

Investments are Blossoming

2013 Annual Report

Dear Friends,

Over the last several years, the Foundation has operated with an entrepreneurial mindset, identifying community needs and working with others to find solutions in which to invest. Sometimes we have done this alone and sometimes with other funders. But always alongside the community. We always knew our size and resources were limited, so we have looked for the exact right entry point where change was possible with persistence, long-term vision, and the right set of stakeholders. Last year, we described this approach as *“practicing entrepreneurial philanthropy.”* With this 2013 annual report, we take a moment to recognize four key efforts supported by the Foundation, nurtured over multiple years with differing types of resources that have moved from sprouting seeds to mature blossoms.

2013 also marked several big changes for the Foundation. After 18 years in the East Bridge Building, we moved into new office space in the Banks Building. Our state of the art conference room was made available to 37 groups for use at no cost, resulting in nearly \$11,000 in in-kind support for our nonprofit partners. We also updated our website, joined the Twitter universe, and published seven blogs. Finally, we brought our PSEI VISTA program in-house, doubling its size to 18 members and hiring Salena Acox as its first Program Manager. Salena joins our team with several years of National Service program experience.

As we look back over the last year, we continue to be grateful for the many community partners and grantees with whom we seed, cultivate and tend this work. Their dedication, vision and collaborative spirit inspire and inform us every day. We are thankful for our tremendous staff – Patrick Troska, Joel Luedtke, Tracy Lamparty, Salena Acox and Patrick Mitchell – whose entrepreneurial spirit has led to the many successes we share with you today. Their commitment, humility, and resolve are second to none.

Often great gains are accompanied by great losses. In 2013, we lost two past trustees. Pauline Phillips, wife of Morton Phillips and the founder of “Dear Abby” passed away at the age of 94 after a long struggle with Alzheimer’s disease. Suzan Levin Corben, a trustee of The Jay & Rose Phillips Family Foundation of California, died at age 65 following a long battle with cancer. The caring contributions of these and all of our family members who came before us continue to inspire our work today.

The needs of our community continue to be great despite an improving economy. Un- and under-employment among the poorest in our community continues to be high; housing costs continue to rise and affordable housing is more scarce; small educational gains still leave too many on the margins; and the public transportation system remains inadequate and under-funded to serve those who most need it. Significant discrimination and inequities continue to oppress whole groups of people who could benefit most from the work supported by the Foundation. Reflecting on these needs and the accomplishments of 2013 only strengthens our resolve to do all we can to seed, nurture and harvest opportunities where all members of our community have the opportunity to construct a life of self-sufficiency for themselves and their families.

With Sincere Gratitude,

The Trustees and Staff of The Jay & Rose Phillips Family Foundation of Minnesota

“The test of progress and the measure of one’s success is not whether we are able to add more to the abundance we have already acquired, but are we providing enough from this store of good fortune for those around us who have so very little?”

Jay Phillips—1987

Mission:

We honor the memory of our founders, Jay and Rose Phillips, by supporting efforts to address the unmet human and social needs of individuals, families and communities that have the least access to resources.

Supporting Small Businesses in Challenging Times

Sometimes being in the right place is more important than being there at the right time. The past six years could certainly have been the wrong time to own a small business along University Avenue in St. Paul. The diverse mix of entrepreneurs who make their living along this busy corridor faced both a deep national recession and lengthy traffic disruptions due to the construction of the Green Line, a new light rail line along University Avenue. It would be tough for any business to survive this double-whammy.

Fortunately, the Neighborhood Development Center was there to help businesses along the avenue survive the difficult years and come through ready to thrive. Also supported by the Central Corridor Funder's Collaborative, a Foundation grantee, NDC set to work soon after construction of the Green Line was approved by the Metropolitan Council in 2006. It partnered with other community-based business groups to form the University Avenue Business Preparation Collaborative (U7). U7 staff reached out to businesses offering help with accounting, lending, logo development, graphic design, website development, and other marketing services. Financial assistance was also available to help offset the lost revenue due to traffic disruption. In all, 400+ businesses accessed the help. Amazingly, 99 percent of these enterprises survived the two years of construction.

