

The Heart of Cape Breton is calling you...



**Report of the
Joint Needs Assessment Committee**

**Baddeck Greenwood Pastoral Charge
and
Middle River/Forks Baddeck Pastoral Charge**

2017

www.greenwoodbaddeck.com

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Welcome to Baddeck and Area!

The communities of Baddeck, Baddeck Forks, and Middle River are located at the heart of magnificent Cape Breton Island. Together, the closely-situated and friendly communities encompass incomparable lake-side vistas, rolling hills, wide valleys and winding rivers - truly a piece of "God's Country."

The Village of Baddeck is situated on the scenic Bras d'Or Lake and is the beginning and end of the world famous Cabot Trail. The quiet charm of this community attracted inventor Alexander Graham Bell, whose home at Beinn Bhreagh became a focal point for inspired invention. His creativity and innovative spirit remain part of the community's legacy.

Baddeck has a population of approximately 900 full time residents, with a sizeable seasonal population swelling its ranks in the warmer months. The village is the regional service center, attracting commerce from Middle River, Baddeck Forks, North Shore, and other surrounding communities. The larger center of Sydney, with its international airport, universities, and cultural opportunities, is an hour away by car.

The region's main industry – tourism – has created infrastructure and opportunities for visitors and residents alike. A wide variety of dining experiences and recreational opportunities are available from May through October, with core services and outdoor recreation options remaining available year round.

Numerous small businesses thrive in the area, and the region is also fertile ground for artists, writers, musicians, and craftspeople. There is a developing niche for small scale farms and artisanal food manufacturers, and a new Community Market featuring local farmers and artisans. Many residents also find employment in the growing fields of elder and health care.

Educational needs are served by a preschool in Baddeck, two elementary schools, one in Middle River and one in Baddeck, and by a regional junior/senior high in Baddeck (extensive renovation and upgrading recently completed). Many informal learning opportunities, such as Gaelic language classes and library programs for people of all ages, also exist in the region. The County's commitment to total broadband coverage is increasing opportunities for distance education.

Recreational opportunities are many and varied. Baddeck has an arena, a curling rink, two marinas, and an island swimming facility, as well as two excellent golf courses. There are endless hiking trails, swimming holes, and beautiful places to snowshoe, cross country ski, cycle, kayak, and explore. Cape Breton Island, as a whole, has garnered numerous awards for its scenic splendor (Travel and Leisure Magazine named Cape Breton Island the best North American island to visit in 2009; Bicycle Magazine named the Cabot Trail the best cycling route in Canada in 2007).

Baddeck and area also hosts numerous social and cultural organizations. There are quilt guilds, book clubs, dart groups, writers' clubs, service clubs, historical societies, recreational sports leagues – and many more! (See following pages for more detail.)

Culturally, the region is an interesting blend of Scots/Irish descendants, indigenous Mi'kmaq, Acadians, and “newcomers” from all over the world. These strong cultural roots create rich, diverse, and colourful traditions reflected in the area's strong music and storytelling legacy.

For more information on Baddeck and area, please explore the following links:

<https://ourbaddeck.com/>

<http://www.visitbaddeck.com/>

<http://www.visitvictoriacounty.com/>

<http://www.victoriacounty.com/>

<http://baddeck.com/>

<http://middleriver.vccaps.com/>

Commercial, Service, Social/Recreational, and Cultural Amenities

Commercial:

Bell Bay Golf Course & Baddeck Forks Golf Course	Gift shops
Marinas	Optical Center
Yacht Club	Computer shop
Restaurants (many – ranging from fast food to high end dining)	Grocery Store
Cafes	Convenience Store
Resorts, numerous B&B's and hotels/motels	Bank, Credit Union
Service Stations	Wood Producers Cooperative
Drug store	Community Market (June through October)
Hardware stores	Community Newspaper and Print Services
	<i>Twice Blessed Clothing at Greenwood United Church</i>

Services:

Churches (Catholic, Gospel Hall, Presbyterian, Baptist, Kingdom Hall)	Library (C.A.P. Site & programs for all ages)
Victoria County Memorial Hospital	Victoria County Bookmobile
Doctors Clinics	Baddeck Employment Resource Centre
Dentists Clinics	Alderwood Rest Home (built in 2010)
Mental Health Clinician	Victoria County Home Care Services
Middle River School (a multi-age school, primary to 5)	Food Bank
Baddeck Academy (primary to 12)	Meals on Wheels
Baddeck Preschool	Provincial building
R.C.M.P detachment	Federal building
A.A.	Municipal offices
Dog Grooming	Veterinarian (office & hospital)
Hair Dressers	Hospice Society
Yoga Practitioners	Spa Services
Chiropractor	MacLeod House – Senior Living
Eye Clinic	Massage Therapists & Physiotherapists
	Foot Care
	Registered Dieticians

Cultural:

Alexander Graham Bell Museum	Celtic Colours International Festival
Baddeck Historical Society	Mi'kmaq Cultural Centre
Middle River Historical Society	Gaelic College

Social/Recreational:

Local infrastructure includes a curling club, ice rink, a pool at the Inverary Resort, and a supervised beach at Kidston Island. The Baddeck Public Library and Victoria County Bookmobile serve the region with recreational reading and other programming. Community Halls continue to offer excellent community events. It is a short drive to many magnificent beaches and outdoor recreation opportunities.

The social and recreational opportunities in this region are too numerous to list comprehensively. Some opportunities available in recent years have included:

For Children:

- Dance lessons
- Music lessons
- Summer Reading Program
- Saturday Story Times
- March Break Programs
- Moms and Tots groups
- Junior Sailing Program
- Archery Club (all ages)
- Junior Curling Program
- Kidston Island Swim Program
- Soccer, hockey, running
- Horseback riding lessons
- Beavers, Cubs
- Drama camps
- 4-H

For Teens:

- Hockey, soccer, and other school-based sports
- Youth Advisory Group at Baddeck Library
- 4-H
- Archery Club (all ages)
- Workshops and programs (library)

For Adults/Seniors:

- Lions Club
- Royal Canadian Legion Hall
- Annual Cabot Trail Relay
- Annual Regatta Week
- Baddeck Quilt Guild
- Knitting/Craft Groups
- Book clubs
- Writers' Group
- Festiville (all ages)
- Rugby (all ages)
- Free Wheelers Senior Men's Club
- Middle River Seniors Club
- Seniors' Computer Training (library)
- Curling Club
- Hospital Auxiliary in each community
- St. Mark's Masonic Lodge
- Eastern Star
- Archery Club (all ages)
- Crowdis Mountain Snowmobile club, Middle River
- Big Spruce craft brewery
- St. Ann's Bay Players
- Numerous local artisans

Local Websites:

- naturallyactivevictoriacounty.com
- ourbaddeck.com
- buyandsellbaddeck.com

Our Church Communities: An Overview

The two pastoral charges of Greenwood and Middle River/Forks Baddeck represent three church communities:

Greenwood United Church

Middle River United Church

St. Andrew's United Church (Forks Baddeck)

Geographically, the three church communities are relatively close to one another. Greenwood is located in Baddeck, the regional service center. Middle River United is in the small community of Middle River, about 20 minutes from Baddeck. St. Andrews United, at The Forks, is about 15 minutes from Baddeck.

Although the three churches are united by common faith and cooperate with one another, each has its own distinct characteristics and congregation. The following pages are introductions to each church community submitted by each congregation.

Greenwood United Church

Baddeck

Mission Statement

WELCOME

Jesus invited all people to his table. We invite all to ours.

CARE

We are a sanctuary where people seek love, respect, fellowship, and compassion.

HOPE

God dreams of a better world. So do we.

Governance of Greenwood United Church

The Church Council is the governing body of the congregation. It keeps the congregation focused on its Mission, makes policy decisions and coordinates the work of the staff, volunteers and committees as they carry out the work that helps accomplish the Mission.

The congregation elects members of the congregation to serve on the following committees which meet regularly and bring recommendations to the Council for approval:

Management Committee

- responsible for all financial affairs, property and day to day management of the congregation.

Worship and Music Committee

- plans and oversees the worship life of Greenwood

Ministry and Personnel Committee

- ensures that the relationships among the church staff and between the church staff and the congregation are positive and contribute to the growth and development of all.

