

GARDEN GROVE EDUCATION ASSOCIATION
Segments/Representative Council
AGENDA

SEGMENTS: December 13, 2022 – 3:45 p.m. (L.E.C. – 11262 Garden Grove Blvd, G.G., 92843)

REGULAR MEETING: December 13, 2022 – 4:15 p.m.

Lincoln Education Center – 11262 Garden Grove Blvd, G.G., 92843

SEGMENTS

DETERMINATION OF QUORUM

- I. CALL TO ORDER/ ADOPTION OF AGENDA
- II. MEMBER COMMENTS
- III. APPROVAL OF MINUTES
- IV. PRESIDENT’S REPORT

- V. TREASURER’S REPORT

- VI. EXECUTIVE DIRECTOR’S REPORT

- VII. NETWORKING - none

- VIII. OLD BUSINESS
 - A. New Educator Weekend

- IX. NEW BUSINESS
 - A. Special Education – Workload Issues

 - B.

- X. REPORTS
 - A. Negotiations

 - B. Committees

 - C. Membership

 - D. Leadership

 - E. Segments

XI. DISCUSSION

XII. Announcements

12/13 GGUSD School Board Meeting – 7:00 p.m. D.O. 5th floor

12/16-12/18 New Educator Weekend – Hyatt Regency OC in G.G.

12/19-1/2 Winter Break

1/3 GGEA Board of Director's Meeting – 3:45 p.m. GGEA

1/5 SEITY Pilot Meeting – 3:45 p.m. D.O. ACR

1/9 Health & Safety Meeting – 3:30 p.m. Food Services Training Room

1/10 Segments – 3:30 p.m. Zoom

1/13 to 1/15 CTA Issues Conference – Las Vegas

1/17 GGUSD School Board Meeting – 7:00 p.m. D.O. 5th floor

1/19 Deadline to Submit Articles to Advocate – 5:00 p.m.

1/24 Rep Council – 4:00 p.m. Lincoln Education Center



Board Meeting, November 1, 2022

GARDEN GROVE EDUCATION ASSOCIATION

CALL TO ORDER/ADOPTION OF AGENDA

The special meeting of the **Board of Directors** of the Garden Grove Education Association, Inc. was called to order at 3:45 p.m. on Tuesday, Nov. 1, 2022 by virtual meeting by the President, Bridget Holdermann.

A quorum was established at that time.

BOARD MEMBERS PRESENT: Bridget Holdermann, Nicole Ciccarelli, Steven Severance, Rebecca Koopowitz, David Cho, Mark Sanchez, Cork Snider, Mike Godoy, Karyn Lui-Silverberg, Julie Vo, Dawn Floyd, Sarah Held and Paul Kim (Executive Director).

BOARD MEMBERS ABSENT: Veronica Conklin

APPROVAL OF MINUTES:

MEMBER COMMENTS: Garden Grove High School teacher, Lori Lazarony, addressed the board.

PRESIDENT'S REPORT: The President's Report was received. Topics covered: shared state data and working on upcoming negotiations for ROTC members.

TREASURER'S REPORT: The Treasurer's Report was received. Topic covered:

RESOLVED: I move that the Board of Directors accept and forward the October 2022 Financial Report to Rep Council. Motion by David Cho; second by Dawn Floyd. Motion approved.

EXECUTIVE DIRECTOR'S REPORT: The Executive Director's Report was received. Topic covered: shared that members are organizing for support another member.

OLD BUSINESS:

- A. Association finances were reviewed and analyzed
- B. Board approve bidding with auditor
- C. Building Fund – Update *tabled to Nov 15*
- D. Conference Sign-Ups *tabled to Nov 15*

NEW BUSINESS:

- A. Rep Allocation Report *tabled to Nov 15*
- B. Holiday Bonuses *tabled to Nov 15*
- C. Issues Conference *tabled to Nov 15*
- D. Rep Council Protocols *tabled to Nov 15*
- E. NBCT *tabled to Nov 15*

REPORTS

The following reports were given:

1. **NEGOTIATIONS:** board gave parameters to the Negotiations Team;
2. All other reports tabled

