

ST. GREGORY'S EPISCOPAL CHURCH

VESTRY MINUTES

NOVEMBER 19, 2025

In attendance: Father Michael Fincher, Carol Bernstein, Caryn Cobb, Fred Cornett, Beth Eldon, Malcolm Finney, Abby Koerkenmeier, John Mora, Lizz Spencer, Cheryl Rodi

1. **Call to Order** by Father Michael at 18:33
2. **Opening Prayer** – Lizz Spencer
3. **Approval of 10/15/25 Minutes** *M/S Fred, Carol; approved.*
4. **Follow-Up from Previous Meeting** - None
5. **Rector's Report**
 - a. Father attended a "meet and greet" with the candidates for Bishop prior to Diocesan Convention.
 - b. Father attended Diocesan Convention, which was a wonderful time to reunite with diocesan family and to elect Fr. Antonio Gallardo as the next Bishop Diocesan. He will begin his duties in May and be consecrated on July 11, 2026.
 - c. Father is currently covering for the parish administrator.
 - d. Baptized Juhani Palomaki; expecting 3-4 for the Baptism of our Lord.
 - e. Pastoral concerns. Today buried Margo Dalessi. Barbara Cleantis' funeral will be March 7th; Walt Gupton's funeral will be Tuesday, Dec. 9th.
6. **Old Business**
 - a. Parish Administrator- Need to consider what we really want to do, while also considering the budget. Last month we discussed sharing an administrator with St. Luke's. St. Luke's vestry is open to sharing an administrator. Budget implications for us would include a portion of benefits. This would amount to \$5,000-6,000 for medical, plus 9% to diocesan retirement plan for lay employees, assuming a 50-50 split. So far Father has interviewed one person. She has administrative experience with non-profits, and social media experience. She is considering going to grad school out-of-state within 2 years, so this would be a temporary solution. She would be 12-16 hours, the higher number if social media included. Need to discuss with candidate and with Fr. Antonio about requirements for his congregation, e.g. bilingual capability. Nita Scott recommended this candidate. Suggested pay is \$22.00/hour. Discussion included the following. Do we need our own person? We also have complications – rental of facility and need some flexibility during crunch times. We are used to having someone there in the mornings. Father would like to have someone there 5 days a week. An important part of job is working with outside people using our space. Consensus emerged that we want to stick

with a part-time person who “belongs” to us. Another candidate may be forthcoming shortly. It would be good to hire someone before the next vestry meeting.

7. **New Business** None

8. **Committee Reports**

a. **Finance and Stewardship** – Abby Koerkenmeier and Fr. Michael Fincher

i. Financial report for October

- Actual income is behind Budget projections. It looks a little scary, but we often get a bump towards the end of the year. Music is over budget, which covers David, the paid soloists and some music. Anything else comes from designated music fund. Any budget shortfall will be made up by transfers from the designated music fund.
- Transfer of funds to CD or Schwab still in progress. Waiting for an exemption to allow \$75K rather than 100K to be invested.

Approval of October financial report M/S Beth, Cheryl; Passed.

ii. Stewardship program Received 57 pledges so far for \$192,000. If those not yet received are submitted and are the same as this year, we expect a total of approx. \$271,000. Last year we had a \$275,000 budget. Of those received so far, 3 are new, 18 are increased, 5 are decreased, and 31 remain the same as for 2025.

iii. Budget for 2026. Finance committee requests guidance.

- Salary adjustments? Diocesan policy provides for COLA, same rate as SSA, which this year is 2.8%. Let’s run the budget with a 3% bump for Fr. Michael, David, Nursery, Soloists.
- Diocesan pledge will be 12% based on the 2024 parochial report. Father will run the calculation.
- Music line idem does not include David’s salary. Does include paid singers for 45 services, ~\$2,000 for music. Expect to be ~\$27,000. Choir robes – 6-8 new ones would be \$1,500-1,800. Will there be sufficient funds in the budget or do we need to consider alternate funding sources for robes?
- Property and health insurance costs are increasing.

b. **Buildings and Grounds** – Fred Cornett – Busy month.

- The janitor’s closet between restrooms has been emptied, and now needs to be cleaned, repaired, and painted. Main janitor’s closet contains some possessions of the current janitors and work awaits discussion with them.
- The cover for the computer cords is purchased and acclimating. Will be installed once the carpet is cleaned. Also grate replacement for aisle behind organ is in progress.
- Need to contact more volunteer workers to complete the tasks on the sign-up sheet.
- The door from the church to the choir room needs to be scraped and repainted.