-

Affirming Committee

- Greenwood is actively involved in a process to become a member of Affirm United

Pastoral Care Committee

- develops a caring, sharing, mutually supportive community within the congregation.

Trustees

- the legal custodian and agent for Greenwood.

Greenwood 20/20

- a visioning committee that has been working with the congregation to make things happen in a way that is joyous and positive. Some projects include: welcome baskets in the community, the making of a video for our website to promote Greenwood United Church and other events to make Greenwood United Church even more welcoming.

Our Vision

Faith Practices at Greenwood are probably a great mix of traditional beliefs present at the time of church union as well as more progressive and liberal thinking. Generally there is a feeling of wanting to keep the best of the traditions of the past while moving towards the future.

We are challenged and called as a community of faith to recreate a new vision for ourselves while honoring and valuing the best traditions of our past.



Middle River United Church

Middle River

Location:

Middle River pastoral charge is a two point charge with Baddeck Forks. The Middle River United Church is located 18 km west of Baddeck and east of Margaree, on the Cabot Trail, in the picturesque Middle River Valley.

Population:

There is a rural population of about 700. Although the population can generally be characterized as “aging,” there have been many newcomers in recent years, including several younger singles, couples, and young families. The community generally uses the Village of Baddeck as its service centre.

Industry and Commerce:

Middle River has an auto repair shop, electrician, plumber, carpenters, car dealership and motorcycle & mechanic Shop. It is also home to several small-scale farms, and a year-round supper house.

Education:

Middle River has an excellent community school for grades primary to five. The school offers a multi-age approach, an active school gardening program, excellent outdoor recreation opportunities, and strong parental involvement. Students from grades six to twelve are bussed to the regional high school in Baddeck.

Recreation:

Outdoor recreation opportunities abound, with trout and salmon fishing in the Middle River, hiking, river swimming, and woodland recreation. The community has an active Community Hall which regularly hosts potluck suppers, seniors’ club events, family movies, Moms and Tots, dances, concerts, and other activities. The Victoria County Bookmobile visits the community every four weeks.

1. Governance: A session, a committee of stewards and trustees.
2. UCW: One active group.

Health Care and Social Services:

Doctor services, medical clinic and dentists are located in Baddeck. Home Care is offered in our community.

Service Clubs:

We have a Volunteer Fire Department, a senior citizens' club, one hospital auxiliary, a Watershed Society, a very active Community Hall and the Middle River Historical Society. Two books have been published by the Historical Society – “The History of Middle River” and “Middle River Cemetery Book”

Churches in Area:

There is a Presbyterian Church in the community. It is located directly beside the United Church, along the Cabot Trail Highway. The community of Middle River is adjacent to a First Nation Community where there is a Catholic Church.



St. Andrew's United Church

Forks Baddeck

Nestled in the lovely Baddeck Valley, along a twenty kilometre loop, is Big Baddeck and St. Andrew's United Church, a heritage designated church located next door to the community hall. We are a small, dedicated congregation with a large group of supporters from beyond our church. Our quaint church with rose pews remains unlocked year round welcoming everyone. There is a peaceful and spiritual feeling to this sanctuary. We recently held a community meeting to build more ongoing support for our church.

The hall, which is available for all church functions, is also the base of operations for the Baddeck Valley 4H Club, the Crowdis Mountain Snowmobiling Club, the Baddeck Valley Community Club and the annual Victoria County Fall Fair.

Nearby is Uisge Ban (Gaelic for "white water") Provincial Park containing Uisge Ban falls, walking trails and picnic park; swimming and fishing; a lovely golf course and restaurant; The Bite House restaurant and the Rocking Horse Ranch and Trail Rides which rescues animals that have suffered ill health and neglect.

Big Baddeck is also home to the R.C.M.P., E.M.C., Baddeck Veterinary Clinic, Morgan's Brook Landscaping, the Recycling Centre and many contracting and construction companies.

Our tiny congregation hopes that with God's help we will be successful in finding a new minister to guide us in our spiritual needs and move us forward into the future.

Governance – church board meet together and there is a board of trustees.



Current Challenges and Realities

Baddeck, Middle River, and St. Andrew's

1. An aging community

Victoria County has the most aging population in Nova Scotia. While there is wisdom that comes with age, and while we embrace the opportunity to learn from and with our elders, an aging population can limit the number of youth entering the church. In addition, many volunteer activities fall increasingly on the shoulders of seniors. In recent years, the aging population has also meant declining church attendance, resulting in tighter church budgets.

