

**Voters' Assembly Minutes  
December 11, 2022**

Meeting called to order at 1:31 p.m. by President Tim Sergent

Devotion by Pastor Bruner, Hymn "O Come, O Come Emanuel"

New Voting Members

MMSP to accept Heath Keinath as new voting member

MMSP to approve minutes from October Voter's Meeting as written

Old Business

-Election Results-reviewed. MMSP to accept results of the election

-2023 Budget-presented by Gloria LaPointe. MMSP to accept budget as written

New Business

-2023 Housing Allowance Declarations--MMSP to accept allowances as presented

Be it resolved that the dollar amounts noted adjacent to the names of those individuals listed below, be stipulated as housing allowance for the year 2023 in accordance with the regulations of the Internal Revenue Service. In the event of an audit, each of the listed individuals understands that the "Burden of Proof" is upon them to substantiate the amount. The housing allowance will be paid as indicated.

Barbara Riley	\$0
Lisa Bach	\$17,800
James Bruner	\$45,000
Timothy Martinal	\$10,500
Connie Singer	\$24,000
Teresa Walter	\$23,000
Carol Weber	\$17,650
Christina Petzold	\$23,000

-Designate Lay & Pastoral Delegate to cast electronic vote for Synod President/VP--MMSP to elect Steve Kern and Pastor Bruner to represent our congregation for voting for Synod President/VP

Board Reports

Education/Principal - Angi O'Neil

- increased childcare/latchkey fees
- Travis Grulke is coming to work with Board of Ed
- New member-Kassandra Mills

Elders - Steve Kern

- Membership Changes:  
Transfers In: Craig & Sandi Vogeli, and Cameron, from St Paul, Lapeer  
MMSP to accept transfers in
- Transfers Out: Gary & Renee Hecht, to Grace, Fairgrove  
MMSP to accept transfers out
- Completed security implementation-trauma/defibrillator/CPR training, cameras, door security, emergency medical bag in place, defibrillator on order
- Reviewed nominations for President/VP of Synod, Regional Vice President--  
MMSP to support recommendations made for nominations-President Harrison (current),  
VP Rev Peter Lange (current), Rev David Fleming, Grand Rapids, for regional VP

Evangelism/Fellowship - no report

- new board-President Sergent will assist in assisting new board set up
- 3 on 3 tournament and Euchre in process

Finance - Gloria LaPointe

- reviewed financial reports
- Mission commitment to District-\$14,000 recommended by Church Council  
MMSP to commit \$14,000 to District for Missions for 2023

Salary & Personnel Committee - Mike Hoard

- Busy completing budget over past few months
- Thanks to congregation for support for salary increases

Social Concerns - via Pastor Martinal

- Currently helping 9 families with Giving Tree

Stewardship - no report

Trustees - Jon Keinath

- locked in fixed in gas rate for next three years
- issues with new dishwasher - will be replaced
- Computer lab interior should be completed by end of next week; brick soon
- Phones will be transferred to new system this week

Associate Pastor - Pastor Martinal

- Thanks to congregation for "leap of faith" with budget
- Adult Instruction Class-Fall class completed
- Preschool chapel

- Advent services ongoing
- Cocoa and Carols yesterday-about 40 in attendance
- Theme verses for next few years reviewed

#### Administrative Pastor

Visitation – 10 Shutin visits for this quarter, left voice messages and spoke on the phone with a family member of one shutin, unable to reach Carolyn Laplow or JoAnn Schiefer. Two shutins have been attending church.

