

LEADERSHIP BOARD MINUTES

September 19, 2023

Present:

Michael Shaffer - Moderator  
Paul Russell - Vice Moderator  
Jan Breeden - Clerk  
Tammy Hallam - Lead Pastor

Phil Schink  
Julie Stotler  
Pete Hotmire  
Jeff Hotmire

Convened at 7:00 Opened with Prayer

New Business:

Update from Matt Thornburg via laptop regarding the Worship Team: Kayleigh Richardson joined the worship team. She plays piano and sings. Matt recommended looking into getting an additional keyboard. The price range would be \$750 to \$1000 for a suitable one. A motion was made and seconded to use funds from the memorial fund. Consensus was given to begin searching for one.

Regarding the Youth programs, a discussion was held about sponsorships by the congregation to send kids to camp next summer. Some of the funds necessary would also be earned by the young person desiring to attend. It was noted that a congregation person sponsoring would be able to make a personal connection with the child as well as providing partial funds.

Staff Salaries Recommendations: Offering funds are way down. We need to find out why. An extra meeting was approved in October to work on the budget. The Fall Meeting is November 5th, which is also Commitment Sunday. There will be a Pot-Luck dinner that day after service and the business meeting.

Myra Freel would accept being a Trustee. We need a replacement for Bob Scott as Finance Chairman. Jim Benefiel, Angela Keller, and Ron Gowin would also constitute the Finance Committee.

Pastor Tammy:

Life With God group now has 24 members. Other groups are growing as well. The average attendance at services Sundays is 70. Leadership can't be learned just as a class. You have to go deep with Jesus and the Holy Spirit, Our church culture is changing, We are becoming FEEDERS, not just being fed. But the first work is always rooting people in their spiritual growth.

The Holy Spirit - Here and Now sermon series will extend till the last of November. December 3rd starts Advent, and the series The Gift of the Presence of God.

Tammy is filling out papers for the 2024 cohort for Sacred Places funds.

October is Pastor Appreciation month.

Old Business:

Board members are requested to go over the last section on accountability in the guidelines for suggestions at the next meeting. Hopefully the Guidelines can be approved at the November Board meeting.

Other Business:

The Leadership Christmas Party will be Friday PM, December 1st. It will be Pot-Luck.

Closed with Prayer.

**Eden Church -- Financial Secretary's Report  
September 2023**

	<b>September 2023</b>	September 2022	Difference	<b>YTD 2023</b>	YTD 2022	Difference
<i># of Sundays</i>	<b>4</b>	4		<b>39</b>	39	
<b>General fund</b>	<b>\$ 13,564.81</b>	\$22,145.31	\$ (8,580.50)	<b>\$138,709.70</b>	\$134,778.11	<b>\$ 3,931.59</b>
Other funds	\$ 1,423.00	\$ 538.00	\$ 885.00	\$ 19,832.26	\$ 6,294.95	\$ 13,537.31
Total Deposits	\$ 14,987.81	\$22,683.31	\$ (7,695.50)	\$158,541.96	\$141,073.06	\$ 17,468.90
<b>Budget</b>	<b>\$ 16,920.00</b>		<b>\$ (3,355.19)</b>	<b>\$ 164,970.00</b>		<b>\$(26,260.30)</b>

Budget per week                   \$ 4,230.00  
Current avg/week                 \$ 3,556.66

<b>Other Funds</b>	<b>Month</b>	<b>YTD</b>
Book purchases	\$ 634.00	\$ 1,500.00
Muncie Mission	\$ -	\$ 270.00
Emergency Relief	\$ 124.00	\$ 625.30
Insurance refund	\$ -	\$ 332.00
Flowers	\$ -	\$ 240.00
Memorial	\$ -	\$ 300.00
Property sale	\$ -	\$ 15,000.00
Facility rental	\$ -	\$ 500.00
Special Offering (shoes)	\$ -	\$ 50.00
Funeral Dinner	\$ -	\$ 200.00
Misc refund	\$ 665.00	\$ 814.96
<b>TOTAL OTHER</b>	<b>\$ 1,423.00</b>	<b>\$ 19,832.26</b>

