



December 6

Candlelight Concert
4:00 p.m.

December 13

Comfort & Joy Service
4:00 p.m.

December 24

Christmas Eve Services
5:00, 7:00, and 10:00 p.m.
& Family Service all day

FIRST PRESS

First Presbyterian Church, West Chester, PA

November/December 2020

The Pastoral Transition Team is pleased to welcome Rev. Bob Sheldon as Interim Senior Pastor/Head of Staff at First Presbyterian Church. Bob began at First Pres on October 1 and preached his first sermon on World Communion Sunday, October 4. He and his wife, Ginger, have moved to West Chester and are thrilled to join the family of God at First Pres.

Over the past thirty-five years Bob has continued his calling as an interim pastor, pastor, counselor, and synod executive, helping congregations across the country to prepare for God's mission and fulfill God's desires.

Bob has dedicated his life to training and encouraging church leaders and staff in the hope that their experience working with him would continue to bear fruit long into the future.

He comes to us from the University Presbyterian Church in Rochester Hills, Michigan, where he served as their Interim Pastor/Head of Staff. Bob has served as a professional Intentional Interim Pastor in nine congregations in the following states: Florida, Michigan, Missouri, Montana, North Carolina, Virginia, Wisconsin, and his home state of Colorado.

For ten years, Bob served as the Director of Funds Development for the Synod of the Rocky Mountains, where he helped more than 150 congregations to expand their annual giving, provide additional funds for capital projects, and enhance their long-term support with planned giving. In recent years Bob has enjoyed speaking, consulting and coaching across our denomination, helping the church to grow and to fund its mission.

During his travels Bob also held a leadership role in each of the presbyteries where he served. He values the connection and collaboration that comes from serving together.

In the broadest and deepest sense, Bob is a pastor. He has a particular passion for coaching pastors—being one himself—to gain a new orientation toward church ministry in general and church funding in particular. He also enjoys helping churches with “unique circumstances” to develop and implement “unique solutions” that change attitudes as well as checkbook balances.



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Bob's diverse background provides expertise in several areas:

- church systems theory
- grief counseling
- conflict management
- financial sustainability
- organizational efficiency
- theological perspective



To better assist the church, Bob has authored several programs and workbooks, including “Tending God’s Orchard,” a workbook on church funds development, and “Guided by Gratitude...Forward by Faith,” a two-year stewardship campaign for local churches, and “For Pastors Only,” a course on serving the church in times of change. He continues to be in demand as a speaker and consultant while presently serving congregations across our denomination.

He is also a self-professed “off-the-chart-extrovert” who can talk for days without tiring, bringing an enthusiasm and energy to ministry that is contagious. Bob enjoys playing sports (especially volleyball and basketball), camping and hiking, snowshoeing, reading, talking, listening and dreaming. His ideal day off is spent running errands with Ginger, his wife of 40 years. They also enjoy watching good movies.



It's That Time of Year!

As is our tradition, Candlelight Christmas is a seasonal concert that features all of the great music First Presbyterian Church has to offer. Join us online on **December 6th at 4:00pm** as we welcome the Christmas season.

The Chancel Choir, Bell Choirs, Miner Street Brass, and various soloists will perform traditional Christmas music and carols.

To support our musicians and to continue the wonderful Column Classics program, a freewill offering will be recieved.

You can stream the concert at firstpreswc.com/candlelight. Come celebrate Christ's birth with us through the magic of music!

“Falling Together”

I have always loved the fall season. There’s just something about the way the sun sits, that particular slant of sunlight as it mingles with the brilliant colors of the season sets my heart alive with glorious praise. We all know what the coming of fall means: the end of the season of sunlit warmth and growth; the coming of the cold, dark deadness of winter. But, for some reason, I am never ready to remember the dead-of-winter months of January and February when surrounded by such glory. There’s just something about Fall.

Fall means change. I think it’s the wondrous transformation in the leaves and undergrowth that promises better things to come, as though all of the natural world knows that something exciting is about to happen. There may be cold and darkness to come, but that will always transform into spring and warmth and growth.

