

## Christian Church in Greater Kansas City Statement of Financial Position

	As of		Increase (Decrease)	As of 12/31/2018
	3/31/2019	3/31/2018		
<b>Assets</b>				
Current Assets				
Cash held by (due to) OGMP	86,449	99,644	(13,195)	138,148
CCF Distributions in Transit	35,275	35,622	(347)	36,074
Accounts Receivable	34,483	47,930	(13,447)	2,150
Prepaid Expenses	35,526	3,467	32,059	2,157
<b>Total Current Assets</b>	<b>191,733</b>	<b>186,664</b>	<b>5,070</b>	<b>178,529</b>
Investments				
Investments held at Church Extension	331,287	331,287		331,287
Investments held at CCF	2,169,473	2,196,612	(27,139)	2,000,159
<b>Total Investments</b>	<b>2,500,760</b>	<b>2,527,899</b>	<b>(27,139)</b>	<b>2,331,446</b>
Fixed Assets				
Land	106,200	106,200		106,200
Buildings	2,787,659	2,787,659		2,787,659
Furniture & Equipment	258,504	258,504		258,504
Vehicles	47,746	47,746		47,746
Congregational Properties	741,269	741,269		741,269
Accumulated Depreciation	(2,102,608)	(2,025,979)	(76,629)	(2,102,608)
<b>Total Fixed Assets</b>	<b>1,838,769</b>	<b>1,915,399</b>	<b>(76,629)</b>	<b>1,838,769</b>
<b>Total Assets</b>	<b>4,531,262</b>	<b>4,629,961</b>	<b>(98,699)</b>	<b>4,348,744</b>
<b>Liabilities and Net Assets</b>				
Liabilities				
Accounts Payable	22,200	18,757	3,443	22,379
Deferred Revenue	86,931	53,109	33,821	24,822
Note Payable	8,490	14,886	(6,395)	10,117
<b>Total Liabilities</b>	<b>117,621</b>	<b>86,752</b>	<b>30,869</b>	<b>57,318</b>
Net Assets				
Unrestricted	1,165,948	1,287,903	(121,954)	1,197,761
Temporarily Restricted	3,137,069	3,144,683	(7,614)	2,983,041
Permanently Restricted	110,624	110,624		110,624
<b>Total Net Assets</b>	<b>4,413,641</b>	<b>4,543,209</b>	<b>(129,568)</b>	<b>4,291,426</b>
<b>Total Liabilities and Net Assets</b>	<b>4,531,262</b>	<b>4,629,961</b>	<b>(98,699)</b>	<b>4,348,744</b>

