

Meeting Tuesday, Oct. 14, 2025 at 5:30 PM

Present: Faith Stewart, Denean Emerson, Jill Schwab, Marsha Long, Paul Tsujimoto, Scott Sackett, Emily Zayac, Jacqueline Gertner, Sue Feldbauer and Brad Weaver. Tina Dalton was also present.

Excused: Lauren Mosgrove

1. Call to order at 5:30 PM
2. Public Comments - None
3. Friends' Report - None
4. Minutes of the September Meeting
 - a. Motion to approve the September minutes by Paul Tsujimoto, second by Brad Scott Sackett. Motion passes.
5. Financial Officer's Report
 - a. Key items are donations from the Friends, payment for a new copier, fraud charges, and the final grant payment for the Children's Area.
 - b. Motion to accept the financial officer's report by Emily Zayac, second by Denean Emerson. Motion passes.
6. Corresponding Secretary
 - a. Invitations to A Many Splendored Evening and Keep the Palmer Rockin'
 - b. Library will donate baskets to both events
7. Director's Report
 - a. See attached
8. Committee Reports
 - a. Planning - None
 - b. Finance
 - i. Motion for the library to reimburse the endowment in the amount of \$68,962.00 by Emily Zayac, second by Brad Weaver. Motion passes.
 1. These funds will repay the endowment for
 - a. \$19,481.00 which was borrowed while we awaited our final construction aid payment
 - b. \$19,481.00 which was mistakenly paid out to the library in August as construction expenses. The library did not immediately repay the endowment because the funds were needed for August operating costs
 - c. \$30,000.00 which was borrowed for September operating expenses.
 - c. Bldgs/Grounds - None
 - d. Personnel - None
 - e. Policy - None
 - f. Liaison with Friends - None
 - g. Education
 - i. Gather & Grow on Dec. 5
 - h. Ad Hoc - Nominating

- i. Will meet again to put together a vote for new officers in Dec. and to continue to recruit new trustees

9. Unfinished Business

- a. Storage shelf in back hallway - waiting on funding and looking at potential contractors
- b. SAM grant - submitted new proposals for heap pump, sidewalks, and community room renovations. Tina will follow up with the SAM grant office.

10. New Business

- a. Motion to accept resignation of Lauren Mosgrove as chief financial officer and trustee, effective after Nov. 10 meeting by Scott Sackett, second by Paul Tsujimoto. Motion passes.
- b. Motion to appoint Emily Zayac as financial officer by Faith Stewart, second by Marsha Long effective after Nov. 10 meeting. Motion passes.

11. Adjournment at 6:05 PM

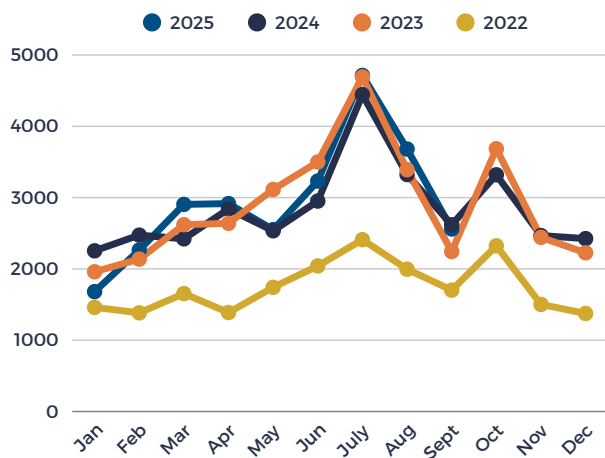
- a. Motion to adjourn by Jacqueline Gertner, second by Scott Sackett. Motion passes.

Cuba Circulating Library

SEPTEMBER 2025 DIRECTOR'S REPORT



Patron Visits



"FREE FOR ALL" DOCUMENTARY

On Sept. 24, we hosted a screening of the documentary "Free for All: The Public Library." This inspirational movie taught about the history of public libraries in the United States, as well as their role in protecting information, free speech, and our first amendment rights. After the movie, Brad, Faith, Emily, Cherilyn, and I participated in a quiz show game with the audience members. There were about 10 people in attendance. We even had a couple people who dressed up as their favorite librarian and book characters.