DISCUSSION FROM THE BOARD

ANNOUNCEMENTS

- 11/1 to 11/3 Wizard of Oz production – 7:00 p.m. Don Wash Auditorium
- 11/3 to 11/4 Wizard of Oz production – 4:30 p.m. Don Wash Auditorium
- 11/4 Non-Student Day
- 11/6 Daylight Savings Time Ends
- 11/7 Bargaining – GGEA Office
- 11/8 Election Day
- 11/11 Veteran's Day
- 11/16 Showcase of Bands – 6:00 p.m. BGHS Stadium

11/17 Bargaining – GGEA office
11/21 to 11/25 – Thanksgiving Week
11/29 Rep Council – 4:00 p.m. Lincoln Education Center

Board of Directors meeting:	Nov. 1, 2022	3:45 p.m. at the GGEA office
Next Board of Education meeting:	Nov. 1, 2022	7:00 p.m. at GGUSD 5 th floor
Next Segment meetings:	Nov. 8, 2022	3:30 p.m. via Zoom
Next Representative Council meeting:	Oct. 25, 2022	4:00 p.m. at Lincoln

Nov 29,

The meeting adjourned at 7:45 p.m.

Respectfully submitted,


Rebecca Koopowitz, Secretary



GARDEN GROVE EDUCATION ASSOCIATION

CALL TO ORDER/ADOPTION OF AGENDA

The special meeting of the **Board of Directors** of the Garden Grove Education Association, Inc. was called to order at 3:47 p.m. on Tuesday, Nov. 15, 2022, by virtual meeting by the President, Bridget Holdermann.

A quorum was established at that time.

BOARD MEMBERS PRESENT: Bridget Holdermann, Nicole Ciccarelli, Steven Severance, Rebecca Koopowitz, David Cho, Mark Sanchez, Cork Snider, Mike Godoy, Veronica Conklin, Karyn Lui-Silverberg, Julie Vo, Dawn Floyd, Sarah Held and Paul Kim (Executive Director).

BOARD MEMBERS ABSENT:

APPROVAL OF MINUTES: None

MEMBER COMMENTS:

EXECUTIVE DIRECTOR'S REPORT: The Executive Director's Report was received. Topics covered: shared information regarding Community Schools; shared information on temporary teachers per EdCode; and issues with the STOPit App; researched quote for accountant; and presented the preliminary GGEA Office Safety Plan.

PRESIDENT'S REPORT: The President's Report was received. Topics covered: working with member on administrative leave; visit sites without reps; attended Catastrophic Leave meeting; reported on Office Staff job duties; and looking at retirement issues with the district.

TREASURER'S REPORT: The Treasurer's Report was received. Topic covered:

RESOLVED: I move that the Board of Directors accept and forward the October 2022 Financial Report to Rep Council. Motion by David Cho; second by Dawn Floyd. Motion approved.

OLD BUSINESS:

- A. Building Fund – meeting with real estate agent tomorrow
- B. Conference Sign-Ups
- C. Rep Allocation Report will be shared at Rep Council during networking
- D. Holiday Bonuses (tabled to Dec mtg)
- E. Rep Council Protocols
 - a. Add designated speaking spot for members
- F. NBCT information will be shared through Adnotes and Advocate
- G. Accountant Fees- Board gave okay for President to negotiate

RESOLVED: I move that the BOD begins to use Paul Joo for our 940 and 941 tax forms and stop paying the GGEA Administrative Assistant to do it. This motion requires the expenditure of Association Funds as budgeted in line-item number: 750. Motion by Mike Godoy; second by Nicole Ciccarelli. Motion approved.

RESOLVED: I move that the BOD approves sending up to 4 members to the CTA Issues Conference in Las Vegas, Jan 13-15. All expenditures to be paid under CTA guidelines. This motion requires the expenditure of Association Funds as budgeted in line-item number: 615.10. Motion by Rebecca Koopowitz; second by Nicole Ciccarelli. Motion approved.

NEW BUSINESS:

- A. Non-Profit Labor and Management Liability Insurance
- B. Site Rosters will be part of networking at Rep Council

DISCUSSION FROM THE BOARD

ANNOUNCEMENTS

11/16 Showcase of Bands – 6:00 p.m. BGHS Stadium

11/17 Bargaining – GGEA office

11/21 to 11/25 – Thanksgiving Week

Board of Directors meeting:	Dec. 6, 2022	3:45 p.m. at the GGEA office
Next Board of Education meeting:	Dec. 6, 2022	7:00 p.m. at GGUSD 5 th floor
Next Segment meetings:	Dec 13, 2022	3:30 p.m. via Zoom
Next Representative Council meeting:	Nov. 29, 2022	4:00 p.m. at Lincoln

The meeting adjourned at 6:07 p.m.