- Roofing repairs have been completed, and the lights are working outside Oakbrook entrance.
 - The kitchen ceiling will be a big job. Currently on hold.
 - John will contact the electrician about the flickering light on the parking lot.
- c. **Outreach** – Caryn Cobb – Final count on gift cards will be available tomorrow, when final tally is completed. Soles for Souls drive coming in February.
 - d. **Parish Life** – Lizz Spencer – Putting together menu for Christmas Dinner Dec. 21. Walt Gupton’s funeral Dec. 9. Starting in January Lizz will ask parish groups and organizations to pick a month in which to sponsor a coffee hour.
 - e. **Vestry Nominations** John Mora – So far we have four confirmed nominations. Bring other suggestions to John.
 - f. **Gifts & Talents Survey** Father Michael has been working on responses to issues raised, but has been busy lately (see above re: parish administrator). Some require complex answers.
 - g. **Parish Organizations** LEMs requested training. Are there other volunteers from the parish survey who need to be contacted?
9. **Other**
- a. Climate Kitchen, a meeting of the Bishop’s Commission on Climate Change. Beth will assemble a flyer on action to take.
10. **Closing Prayer** – Lizz Spencer
11. **Adjourn M/S Lizz, John; Passed.** 20:22.

Next Meeting = Wednesday, December 17th
Prayers = Carol Bernstein

Respectfully Submitted,

Beth Eldon
Clerk of the Vestry

ST. GREGORY'S EPISCOPAL CHURCH

RECTOR'S REPORT TO VESTRY

NOVEMBER 19, 2025

Regular activities include preparing for and presiding at Thursday and Sunday worship services; preparing and preaching weekly sermons; administrative oversight of parish operations; counseling sessions; and pastoral visits.

Significant activities and events since our October 15th Vestry meeting include:

10/18	Supper Club
10/21	Bishop Candidates Meet and Greet at St. Paul's Commons
11/4	Episcopal Medical Trust Annual Enrollment meeting (Zoom)
11/7 – 11/8	Diocesan Convention in Riverside
11/16	Kirkin' of the Tartan Evensong

In addition, since Kevin's departure at the end of October, I have been taking care of all the parish administration responsibilities until we can hire a new Parish Administrator.

Joys and Celebrations

- Baptism of Juhani Palomaki on All Saints' Sunday
- Diocesan Convention and election of the Rev. Dr. Antonio Gallardo as the eighth Bishop of the Diocese of Los Angeles

Pastoral Concerns

- Patrick McDonough

VACATION TIME – 2025

Vacation Taken

Date Range	Weekdays	Sundays	Total Days
April 28 – May 4	4	1	5
July 28 – August 11	8	2	10
	12	3	15

Vacation Time Allocation

Annual Allocation	18	5	23
Carry-over from 2024	5	1	6
Total Allowed	23	6	29
Time Remaining	11	3	14

CONTINUING EDUCATION TIME – 2025

Date Range	Total Days
Sabbatical – May 5 to July 27	
Total Time Used	--
Annual Allocation	10
Time Remaining	0

October Year to Date Financial Recap

Year to Date Budget Deficit (\$18,719)

Made up of:

Income under budget	(\$20,304)
Expenses under budget	(1,944)
Anticipated budget Deficit	<u>3,529</u>
	(\$18,719)

Income Review October income was \$6,389 under budget for the month. YTD income is \$20,304 under budget.

Expense Review

Salaries	Salaries were right at budget for October and are under budget YTD. Budget for the Associate Priest's salary and pension were adjusted in September to reflect the increases approved by the Vestry.
Administration	Administration expenses are under budget YTD. Office Supplies and Rector's expenses are under budget YTD.
Insurance	Insurance expenses were at budget for October. Kevin's 2025 medical premium was paid in September.
Worship/Parish Life	Music expenses were over budget for October. Both Music and Parish Life expenses are over budget YTD.
Christian Ed	No expenses YTD.
Maintenance	Maintenance expenses were under budget in October but are still over budget for the year. YTD Contract Services expenses are over budget, some December Contract Services expenses, including tree maintenance costs that were paid in January. Utilities were over budget for October and are over budget YTD. City of Long Beach business fees have increased substantially over prior years.