EQUIPMENT DISPOSAL

The old Kyocera copier sold for \$180 on Facebook Marketplace. I will put these funds towards the roof replacement project.

PATRON NUMBERS

For the month of September we had **2560** visitors to the library. We created **36** new library card sign ups, partially a result of a big push for Library Card Sign Up Month as well as Cherilyn's start-of-the-school-year visits. We had **2403** items checked out in September.

19

Onsite
Programs

219

Programs
Attendees

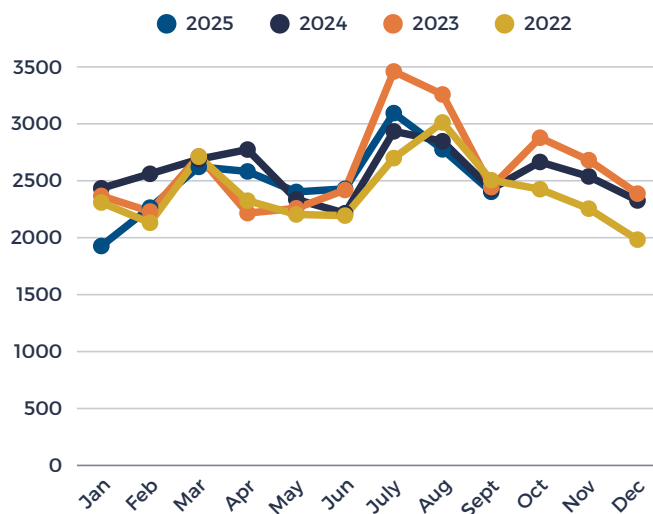
15

Outreach
Visits

300

Outreach
Attendees

Circulation



2043

Items checked out
in September

566

eContent accessed
in September

117

Public computer
sessions in September

262

Holds filled
in September

806

Visits to website
in September

2776

Items checked out
in August

693

eContent accessed
in August

235

Public computer
sessions in August

320

Holds filled
in August

892

Visits to website
in August

Professional Development

On Sept. 11, I attended a webinar on "The Ultimate AI Policy for your Library" presented by attorney Stephanie Cole Adams. Cole supplied a template policy which we can develop to our needs. I've shared this with the policy committee and we will be working on this in the future. On Oct. 29, I'm attending a workshop on Collection Development in the Age of AI, which is another aspect to consider when developing this policy.

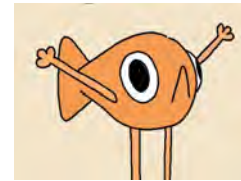
On Sept. 27, Officer Frank Schostick from the Cuba Police Department trained library staff on Conflict De-escalation in the Workplace. We learned important customer service and communication skills, as well as how to interpret body language. This was our annual staff development for the year.



Community Involvement

On Sept. 5, I had the opportunity to do storytime at the Wellsville Library. They are between children librarians at the moment and have asked "Area All-Stars" to come in each week to do storytime.

Sept. 20-21 was the Garlic Festival. As Treasurer of the Chamber of Commerce, this weekend represents my busiest and most demanding weekend of the year. I spent a lot of time researching and reorganizing how the financial aspect of the Festival worked this year, and I'm quite happy with how smoothly everything ran. Between vendors, volunteers, entertainers, and attendees, over 10,000 people attended the Garlic Festival this year.



2025 STLS Annual Meeting

Staff from Cuba Library attended the STLS Annual Meeting on Oct. 3, where Board President Faith Stewart received the Library Lion Award, which recognizes a person or group who has demonstrated a passion for and long-term commitment to libraries. We also received the Best Use of Social Media Award for staff members Ry Peacock and Shauna Comes and their use of TikTok to promote library services and engage with the public. In particular, the Le Poisson Steve and The Office parody videos received recognition.