**Christian Church of Greater Kansas City**

	<b>Detailed Net Asset Activity</b>					<b>Assets less Liabilities representing Fund Balances</b>						
	Beginning of Year	Income	Expenses	Unreal. Gain/ (Loss) on Inv	As of 3/31/2019	Total Liabilities	Total Assets	Fixed Assets	AR/ Prepays	Cash	CE	CCF
<b>Unrestricted Net Assets</b>												
Regional Office Operating	64,920	50,518	(65,117)	4,894	83,213	(15,790)	99,002	1,025	6,897	(2,764)	28,959	64,885
GKC Camps		23,620	(2,182)									
Boundary Training			(293)	-								
Anti Racism Event		6,348	(1,583)									
Clergy Retreat		2,088		-								
Total Region	64,920	82,574	(69,175)	4,894	83,213	(15,790)	99,002	1,025	6,897	(2,764)	28,959	64,885
Tall Oaks Operating	(166,168)	91,290	(153,423)	-	(228,301)	(101,201)	(127,100)		75,130	(202,230)		
Tall Oaks Current Year Reserves	2,424	-	-	-	2,424		2,424			2,424		
Tall Oaks Empowerment Fund	76,150	-	-	-	76,150		76,151			7,233	68,918	
Total Tall Oaks Operating	(87,594)	91,290	(153,423)	-	(149,727)	(101,201)	(48,525)	-	75,130	(192,573)	68,918	-
Tall Oaks Ministry Designated	66,113	12,115	-	-	78,228		78,228			78,228		
Tall Oaks Milagro Refurbish	5,113	-	(86)	-	5,027		5,027			5,027		
Tall Oaks Fixed Assets	1,149,207	-	-	-	1,149,207		1,149,207	1,149,207				
Total Tall Oaks	1,132,839	103,405	(153,509)	-	1,082,735	(101,201)	1,183,937	1,149,207	75,130	(109,318)	68,918	-
Total Unrestricted	1,197,759	185,979	(222,684)	4,894	1,165,948	(116,991)	1,282,939	1,150,232	82,027	(112,082)	97,877	64,885
<b>Temporarily Restricted Net Assets</b>												
Regional Office Endowment	129,150	1,403	(1,358)	11,508	140,703		140,702			25		140,677
Graham Medical Emergency Fund	2,646	-	-	-	2,646		2,646				2,646	
Christian Ministry Scholarship Fund	19,170	-	-	-	19,170		19,170			3,184	15,986	
Clergy Crisis Support Fund	3,528	-	-	-	3,528		3,528				3,528	
Retirement Celebration Fund	50	-	-	-	50		50			50		
Camp Scholarships	5,022	-	-	-	5,022		5,022			5,022		
Youth Events	17,546	2,215	(10,051)	-	9,710		9,710				9,710	
DMA	3,445	130	-	-	3,575		3,575			226	3,349	
Reconciliation	19,462	390	-	-	19,852		19,852			3,332	16,520	
DWM General Fund	1,639	2,935	(3,039)	-	1,535		1,535			1,535		
DWM Travel Pool	93	-	-	-	93		93				93	
DWM Coordinator Expenses	255	-	-	-	255		255				255	
DWM Woman to Woman	1,035	-	-	-	1,035		1,035				1,035	
DWM Speaker Fund	4,899	-	(578)	-	4,321		4,321			(2,047)	6,368	
DWM InterRegional Event	910	-	-	-	910		910				910	
DWM Mission Fund	497	296	-	-	793		793				793	
FCC of KC, MO Endowment Fund	88,742	803	(776)	6,460	95,229		95,229			795	8,784	85,650
FCC of KC, MO Empowerment Fund	1,457	776	-	-	2,233		2,232			2,232		
Haiti Scholarships for Young Adults	13,745	-	-	-	13,745		13,745				13,745	
Cherokee Transition Min. Fund	26,391	-	(4,683)	-	21,708		21,708				21,708	
Family of Faith	448	163	-	-	611		611				611	
National Convocation Scholarship	200	-	-	-	200		200			200		
Total Region	340,330	9,111	(20,485)	17,968	346,924	-	346,922	-	-	14,554	106,041	226,327

**Christian Church of Greater Kansas City**

	<b>Detailed Net Asset Activity</b>					<b>Assets less Liabilities representing Fund Balances</b>						
	Beginning of Year	Income	Expenses	Unreal. Gain/ (Loss) on Inv	As of 3/31/2019	Total Liabilities	Total Assets	Fixed Assets	AR/ Prepays	Cash	CE	CCF
<b>Temporarily Restricted Net Assets - Continued</b>												
New Church-General	614,798	21,619	(20,538)		677,059	(629)	677,690		23,258	146,255	79,846	428,331
Investment Activity		7,478	(7,244)	60,946								
New Church-Pentecost	19,334	68	(75)	-	19,327		19,327			6,557	12,770	
Congregational Properties	688,537	-	-	-	688,537		688,537	688,537				
Bacon Memorial	853,452	8,993	(8,701)	73,180	926,924		926,924				-	926,924
Bowen	204,000	-	-	-	204,000		204,000					204,000
Miller Trust	44,671	301	(286)	2,420	47,106		47,107				-	47,107
Seed Fund	62,825	424	-	3,408	66,657		66,658					66,658
Vision Fund	101,400	602	-	4,838	106,840		106,840				12,223	94,617
Builders' Club	20,882	-	-	-	20,882		20,882				20,882	
Hispanic Ministries	1,648	-	-	-	1,648		1,648				1,648	
Total New Church	2,611,547	39,485	(36,844)	144,792	2,758,980	(629)	2,759,613	688,537	23,258	152,812	127,369	1,767,637
Capital Improvements	11,311	-	-	-	11,311		11,311			11,311		
Mary Margaret Miller Fund	1,560	-	-	-	1,560		1,560			1,560		
Cherokee CC - Clergy Retreat at TO	15,643	-	-	-	15,643		15,643			15,643		
Tall Oaks Activity Shelter	2,651	-	-	-	2,651		2,651			2,651		
Total Tall Oaks	31,165	0	0	-	31,165	-	31,165	-	-	31,165	-	-
Total Temporarily Restricted	2,983,042	48,596	(57,329)	162,760	3,137,069	(629)	3,137,700	688,537	23,258	198,531	233,410	1,993,964
<b>Permanently Restricted Net Assets</b>												
Hyde Park CC - New Church	110,624			-	110,624		110,624					110,624
Total Net Assets	4,291,425	234,575	(280,013)	167,654	4,413,641	(117,620)	4,531,263	1,838,769	105,285	86,449	331,287	2,169,473

