

Senior Warden Report: October 2024

And he came to her and said, “Greetings, favored one! The Lord is with you.” But she was much perplexed by his words and pondered what sort of greeting this might be.

~ Luke 1:28-29

Our Profile Committee is nearing the end of its work, we’re about to fire up our Search Committee, and I feel like Our Friend Mary sums up where we’re at: Perplexed and pondering. The questions raised during the survey and in listening sessions mirror those I had while pregnant with each of my kids: How will we afford this? Who will this new person be? Into what kind of future will this new person lead us? With advent right around the corner (no, *really*), I’m reminding myself to hunker down and just ... *be* ... to ponder all that’s perplexing me, for a bit, and unwind whatever I can.

What’s happened, what’s happening, and what’s about to happen:

- **We welcomed Mel Foresman**, Postulant to the Holy Orders for the Diaconate, into our midst. Mel introduced herself in a recent installment of eNotes. [If you missed it, you can read it here.](#) The chicken alone is worth it.
- **The profile committee** has done an amazing amount of work in the past month: They presented the [results of the Holy Cow! survey](#) during our last quarterly meeting and have held several listening sessions to help untangle the 1s and 0s that represent our survey responses. Thank you to all the committee members, who did such a stellar job; the sessions were well thought out, well designed, and well facilitated.
- Deacon Tracy and Madeline Moore are coordinating an absolutely fantastic [Sacred Ground series](#). I attended the first session and I’m confident this is going to be an amazing series.
- In September, Matt Taylor represented us at the [Creation Care Faire hosted by St. Michael and All Angels](#) by introducing attendees to the ways in which biosw(h)ales have reduced the amount of water our property feeds into the sewer system while also saving us money. I’m confident if you ask him about it he’ll fill you in!
- Our **Children’s service** went off without a hitch and our **Blessing of the Animals** was the usual raucous event—this time with the addition of a (very well behaved and charming) cat! (The talking growl you heard from the back of the room was my very poorly behaved and un-charming puppy).
- It’s **Stewardship Season**, which means we’re starting to hear from fellow parishioners on the topic of why they give their time, talent, and treasure to St. David’s. Please know that—crass as it is—this place can’t continue to run without all three. We need you to jump in and get involved! You’ll be hearing more appeals in coming weeks, so keep an ear out!

As always, let me know if you have questions, comments, or concerns.

Submitted by Kieran Cannistra, Senior Warden

*The Lord will keep your going out and your coming in
from this time on and forevermore. (Psalm 121:8)*

The theme this month is “Safety and Security.” After the break-in that happened in September (fortunately nothing taken and no one hurt—just a broken window), we have a greater focus on the safety and security of the building. The interior locks are being replaced, and we’re getting bids for exterior locks that can be locked remotely. We’ve replaced the locks on the gates, which are now easier to use. We’re also getting bids for better video monitoring of the interior hallways. Our curator, Lauren, will be having a safety and security meeting with the building partners to make sure everyone has safety and security plans in place, are coordinating with each other, and are exercising best practices for keeping the building secure. We’ve updated all the evacuation maps, which are being placed in each room and hallway. Note that exterior doors being propped open for ventilation or convenience will always present a security risk (and much higher heating bills in winter).

There is continued progress on the larger projects this month as well!!

ROOF LEAKS:

Work on the tower roof is underway!! The work is more extensive than originally thought, as the center of the tower roof was sunken two inches rather than raised two inches for drainage. Workers will remove all layers, including wood, and replace. Additional cost is expected to be approximately \$1000, which was built into the original request. Work should be complete next week.

Cupola roof work was stalled as the vendor for the storm windows to protect the stained glass windows went out of business. The contractor has a new source, and the storm windows will take about six weeks to arrive.

DOORS & LOCKS:

Exterior: We’re waiting on the first scheduled estimate for a new parking lot door with keypad, with another vendor scheduled to come before the next vestry meeting. Phillips, our alarm company, is also providing a bid for keypad locks for all exterior doors (\$300 each, including installation). We have 10 exterior doors.

