

ST. GREGORY'S EPISCOPAL CHURCH

VESTRY MINUTES

JANUARY 21, 2026

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

Absent: Malcolm Finney

1. **Call to Order** at 18:34 by Fr. Michael.
2. **Opening Prayer** – Fr. Michael Fincher
3. ***Approval of Minutes (12/17/25) Moved/Second Cheryl/Abby; Passed***
4. **Follow-Up from Previous Meeting** – None
5. **Rector's Report** –
 - Of special note: newly updated / revised policies for Safe Church training, fingerprinting, and background checks. Vestry, LEMS, those working with children, need to do Safe Church training, which needs to be renewed every three years.
 - Still carrying out parish administrator duties.
 - Ongoing pastoral concerns: Patrick McDonough, Maria White in hospice, Edith Finney in hospital. Kathy Edwards died yesterday; funeral tentatively scheduled for 3/21.
 - Met with head of Maple Village School. They had previously reduced their rent because of decreased enrollment. With an increase in enrollment for the new year, they have agreed to increase their rent from \$450 to \$600 per month.
6. **Old Business**
 - a. Parish Administrator – Amanda was offered the job, but she has been ill, and has withdrawn from consideration. Father has interviewed another candidate who has been offered the job. Currently negotiating hours. His hiring seems likely, but not yet finalized. Wouldn't be able to start for a few weeks.
7. **New Business**
 - a. Church Air Conditioner – needs last rites. It was checked two weeks ago. The technician reported that the system is collapsing on itself, and will not last into the summer, though it can be run in the short term. We need a new system. John obtained a bid from Reliable Energy for \$84,500 in June, which has now been revised to \$120,000. The company is trustworthy and has been caring for the system under a service contract for many years. New equipment will go in an enclosure outside chapel door, and the old will be disassembled and removed through door. Work will not disrupt church services though it will take a few weeks. The new system will connect to existing ductwork. We will maintain the service contract. Need to determine warranty. Would like to move forward as soon as

possible (before Easter). Paying for this: we have reserve funds, which can be used for initial payment, but want to bring it to the congregation for donations to replenish the reserve fund. The Diocese has a fund for capital projects – Bill and Beth will investigate applying for those funds. Also, we could ask parish groups to contribute maybe 10% of their reserve funds. The church's AC is but one of several units in our facility, so John will investigate having them inspected as well. Normally for a project like this we would obtain multiple bids. However, many companies are not interested in this project because they consider us neither residential nor commercial. John and Father will meet with representatives from Reliable Energy to iron out the timeline and constraints (Holy Week/ Easter; permits, equipment).

Motion to proceed with Reliable Energy to install new AC unit. M/S Lizz/Caryn; passed.

8. Committee Reports

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

Capital campaign – to tell congregation about the air conditioning project. Largest expenses were maintenance, utilities, insurance, contract services all increased. Didn't get as much end-of-year burst as expected, and payments due. The new AC system will be more energy efficient, which should help future utility bills. Since insurance policy year begins in October, so increased rates paid for 3 months. Also \$10,000 roof repairs, as well as tree-trimming to meet requirements for insurance audit. That should be a one-time expense. So far no money moved from savings into Schwab account, since that money will be needed for the air conditioning.

Motion to accept the December treasurer's report. M/S Beth Lizz; passed.

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

- Working on Men's bathroom door.
- Floor AC vents have arrived for the church. Fred will get new linoleum cut to install vents.
- Need to scrape door from church to choir room and repaint it.
- Door to Bride's Room needs to be adjusted so that it closes properly.
- Need a few more sign-ups on work party sheets. Ask Fred to give announcements at both services. Can email Fred with other requests.
- Electrician has been here to repair lights. Pendants in church, one outside the school area.

c. **Outreach** – Caryn Cobb

Will be meeting a week from Saturday to plan the year. Have a small amount of money left in account, so are donating it to Los Angeles County Department of Mental Health where we send the holiday gift cards. Soles for Souls will be the February drive.

d. **Parish Life** – Lizz Spencer

Lots going on.