We all are called to change. In his letter to Christ’s followers in Rome the Apostle Paul wrote, “I appeal to you therefore, brothers and sisters, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God – what is good and acceptable and perfect” (Romans 12.1-2). We all are called to be transformed.

We are in a season of change and growth. As we begin this interim time together, we are faced with unique and unusual challenges. The good news is that we will “fall together,” as we live and love, grow and serve together in this season and several more seasons to come.

God calls us to new growth, all the time. Sometimes in our lives we are called to the kind of growth that is out of control, wild and unruly. At other times, our growth may be slow and steady like the maturing of a tree over many years. Our growth can also come to a time of fruiting like autumn, or feel stagnant and pale like winter. But we should never forget, no matter where we feel like we are in our spiritual lives—wildly growing, slowly maturing, bearing fruit or stagnantly waiting—God is at work in our lives, transforming us and renewing our minds. This is an exciting time to “fall” and grow together.

We’re all in this together,

Rev. Bob Sheldon



Looking for Stocking Stuffers?

The holidays are right around the corner and there is always that need for something small to gift family and friends! As we have in the past, First Pres Youth are selling Wawa hoagie coupons for \$5.00 a piece. A coupon is good for one Shorti hoagie. You can email or call Cole Seaman at (cseaman@firstpreswc.com or 717-679-8608) in order to place your order and they will be sent to you via mail! Thank you for your continued support of the Youth Ministry at First Pres!

this night, we are
**THOSE WHO
DREAM**
christmas eve

5:00 p.m. Contemporary

7:00 p.m. Traditional

10:00 p.m. Communion

Service for Families

*This 30 minute service will be available to
stream any time on Christmas Eve.*

Details at firstpreswc.com/ChristmasEve

Giving Tree

Growing up at First Pres, the Giving Tree was as much a part of Christmas as treat-filled stockings and Joy to the World. I loved how one Sunday we'd show up and there it was, bedecked with ornaments waiting to be cradled, examined, taken home and returned a few weeks later with boots, a doll, or warm pajamas for a neighbor I might never meet, but to whom I was connected in some mysterious way. As I grew up I learned that the name for that connection was Christ, but still there's something magical, or sacred, about the ties that bind us together, especially in these days of separation.

These days the Giving Tree might look a little different, but I'm excited that we are able to continue this tradition 2020-style. Rather than choosing an ornament at the beginning, everyone will be invited to a Sign-Up Genius page that lists the gift requests that our mission partners have shared with us. This year there will also be a Matthew 25 section that builds on the work we've done around homelessness, where church members can choose to assist a neighbor with rent or utility payments. You can mail gifts directly to the church or bring them on Sunday, December 7 from 12-2 or Monday, December 8 from 12-3.

Once gifts are chosen off of the Sign-Up Genius, we'll begin decorating our Giving Tree. Starting in Advent, each week we'll dress the tree on the chancel with an ornament for every present selected. By the end of Advent, we'll get to enjoy a tree festooned with decorations, each of which will represent a connection with one of our neighbors.

If you have any questions about the Giving Tree, don't hesitate to reach out to Pastor Caroline at ccupp@firstpreswc.com or 484.459.8220.