Respectfully submitted,



Rebecca Koopowitz, Secretary



GARDEN GROVE EDUCATION ASSOCIATION

CALL TO ORDER/ADOPTION OF AGENDA

The regular meeting of the **Representative Council** of the Garden Grove Education Association, Inc. was called to order at 4:00 p.m. on Tuesday, November 29, 2022, at the Lincoln Center by President Bridget Holdermann.

A quorum was established at this time.

BOARD MEMBERS PRESENT: Bridget Holdermann, Nicole Ciccarelli, Steven Severance, Rebecca Koopowitz, David Cho, Cork Snider, Mike Godoy, Veronica Conklin, Karyn Lui-Silverberg, Dawn Floyd, Sarah Held, Julie Vo and Paul Kim (Executive Director).

BOARD MEMBERS ABSENT: Mark Sanchez

Schools not represented and, therefore, with no vote:

Brookhurst, Bryant, Carrillo, Carver, Clinton, Cook, Enders, Evans, Hill, Lawrence, Mark Twain, Marshall, Paine, Patton, Peters K-3, Simmons, Skylark, Sunnyside Violette, Zeyen, Bell, Fitz, Irvine, Jordan, Jordan ATP, Lake, Ralston, La Quinta, 7-12 TOSAs, and K-12 TOSAs.

APPROVAL OF MINUTES:

The Rep Council accepts the Minutes for the Board of Directors meeting dated October 4, 2022, approved.

The Rep Council accepts the Minutes for the Board of Directors special meeting dated October 18, 2022, approved.

The Rep Council approved the Minutes for the Representative Council dated October 25th, 2022, approved.

PRESIDENT'S REPORT: The President's Report was received. Topics covered: thanked bargaining team, board, and Executive Director, Paul Kim for the work with bargaining; thank members who walked for Mark Paredes; thanked the GGEA Staff; thanked Renee and Shepard for filling out conference forms; set up a lunch with Lan Nguyen, GGUSD Board member Trustee 2; reminded members that CTA membership cards are inside the last Educator issue.

TREASURER'S REPORT: The Treasurer's Report was received. Topics covered: looking for new office space to reduce cost.

RESOLVED: I move that Rep Council accept and approve the October 2022 Financial Report. Motion by David Cho; second by Dawn Floyd. Motion approved.

EXECUTIVE DIRECTOR'S REPORT: The Executive Director's Report was received. Topics covered: shared bargaining settlements of other locals in Orange County; shared information about Community Schools coming to some of our sites and how will impact working conditions - union is ready for impact bargaining if needed; working on district data regarding Temporary Teachers; GGEA is hosting a Townhall with Lisa Swartz, GGUSD Assistant Superintendent of K-6.

NETWORKING: reps reviewed site rosters and Rep Allocation.

OLD BUSINESS/INFORMATION:

A. No old business

NEW BUSINESS/INFORMATION

- A. There are spots for members who want to attend the New Educator Weekend
- B. Reviewed Rep Allocation Form

REPORTS

The following reports were given:

1. **NEGOTIATIONS:** Tamra Wood Bargaining Chair fielded questions about TA;
2. **LEADERSHIP:** President shared reports from members who attended;
3. **MEMBERSHIP:** 8 new members;
4. **ELEMENTARY SEGMENT:** discussed new segment norms, trimester conferences, rep allocation and Q&A;
5. **INTERMEDIATE SEGMENT:** discussed voting process for contract;
6. **HIGH SCHOOL SEGMENT:** shared collaboration models at different sites;
7. **ORGANIZING:** will be contacting raffle winners who volunteered to Mark Paredes Campaign;
8. **COMMUNICATIONS:** there is a Google Form available for article submissions to the Advocate;
9. **NEW TEACHER:** no report;
10. **COMMUNITY ACTION:** no report;
11. **HUMAN RIGHTS:** will be meeting the first Mondays of the month and encouraged members to nominate members for IMAD;
12. **RETIREMENT:** no report;
13. **SPED:** meeting the 2nd Monday of every month and looking for secondary members to join;
14. **RULES AND ELECTIONS:** Willie, the chairperson, reviewed the contract voting process which will take place between Dec. 1-7;
15. **IPD:** no report;
16. **SCHOLARSHIP:** no report;
17. **PIC:** no report;
18. **GRIEVANCE:** no report;
19. **HEALTH AND SAFETY:** no report
20. **ECE:** no report;
21. **EAC:** no report;