- Shrove Tuesday 2/17. Men's Fellowship will flip pancakes.
- Thursday Lenten soup supper signup is posted for making a pot of soup for 5 weeks.
- Supper Club will block out 3rd Saturday of each month for the Parish Hall.
- Moving the Parish Picnic from El Dorado Park to Church to reduce effort of carrying

things back and forth, and the issue with uneven ground, distance to restrooms, etc. This will also increase our flexibility for dates. We could still do a service in the church (maybe more informal?) and have a parish barbecue lunch afterwards. Still being planned.

- For the annual meeting – coffee served between service and meeting and the lunch menu is planned.
 - e. **Vestry Nominations** – there are 6! Have 4 of 6 write ups from candidates. Want to distribute information about the nominees on Sunday. Father and John will follow up with missing pair.
 - f. **Gifts & Talents Survey** – no further updates.
 - g. **Parish Organizations** – Choir robes will be here in March. Susan Mora's sewing group is repairing some of old robes so they'll be usable.
9. **Other**
- a. Vestry Retreat – Saturday, 2/21 in the Fireside Room 9am – 3pm.
 - b. What can we do about homeless people around the church? Father is aware of the problem. He rousts them out and informs them that it is private property. There is a city no trespassing program and Father is awaiting paperwork for no trespassing signs. The church property will then be added to the city's police patrol, and they will clear out any homeless. Father has received calls from the cell tower people about homeless and belongings around the tower. Father will discuss our ongoing efforts and concerns at the annual meeting. Discussion ensued about homelessness in Long Beach and how we can respond.

10. **Closing Prayer** – Fr. Michael Fincher

11. ***Move to adjourn Carol/Lizz; Passed at 20:37.***

Next Meeting = Vestry Retreat, Saturday, February 21, 2026

Respectfully Submitted,

Beth Eldon
Clerk of the Vestry

ST. GREGORY'S EPISCOPAL CHURCH

RECTOR'S REPORT TO VESTRY

JANUARY 21, 2026

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 December 17th Vestry meeting include:

12/21	Choir Christmas Concert and Parish Christmas Dinner
12/24	Christmas Eve service
12/25	Christmas Day service
1/3	Feed My Lambs
1/10	Men's Breakfast with St. Thomas of Canterbury Phyllis Comiskey's 100 th birthday party
1/13	Deanery 8 Clericus at St. Luke's
1/14	Safe Church Policies webinar
1/17	Supper Club
1/18	Music at Four

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

Joys and Celebrations

- Christmas worship services
- Baptisms of Morgan Dunnahoe, Ozzie Dunnahoe, and Roberto Villanueva

Pastoral Concerns

- Patrick McDonough
- Maria White – hospice

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

December Year to Date Financial Recap

Year to Date Budget Deficit (\$18,674)

Made up of:

Income under budget	(\$5,295)
Expenses over budget	(15,445)
Anticipated budget surplus	<u>2,067</u>
	(\$18,674)

Income Review December income was \$5,950 under budget for the month. YTD income is \$5,295 under budget.

Expense Review

Salaries Salaries were slightly under budget for December and are under budget YTD. Kevin's last day with the Church was in early November and there was no Parish Administrator salary/benefit expenses for December.

Administration Administration expenses were over budget for December and under budget YTD. Office Supplies, Copier expenses and Rector's expenses are under budget YTD. November's copier lease payment was made in December.

Insurance Final 2025 property insurance premium that was budgeted for November was be made in December.

Worship/Parish Life Music expenses were over budget for December. Both Music and Parish Life expenses are over budget for the year.

Christian Ed No expenses YTD.

Maintenance Maintenance expenses were over budget in December, which included additional repairs to the roof from the recent rains. 2025 Contract Services expenses are over budget, some December 2024 Contract Services expenses, including tree maintenance costs were paid in January of 2025. Utilities were slightly over budget for December, and are over budget for the year.

