Stay Well Committee

August 26, 2025 2:00 PM,

In person meeting

17221 East 23rd St S, Independence, MO 64057

To view minutes from last meeting click here.

WELCOME

APPROVAL OF MINUTES

FINANCIAL STATEMENT

1. Presented by the Finance Department

June Financial Statement

July Financial Statement

UPDATE FROM CIGNA

1. Presented by Kevin Kueker and Lisa Phillips

FINANCIAL REPORT

1. Presented by CBiz

UPDATE FROM HR

1. Presented by Bethany Dickey

WELLNESS ACTIVITIES

1. Presented by Selena Good

OLD BUSINESS

1. Virtual PT comparison

NEW BUSINESS

NEXT MEETING DATE

1. September 23, 2025, at 2:00 pm in conference room 117 IUC

INDEPENDENCE
* FINANCE & ADMINISTRATION *
ACCOUNTING DIVISION

DATE: August 19, 2025

TO: Stay Well Committee

FROM: Jessica Earl, Accounting Manager

SUBJECT: Monthly Financial Report – Stay Well Fund (June 2025)

Attached are the financial statements for the Stay Well Fund for the month ending June 2025.

For the month of June, the OAP1 plan had a net income of $395,024. The OAP2 Plan had a net income of $3,804 for the month. The Local Plus (LP) Plan realized a net income of $209,517 for the month. The Base Plan realized a net income of $5,304 for the month.

Through June, the 12th month of the fiscal year, the Fund is experiencing a net income of $642,248, which has resulted in an ending unrestricted net assets balance of $6,387,420.

Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

A few things to note in the financial statement attached:

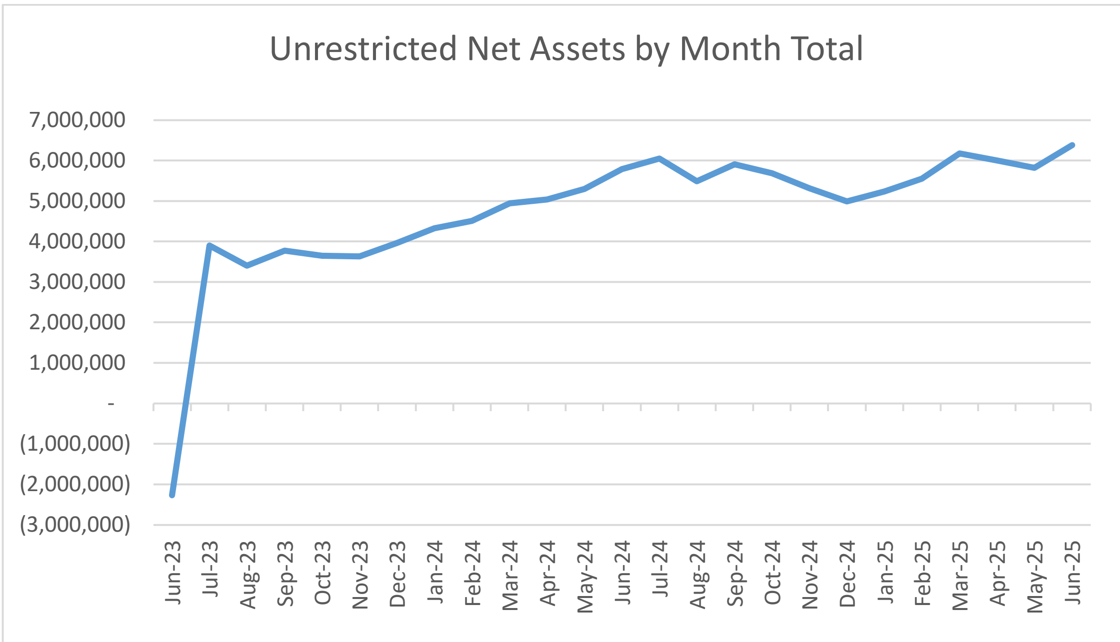
*The $10,000 monthly fee for CBIZ, July through December, was paid 10% by HR and the balance of $9,000 was split among the four plans (39% OAP1, 31.1% OAP2, 23.2% LP, and 6.7% BASE). For January through June, it was paid 10% by HR and the balance of $9,000 was split among the four plans (32% OAP1, 31.6% OAP2, 26.3% LP, and 10.1% BASE).