Interior: Interior locks have all been purchased and are located in the basement supply closet under the north stairs. Three locks have been replaced so far (rooms 2, 10, 11A); need help, will train! We have identified codes specific to each group/building partner, and multiple codes can open individual doors. All multi-use doors will have keypad locks. A limited number of staff have keys; all interior doors will be keyed-alike.

WINDOWS:

We have quotes coming before vestry this month for windows needing to be replaced. Our priority is to replace the windows with large cracks or ones that present a safety/security issue. To save on installation costs, we are combining them into a single installation. These include the broken staff

bathroom window, and cracked windows in the breezeway, parish hall, youth room, and hallway window next to the playground. Portland Forest School is being billed for the broken window in Room 14. We're going to attempt to repair small cracks ourselves with epoxy.

KITCHEN:

Progress continues, and it's looking awesome! The only major item to complete is the hood over the stove. The hood hardware is arriving next week, and we're getting bids on the carpentry needed for installation. Please see the BII report for more info.

STORAGE:

Altar Guild now has a dedicated storage area in the former Kitchen Share (known as "upstairs storage")! It's been a long time coming, and the Sacristy is much nicer. Building & Grounds will also be utilizing this space to store emergency preparedness supplies.

BUILDING & GROUNDS:

To put it plainly, we need more folks to help with building needs. We have an old building with lots of deferred maintenance, a backlog of projects, and a very small group of regular volunteers. Please let me know how you can help and get others to help as well. No experience necessary. All levels needed for cleaning to fixing to assisting with larger projects.

LINKS OF NOTE:

[Junior Warden Status Page](#) (weekly)
[Vestry on Duty Checklist](#)

[Buildings & Grounds Task List](#)
[Waterleaf Report](#)

[Maps](#)

Saint David of Wales Episcopal Church

Statement of Financial Position

As of September 30, 2024

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
10100 Rivermark Parish Checking	30,596.98
10200 Rivermark Parish Savings	71,678.32
10250 Rivermark CD	100,881.40
10300 Rivermark Roof Savings	8.34
10400 Rector Rivermark Checking	0.00
10500 PayPal	244.75
10600 Kitchen Savings	5.79
10700 Capital Savings	6.50
10800 Petty Cash	109.24
Total Bank Accounts	\$203,531.32
Accounts Receivable	
11250 Building Use Fees	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
10750 Diocesan Investment Fund - Fifth Third Bank	153,552.77
12000 Undeposited Funds	4,875.00
Total Other Current Assets	\$158,427.77
Total Current Assets	\$361,959.09
Fixed Assets	
15000 Furniture and Equipment	2,003.99
15100 Buildings	5,526,710.00
15200 Land	670,700.00
15800 Upgrade Furnace 2010	53,788.00
Total Fixed Assets	\$6,253,201.99
Other Assets	
18400 Pre-paid Insurance	0.00
Total Other Assets	\$0.00
TOTAL ASSETS	\$6,615,161.08
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
10900 Credit Card	300.00
Total Credit Cards	\$300.00
Total Current Liabilities	\$300.00

Saint David of Wales Episcopal Church

Statement of Financial Position

As of September 30, 2024

	TOTAL
Long-Term Liabilities	
20000 Furnace Loan from Diocese	0.00
20220 PPP Loan	0.00
Total Long-Term Liabilities	\$0.00
Total Liabilities	\$300.00
Equity	
30000 Opening Balance Equity	1,572,480.00
30000.1 Opening Balance Equity {4}	4,782,570.84
31000 Funds Transfer	-73,316.85
32000 Retained Earnings	409,983.43
Net Revenue	-76,856.34
Total Equity	\$6,614,861.08
TOTAL LIABILITIES AND EQUITY	\$6,615,161.08