ST. GREGORY'S DECEMBER 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	90,921	90,922	1
3 Supp priest	1,896	0	158	158	518	1,896	1,378
4 Parish Administrator	14,124	250	1,177	927	12,144	14,124	1,980
5 Music Director	31,625	2,650	2,635	-15	31,800	31,625	-175
6 Nursery Care	3,153	485	263	-222	3,394	3,153	-241
7 Pensions	19,596	1,766	1,633	-133	20,908	19,596	-1,312
8 Social Security & Medicare	12,399	933	1,033	100	12,175	12,399	224
9 Associate Priest	22,883	0	500	500	17,581	22,883	5,302
Total Salaries & Wages	196,598	13,660	14,975	1,316	189,442	196,598	7,156
10 Off. Supp/Exp/Equip repl.repair	4,350	84	363	279	3,248	4,350	1,102
11 Telephone	2,963	248	247	-1	2,943	2,963	20
12 Postage	500	0	42	42	738	500	-238
13 Computer & Internet Fees	3,380	127	282	155	2,548	3,380	832
14 Leased Equip & Copier	13,000	1,750	1,083	-667	11,521	13,000	1,479
15 Payroll & Audit	2,000	288	167	-121	2,487	2,000	-487
16 Vanco Fees	775	75	65	-10	809	775	-34
18 Rector's Business Expense	2,100	247	175	-72	712	2,100	1,388
19 Rector's Auto	1,500	175	125	-50	862	1,500	638
Total Administration	30,568	2,993	2,549	-444	25,868	30,568	4,700
20 Property, Liability Insurance	21,875	6,248	0	-6,248	23,111	21,875	-1,236
21 Rector Health, Disabil, Unemp	12,809	1,167	1,067	-100	14,809	12,809	-2,000
22 Parish Admin. Benefits	3,220	0	0	0	3,220	3,220	0
23 Worker's Comp	840	0	70	70	481	840	359
Total Insurance	38,744	7,415	1,137	-6,278	41,621	38,744	-2,877
25 Worship & Altar Supplies	2,700	0	225	225	1,877	2,700	823
26 Music	22,250	2,286	1,854	-432	25,543	22,250	-3,293
27 Parish Life & Picnic	3,000	100	250	150	4,750	3,000	-1,750
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	2,386	2,329	-57	32,170	27,950	-4,220
30 Youth Christian Education	0	0	0	0	0	0	0
31 Adult Christian Education	0	0	0	0	0	0	0
32 Rector's Professional Devel	1,500	0	125	125	2,010	1,500	-510
Total Christian Education	1,500	0	125	125	2,010	1,500	-510
33 Maintenance	20,000	5,019	1,667	-3,352	27,619	20,000	-7,619
34 Contract Serv. Lawn, Janitorial	18,500	1,913	1,542	-371	22,473	18,500	-3,973
35 LA County Assessments	3,000	3,352	250	-3,102	4,474	3,000	-1,474
36 Utilities	29,000	2,567	2,417	-150	35,681	29,000	-6,681
Total Maintenance and Utilities	70,500	12,850	5,876	-6,974	90,247	70,500	-19,747
37 Rector's Discretionary Fund	1,800	150	150	0	1,800	1,800	0
Total Outreach	1,800	150	150	0	1,800	1,800	0
Total Diocesan Pledge	42,643	7,112	3,553	-3,559	42,591	42,643	52
Major Facility Repairs	0	0	0	0	0	0	0
TOTAL OPERATING COSTS	410,303	46,566	30,694	-15,871	425,748	410,303	-15,445
Income	412,370	26,738	32,688	-5,950	407,075	412,370	-5,295
Net	2,067	-19,828	1,993	-18,674	2,067	2,067	0