MEMBER COMMENT DISCUSSION

- A. Comments were addressed

ANNOUNCEMENTS

- 12/5 Go Team 3:30 p.m. D.O ACR
- 12/5 Insurance Committee Meeting 3:45 pm Food Services Building
- 12/10 First Observation completed for Evaluation
- 12/16-18 New Educator Weekend Hyatt Regency OC in GG
- 12/19-1/2 Winter Break

Board of Directors meeting:	Dec. 6, 2022	3:45 pm at GGEA office
Next Board of Education meeting:	Dec. 6 2022	7:00 pm at GGUSD
Next Segment meeting:	Dec. 13, 2022	3:45 pm at Lincoln Center
Next Representative Council meeting:	Dec. 13, 2022	4:00 pm at Lincoln Center

The meeting adjourned 5:31 p.m.

Respectfully submitted,



Rebecca Koopowitz, Secretary

**Garden Grove Education Association
Adopted Budget 2022-2023**

		Adopted 2022-2023	November 30	% used
<u>INCOME</u>				
410	Dues	1775@\$220 \$ 390,500.00	\$ 77,743.96	20%
420	CTA Rebate	\$ 395,557.00	\$ 98,680.00	25%
430	NEA Rebate	\$ 41,166.00	\$ 10,291.50	25%
	SUB TOTAL	\$ 827,223.00	\$ 186,715.46	23%
416	CD Interest Income	\$ 1,000.00	\$ 1,259.40	126%
110	Reserves	\$ -	\$ (2,157.92)	-100%
	NET INCOME	\$ 828,223.00	\$ 185,816.94	22%

EXPENSES

GOVERNANCE

GOAL - Support an Efficient and Effective Organization

505	President's Expense	\$ 3,000.00	\$ 471.80	16%
510	Board of Director's Expense	\$ 3,500.00	\$ 743.20	21%
520	NEA/RA Convention	12 x \$2000 \$ 24,000.00	\$ -	0%
525	NCUEA membership	\$ 450.00	\$ -	0%
530	CCUEA/LUAC	\$ 300.00	\$ -	0%
535	Orange Service Center Council	4x4x\$20 \$ 320.00	\$ -	0%
536	CTA State Council	4x4x\$170 \$ 2,720.00	\$ 360.52	13%
540	Room Rental	\$ 400.00	\$ -	0%
545.1	Meals/Refreshments	\$ 6,000.00	\$ 1,762.99	29%
545.2	Elementary Segment	\$ 900.00	\$ 200.00	22%
545.3	Intermediate Segment	\$ 500.00	\$ -	0%
545.4	High School Segment	\$ 400.00	\$ 200.00	50%
545.5	Rep Council	\$ 3,000.00	\$ 460.00	15%
570	Miscellaneous (incl. Petty Cash)	\$ 500.00	\$ 100.00	20%
	SUB TOTAL	\$ 45,990.00	\$ 4,298.51	9%

PROGRAMS AND SERVICES

GOAL - Communicate Effectively with our Members

605.1	ADVOCATE	3 print \$ 4,500.00	\$ -	0%
605.3	Web Page Maintenance	\$ 2,000.00	\$ -	0%
605.4	Web Page Design	\$ 250.00	\$ -	0%
605.5	Tech Support	\$ 2,000.00	\$ -	0%
610.2	Other Publications	\$ 400.00	\$ 79.00	20%
611.2	Reference Materials	\$ 300.00	\$ -	0%
	SUB TOTAL	\$ 9,450.00	\$ 79.00	1%