Upcoming Programs

- Oct. 14-28 - Book Character Pumpkin Decorating Contest
- Tues, Oct. 14 @ 6:30 - Main Street Ghost Hunt with Ry Peacock
- Thur, Oct. 16 @ 6:30 - How to Plan Your Funeral with Mark Rinker
- Fri, Oct. 17 @ 7:00 - Library After Hours (Games, Legos, Mocktails, VR Headsets, Make Friends!)
- Tues, Oct. 21 @ 6:30 - Jane Austen Book Club
- Wed, Nov. 5 @ 6:30 - Expecting the Unexpected: Advance Planning with Erin Rinker

Cuba Circulating Library Association

Budget vs. Actuals: 2025 - FY25 P&L

January - September, 2025

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
Revenue				
4003 School Income		295,145.00	295,145.00	100.00 %
4004 Local Lib Services Aid		1,745.00	1,745.00	100.00 %
4017 Memorials/Gifts	2,589.41		-2,589.41	
4020 Meeting Room Fee	625.00	1,100.00	475.00	43.18 %
4100 Other Income	1,651.90		-1,651.90	
Book Replacement	219.00		-219.00	
Copies Income	1,400.60	2,600.00	1,199.40	46.13 %
Donation Box	1,380.85	3,000.00	1,619.15	53.97 %
Fines	197.00	250.00	53.00	21.20 %
Misc Income	651.82	0.00	-651.82	
Total 4100 Other Income	5,501.17	5,850.00	348.83	5.96 %
4200 Restricted Funds Revenue	6,165.00		-6,165.00	
Adult Programs	175.00		-175.00	
Arts Grant	3,578.89		-3,578.89	
Friends	5,100.00	5,000.00	-100.00	-2.00 %
Grant - STLS	900.00		-900.00	
Manley Grant	4,000.00		-4,000.00	
United Way	2,500.00		-2,500.00	
Total 4200 Restricted Funds Revenue	22,418.89	5,000.00	-17,418.89	-348.38 %
4500 Investment Income				
Dividend Income	11,780.52		-11,780.52	
Interest Income	279.98		-279.98	
Morgan Stanley				
Adams Memorial	500.00	500.00	0.00	0.00 %
Endowment Fund	200,684.91	32,877.00	-167,807.91	-510.41 %
Total Morgan Stanley	201,184.91	33,377.00	-167,807.91	-502.77 %
Realized Gain/Loss on Investments	117,188.11		-117,188.11	
Unrealized Gain/Loss on Investments	-23,584.21		23,584.21	
Total 4500 Investment Income	306,849.31	33,377.00	-273,472.31	-819.34 %
Budget Carryover		0.00	0.00	
Total Revenue	\$337,983.78	\$342,217.00	\$4,233.22	1.24 %
GROSS PROFIT	\$337,983.78	\$342,217.00	\$4,233.22	1.24 %
Expenditures				
6100 Payroll Expenses				
6101 Wages	130,810.92	196,158.00	65,347.08	33.31 %
6102 Taxes	-0.04		0.04	
Payroll Tax	10,385.70	15,241.00	4,855.30	31.86 %
SUTA	1,434.37	2,430.00	995.63	40.97 %
Total 6102 Taxes	11,820.03	17,671.00	5,850.97	33.11 %
6103 Employee Benefits				
Company Contributions				