- Post-Hospital conversations and prayer or communion with 6 members.
- Official acts and business
  - Conducted Adult Instruction Classes and held Rite of Confirmation on both Nov. 13 and Dec 11.
  - Faith on Fire adult attendance has been 24-33 each week since Fall kickoff. Child-care room rotation going well. Praying that more families and their children will attend.
  - Continue to Facilitate Chapel for PS-8. Also visiting PS classroom. Also lead the Faculty Bible study once a month.
  - Meetings: LEAP, MMA, Christmas in the Village (cf. below) LEAP is investigating a marketing campaign to assist member congregations in the Saginaw and Great Lakes Bay area.
- Projects:
  - Christmas in the Village - Attended 4 committee meetings. Arranged for the living nativity: recruited 5 students to be “Mary and Joseph” and shepherds, as well as the live sheep. Made arrangement for EZ up tents for the nativity and also the SPL choir, which sang after the parade at the Christmas tree. Made purchases with a Thrivent Action Team grant for a small banner to complement the living nativity “Jesus is the reason...” for the season; also Advent Calendar booklets, children stickers and ornaments. Shared the LHM Advent devotion book to adults and families. Worked with Principal Barb Riley to prepare an informational and invitational bookmark (with candy canes) to promote our “Cocoa and Carols” event as well as our worship schedule. There were 26 registrants who marked that they did not have a church home. All of them were called and invited to the upcoming Cocoa and Carols, Candles and Carols (hosted by MMA), and the SPL Children’s Christmas service. In addition to the Free Spirit choir, we had 16 other members assist with the living nativity and choir portion of the event on Dec. 5<sup>th</sup>. Jesus was our focus and we let the community know that “Jesus is the Reason...” for the season and so much more.
  - Have set a goal to coordinate a meeting over Christmas break with Julie Burgess from District CEF to help an ad hoc committee to investigate an additional fund like an endowment for general expenses. LEAP is also hosting a LEAPshop on January 25, 2023 for any church interested in starting or growing an endowment.
  - Assisting the Athletic Director for school sports hosted at SPL.
  - Advent theme is the Angel visits to Zechariah, Elizabeth and Mary. Working on Christmas services and New Years.
  - Have also finalized a theme and banner that will be usable for the next 1-3 years. “Equip, Build, Grow Together” based upon Ephesians 4:11-16.

MMSP to adjourn meeting at 2:30 p.m.

Closed with Common Doxology

Respectfully submitted,  
Diane Bishop, Secretary

**Voters report  
December 11, 2022**

**November 2022 Income & Expense Summary**

November General Fund Income:	\$100,605.22
November General Fund Expenses:	\$103,997.47
November surplus (deficit)	\$ (3,392.25)
Overall surplus (deficit) to date	\$ 355,801.04
Gen Fund Checking Balance, including Child Care grants	\$474,800.75
Child Care grants available	\$336,692.00
Gen Fund Checking Balance, without Child Care grants	\$138,108.75

**RESTRICTED Cash Accounts Summary\*\***

School Designated Accounts balance:	\$103,629.45
Church Designated Accounts balance:	\$196,436.79
All Memorials balance:	\$19,449.44
** This money is RESTRICTED***	

\$319,515.68

**Accounts Receivable**

*School - SY 22/23* \$72,739.54

*His Little Lambs*

> Current \$0.00  
 > 7-14 days \$362.60  
 > 14-21 days in arrears \$128.50  
 > 21-28 days in arrears \$0.00  
 > more than 28 days in arrears \$164.82

\$655.92

*Collections (ICS)(Active)* \$1,555.47  
*Collections (CSM) through 10/31/22* \$2,227.51  
*Collections (In House) 1 Family* \$11,004.00  
 Total AR: \$88,182.44

**ADDITIONAL INFORMATION**

Contributions to Grantparent Fund November \$495.00  
 Smorgasbord net proceeds \$3,122.76