ST. GREGORY'S OCTOBER 2025 FINANCIAL REPORT

		Annual 2025 Budget	Monthly Actual	Monthly Budget	Monthly Variance	YTD Actual	YTD Budget	YTD Variance
DISBURSEMENTS								
1	Rector salary, housing annuity	90,922	7,577	7,576	-1	75,768	75,770	2
3	Supp priest	1,896	0	158	158	518	1,580	1,062
4	Parish Administrator	14,124	1,142	1,177	35	11,626	11,770	144
5	Music Director	31,625	2,650	2,635	-15	26,500	26,355	-145
6	Nursery Care	3,153	285	263	-22	2,756	2,628	-129
7	Pensions	19,596	1,846	1,633	-213	17,314	16,330	-984
8	Social Security & Medicare	12,399	1,043	1,033	-10	10,251	10,333	81
9	Associate Priest	22,883	349	500	151	16,816	21,883	5,067
	Total Salaries & Wages	196,598	14,892	14,975	84	161,549	166,648	5,099
10	Off. Supp/Exp/Equip repl.repair	4,350	157	363	206	2,389	3,624	1,235
11	Telephone	2,963	268	247	-21	2,448	2,469	21
12	Postage	500	1	42	41	562	416	-146
13	Computer & Internet Fees	3,380	127	282	155	2,214	2,816	602
14	Leased Equip & Copier	13,000	910	1,083	173	9,771	10,834	1,063
15	Payroll & Audit	2,000	183	167	-16	2,041	1,666	-375
16	Vanco Fees	775	87	65	-22	643	645	2
18	Rector's Business Expense	2,100	123	175	52	465	1,750	1,285
19	Rector's Auto	1,500	445	125	-320	687	1,250	563
	Total Administration	30,568	2,300	2,549	249	21,220	25,470	4,250
20	Property, Liability Insurance	21,875	0	0	0	16,863	16,406	-457
21	Rector Health, Disabil, Unemp	12,809	1,137	1,067	-70	12,505	10,675	-1,830
22	Parish Admin Benefits	3,220	0	0	0	3,220	3,220	0
23	Worker's Comp	840	88	70	-18	481	700	219
	Total Insurance	38,744	1,225	1,137	-88	33,070	31,001	-2,068
25	Worship & Altar Supplies	2,700	19	225	206	1,877	2,250	373
26	Music	22,250	2,420	1,854	-566	20,681	18,542	-2,139
27	Parish Life & Picnic	3,000	0	250	250	4,303	2,500	-1,803
28	Stewardship Programs	0	0	0	0	0	0	0
29	Vestry Retreat	0	0	0	0	0	0	0
	Total Worship and Parish Life	27,950	2,439	2,329	-110	26,861	23,292	-3,569
30	Youth Christian Education	0	0	0	0	-32	0	32
31	Adult Christian Education	0	0	0	0	0	0	0
32	Rector's Professional Devel	1,500	0	125	125	0	125	125
	Total Christian Education	1,500	0	125	125	-32	1,250	1,282
33	Maintenance	20,000	1,259	1,667	409	17,426	16,666	-760
34	Contract Serv. Lawn, Janitorial	18,500	1,363	1,542	179	19,433	15,416	-4,017
35	LA County Assessments	3,000	1,697	250	-1,447	6,724	2,500	-4,224
36	Utilities	29,000	3,053	2,417	-636	25,716	24,166	-1,550
	Total Maintenance and Utilities	70,500	7,371	5,876	-1,495	69,300	58,748	-10,552
37	Rector's Discretionary Fund	1,800	150	150	0	1,500	1,500	0
	Total Outreach	1,800	150	150	0	1,500	1,500	0
	Total Diocesan Pledge	42,643	7,112	3,553	-3,559	31,923	35,537	3,614
38	Major Facility Repairs	0	0	0	0	0	0	0
	TOTAL OPERATING COSTS	410,303	35,489	30,694	-4,795	345,391	343,446	-1,944
	Income	412,370	41,308	47,698	-6,389	326,671	346,975	-20,304
	Net	2,067	5,819	17,003		-18,719	3,529	

