



**NOTICE THAT A REGULAR CALLED MEETING OF THE  
GREATER PHARR CHAMBER OF COMMERCE  
BOARD OF DIRECTORS WILL BE HELD AT  
CITY HALL, COMMISSIONERS' ROOM,  
118 S. CAGE BLVD., 2ND FLOOR, PHARR, TEXAS  
COMMENCING AT 12:00 PM ON  
TUESDAY, JANUARY 5, 2021**

**1. CALL TO ORDER:**

A) Roll call and possible action on the excusing of any absent member.

**2. ORGANIZATIONAL BUSINESS:**

A) Approval of Minutes: December 1, 2020 - Regular Called Meeting.

B) Consideration and action, if any, on Treasurer's Report of Account Summary - period ending December 30, 2020.

**3. BOARD ACTION AND STRATEGIC INITIATIVES:**

A) Discussion and review of partnership with CDBG with financial resources from Covid-19 CARES Act.

B) Discussion and review of partnership with Southwest Early College for "Pharr Social" project.

**4. ACTIVITIES AND ANNOUNCEMENTS:**

A) President's Administrative Report:

1. Holiday Market
2. Music at The Hub
3. Tropic Star Holiday Luncheon
4. Facebook and Website Analytics

B) Upcoming Events:

1. January 4, 2021 - Infusions Coffee Shop Ribbon Cutting
3. January 9, 2021 - The Market at The Hub
2. January 12, 2021 - BBVA Compass Seminar on "How Businesses Use Credit"

AGENDA REGULAR MEETING  
January 5, 2021

**5. ADJOURNMENT:**

I, the undersigned authority, do hereby certify that the above notice of said Meeting of the Board of the Greater Pharr Chamber of Commerce was posted on the bulletin board at City Hall and on the City's web page at [www.pharr-tx.gov](http://www.pharr-tx.gov). This Notice was posted on the 23rd day of December 2020 at 4:00 p.m. and will remain posted continuously for at least 72 hours preceding the scheduled time of said Meeting, in compliance with Chapter 551 of the Government Code, Vernon's Texas Codes, Annotated (Open Meetings Act).

**WITNESS MY HAND AND SEAL, this 23rd day of December 2020**



  
HILDA PEDRAZA, TRMC, CMC  
CITY CLERK

**MINUTES**  
**GREATER PHARR CHAMBER OF COMMERCE BOARD OF DIRECTORS MEETING**  
**DECEMBER 1, 2020 AT 12:00 P.M.**  
**CITY HALL, COMMISSIONER'S ROOM, 118 S. CAGE BLVD.**  
**PHARR, TX 78577**

The Greater Pharr Chamber of Commerce Board of Directors met on Tuesday, December 1, 2020, at 12:00 p.m. and the following is the record of attendance.

**MEMBERS PRESENT:** Mario Lizcano  
Sonia Falcon  
Lisann McAlpine  
Ernesto Sepulveda  
Alma Caso  
Jose Delgado

**MEMBERS ABSENT:** Ricardo Pedraza  
Dr. Annabelle Palomo  
Johnny Rodriguez  
Alex Rios

**STAFF PRESENT:** Lisa Salinas, Chamber President  
Brenda Cortez, Receptionist  
Marcela Beas, Membership Manager

**OTHERS PRESENT:** Edward M. Wylie, City Manager  
Hilda Pedraza, Assistant City Manager  
Patricia Rigney, City Attorney

**ITEM 1: CALL MEETING TO ORDER**

There being a quorum established, Chairman Mario Lizcano called the meeting to order.

**A) ROLL CALL AND POSSIBLE ACTION ON THE EXCUSING OF ANY ABSENT MEMBER**

Mario Lizcano, Chairman, introduced the item. Board Member Alma Caso moved to excuse absent members. Board Member Jose Delgado seconded the motion and when put to a vote, it carried unanimously.

**ITEM 2: ORGANIZATIONAL BUSINESS**

**A) CONSIDER APPROVAL OF MINUTES NOVEMBER 3, 2020 - REGULAR CALLED MEETING**

Mario Lizcano, Chairman, introduced the item.

Board member Jose Delgado **moved** to approve minutes as submitted. Board Member Sonia Falcon seconded the motion and when put to a vote, it carried unanimously.