**St Paul Lutheran Church & School**  
**Statement of Activity Comparison**

January - November, 2022

	Jan - Nov, 2022	Jan - Nov, 2021
<b>Revenue</b>		
40000 General Operating Revenue		
40200 Education		
40201 Prior Year Balances	2,415.02	1,537.88
40203 Tuition - K-8 Member	88,513.40	93,408.24
40204 Tuition - K-8 Community	75,941.65	47,869.33
40206 Processing Fees	2,011.62	1,743.88
41213 (Church GF) Child Care / Latchkey /		
Preschool	127,715.96	134,119.33
Total 40200 Education	\$ 296,597.65	\$ 278,678.66
40300 Elders	2,037.82	1,670.05
40500 Finance		
40501 Envelopes - General	658,088.10	539,544.86
40502 Other Revenue	30,322.45	37,622.79
40503 Plate - Cash	10,420.92	7,580.67
40504 Other Offerings	8,776.25	6,350.75
40505 Interest Earned	3,263.48	2,155.88
Total 40500 Finance	\$ 710,871.20	\$ 593,254.95
40800 Trustees		
40801 Rental Revenue	2,801.99	1,647.00
40802 Other Revenue	495.00	440.00
Total 40800 Trustees	\$ 3,296.99	\$ 2,087.00
Total 40000 General Operating Revenue	\$ 1,012,803.66	\$ 875,690.66
41214 Child Care Stabilization Grant	376,542.50	
<b>Total Revenue</b>	<b>\$ 1,389,346.16</b>	<b>\$ 875,690.66</b>
<b>Expenditures</b>		
50000 General Operating Expenditures		
50200 Education		
51213 CC/LK/PS Expenses	37,698.43	9,964.21
Total 50200 Education	\$ 37,698.43	\$ 9,964.21
50300 Elders - General Fund	11,054.19	9,263.98
50500 Finance		
50502 Merchant Service Fees	3,260.16	3,049.34
50503 Bank Fees	181.38	(123.05)
50505 Office Supplies	151.47	441.16
50506 Postage	236.00	113.00
50507 Quickbooks Software	1,732.50	1,493.59
Total 50500 Finance	\$ 5,561.51	\$ 4,974.04
50600 Salary & Personnel		
50601 Independent Contractors	5,840.96	4,560.75

<b>Total 50600 Salary &amp; Personnel</b>	<b>\$</b>	<b>5,840.96</b>	<b>\$</b>	<b>4,560.75</b>
50750 Stewardship		971.04		1,128.48
50800 Trustees		96,641.67		76,458.96
<b>55000 Wages - Salaried</b>				
55001 Pastoral		109,777.60		99,332.86
55002 Principal		60,015.85		45,538.02
55004 Teachers		267,495.23		270,715.69
55005 Custodial		32,746.54		30,290.62
55006 CC/LK/PS Director		35,908.38		32,604.06
<b>Total 55000 Wages - Salaried</b>	<b>\$</b>	<b>505,943.60</b>	<b>\$</b>	<b>478,481.25</b>
<b>56000 Wages - Hourly</b>				
56001 Administrative		37,627.52		35,050.99
56002 Child Care / Latchkey Lead		22,807.21		19,728.29
56003 Child Care / Latchkey Aides		32,303.22		20,206.84
56004 Custodial		10,547.78		12,305.16
56005 Lunch Workers		19,363.41		18,811.45
56007 Organists		9,150.00		6,110.00
56008 Preschool		23,532.77		15,843.25
56012 Bookkeeper		18,535.14		13,391.00
<b>Total 56000 Wages - Hourly</b>	<b>\$</b>	<b>173,867.05</b>	<b>\$</b>	<b>141,446.98</b>
<b>57000 Employer Paid Taxes / Benefits</b>				
57001 Health Insurance		100,570.65		106,947.97
57003 SS/Medicare Employer Taxes		23,171.02		13,340.97
57004 Health Care - Medicare Eligible		6,992.28		11,740.74
57005 Concordia - Pension		65,232.72		62,210.99
<b>Total 57000 Employer Paid Taxes / Benefits</b>	<b>\$</b>	<b>195,966.67</b>	<b>\$</b>	<b>194,240.67</b>
<b>Total 50000 General Operating Expenditures</b>	<b>\$</b>	<b>1,033,545.12</b>	<b>\$</b>	<b>920,519.32</b>
<b>Net Revenue/(Expenditures)</b>	<b>\$</b>	<b>355,801.04</b>	<b>\$</b>	<b>(44,828.66)</b>
<b>Estimated effect of Child Care Stabilization Grant for 2022 on Net Revenue</b>		<b>336,692.00</b>		
<b>Net Revenue without Child Care Stabilization Grant effect</b>	<b>\$</b>	<b>19,109.04</b>		