2. Out Migration

Many young people and families are choosing to leave to look for work elsewhere. Outmigration affects the stability and cohesiveness of the community, and limits community capacity. For families who remain here with one family breadwinner working “away,” there arises the need for additional support from the community.

3. Off Season Unemployment

Many of the region’s jobs are seasonal. Tourism has made gains in extending the local “shoulder seasons,” but there is still a lot of down time. The challenge for our churches is that church activities must generally be curtailed during the tourist season, as most of the “able hands” are at work. It can also be difficult to obtain teachers for the children and youth.

4. Infrastructure Costs

The Manse is an ongoing challenge for the church – expensive to operate and inefficient to heat. All three congregations of course have ongoing maintenance costs for their churches and halls. The basement has been insulated and the economics of installing a heat pump is being investigated.

A Warm and Welcoming Community

A brief reflection from Rev. Alison Etter

May, 2017

I consider it a great blessing to have ministered with the three communities of Baddeck, Middle River, and Forks Baddeck. From the moment I arrived, members of all three churches have shown me kind hospitality, respect, and enthusiastic support. It has been a joy for me to work alongside church leaders and members on many different projects. Despite the challenges and changes of rural life, I found a group of optimistic, faith-filled people, ready to learn and grow.

Greenwood United Church, in particular, has been active and adaptive. We worked on the Affirming process, updated the appearance of several parts of the church, added a children's area to the sanctuary, began using the Narrative Lectionary, began using the Common English Bible translation, learned new hymns, purchased *More Voices*, began the process of sponsoring a refugee family, and held many special events. Middle River and St. Andrew's congregations are much smaller, but they are also full of faith and open to the future.

Baddeck and area is a wonderfully ecumenical community which makes it a pleasure to work together with other clergy and congregations.

Baddeck is a wonderful place to live and work. I wish great happiness to my successor and to the members of all three congregations in the years to come.

Position Profile

The Position

A full-time minister for the Pastoral Charges of Greenwood and Middle River – Forks Baddeck. The minister will serve the two pastoral charges with awareness that one-fourth of the ministry is in Middle River/Forks Baddeck and three-fourths is in Greenwood United, Baddeck.

The Candidate

The candidate will be an ordained, commissioned, or recognized minister in good standing with the United Church of Canada.

He or she will exhibit a personality that is conducive to working with all age groups and obtaining their support for church activities and projects.

She or he must possess the ability to communicate clearly within the context of worship as well as with individuals within and outside the pastoral charges.

The candidate should place a high priority on pastoral care with respect to visitation of the sick and shut-in and those requesting personal counseling.

The candidate should also be committed to community outreach and social action (an interest in interdenominational activities).

The candidate will have the willingness to assist in facilitating various aspects of worship such as music, intergenerational programming, lay readers, etc.

The candidate must be creative in assisting us to attract young families to our congregation.

He or she must have the ability to find humor in small events and be able to laugh at oneself.

He or she must be one who is able to learn from mistakes.

The candidate would have to be in support of an Affirming church.

The candidate is interested in progressive theology.

Position Description: Key Responsibilities

1. Worship

- Develop services for the pastoral charge and conduct regular Sunday morning worship services at two congregations, (Baddeck every Sunday and Middle River or Baddeck forks alternatively) plus other celebratory and such additional special worship services as are determined from time to time.
- Promote lay involvement in worship services throughout the year, including special commemorative services of community and church groups.
- Conduct baptisms, weddings and funeral services in accordance with established procedures.

2. Visitation and Pastoral Care

- Make regular visits to persons from the charge who are hospitalized at Baddeck and Sydney hospitals.
- Regular visitation to shut-ins, person in nursing homes, and those who are sick at home.
- Provide Pastoral Care counseling to individuals and families of the charge as required.

3. Christian Education and Training

- Develop and conduct additional Christian Education programs such as Bible study, confirmations, etc., in accordance with the needs identified by council.
- Assist in the development and presentation of training programs for volunteer committees and boards of the charge.
- Ensure that the weekly after-school children's program, currently led by the minister, continues in some form.
- Work to continue the regular study group, which has an ecumenical membership.