<b>General Fund Totals</b>
<b>2021 actual</b>
\$241,797
<b>2022 actual</b>
\$192,041
<b>2023 budget</b>
\$220,000

## Balance Sheet

10/11/2023 09:19 PM

Consolidated - September 2023

Page: 1

	Current Year
<b>ASSETS</b>	
MUTUAL BANK CHECKING	\$101,208.04
PETTY CASH	50.00
TOTAL ASSETS	<u>\$101,258.04</u>
<b>LIABILITIES</b>	
FEDERAL WITHHOLDING	\$304.84
SOCIAL SECURITY	1,104.17
MEDICARE	257.55
STATE WITHHOLDING	137.23
COUNTY WITHHOLDING	134.18
TOTAL LIABILITIES	1,937.97
<b>FUNDS</b>	
OPERATING FUND	\$10,845.10
MEMORIAL FUND	8,104.79
ENDOWMENT FUND	27,852.40
COMMUNITY FDN FUND	1.00
RESERVE FUND	19,487.34
MUSIC FUND	80.33
EMERGENCY RELIEF FUND	802.84
FUNERAL DINNER	1,176.75
SCHOLARSHIP FUND	12,256.31
SPECIAL OFFERINGS	1,297.39
PASS THROUGH FUNDS	-1,104.18
MAJOR MAINTENANCE FUND	18,520.00
TOTAL FUND BALANCE	99,320.07
TOTAL LIABILITIES AND FUND BALANCE	<u>\$101,258.04</u>

## Income and Expense Statement

Consolidated - September 2023

10/11/2023 09:28 PM

	Current Period	Year to Date	Year to Date Budget	Annual Budget	Annual Budget Percentage
<b>INCOME</b>					
<b>UNDESIGNATED GIVING</b>					
Tithes and Offerings	13,521.13	138,338.69	164,999.97	220,000.00	62.88%
Other Undesignated Gifts	0.00	0.00	0.00	0.00	0.00%
Subtotal Undesignated Giving	13,521.13	138,338.69	164,999.97	220,000.00	62.88%
<i>Budgeted</i>	13,521.13	138,338.69	164,999.97	220,000.00	62.88%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>OTHER INCOME</b>					
Earned Interest	4.40	43.61	0.00	0.00	0.00%
Grocery Card Receipts	0.00	0.00	0.00	0.00	0.00%
Facility Rental	0.00	500.00	0.00	0.00	0.00%
Wedding Fees	0.00	0.00	0.00	0.00	0.00%
Counseling Fees	0.00	0.00	0.00	0.00	0.00%
Flowers	0.00	240.00	0.00	0.00	0.00%
Youth Paid Events	0.00	0.00	0.00	0.00	0.00%
Other Income	-14,335.00	1,146.96	0.00	0.00	0.00%
Subtotal Other Income	-14,330.60	1,930.57	0.00	0.00	0.00%
<i>Budgeted</i>	-14,330.60	1,690.57	0.00	0.00	0.00%
<i>Non-Budgeted</i>	0.00	240.00	0.00	0.00	
<b>DESIGNATED GIVING</b>					
Memorial Fund Donations	0.00	300.00	0.00	0.00	0.00%
Major Maintenance	0.00	0.00	0.00	0.00	0.00%
Reserve Fund Income	0.00	0.00	0.00	0.00	0.00%
Stewards Fund Donations	0.00	0.00	0.00	0.00	0.00%
Staff Fund Donations	0.00	0.00	0.00	0.00	0.00%
Music Fund Donations	0.00	0.00	0.00	0.00	0.00%
Youth Mission Fund	0.00	0.00	0.00	0.00	0.00%
Funeral Dinner Fund	0.00	200.00	0.00	0.00	0.00%
Mission Trips	0.00	0.00	0.00	0.00	0.00%
Emergency Relief Donation	124.00	625.30	0.00	0.00	0.00%
Scholarship Fund Donation	0.00	0.00	0.00	0.00	0.00%
Endowment Fund Donations	0.00	0.00	0.00	0.00	0.00%
Pass Through Gifts	634.00	1,280.00	0.00	0.00	0.00%
Hope 2009 Donations	0.00	0.00	0.00	0.00	0.00%
Eli Lily Grant	0.00	0.00	0.00	0.00	0.00%
Subtotal Designated Giving	758.00	2,405.30	0.00	0.00	0.00%
<i>Budgeted</i>	0.00	0.00	0.00	0.00	0.00%
<i>Non-Budgeted</i>	758.00	2,405.30	0.00	0.00	
<b>BENEVOLENCE GIVING</b>					
Special Offerings	0.00	50.00	0.00	0.00	0.00%
Budgeted Benevolence Gift	0.00	270.00	0.00	0.00	0.00%
Subtotal Benevolence Giving	0.00	320.00	0.00	0.00	0.00%
<i>Budgeted</i>	0.00	0.00	0.00	0.00	0.00%
<i>Non-Budgeted</i>	0.00	320.00	0.00	0.00	
<b>TOTAL INCOME</b>	-51.47	142,994.56	164,999.97	220,000.00	65.00%
<i>Budgeted</i>	-809.47	140,029.26	164,999.97	220,000.00	63.65%
<i>Non-Budgeted</i>	758.00	2,965.30	0.00	0.00	