**Garden Grove Education Association
Adopted Budget 2022-2023**

LEADERSHIP TRAINING

GOAL - Develop Strong Leadership

615.1	OSCC Leadership Conference	\$ 2,000.00	\$ 417.36	21%
615.2	Board of Directors Training	\$ 9,000.00	\$ -	0%
615.3	CTA Reg IV Leadership Conf.	\$ 4,000.00	\$ -	0%
615.4	CTA President's Conf	\$ 800.00	\$ -	0%
615.55	NEA Leadership Summit	\$ 1,000.00	\$ -	0%
615.8	Leadership Development	\$ 500.00	\$ -	0%
615.9	CTA Issues Conference	\$ 3,000.00	\$ -	0%
615.10	Equity & Human Rights Conf	\$ 5,000.00	\$ -	0%
615.11	Region IV Political Academy	\$ 500.00	\$ -	0%
615.12	Summer Institute	\$ 2,000.00	\$ -	0%
615.13	NCUEA Conferences	\$ 1,000.00	\$ -	0%
615.14	LGBTQ+ Conferences	\$ 4,000.00	\$ 1,409.35	35%
615.15	NEA Racial & Social Justice Conf	\$ 1,000.00	\$ -	0%
616	Special Conferences (New Teacher)	\$ 2,000.00	\$ -	0%
617	Good Teaching Conference	\$ 2,500.00	\$ -	0%
	SUB TOTAL	\$ 38,300.00	\$ 1,826.71	5%

MEMBERSHIP

GOAL - Promote and Protect the Rights of our Members

625.1	Membership Promotion	\$ 5,000.00	\$ 68.42	1%
625.2	CTA Retired Dues	\$ 1,000.00	\$ -	0%
625.4	School Site Visits	\$ 3,000.00	\$ 735.24	25%
626	New Educator Programs	\$ 1,500.00	\$ 844.13	56%
627	Rules & Elections	\$ 3,000.00	\$ -	0%
632	Surveys	\$ 1,500.00	\$ -	0%
633	Negotiations/Bargaining Team	\$ 4,000.00	\$ 1,816.49	45%
	SUB TOTAL	\$ 19,000.00	\$ 3,464.28	18%

COMMUNITY ACTION

GOAL - Develop a Stronger Presence Throughout the Community

635.1	Public Relations (Charities)	\$ 1,200.00	\$ -	0%
635.2	Community Action Projects	\$ 500.00	\$ -	0%
635.3	Chamber of Commerce	\$ 300.00	\$ -	0%
635.4	"I Make A Difference"	\$ 500.00	\$ -	0%
635.5	Day of the Teacher Projects	\$ 1,000.00	\$ -	0%
635.8	Intradistrict Relations	\$ 500.00	\$ -	0%
635.9	Community Contacts(School Board)	\$ 1,000.00	\$ 123.98	12%
635.10	Lobbying Programs	\$ 499.00	\$ -	0%
635.11	Crisis Fund	\$ 100.00	\$ -	0%
	SUB TOTAL	\$ 5,599.00	\$ 123.98	2%

**Garden Grove Education Association
Adopted Budget 2022-2023**

GGEA COMMITTEES

GOAL - Empower our Membership and Increase Leadership Opportunities

640	Special Ed Committee	\$ 1,000.00	\$ -	0%
645	Retirement Programs and Projects	\$ 100.00	\$ -	0%
651	Organizing Committee	\$ 2,000.00	\$ -	0%
652	Human Rights Workshops	\$ 500.00	\$ -	0%
653	IPD Committee	\$ 500.00	\$ -	0%
653.6	Rollover - Carver	\$ 2,787.80	\$ 2,787.80	100%
653.5	Rollover - Clinton Corner	\$ 896.24	\$ 331.61	37%
654	Early Childhood Education	\$ 1,000.00	\$ -	0%
655	Service Committees (Scholarship)	\$ 500.00	\$ -	0%
	SUB TOTAL	\$ 9,284.04	\$ 3,119.41	34%

TRIBUTES AND RECEPTIONS

GOAL - Recognize our Memberships' Efforts

660.2	Retirement Tribute	\$ 3,500.00	\$ -	0%
660.3	"WHO" Awards	\$ 1,000.00	\$ -	0%
660.4	Board of Directors Installation	\$ 3,000.00	\$ -	0%
660.5	Recognition Reception	\$ 5,500.00	\$ -	0%
660.6	Other Tributes	\$ 600.00	\$ -	0%
660.7	Nurse Appreciation	\$ 500.00	\$ -	0%
618	Special Projects	\$ 1,000.00	\$ -	0%
619	Scholarship Fund	\$ 16,000.00	\$ 8,000.00	50%
665	Association Hospitality	\$ 1,000.00	\$ 180.00	18%
667	Released Time (Subs)	\$ 8,000.00	\$ -	0%
680	Legal Services	\$ 2,000.00	\$ -	0%
	SUB TOTAL	\$ 42,100.00	\$ 8,180.00	19%