**B) CONSIDERATION AND ACTION, IF ANY, ON TREASURER'S REPORT OF ACCOUNT SUMMARY PERIOD ENDING ON NOVEMBER 30, 2020**

Mario Lizcano, Chairman, introduced the item.

Board Member Lisann McAlpine **moved** to approve. Board Member Alma Caso seconded the motion and when put to a vote, it carried unanimously.

**ITEM 3: BOARD ACTION AND STRATEGIC INITIATIVES**

**A) DISCUSSION AND REVIEW OF PHARR BUSINESS SURVEY PHASE 2 - ENGLISH AND SPANISH**

Mario Lizcano, Chairman, introduced the item.

Lisa Salinas, Chamber President, provided an overview of the Pharr Business Survey Phase 2. She stated that Phase 2 of the survey was sent out on November 30, 2020. The survey was sent to one thousand businesses out of one thousand five hundred. From the one thousand five hundred there were five hundred contractors, therefore they did not receive a survey. The survey had a twenty-one percent open rate but only ten percent completed the survey. If necessary, the Greater Pharr Chamber of Commerce will establish a call center to get the surveys answered. Board Member, Sonia Falcon, voiced her concern with the six-month free membership trial. She asked if the Board approved the six-month free membership trial. Board Member, Alma Caso, stated there was a discussion about the six-month free membership trial during the last board meeting.

Lisa Salinas, Chamber President, responded yes. and stated seven business had taken advantage of the promotion since being launched. Board Member Sonia Falcon inquired if there was a plan in place to gather more responses than just the twenty-one businesses that had already responded. Lisa Salinas, Chamber President, stated that a reminder email will be sent to those that have not responded with a possibility of a call center in the upcoming future. Board Member, Sonia Falcon, asked who would be a part of the call center. Lisa Salinas, Chamber President stated it would be comprised of Chamber staff in conjunction with City resources and staff. Board Member Sonia Falcon asked Hilda Pedraza, Assistant City Manager, if there was a designated deadline to gather survey results. Hilda Pedraza, Assistant City Manager, replied she was not aware of a predetermined deadline by the City of Pharr.

## **B) DISCUSSION AND REVIEW OF COVID-19 RESPONSE SUPPORT PROGRAM 2020**

Mario Lizcano, Chairman, introduced the item.

Lisa Salinas, Chamber President, provided an overview of the Covid-19 support program 2020. The program covers social media, web presence, engagement, branding, and community involvement. The strategic plan to address issues that would 180 days of free chamber membership, a partnership with SBDC to obtain online training and seminars, and a one-year paid hotspot with T-Mobile. She further stated the cost for a feature story posted on the Greater Pharr Chamber of Commerce social media, web design, social media setup, and a Pharr is OPEN window cling would cost \$1,500.

Lisa Salinas, Chamber President, reported staff had met with Community Development Block Grant Office (CDBG) concerning a strategic plan to U.S. Department of Housing & Development (HUD) but was, CDBG informed that the plan was declined by HUD. Lisa Salinas, Chamber President asked the board for recommendations on plan ideas in the future.

Board Member Lisann McAlpine inquired on the percentage of businesses that did not have social media. Lisa Salinas, Chamber President, stated her that sixty-two percent did not have a website. Board Member, Sonia Falcon, questioned if the sixty-

two percent figure was from the one-thousand businesses surveyed in phase 2. Lisa Salinas, Chamber President, stated that sixty-two percent was from the businesses surveyed in phase one. Board Member, Mario Lizcano, asked whether the Chamber or the City was the entity enabling, teaching, and supporting businesses. Lisa Salinas, Chamber President, stated that the Chamber was the one providing said resources.

Lisa Salinas, Chamber President, further reported the Chamber hosted a social media boot camp in partnership with the Small Business Development Corporation and UTRGV last month. Board Member, Sonia Falcon, asked how many individuals attended the seminar and the process for tracking attendance. Lisa Salinas, Chamber President, stated that currently there was not a strategic plan set for tracking attendance, but they were in the process of migrating to a new software (GlueUp) with the capacity to track attendance. Board Member, Mario Lizcano, suggested that Facebook live was a reliable option for streaming virtual events due to its capability of providing statistics on reach and engagement; he requested a report on the matter in the upcoming meeting.