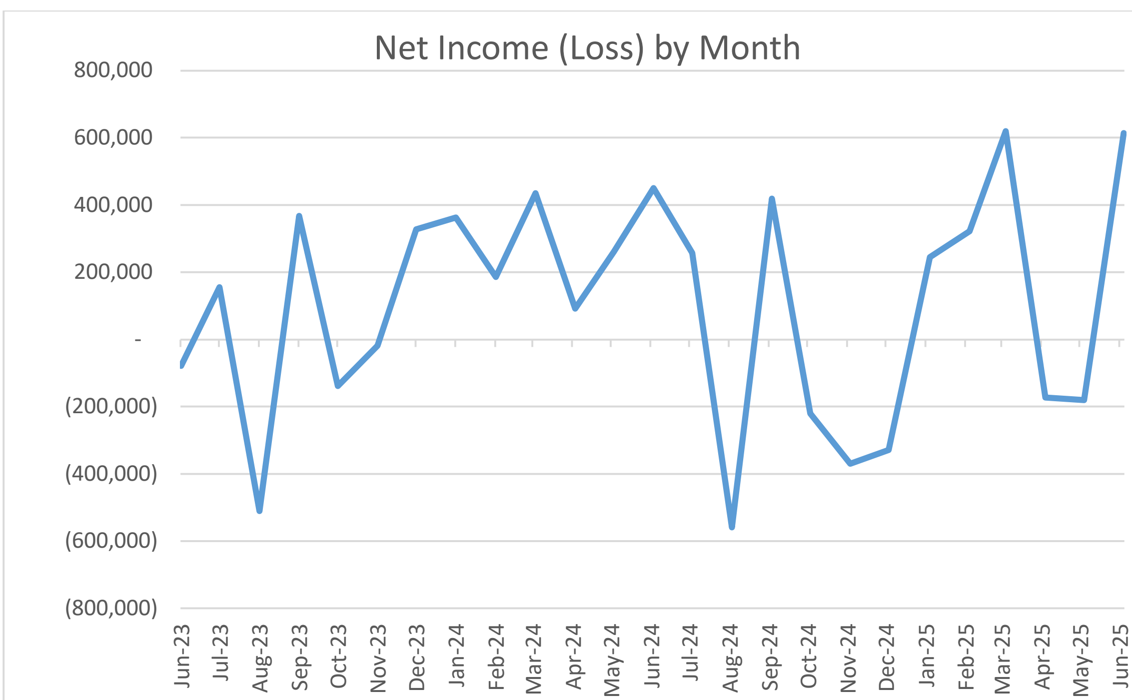
*The prescription rebate reflected in the statement is related to 2024Q2 ($447,139.22), 2024Q3 (451,306.31), 2024Q4 (457,666.09), and 2025Q1 (470,973.66) and is split based on plan information provided by Cigna.

*As part of the RFP process, Cigna agreed to a $30,000 fee holiday for the month of December 2024 and an $80,000 fee holiday for the month of January 2025. The credits were applied to the December and January Cigna invoices.

*The miscellaneous income reported for June, totaling $31,592.86, primarily consists of Cigna checks received for prior-year unclaimed property, amounting to $24,867.16.

The IBNR figure reflected on the statement has been updated with the numbers provided by CBIZ as of June 30, 2025. IBNR has increased by $46,300 since June 2024. This adjustment has been accounted for in the ending retained earnings balance as it is a year-end entry that impacts the fund balance/retained earnings but is not a true expense. For ACFR reporting purposes it will continue to show as an expense as required under Generally Accepted Accounting Principles (GAAP).





Combining Statement of Net Assets
For the month ending June 30, 2025

Assets:	
Pooled cash and investments	8,091,987
Accounts receivable	432
Accrued interest receviable	-
Prepaid Items	-
Due from other funds	-
Total assets	8,092,419
Liabilities:	
Accounts and contracts payable	-
Accrued liabilities/Due to other funds	-
Self-insurance claims (IBNR)	1,705,000
Total liabilities	1,705,000
Net Assets:	
Unrestricted	6,387,419
Total net assets (deficit)	6,387,419
Total liabilities and net assets	8,092,419

Stay Well Fund
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the month ending June 30, 2025

	Current Month				Fiscal Year to Date				
	Open Access 1	**Open Access 2**	**Local Plus**	**Base**	**Open Access 1**	**Open Access 2**	**Local Plus**	**Base**	**TOTAL**
Revenues:									
Premiums	688,132	575,169	440,326	96,738	8,580,849	6,635,152	4,753,882	965,644	20,935,527
Prescription Rebates	294,059	114,352	48,164	14,398	1,151,144	515,996	135,672	24,273	1,827,085
Insurance Refunds	3,756	23,491	4,318	3,031	167,625	286,459	72,212	4,022	530,318
Reinsurance Reimbursement/Stop Loss	-	-	-	-	717,406	439,048	-	-	1,156,454
Total revenues	985,948	713,011	492,809	114,167	10,617,024	7,876,655	4,961,767	993,939	24,449,385
Medical Expenditures									
Administrative Services	18,687	18,905	16,938	6,775	207,279	211,326	144,816	64,894	628,316
Medical Benefits	257,077	444,744	139,520	62,476	5,533,880	5,268,112	2,442,372	277,220	13,521,585
Prescriptions	280,872	186,956	74,321	18,426	4,099,924	2,163,810	852,316	127,785	7,243,836
Stop Loss Premiums	56,581	57,072	51,021	20,278	679,263	628,004	515,063	194,568	2,016,899
Affordable Care Act Research Fee	-	-	-	-	2,509	2,001	1,492	431	6,433
HSA Funding	-	(1,314)	(875)	-	-	311,621	304,225	-	615,846
Misc.	-	-	-	-	-	-	-	-	-
Total Medical Expenditures	613,217	706,363	280,925	107,955	10,522,856	8,584,875	4,260,284	664,899	24,032,914
Other Expeditures									
Banking Fees	717	-	-	-	8,223	-	-	-	8,223
Other Services (CBIZ)	2,880	2,844	2,367	909	38,340	33,858	26,730	9,072	108,000
Other Services (Claim Review)	-	-	-	-	-	-	-	-	-
Events,Meetings, Printing, Misc Office Supplies	-	-	-	-	1,314	374	58	13	1,758
Total Other Expenses	3,597	2,844	2,367	909	47,877	34,232	26,788	9,085	117,982
Total Operating Expenditures	616,815	709,207	283,292	108,864	10,570,733	8,619,107	4,287,072	673,983	24,150,895
Net Income (Loss) from Operations	369,133	3,804	209,517	5,304	46,291	(742,451)	674,695	319,955	298,490
Non-Operating Income									
Interest Income	25,693	-	-	-	312,165	-	-	-	312,165
Misc. Income	198	-	-	-	31,593	-	-	-	31,593
Total non operating income	25,891	-	-	-	343,758	-	-	-	343,758
Net Income (Loss)	395,024	3,804	209,517	5,304	390,049	(742,451)	674,695	319,955	642,248
Decrease (Increase) in IBNR for current FY									(46,300)
Adjusted Beginning Retained Earnings									5,791,472
Ending Retained Earnings									6,387,420