NDC has now incorporated the design and marketing aspects of U7 as an ongoing offering to its business clients throughout the metro area. Although the Foundation's contributions supported only a small portion of NDC's recent work along University Avenue, we are proud to have played a part in the preservation of University Avenue as a place where entrepreneurs from all communities have a fair shot at success.

Total investment since 2011 - \$70,000



"The impact of U7's attention is that...I'm more accurate with where my money is going and I can spend more time finding customers."

**Francisco O'Ryan,
Owner of East African Bakery**

Building a Partnership that Works

Building strong relationships, whether between people or institutions, takes both time and effort. A successful example of this is the flourishing collaboration of Project for Pride in Living (PPL) and Minneapolis Community and Technical College (MCTC).

When PPL was selected in 2011 to participate in the Foundation's *Phillips Sectoral Employment Initiative*, one of its primary goals was to sustain and improve a newly-created Pharmacy Technician training program. This program enrolled low income adults and supported them through a year-long curriculum that prepared them for certification and employment. At the time, PPL was funding MCTC to send instructors to its South Minneapolis Learning Center to teach the course. The relationship between institutions was largely transactional.

But the longer the two organizations worked together,

"It's an action-oriented partnership. We've created a...system that supports students with wrap-around services and training programs that are unparalleled."

the more they needed to collaborate and problem solve. The Pharm Tech course needed to be revised based on student needs, staffing changed, and some program graduates wanted to continue on at MCTC. As they worked through these and other issues, staff from PPL and MCTC came to understand and trust each other, enabling them to imagine bigger and better ways to partner. The Foundation support was critical in providing PPL the capacity to grow and strengthen both the program and its relationship with MCTC.

Mike Christenson,

MCTC Associate Vice President of Workforce Development



Fast forward three years. MCTC and PPL now operate four joint programs. In addition to Pharm Tech, they offer credit-earning programs in customer service, long-term care, and a new Human Service Representative program developed in partnership with Hennepin County. Graduates from this 8-month program will be eligible to compete for positions at the county working with families on public assistance. These full-time benefit-eligible jobs pay a starting wage of \$17 per hour.

The combination of PPL's support services and MCTC's high-quality instruction annually provides just under 100 low income adults the chance to earn college credit, build in-demand skills and secure good jobs.

Total investment in PPL since 2011 - \$200,000

Total Investment in PSEI since 2011 - \$1,130,000

Grantmaking Priorities

Our primary focus is on efforts that "help people in poverty to attain economic stability." We do this through a few discrete efforts in:

- **Education** – Advance efforts at the school, district and state levels to ensure that all low-income youth can earn a world class education that prepares them for lifelong success.
- **Employment** – Support more accessible and effective vocational pathways that enable individuals with low incomes and low skills to advance towards stable, living wage careers.
- **Housing** – Ensure that low-income people have access to quality affordable housing that provides stability and a foundation for future success.
- **Transit** – Ensure that people with low-incomes have reasonable access to affordable transportation to get to work and meet their daily needs.

We also recognize the importance of supporting efforts to "combat discrimination and address inequities" so that people have a voice in decisions that affect their lives and the opportunity to achieve their full potential.

We focus on three core issues:

- Advocacy for LGBT rights
- Advancing equity for all races and religions
- Access to affordable reproductive health services

Additional Grantmaking

In addition, we make three other kinds of grants that are by invitation only and for which unsolicited proposals are not accepted.

- **Support for the Field** grants to support efforts that build the nonprofit and philanthropic sectors.
- **Trustee-directed Grants** are made by trustees to meet the needs of their home communities here in Minnesota and in California
- **Legacy Grants** support a small cluster of nonprofit organizations that have been central to our work for many years.

Our primary grantmaking focus continues to be the seven-county metropolitan area that includes Anoka, Carver, Dakota, Hennepin, Ramsey, Scott and Washington Counties of Minnesota.