Board Member Alma Caso noted that focus should not be limited to one aspect rather it should be dispersed to various topics such as resources and PPP loans. Board Member, Mario Lizcano, stated that PPP loan efforts had been previously done by PEDC, and the Chamber should focus on being a multifaceted resource center rather than focus on being a financial resource.

#### **ITEM 4: ACTIVITIES AND ANNOUNCEMENTS**

##### **A) UPCOMING EVENTS:**

Mario Lizcano, Chairman, introduced the item.

Lisa Salinas, Chamber President, reported on upcoming seminars. She stated a Healthcare Amid a Pandemic seminar brought by DHR would take place on December 8, 2020.

Board Member, Alma Caso, inquired on the status of the organization's website and social media, as well as the resources available to manage these platforms. Lisa Salinas, Chamber President, stated that the website was not in an optimal state and required an update which was a work in progress. She followed by explaining that the organization's Facebook page had been shut down for months but had recently been revamped and engagement was steadily increasing. Additionally, she offered to provide a report on engagement statistics and website progress in the upcoming meeting.

Board Member, Alma Caso, also requested for the Board to receive weekly email reports on Chamber progress and projects. Board Member, Mario Lizcano, stated the Greater Pharr Chamber of Commerce can look to other Chambers in the region to

gather ideas for operations. He mentioned the RGV Partnership, the City of Weslaco and the City of Edinburg were some examples and recommended that reinventing the wheel on Chamber activities was not necessary, rather taking inspiration from other Chamber's tool kits would be beneficial. He also emphasized the need to update membership benefits to offer value to current and future members. Lastly, he raised the concern of 'working double'. He emphasized the importance of acquiring members during the 6-month free trial and providing valuable benefits in order to avoid having to reacquire them in the future.

## **B) PRESIDENT'S ADMINISTRATIVE REPORT**

Mario Lizcano, Chairman, introduced the item.

Lisa Salinas, Chamber President, reported the Chamber had collected forty thousand dollars in outstanding dues in a 30-day period. She explained that twelve thousand were from PEDC, eleven thousand from Hotel and Motel, fifteen thousand from outstanding memberships and an additional seven thousand and five hundred were received the day prior from corporate sponsorships. Lisa Salinas further stated the Chamber had acquired seven new members in thirty days and were continuing to work on previous tasks.

Board Member, Mario Lizcano, stated resending invoices is was beneficial since it helped in fostering relationships with businesses and noted it was extremely important for the Board to be notified of Chamber events such as ribbon cuttings, groundbreakings, and seminars. Board Member, Sonia Falcon, was concerned invitations had not been sent. Lisa Salinas, Chamber President, explained the omission happened during the transition process to a new software, but assured the Board this has been fixed and all emails had been successfully transferred. Board Member, Alma Caso, suggested the Chamber to have and exclusive calendar of events.

At this time, Lisa Salinas, Chamber President, introduced Membership Manager, Marcela Beas, Membership Manager, stated she was in her second week of employment and was very satisfied with her position. Lisa further stated she had been visiting businesses door to door to acquire new memberships and had successfully scheduled two ribbon cutting ceremonies for two new businesses. Marcela Beas, Membership Manager, reminded the Board of the time requirements of the activities she had been performing and stated the team would divide and conquer to be more effective. Board Member, Sonia Falcon, asked if she had received the Work Safe list of one thousand and five hundred businesses from the City of Pharr. Marcela Beas responded she had received it and was using it as a call list and a contact list to target businesses for new memberships. Board Member, Sonia Falcon, asked to receive an updated list of the businesses that had been contacted in an excel spreadsheet format.

Marcela Beas, Membership Manager, further reported businesses were being informed about the six-month free trial membership running from November 2020 to

April 30<sup>th</sup>, 2021 which was the date businesses would be invoiced for the year 2021. Additionally, she explained the usage of the new software, Glue Up, and the benefits it would provide to the Chamber in terms of emailing, communication, invoicing, and membership activities.

Board Member, Jose Delgado, inquired if there were incentives in place for current members to renew membership. Lisa Salinas, Chamber President, stated that benefits and incentives had been offered to current members, and the free trial program was only for new members. Board Member, Mario Lizcano, emphasized the need to create a retention program for current Chamber members.

## **ITEM 5: ADJOURNMENT**

There being no further business, Mario Lizcano, Chairman, **moved** to adjourn. Board Member, Jose Delgado, seconded the motion and when put to a vote, it carried unanimously. Meeting adjourned at 1:03 pm.