## Income and Expense Statement

Consolidated - September 2023

10/11/2023 09:28 PM

Page: 2

	Current Period	Year to Date	Year to Date Budget	Annual Budget	Annual Budget Percentage
<b>EXPENSES</b>					
<b>STAFF</b>					
<b>SALARY EXPENSES</b>					
Lead Pastor	3,994.76	35,952.84	35,952.75	47,937.00	75.00%
Worship Pastor	3,027.50	27,247.49	27,249.75	36,333.00	74.99%
Youth Ministry Dir.	0.00	0.00	2,250.00	3,000.00	0.00%
Music Director	0.00	0.00	0.00	0.00	0.00%
Staff Accompanist	515.00	4,635.00	4,635.00	6,180.00	75.00%
Admin & Comm Associate	1,386.66	12,479.94	12,480.03	16,640.00	75.00%
Custodial Services	811.31	5,973.20	6,370.65	8,494.20	70.32%
Nursery Workers	0.00	186.40	1,817.37	2,423.20	7.69%
Pastor SECA	498.08	4,482.72	4,482.81	5,977.02	75.00%
FICA	439.15	3,864.90	4,192.29	5,589.66	69.14%
<b>Subtotal Salary Expenses</b>	<b>10,672.46</b>	<b>94,822.49</b>	<b>99,430.65</b>	<b>132,574.08</b>	<b>71.52%</b>
<i>Budgeted</i>	<i>10,672.46</i>	<i>94,822.49</i>	<i>99,430.65</i>	<i>132,574.08</i>	<i>71.52%</i>
<i>Non-Budgeted</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	
<b>STAFF BENEFITS</b>					
Pastor Housing	2,516.16	22,645.44	22,645.53	30,194.00	75.00%
Pastor Retirement	911.50	8,203.50	8,578.53	11,438.00	71.72%
Pastor Travel/Expenses	0.00	13.50	375.03	500.00	2.70%
Lead Pastor Cont. Ed.	0.00	469.82	375.03	500.00	93.96%
Worship Pastor Cont. Ed.	0.00	129.99	187.47	250.00	52.00%
Staff Development/Travel	107.06	443.01	675.00	900.00	49.22%
<b>Subtotal Staff Benefits</b>	<b>3,534.72</b>	<b>31,905.26</b>	<b>32,836.59</b>	<b>43,782.00</b>	<b>72.87%</b>
<i>Budgeted</i>	<i>3,534.72</i>	<i>31,905.26</i>	<i>32,836.59</i>	<i>43,782.00</i>	<i>72.87%</i>
<i>Non-Budgeted</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	
<b>Subtotal Staff</b>	<b>14,207.18</b>	<b>126,727.75</b>	<b>132,267.24</b>	<b>176,356.08</b>	<b>71.86%</b>
<i>Budgeted</i>	<i>14,207.18</i>	<i>126,727.75</i>	<i>132,267.24</i>	<i>176,356.08</i>	<i>71.86%</i>
<i>Non-Budgeted</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	
<b>OFFICE</b>					
Supplies/Postage/Copier	601.80	3,929.73	2,625.03	3,500.00	112.28%
Background Checks	0.00	95.00	112.50	150.00	63.33%
Software/Website	154.15	2,814.06	2,625.03	3,500.00	80.40%
Official Board Expenses	0.00	21.39	375.03	500.00	4.28%
Offering Envelopes	0.00	281.25	150.03	200.00	140.63%
<b>Subtotal Office</b>	<b>755.95</b>	<b>7,141.43</b>	<b>5,887.62</b>	<b>7,850.00</b>	<b>90.97%</b>
<i>Budgeted</i>	<i>755.95</i>	<i>7,141.43</i>	<i>5,887.62</i>	<i>7,850.00</i>	<i>90.97%</i>
<i>Non-Budgeted</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	
<b>FACILITY EXPENSES</b>					
<b>UTILITIES</b>					
Electric	0.00	3,877.27	6,000.03	8,000.00	48.47%
Gas	659.00	9,261.96	8,550.00	11,400.00	81.25%
Internet/Telephone	624.49	5,267.48	4,799.97	6,400.00	82.30%
Trash	82.00	722.00	675.00	900.00	80.22%
<b>Subtotal Utilities</b>	<b>1,365.49</b>	<b>19,128.71</b>	<b>20,025.00</b>	<b>26,700.00</b>	<b>71.64%</b>
<i>Budgeted</i>	<i>1,365.49</i>	<i>19,128.71</i>	<i>20,025.00</i>	<i>26,700.00</i>	<i>71.64%</i>
<i>Non-Budgeted</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	