## Christian Church in Greater Kansas City Statement of Financial Position - Region

	As of		Increase (Decrease)	As of 12/31/2018
	3/31/2019	3/31/2018		
<b>Assets</b>				
Current Assets				
Cash held by (due to) OGMP	11,789	67,491	(55,702)	(2,342)
CCF Distributions in Transit	2,721	2,938	(217)	14,311
Prepaid Expenses	4,176	951	3,224	2,157
Total Current Assets	<u>18,687</u>	<u>71,381</u>	<u>(52,694)</u>	<u>14,126</u>
Investments				
Investments held at Church Extension	135,000	135,000		135,000
Investments held at CCF	291,211	295,467	(4,256)	268,258
Total Investments	<u>426,211</u>	<u>430,467</u>	<u>(4,256)</u>	<u>403,258</u>
Fixed Assets				
Furniture & Equipment	18,798	18,798		18,798
Accumulated Depreciation	(17,773)	(17,338)	(435)	(17,773)
Total Fixed Assets	<u>1,025</u>	<u>1,460</u>	<u>(435)</u>	<u>1,025</u>
<b>Total Assets</b>	<b><u>445,923</u></b>	<b><u>503,307</u></b>	<b><u>(57,385)</u></b>	<b><u>418,409</u></b>
<b>Liabilities and Net Assets</b>				
Liabilities				
Accounts Payable	7,491	8,924	(1,433)	13,160
Deferred Revenue	8,299	19,370	(11,071)	
Total Liabilities	<u>15,790</u>	<u>28,294</u>	<u>(12,504)</u>	<u>13,160</u>
Net Assets				
Unrestricted	83,212	90,917	(7,705)	64,920
Temporarily Restricted	346,921	384,097	(37,176)	340,329
Total Net Assets	<u>430,133</u>	<u>475,014</u>	<u>(44,881)</u>	<u>405,249</u>
<b>Total Liabilities and Net Assets</b>	<b><u>445,923</u></b>	<b><u>503,307</u></b>	<b><u>(57,385)</u></b>	<b><u>418,409</u></b>

