679.67	\$11.40	\$2,668.27	\$0.00	\$3,055.00	\$144.54	\$0.00	\$2,910.46	\$30,932.82	\$3,055.00	\$50.06	\$3,004.94	\$8,716.71
Nov	2044					\$3,055.00	\$132.11	\$0.00	\$2,922.89	\$28,009.93	\$3,055.00	\$37.23	\$3,017.77	\$5,698.94
Dec	2044					\$3,055.00	\$119.63	\$0.00	\$2,935.37	\$25,074.56	\$3,055.00	\$24.34	\$3,030.66	\$2,668.28
Jan	2045					\$3,055.00	\$107.09	\$0.00	\$2,947.91	\$22,126.64	\$2,679.67	\$11.40	\$2,668.27	\$0.00
Feb	2045					\$3,055.00	\$94.50	\$0.00	\$2,960.50	\$19,166.14				
March	2045					\$3,055.00	\$81.86	\$0.00	\$2,973.14	\$16,193.00				
April	2045					\$3,055.00	\$69.16	\$0.00	\$2,985.84	\$13,207.16				
May	2045					\$3,055.00	\$56.41	\$0.00	\$2,998.59	\$10,208.56				
June	2045					\$3,055.00	\$43.60	\$0.00	\$3,011.40	\$7,197.16				
July	2045					\$3,055.00	\$30.74	\$0.00	\$3,024.26	\$4,172.90				
August	2045					\$4,190.72	\$17.82	\$0.00	\$4,172.90	\$0.00				

Total Interest \$389,108.19

Total Interest \$412,004.24

Total Interest \$395,642.55

Extra interest \$22,896.05

Extra interest \$6,534.36

## **Pastor's Report to Council**

Lutheran Church of the Incarnation

May 12, 2020

Pr. Dan Smith

My job has been shifting daily it seems, but there has been a kind of temporary “equilibrium” to our ministry. Mostly I have been working from home, but also coming into the office to check mail, write thank you notes to folks who have donated, check in with people pastorally, etc.

Currently working on:

- Recording worship services and daily devotions. Exploring the possibility of Facebook Live as a way for people to connect in real time. i.e. record on Sunday mornings so people can “tune in” (but not this week).
- Reopening task force; see related report I wrote of our activity and recommendations.
- Taught Confirmation through Zoom
- Teaching adult forum/Bible study (ongoing)
- Parochial report (have asked for Leena's help with this)
- Second round of calls to parishioners to check in

Other items:

- Met with Paul Boulware of the Hope and Home network re: Foster Care in Yolo County; there is a need for support from churches; have not taken the next step
- I still have a laptop that needs a home, if you know of anyone who needs one to watch our worship services on YouTube
- We have received at least two designated gifts for COVID-19 aid. I know we decided not to establish a COVID fund, so I suggest the funds we have received go to Yolo Food Bank, which is doing very important work in this moment of need.

## **Reopening Task Force Report**

Lutheran Church of the Incarnation Congregation Council

May 12, 2020

The Reopening Task Force met by Zoom on April 23 and May 5 in order to report back to Council May 12. It consisted of Mike Evans, Kevin Grayson, Becky Linvill, Craig Lundgren, Gretchen Peralta and Pastor Dan. We discussed the possibility of reopening the church and under which conditions this would be safe and advisable. We agreed that the decision should be driven by scientific data and what county and state public health officials say. Since we are currently under Shelter in Place (SIP) through the end of May, we do not recommend reopening before then.

California is in stage 2 of reopening, and congregations are allowed to hold drive-in services, although none of us feels this would be worthwhile for our church community for theological and technical reasons.

The task force has the following recommendations:

- Recommendation 1: check with Yolo County to see about opening the church by the end of May for individual prayer. Hard plastic chairs should replace the current upholstered chairs; no more than 10 people at a time allowed in. Clear rules for use and cleaning up after themselves should be posted. Doors will be propped open with plenty of hand sanitizer available. No A/C running. Bathrooms should be closed to the public. Have times at 9-11am, Tues and Thurs. Pastor Dan would be present to monitor foot traffic; others could volunteer to help with this also.
- Recommendation 2: Open air services on the back lawn, once stay at home order is dropped and only when the County health officer gives the okay. Plastic chairs set up with proper social distance and everyone has to wear a mask. Might need to give our neighbors a heads-up. We will have to eliminate passing of the peace and re-think how we do communion to keep it safe. This should be coordinated with Worship & Music. We also need to make sure we can record an outdoor service properly.

In the meantime, we will continue recording services and putting them on YouTube Sunday mornings. We plan also to have Facebook live during services so people can interact in real time.