St. Gregory's Monthly Budget vs. Actuals

December 1-31, 2025

Distribution account	December 2025		
	Actual	Budget	Over budget by
Income			
4000 Contributed support			
4010 Pledges-unrestricted	17,888.63	22,864.00	-4,975.37
4012 Plate collections	3,032.31	3,625.00	-592.69
4014 Other	2,644.80	3,737.50	-1,092.70
4015 Christmas & Easter	2,671.00	250.00	2,421.00
4017 School & Cell Tower Income	485.70	2,200.00	-1,714.30
4020 Vanco Offset Fee Income	15.20	21.00	-5.80
Total for 4000 Contributed support	26,737.64	32,697.50	-5,959.86
4100 Designated Funds Income			
4102 Rector's Discretionary Fund	35.35		35.35
4109 Youth Group	39.58		39.58
4112 Other Designated	1,225.96		1,225.96
4124 Parish Life	1,082.75		1,082.75
4125 Music Fund	2,506.33		2,506.33
4126 Food Bank	2,957.73		2,957.73
4128 Altar Guild	2,752.02		2,752.02
Total for 4100 Designated Funds Income	10,599.72		10,599.72
Total for Income	37,337.36	32,697.50	4,639.86
Expenses			
7100 Salaries			
7101 Rector Salary, Housing, Annuity	7,576.76	7,576.00	0.76
7103 Administrative Assistant	250.00	1,177.00	-927.00
7105 Director of Music	2,650.00	2,635.00	15.00
7106 Nursery Care	484.55	262.75	221.80
7107 Pensions	1,765.62	1,633.00	132.62
7108 Social Security & Medicare	932.93	1,033.25	-100.32
7102 Supply Priest	0	158.00	-158.00
7109 Assistant Pastor	0	500.00	-500.00
Total for 7100 Salaries	13,659.86	14,975.00	-1,315.14
7200 Administration			
7209 Office Supplies & Expenses	83.80	363.00	-279.20
7210 Telephone	247.52	247.00	0.52
7212 Computer & Internet fees	126.97	282.00	-155.03
7213 Leased Equipment - Copier	1,750.24	1,083.00	667.24
7214 ADP, Payroll, ACS, & Auditing C	287.65	167.00	120.65
7217 Vanco Fees	74.87	65.00	9.87
7234 Rector's Business Expense	246.69	175.00	71.69
7235 Rector's Auto Expense	175.00	125.00	50.00

7211 Postage	0	42.00	-42.00
Total for 7200 Administration	2,992.74	2,549.00	443.74
7300 Insurance			
7316 Property & Liability Insurance	6,247.50	0	6,247.50
7317 Rector's Health, Life, Disab,	1,167.00	1,067.00	100.00
7319 Workers' Compensation	0	70.00	-70.00
Total for 7300 Insurance	7,414.50	1,137.00	6,277.50
7400 Worship & Parish Life			
7421 Music	2,285.67	1,854.00	431.67
7423 Parish Life & Picnic	100.45	250.00	-149.55
7420 Altar Supplies	0	225.00	-225.00
Total for 7400 Worship & Parish Life	2,386.12	2,329.00	57.12
7600 Maintenance & Utilities			
7628 Maintenance	5,018.50	1,667.00	3,351.50
7629 Contract Services-Lawn, Janitor	1,913.14	1,542.00	371.14
7630 LA Co Services Assessments	3,352.09	250.00	3,102.09
7631 Utilities	2,566.57	2,417.00	149.57
Total for 7600 Maintenance & Utilities	12,850.30	5,876.00	6,974.30
7739 Rector's Distrectionary Fund	150.00	150.00	0.00
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
7910 Columbarium	344.95		344.95
7912 Other Designated	1,020.46		1,020.46
7916 Outreach	500.00		500.00
7925 Music Fund	1,770.00		1,770.00
7926 Food Bank	1,158.24		1,158.24
7928 Altar Guild Fund	551.95		551.95
Total for 7900 Designated Funds disbursements	5,380.95		5,380.95
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		125.00	-125.00
Total for Expenses	51,946.47	30,694.00	21,252.47
Net Income	-14,609.11	2,003.50	-16,612.61