## Christian Church in Greater Kansas City Budget Report & Prior Year Comparison

	Year to Date			Annual Budget	Prior YTD
	Actual as of 3/31/2019	Budget	Over (Under) Budget		Actual as of 3/31/2018
<b>Income</b>					
Disciples Mission Fund	21,139	20,424	715	126,000	24,484
Regional Support Fund/Congregations	10,974	11,500	(526)	29,000	5,329
Annual Fund	100		100		
Regional Support Fund\Individual Giving	965	1,000	(35)	15,000	2,012
Christmas Offering	9,346	10,138	(792)	19,000	7,420
DMF Contributions via CCF	1,332	1,244	88	16,000	1,331
<b>Total Allocation Income</b>	<b>43,857</b>	<b>44,306</b>	<b>(449)</b>	<b>205,000</b>	<b>40,576</b>
Interest Income				2,300	651
Distribution from owned CCF Investment	1,966	1,425	541	5,700	1,477
New Church Admin Fee				6,000	
Miscellaneous Income	12		12	250	
<b>Total Other Income</b>	<b>1,978</b>	<b>1,425</b>	<b>553</b>	<b>14,250</b>	<b>2,128</b>
<b>Total Income</b>	<b>45,835</b>	<b>45,731</b>	<b>104</b>	<b>219,250</b>	<b>42,704</b>
<b>Expenses</b>					
Salaries & Benefits	47,671	51,218	(3,548)	216,063	39,091
Staff Relocation/Moving Expenses					
Travel	3,733	4,000	(267)	6,000	1,336
Facilities	728	600	128	1,781	2,007
Telecommunications	496	437	59	1,750	714
Postage	133	250	(117)	1,000	211
Computer & Equipment	1,755	2,000	(245)	3,000	1,159
Office Expenses	2,300	2,500	(200)	10,000	2,521
Miscellaneous	121		121		
Board & Committee Expenses					
Treasury Services	6,540	6,540		26,160	6,540
Legal Fees					3,500
College of Regional Ministry Dues	1,642	2,000	(358)	2,000	1,677
Promotional Expenses				2,000	
GKC Convencion Hispana Support				8,000	
Clergy Oversight				1,000	
Mission Ministries					
Restructure Expenses					
<b>Total</b>	<b>65,118</b>	<b>69,546</b>	<b>(4,428)</b>	<b>278,754</b>	<b>58,756</b>
<b>Total Expenses</b>	<b>65,118</b>	<b>69,546</b>	<b>(4,428)</b>	<b>278,754</b>	<b>58,756</b>
Draw from designated funds					
Transfer from Designated Funds					
Draw from Cherokee Funds for Transit. Min	(4,683)	(5,313)	629	(21,250)	
<b>Total Transfer of Funds</b>	<b>(4,683)</b>	<b>(5,313)</b>	<b>629</b>	<b>(21,250)</b>	<b>0</b>
<b>NET SURPLUS/(DEFICIT)</b>	<b>(14,600)</b>	<b>(18,502)</b>	<b>3,902</b>	<b>(38,254)</b>	<b>(16,053)</b>

**Christian Church in Greater Kansas City  
Budget Report & Prior Year Comparison - Regional Office**

	As of		Over	As of
	3/31/2019	3/31/2019	(Under)	3/31/2018
	Actual	Budget	Budget	Actual
<b>From Previous Page</b>	(14,600)	(18,502)	3,902	(16,053)
Revenue			-	
Expense			-	
Leadership Seminar - GKCE4	-	-	-	-
Revenue			-	
Expense			-	
Regional Assembly - GKCE6	-	-	-	-
Revenue			-	
Expense	(293)		(293)	
Boundary Training - GKCE7	(293)	-	(293)	-
Revenue	23,620		23,620	
Expense	(2,182)		(2,182)	
Camps - GKCE9	21,438	-	21,438	-
Revenue	6,348		6,348	
Expense	(1,583)		(1,583)	
Anti Racism Event - GKCE11	4,765	-	4,765	-
Revenue	2,088		2,088	
Expense			-	
Clergy Retreat - GKCE2	2,088	-	2,088	-
<b>NET SURPLUS/(DEFICIT)</b>	<b>13,398</b>	<b>(18,502)</b>	<b>31,900</b>	<b>(16,053)</b>

**Christian Church in Greater Kansas City  
Statement of Financial Position - New Church**

	<u>As of</u>		<b>Increase (Decrease)</b>	<b>As of 12/31/2018</b>
	<u>3/31/2019</u>	<u>3/31/2018</u>		
<b>Assets</b>				
Current Assets				
Cash held by (due to) OGMP	152,811	109,122	43,689	154,287
CCF Distributions in Transit	20,439	20,496	(57)	21,060
Prepaid Expenses	<u>2,819</u>		<u>2,819</u>	
Total Current Assets	<u>176,068</u>	<u>129,618</u>	<u>46,450</u>	<u>175,347</u>
Investments				
Investments held at Church Extension	127,369	127,369		127,369
Investments held at CCF	<u>1,878,262</u>	<u>1,901,146</u>	<u>(22,884)</u>	<u>1,731,901</u>
Total Investments	<u>2,005,630</u>	<u>2,028,514</u>	<u>(22,884)</u>	<u>1,859,270</u>
Fixed Assets				
Congregational Properties	741,269	741,269		741,269
Accumulated Depreciation	<u>(52,732)</u>	<u>(48,338)</u>	<u>(4,394)</u>	<u>(52,732)</u>
Total Fixed Assets	<u>688,537</u>	<u>692,931</u>	<u>(4,394)</u>	<u>688,537</u>
<b>Total Assets</b>	<b><u>2,870,235</u></b>	<b><u>2,851,064</u></b>	<b><u>19,172</u></b>	<b><u>2,723,154</u></b>
<b>Liabilities and Net Assets</b>				
Liabilities				
Accounts Payable	<u>629</u>		<u>629</u>	<u>983</u>
Total Liabilities	<u>629</u>	<u>0</u>	<u>629</u>	<u>983</u>
Net Assets				
Temporarily Restricted	2,758,982	2,740,439	18,542	2,611,547
Permanently Restricted	<u>110,624</u>	<u>110,624</u>		<u>110,624</u>
Total Net Assets	<u>2,869,606</u>	<u>2,851,064</u>	<u>18,542</u>	<u>2,722,171</u>
<b>Total Liabilities and Net Assets</b>	<b><u>2,870,235</u></b>	<b><u>2,851,064</u></b>	<b><u>19,172</u></b>	<b><u>2,723,154</u></b>