Cuba Circulating Library Association

Budget vs. Actuals: 2025 - FY25 P&L

January - September, 2025

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
Retirement	3,347.29	5,466.00	2,118.71	38.76 %
Total Company Contributions	3,347.29	5,466.00	2,118.71	38.76 %
Health Insurance	4,500.00	6,000.00	1,500.00	25.00 %
Total 6103 Employee Benefits	7,847.29	11,466.00	3,618.71	31.56 %
6105 Ins - Disability		1,080.00	1,080.00	100.00 %
Total 6100 Payroll Expenses	150,478.24	226,375.00	75,896.76	33.53 %
6200 Library Materials				
6205 Books-J	4,163.53	5,500.00	1,336.47	24.30 %
6210 Books-A	7,376.01	8,500.00	1,123.99	13.22 %
6220 Serials	1,381.92	1,500.00	118.08	7.87 %
6230 Audio	526.38	800.00	273.62	34.20 %
6240 Equipment	1,030.50	2,000.00	969.50	48.48 %
6250 Digital Books	3,701.00	3,701.00	0.00	0.00 %
6260 DVD	948.35	1,500.00	551.65	36.78 %
6270 Video Games	359.67	1,200.00	840.33	70.03 %
6280 Adult Programming	2,076.88	2,500.00	423.12	16.92 %
6285 Childrens Programming	957.40	1,500.00	542.60	36.17 %
6290 STLS cost share	11,099.00	11,099.00	0.00	0.00 %
Total 6200 Library Materials	33,620.64	39,800.00	6,179.36	15.53 %
6202 Book Replacement	73.75		-73.75	
6300 Restricted Fund Spending				
6310 Arts Grant Expense	3,825.39		-3,825.39	
6315 ALA Grant	122.97		-122.97	
6320 Friends Expense	10,506.27		-10,506.27	
6330 Manley Grant expense	4,741.75		-4,741.75	
6350 Wilday Grant	446.49		-446.49	
6355 STLS Outreach	2,709.84		-2,709.84	
6368 Martin Grant	255.97		-255.97	
6370 Memorials & Gifts	2,084.28		-2,084.28	
6390 United Way Grant	2,225.67		-2,225.67	
Total 6300 Restricted Fund Spending	26,918.63		-26,918.63	
6410 Advertisement	91.66	300.00	208.34	69.45 %
6415 Bank fees	62.07	250.00	187.93	75.17 %
6420 Custodial supplies	555.08	900.00	344.92	38.32 %
6425 Discretionary Fund	-354.38	1,000.00	1,354.38	135.44 %
6430 Insurance	-23.00		23.00	
Ins - Liability Insurance		966.00	966.00	100.00 %
Ins - Property	7,743.04	7,376.00	-367.04	-4.98 %
Ins - Workman's Comp	1,383.00	2,125.00	742.00	34.92 %
Total 6430 Insurance	9,103.04	10,467.00	1,363.96	13.03 %
6440 Investment Fee	2,653.14		-2,653.14	
6445 Library supplies	2,159.47	2,000.00	-159.47	-7.97 %

Cuba Circulating Library Association

Budget vs. Actuals: 2025 - FY25 P&L

January - September, 2025

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
Library Equipment	1,000.75	1,200.00	199.25	16.60 %
Total 6445 Library supplies	3,160.22	3,200.00	39.78	1.24 %
6447 Membership	1,245.00	1,000.00	-245.00	-24.50 %
6450 Postage	214.42	500.00	285.58	57.12 %
6455 Processing Fee	634.66	1,000.00	365.34	36.53 %
6460 Personal Protection Supplies		500.00	500.00	100.00 %
6465 Repairs/Building & Grounds	4,714.10	9,000.00	4,285.90	47.62 %
6470 Services		0.00	0.00	
Alarm System - Doyle	1,950.98	2,100.00	149.02	7.10 %
Argentieries	191.00	175.00	-16.00	-9.14 %
Attorney	1,912.50	3,000.00	1,087.50	36.25 %
Audit	3,000.00	5,500.00	2,500.00	45.45 %
Bookkeeper	6,075.00	9,000.00	2,925.00	32.50 %
Copier Acme	534.83	2,000.00	1,465.17	73.26 %
Fire Extinguishers	160.00	50.00	-110.00	-220.00 %
Fire Place Clean		200.00	200.00	100.00 %
Gutters Cleaned		350.00	350.00	100.00 %
Hotspots	2,249.06	3,300.00	1,050.94	31.85 %
Patriot Microfilm		0.00	0.00	
Rug Shampoos		0.00	0.00	
Tax Filing (990)	750.00	750.00	0.00	0.00 %
Water Softener	174.95	700.00	525.05	75.01 %
Window Cleaner		500.00	500.00	100.00 %
Total 6470 Services	16,998.32	27,625.00	10,626.68	38.47 %
6480 Train/conference	361.54	2,000.00	1,638.46	81.92 %
6485 Travel	1,843.52	4,500.00	2,656.48	59.03 %
6490 Utilities				
Electric	4,119.18	6,000.00	1,880.82	31.35 %
Extended Broadband	1,350.00	1,800.00	450.00	25.00 %
Fuel	2,345.43	4,000.00	1,654.57	41.36 %
Phone	1,029.83	2,000.00	970.17	48.51 %
Total 6490 Utilities	8,844.44	13,800.00	4,955.56	35.91 %
Total Expenditures	\$261,218.09	\$342,217.00	\$80,998.91	23.67 %
NET OPERATING REVENUE	\$76,765.69	\$0.00	\$ -76,765.69	0.00%
Other Expenditures				
Children's Area Remodel (Net)				
Children's Area Remodel Donations	-4,200.00		4,200.00	
Children's Area Remodel Expenses	212,409.57		-212,409.57	
Children's Area Remodel Funds	-175,729.00		175,729.00	
Total Children's Area Remodel (Net)	32,480.57		-32,480.57	
Endowment Spending	30,000.00		-30,000.00	
Total Other Expenditures	\$62,480.57	\$0.00	\$ -62,480.57	0.00%