INDEPENDENCE
★ FINANCE & ADMINISTRATION ★
ACCOUNTING DIVISION

DATE: August 25, 2025

TO: Stay Well Committee

FROM: Jessica Earl, Accounting Manager

SUBJECT: Monthly Financial Report – Stay Well Fund (July 2025)

Attached are the financial statements for the Stay Well Fund for the month ending July 2025.

For the month of June, the OAP1 plan had a net loss of $36,036. The OAP2 Plan had a net loss of $85,007 for the month. The Local Plus (LP) Plan realized a net income of $56,953 for the month. The Base Plan realized a net income of $30,890 for the month.

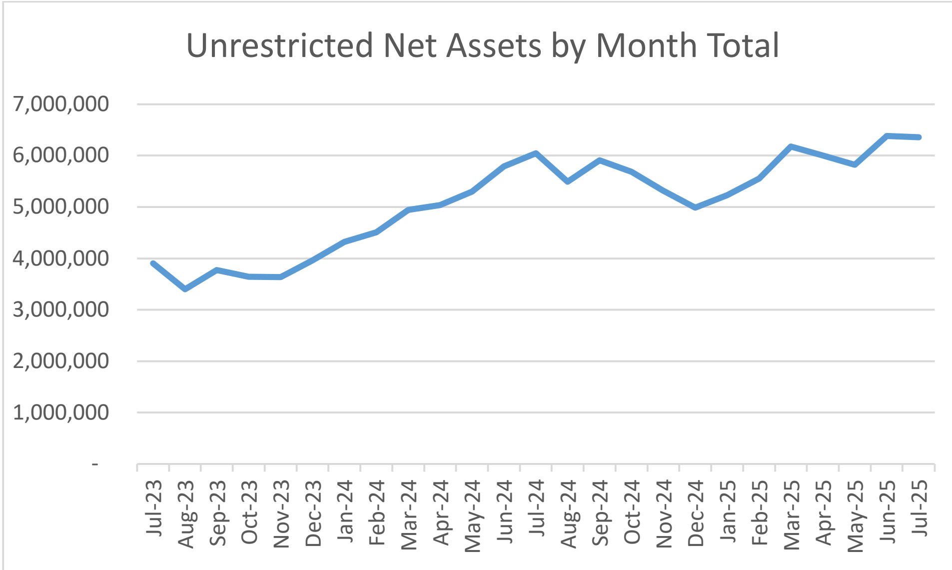
Through July, the 1st month of the fiscal year, the Fund is experiencing a net loss of $33,201, which has resulted in an ending unrestricted net assets balance of $6,354,218.

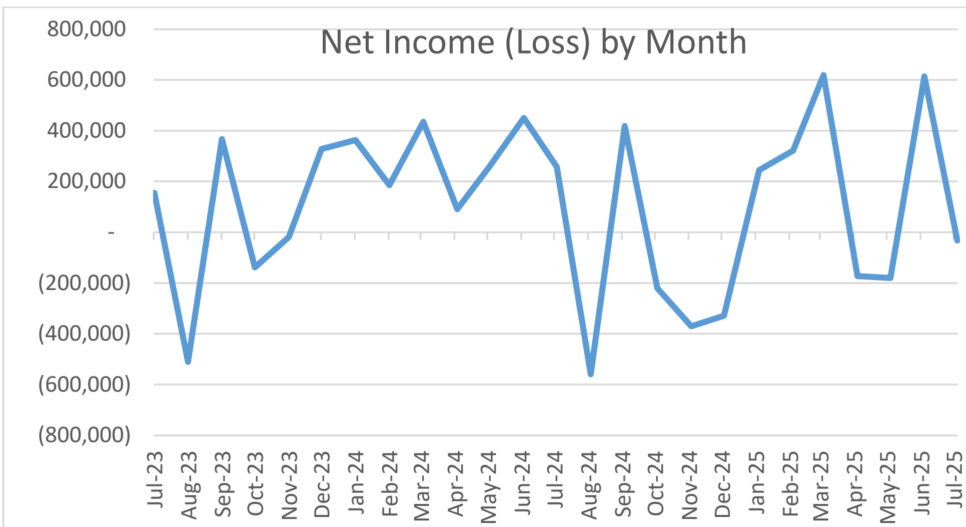
Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

