

**NESSA Annual Meeting**  
Sunday November 5, 2022  
Moses Brown School  
250 Lloyd Avenue Providence RI 02906  
**MINUTES**

**1. CALL TO ORDER at 10323**

School	Name
Barrington High School	Andrew Macaulay
Branford High School	Christopher Newlan
Cape Cod Academy	Rob Hurd
Duxbury High School	Kyle Riviezzo
Milton Academy	Patrick Broome
Moses Brown School	Chris Crane
Nantucket	Bruce Turner
North Kingstown High School	Dean R Balcirak II
Portland HS	Sam Scribner
Portsmouth Abbey School	Jonathan Harley
Portsmouth Abbey School	Gregg K. Dietrich
Portsmouth- Rhode Island	Scott Pakenham
Robert E. Fitch HS & The Williams School	Prescott Littlefield
Sail Newport: we host host Rogers, Middletown, Portsmouth, & Prout	Nick Ewenson
Sharon	Gary Werden
St. John Paul II	Chris Snow
Tabor Academy	Ali Mitchell
The Hotchkiss School	Richard Davis
Wellesley High School	Larry Lovett
Xavier, Hand	Mark Kondracky

## **2. REPORTS:**

### **A. Secretary's Report – Rob Hurd**

- a. Minutes from the November 2022 NESSA Annual Meeting have been displayed on the NESSA website since November 2022.
- b. In accordance with the by-laws, any school that is a member (dues paid for this school year) can vote. The membership list as of 11/1/23 is at the bottom of the page.
- c. Attendance sheet is benign passed around.. Make sure you put your name and school name are recorded properly.
- d. As of November 1, 2023, NESSA membership stood as follows:
  - Active Members – 76 (51 in 2022)
  - Pending Members - 3(5 in 2022)
  - Members last year – 95 (68 in 2021)Dues payments are due by the Annual Meeting.
- e. Correspondence: All official correspondences are done via the website and the NESSA list-serves. Each school is responsible for checking the website and ensuring they are on the list-serves. Information for how to subscribe to the list-serves is on the website.
- f. Tech Score:
  - Each school is responsible for ensuring that their Tech Score info is accurate and posted in a timely manner. Information posted after the close of the regatta is subject to a penalty (20 pts./div in a Fleet Race) in accordance with ISSA PR.
  - Also, please see ISSA PR 1.2 (a) regarding competitor's being named in the database before being eligible to compete.
- g. Probations:
  1. Schools on probation because of violations to Article L of the By-Laws. List posted in the [NESSA Website](#)
    - Manchester-Essex RHS (no show)
    - Tabor Academy (late registration)
    - Nantucket HS (late registration)
    - BB&N (late registration)
    - Oceanside HS (late registration)
    - Boston Latin HS (late registration)
    - North Kingstown HS (no show)
    - Staples HS (no show)
    - Weston HS (no show)
    - George Stevens Academy (no show)
  2. The following schools have been removed from the probation list:
    - None
  3. There are no schools with a second violation of Article L while on probation:
    - None

Schools are reminded that they have an obligation to their competitors when registering for events, and are encouraged to review section L of the bylaws.

There will be a Coach's Meeting in early March to help on-board new coaches with procedures like database management, Tech Score, and regatta registration.

**B. Treasurer's Report:**

- a. Good working relationship with Bottom-line Bookkeeping
- b. P/L sheets for fiscal year 2022-2023 and fiscal year 2023-2024 (to-date) will be distributed at the meeting.
  - Total Cash on hand: \$8,033.12
    - Bank Balance is \$4,759.41 as of November 1, 2023
    - PayPal Account \$3,273.71 as of November 1, 2023
  - All Baker Ticket deposits were refunded by May 2023.
  - ISSA Dues need to be paid
  - Trophies have been ordered, payments over the winter.

Questions:

- Can you create a "seasons pass" for the Spring regattas (one fee for Herreshoff, O'Day, and Teams).