4. Administration

- Assist council in maintaining accurate record on all households in the charge.
- Attend required meetings.

- Promote good stewardship through the attendance at meetings with the management committee, council & church board as requested, on a regular basis.
- Assist and support members of council in their annual program of stewardship visitation to all households.
- Maintain the charge office and files, and conduct or oversee the regular correspondence on behalf of the charge.
- Prepare appropriate reports, bulletins and other printed materials as approved by council, in cooperation with such secretarial help as proved by charge to the degree such help is available.

5. Presbytery and Conference

- Attend Meetings of Presbytery and Conference.
- Provide additional support to committees of Presbytery.

6. Community

- Work in cooperation with other local clergy to promote Christian fellowship and cooperative efforts in the community.
- Maintain contact with the community groups and services in further sense of the work of Christian ministry.
- Provide support to the *Syria to Baddeck* refugee sponsorship committee.

7. Social Action and Evangelism

- Provide leadership in helping the faith community to best respond by social action, to the needs of the larger community and the world, in response to God's call to the ministry of Jesus Christ.

8. Personal Growth and Development

- Continue to enhance personal growth and development though continuing education in consultation with ministry and personnel.

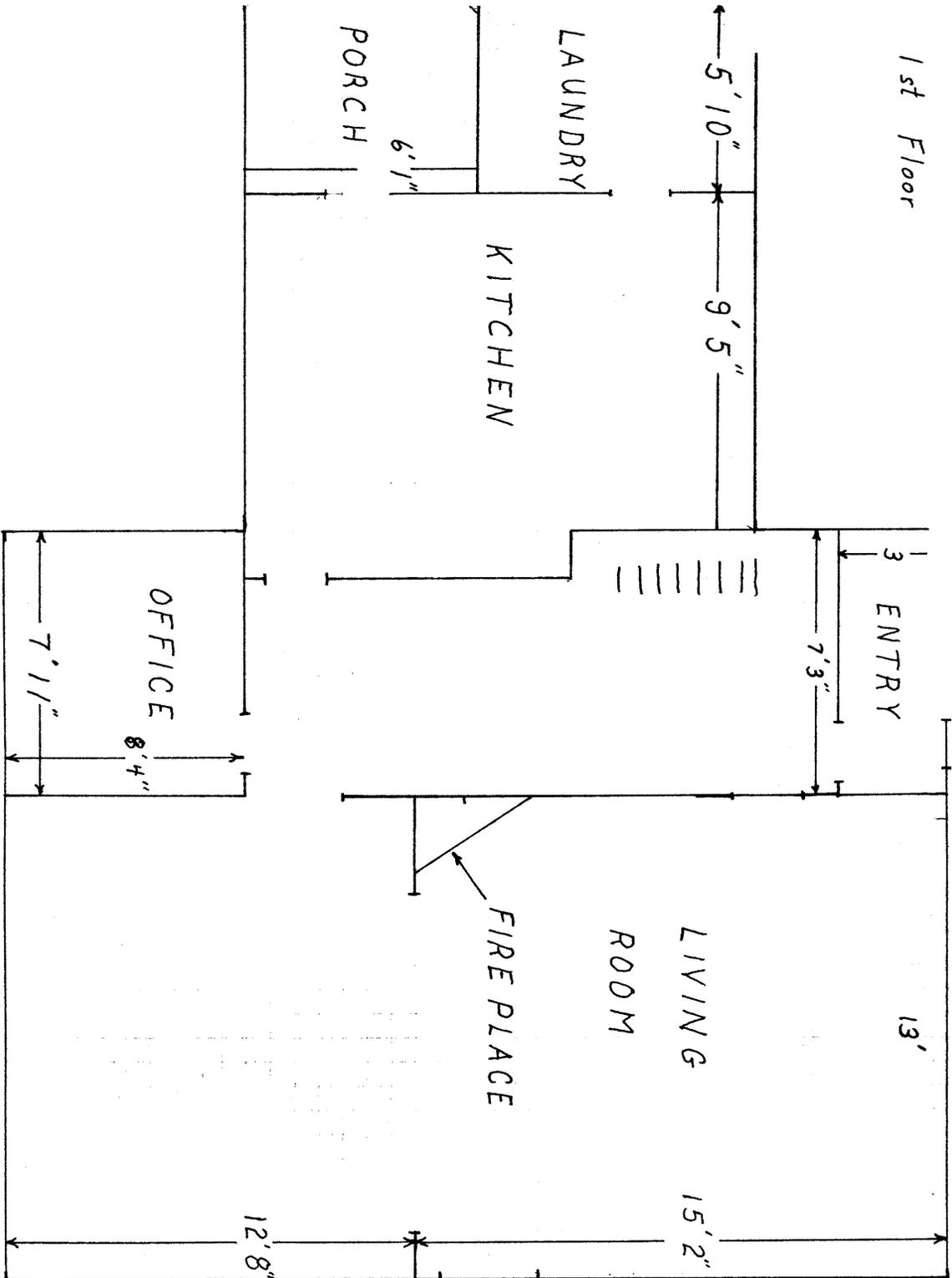
Performance Evaluation

Performance evaluation will be conducted on an ongoing basis by council through the ministry and personnel committee.