Providing a Fair Chance after Time Served

One of the foundational principles of our criminal justice system is the proportionality of crimes and their consequent punishments. We "do the crime and do the time"; we "pay our debt to society". Yet publicly accessible criminal records disrupt that balance.

Ubiquitous and unregulated access to criminal background information means that punishment can go on forever as prospective employers, landlords, banks and others use these records as an excuse to deny opportunities. People facing the "collateral consequences" of unemployment, homelessness and more have a much greater chance of future criminal activity and incarceration.

"The judiciary can deal with mercy and compassion... but forgiveness is the province of the people."
Minnesota State Supreme Court Justice Paul Anderson

Last year, Minnesota's lawmakers took a critical step to limit the impact of collateral consequences. A new "Ban the Box" law prohibits employers from asking about or accessing criminal records prior to interviewing job candidates. Now these job-seekers can present their skills - and explain any criminal background issues - before employers look over their official records.

With the Foundation's support, The Council on Crime and Justice (CCJ) led the coalition that advocated for adoption of Ban the Box. Now that it is the law, CCJ is aggressively reaching out to employers to educate them about how to adapt their hiring practices. Its small staff will counsel over 350 Human resource professionals this year.

This work is particularly important to people of color who are both disproportionately likely to have criminal records, and to be unemployed.



"To give a person an opportunity to share their skills and personality and to know their worth as a human being after making a mistake – that's a marvelous thing."

RM (pictured here holding his son) received counseling and legal advice from CCJ. He is now employed

While CCJ's ongoing efforts are not a silver bullet solution to these challenges, it is an important component of the multifaceted campaign now growing in our state to ensure equal opportunity for all Minnesotans.

Total investment since 2011 - \$25,000

Creating a Supportive Housing Online Database

In 2010, the Foundation conducted a series of community focus groups with providers and interviews with content experts to determine how the Foundation might maximize its investment in the supportive housing system. Among the many themes that emerged was the idea that case managers often experience inefficiencies in trying to find appropriate housing for their clients while also navigating a disparate system of housing opportunities. Centralizing



this system in one searchable database would create a level playing field for all those seeking supportive housing, allow for the most appropriate housing placements, and allow case managers to spend more time working with clients and less time trying to find housing.

Beginning in 2011, the Foundation engaged a group of key community stakeholders from Hennepin County, Ramsey County, Dakota County, Minnesota Housing, HousingLink, and Heading Home Minnesota to guide the planning and development of the system that would come to be known as Metro Access to Supportive Housing or MATSH (www.MATSH.org). These advisors helped determine how this system might work, how it could be most useful to the sector, and how it might interact with other existing systems such as HMIS and Coordinated Assessment.

In early 2014 MATSH went live with over 2,300 housing units, 72 programs, and 400 registered users. Internet Exposure was the tech developer and HousingLink is the owner and operator. In 2014, MATSH will go statewide. Over time, the goal is to grow the number of searchable housing units and registered users, connect MATSH more directly to other systems and use search data to track housing needs to drive policy and funding decisions.