**St Paul Lutheran Church & School**  
**Annual Budget vs. Actual**  
January - November 2022

	Actual	Amended budget	Over/(Under) Budget	% of Budget
<b>Revenue</b>				
40000 General Operating Revenue				
40200 Education				
40201 Prior Year Balances	2,415.02		2,415.02	
40203 Tuition - K-8 Member	88,513.40	93,969.00	(5,455.60)	94.19%
40204 Tuition - K-8 Community	75,941.65	81,976.00	(6,034.35)	92.64%
40206 Processing Fees	2,011.62	1,500.00	511.62	134.11%
41213 (Church GF) Child Care / Latchkey /				
Preschool	127,715.96	174,832.00	(47,116.04)	73.05%
Total 40200 Education	\$ 296,597.65	\$ 352,277.00	\$ (55,679.35)	84.19%
40300 Elders	2,037.82	2,500.00	(462.18)	81.51%
40500 Finance				
40501 Envelopes - General	658,088.10	703,000.00	(44,911.90)	93.61%
40502 Other Revenue	30,322.45		30,322.45	
40503 Plate - Cash	10,420.92	7,500.00	2,920.92	138.95%
40504 Other Offerings	8,776.25	7,500.00	1,276.25	117.02%
40505 Interest Earned	3,263.48	1,500.00	1,763.48	217.57%
Total 40500 Finance	\$ 710,871.20	\$ 719,500.00	\$ (8,628.80)	98.80%
40600 Salary & Personnel		8,000.00	(8,000.00)	0.00%
40800 Trustees				
40801 Rental Revenue	2,801.99	1,500.00	1,301.99	186.80%
40802 Other Revenue	495.00		495.00	
Total 40800 Trustees	\$ 3,296.99	\$ 1,500.00	\$ 1,796.99	219.80%
Total 40000 General Operating Revenue	\$ 1,012,803.66	\$ 1,083,777.00	\$ (70,973.34)	93.45%
41214 Child Care Stabilization Grant	376,542.50		376,542.50	
<b>Total Revenue</b>	<b>\$ 1,389,346.16</b>	<b>\$ 1,083,777.00</b>	<b>\$ 305,569.16</b>	<b>128.19%</b>
<b>Expenditures</b>				
50000 General Operating Expenditures				
50200 Education				
51213 CC/LK/PS Expenses	37,698.43	8,000.00	29,698.43	471.23%
Total 50200 Education	\$ 37,698.43	\$ 8,000.00	\$ 29,698.43	471.23%
50300 Elders - General Fund	11,054.19	16,225.00	(5,170.81)	68.13%
50500 Finance				
50501 Other Expenditures		100.00	(100.00)	0.00%
50502 Merchant Service Fees	3,260.16	3,400.00	(139.84)	95.89%
50503 Bank Fees	181.38		181.38	
50505 Office Supplies	151.47	250.00	(98.53)	60.59%
50506 Postage	236.00	120.00	116.00	196.67%
50507 Quickbooks Software	1,732.50	3,300.00	(1,567.50)	52.50%
Total 50500 Finance	\$ 5,561.51	\$ 7,170.00	\$ (1,608.49)	77.57%
50600 Salary & Personnel				
50601 Independent Contractors	5,840.96	10,200.00	(4,359.04)	57.26%
Total 50600 Salary & Personnel	\$ 5,840.96	\$ 10,200.00	\$ (4,359.04)	57.26%
50750 Stewardship	971.04	1,200.00	(228.96)	80.92%
50800 Trustees	96,641.67	94,327.00	2,314.67	102.45%
55000 Wages - Salaried				
55001 Pastoral	109,777.60	120,688.00	(10,910.40)	90.96%
55002 Principal	60,015.85	69,172.00	(9,156.15)	86.76%
55004 Teachers	267,495.23	303,661.00	(36,165.77)	88.09%
55005 Custodial	32,746.54	35,906.00	(3,159.46)	91.20%
55006 CC/LK/PS Director	35,908.38	36,991.00	(1,082.62)	97.07%