Account	<u>2024</u> 2024 Budget	<u>2025</u> 2025 Budget - 8 Rector	<u>2025</u> 2025 Budget - F I Rector	
Income				
40000 Pledges, Loose Plate and Gifts				
49000 Pledges	\$175,000	\$181,000	\$181,000	Current 2024 pledge amount
49500 Gifts/Open Plate	\$12,000	\$15,000	\$15,000	
Transfer from Savings				
Total 40000 Pledges, Loose Plate and Gifts	\$187,000	\$196,000	\$196,000	
41000 Other Income				
42300 Building Use Fees	\$95,000	\$113,000	\$113,000	extrapolated from 2024 YTD Sept. Minus PFS Fall 2024
42500 Fundraising Events	\$5,000	\$15,000	\$15,000	
42510 Operating Special Fund		\$0	\$0	
42520 Church Pension Group				
42550 Grant from Diocese				
42800 Increase in investment acct				
75000 Interest Income Banking	\$1,000	\$5,000	\$5,000	
Total 41000 Other Income	\$101,000	\$133,000	\$133,000	
Total 42000 Restricted Funds	\$0			
45000 Investments				
45020 Dividend, Interest (Securities)				
Total 45000 Investments				
49900 Uncategorized Income				
Total Income	\$288,000	\$329,000	\$329,000	
Gross Profit	\$288,000	\$329,000	\$329,000	
Expenses				
60000 Compensation				
60100 Rector SHU		\$104,000	\$130,000	2025 SHU- 10 yrs exp/pension \$110,362, plus \$20K Health Ins.
60150 Rector Life Insurance				
60200 Rector Pension				
60300 Rector Health Benefit				
60350 Rector Vacation Payout				
60400 Rector Continuing Ed				
60500 Clergy Professional Expenses	\$3,000	\$3,000	\$3,000	
60600 Priest in Charge	\$44,000			
60700 Sabbatical Accrual				
61100 Assistant Clergy				
61200 Asst. Clergy Pension				
65000 Nursery Care	\$3,000	\$3,200	\$3,200	
65300 Parish Administrator	\$20,748	\$23,712	\$23,712	\$42,000 total comp. \$32.34/hr total. (\$24/hr x 19 for admin piece)
65310 Admin. Pension	\$2,710	\$2,977	\$2,977	
65320 Admin. Health Ins.	\$6,000	\$6,000	\$6,000	parity now required at 1500 hrs/yr. so not applicable
65400 Building Curator	\$19,500	\$19,988	\$19,988	2.5% cola
65420 Bookkeeper	\$10,160	\$10,360	\$10,360	Brian \$9,360 \$30/hr x 6 for Bkkeeping. \$1K for Paula
68510 Payroll Taxes	\$5,200	\$5,200	\$5,200	
68530 Music Director	\$23,500	\$24,088	\$24,088	2.5% cola
68540 Children's Ministry Coordinator	\$17,600	\$18,040	\$18,040	2.5% cola. \$32.08/hr total comp.
68545 Children's Ministry Health Ins.	\$6,000	\$6,000	\$6,000	
68546 Children's Ministry Pension	\$1,584	\$1,624	\$1,624	
68550 Youth Ministry	\$0	\$0	\$0	
69000				
69200				
ADDED: Workers Comp/WBF	\$2,400	\$2,400	\$2,400	
Total 60000 Compensation	\$165,402	\$230,589	\$256,589	