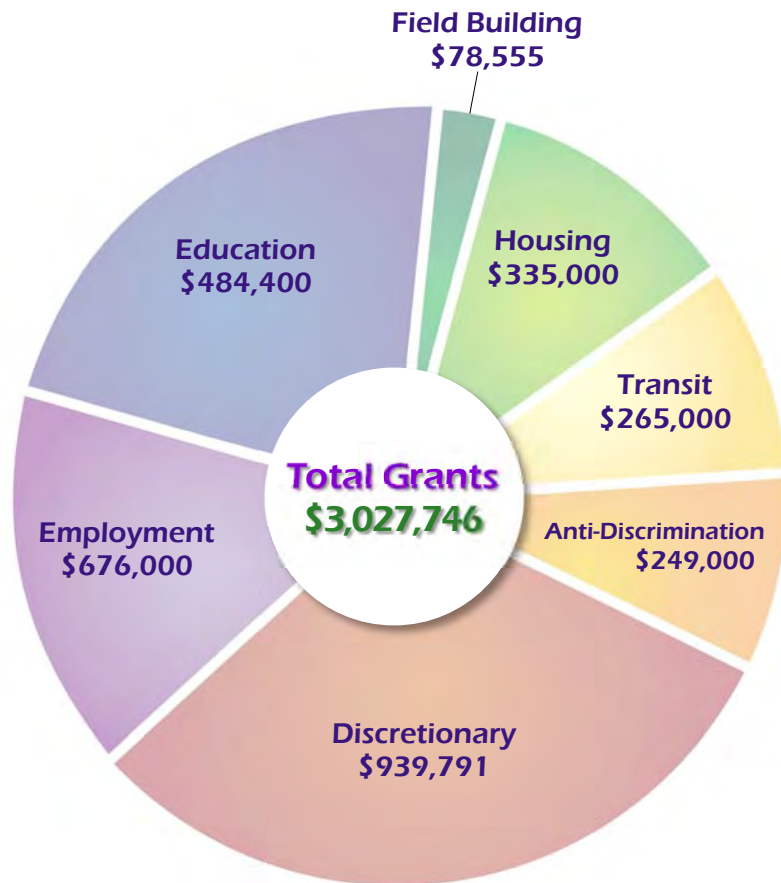
"Our partnership with The Jay & Rose Phillips Family of Minnesota is a great example of leveraging public and private sector support as we continue to invest in solutions to end homelessness. Our work together on MATSH will help us be much more effective in getting the right resources to the right families and individuals who need them most."

**Mary Tingerthal,
Commissioner, Minnesota Housing**

Total investment since 2011 - \$340,000

2013 Grants

In 2013, the Foundation made grants totaling \$3,027,746. It is our honor to work with these organizations on the concerns articulated in our Grantmaking Priorities. If an organizational name, project title or grant amount appears incorrectly, or if your organization received funds from the Foundation in 2013 and was mistakenly left off of this list, please contact our office. On behalf of our staff and trustees, we thank you for all of your contributions to our communities.



Grantee Organization	Project Title	Amount
Achieve Mpls	STEP-UP	\$30,000
African Medical & Research Foundation	general operating support	\$11,000
Against Malaria Foundation	general operating support	\$11,500
AIDS Project Los Angeles Inc.	South Side Center for Heath & Wellness	\$5,000
Aish MN	general operating support	\$10,000
Alliance for Metropolitan Stability	HIRE Minnesota	\$25,000
Alzheimer's Disease & Related Disorders	A Night at Sardi's	\$10,000
American Jewish World Service	general operating support	\$11,500
Animal Trustees of Austin	general operating support	\$2,500
Ascension Place	Bike Cops for Kids	\$10,000
Association of Small Foundations	2013 Membership	\$725
Athletes Committed to Educating Students	general operating support	\$3,500
Baby's Space A Place To Grow	general operating support	\$5,000
Beacon Interfaith Housing Collaborative	Advocacy Program	\$15,000
Best Academy	Middle School Career Development	\$25,000
Boys and Girls Club of the Twin Cities	general operating support	\$5,000
CARE	general operating support	\$10,000
Charter School Partners	gen op & School Growth Fund	\$50,000
Children of the Night	general operating support	\$10,000
Children's Defense Fund	Beat the Odds	\$2,500
Citizens League	general operating support	\$10,000
Citizens League	Follow the Money	\$25,000
City of Lakes Community Land Trust	Homeownercentric- support and education	\$25,000
CommonBond Communities	Open 4000 Doors Campaign	\$5,000
Compassion & Choices	general operating support	\$2,000
Corporation for Supportive Housing	Heading Home Minnesota	\$5,000
Council on Crime and Justice	Fair Hiring Project	\$25,000
Cristo Rey Jesuit High School	general operating support	\$5,000
Didi Hirsch Comm. Mental Health Center	Suicide Prev./Veterans	\$20,000
Downtown Women's Center	general operating support	\$12,500
Dress for Success- Twin Cities	general operating support	\$1,000
Dunwoody College	workforce development	\$30,000
Educators 4 Excellence	general operating support	\$25,000
Emergency FoodShelf Network	general operating support	\$7,750
Emergency USA	general operating support	\$10,000
Fairview Foundation	palliative care & training	\$15,000
Fairview Foundation	in honor of Kendra Koziczkowski & Linda Brandt	\$1,000
Family Housing Fund	MATSH	\$100,000
Family Housing Fund	Stable Families	\$30,000
Freedom to Marry Inc	in honor of Howard Bragman & Chuck O'Donnell	\$1,000
Friends Outside	general operating support	\$5,000
Funders Together to end Homelessness	2013 Membership	\$1,000
Genesys Works	Pipeline Expansion Project	\$30,000
Grantmakers for Effective Organizations	2013 Memebership	\$1,830
Grants Managers Network	2013 Membership	\$1,500
Greater Metropolitan Housing Corporation	Home Ownership Opportunities	\$35,000
Greater Twin Cities United Way	Start Early Funders Coalition	\$5,000
Greater Twin Cities United Way	Career Navigators	\$45,000
Group for the Advancement of Psychiatry	general operating support	\$7,500
Growth & Justice	Workforce Equity	\$15,000
Growth & Justice	Van Jones event- Rebuild the Dream	\$1,000
Gutmacher Institute	general operating support	\$1,000