- Caroline Cupp

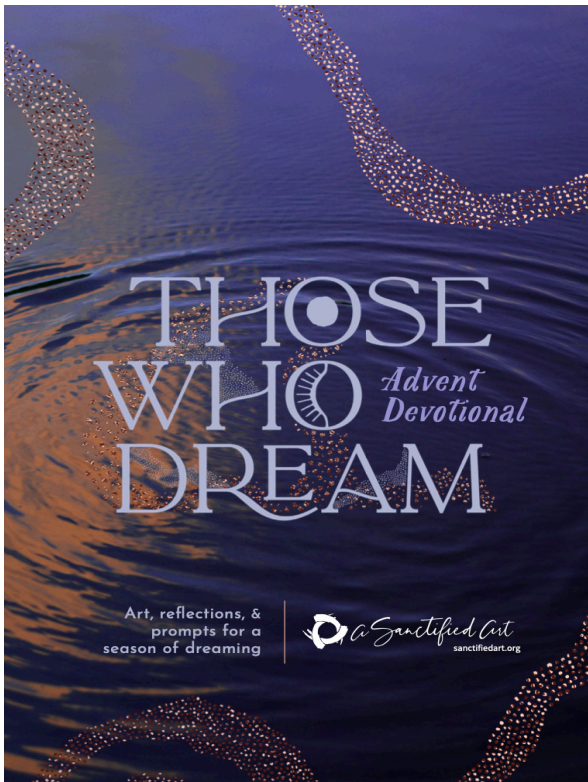


Comfort & Joy

John's Gospel opens with a statement that is also a promise: The light shines in the darkness, and the darkness has not overcome it. Despite what the Hallmark movies say, we know that the Advent season is a complex mixture of grief, remembrance, joy, hope, and yearning. It has long been a difficult time for people who are observing it alone, and for those mourning a loss. This year we're all grieving in some ways: grieving separation from loved ones, important life events deferred or canceled, grieving the loss of "church" as we know and expect it, and of course many of us are grieving the deaths of those we love, and the hundreds of thousands lost to this pandemic.

This year's Comfort and Joy Service will be held virtually on **December 13 at 4:00**, and will be available on our website through Christmas. It will be a time for us to come together to grieve and hope together, and to receive comfort in these challenging and sacred days. Even if you are not mourning a loss, consider joining us to receive rest for your spirit, and think of inviting someone to participate who may benefit from a quiet time of music and reflection during this season. For additional information, reach out to Pastor Caroline at ccupp@firstpreswc.com or 484-459-8220.

Advent 2020 Devotional Book



This year First Pres is offering a powerful Advent devotional book to help all the members of our community move meaningfully through this season. *Those Who Dream* is a full-color booklet that contains art, poetry, and reflections on the season of Advent. In the Introduction, the authors write, “Psalm 126 opens with the line: ‘When the Lord restored the fortunes of Zion, we were like those who dream.’ What does it look like to live as those who dream? How can we embody and bring forth God’s dreams? How do we dream of a better world when our current one feels harrowing and disorienting?”

As we prepare to bring 2020 to a close, this resource will help us look forward and dream, rooted in the hopes and prayers of the prophets and all those in the Christmas story who received a vision (a dream) from God and worked to bring it forth into the world.

If you would like to receive a copy of this devotion book, go to the Sign-Up tab of the church’s website (firstpreswc.com) or contact Sara Pantazes at spantazes@firstpreswc.com.

Anti-Racism Conversation

Save The Date: November’s Conversation with Dr. Lisa Croft

All are invited to gather on Zoom at 12:30 pm on **Sunday, November 15** for an anti-racism conversation led by Dr. Lisa Croft. Dr. Croft is a family physician and co-founder of Courageous Conversations About Race, a public conversation that started in 2015 to provide a forum for the West Chester community to discuss topics around race that have fractured our society.

Dr. Croft’s presentation will focus on the themes of healing and restoration - “Racial healing is to restore to wholeness, to repair damage, and to set right. Is racial healing possible? Can restoration truly be achieved?” We look forward to hearing her wisdom and reflecting in conversation with her after.

If you participated in the summer book studies, if you desire to listen and learn more, or if you are brand new to this topic, this will be an informative, challenging, and valuable event for you to attend. If you have any questions ahead of time, contact Director of Christian Education Sara Pantazes by calling the church office or emailing her at spantazes@firstpreswc.com.



Christmas Cards

Especially during the holidays, the physical distance from one another can feel especially hard. We are hoping to bring some Christmas cheer to our senior members with a Christmas Card Shower! If you would be interested in taking part, email Elizabeth Hess (ehess@firstpreswc.com) and she will send you three names and addresses to send cards.