## Income and Expense Statement

Consolidated - September 2023

10/11/2023 09:28 PM

	Current Period	Year to Date	Year to Date Budget	Annual Budget	Annual Budget Percentage
Insurance	0.00	226.00	6,750.00	9,000.00	2.51%
Maintenance/Equipment	3.99	9,153.29	5,249.97	7,000.00	130.76%
Taxes	0.00	179.60	262.53	350.00	51.31%
Custodial Supplies	813.81	813.81	1,125.00	1,500.00	54.25%
Bus Expenses	0.00	460.11	0.00	0.00	0.00%
Subtotal Facility Expenses	2,183.29	29,961.52	33,412.50	44,550.00	67.25%
<i>Budgeted</i>	2,183.29	29,961.52	33,412.50	44,550.00	67.25%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>BOARD OF DEACONS</b>			150.03	200.00	
Communion Supplies	0.00	12.66	0.00	0.00	0.00%
Guest Speakers	0.00	160.52	0.00	0.00	0.00%
Subtotal Board Of Deacons	0.00	173.18	150.03	200.00	86.59%
<i>Budgeted</i>	0.00	173.18	150.03	200.00	86.59%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>CHRISTIAN EDUCATION</b>					
Curriculum	49.75	421.75	375.03	500.00	84.35%
Classroom Supplies	0.00	144.50	74.97	100.00	144.50%
Children's Events	303.17	783.50	562.50	750.00	104.47%
Nursery Supplies	0.00	0.00	74.97	100.00	0.00%
Subtotal Christian Education	352.92	1,349.75	1,087.47	1,450.00	93.09%
<i>Budgeted</i>	352.92	1,349.75	1,087.47	1,450.00	93.09%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>WORSHIP</b>					
Music	0.00	171.96	150.03	200.00	85.98%
Music Supplies	0.00	0.00	0.00	0.00	0.00%
AV Software/Licensing	0.00	1,480.99	974.97	1,300.00	113.92%
Worship Supplies	217.66	998.68	1,275.03	1,700.00	58.75%
Piano Tuning	0.00	0.00	225.00	300.00	0.00%
Children's Choir	0.00	0.00	0.00	0.00	0.00%
Subtotal Worship	217.66	2,651.63	2,625.03	3,500.00	75.76%
<i>Budgeted</i>	217.66	2,651.63	2,625.03	3,500.00	75.76%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>YOUTH MINISTRIES</b>					
Traction	0.00	609.73	600.03	800.00	76.22%
Spark	0.00	288.35	524.97	700.00	41.19%
Kingdom Kids	0.00	74.96	299.97	400.00	18.74%
Subtotal Youth Ministries	0.00	973.04	1,424.97	1,900.00	51.21%
<i>Budgeted</i>	0.00	973.04	1,424.97	1,900.00	51.21%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>BOARD OF STEWARDS</b>					
Stewardship Supplies	0.00	0.00	0.00	0.00	0.00%
<b>BUDGETED BENEVOLENCES</b>					
Benevolences	0.00	0.00	749.97	1,000.00	0.00%
Friends of Hope	0.00	0.00	0.00	0.00	0.00%
Christian Ministries	0.00	0.00	0.00	0.00	0.00%
CCCC Conference	0.00	0.00	0.00	0.00	0.00%
Blood 'N Fire	0.00	0.00	0.00	0.00	0.00%