Cuba Circulating Library Association

Budget vs. Actuals: 2025 - FY25 P&L

January - September, 2025

	TOTAL			
	ACTUAL	BUDGET	REMAINING	% REMAINING
NET OTHER REVENUE	\$ -62,480.57	\$0.00	\$62,480.57	0.00%
NET REVENUE	\$14,285.12	\$0.00	\$ -14,285.12	0.00%

Statement of Activity

Cuba Circulating Library Association

September 2025

DISTRIBUTION ACCOUNT	TOTAL	
	SEP 1 - SEP 30 2025	SEP 1 - SEP 30 2024 (PY)
Income		
4017 Memorials/Gifts	100.00	438.00
4020 Meeting Room Fee	100.00	125.00
4100 Other Income	\$180.00	
Book Replacement	35.96	21.00
Copies Income	130.80	203.05
Donation Box	17.00	18.00
Fines	24.00	32.00
Misc Income	25.60	45.50
Arts		30.00
Total for 4100 Other Income	\$413.36	\$349.55
4200 Restricted Funds Revenue	\$6,065.00	
Friends	1,360.00	2,305.97
Arts Grant		4,310.00
Total for 4200 Restricted Funds Revenue	\$7,425.00	\$6,615.97
4500 Investment Income		
Dividend Income	1,531.40	3,336.75
Interest Income	21.08	45.36
Morgan Stanley		
Endowment Fund	49,481.00	10,000.00
Total for Morgan Stanley	\$49,481.00	\$10,000.00
Realized Gain/Loss on Investments	6,019.48	
Unrealized Gain/Loss on Investments	9,055.13	
Total for 4500 Investment Income	\$66,108.09	\$13,382.11
Total for Income	\$74,146.45	\$20,910.63
Cost of Goods Sold		
Gross Profit	\$74,146.45	\$20,910.63
Expenses		
6100 Payroll Expenses		
6101 Wages	14,201.56	13,221.60
6102 Taxes	\$0.00	\$0.00
Payroll Tax	1,128.50	1,049.69
SUTA	47.20	40.58
Total for 6102 Taxes	\$1,175.70	\$1,090.27