Reflections from a Summer Book Study

Dear Church: A Love Letter from a Black Preacher to the Whitest Denomination in the U.S. by Lenny Duncan

This summer a group of eleven people read this provocative and profound book. We held onto our hats as we read Lenny Duncan's book to his beloved denomination, the Evangelical Lutheran Church of America. He calls it a love letter, because it was their love for him, a former street sex worker and person who had spent time in jail, that drew him to them, to Jesus, and ultimately to his calling as a pastor in the denomination. As he so beautifully wrote, "You (dear church) loved me. I loved you. You loved me first."

However, once you get past the love fest (which is genuine), he spares no words in highlighting what he sees as areas where the church needs to take a hard look at itself – racial issues found in liturgy and symbols in the church, LGBTQ issues, toxic masculinity and nationalism. He emphasizes that words do not match up with actions, and articulates the perspective and experiences of a man who is black and queer (the author's word), but was changed by the love and grace of God shown through his church, a church in Havertown, PA.

Here are some statements that group members shared as key learnings from the book:

- The Church is not dying; it is being reborn and refined to bring out the best in us. This gives us hope.
- By growing and evolving, the church is incorporating new viewpoints and can be open to all people by reaching out in inclusive ways (e.g. display banners that show welcoming to all).
- We need to be willing to include people who represent minority groups, welcoming them to church activities such as communion, Bible studies, and fellowship opportunities.
- It's not about who comes to church on Sunday. We need to go out in the community if we want to be inclusive and be the Church every day of the week in our daily lives (e.g. go to the Melton Center to tutor, or the University to interact with students).
- We need to listen to understand people, not form judgments that predispose us to cutting off communication and relationships.
- We need to be willing to say something if we witness statements or actions that put down or disparage others which requires vulnerability.
- It's important to move deliberately through these times of growth and outreach.
- If we do nothing, it contributes to racism. We need to be proactive.

Our group had lively discussions. We did not always agree with him or with each other. However, most of us would say it was a good thing for us to hear the words of a Christian brother who has had and will continue to have life experiences that are much different than our own. In the end, the author calls us to "Above all, Love", because we were first loved by God and often that love was/is expressed through His church. That's us at the corner of Miner and Darlington in West Chester.

Caroline's 5-Year Anniversary



Pastor Caroline joined the First Pres staff in the fall of 2015, and in honor of her five-year anniversary, the Personnel Committee, with help from a few church members, put together a small surprise to help celebrate! She was presented with a gift basket, which included a gift certificate for Andrew the Chef catered dinners, some items for pampering, and a little something for Caroline and Kevin's three-year-old son, Henry. Thank you to all the church members and friends who sent in a card for the card shower. And special thanks to Caroline for her faithful and dedicated service to our church!



A Note From Caroline:

Dear Church Family,

I was surprised and delighted by the card shower and lovely gifts that I received from you all in honor of our five years together. Serving alongside you has been one of the great joys of my life; every day I wake up grateful that God has called me to ministry at First Pres. Thank you for your kind words and support, and I look forward to learning and growing with you for years to come!

Warmly,
Caroline

Digital Sunday School Continues

Kids are learning to learn online in all sorts of ways this fall, and that goes for Sunday School at First Pres, too! We are getting creative and doing our best to make the digital lessons both engaging and faith enriching.

Every Sunday, one video lesson is sent out for preschoolers and a second lesson for K-5th graders. Each class also gets to meet live on Zoom one Sunday each month. This provides time for kids to maintain connections with their friends and their teachers and learn the day's lesson together. It has been great to see their smiling faces and hear their beautiful voices again!



Church Street Towers

First Crew and Our Church Team Up to Enhance Their Facility

At the beginning of the 2020 year, a resident at Church Street Towers, a public housing unit for elderly and disabled tenants, contacted First Crew to request assistance to repair furniture on their porch where they enjoy sharing their time. Following a COVID delay, it was determined by First Crew that the furniture was beyond repair. First Crew agreed to provide assistance in helping to raise funds for new furniture that would meet their needs. We approached the Housing Authority of Chester County who agreed to commit \$3K of matching funds which our church subsequently committed to match. With that as a foundation, First Crew worked with Church Street Towers to assist them in raising the additional funds needed from local organizations and churches. We are pleased to report that the fund-raising portion of the project is complete. When implemented, the "CST Project" will include placement of new furniture, cleaning and repairing of porch walls and the addition of some items of beautification such as planter boxes or hangings. We anticipate that the Youth of our church will also be involved in the implementation phases of the project.