60900* Business Expenses

60910 Bad Debts

60920 Business Registration Fees \$100 \$100 \$100

Total 60900* Business Expenses \$100 \$100 \$100

62000 Building & Grounds Expenses

ADDED: Capital Improvements

60800 Building and Property Security \$2,400 \$1,500 \$1,500

62850 Janitorial Service Contractor \$5,200 \$4,500 \$4,500 includes extra for kitchen, raise for Terry

63500 Building & Janitorial Supplies \$1,500 \$3,000 \$3,000 is it higher or stocked up

63800 Landscaping Expenses

63850 Grounds Maintenance \$1,500 \$1,500 \$1,500

67200 Repairs and Maintenance \$20,000 \$20,000 \$20,000 higher than in past age

Total 62000 Building & Grounds Expenses \$30,600 \$30,500 \$30,500

62600 DPA \$38,407 \$41,116 \$41,116

63000 Church & Office Expenses

60900 Fundraiser Expenses \$500 \$750 \$750

61150 Altar Guild \$1,000 \$1,000 \$1,000

61200 Electronic Giving, Bank Fees \$1,125 \$1,125 \$1,125

61300 Church & Misc Supplies

61850 Copier Expenses \$2,000 \$5,500 \$5,500 ask Brian

62500 Dues and Subscriptions \$225 \$1,350 \$1,350 includes CW

62800 Children's Ministry Expense \$500 \$700 \$700

62810 Youth Ministry Expense \$500 \$800 \$800

63001 Rector Discret. Fund Expense

64000 Licenses and Fees \$325 \$400 \$400

64600 Ministry Expenses \$3,000 \$3,000 \$3,000

64900 Office Supplies & Expenses \$1,000 \$1,000 \$1,000

64950 Music Expenses/ Non Personnel \$2,000 \$2,000 \$2,000

64960 Parish Hospitality \$2,400 \$2,500 \$2,500

66500 Postage and Delivery \$700 \$400 \$400

68100 Telephone/Fax/Internet Expense \$4,500 \$4,500 \$4,500

68310 Conference, Convention, Meeting \$1,000 \$1,200 \$1,200

68320 Travel

Total 63000 Church & Office Expenses \$20,775 \$26,225 \$26,225

63300 Insurance Expense

63350 Workers Comp Insurance

63360 Property & Liability Ins. \$8,500 \$11,000 \$11,000

Total 63300 Insurance Expense \$8,500 \$11,000 \$11,000

Total 63400 Interest Expense

66700 Professional Services

64650 Lay Staff Professional Services

64700 Non Supply Musicians \$400 \$600 \$600

64800 Supply Musicians \$800 \$800 \$800

64850 Supply Clergy \$2,220 \$2,220 \$2,220

65200 Other Professional Services \$0 \$500 \$500 Clergy & deacon dues

Total 66700 Professional Services \$3,420 \$4,120 \$4,120

68600 Utilities

68710 Gas \$15,000 \$10,200 \$10,200

68750 Water \$7,200 \$11,153 \$11,153

68800 Electricity \$7,000 \$9,465 \$9,465

68850 Garbage \$4,000 \$3,300 \$3,300

Total 68600 Utilities \$33,200 \$34,118 \$34,118

Total Expenses	\$300,404	\$377,768	\$403,768
Net Operating Income	(\$12,404)	(\$48,768)	(\$74,768)
Net Income	(\$12,404)	(\$48,768)	(\$74,768)

full amount of increase needed from pledges

Glossary:

SHU: Salary, Housing, Utilities

WBF: Workers's Benefit Fund

DPA: Diocesan Program Assessment

Saint David of Wales Episcopal Church

Statement of Activity

September 2024

	TOTAL
Revenue	
40000 Pledges, Loose Plate and Gifts	
40100 Pledges	9,961.50
40300 Gifts/Open Plate	2,202.80
Total 40000 Pledges, Loose Plate and Gifts	12,164.30
41000 Other Income	
41100 Building Use Fees{25}	11,507.50
41110 Building Use Security Deposits	50.00
Total 41100 Building Use Fees{25}	11,557.50
41800 Interest Income Banking	359.46
Total 41000 Other Income	11,916.96
69100 Square Fees	-0.72
Total Revenue	\$24,080.54
GROSS PROFIT	\$24,080.54
Expenditures	
60000 Compensation	
60115 Interim Rector Housing	3,679.24
60200 Building Curator	2,643.60
60300 Children's Ministry Coordinator	3,643.83
60310 Children's Ministry Coordinator Pension	258.79
60400 Music Director	2,114.86
60500 Nursery Care	311.97
60600 Parish Administrator	1,994.94
60610 Administrator Pension	225.81
60640 Bookkeeper/financial services	200.00
Total 60000 Compensation	15,073.04
62000 Building & Grounds Expenses	
62200 Building and Property Security	125.00
62300 Building & Janitorial Supplies	92.38
62400 Janitorial Service Contractor	323.86
62550 Grounds/Landscaping Maintenance	295.11
62560 Repairs and Maintenance	4,127.63
Total 62000 Building & Grounds Expenses	4,963.98
62600 DPA	3,201.00
63000 Church & Office Expenses	
63175 Children's Ministry Expense	256.06
63250 Copier Expenses	212.54
63350 Dues and Subscriptions	300.00
63400 Licenses and Fees	128.60
63450 Ministry Expenses	35.00
63500 Music Expenses/ Non Personnel	341.98