2013 Grants continued

Grantee Organization	Project Title	Amount
Harvest Preparatory School	general operating support	\$5,000
Hazelden Foundation	Plymouth Center for Youth & Families	\$10,000
Headwaters Foundation	African American Leadership Forum	\$25,000
Hillel The Fdn. for Jewish Campus Life	general operating support	\$3,000
HIRED	Sectoral Employment Initiatives	\$40,000
Hope Community	Civic Engagement	\$20,000
Housing Preservation Project	Regional Housing Policy	\$35,000
International Institute of Minnesota	Medical Careers Pathway	\$75,000
Israel Tennis Centers Foundation	general operating support	\$5,000
Jeremiah Program	general operating support	\$5,000
Jewish Community Action	leadership development & asset building	\$30,000
Jewish Community Action	general operating support	\$13,000
Jewish Community Center of Greater Mpls	2013 Sabes JCC Annual Benefit	\$5,000
Jewish Family & Children's Service	2013 fundraiser	\$5,000
Jewish Family Service of Los Angeles	2nd yr- endowment campaign	\$50,000
Jobs NOW Coalition	Minimum Wage project	\$30,000
Juvenile Diabetes Fdn. LA Chapter	Pia Phillips bat mitzvah & on behalf of Abbie Nelson	\$1,000
Latino Economic Development Center	Latino Academy TTOIC	\$25,000
Lifetrack Resources	Adopt a Family	\$41
Little Brothers-Friends of the Elderly	general operating support	\$9,000
Los Angeles Gay and Lesbian Center	Project SPIN	\$15,000
Los Angeles Regional Food Bank	general operating support	\$3,000
MAP for Nonprofits	Impact Initiative	\$3,500
Maryvale	Supportive Housing Aftercare	\$5,000
Mayo Foundation	Dear Abby Scholarship for disadvantaged student	\$12,500
MAZON	general operating support	\$10,000
Met. Consortium of Comm. Developers	Affordable Housing Advocacy	\$15,000
Midtown Greenway Coalition	Streetcar Organizing Project	\$10,000
Minneapolis College of Art and Design	student scholarships	\$5,000
Minneapolis College Preparatory School	general operating support	\$25,000
Minneapolis Community Kollel	general operating support	\$5,000
Minneapolis Foundation	Fourth Generation Fund	\$10,000
Minneapolis Institute of Arts	youth access programs	\$5,000
Minneapolis Jewish Federation	2013 Campaign	\$200,000
Minneapolis Jewish Federation	general operating support	\$10,000
Minneapolis Parks Foundation	Water Works Project	\$5,000
Minnesota AIDS Project	general operating support	\$5,000
Minnesota AIDS Project	new organization initiatives	\$25,000
Minnesota Coalition for the Homeless	Housing for MN Campaign	\$30,000
Minnesota Community Foundation	Move Minnesota Campaign	\$25,000
Minnesota Council of Nonprofits	Public Policy Program	\$30,000
Minnesota Council of Nonprofits Inc.	2013 membership	\$500
Minnesota Council on Foundations	2013 Membership	\$9,000
Minnesota Council on Foundations	NCFP sponsorship	\$3,000
Minnesota Historical Society	youth access programs	\$5,000
Minnesota Home Ownership Center	homebuyer & foreclosure prevention	\$15,000
Minnesota Housing Partnership	Federal Housing Policy Advocacy	\$30,000
Minnesota Medical Foundation	Dr. Harold Wexler Endowed Professorship	\$40,000
Minnesota Private College Fund	Phillips Scholars Program	\$124,400
Minnesota Spay Neuter Assistance Program	general operating support	\$2,500
NARAL Pro-Choice Minnesota Foundation	Strengthening Pro-Choice Community	\$19,000
Nash Avery Foundation	muscular dystrophy research	\$24,000
National Center for Family Philanthropy	2013 Membership	\$1,500
Natural Resources Defense Council Inc	general operating support	\$2,500
Neighborhood Development Center	Green Line tech assistance along Uni Corridor	\$15,000
New Salem Baptist Church	New Salem Education Initiative	\$2,000