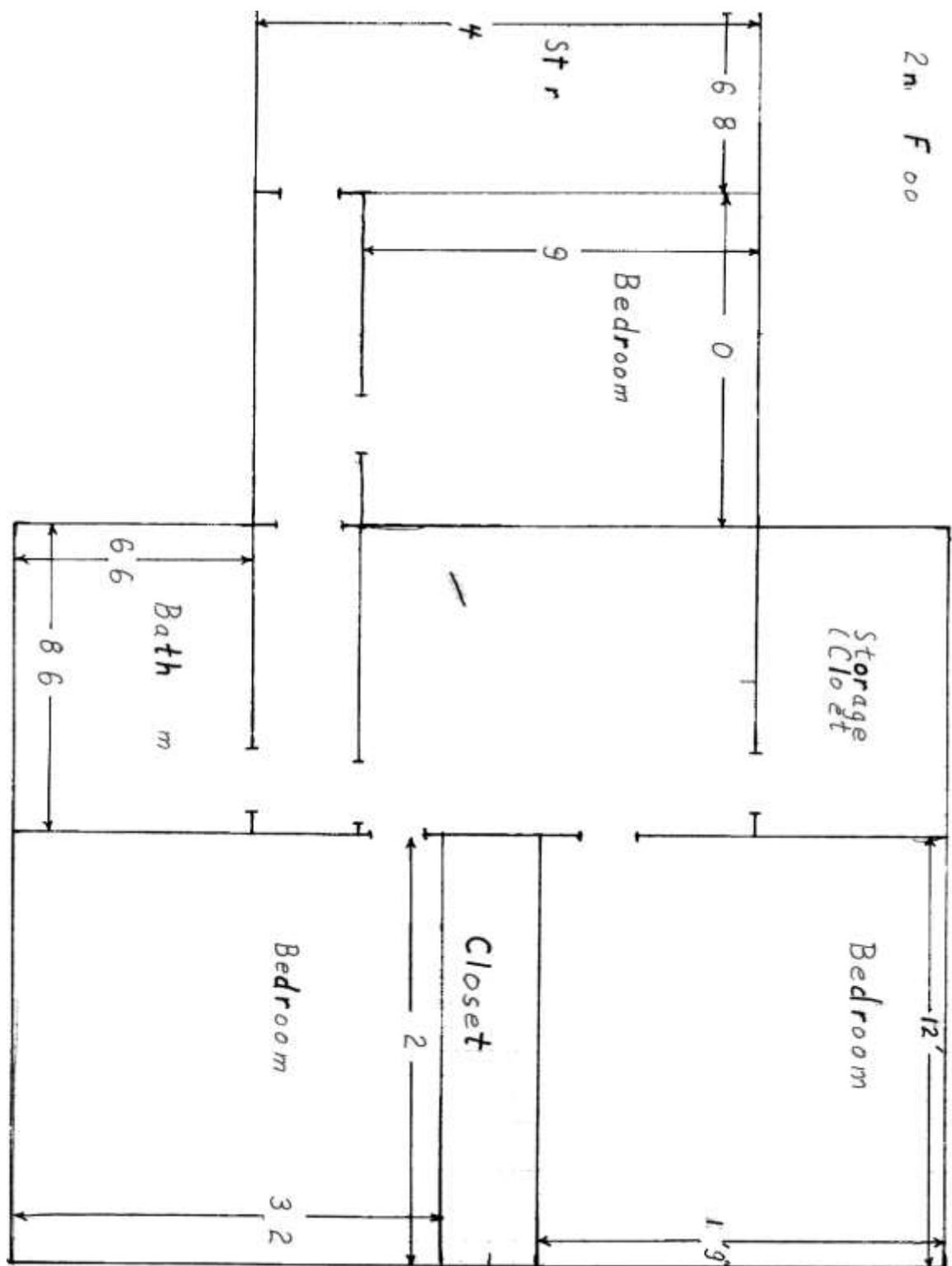
Baddeck/Greenwood United Church Manse

This charming century-old home is located directly across the street from the church and is built on a large, treed lot. The manse is within walking distance of all amenities and is centrally located in the community. It is a structurally sound building with a roofed-in verandah around two sides. The manse is a two-storey home with a large living room, kitchen, laundry, half bath, and minister's study on the first floor. The second floor has four bedrooms, bathroom, and two storage rooms. It is unfurnished, but appliances are included and it includes a working fireplace.





2m Floor



Our Terms Profile

Remuneration

Allowance schedule as per united church guidelines or as agreed.

Vacation

One month per year including five Sundays.

Continuing Education

Three weeks per year and funding for books allowance provided as recommended by the United Church of Canada guidelines.

Travel

Mileage is paid at a rate of \$.41 per kilometer (as per 2010 schedule).

Utilities

Heat expense of the manse exceeding \$500 (first \$500 paid by Minister), electricity, water and high speed internet are paid by the charge. Telephone – Minister is responsible for personal long distance calls.

Other

Such items as established by the United Church of Canada.

Our Resources Profile

Secretarial services for six hours per week. The church office is equipped with internet, computer, printer, photocopier, projector and screen.

The church organist serves all three churches. Music is enjoyed by the congregations. We use *Voices United* and *More Voices*.

Custodial services at St. Andrew's and Middle River is voluntary. Greenwood has a paid custodian.