Dawn M. Douglass-Marion, Church Street Towers, Resident Council, PR and West Chester Community Good Neighbors, President wrote "The ability of First Presbyterian's leadership, members and First Crew to see the dignity of our residents and be willing to help enhance the living environment of Church Street Towers is truly of God. Thank you from the bottom of our hearts."

Our church is blessed to be a blessing,
Jim Serum

What Our Students Are Up To...

For the majority of the summer and now into the fall, our youth program has moved back into a hybrid meeting format. We've offered both digital and in-person gatherings at outdoor locations in order to help everyone feel comfortable and still gather safely.

While fall kickoff brought the typical "Let's get back to business" mentality for faith development opportunities, our leaders recognized that there was a strong need to allow students space to simply gather. We decided to shift our Sunday programming to incorporate more opportunities for students to engage in conversation while we had "themed days" or hosted cornhole tournaments, etc. All of this in an attempt to provide them room to build relationships with each other.

Additionally, in order to help this year feel a bit more typical, we decided to host our own, socially distant weekend retreat where we focused on reidentifying and reconnecting ourselves with God during this time. Many of our lessons and activities focused on ways that we can incorporate moments of connection into our daily lives.

We're all taking this one day at a time. It's an anxious time and a stressful season for many. While many of our prayer lists are long, I'd encourage you to continue to hold in your prayers our students, their families, teachers, and all working to safely reopen school. The more prayer and support we can provide to them, the better!



New Members



Trisha Minicozzi



Tom and Suzy DeGeorge



Carol Jerrehian

We are happy to welcome four new members to First Presbyterian! Please email Elizabeth Hess (ehess@firstpreswc.com) for their emails if you'd like to send them a note to welcome them.

Presbyterian Women Honor Margaret Barnard Chalfant



Presbyterian Women held a dedication on Sunday, September 27, to honor Margaret Barnard Chalfant, one of its founding members, and the many contributions she made to the organization.

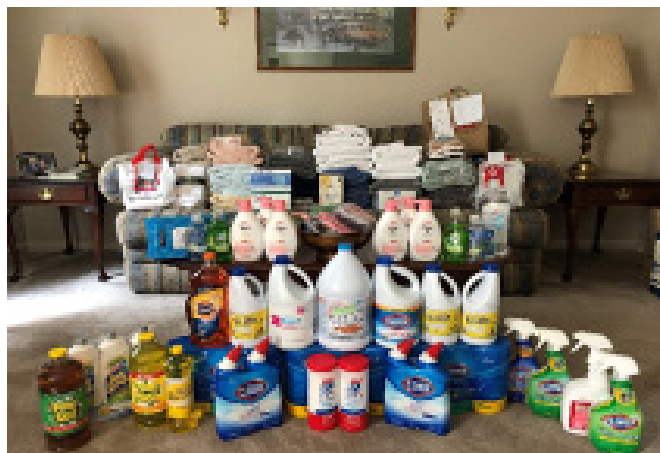
A hibiscus "Blushing Bride" was planted in her honor.

Presbyterian Women

Presbyterian Women Support Domestic Violence Center of Chester County

Presbyterian Women of First Presbyterian Church conducted their annual collection through the month of August in support of the Domestic Violence Center of Chester County. This year the items most needed were towels and wash cloths, cleaning supplies, masks, and gift cards. The outpouring of love and support can be seen by the extreme generosity of our women's group.

The Domestic Violence Center of Chester County (DVCCC) serves our community by offering a safe place for individuals who may not feel safe at home. Among the free and confidential services they offer are counseling, housing programs, legal assistance, and education & outreach while providing care and compassion to those in need.



A Letter of Thanks

Dear First Presbyterian Church:

ACT in Faith has been blessed to have your support since our inception 10 years ago. You have supported us with time, talent, and treasure us ever since.