Grantee Organization	Project Title	Amount
Nexus Community Partners	Workforce Center Community Engagement	\$15,000
Nexus Community Partners	Neighborhoods USA Conference	\$1,000
Nexus Community Partners	Building Community Based Power	\$140,000
Northside Achievement Zone	Studio E for Sondra Samuels	\$6,000
Northside Achievement Zone	Cradle to College	\$50,000
Open Arms	general operating support	\$5,000
Organizing Apprenticeship Project	Equity Rubric	\$25,000
ORT America	2nd yr- Phillips Family Foundation Loan Fund	\$50,000
Outfront Minnesota	Safe Schools for All	\$25,000
Pacer Center	2013 Benefit Sponsorship	\$10,000
Parents Families and Friends of Lesbians	general operating support	\$2,000
Perspectives, Inc.	general operating support	\$10,000
Planned Parenthood Los Angeles	general operating support	\$10,000
Planned Parenthood of MN ND South Dakota	prevention and access work	\$25,000
Pro-Choice Resources	grassroots advocacy work	\$25,000
Project 515	From Unequal to Equal	\$25,000
Project for Pride in Living Inc.	Sectoral Employment Initiatives	\$50,000
Project Success	general operating support	\$5,000
Resource, Inc.	Sectoral Employment Initiatives	\$60,000
Saban Free Clinic	general operating support	\$5,000
Saint Jude Hospice Foundation	in memory of Suzie Levin Corben	\$500
Salvation Army Northern Division	Harbor Lights Minneapolis	\$7,500
San Francisco Fdn. Comm. Initiative Fund	Eastern Horizons	\$11,000
Second Harvest Heartland	general operating support	\$12,500
South Bay Center for Counseling	2nd yr- Veterans Employment Support	\$51,500
St. Joseph's Home - Catholic Charities	in memory of Joan Crawford	\$2,500
Steppingstone Foundation	2014 NPEA Conference	\$5,000
Summit Academy OIC	Adult Education Program	\$75,000
The Minneapolis Foundation	Northside Funders Group	\$10,000
The Saint Paul Foundation	Twin Cities Workforce Innovation Network	\$150,000
The Saint Paul Foundation	Central Corridor Funders Collaborative	\$15,000
The Superior Hiking Trail Association	general operating support	\$2,500
The Trevor Project	general operating support	\$1,000
Transit for Livable Communities	Transit Access for Underserved Communities	\$75,000
Twin Cities Local Initiatives Support Co	Financial Opportunity Centers	\$25,000
United Jewish Fund & Council	Pfefer Award	\$1,000
United Nations Foundation	AIDS/TB/Malaria	\$7,000
University of Minnesota Foundation	Humphrey Policy Fellows Program	\$15,000
Urban Baby	Appetite for Change	\$5,000
Venice Family Clinic	general operating support	\$5,000
Village Health Works	general operating support	\$6,500
Vision Loss Resources Inc.	general operating support	\$9,500
Wilderness Inquiry	general operating support	\$5,000
Women in Non Traditional Employment Roles	general operating support	\$10,000
Yinghua Academy Foundation	general operating support	\$5,000
Youth Farm	2013 Fundraiser	\$2,500
Youth Frontiers Inc.	challenge matching grant	\$25,000
Youthprise	Studio E Scholarships	\$12,500
YWCA of Minneapolis	It's Time to Talk	\$30,000
YWCA of Minneapolis	It's Time to Talk- scholarships	\$5,000