Revenue & Assets

Our money is received through envelope giving, plate collections. PAR (presently 30 families actively using Par) donations from friends of congregation; a large amount of fund raising is also done. Thanks to donations to our Memorial funds it is thriving and healthy. There is an annual stewardship campaign.

We operate a used clothing store called *Twice Blessed Clothing*, which is open two Saturdays per month.

Mission & Service

Mission and Service is an important part of our pastoral charge and we often exceed our commitment.

Our People

People are our greatest resource. There are capable lay persons in each congregation who currently read scriptures, minutes for mission and lead church services when necessary. Volunteering is what keeps our church functioning at the present level.

Greenwood Financial Report End of 2016

Revenue

Envelope & PAR Offering	\$ 54937.06
Plate	1912.30
M&S	14856.00
Fundraising	12308.59
Stewardship Campaign	17350.00
Transfer from Memorial Acct	3965.46
GST/HST Rebate	2581.45
Heating Reimbursement	500.00
Forks Baddeck	3310.00
Middle River	8000.00
Honorarium/Donations	<u>10288.13</u>

Total \$130,008.99

Expenses

Salaries

Minister	\$53,172.75
Minister's Books & Prof Dev	1842.23
Secretary	3982.27
Custodian	3744.00
Organist	3682.60
Invited Staff	1206.00
Snow Removal	1380.00
Lawn Maintenance	936.37
Church Maintenance	5589.37
Manse Maintenance	258.40
United Church Pension	7,008.38
Postage & Office Supplies	825.37
Telephone	3541.23
Copier Supplies	1248.83
Inverness/Guy Presb.	3648.12
Archive donation	300.00
Oil	10736.64
Power – church	2126.00
Power – manse	560.00
Insurance – church	2525.00
Insurance – manse	325.00
Water – church	283.38
Water – manse	416.39
Taxes – manse	3189.08