Statement of Activity

Cuba Circulating Library Association

September 2025

DISTRIBUTION ACCOUNT	TOTAL	
	SEP 1 - SEP 30 2025	SEP 1 - SEP 30 2024 (PY)
6103 Employee Benefits		
Company Contributions		
Retirement	339.40	357.74
Total for Company Contributions	\$339.40	\$357.74
Health Insurance	500.00	500.00
Total for 6103 Employee Benefits	\$839.40	\$857.74
Total for 6100 Payroll Expenses	\$16,216.66	\$15,169.61
6200 Library Materials		
6205 Books-J	627.32	455.38
6210 Books-A	1,158.90	754.05
6220 Serials	179.99	179.99
6240 Equipment	931.00	
6260 DVD	21.96	205.16
6280 Adult Programming	430.62	300.00
6230 Audio		71.59
6285 Childrens Programming		119.92
Total for 6200 Library Materials	\$3,349.79	\$2,086.09
6300 Restricted Fund Spending		
6310 Arts Grant Expense	1,517.50	378.00
6320 Friends Expense	6,065.00	
6330 Manley Grant expense	4,434.00	
6370 Memorials & Gifts	304.50	262.25
6390 United Way Grant	346.85	159.29
6305 Adult Programs (deleted)		404.90
6315 ALA Grant		1,334.09
6350 Wilday Grant		105.39
6368 Martin Grant		44.47
Total for 6300 Restricted Fund Spending	\$12,667.85	\$2,688.39
6415 Bank fees	1.00	
6420 Custodial supplies	115.81	
6425 Discretionary Fund	-1,342.50	54.90
6440 Investment Fee	527.86	
6445 Library supplies	\$459.04	\$19.70
Library Equipment	129.01	
Total for 6445 Library supplies	\$588.05	\$19.70
6450 Postage	33.10	4.40
6455 Processing Fee	98.01	73.26
6465 Repairs/Building & Grounds	2,056.26	1,375.93

Statement of Activity

Cuba Circulating Library Association

September 2025

DISTRIBUTION ACCOUNT	TOTAL	
	SEP 1 - SEP 30 2025	SEP 1 - SEP 30 2024 (PY)
6470 Services		
Argentieries	17.00	24.00
Bookkeeper	675.00	675.00
Fire Extinguishers	160.00	
Hotspots	159.41	159.41
Water Softener	37.60	124.35
Copier Acme		148.61
Total for 6470 Services	\$1,049.01	\$1,131.37
6480 Train/conference	56.65	431.10
6485 Travel	65.80	26.80
6490 Utilities		
Fuel	263.00	232.00
Phone	50.00	142.89
Electric		669.72
Total for 6490 Utilities	\$313.00	\$1,044.61
6202 Book Replacement		21.07
6410 Advertisement		101.20
6435 Interest Expense		0.88
Total for Expenses	\$35,796.35	\$24,229.31
Net Operating Income	\$38,350.10	-\$3,318.68
Other Income		
Other Expenses		
Endowment Spending	30,000.00	
Children's Area Remodel (Net)		
Children's Area Remodel Donations		-449.59
Total for Children's Area Remodel (Net)		-\$449.59
Total for Other Expenses	\$30,000.00	-\$449.59
Net Other Income	-\$30,000.00	\$449.59
Net Income	\$8,350.10	-\$2,869.09

Statement of Financial Position

Cuba Circulating Library Association

As of September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF SEPTEMBER 30, 2025	AS OF SEPTEMBER 30, 2024 (PY)
Assets		
Current Assets		
Bank Accounts		
1020 Five Star	23,649.91	21,892.69
1080 Money Market	6,300.50	
1090 Savings	0.00	6,289.49
Total for Bank Accounts	\$29,950.41	\$28,182.18
Accounts Receivable		
1500 Bequest receivable	0.00	0.00
Total for Accounts Receivable	\$0.00	\$0.00
Other Current Assets		
1300 Investments - cash	0.00	0.00
1303 Endowment Investment	\$0.00	\$0.00
American Balanced A	0.00	30,921.57
American Cap Inc Builder A	0.00	98,471.85
American Cap World Growth & Inc	0.00	64,645.35
American Fundamental Inv A	0.00	49,672.66
American Funds Mortgage A	0.00	21,085.26
American Global Balanced A	0.00	90,485.44
American Inc Fd of America A	0.00	93,501.78
American Intm Bd Fd of Amer A	0.00	17,261.05
American Inv Co of Amer A	0.00	22,558.87
American Short-Term Bond A	0.00	20,936.91
American WA Mutual A	0.00	103,059.19
Cash, BDP, and Money Market Fds	4,296.19	13.48
Cost of Securities	569,013.04	
Savings	0.00	5,424.22
Stocks	0.00	1,034.79
Unrealized Gain/Loss	87,846.72	162,158.88
Total for 1303 Endowment Investment	\$661,155.95	\$781,231.30
1306 Adams Mem Book Fund Investment	\$0.00	\$0.00
American Cap Inc Builder A	0.00	6,305.79
American Inc Fd of America A	0.00	7,105.35
Cash, BDP, and Money Market Fds	123.54	-103.39
Cost of Securities	16,276.16	
Unrealized Gain/Loss	2,628.98	3,335.32
Total for 1306 Adams Mem Book Fund Investment	\$19,028.68	\$16,643.07
1400 Prepaid Fee	833.09	0.00