A few things to note in the financial statement attached:

*The $10,000 monthly fee for CBIZ, July through December, will be paid 10% by HR and the balance of $9,000 will be split among the four plans (32% OAP1, 31.6% OAP2, 26.3% LP, and 10.1% BASE).

The IBNR figure reflected on the statement has been updated with the numbers provided by CBIZ as of June 30, 2025. IBNR has increased by $46,300 since June 2024. This adjustment has been accounted for in the ending retained earnings balance as it is a year-end entry that impacts the fund balance/retained earnings but is not a true expense. For ACFR reporting purposes it will continue to show as an expense as required under Generally Accepted Accounting Principles (GAAP).


Unrestricted Net Assets by Month Total
7,000,000
6,000,000
5,000,000
4,000,000
3,000,000
2,000,000
1,000,000
-
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Dec-24
Jan-25
Feb-25
Mar-25
Apr-25
May-25
Jun-25
Jul-25


Net Income (Loss) by Month
800,000
600,000
400,000
200,000
-
(200,000)
(400,000)
(600,000)
(800,000)
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Dec-24
Jan-25
Feb-25
Mar-25
Apr-25
May-25
Jun-25
Jul-25

Combining Statement of Net Assets
For the month ending July 31, 2025

Assets:	
Pooled cash and investments	8,057,287
Accounts receivable	1,931
Accrued interest receviable	-
Prepaid Items	-
Due from other funds	-
Total assets	8,059,218
Liabilities:	
Accounts and contracts payable	-
Accrued liabilities/Due to other funds	-
Self-insurance claims (IBNR)	1,705,000
Total liabilities	1,705,000
Net Assets:	
Unrestricted	6,354,218
Total net assets (deficit)	6,354,218
Total liabilities and net assets	8,059,218

Stay Well Fund
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the month ending July 31, 2025

	Current Month				Fiscal Year to Date				
	Open Access 1	**Open Access 2**	**Local Plus**	**Base**	**Open Access 1**	**Open Access 2**	**Local Plus**	**Base**	**TOTAL**
Revenues:									
Premiums	682,073	571,167	443,559	97,411	682,073	571,167	443,559	97,411	1,794,210
Prescription Rebates	-	-	-	-	-	-	-	-	-
Insurance Refunds	41,676	3,731	1,213	66	41,676	3,731	1,213	66	46,686
Reinsurance Reimbursement/Stop Loss	-	-	9,292	-	-	-	9,292	-	9,292
Total revenues	723,750	574,898	454,064	97,477	723,750	574,898	454,064	97,477	1,850,188
Medical Expenditures									
Administrative Services	18,687	19,069	17,485	6,721	18,687	19,069	17,485	6,721	61,962
Medical Benefits	428,873	321,598	141,863	21,093	428,873	321,598	141,863	21,093	913,427
Prescriptions	276,648	175,659	100,929	16,904	276,648	175,659	100,929	16,904	570,140
Stop Loss Premiums	56,745	57,563	51,839	20,278	56,745	57,563	51,839	20,278	186,424
Affordable Care Act Research Fee	2,164	2,137	1,778	683	2,164	2,137	1,778	683	6,762
HSA Funding	-	81,036	80,850	-	-	81,036	80,850	-	161,886
Misc.	-	-	-	-	-	-	-	-	-
Total Medical Expenditures	783,117	657,061	394,744	65,678	783,117	657,061	394,744	65,678	1,900,600
Other Expeditures									
Banking Fees	739	-	-	-	739	-	-	-	739
Other Services (CBIZ)	2,880	2,844	2,367	909	2,880	2,844	2,367	909	9,000
Other Services (Claim Review)	-	-	-	-	-	-	-	-	-
Events,Meetings, Printing, Misc Office Supplies	-	-	-	-	-	-	-	-	-
Total Other Expenses	3,619	2,844	2,367	909	3,619	2,844	2,367	909	9,739
Total Operating Expenditures	786,736	659,905	397,111	66,587	786,736	659,905	397,111	66,587	1,910,339
Net Income (Loss) from Operations	(62,986)	(85,007)	56,953	30,890	(62,986)	(85,007)	56,953	30,890	(60,151)
Non-Operating Income									
Interest Income	26,760	-	-	-	26,760	-	-	-	26,760
Misc. Income	190	-	-	-	190	-	-	-	190
Total non operating income	26,950	-	-	-	26,950	-	-	-	26,950
Net Income (Loss)	(36,036)	(85,007)	56,953	30,890	(36,036)	(85,007)	56,953	30,890	(33,201)
Decrease (Increase) in IBNR for current FY									-
Adjusted Beginning Retained Earnings									6,387,420
Ending Retained Earnings									6,354,218

INDEPENDENCE
FINANCE & ADMINISTRATION
ACCOUNTING DIVISION

DATE: August 19, 2025

TO: Stay Well Committee

FROM: Jessica Earl, Accounting Manager

SUBJECT: Monthly Financial Report – Stay Well Fund (June 2025)

Attached are the financial statements for the Stay Well Fund for the month ending June 2025.