<b>Total 55000 Wages - Salaried</b>	<b>\$ 505,943.60</b>	<b>\$ 566,418.00</b>	<b>\$ (60,474.40)</b>	<b>89.32%</b>
<b>56000 Wages - Hourly</b>				
56001 Administrative	37,627.52	55,021.00	(17,393.48)	68.39%
56002 Child Care / Latchkey Lead	22,807.21	18,686.00	4,121.21	122.06%
56003 Child Care / Latchkey Aides	32,303.22	40,484.00	(8,180.78)	79.79%
56004 Custodial	10,547.78	17,322.00	(6,774.22)	60.89%
56005 Lunch Workers	19,363.41		19,363.41	
56007 Organists	9,150.00	10,125.00	(975.00)	90.37%
56008 Preschool	23,532.77	33,495.00	(9,962.23)	70.26%
56012 Bookkeeper	18,535.14	27,162.00	(8,626.86)	68.24%
<b>Total 56000 Wages - Hourly</b>	<b>\$ 173,867.05</b>	<b>\$ 202,295.00</b>	<b>\$ (28,427.95)</b>	<b>85.95%</b>
<b>57000 Employer Paid Taxes / Benefits</b>				
57001 Health Insurance	100,570.65	114,315.00	(13,744.35)	87.98%
57003 SS/Medicare Employer Taxes	23,171.02	28,072.00	(4,900.98)	82.54%
57004 Health Care - Medicare Eligible	6,992.28	6,993.00	(0.72)	99.99%
57005 Concordia - Pension	65,232.72	74,788.00	(9,555.28)	87.22%
<b>Total 57000 Employer Paid Taxes / Benefits</b>	<b>\$ 195,966.67</b>	<b>\$ 224,168.00</b>	<b>\$ (28,201.33)</b>	<b>87.42%</b>
<b>Total 50000 General Operating Expenditures</b>	<b>\$ 1,033,545.12</b>	<b>\$ 1,130,003.00</b>	<b>\$ (96,457.88)</b>	<b>91.46%</b>
<b>Net Revenue</b>	<b>\$ 355,801.04</b>	<b>\$ (46,226.00)</b>	<b>\$ 402,027.04</b>	<b>-769.70%</b>



# St. Paul Lutheran Church & School

## 2023 Proposed Budget

2023 Proposed Budget		
	Income	Expense
Education	391,920	9,000
Elders	1,700	17,450
Evangelism	0	0
Fellowship	0	0
Finance	731,000	8,725
Salary & Personnel	0	1,068,246
Social Concerns	0	0
Stewardship	0	1,050
Trustees	2,000	107,931
<b>TOTAL</b>	<b>1,126,620</b>	<b>1,212,402</b>
Difference		-85,782

**Notes:**

ACT = Actual  
 BDG = Budget  
 YTD = Year To Date (11/30)

	Income	Expense
2022 Approved Budget	352,277	16,000
	2,500	16,225
	0	0
	0	0
	719,500	7,170
	8,000	995,081
	0	0
	0	1,200
	1,500	94,327
	<b>1,083,777</b>	<b>1,130,003</b>
Difference		-46,226

Education	2023 Budget	
	Income	Expense
<b>TOTAL</b>	<b>391,920</b>	<b>9,000</b>
Prior Year Balances		
Tuition K-8 (Member)	95,715	
Tuition K-8 (Non-Members)	87,118	
Processing Fees	1,950	
CC Stabilization Grant		
Substitute Teachers		
CC/LK/PS	207,137	9,000

Income History			
2020 ACT	2021 ACT	2022 BDG	2022 YTD
257,390	294,078	352,277	673,140
3,513	1,673		2,415
101,857	96,445	93,969	88,513
51,027	51,171	81,976	75,942
2,204	1,930	1,500	2,012
			376,542
98,789	142,859	174,832	127,716

Expense History			
2020 ACT	2021 ACT	2022 BDG	2022 YTD
13,061	14,394	16,000	49,548
			39,850
8,100	4,110	8,000	
4,961	10,284	8,000	9,698



Evangelism
<b>TOTAL</b>
General Fund

2023 Budget	
Income	Expense
0	0
0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

Fellowship
<b>TOTAL</b>
General Fund

2023 Budget	
Income	Expense
0	0
0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

Finance
<b>TOTAL</b>
Envelopes - General Fund
Plate - Cash
Other Offerings
Interest Earned
Other Revenue-Fundraising
PPP loan forgiveness/ERC/Bldg trfr
Other Expenditures
Merchant Service Fees
Bank Fees
Office Supplies
Postage (all boards)
Postage (finance)
Quickbooks Software