St. Gregory's Monthly Budget vs. Actuals - October 2025

October 1-31, 2025

Distribution account	October 2025		
	Actual	Budget	Over budget by
Income			
4000 Contributed support			
4010 Pledges-unrestricted	18,571.26	22,864.00	-4,292.74
4012 Plate collections	2,857.66	3,625.00	-767.34
4014 Other	18,060.74	18,737.50	-676.76
4015 Christmas & Easter	20.00	250.00	-230.00
4017 School & Cell Tower Income	1,785.00	2,200.00	-415.00
4020 Vanco Offset Fee Income	13.59	21.00	-7.41
Total for 4000 Contributed support	41,308.25	47,697.50	-6,389.25
4100 Designated Funds Income			
4102 Rector's Discretionary Fund	35.35		35.35
4109 Youth Group	39.58		39.58
4116 Outreach	172.59		172.59
4122 Other Pass Through Funds	300.00		300.00
4124 Parish Life	261.62		261.62
4125 Music Fund	1,814.11		1,814.11
4126 Food Bank	123.11		123.11
4128 Altar Guild	323.51		323.51
4133 Capital Funds Account	296.22		296.22
Total for 4100 Designated Funds Income	3,366.09		3,366.09
Total for Income	44,674.34	47,697.50	-3,023.16
Expenses			
7100 Salaries			
7101 Rector Salary, Housing, Annuity	7,576.76	7,576.00	0.76
7103 Administrative Assistant	1,142.40	1,177.00	-34.60
7105 Director of Music	2,650.00	2,635.00	15.00
7106 Nursery Care	284.77	262.75	22.02
7107 Pensions	1,845.59	1,633.00	212.59
7108 Social Security & Medicare	1,043.00	1,033.25	9.75
7109 Assistant Pastor	349.13	500.00	-150.87
7102 Supply Priest		158.00	-158.00
Total for 7100 Salaries	14,891.65	14,975.00	-83.35
7200 Administration			
7209 Office Supplies & Expenses	157.27	363.00	-205.73
7210 Telephone	267.97	247.00	20.97
7211 Postage	1.07	42.00	-40.93
7212 Computer & Internet fees	126.97	282.00	-155.03
7213 Leased Equipment - Copier	909.58	1,083.00	-173.42
7214 ADP, Payroll, ACS, & Auditing C	183.38	167.00	16.38

7217 Vanco Fees	86.97	65.00	21.97
7234 Rector's Business Expense	122.76	175.00	-52.24
7235 Rector's Auto Expense	444.50	125.00	319.50
Total for 7200 Administration	2,300.47	2,549.00	-248.53
7300 Insurance			
7317 Rector's Health, Life, Disab,	1,136.83	1,067.00	69.83
7319 Workers' Compensation	88.00	70.00	18.00
Total for 7300 Insurance	1,224.83	1,137.00	87.83
7400 Worship & Parish Life	19.11		19.11
7421 Music	2,420.00	1,854.00	566.00
7420 Altar Supplies	0	225.00	-225.00
7423 Parish Life & Picnic	0	250.00	-250.00
Total for 7400 Worship & Parish Life	2,439.11	2,329.00	110.11
7600 Maintenance & Utilities			
7628 Maintenance	1,258.50	1,667.00	-408.50
7629 Contract Services-Lawn, Janitor	1,363.14	1,542.00	-178.86
7630 LA Co Services Assessments	1,696.68	250.00	1,446.68
7631 Utilities	3,052.56	2,417.00	635.56
Total for 7600 Maintenance & Utilities	7,370.88	5,876.00	1,494.88
7739 Rector's Distrectionary Fund	150.00	150.00	0.00
7800 Diocesan Pledge	7,112.00	3,553.00	3,559.00
Total for 7800 Diocesan Pledge	7,112.00	3,553.00	3,559.00
7900 Designated Funds disbursements			
7902 Rector's Discretionary Fund	35.35		35.35
7916 Outreach	327.01		327.01
7924 Parish Life	69.95		69.95
7925 Music Fund	1,130.00		1,130.00
7926 Food Bank	2,547.69		2,547.69
7928 Altar Guild Fund	10,197.94		10,197.94
Total for 7900 Designated Funds disbursements	14,307.94		14,307.94
7500 Christian Education			
7525 Youth Christian Education	0	0.00	0.00
7526 Adult Christian Education	0	0.00	0.00
7527 Rector's Professional Dev	0	125.00	-125.00
Total for 7500 Christian Education	0.00	125.00	-125.00
Total for Expenses	49,796.88	30,694.00	19,102.88
Net Operating Income	-5,122.54	17,003.50	-22,126.04