For the month of June, the OAP1 plan had a net income of $395,024. The OAP2 Plan had a net income of $3,804 for the month. The Local Plus (LP) Plan realized a net income of $209,517 for the month. The Base Plan realized a net income of $5,304 for the month.

Through June, the 12th month of the fiscal year, the Fund is experiencing a net income of $642,248, which has resulted in an ending unrestricted net assets balance of $6,387,420.

Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

A few things to note in the financial statement attached:

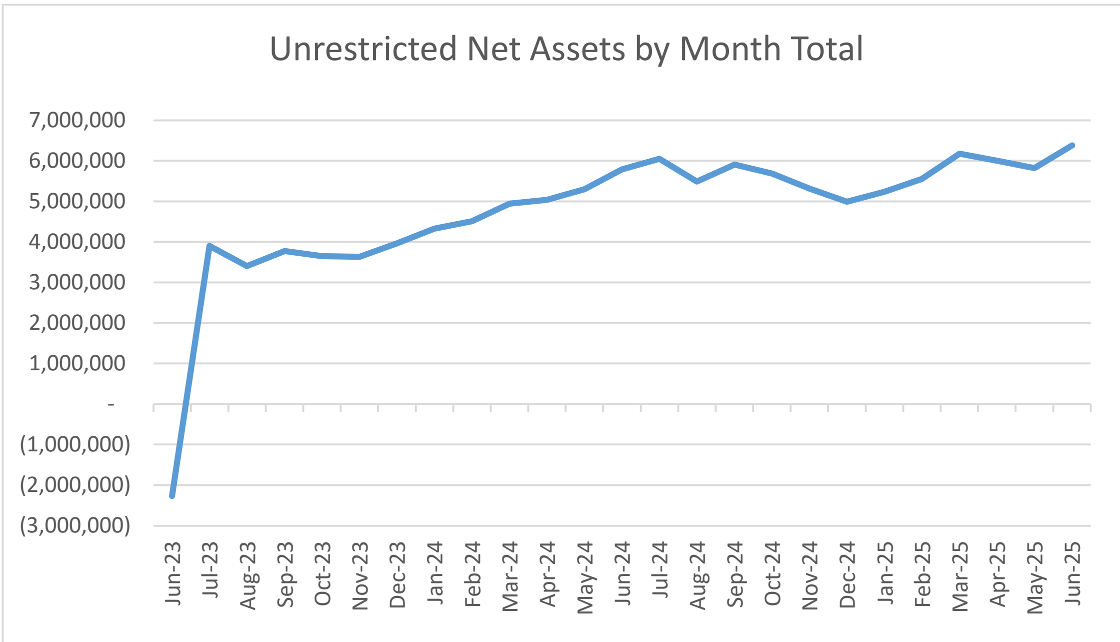
*The $10,000 monthly fee for CBIZ, July through December, was paid 10% by HR and the balance of $9,000 was split among the four plans (39% OAP1, 31.1% OAP2, 23.2% LP, and 6.7% BASE). For January through June, it was paid 10% by HR and the balance of $9,000 was split among the four plans (32% OAP1, 31.6% OAP2, 26.3% LP, and 10.1% BASE).

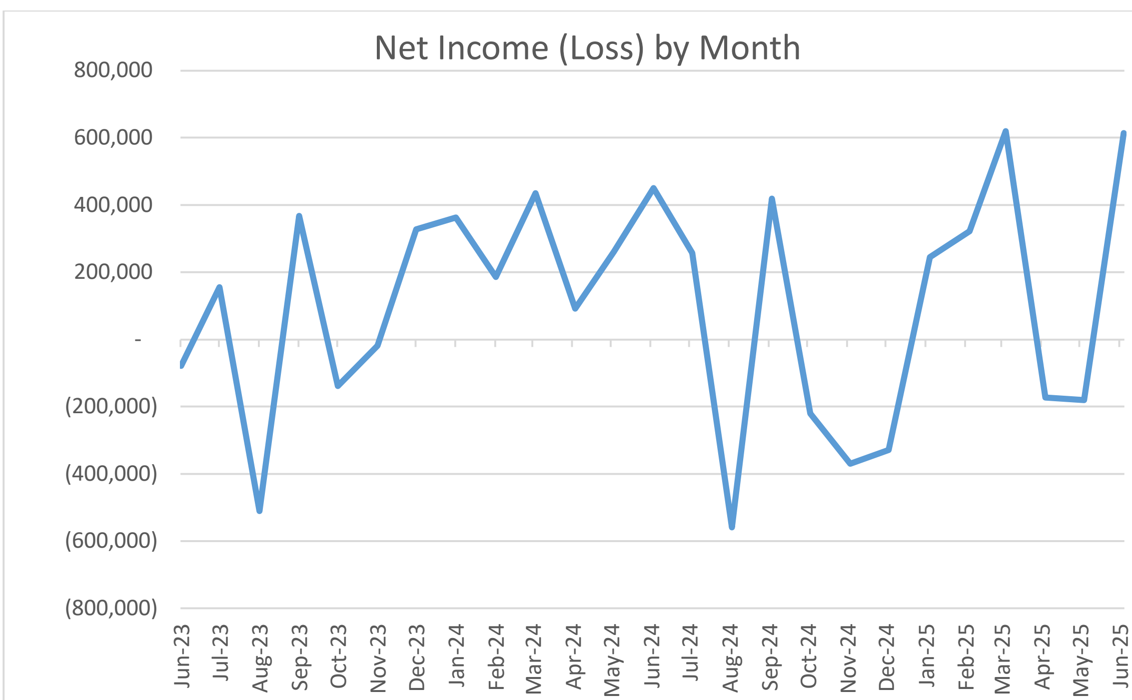
*The prescription rebate reflected in the statement is related to 2024Q2 ($447,139.22), 2024Q3 (451,306.31), 2024Q4 (457,666.09), and 2025Q1 (470,973.66) and is split based on plan information provided by Cigna.