Your ongoing support has helped us provide the important gap services that, left unfilled, become debilitating barriers that compromise people's household stability and employment, as well as their ability to access some of life's most basic needs such as groceries, medical care, and clothing. 2020 has been a year of unprecedented devastation on a global scale. Its impact on our community can be seen through the needs of those who seek our services.

It is with no exaggeration that I say, ACT in Faith would not be where it is today, without the support of your congregation. And while we are still in the throes of our efforts to keep-up with the increased demands of 2020, it is your decade of support that has positioned us to be the relied-upon community resource that we are today. In addition, your support these past 6 months has gone a long way towards helping us provide COVID relief to those experiencing pandemic-related life disruptions. In these times it's easy to focus on fear, sorrow, and loss. Instead, I ask that you to focus on the hope and love that your congregation has brought to the lives of so many in our community over the last 10 years, as well as the overwhelming gratitude that fills our hearts and the hearts of those we serve. On behalf of everyone at ACT in Faith and the community we collectively serve, God Bless you!

Sincerely,
Hallie Romanowski
Executive Director, ACT in Faith of Greater West Chester



Kathy Flamm Memorial Scholarship

Kathy was a longtime member of First Pres, a leader in our parish nursing program, and active volunteer at CVIM. She died earlier this year from COVID-19, which she contracted while caring for senior citizens. In gratitude for her life and service, a scholarship has been set up by Kathy's friends and family to support Henderson High School students who are pursuing a career in nursing. To learn more, visit kathyclarkflamm.com/scholarship.



Young Justice Builders Club



Elementary aged children and their grown-ups are invited to gather on Zoom at noon next **Sunday, November 8 at 12:00 p.m.** We'll work together to look back at the year, talk about what injustices we have witnessed (and maybe experienced) and spend some time bringing all of that to God through a lament exercise. Our children have been holding a lot this year, and this time is designed to show them how we can incorporate God into our mental processing during stressful times. Please contact Sara Pantazes at spantazes@firstpreswc.com with any questions.

Financial Updates

2020 Contributions

Current
\$805,479

Goal
\$1,065,659

The above shows the giving amount as of 10/28/2020 compared to the 2020 full year goal. This chart will be presented each week to keep the congregation well-informed of our progress. Further details can be found on the Financial Reporting page on our website.

2021 Pledges

Current
\$653,586

Goal
\$956,064

The above shows the amount pledged as of 10/28/2020 toward the 2021 pledge goal. The pledge goal reflects pledges only and does not include non-pledge contributions.

Where Do People Learn About Money?

Where do people learn about money? Where do they learn the values and standards that guide their decisions about what to save, what to spend and what to give? We are naive to think that the church is the only one who has a message and is trying to convey that message. There is a wonderfully disturbing book entitled, *Affluenza: The All-Consuming Epidemic*, by John De Graff (Berrett-Koehler Publishers). According to De Graff, most people are learning in the wrong places.

Advertisers are pulling out all the stops to reach us with their “financial stewardship”—that is to buy their products. From 1980 to 1997, the amount spent on children’s advertising alone rose from \$100 million to \$1.5 billion per year. The average twelve-year-old in the United States spends forty-eight hours each week exposed to commercial messages. Today’s children are exposed to up to 200 commercials a day! You see, we are not the only ones trying to teach people how to use their money.

And the advertising is working. In 2017, the average American household carried \$6,354 in credit card debt. Less than a third of Americans pay off their credit card balances each month. Our church members are exposed daily to countless advertisements and media pleas—attempts to equate “stuff” with happiness, security and love.

The church is a better place to learn about money—how to counteract the cultural mores, and how to use our money in ways that give us something of lasting value. But if we do not talk about money in the church, we are, in fact, relegating our responsibility to the advertisers and the culture that seeks to do us harm. We would neglect the very sheep that Jesus gave us and told us to feed.