Cash Basis Tuesday, November 11, 2025 02:12 PM GMTZ

St. Gregory's Budget vs. Actuals YTD - October 2025

January 1-October 31, 2025

Distribution account	Total		
	Actual	Budget	Over budget by
Income			
4000 Contributed support			
4010 Pledges-unrestricted	216,674.38	228,642.00	-11,967.62
4012 Plate collections	33,925.45	36,250.00	-2,324.55
4014 Other	54,312.74	57,375.00	-3,062.26
4015 Christmas & Easter	1,510.00	2,500.00	-990.00
4017 School & Cell Tower Income	20,100.00	22,000.00	-1,900.00
4020 Vanco Offset Fee Income	148.61	208.00	-59.39
Total for 4000 Contributed support	\$326,671.18	\$346,975.00	-\$20,303.82
4100 Designated Funds Income			
4102 Rector's Discretionary Fund	1,083.50		1,083.50
4105 Memorials	2,000.00		2,000.00
4109 Youth Group	277.06		277.06
4110 Columbarium	2,000.00		2,000.00
4116 Outreach	5,419.41		5,419.41
4122 Other Pass Through Funds	3,100.00		3,100.00
4124 Parish Life	3,112.12		3,112.12
4125 Music Fund	15,832.70		15,832.70
4126 Food Bank	8,454.90		8,454.90
4128 Altar Guild	4,811.45		4,811.45
4133 Capital Funds Account	471.22		471.22
Total for 4100 Designated Funds Income	\$46,562.36		\$46,562.36
Total for Income	\$373,233.54	\$346,975.00	\$26,258.54
Expenses			
7100 Salaries			
7101 Rector Salary, Housing, Annuity	75,767.60	75,770.00	-2.40
7102 Supply Priest	518.20	1,580.00	-1,061.80
7103 Administrative Assistant	11,625.60	11,770.00	-144.40
7105 Director of Music	26,500.00	26,355.00	145.00
7106 Nursery Care	2,756.05	2,627.50	128.55
7107 Pensions	17,314.44	16,330.00	984.44
7108 Social Security & Medicare	10,251.07	10,332.50	-81.43
7109 Assistant Pastor	16,816.20	21,883.00	-5,066.80
Total for 7100 Salaries	\$161,549.16	\$166,648.00	-\$5,098.84
7200 Administration			
7209 Office Supplies & Expenses	2,389.44	3,624.00	-1,234.56
7210 Telephone	2,447.52	2,469.00	-21.48
7211 Postage	561.98	416.00	145.98
7212 Computer & Internet fees	2,213.63	2,816.00	-602.37

7213 Leased Equipment - Copier	9,770.79	10,834.00	-1,063.21
7214 ADP, Payroll, ACS, & Auditing C	2,041.21	1,666.00	375.21
7217 Vanco Fees	643.27	645.00	-1.73
7234 Rector's Business Expense	465.22	1,750.00	-1,284.78
7235 Rector's Auto Expense	686.70	1,250.00	-563.30
Total for 7200 Administration	\$21,219.76	\$25,470.00	-\$4,250.24
7300 Insurance			
7316 Property & Liability Insurance	16,863.00	16,406.25	456.75
7317 Rector's Health, Life, Disab,	12,505.13	10,675.00	1,830.13
7318 Secretary Life/Disb/Unempl	3,220.38	3,220.00	0.38
7319 Workers' Compensation	481.00	700.00	-219.00
Total for 7300 Insurance	\$33,069.51	\$31,001.25	\$2,068.26
7400 Worship & Parish Life	19.11		19.11
7420 Altar Supplies	1,858.34	2,250.00	-391.66
7421 Music	20,680.92	18,542.00	2,138.92
7423 Parish Life & Picnic	4,302.79	2,500.00	1,802.79
Total for 7400 Worship & Parish Life	\$26,861.16	\$23,292.00	\$3,569.16
7500 Christian Education			
7526 Adult Christian Education	-32.28	0.00	-32.28
7525 Youth Christian Education		0.00	0.00
7527 Rector's Professional Dev		1,250.00	-1,250.00
Total for 7500 Christian Education	-\$32.28	\$1,250.00	-\$1,282.28
7600 Maintenance & Utilities			
7628 Maintenance	17,426.43	16,666.00	760.43
7629 Contract Services-Lawn, Janitor	19,433.36	15,416.00	4,017.36
7630 LA Co Services Assessments	6,724.36	2,500.00	4,224.36
7631 Utilities	25,716.18	24,166.00	1,550.18
Total for 7600 Maintenance & Utilities	\$69,300.33	\$58,748.00	\$10,552.33
7739 Rector's Discretionary Fund	1,500.00	1,500.00	0.00
7800 Diocesan Pledge	31,923.00	35,537.00	-3,614.00
7837 Total Diocesan Pledge		0.00	0.00
Total for 7800 Diocesan Pledge	\$31,923.00	\$35,537.00	-\$3,614.00
7900 Designated Funds disbursements			
7902 Rector's Discretionary Fund	1,454.49		1,454.49
7906 ECW - Women's Group	922.87		922.87
7910 Columbarium	801.06		801.06
7915 Good Friday	300.00		300.00
7916 Outreach	5,517.74		5,517.74
7922 Other Pass Through	886.99		886.99
7924 Parish Life	588.53		588.53
7925 Music Fund	10,767.04		10,767.04
7926 Food Bank	18,327.39		18,327.39
7928 Altar Guild Fund	11,300.59		11,300.59