# Nominating Committee Report & Recommendation to conduct 2020 Voting & Annual Meeting requirements

May 12, 2020 Council Meeting Action

Committee: Carol Huegli, Pastor Dan, Jeff de Ropp, Lori Martin Bodiprasart, Paul Kolarik, Karl Larson, Susie Carlson, & Ed Green

Final Slate: Carol Huegli, Jeff de Ropp, and Ed Green

**Council Action:** Approve the following process to electronically conduct the 2020 Congregational Voting Meeting

- Meeting announcement and written notification requirements to be conveyed to Congregation through YouTube Sunday worship, and by email with an attached letter.
- Conduct a Zoom call to meet minimum quorum, formally present the slate for vote, and invite additional nominations to the ballot. (May 24, 2020 at 10:15 am).
- Conduct the Congregation vote by email. Identify a 24 hour deadline for Congregation member to reply with their vote. Use the [office@lcidavis.org](mailto:office@lcidavis.org) address. Report the outcome in the Wednesday Update.
- Vote to be tallied by Leena Ou, and reviewed by Craig Copelan.

## **Alternative Options:**

1. Same as recommendations above plus send a postcard by standard mail directing Congregation members to look in their e-mail for the announcement of the Voting Meeting by Zoom and process for electing the 2020-2023 Council members. Cost: \$35 postage per 100 cards
2. Delay Congregation Vote and extend term of Carol Huegli, Jeff de Ropp & Dave Kukis until the county order to not gather is lifted.

## **Background:**

The LCI Constitution, dated September 13, 2011, was written with the assumption that physical gathering can occur. This is not possible under the current COVID-19 state and county order to not gather. In addition, the Nominating Committee agreed that using e-mail with an attached letter meets the intent of the Constitution's notification requirement. In the last two months, e-mail has been the sole communication method for both items of high importance and general announcements, with one exception; specifically, following up on the Stewardship Campaign. There is no quantitative data that suggests electronic email or standard mail as a more successful means to reach LCI members.

LCI Constitution states:

C10.03. Notice of all meetings of this congregation shall be given at the services of worship on the preceding two consecutive Sundays and by mail to all voting members at least 10 days in advance of

## Nominating Committee Report & Recommendation to conduct 2020 Voting & Annual Meeting requirements

the date of the meeting. The posting of such notice in the regular mail, with the regular postage affixed or paid, sent to the last known address of such members shall be sufficient.

C10.04. Twenty voting members shall constitute a quorum.

C10.05. Voting by proxy or by absentee ballot shall not be permitted.

C12.02. The members of the Congregation Council except the pastor(s) shall be chosen by written ballot at a legally called meeting of the congregation on a date specified in the bylaws. Their term of office shall be for three years beginning on the first day of the month following their election. The terms shall be arranged so that one-third of them expire annually. Such members shall be eligible to serve no more than two full terms consecutively. Newly elected Congregation Council members shall be installed at a Sunday worship service prior to the date they assume office.

### **Follow-up Activities** to implement recommendation:

1. Draft & send e-mail to Congregation Members regarding Council Action on Congregational Voting Meeting and voting process on May 14, 2020.
2. Content of #1: provide link for May 24, 2020, Zoom meeting; agenda, & voting process.
3. Ballot by email to be sent around 12 noon on Sunday, May 24, 2020.
4. Carol H. will draft e-mail with letter to Congregation and ballot e-mail. Executive Committee will review (short turnaround time). Sending of these 2 emails will be coordinated with the office by Jeff de Ropp.
5. Craig will coordinate with Leena to tally votes and provide a report back to Congregation through the Wednesday Update on May 27, 2020.

## Learning Minutes April 26

1. How do we continue to minister to our elementary age students? Lindsey is doing a kids message every week and providing an activity on our website.

Can we do Sunday school? Suzanne has offered to try to teach a zoom Sunday school this Sunday and see how it goes. We will reassess once we have 1 under our belts and determine if this is something we can continue.

2. What do we do for our end of year celebration? With the budget being tight what can we do for teachers to say thank you? We are going to try to have the kids sing a "thank you card" for teachers at Sunday school this Sunday, record it and post it for our teachers.

How do we handle our senior quilt ceremony? After chatting with parents there is still hope to do it in person depending upon what the state mandate is. We discussed a back up plan and are still working on a solution. We have a couple options 1. Do a zoom ceremony and invite congregational members to view the ceremony 2. Record the zoom ceremony and post it with our worship service 3. Take pics of seniors and families wrapped in quilts and attach pics to our Sunday worship service.

3. Day Camp through Mt. Cross has been cancelled so we need to shift gears. We are looking at doing a camp at home program for families. Lindsey has a commitment form DUMC and has reached out to St. Martins and DCC. We have 3 options 1. Use a program that Mt. Cross has published (there are definite adjustments that will need to be made) 2. Look into at home VBS programs being marketed by various Christian Education companies 3. Do it all ourselves. This would be a lot of work but doable. What we want to include: A theme for the week, bible stories that go with each day, a craft or 2 for each day, a game or science experiment for each day, a themed snack for each day and some prerecorded songs that kids could watch on line. A couple other ideas we are considering are: a daily zoom call where we would introduce the theme of the day and read the Bible story and t-shirts if printers are open.