Cash Basis Monday, January 05, 2026 05:32 PM GMTZ

St. Gregory's Budget vs. Actuals YTD

January 1-December 31, 2025

Distribution account	Total		
	Actual	Budget	Over budget by
Income			
4000 Contributed support			
4010 Pledges-unrestricted	272,666.29	274,370.00	-1,703.71
4012 Plate collections	41,926.11	43,500.00	-1,573.89
4014 Other	63,482.54	64,850.00	-1,367.46
4015 Christmas & Easter	4,181.00	3,000.00	1,181.00
4017 School & Cell Tower Income	24,641.40	26,400.00	-1,758.60
4020 Vanco Offset Fee Income	177.40	250.00	-72.60
Total for 4000 Contributed support	\$407,074.74	\$412,370.00	-\$5,295.26
4100 Designated Funds Income			
4102 Rector's Discretionary Fund	1,154.20		1,154.20
4105 Memorials	2,300.00		2,300.00
4109 Youth Group	356.22		356.22
4110 Columbarium	5,000.00		5,000.00
4112 Other Designated	1,425.96		1,425.96
4116 Outreach	6,201.85		6,201.85
4122 Other Pass Through Funds	3,100.00		3,100.00
4124 Parish Life	4,370.87		4,370.87
4125 Music Fund	19,518.16		19,518.16
4126 Food Bank	16,328.39		16,328.39
4128 Altar Guild	8,211.60		8,211.60
4133 Capital Funds Account	471.22		471.22
Total for 4100 Designated Funds Income	\$68,438.47		\$68,438.47
Total for Income	\$475,513.21	\$412,370.00	\$63,143.21
Expenses			
7100 Salaries			
7101 Rector Salary, Housing, Annuity	90,921.02	90,922.00	-0.98
7102 Supply Priest	518.20	1,896.00	-1,377.80
7103 Administrative Assistant	12,144.40	14,124.00	-1,979.60
7105 Director of Music	31,800.00	31,625.00	175.00
7106 Nursery Care	3,393.86	3,153.00	240.86
7107 Pensions	20,908.10	19,596.00	1,312.10
7108 Social Security & Medicare	12,175.08	12,399.00	-223.92
7109 Assistant Pastor	17,580.96	22,883.00	-5,302.04
Total for 7100 Salaries	\$189,441.62	\$196,598.00	-\$7,156.38
7200 Administration			
7209 Office Supplies & Expenses	3,248.33	4,350.00	-1,101.67
7210 Telephone	2,942.63	2,963.00	-20.37
7211 Postage	738.44	500.00	238.44
7212 Computer & Internet fees	2,547.57	3,380.00	-832.43
7213 Leased Equipment - Copier	11,521.03	13,000.00	-1,478.97
7214 ADP, Payroll, ACS, & Auditing C	2,487.32	2,000.00	487.32
7217 Vanco Fees	808.70	775.00	33.70
7234 Rector's Business Expense	711.91	2,100.00	-1,388.09