OFFICE AND OPERATIONS

GOAL - Establish and Maintain an Effective Office Operation

705	Office Equipment/Furniture	\$ 1,000.00	\$ -	0%
710	Supplies	\$ 7,000.00	\$ 3,315.51	47%
715	Computer Software	\$ 2,000.00	\$ 219.87	11%
716	Online Technology Services	\$ 800.00	\$ 528.74	66%
720	Regular Postage	\$ 400.00	\$ 8.69	2%
730	Telephone/Internet	\$ 6,000.00	\$ 1,032.27	17%
740	Insurance	\$ 600.00	\$ -	0%
745	Property Tax	\$ 500.00	\$ -	0%
750	Accounting	\$ 8,500.00	\$ 375.00	4%
760	Rent	\$ 83,158.92	\$ 20,482.53	25%
770	Equip Maintenance/Copier	\$ 2,000.00	\$ 479.82	24%
780	Bank Service & Check Chgs	\$ 400.00	\$ 90.00	23%
	SUB TOTAL	\$ 112,358.92	\$ 26,532.43	24%

Garden Grove Education Association Adopted Budget 2022-2023

PERSONNEL

GOAL - Attract and Retain Quality Employees

810.1	Executive Director Salary	\$	152,385.48	\$	43,484.48	29%
810.2	Executive Director H&W	\$	26,929.39	\$	6,216.04	23%
810.3	Executive Director Payroll Tax	\$	24,534.06	\$	7,035.00	29%
810.4	Executive Director Retirement	\$	99,050.56	\$	30,959.36	31%
810.5	Executive Director Expense	\$	4,000.00	\$	461.28	12%
810.6	Executive Dir. Training/Travel	\$	4,000.00	\$	192.93	5%
810.7	Executive Director Auto	\$	7,200.00	\$	1,800.00	25%
810.8	Executive Director 401k match	\$	3,047.71	\$	736.13	24%
820.1	Associate Staff Salaries	\$	147,349.56	\$	37,891.97	26%
820.2	Associate Staff H&W	\$	48,743.32	\$	12,304.61	25%
820.3	Associate Staff Payroll Tax	\$	25,093.44	\$	6,344.36	25%
820.4	Associate Staff Mileage	\$	400.00	\$	-	0%
820.5	Associate Staff Retirement	\$	104,618.19	\$	26,999.12	26%
820.6	Associate Staff Training	\$	400.00	\$	-	0%
820.7	Associate Staff 401k match	\$	2,946.99	\$	735.52	25%
830.1	President Stipend (15% of Col5, Step13)	\$	17,047.20	\$	5,114.16	30%
830.2	President Payroll Tax	\$	1,500.00	\$	(833.86)	-56%
840	Workers' Comp Insurance	\$	2,800.00	\$	457.32	16%
845	Liability Insurance	\$	4,000.00	\$	-	0%
850	Fees & Insurance 401k	\$	2,000.00	\$	382.15	19%
SUB TOTAL		\$	678,045.89	\$	180,280.57	27%
TOTAL EXPENSES		\$	960,127.86	\$	227,904.89	24%
NET INCOME/(LOSS)		\$	(131,904.86)	\$	(42,087.95)	32%

Exp. Life	Reserves		
5 years	Copier (\$4000 yr)	\$	12,603.37
5-7 years	Telephone System (\$4000 yr)	\$	28,000.00
3-5 years	Computers- Secretaries (x2)	\$	3,350.00
4 years	Computer - President	\$	842.08
3-5 years	Computer - Exec. Director	\$	2,500.00
3-5 years	Computer - Advocate/Committees	\$	3,000.00
3-5 years	Printers (\$1000 yr)	\$	5,000.00
10 years	Furniture (\$1000 yr)	\$	7,345.00
	Building Fund	\$	400,000.00
	Accrued Wages/Vacation/Sick Pay	\$	80,668.00
	President's Salary - 1 yr. est	\$	117,000.00
Total Reserves To-date		\$	660,308.45

11/30/2022	
CD's	\$ 693,122.74
Checking	\$ 30,561.68
Savings	\$ 27,823.90
Total Assets	\$ 751,508.32

EAC	\$ 220,155.52
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