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Mario Lizcano, Chairman

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Alex Rios, Vice Chairman

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Ricardo Pedraza, Secretary



Pharr, TX

# Budget Report

## Account Summary

For Fiscal: 10/2020-09/2021 Period Ending: 12/31/2020

|                                                                |                            | Original<br>Total Budget | Current<br>Total Budget | Period<br>Ac tivity | Fiscal<br>Ac tivity | Variance<br>Favorable<br>(Unfavorable) | Percent<br>Remaining |
|----------------------------------------------------------------|----------------------------|--------------------------|-------------------------|---------------------|---------------------|----------------------------------------|----------------------|
| <b>Fund: 81 - PHARR CHAMBER OF COMMERCE</b>                    |                            |                          |                         |                     |                     |                                        |                      |
| <b>Revenue</b>                                                 |                            |                          |                         |                     |                     |                                        |                      |
| <a href="#">81-4-4663-000</a>                                  | INTEREST EARNED            | 0.00                     | 0.00                    | 0.00                | 21.99               | 21.99                                  | 0.00 %               |
| <a href="#">81-4-4676-000</a>                                  | MEMBERSHIP                 | 20,000.00                | 20,000.00               | 5,300.00            | 12,900.00           | -7,100.00                              | 35.50 %              |
| <a href="#">81-4-4677-000</a>                                  | SPONSORSHIP                | 28,200.00                | 28,200.00               | 6,300.00            | 13,900.00           | -14,300.00                             | 50.71 %              |
| <a href="#">81-4-4883-020</a>                                  | TRANSFER IN-HOTEL FUND     | 68,400.00                | 68,400.00               | 5,700.00            | 17,100.00           | -51,300.00                             | 75.00 %              |
| <a href="#">81-4-4883-086</a>                                  | TRANSFER IN - PEDC         | 150,000.00               | 150,000.00              | 0.00                | 12,500.00           | -137,500.00                            | 91.67 %              |
| <b>Revenue Total:</b>                                          |                            | <b>266,600.00</b>        | <b>266,600.00</b>       | <b>17,300.00</b>    | <b>56,421.99</b>    | <b>-210,178.01</b>                     | <b>78.84 %</b>       |
| <b>Expense</b>                                                 |                            |                          |                         |                     |                     |                                        |                      |
| <a href="#">81-51000-1100-000</a>                              | SALARIES                   | 145,800.00               | 145,800.00              | 13,559.65           | 26,278.65           | 119,521.35                             | 81.98 %              |
| <a href="#">81-51000-1104-000</a>                              | OVERTIME                   | 5,000.00                 | 5,000.00                | 218.24              | 576.32              | 4,423.68                               | 88.47 %              |
| <a href="#">81-51000-1105-000</a>                              | F I C A                    | 11,600.00                | 11,600.00               | 1,048.88            | 2,041.21            | 9,558.79                               | 82.40 %              |
| <a href="#">81-51000-1106-001</a>                              | HOSPITAL INSURANCE         | 4,000.00                 | 4,000.00                | 747.62              | 1,828.96            | 2,171.04                               | 54.28 %              |
| <a href="#">81-51000-1107-000</a>                              | ANNUAL WORK COMP INSURANCE | 600.00                   | 600.00                  | 0.00                | 0.00                | 600.00                                 | 100.00 %             |
| <a href="#">81-51000-1108-000</a>                              | T E C TAXES                | 700.00                   | 700.00                  | 112.12              | 355.13              | 344.87                                 | 49.27 %              |
| <a href="#">81-51000-1115-000</a>                              | EMPLOYEES RETIREMENT       | 11,000.00                | 11,000.00               | 1,102.22            | 2,148.38            | 8,851.62                               | 80.47 %              |
| <a href="#">81-51000-1122-000</a>                              | EAP - ASSISTANCE PROGRAM   | 100.00                   | 100.00                  | 4.02                | 14.70               | 85.30                                  | 85.30 %              |
| <a href="#">81-51000-1123-000</a>                              | HEALTHIEST YOU             | 1,000.00                 | 1,000.00                | 18.00               | 60.90               | 939.10                                 | 93.91 %              |
| <a href="#">81-51000-2201-000</a>                              | OFFICE SUPPLIES            | 2,500.00                 | 2,500.00                | -89.74              | 672.64              | 1,827.36                               | 73.09 %              |
| <a href="#">81-51000-2202-000</a>                              | POSTAGE                    | 500.00                   | 500.00                  | 3.28                | 13.40               | 486.60                                 | 97.32 %              |
| <a href="#">81-51000-2208-000</a>                              | OTHER OPERATING SUPPLIES   | 4,500.00                 | 4,500.00                | -657.17             | 86.73               | 4,413.27                               | 98.07 %              |
| <a href="#">81-51000-2220-000</a>                              | NON CAPITAL EQUIP&SUPPLIES | 3,000.00                 | 3,000.00                | 0.00                | 0.00                | 3,000.00                               | 100.00 %             |
| <a href="#">81-51000-3301-000</a>                              | BUILDING & EQUIPMENT       | 3,500.00                 | 3,500.00                | -267.56             | 327.36              | 3,172.64                               | 90.65 %              |
| <a href="#">81-51000-4401-000</a>                              | OFFICE EQUIPMENT RENTALS   | 1,000.00                 | 1,000.00                | 0.00                | 0.00                | 1,000.00                               | 100.00 %             |
| <a href="#">81-51000-5501-000</a>                              | COMMUNICATIONS             | 2,000.00                 | 2,000.00                | 0.00                | 0.00                | 2,000.00                               | 100.00 %             |
| <a href="#">81-51000-5502-000</a>                              | ADVERTISING                | 10,000.00                | 10,000.00               | 154.29              | 3,550.95            | 6,449.05                               | 64.49 %              |
| <a href="#">81-51000-5503-000</a>                              | TRAVEL EXPENSE             | 10,000.00                | 10,000.00               | 0.00                | 575.00              | 9,425.00                               | 94.25 %              |
| <a href="#">81-51000-5505-000</a>                              | DUES & PUBLICATIONS        | 11,000.00                | 11,000.00               | 0.00                | 0.00                | 11,000.00                              | 100.00 %             |
| <a href="#">81-51000-5508-000</a>                              | SPONSORSHIP                | 20,000.00                | 20,000.00               | 0.00                | 0.00                | 20,000.00                              | 100.00 %             |
| <a href="#">81-51000-5509-000</a>                              | PUBLIC RELATIONS           | 18,800.00                | 18,800.00               | 1,241.07            | 6,920.23            | 11,879.77                              | 63.19 %              |
| <a href="#">81-51000-6601-000</a>                              | GAS & OIL                  | 0.00                     | 0.00                    | -25.00              | 25.00               | -25.00                                 | 0.00 %               |
| <b>Expense Total:</b>                                          |                            | <b>266,600.00</b>        | <b>266,600.00</b>       | <b>17,169.92</b>    | <b>45,475.56</b>    | <b>221,124.44</b>                      | <b>82.94 %</b>       |
| <b>Fund: 81 - PHARR CHAMBER OF COMMERCE Surplus (Deficit):</b> |                            | <b>0.00</b>              | <b>0.00</b>             | <b>130.08</b>       | <b>10,946.43</b>    | <b>10,946.43</b>                       | <b>0.00 %</b>        |
| <b>Report Surplus (Deficit):</b>                               |                            | <b>0.00</b>              | <b>0.00</b>             | <b>130.08</b>       | <b>10,946.43</b>    | <b>10,946.43</b>                       | <b>0.00 %</b>        |