7235 Rector's Auto Expense	861.70	1,500.00	-638.30
Total for 7200 Administration	\$25,867.63	\$30,568.00	-\$4,700.37
7300 Insurance			
7316 Property & Liability Insurance	23,110.50	21,875.00	1,235.50
7317 Rector's Health, Life, Disab,	14,808.96	12,809.00	1,999.96
7318 Secretary Life/Disb/Unempl	3,220.38	3,220.00	0.38
7319 Workers' Compensation	481.00	840.00	-359.00
Total for 7300 Insurance	\$41,620.84	\$38,744.00	\$2,876.84
7400 Worship & Parish Life			
7420 Altar Supplies	1,877.45	2,700.00	-822.55
7421 Music	25,542.92	22,250.00	3,292.92
7423 Parish Life & Picnic	4,749.83	3,000.00	1,749.83
Total for 7400 Worship & Parish Life	\$32,170.20	\$27,950.00	\$4,220.20
7500 Christian Education			
7527 Rector's Professional Dev	2,010.38	1,500.00	510.38
7525 Youth Christian Education	0	0.00	0.00
7526 Adult Christian Education	0	0.00	0.00
Total for 7500 Christian Education	\$2,010.38	\$1,500.00	\$510.38
7600 Maintenance & Utilities			
7628 Maintenance	27,618.93	20,000.00	7,618.93
7629 Contract Services-Lawn, Janitor	22,473.33	18,500.00	3,973.33
7630 LA Co Services Assessments	4,473.91	3,000.00	1,473.91
7631 Utilities	35,680.58	29,000.00	6,680.58
Total for 7600 Maintenance & Utilities	\$90,246.75	\$70,500.00	\$19,746.75
7739 Rector's Distractionary Fund	1,800.00	1,800.00	0.00
7800 Diocesan Pledge	42,591.00	42,643.00	-52.00
7900 Designated Funds disbursements			
7902 Rector's Discretionary Fund	1,525.19		1,525.19
7906 ECW - Women's Group	922.87		922.87
7910 Columbarium	1,146.01		1,146.01
7912 Other Designated	1,020.46		1,020.46
7914 Christian Education	104.92		104.92
7915 Good Friday	300.00		300.00
7916 Outreach	7,817.74		7,817.74
7922 Other Pass Through	1,615.71		1,615.71
7923 Program Pass Through	-461.00		-461.00
7924 Parish Life	1,091.50		1,091.50
7925 Music Fund	13,282.27		13,282.27
7926 Food Bank	20,858.11		20,858.11
7928 Altar Guild Fund	11,852.54		11,852.54
7929 Inheritances & Gifts fund	8,608.00		8,608.00
Total for 7900 Designated Funds disbursements	\$69,684.32		\$69,684.32
Total for Expenses	\$495,432.74	\$410,303.00	\$85,129.74
Net Income	-\$19,919.53	\$2,067.00	-\$21,986.53

ST. GREGORY'S SUPPLEMENTAL FINANCIAL INFORMATION

December 2025

ACTIVE DESIGNATED FUNDS - Restricted Funds

02	Rector's Discretionary	35	
05	Memorials	13,114	
06	Women's Board	15,026	
07	Vacation Bible School	0	
08	Men's Fellowship	3,353	
09	Youth Group	7,455	
10	Columbarium	6,562	
12	Other Designated Funds (taxable)	819	
14	Christian Education	1,219	
15	Good Friday	-421	
16	Outreach	1,191	
18	HAVC Fund	1,973	
20	Rector's Development	0	
22	Other Designated Funds (non taxable)	3,336	
24	Parish Life	7,014	
25	Music Programs	22,823	
26	Food Bank	8,117	
28	Altar Guild	7,117	
29	Inheritances & Gifts	89,592	
33	Capital Improvement Fund	471	
TOTAL RESTRICTED FUNDS		<u>188,796</u>	

VESTRY RESERVE CALCULATION - December 2025

Reserve Fund	443,748	(11/30/2025)
Bank Balances		
Checking	28,366	
Savings	83,827	112,193
CD	0	555,941
Restricted Funds	-188,796	
Facility Reserves	0	
	<u>367,145</u>	
50% of Operating Budget	205,152	
	<u>161,994</u>	



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

Investment Account Summary

November 1, 2025 through November 30, 2025

0000019-0000037 PDFE 870654



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

Page 1 of 2

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 November 1, 2025	\$	443,747.88
+ Investment since then	\$	0.00
- Withdrawals since then	\$	0.00
Change in value since then	\$	4,065.79
Your Account Balance on November 30, 2025	\$	447,813.67

• SUMMARY OF INVESTMENTS

	Total Shares Owned	Net Asset Value per Share on Nov 30 (\$)	Value on Nov 30 (\$)	% of Your Portfolio
DIT Long Term Fund	808.2713	554.038806	447,813.67	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	Nov 1			808.2713	549.008587	443,747.88
Closing Balance as of	Nov 30			808.2713	554.038806	447,813.67