Saint David of Wales Episcopal Church

Statement of Activity

September 2024

	TOTAL
63550 Office Supplies & Expenses	66.14
63600 Parish Hospitality	104.79
63750 Telephone/Fax/Internet Expense	326.07
Total 63000 Church & Office Expenses	1,771.18
63620 Taize Service	
63627 Taize Service - Donations	-40.00
Total 63620 Taize Service	-40.00
66700 Professional Services	
66730 Supply Clergy	200.00
Total 66700 Professional Services	200.00
68600 Utilities	
68630 Gas	19.25
68640 Water	1,652.10
68800 Electricity	783.00
68850 Garbage	218.59
Total 68600 Utilities	2,672.94
69000 PayPal Fees	2.46
69120 Vanco Fees	106.07
Total Expenditures	\$27,950.67
NET OPERATING REVENUE	\$ -3,870.13
Other Revenue	
45020 Dividend, Interest (Securities)	661.65
Total Other Revenue	\$661.65
NET OTHER REVENUE	\$661.65
NET REVENUE	\$ -3,208.48

Saint David of Wales Episcopal Church

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

January - September, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Revenue				
40000 Pledges, Loose Plate and Gifts				
40100 Pledges	117,029.11	131,249.97	-14,220.86	89.17 %
40300 Gifts/Open Plate	14,281.05	9,000.00	5,281.05	158.68 %
Total 40000 Pledges, Loose Plate and Gifts	131,310.16	140,249.97	-8,939.81	93.63 %
41000 Other Income				
41100 Building Use Fees{25}	89,850.50	71,250.03	18,600.47	126.11 %
41110 Building Use Security Deposits	50.00		50.00	
Total 41100 Building Use Fees{25}	89,900.50	71,250.03	18,650.47	126.18 %
41200 Fundraising Events		3,750.03	-3,750.03	
41240 Non-Event Fundraiser	11,330.81		11,330.81	
41250 Fundraising Income Other	31.02		31.02	
Total 41200 Fundraising Events	11,361.83	3,750.03	7,611.80	302.98 %
41800 Interest Income Banking	1,136.09	749.97	386.12	151.48 %
Total 41000 Other Income	102,398.42	75,750.03	26,648.39	135.18 %
69100 Square Fees	-1.80		-1.80	
Total Revenue	\$233,706.78	\$216,000.00	\$17,706.78	108.20 %
GROSS PROFIT	\$233,706.78	\$216,000.00	\$17,706.78	108.20 %
Expenditures				
60000 Compensation				
60115 Interim Rector Housing	33,105.37	33,000.03	105.34	100.32 %
60160 Rector Professional Expenses		2,250.00	-2,250.00	
60200 Building Curator	7,141.35	14,625.00	-7,483.65	48.83 %
60300 Children's Ministry Coordinator	18,597.51	18,888.03	-290.52	98.46 %
60310 Children's Ministry Coordinator Pension	345.91	0.00	345.91	
60320 Children's Ministry Coordinator Health Insurance		0.00	0.00	
60400 Music Director	13,249.90	17,624.97	-4,375.07	75.18 %
60500 Nursery Care	2,650.03	2,250.00	400.03	117.78 %
60600 Parish Administrator	18,651.94	22,581.00	-3,929.06	82.60 %
60610 Administrator Pension	1,859.89	2,032.47	-172.58	91.51 %
60620 Administrator Health Insurance	9,624.00	4,500.00	5,124.00	213.87 %
60630 Administrator Life Insurance	53.60		53.60	
60640 Bookkeeper/financial services	600.00	600.03	-0.03	100.00 %
60800 Payroll Expenses				
60820 Social Sec/Medicare	286.93	3,899.97	-3,613.04	7.36 %
60830 Workers Comp/WBF/PFML	31.56	1,800.00	-1,768.44	1.75 %
Total 60800 Payroll Expenses	318.49	5,699.97	-5,381.48	5.59 %
Total 60000 Compensation	106,197.99	124,051.50	-17,853.51	85.61 %
60900 Business Expenses				
60920 Business Registration Fees		74.97	-74.97	
Total 60900 Business Expenses		74.97	-74.97	
62000 Building & Grounds Expenses				