## C. VICE PRESIDENT'S REPORT – Jonathan Harley & Andrew Burr

### SPRING 2023

#### **NESSA Fleet Racing Championship (O'Day Trophy) - May 13-14, 2023**

##### Qualifying Regattas - May 13, 2023

- |   |                                  |      |
|---|----------------------------------|------|
| 1. <a href="#">Hyannis YC</a> (Hyannis, MA )            | 14 schools/ 8 races per div.     | C420 |
| 2. <a href="#">SailME</a> (Portland, ME)                | 13 schools/ 7 races per division | C420 |
| 3. <a href="#">Portsmouth Abbey</a> (Bristol, RI)       | 12 schools/ 4 races per division | C420 |
| 4. <a href="#">The Hotchkiss School</a> (Lakeville, CT) | 11 schools/ 8 races per div.     | FJs  |

##### Championship Regatta - May 14, 2023

[Milton Academy/BC High](#) (Quincy, MA) 18 schools/ 8 races per div. 420s

**REGATTA HIGHLIGHTS:** Had a great day on the water. With a breeze out of the North for most of the day at 10-15. Then falling towards the end of the day to have lulls and followed by pressure. Thank you to all the teams for coming and congratulations to the qualifying teams.

-----

#### **NESSA Women's Invite (Herreshoff Trophy) – May 27-28, 2023**

##### Qualifiers - Saturday May 27

- |   |                              |      |
|---|------------------------------|------|
| 1. <a href="#">Mass Maritime Academy</a> (Bourne, MA) | 9 schools/ 7 races per div.  | C420 |
| 2. <a href="#">CBC-New Bedford</a> (Dartmouth, MA)    | 11 schools/ 7 races per div. | C420 |

##### Finals - Sunday May 28

[Sail Newport](#) (Newport, RI) 16 schools/ 8 races per div. C420s

**REGATTA HIGHLIGHTS:** A steady breeze from the SW allowed the Race Committee to complete 8 full A/B races in the time allowed just off the Alofsin Pier at Fort Adams State Park. This allowed for great spectating and quick rotations. Thanks to Race Committee Brad Donnelly and Chris Crane for efficient race management, thanks to Nick Ewenson for helping with breakdowns and preparing all of the on water equipment, thanks to Joe Cooper for corralling the protests submitted, and to Amy and Mary - 2 experienced Judges - who were willing to zoom into a complicated Protest Hearing.

St Georges took an early lead, and fended off Greenwich Academy's relentless challenges, to 'three-peat' as the Herreshoff Trophy awardee. Congratulations to the Dragons for their hard-fought win.

-----

### **NESSA Team Racing Championships (President's & Terk Trophies) - May 6-7, 2023**

Thirty-four schools competed for berths in either the President's Trophy (1-8) or the Terk Trophy (9-16) based upon the format (50% computer rankings, and 50% executive committee rankings) approved by the membership.

**REGATTA HIGHLIGHTS: Saturday, May 6:** Racing started shortly after 10 AM and continued until shortly after 5 PM. The wind was a patchy NW all day with velocities near 10 mph. Racing was delayed occasionally to wait for it to fill in. Rotations proceeded smoothly with the 420s rotating off the east dock and the CFJs rotating off the west dock. When racing was suspended for the day, 37 races had been completed in the Presidents and 34 races completed in the Terk.

**Sunday, May 7:** Racing started shortly after 10 AM. The wind was W to NW all day with velocities near 10 mph. Racing was delayed occasionally to wait for it to fill in. Rotations proceeded smoothly with the 420s rotating off the east dock and the CFJs rotating off the west dock. The second round robin was completed in both the Presidents and the Terk. One request for redress was heard and denied. While two 4-team round robins were underway for the Championship of the Presidents, awards were given to the top two teams in the Terk. The Championship rounds in the Presidents proceeded quickly with no boat rotations. After racing was completed and scores reviewed by the scorer, CHUMP, and PRO, awards were given to the top four teams in the Presidents.

Congratulations to the sailors moving on to the national-level events. The Brunswick School and the Hotchkiss School will represent NESSA at the ISSA Team Racing Championship for the Baker Trophy. St George's School, Tabor Academy, East Greenwich HS and Sharon HS will represent NESSA at the ISSA Invitational Tournament.