*As part of the RFP process, Cigna agreed to a $30,000 fee holiday for the month of December 2024 and an $80,000 fee holiday for the month of January 2025. The credits were applied to the December and January Cigna invoices.

*The miscellaneous income reported for June, totaling $31,592.86, primarily consists of Cigna checks received for prior-year unclaimed property, amounting to $24,867.16.

The IBNR figure reflected on the statement has been updated with the numbers provided by CBIZ as of June 30, 2025. IBNR has increased by $46,300 since June 2024. This adjustment has been accounted for in the ending retained earnings balance as it is a year-end entry that impacts the fund balance/retained earnings but is not a true expense. For ACFR reporting purposes it will continue to show as an expense as required under Generally Accepted Accounting Principles (GAAP).





Combining Statement of Net Assets
For the month ending June 30, 2025

Assets:	
Pooled cash and investments	8,091,987
Accounts receivable	432
Accrued interest receviable	-
Prepaid Items	-
Due from other funds	-
Total assets	8,092,419
Liabilities:	
Accounts and contracts payable	-
Accrued liabilities/Due to other funds	-
Self-insurance claims (IBNR)	1,705,000
Total liabilities	1,705,000
Net Assets:	
Unrestricted	6,387,419
Total net assets (deficit)	6,387,419
Total liabilities and net assets	8,092,419

Stay Well Fund
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the month ending June 30, 2025

	Current Month				Fiscal Year to Date				
	Open Access 1	**Open Access 2**	**Local Plus**	**Base**	**Open Access 1**	**Open Access 2**	**Local Plus**	**Base**	**TOTAL**
Revenues:									
Premiums	688,132	575,169	440,326	96,738	8,580,849	6,635,152	4,753,882	965,644	20,935,527
Prescription Rebates	294,059	114,352	48,164	14,398	1,151,144	515,996	135,672	24,273	1,827,085
Insurance Refunds	3,756	23,491	4,318	3,031	167,625	286,459	72,212	4,022	530,318
Reinsurance Reimbursement/Stop Loss	-	-	-	-	717,406	439,048	-	-	1,156,454
Total revenues	985,948	713,011	492,809	114,167	10,617,024	7,876,655	4,961,767	993,939	24,449,385
Medical Expenditures									
Administrative Services	18,687	18,905	16,938	6,775	207,279	211,326	144,816	64,894	628,316
Medical Benefits	257,077	444,744	139,520	62,476	5,533,880	5,268,112	2,442,372	277,220	13,521,585
Prescriptions	280,872	186,956	74,321	18,426	4,099,924	2,163,810	852,316	127,785	7,243,836
Stop Loss Premiums	56,581	57,072	51,021	20,278	679,263	628,004	515,063	194,568	2,016,899
Affordable Care Act Research Fee	-	-	-	-	2,509	2,001	1,492	431	6,433
HSA Funding	-	(1,314)	(875)	-	-	311,621	304,225	-	615,846
Misc.	-	-	-	-	-	-	-	-	-
Total Medical Expenditures	613,217	706,363	280,925	107,955	10,522,856	8,584,875	4,260,284	664,899	24,032,914
Other Expeditures									
Banking Fees	717	-	-	-	8,223	-	-	-	8,223
Other Services (CBIZ)	2,880	2,844	2,367	909	38,340	33,858	26,730	9,072	108,000
Other Services (Claim Review)	-	-	-	-	-	-	-	-	-
Events,Meetings, Printing, Misc Office Supplies	-	-	-	-	1,314	374	58	13	1,758
Total Other Expenses	3,597	2,844	2,367	909	47,877	34,232	26,788	9,085	117,982
Total Operating Expenditures	616,815	709,207	283,292	108,864	10,570,733	8,619,107	4,287,072	673,983	24,150,895
Net Income (Loss) from Operations	369,133	3,804	209,517	5,304	46,291	(742,451)	674,695	319,955	298,490
Non-Operating Income									
Interest Income	25,693	-	-	-	312,165	-	-	-	312,165
Misc. Income	198	-	-	-	31,593	-	-	-	31,593
Total non operating income	25,891	-	-	-	343,758	-	-	-	343,758
Net Income (Loss)	395,024	3,804	209,517	5,304	390,049	(742,451)	674,695	319,955	642,248
Decrease (Increase) in IBNR for current FY									(46,300)
Adjusted Beginning Retained Earnings									5,791,472
Ending Retained Earnings									6,387,420