Total \$3,027,746

Financial Statements

Basis of Presentation

The Foundation's financial statements are prepared on the basis of accounting used for excise tax purposes. Under these principles, certain revenues and related assets are recognized when received rather than when earned, and certain grants, awards and expenses are recognized when paid rather than when the obligation is incurred. The unrestricted net assets with investments at fair value are shown, as supplementary information. Complete audited financial statements are available upon request from the Foundation office.

Annual Report Production Notes

Designer – James M. Murck
Content written by –
Joel Luedtke and Patrick Troska

Photos provided by –
Council on Crime and Justice
HousingLink
Neighborhood Development Center
Project for Pride in Living

STATEMENTS OF ASSETS, LIABILITIES AND NET ASSETS

ASSETS	2013	2012
CASH	\$67,347	\$24,066
SHORT-TERM INVESTMENTS	\$1,406,814	\$1,738,690
MUTUAL FUND- FIXED INCOME	\$9,904,970	\$13,580,147
ALTERNATIVE INVESTMENTS	\$10,904,086	\$11,877,211
CORPORATE STOCKS AND EQUITY FUNDS	\$20,291,566	\$17,065,272
INTERNATIONAL EQUITY TRUSTS	\$12,604,201	\$11,548,332
TOTAL CURRENT ASSETS	\$55,178,984	\$55,833,718
PROPERTY & EQUIPMENTS AT COST	\$29,237	\$23,859
OTHER ASSETS	\$3,369	\$2,600
TOTAL NONCURRENT ASSETS	\$32,606	\$26,459
TOTAL ASSETS	\$55,211,590	\$55,860,177
LIABILITIES		
ACCRUED EXPENSES	\$948	\$1,033
UNRESTRICTED NET ASSETS	\$55,210,642	\$55,859,144
TOTAL LIABILITIES & NET ASSETS	\$55,211,590	\$55,860,177
Unrestricted net assets with investments at fair market value	\$70,382,232	\$63,266,584
STATEMENTS OF SUPPORT, REVENUES, AND EXPENSES		
SUPPORT AND REVENUES	2013	2012
DIVIDEND AND INTEREST INCOME	\$1,535,789	\$1,759,577
REALIZED NET GAINS (LOSSES) ON SALE OF INVESTMENTS	\$1,938,347	\$640,367
INVESTMENT & CUSTODIAN FEES	(\$413,164)	(\$441,284)
MISCELLANEOUS INCOME	\$0	\$0
TOTAL SUPPORT & REVENUES	\$3,060,972	\$1,958,660
EXPENSES		
GRANTS & AWARDS	\$3,027,746	\$3,049,720
MANAGEMENT & GENERAL	\$569,122	\$552,700
PROGRAM EXPENSES	\$57,606	\$87,330
	\$3,654,474	\$3,689,750
FEDERAL EXCISE TAX (REFUND)	\$55,000	(\$53,694)
TOTAL EXPENSES	\$3,709,474	\$3,636,056
INCREASE (DECREASE) IN NET ASSETS	(\$648,502)	(\$1,677,396)
UNRESTRICTED NET ASSETS		
BEGINNING	\$55,859,144	\$57,536,540
ENDING	\$55,210,642	\$55,859,144



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