Fire Alarm	741.50
Donations	1695.00
Givings to M&S	14856.00
Committee Expenses	2660.36
Banking Charges	428.68
Shed and Keyboard	3965.46
Total expenses	\$131,456.83
Excess of Expenditures over Receipts	-1447.84
Opening Balance	41910.82
Excess of Expenditures over Receipts	<u>-1447.84</u>
Closing Balance	\$40462.98

Respectfully Submitted
Gordon Macaulay
Reviewed By:
Terri MacAulay

**Greenwood United Church
RBC Investment Account**

Market value January 1, 2016	\$ 61,029
2016 investment income and net gains	8,395
Expenses and disbursements	<u>Nil</u>
Market value of investments, December 31, 2016	<u>\$ 69,424</u>

Middle River United Church – Treasurer's Report – 2016

Receipts

Envelope	\$4505.00
PAR	5360.00
Plate Collection	650.20
M & S	
Envelope	388.00
PAR	936.00
UCW	500.00
Anniversary	835.00
Spec. Coll.	260.00
Cabot Trail Relay	200.00
HST Rebate	587.88
St. Andrews	375.45
Concert	257.00
GIC Interest	23.45
Youth Forum – Return	200.00

Totals 15077.98

Less Expenses 14990.88

Gain 87.10

2015 balance 8332.22

TOTAL \$8419.32

Expenses

Greenwood	\$8000.00
Mission & Service	2020.00
Supplies	31.08
Oil	427.80
N.S.P.C.	539.65
Anniversary	185.00
Insurance	760.00
Repairs	62.21
Conf. & Presb.	1126.35
Organist	100.00
PAR S/C	81.50
Postage	9.80
Donations	537.00
Gifts	428.88
Tax Reb. Memorial	388.12
Misc.	93.49
Youth Forum	200.00

14990.88

Bank Bal. 16/12/31 \$2459.09

Less O/S cheques 802.66

1656.43

Cash on Hand 1250.00

2906.43

GIC 5512.89

\$8419.32

Middle River United Church Memorial Building Fund

Year ended December 31, 2016

Balance January 1, 2016		\$1032.40
Donations Received	\$210.00	
Interest Earned	.12	
GST Refund	<u>388.12</u>	
	\$598.24	<u>598.24</u>
		\$1630.64
No expenses paid out in 2016		
Bank Balance Dec. 31, 2016		\$1630.64

Memorial donations were made in 2016 for:

- Jean Ellis
- Stewart MacRae
- Verna MacRae
- Charlie MacCuspic
- Harry Etheridge
- Donald Nicholson

Submitted by Shirley Hart

St. Andrew's United Church

Forks Baddeck

St. Andrew's United Church Financial Report 2016

Working Account #12694-108

Cash on Hand Dec 31/15		\$3498.61
Receipts:		
Stipend	\$4240.00	
Plate	339.00	
M&S	645.00	
Interest	.12	
Christmas in the Country	<u>758.65</u>	
	5982.77	
		<u>5982.77</u>
Total Cash		\$9481.38
Expenses:		
Greenwood	3200.00	
NS Power	214.11	
Insurance	394.00	
Postage	19.55	
Wedding Gift	200.00	
Greenwood – Travel Expenses	110.00	
Guest Organist	50.00	
Grounds Maintenance	315.00	
Presbytery Fund	375.45	
Minister Christmas Gift	30.00	
Organist Christmas Gift	30.00	
Baddeck Lions Club	380.00	
M&S Fund	1145.00	
Baddeck Legion	<u>37.00</u>	
Total	\$6500.11	
		<u>-\$6500.11</u>
Cash on Hand Dec 31/16		\$2981.27

Working Account #12694-118

	Cash on Hand Dec 31/15		\$7942.70
Receipts:			
	Donation	\$970.00	
	Interest	<u>.41</u>	
		\$970.41	
			<u>\$970.41</u>
	Total Cash		\$8913.11
Expenses:			
	Baddeck Building Supplies		
	• Lumber	119.35	
	• Paint & access.	465.72	
	Ed Birt – exterior painting	2244.00	
	John Christie		
	• Oil tank & labour	720.00	
	• Labour	<u>300.00</u>	
	Total	\$3849.07	
			<u>\$3849.07</u>
	Cash on Hand Dec 31/16		\$5064.04
	Equity Shares	\$5.00	
	Surplus Equity Shares	\$21.53	