This year’s Annual Fund Campaign is entitled, “Faithfully Connected.” One of the many things that I am grateful for is this congregation’s willingness to talk about the things that matter to our members. We take seriously and prayerfully this life entrusted to us by God, and we seek ways to help each other inspire and improve the way we live. God’s grace is a good guide for the way we live—and give. We don’t give in order to earn God’s grace or the church’s acceptance. Rather we give because God has already given to us infinite love and unconditional grace—and we get the chance to share this love and grace within this community of faith. We are blessed, indeed!

It’s not too late to commit. You can still make a pledge to support next year’s Annual Fund, the primary source of funding our ongoing ministry and mission. If you have not yet done so, I hope that each of you will fill out a Pledge Card and mail it to church, or go online at www.firstpreswc.com/pledge, so that you can share in this time of celebration and commitment to continue serving God—here and around our world.

“Faithfully Connected...” What a great idea!



Bob Smith
Moderator of Session’s Finance Committee



Christmas Poinsettias

We will be offering the opportunity to purchase poinsettias this Christmas season in memory of a loved one or in honor of someone special. While some of the poinsettias will be decorating the sanctuary, we will also be partnering with local organizations to provide some holiday cheer to those in care facilities. The donation is **\$12 per plant**. The deadline for ordering is **December 13th**. There are several ways to order them: **1.** Complete the online form at firstpreswc.com/poinsettias starting November 15th. **2.** call the church office at 610-696-0554 and leave a message, or **3.** fill out the form below and mail it to the church - attn: Karen Goldstein.

CHRISTMAS POINSETTIAS

Name

Phone

Amount Enclosed (\$12 each)

In Memory/Honor of:

COMING UP @ FIRST PRES

- November 1, 8, and 15 – In-person Worship Pilot Services – 8:00 a.m.
- November 8 – Young Justice Builder's Club – 12:00 p.m.
- November 15 – Anti-Racism Conversation with Dr. Lisa Croft – 12:30 p.m.
- November 22 – Pastoral Transition Prayer Gathering – 10:15 a.m.
- December 6 – Virtual Candlelight Concert – 4:00 p.m.
- December 13 – Comfort & Joy Service – 4:00 p.m.
- December 20 – Pastoral Transition Prayer Gathering – 10:15 a.m.
- December 24 – Christmas Eve Services (5:00, 7:00, & 10:00 p.m.)

**For a full calendar of events, visit
www.firstpreswc.com or contact the church office.**

In Memoriam

- Daniel T. Ollice, member from March 28, 2011 to March 19, 2020
- Daniel J. Kohler, member from May 30, 1979 to August 14, 2020
- Julie B. Mars, member from June 25, 1980 to August 19, 2020
- John T. Ottinger, member from October 2, 1963 to September 13, 2020
- Douglas L. Bracher, member from February 23, 1998 to October 13, 2020
- Judy Wellons, member from September 30, 2012 to October 16, 2020

The sympathy and prayers of the congregation are extended to:

- Rita Ollice and family in the death of her husband, Daniel
- Connie Kohler and family in the death of her son, Daniel
- Rick Mars and family in the death of his wife, Julie
- The family of John Ottinger
- Dan, Emily, Olivia and Julia Campbell and family in the death of Dan's aunt and Emily, Olivia and Julia's great aunt
- Karl and Vicki Schroeder and family in the death of Vicki's father
- Barbara Snyder and family in the death of her uncle
- Sandra Bracher and family in the death of her husband, Douglas
- The family of Judy Wellons
- Jill and Domenic D'Ginto and family in the death of Jill's father

We give thanks for the birth of:

- Ivy Faye Quinlan, daughter of Dana Rutledge
- Willa Clarke Abbot, granddaughter of Franny and Franny Abbott

FINANCIAL OVERVIEW

	September Actual	September Budget	Year to Date Actual	Year to Date Budget	Full Year Budget
Income	\$77,302	\$87,472	\$766,412	\$861,200	\$1,192,099
Expenses	\$86,193	\$100,322	\$801,403	\$910,953	\$1,192,099
Difference	(\$8,891)	(\$12,850)	(\$34,991)	(\$49,753)	\$0

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