## Income and Expense Statement

Consolidated - September 2023

10/11/2023 09:28 PM

	Current Period	Year to Date	Year to Date Budget	Annual Budget	Annual Budget Percentage
First Choice for Women	0.00	0.00	0.00	0.00	0.00%
Church Benevolences	0.00	0.00	0.00	0.00	0.00%
Subtotal Budgeted Benevolences	0.00	0.00	749.97	1,000.00	0.00%
<i>Budgeted</i>	0.00	0.00	749.97	1,000.00	0.00%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
Subtotal Board Of Stewards	0.00	0.00	749.97	1,000.00	0.00%
<i>Budgeted</i>	0.00	0.00	749.97	1,000.00	0.00%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>MINISTRY TEAMS</b>					
Mentoring Ministry	0.00	0.00	187.47	250.00	0.00%
Clothes Closet Expenses	0.00	0.00	0.00	0.00	0.00%
Subtotal Ministry Teams	0.00	0.00	187.47	250.00	0.00%
<i>Budgeted</i>	0.00	0.00	187.47	250.00	0.00%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>OUTREACH</b>					
Outreach/Advertising	21.40	1,147.22	1,500.03	2,000.00	57.36%
New Ministry Expenses	0.00	454.59	1,125.00	1,500.00	30.31%
First Impressions Team	29.95	100.41	375.03	500.00	20.08%
Subtotal Outreach	51.35	1,702.22	3,000.06	4,000.00	42.56%
<i>Budgeted</i>	51.35	1,702.22	3,000.06	4,000.00	42.56%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>OTHER EXPENSES</b>					
Flowers	72.95	351.22	299.97	400.00	87.81%
Bank Fees	0.00	0.00	487.53	650.00	0.00%
Subtotal Other Expenses	72.95	351.22	787.50	1,050.00	33.45%
<i>Budgeted</i>	72.95	351.22	787.50	1,050.00	33.45%
<i>Non-Budgeted</i>	0.00	0.00	0.00	0.00	
<b>DESIGNATED FUND EXPENSES</b>					
Memorial Fund Expenses	0.00	0.00	0.00	0.00	0.00%
Reserve Fund Expenses	0.00	0.00	0.00	0.00	0.00%
Steward Fund Expenses	0.00	0.00	0.00	0.00	0.00%
Music Fund Expenses	0.00	0.00	0.00	0.00	0.00%
Scholarship Fund Expenses	0.00	0.00	0.00	0.00	0.00%
Emergency Fund Expenses	508.70	731.79	0.00	0.00	0.00%
Special Offerings	0.00	0.00	0.00	0.00	0.00%
Funeral Dinner Expenses	0.00	36.37	0.00	0.00	0.00%
Endowment Fund Expenses	0.00	140.00	0.00	0.00	0.00%
Pass Through Gifts	491.30	1,597.87	0.00	0.00	0.00%
Major Maintenance Expense	0.00	0.00	0.00	0.00	0.00%
Subtotal Designated Fund Expenses	1,000.00	2,506.03	0.00	0.00	0.00%
<i>Budgeted</i>	0.00	0.00	0.00	0.00	0.00%
<i>Non-Budgeted</i>	1,000.00	2,506.03	0.00	0.00	
<b>TOTAL EXPENSES</b>	<b>18,841.30</b>	<b>173,537.77</b>	<b>181,579.86</b>	<b>242,106.08</b>	<b>71.68%</b>
<i>Budgeted</i>	<i>17,841.30</i>	<i>171,031.74</i>	<i>181,579.86</i>	<i>242,106.08</i>	<i>70.64%</i>