## Christian Church in Greater Kansas City Budget Report & Prior Year Comparison - New Church

	Year to Date			Annual Budget	Prior YTD
	Actual as of 3/31/2019	Budget	Over (Under) Budget		Actual as of 3/31/2018
<b>Income</b>					
Interest Income				1,000	(3,563)
Designated Operating Contributions	1,182	1,200	(18)	9,000	1,215
Distribution from non-owned endowment					
Distrib. from non-own. endow.Caldwell	4,208	3,750	458	15,000	4,518
Rental Income					
Event Income					
Insurance claim for Living Water CC					
Total Income	<u>5,390</u>	<u>4,950</u>	<u>440</u>	<u>25,000</u>	<u>2,170</u>
<b>Total Income</b>	<b><u>5,390</u></b>	<b><u>4,950</u></b>	<b><u>440</u></b>	<b><u>25,000</u></b>	<b><u>2,170</u></b>
<b>Expenses</b>					
Salaries & Benefits	15,997	15,939	58	63,750	991
Travel				2,500	109
General Liability Insurance	1,222		1,222		3,679
Translation Services					
Mission Insite				3,320	
Congregation Education					
Foundations Class					
Background Checks				500	
New Church Training				11,000	4,060
Demographics Studies					
Church Empowerment Grants	3,320	3,500	(180)	4,000	4,104
Taxes					
Administrative Expense				12,000	
Hospitality				1,000	
Total	<u>20,539</u>	<u>19,439</u>	<u>1,100</u>	<u>98,070</u>	<u>12,943</u>
<b>Total Expenses</b>	<b><u>20,539</u></b>	<b><u>19,439</u></b>	<b><u>1,100</u></b>	<b><u>98,070</u></b>	<b><u>12,943</u></b>
Distribution from New Ch Endowments	(16,231)	(18,267)	2,036	(73,070)	(15,978)
<b>Transfer from Designated Funds</b>	<b><u>(16,231)</u></b>	<b><u>(18,267)</u></b>	<b><u>2,036</u></b>	<b><u>(73,070)</u></b>	<b><u>(15,978)</u></b>
<b>NET SURPLUS/(DEFICIT)</b>	<b><u>1,082</u></b>	<b><u>3,778</u></b>	<b><u>(2,696)</u></b>	<b><u>0</u></b>	<b><u>5,205</u></b>