## Group Summary

| Account Type                                                   | Original<br>Total Budget | Current<br>Total Budget | Period<br>Ac vity | Fiscal<br>Ac vity | Variance<br>Favorable<br>(Unfavorable) | Percent<br>Remaining |
|----------------------------------------------------------------|--------------------------|-------------------------|-------------------|-------------------|----------------------------------------|----------------------|
| <b>Fund: 81 - PHARR CHAMBER OF COMMERCE</b>                    |                          |                         |                   |                   |                                        |                      |
| Revenue                                                        | 266,600.00               | 266,600.00              | 17,300.00         | 56,421.99         | -210,178.01                            | 78.84 %              |
| Expense                                                        | 266,600.00               | 266,600.00              | 17,169.92         | 45,475.56         | 221,124.44                             | 82.94 %              |
| <b>Fund: 81 - PHARR CHAMBER OF COMMERCE Surplus (Deficit):</b> | <b>0.00</b>              | <b>0.00</b>             | <b>130.08</b>     | <b>10,946.43</b>  | <b>10,946.43</b>                       | <b>0.00 %</b>        |
| <b>Report Surplus (Deficit):</b>                               | <b>0.00</b>              | <b>0.00</b>             | <b>130.08</b>     | <b>10,946.43</b>  | <b>10,946.43</b>                       | <b>0.00 %</b>        |