**Income and Expense Statement**

Consolidated - September 2023

10/11/2023 09:28 PM

Page: 5

	Current Period	Year to Date	Year to Date Budget	Annual Budget	Annual Budget Percentage
<i>Non-Budgeted</i>	1,000.00	2,506.03	0.00	0.00	
<b>EXCESS INCOME/EXPENSES</b>	<b><u>-18,892.77</u></b>	<b><u>-30,543.21</u></b>	<b><u>-16,579.89</u></b>	<b><u>-22,106.08</u></b>	<b><u>138.17%</u></b>
<i>Budgeted</i>	-18,650.77	-31,002.48	-16,579.89	-22,106.08	140.24%
<i>Non-Budgeted</i>	-242.00	459.27	0.00	0.00	

Eden Finance Board Minutes  
October 10, 2023

Present at the meeting were Tammy Hallam, Pete Hotmire, Angela Keller, Bob Scott and Ken Wilkinson. Pete opened the meeting with prayer.

Ken filed the Employee Retention Credit forms at the end of August. The Credit is \$43,865. We received assistance in calculating and completing the forms from the finance staff at Tammy's conference office. Once we receive the Credit, we will decide on the amount of a gift to send to them. It may take four months or more to receive the money.

We reviewed the September financial statements. Ken has made the transfer of the money from the sale of the lot from the Operating fund to the Major Maintenance fund. This leaves around \$10,800 in the operating fund and about \$19,500 in the Reserve fund.

Bob estimates that giving through the end of the year will result in the 2023 giving to be about the same as last year, between \$190,000 and \$195,000. Tammy noted that pastors at a meeting she recently attended are all saying they are feeling the crunch of decreased giving due to the economy. Bob will share our financial situation with the congregation in worship on October 22.

We completed our recommendations for the 2024 budget. Ken, Pete and the staff met a couple weeks ago to discuss various line items to assist in determining where changes were needed. The property insurance renewal amount is a significant increase, so Tammy and the trustees are getting quotes from other companies. We left the budget amount the same until we receive these quotes. The total budget that we recommended is \$237,273.58. If we estimate giving at \$220,000, this is a deficit of \$17,273.58. If 2024 giving is closer to this year's estimate of \$195,000 the deficit would be around \$42,000.

Tammy asked the group for their thoughts on decreasing her salary to assist with some of the budget shortfall. The consensus was that if we receive the Employee Retention Credit, a salary reduction is not necessary at this time.

Tammy closed the meeting in prayer.

Respectfully submitted,  
Pete Hotmire

## Board of Trustees

### September/October minutes

September the board looked at bids for resealing the parking lot, had discussions on the stained glass windows in front of the sanctuary and are getting quotes for new flooring in several areas of the church and the lower Narthex. This information is being gathered for an Eli Lilly Grant that helps established churches stay viable while serving their communities.

Discussed the church bus and finished the routine maintenance and repairs for use this fall. Repairs were made to the exhaust system, new front tires were put on and we are planning on getting the frame sprayed for rust protection. Matt Thornburg is coordinating with Ron Gowin to train new drivers and will do background checks as well.

Pastor Tammy is getting a new quote for our church facility insurance because we had a large increase with our current insurer.

October the board had a brief meeting and decided to have Mike King's come and do routine maintenance on the boilers and furnaces.

Looked at an annual inspection report from Koorsen on our fire safety system. We are waiting on an estimate to upgrade some out dated fire suppression equipment.

Submitted by:

Paul Russell