#### **President's RESULTS:**

1. Brunswick School (17-3)\*
2. The Hotchkiss School (13-7)\*
3. St George's (13-7)\*\*
4. Tabor Academy (10-10)\*\*
5. Greenwich HS (5-9)
6. Barrington HS (4-10)
7. Greenwich Academy (3-11)
8. Milton Academy (3-11)

#### **Terk RESULTS:**

1. East Greenwich HS (11-3)\*\*
2. Sharon HS (10-4)
3. Martha's Vineyard RHS (8-6)
4. Dartmouth HS (7-7)
5. Green Farms Academy (7-7)
5. Darien HS (7-7)
7. Lincoln Academy (3-11)
7. Moses Brown School (3-11)

\* = Qualified for ISSA Baker trophy

\*\* = Qualified for ISSA Founders trophy

## **FALL 2023**

### **2024 NESSA Single-handed Championship (Healy Trophy)**

**REGATTA HIGHLIGHTS: Saturday, September 23:** Big breeze meant no racing today

**Sunday, September 24:** Better conditions today - fog, drizzle, and shifty breezes from the NE challenged the sailors. After several races, the fleet started to separate themselves. We ran 7 races in the ILCA 7 and ILCA 6 Boys and 5 in the ILCA 6 Girls fleet. Congratulations to Cal Kinnear '25 (The Hotchkiss School- CT) for winning the ILCA 7 fleet for the second time. Conrad Straden '24 (Darien HS - CT) also qualified to represent NESSA at the Cressy. Perrin Mueller '26 (Tabor Academy - MA) won the inaugural ILCA 6 Girls division, beating out Alice Dunning '25 (North Kingstown HS - RI) in the final race. These two also qualified for the Cressy. And in the ILCA 6 Boys division, Grayden Mott '25 (Tabor Academy - MA) bested Sebastian Sheppard '27 (Greenwich HS - CT) in the final race; both are headed to New Orleans for the Cressy.

Thanks to the Hyannis YC for hosting, as well as the RC team Judy Quinn, Doug Jones, Brent Jansen and John Mooney for keeping the event running smoothly.

**RESULTS:** [ILCA 7](#)      [ILCA 6 Girls](#)      [ILCA 6 Boys](#)

<u><b>2023 NESSA Fall Intersectional Qualifiers</b></u>	<u><b>Date</b></u>	<u><b>Qualifier</b></u>
A. <a href="#"><u>Casco Bay Fall Open</u></a> **	September 9	Barrington HS (RI)
B. <a href="#"><u>NESSA Fall Funfest</u></a> (Gleekman Trophy)**	October 7	Brunswick School (CT)
C. <a href="#"><u>Arnold Brown Regatta</u></a> **	October 14	St George's School (RI)
D. <a href="#"><u>Roy Williams Invitational</u></a> **	October 22	Tabor Academy (MA)
E. <a href="#"><u>Great Oaks Quails</u></a> .	September 30	Barrington HS (MA) Cape Cod Academy (MA) Martha's Vineyard RHS (MA)
E. <a href="#"><u>NBKI Quails</u></a> .	September 24	St George's School (RI)

\*\* Fall ACCs qualifier

## **SPRING 2024**

### **2024 NESSA Teams Racing Championship (President's Trophy)**

Saturday and Sunday: May 4-5

Site: St George's School (FJs)

### **2024 NESSA Teams Racing Tournament (Terk Trophy)**

Saturday and Sunday: May 18-19

Site TBD (420s)

### **2024 Fleet Racing Championship (O'Day Trophy)**

Qualifying Regattas – Sunday April 28

1. Groton, CT (FJs)

2. Bristol RI (420s)

3. Portland, ME (420s)

4. Hyannis, MA (420s)

5. Milton/BC High (420s)

Finals: Sunday May 13

Site: Greenwich, CT (420s)

### **2024 Women's (Herreshoff Trophy)**

Qualifying Regattas - Saturday May 11.