Statement of Financial Position

Cuba Circulating Library Association

As of September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF SEPTEMBER 30, 2025	AS OF SEPTEMBER 30, 2024 (PY)
Repayment		
Christmas Gift Card	0.00	0.00
Travel Reimbursement	0.00	0.00
Total for Repayment	\$0.00	\$0.00
Total for Other Current Assets	\$681,017.72	\$797,874.37
Total for Current Assets	\$710,968.13	\$826,056.55
Fixed Assets		
1520 Building and equipment	\$1,109,253.53	\$996,558.04
Elevator Replacement	41,645.00	41,645.00
Total for 1520 Building and equipment	\$1,150,898.53	\$1,038,203.04
1525 A/D Building and equipment	-534,255.44	-502,731.47
1526 Capital Improvement	0.00	0.00
1530 Furniture and Fixtures	117,419.00	117,419.00
1535 A/D Furniture and Fixtures	-116,542.55	-114,119.20
Land	46,763.00	46,763.00
Total for Fixed Assets	\$664,282.54	\$585,534.37
Other Assets		
1000 Friends Cash	0.00	0.00
Total for Other Assets	\$0.00	\$0.00
Total for Assets	\$1,375,250.67	\$1,411,590.92
Liabilities and Equity		
Liabilities		
Current Liabilities		
Accounts Payable		
2001 Accounts Payable	0.00	675.00
Total for Accounts Payable	\$0.00	\$675.00
Credit Cards		
5662 Bank Of America	0.00	0.00
Total for Credit Cards	\$0.00	\$0.00
Other Current Liabilities		
2100 Payroll Liabilities	-\$0.01	\$0.00
American Funds	0.00	1,426.34
Federal Taxes (941/944)	0.00	0.00
NYS Employment Taxes	0.00	140.89
NYS Income Tax	0.00	0.00
NYS Taxes	0.00	0.00
Payroll Liability	0.00	0.00
Payroll Tax Federal	0.00	0.00

Statement of Financial Position

Cuba Circulating Library Association

As of September 30, 2025

DISTRIBUTION ACCOUNT	TOTAL	
	AS OF SEPTEMBER 30, 2025	AS OF SEPTEMBER 30, 2024 (PY)
Total for 2100 Payroll Liabilities	-\$0.01	\$1,567.23
Direct Deposit Payable	0.00	0.00
PPE Currant Liability	0.00	0.00
Total for Other Current Liabilities	-\$0.01	\$1,567.23
Total for Current Liabilities	-\$0.01	\$2,242.23
Long-term Liabilities		
Total for Liabilities	-\$0.01	\$2,242.23
Equity		
3000 Opening Bal Equity	0.00	0.00
3500 Unrealized Gain/Loss on Inv	-122,877.00	84,087.07
3550 Realized Gain/Loss Equity	-78,307.91	0.00
3800 Restricted Fund	16,993.07	14,965.00
3900 Fund Balance	1,545,157.40	1,475,655.24
Net Income	14,285.12	-165,358.62
Total for Equity	\$1,375,250.68	\$1,409,348.69
Total for Liabilities and Equity	\$1,375,250.67	\$1,411,590.92