INDEPENDENCE
★ FINANCE & ADMINISTRATION ★
ACCOUNTING DIVISION

DATE: August 25, 2025

TO: Stay Well Committee

FROM: Jessica Earl, Accounting Manager

SUBJECT: Monthly Financial Report – Stay Well Fund (July 2025)

Attached are the financial statements for the Stay Well Fund for the month ending July 2025.

For the month of June, the OAP1 plan had a net loss of $36,036. The OAP2 Plan had a net loss of $85,007 for the month. The Local Plus (LP) Plan realized a net income of $56,953 for the month. The Base Plan realized a net income of $30,890 for the month.

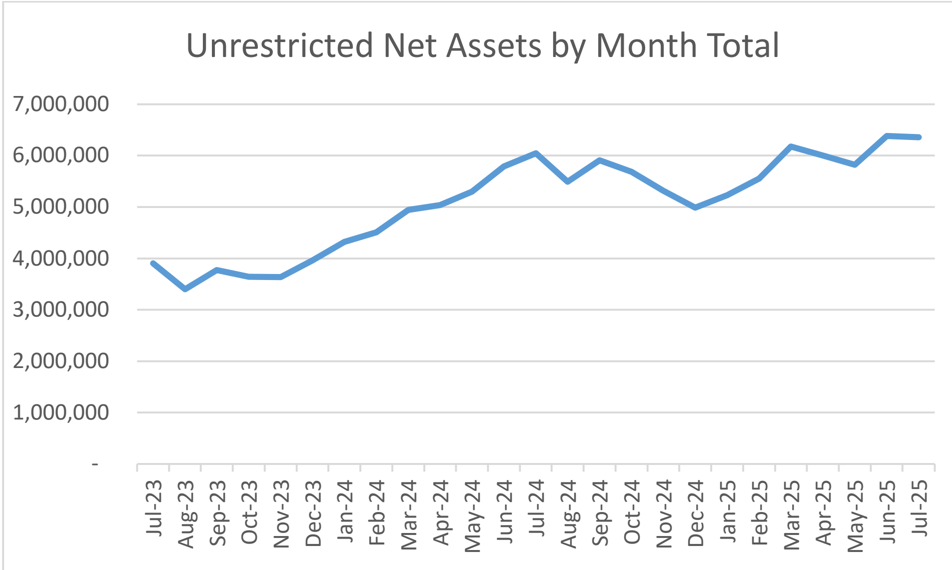
Through July, the 1st month of the fiscal year, the Fund is experiencing a net loss of $33,201, which has resulted in an ending unrestricted net assets balance of $6,354,218.

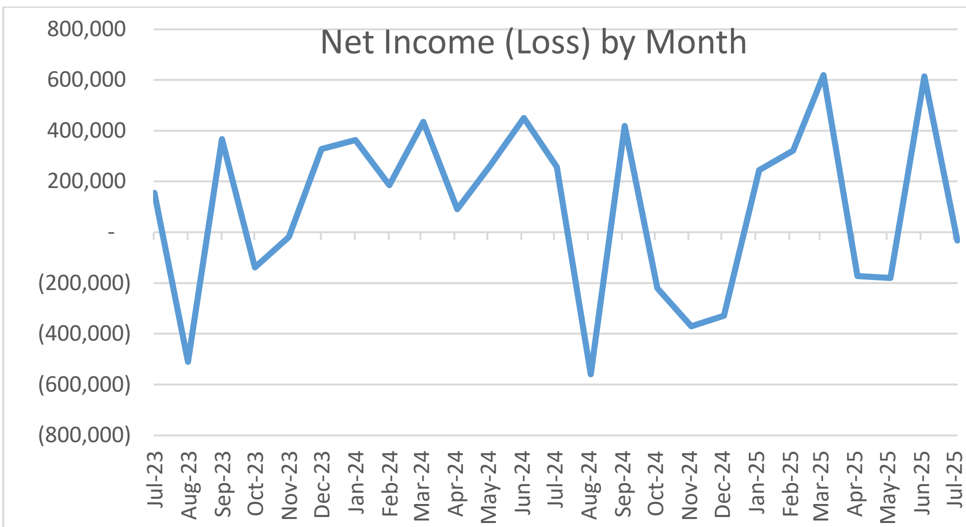
Figures and graphs now represent Fund Balance taking the $6,250,000 ARPA program funds received into account. This explains the large spike in the first graph. Since that funding was unusual and supplemental to normal operations, this graph did not include those funds in 2021 and 2022 when they were received. The program has now ended and therefore those funds are now being shown as part of the fund balance.