**Christian Church in Greater Kansas City  
Statement of Financial Position - Tall Oaks**

	<u>As of</u>		<b>Increase (Decrease)</b>	<b>As of 12/31/2018</b>
	<u>3/31/2019</u>	<u>3/31/2018</u>		
<b>Assets</b>				
Current Assets				
Cash held by (due to) OGMP	(78,151)	(76,969)	(1,182)	(13,797)
CCF Distributions in Transit	12,115	12,188	(73)	703
Accounts Receivable	34,483	47,930	(13,447)	2,150
Prepaid Expenses	28,532	2,516	26,016	
<b>Total Current Assets</b>	<u>(3,022)</u>	<u>(14,335)</u>	<u>11,314</u>	<u>(10,944)</u>
Investments				
Investments held at Church Extension	68,918	68,918		68,918
<b>Total Investments</b>	<u>68,918</u>	<u>68,918</u>	<u>0</u>	<u>68,918</u>
Fixed Assets				
Land	106,200	106,200		106,200
Buildings	2,787,659	2,787,659		2,787,659
Furniture & Equipment	239,706	239,706		239,706
Vehicles	47,746	47,746		47,746
Accumulated Depreciation	(2,032,104)	(1,960,303)	(71,800)	(2,032,104)
<b>Total Fixed Assets</b>	<u>1,149,207</u>	<u>1,221,008</u>	<u>(71,800)</u>	<u>1,149,207</u>
<b>Total Assets</b>	<u><b>1,215,104</b></u>	<u><b>1,275,590</b></u>	<u><b>(60,486)</b></u>	<u><b>1,207,181</b></u>
<b>Liabilities and Net Assets</b>				
Liabilities				
Accounts Payable	14,080	9,833	4,246	8,235
Deferred Revenue	78,632	33,740	44,892	24,822
Note Payable	8,490	14,886	(6,395)	10,117
<b>Total Liabilities</b>	<u>101,201</u>	<u>58,458</u>	<u>42,743</u>	<u>43,175</u>
Net Assets				
Unrestricted	1,082,737	1,196,986	(114,249)	1,132,841
Temporarily Restricted	31,166	20,146	11,020	31,166
<b>Total Net Assets</b>	<u>1,113,902</u>	<u>1,217,132</u>	<u>(103,230)</u>	<u>1,164,007</u>
<b>Total Liabilities and Net Assets</b>	<u><b>1,215,104</b></u>	<u><b>1,275,590</b></u>	<u><b>(60,486)</b></u>	<u><b>1,207,181</b></u>

## Christian Church in Greater Kansas City Budget Report & Prior Year Comparison - Tall Oaks

	Year to Date			Annual Budget	Prior YTD
	Actual as of 3/31/2019	Budget as of 3/31/2019	Over (Under) Budget		Actual as of 3/31/2018
<b>Income</b>					
LLC Lodge Base Income	35,737		35,737		31,397
Cottage Base Income	20,253		20,253		15,161
Camp & Conference Base Income					150
Camp Offerings					
Limited Use Groups Income	2,392		2,392		2,933
General Income	1,109		1,109		695
Food Service Income	27,956		27,956		22,619
Other Sales Income					
Donation Income	3,844		3,844		4,483
<b>Total Operational Income</b>	<u>91,290</u>	<u>0</u>	<u>91,290</u>	<u>0</u>	<u>77,438</u>
<b>Total Income</b>	<u><b>91,290</b></u>	<u><b>0</b></u>	<u><b>91,290</b></u>	<u><b>0</b></u>	<u><b>77,438</b></u>
<b>Expenses</b>					
Salaries & Benefits	81,226		81,226		95,773
Staff Reimbursement Expense	1,477		1,477		45
Insurance Expense	9,219		9,219		28,287
Maintenance Expense	4,314		4,314		4,597
Office Expenses	3,359		3,359		4,265
Committee Expenses					2,559
Site Promotion Expenses	648		648		1,505
Utilities	30,697		30,697		31,840
General Operating Expense	3,659		3,659		2,105
Housekeeping Expense	2,040		2,040		1,469
Food Service Expense	13,659		13,659		14,101
Resale Items Expense					
Staff Expenses					
Camp & Conference Expense					290
Equestrian Program Expense	2,149		2,149		4,890
Challenge Course Expense					450
Other Program Expense	872		872		
<b>Total</b>	<u>153,319</u>	<u>0</u>	<u>153,319</u>	<u>0</u>	<u>192,175</u>
<b>Total Expenses</b>	<u><b>153,319</b></u>	<u><b>0</b></u>	<u><b>153,319</b></u>	<u><b>0</b></u>	<u><b>192,175</b></u>
<b>Transfers</b>					
Transfer from Transition Fund					
Transfer to Fixed Assets Fund					
Transfer from Transition Fund					
<b>Total Transfers</b>	<u><b>0</b></u>	<u><b>0</b></u>	<u><b>0</b></u>	<u><b>0</b></u>	<u><b>0</b></u>
<b>Other</b>					
BCE Interest Payments	104		104		167
<b>Total Other</b>	<u><b>104</b></u>	<u><b>0</b></u>	<u><b>104</b></u>	<u><b>0</b></u>	<u><b>167</b></u>
<b>NET SURPLUS/(DEFICIT)</b>	<u><u><b>(62,134)</b></u></u>	<u><u><b>0</b></u></u>	<u><u><b>(62,134)</b></u></u>	<u><u><b>0</b></u></u>	<u><u><b>(114,904)</b></u></u>