Saint David of Wales Episcopal Church

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

January - September, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
62200 Building and Property Security	1,042.07	1,800.00	-757.93	57.89 %
62300 Building & Janitorial Supplies	2,373.12	1,125.00	1,248.12	210.94 %
62400 Janitorial Service Contractor	2,548.16	3,899.97	-1,351.81	65.34 %
62550 Grounds/Landscaping Maintenance	470.11	1,125.00	-654.89	41.79 %
62560 Repairs and Maintenance	11,370.66	15,000.03	-3,629.37	75.80 %
Total 62000 Building & Grounds Expenses	17,804.12	22,950.00	-5,145.88	77.58 %
62600 DPA	28,809.00	28,805.22	3.78	100.01 %
63000 Church & Office Expenses				
63100 Altar Guild	-100.00	749.97	-849.97	-13.33 %
63150 Bank Charges		843.75	-843.75	
63175 Children's Ministry Expense	885.78	375.03	510.75	236.19 %
63200 Church & Misc Supplies	305.29		305.29	
63225 Conferences and Meetings	160.00	749.97	-589.97	21.33 %
63250 Copier Expenses	5,129.73	1,500.03	3,629.70	341.98 %
63350 Dues and Subscriptions	1,051.90	168.75	883.15	623.35 %
63400 Licenses and Fees	295.57	243.72	51.85	121.27 %
63450 Ministry Expenses	984.73	2,250.00	-1,265.27	43.77 %
63500 Music Expenses/ Non Personnel	1,636.76	1,500.03	136.73	109.12 %
63550 Office Supplies & Expenses	658.91	749.97	-91.06	87.86 %
63600 Parish Hospitality	1,956.42	1,800.00	156.42	108.69 %
63650 Postage and Delivery	90.70	524.97	-434.27	17.28 %
63670 Fundraiser Expense	77.50	375.03	-297.53	20.67 %
63750 Telephone/Fax/Internet Expense	3,314.53	3,375.00	-60.47	98.21 %
63800 Youth Ministry Expense Not Compensation	327.35	375.03	-47.68	87.29 %
Total 63000 Church & Office Expenses	16,775.17	15,581.25	1,193.92	107.66 %
63620 Taize Service	-78.00		-78.00	
63627 Taize Service - Donations	-350.00		-350.00	
Total 63620 Taize Service	-428.00		-428.00	
64000 Insurance Expense				
64100 Property & Liability Ins.	7,382.25	6,374.97	1,007.28	115.80 %
Total 64000 Insurance Expense	7,382.25	6,374.97	1,007.28	115.80 %
66700 Professional Services				
63725 Rector Search Expenses	1,193.06		1,193.06	
66720 Supply Musicians	1,600.00	900.00	700.00	177.78 %
66730 Supply Clergy	1,000.00	1,665.00	-665.00	60.06 %
Total 66700 Professional Services	3,793.06	2,565.00	1,228.06	147.88 %
68300 Travel and Meetings				
68310 Conference, Convention, Me{257}	329.30		329.30	
Total 68300 Travel and Meetings	329.30		329.30	
68600 Utilities				
68630 Gas	7,211.78	11,250.00	-4,038.22	64.10 %
68640 Water	8,442.65	5,400.00	3,042.65	156.35 %

Saint David of Wales Episcopal Church

Budget vs. Actuals: Budget_FY24_P&L - FY24 P&L

January - September, 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
68800 Electricity	7,097.98	5,249.97	1,848.01	135.20 %
68850 Garbage	2,472.81	2,999.97	-527.16	82.43 %
Total 68600 Utilities	25,225.22	24,899.94	325.28	101.31 %
69000 PayPal Fees	125.26		125.26	
69120 Vanco Fees	710.41		710.41	
Total Expenditures	\$206,723.78	\$225,302.85	\$ -18,579.07	91.75 %
NET OPERATING REVENUE	\$26,983.00	\$ -9,302.85	\$36,285.85	-290.05 %
Other Revenue				
45020 Dividend, Interest (Securities)	3,552.77		3,552.77	
Total Other Revenue	\$3,552.77	\$0.00	\$3,552.77	0.00%
NET OTHER REVENUE	\$3,552.77	\$0.00	\$3,552.77	0.00%
NET REVENUE	\$30,535.77	\$ -9,302.85	\$39,838.62	-328.24 %