## Fund Summary

| Fund                       | Original<br>Total Budget | Current<br>Total Budget | Period<br>Ac tivity | Fiscal<br>Ac tivity | Variance<br>Favorable<br>(Unfavorable) |
|----------------------------|--------------------------|-------------------------|---------------------|---------------------|----------------------------------------|
| 81 - PHARR CHAMBER OF COMM | 0.00                     | 0.00                    | 130.08              | 10,946.43           | 10,946.43                              |
| Report Surplus (Deficit):  | 0.00                     | 0.00                    | 130.08              | 10,946.43           | 10,946.43                              |



Pharr, TX

# Balance Sheet

## Account Summary

As Of 12/31/2020

| Account                                                         | Name                           | Balance           |
|-----------------------------------------------------------------|--------------------------------|-------------------|
| <b>Fund: 81 - PHARR CHAMBER OF COMMERCE</b>                     |                                |                   |
| <b>Assets</b>                                                   |                                |                   |
| <a href="#">81-1-1004-000</a>                                   | CLAIM ON CASH                  | -4,585.92         |
| <a href="#">81-1-1005-000</a>                                   | BANK - OPERATING ACCOUNT       | 149,246.48        |
| <a href="#">81-1-1006-000</a>                                   | BANK - CONTINGENCY             | 101.05            |
| <b>Total Assets:</b>                                            |                                | <b>144,761.61</b> |
|                                                                 |                                | <b>144,761.61</b> |
| <b>Liability</b>                                                |                                |                   |
| <a href="#">81-2-0211-000</a>                                   | TEC TAXES PAYABLE              | 1,084.12          |
| <a href="#">81-2-0235-000</a>                                   | ESCROW-GOLF TOURNAMENT         | 2,519.22          |
| <a href="#">81-2-2113-000</a>                                   | A/P - AMERITAS - VISION        | 26.76             |
| <a href="#">81-2-2117-000</a>                                   | A/P - AMERITAS - DENTAL        | 70.36             |
| <a href="#">81-2-2125-000</a>                                   | A/P-UNITED HEALHT INS EMPLOYEE | 3,758.18          |
| <a href="#">81-2-2130-000</a>                                   | A/P - TERM LIFE                | 15.10             |
| <a href="#">81-2-2133-000</a>                                   | A/P - COLONIAL                 | -17.84            |
| <a href="#">81-2-2134-000</a>                                   | A/P - MUTUAL OF OMAHA/BASIC LF | 113.90            |
| <a href="#">81-2-2135-000</a>                                   | A/P - LINCOLN STD/LTD          | 100.12            |
| <a href="#">81-2-2137-000</a>                                   | A/P - TMRS-EMPLOYEE PORTION    | 2,066.67          |
| <a href="#">81-2-2152-000</a>                                   | A/P - MASA MTS                 | 36.00             |
| <a href="#">81-2-2154-000</a>                                   | A/P - HEALTHIEST YOU           | 147.00            |
| <a href="#">81-2-2401-000</a>                                   | DUE TO GENERAL FUND            | 5,315.99          |
| <a href="#">81-2-2495-000</a>                                   | DUE TO PAYROLL FUND            | -153.95           |
| <b>Total Liability:</b>                                         |                                | <b>15,081.63</b>  |
| <b>Equity</b>                                                   |                                |                   |
| <a href="#">81-3-3101-000</a>                                   | UNAPPROPRIATED FUND BALANCE    | 118,733.55        |
| <b>Total Beginning Equity:</b>                                  |                                | <b>118,733.55</b> |
| Total Revenue                                                   |                                | 56,421.99         |
| Total Expense                                                   |                                | 45,475.56         |
| <b>Revenues Over/Under Expenses</b>                             |                                | <b>10,946.43</b>  |
| <b>Total Equity and Current Surplus (Deficit):</b>              |                                | <b>129,679.98</b> |
| <b>Total Liabilities, Equity and Current Surplus (Deficit):</b> |                                | <b>144,761.61</b> |