7929 Inheritances & Gifts fund	8,608.00		8,608.00
Total for 7900 Designated Funds disbursements	\$59,474.70		\$59,474.70
Total for Expenses	\$404,865.34	\$343,446.25	\$61,419.09
Net Operating Income	-\$31,631.80	\$3,528.75	-\$35,160.55

Cash Basis Tuesday, November 11, 2025 01:54 PM GMTZ

ST. GREGORY'S SUPPLEMENTAL FINANCIAL INFORMATION

October 2025

ACTIVE DESIGNATED FUNDS - Restricted Funds

02	Rector's Discretionary	35
05	Memorials	12,814
06	Women's Board	15,026
07	Vacation Bible School	0
08	Men's Fellowship	3,353
09	Youth Group	7,376
10	Columbarium	3,907
12	Other Designated Funds (taxable)	413
14	Christian Education	1,324
15	Good Friday	-421
16	Outreach	2,208
18	HAVC Fund	1,973
20	Rector's Development	0
22	Other Designated Funds (non taxable)	3,175
24	Parish Life	6,258
25	Music Programs	21,478
26	Food Bank	1,402
28	Altar Guild	4,268
29	Inheritances & Gifts	89,592
33	Capital Improvement Fund	471
TOTAL RESTRICTED FUNDS		174,654

VESTRY RESERVE CALCULATION - October 2025

Reserve Fund	437,484	(9/30/2025)
Bank Balances		
Checking	15,213	
Savings	83,354	98,567
CD	0	
Restricted Funds	-174,654	536,051
Facility Reserves	0	
	<u>361,398</u>	
50% of Operating Budget	<u>205,152</u>	
	<u>156,246</u>	



Diocesan Investment Trust
P.O. Box 46707
Cincinnati, OH 45246-0707
<https://diocesela.org/diocesan-investment-trust/>

Investment Account Summary

September 1, 2025 through September 30, 2025

0000019-0000037 PDFE 842122



ST. GREGORYS CHURCH-LONG BEACH
ATTN: THE REV MICHAEL K. FINCHER
6201 EAST WILLOW STREET
LONG BEACH, CA 90815

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Account Type
Religious Organization

Tax ID Number
On File

Account Representative
Diocesan Investment Trust

For Account Information
800-700-9929

Account Number
478003271

• SUMMARY OF INVESTMENT ACTIVITY

Your Account Beginning Balance on September 1, 2025	\$	429,634.18
+ Investment since then	\$	0.00
- Withdrawals since then	\$	0.00
Change in value since then	\$	7,850.29
Your Account Balance on September 30, 2025	\$	437,484.47

• SUMMARY OF INVESTMENTS

	Total Shares Owned	Net Asset Value per Share on Sep 30 (\$)	Value on Sep 30 (\$)	% of Your Portfolio
DIT Long Term Fund	808.2713	541.259438	437,484.47	100.00%

• DETAIL OF TRANSACTION ACTIVITY

Activity Description	Activity Date	Amount (\$)	Amount in Shares	Balance in Shares	Price per Share (\$)	Balance (\$)
DIT Long Term Fund						
Opening Balance as of	Sep 1			808.2713	531.546993	429,634.18
Closing Balance as of	Sep 30			808.2713	541.259438	437,484.47