2023 Budget	
Income	Expense
731,000	8,725
705,000	
11,000	
8,000	
3,000	
4,000	
	100
	3,700
	100
	175
	250
	4,400

2020 ACT	2021 ACT	2022 BDG	2022 YTD
857,965	635,862	719,500	690,144
642,749	597,148	703,000	658,088
9,047	9,223	7,500	10,421
17,944	8,507	7,500	8,776
	2,706	1,500	3,263
			3,871
188,225	18,278		5,725

2020 ACT	2021 ACT	2022 BDG	2022 YTD
7,255	6,281	7,170	5,561
95		100	
2,590	3,232	3,400	3,260
-285	(123)		181
110	455	250	151
113			
	113	120	236
4,632	2,604	3,300	1,733

Salary & Personnel	
<b>TOTAL</b>	
Salary: Pastoral (55001)	
Salary: Principal (55002)	
Salary: Teachers (55004)	
Salary: Custodial (55005)	
Salary: CC/LK Director	
Hourly: Administrative	
Hourly: CC/LK Leads	
Hourly: CC/LK Aides	
Hourly: Custodial	
Hourly: Organist	
Hourly: PS x 2	
Hourly: Bookkeeper	
Health Care (BCBSM)	
Employer Taxes	
Medicare	
CDSP & CRP	
Independent Contractors	

2023 Budget	
Income	Expense
0	1,068,246
	131,868
	54,832
	333,725
	37,917
	39,321
	57,607
	10,378
	45,888
	18,703
	10,125
	48,866
	27,300
	133,459
	32,309
	81,948
	4,000

2020 ACT	2021 ACT	2022 BDG	2022 YTD
503	4,110	8,000	0
503	4,110	8,000	

2020 ACT	2021 ACT	2022 BDG	2022 YTD
869,581	870,025	995,081	849,531
107,713	108,363	120,688	109,278
49,578	49,678	69,172	60,016
303,855	293,902	303,661	267,495
32,944	33,044	35,906	32,747
35,568	35,568	36,991	35,908
35,917	38,678	55,021	37,628
18,880	20,918	18,686	20,807
29,421	22,877	40,484	27,303
11,772	13,371	17,322	10,548
2,250	7,465	10,125	9,150
15,256	17,707	33,495	21,533
8,323	14,578	27,162	18,535
124,954	115,704	114,315	100,571
6,562	15,313	28,072	22,321
13,051	12,798	6,993	6,992
71,863	67,513	74,788	65,233
1,674	2,548	2,200	3,466

Social Concerns	
<b>TOTAL</b>	
General Fund	

2023 Budget	
Income	Expense
0	0
0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

Stewardship
<b>TOTAL</b>
Envelope Purchase/Postage

2023 Budget	
Income	Expense
0	1,050
0	1,050

2020 ACT	2021 ACT	2022 BDG	2022 YTD
0	0	0	0

2020 ACT	2021 ACT	2022 BDG	2022 YTD
1,284	1,128	1,200	971
1,284	1,128	1,200	971

Trustees
<b>TOTAL</b>
Activity Center Floor Fund
Building Automation System loan (3 year)
Cell Phones
Commercial Insurance
Electricity
Grounds-fuel
HVAC
Inspections
Kitchen
Natural Gas
Organs & Pianos
Other Revenue
Pellow Drain Assessment
Repairs/Maintenance - Bldg
Room Usage Donations
Supplies
Systems (building)
Telephone
Toshiba
Water/Sewer
Worker's Comp Insurance

2023 Budget	
Income	Expense
2,000	107,931
500	27,000
1,500	6,000
1,500	2,824

2020 ACT	2021 ACT	2022 BDG	2022 YTD
1,469	2,554	1,500	3,297
275	495		495
931	2,041	1,500	2,802
50	18		
213			

2020 ACT	2021 ACT	2022 BDG	2022 YTD
72,016	83,443	94,327	96,641
750	750	750	750
715	715	715	655
17,211	19,267	18,000	20,105
18,544	21,033	24,200	22,586
22			
1,150	397	2,000	8,857
		1,500	550
57	531	500	2,633
13,175	19,085	23,900	20,234
400	466	500	287
	34		
668	835	1,500	942
4,558	6,749	5,000	5,096
1,953	868	1,000	915
2,270	2,313	4,212	2,054
4,088	3,702	4,000	4,364
3,698	3,932	4,200	3,733
2,757	2,766	2,350	2,880