A few things to note in the financial statement attached:

*The $10,000 monthly fee for CBIZ, July through December, will be paid 10% by HR and the balance of $9,000 will be split among the four plans (32% OAP1, 31.6% OAP2, 26.3% LP, and 10.1% BASE).

The IBNR figure reflected on the statement has been updated with the numbers provided by CBIZ as of June 30, 2025. IBNR has increased by $46,300 since June 2024. This adjustment has been accounted for in the ending retained earnings balance as it is a year-end entry that impacts the fund balance/retained earnings but is not a true expense. For ACFR reporting purposes it will continue to show as an expense as required under Generally Accepted Accounting Principles (GAAP).


Unrestricted Net Assets by Month Total
7,000,000
6,000,000
5,000,000
4,000,000
3,000,000
2,000,000
1,000,000
-
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Dec-24
Jan-25
Feb-25
Mar-25
Apr-25
May-25
Jun-25
Jul-25


Net Income (Loss) by Month
800,000
600,000
400,000
200,000
-
(200,000)
(400,000)
(600,000)
(800,000)
Jul-23
Aug-23
Sep-23
Oct-23
Nov-23
Dec-23
Jan-24
Feb-24
Mar-24
Apr-24
May-24
Jun-24
Jul-24
Aug-24
Sep-24
Oct-24
Nov-24
Dec-24
Jan-25
Feb-25
Mar-25
Apr-25
May-25
Jun-25
Jul-25

Combining Statement of Net Assets
For the month ending July 31, 2025

Assets:	
Pooled cash and investments	8,057,287
Accounts receivable	1,931
Accrued interest receivable	-
Prepaid Items	-
Due from other funds	-
Total assets	8,059,218
Liabilities:	
Accounts and contracts payable	-
Accrued liabilities/Due to other funds	-
Self-insurance claims (IBNR)	1,705,000
Total liabilities	1,705,000
Net Assets:	
Unrestricted	6,354,218
Total net assets (deficit)	6,354,218
Total liabilities and net assets	8,059,218

Stay Well Fund
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the month ending July 31, 2025

	Current Month				Fiscal Year to Date				
	Open Access 1	Open Access 2	Local Plus	Base	Open Access 1	Open Access 2	Local Plus	Base	TOTAL
Revenues:									
Premiums	682,073	571,167	443,559	97,411	682,073	571,167	443,559	97,411	1,794,210
Prescription Rebates	-	-	-	-	-	-	-	-	-
Insurance Refunds	41,676	3,731	1,213	66	41,676	3,731	1,213	66	46,686
Reinsurance Reimbursement/Stop Loss	-	-	9,292	-	-	-	9,292	-	9,292
Total revenues	723,750	574,898	454,064	97,477	723,750	574,898	454,064	97,477	1,850,188
Medical Expenditures									
Administrative Services	18,687	19,069	17,485	6,721	18,687	19,069	17,485	6,721	61,962
Medical Benefits	428,873	321,598	141,863	21,093	428,873	321,598	141,863	21,093	913,427
Prescriptions	276,648	175,659	100,929	16,904	276,648	175,659	100,929	16,904	570,140
Stop Loss Premiums	56,745	57,563	51,839	20,278	56,745	57,563	51,839	20,278	186,424
Affordable Care Act Research Fee	2,164	2,137	1,778	683	2,164	2,137	1,778	683	6,762
HSA Funding	-	81,036	80,850	-	-	81,036	80,850	-	161,886
Misc.	-	-	-	-	-	-	-	-	-
Total Medical Expenditures	783,117	657,061	394,744	65,678	783,117	657,061	394,744	65,678	1,900,600
Other Expeditures									
Banking Fees	739	-	-	-	739	-	-	-	739
Other Services (CBIZ)	2,880	2,844	2,367	909	2,880	2,844	2,367	909	9,000
Other Services (Claim Review)	-	-	-	-	-	-	-	-	-
Events,Meetings, Printing, Misc Office Supplies	-	-	-	-	-	-	-	-	-
Total Other Expenses	3,619	2,844	2,367	909	3,619	2,844	2,367	909	9,739
Total Operating Expenditures	786,736	659,905	397,111	66,587	786,736	659,905	397,111	66,587	1,910,339
Net Income (Loss) from Operations	(62,986)	(85,007)	56,953	30,890	(62,986)	(85,007)	56,953	30,890	(60,151)
Non-Operating Income									
Interest Income	26,760	-	-	-	26,760	-	-	-	26,760
Misc. Income	190	-	-	-	190	-	-	-	190
Total non operating income	26,950	-	-	-	26,950	-	-	-	26,950
Net Income (Loss)	(36,036)	(85,007)	56,953	30,890	(36,036)	(85,007)	56,953	30,890	(33,201)
Decrease (Increase) in IBNR for current FY									-
Adjusted Beginning Retained Earnings									6,387,420
Ending Retained Earnings									6,354,218