Sites: 2-3 TBD\*

Finals: Saturday May 25

Site: CBC, New Bedford (420s)

\* Possibility of changing the dates of the qualifiers to see if we can keep more teams interested.

\* The proposal was to run the qualifiers on Sat May 11, 2024, with the finals on Sat May 25, 2024.

\* Possible Hosts: Avery Point (FJs), SailME (420s), PAS (420)

---

## **Fall 2024 - TBD**

### 1. ACC Qualifiers

a. Casco Bay Open

b. Arnold Brown Regatta

c. NESSA Fall Funfest

d. Roy Williams Invitational

### 2. GOR Qualifier:

a. Should we look for a venue that has 12-18 boats for next year, since the waitlist was 6-7 schools this year.

### 3. NKBI Qualifier:

a. Should we look for a bigger venue too?

b. Is there a venue that has more than 8 boats?

c. Perhaps there is an opportunity to run a clinic/regatta at Sail Newport next fall. Rob, Chris, and Nick Ewenson will coordinate.

### 4. NESSA Singlehanded Championship (Healy Trophy):

Discussion: Should we move Herreshoff to the Fall starting in 2024.

- Many school's don't have fall sailing?

- Some girls play other fall sports.

- Not a big ground swell to move this event to the fall.

## **C. PRESIDENT’S REPORT – Chris Crane**

### **NESSA Report to 2023 ISSA Annual Report**

June 14, 2023

NESSA had 95 teams registered for the year. The annual district meeting was held in person at Moses Brown School November 6, 2022.

The district was able to hold all of its three New England Championship this spring. The Herreshoff Trophy was held at Sail Newport Community Boating Center. Thirty-four schools signed up for one of two qualifying regattas. St George’s won the finals beating out 15 other schools.

The NESSA Team Race Championships (President’s and Terk trophies) were sailed out of MIT May 6-7, 2023. Thirty schools registered for consideration and competed all spring to earn a berth into one of the two regattas. After an eight team double round robin with a double final four, The Brunswick School captured the President’s Trophy and earned a berth to the Baker. The Hotchkiss School was second, winning on the tie breaker, and also qualified for the Baker. East Greenwich High School won the Terk and qualified for the NIT, along with St George’s School (3rd at President’s). Tabor Academy (4th at President) secured the third berth at the NIT

The NIT was hosted in NESSA for the second consecutive year with 10 teams competing on Lake Massapoag in Sharon MA. St George’s School emphatically won the event. Greenwich High School(2nd) Tabor Academy (5th), East Greenwich (7th) and Sharon High School (8th) also attended as host.

The NESSA Fleet Racing Championship (O’Day Trophy) with qualifiers on May 13th and the championship on May 14th at forty-one schools competing at four different venues at the qualifiers and eighteen teams in the finals. The finals were held at co-host Milton Academy and Boston College High School on a blustery but sunny day. St George’s School captured the O’Day Trophy and qualified for the Mallory. Greenwich HS and The Hotchkiss School also qualified to represent NESSA at the Mallory, while Milton Academy, East Greenwich High School and Barrington High School attended the Phebe King.

NESSA also, again, recognizes the continued support of High School sailing in NESSA by community sailing centers such as SailMaine, Sail Newport, Courageous Sailing Center and New Bedford Community Sailing Center. These organizations serve as premier racing venues but also more importantly in hosting “developmental” programming and competition. We also recognized the lifetime of work with high school sailors that Fran Charles had exhibited by declaring April 1st as Fran Chalres Day. Fran was always known for his wacky ideas regarding sailboat racing. We could not think of a better day to recognize his contributions.

Our annual district meeting is scheduled for Nov 5, 2023, where discussion of our annual NESSA Championship regattas and the timing of ISSA Championships will be the hot topics.

Chris Crane



### **3. OTHER BUSINESS**

#### **1. ISSA Annual Meeting Report – Rob Hurd.**

- Baker has expanded to 2.5 days (starting Friday afternoon) in an effort to give more time. to get through the first 66 races.
- 7<sup>th</sup> & 8<sup>th</sup> Grade question:
  - Uphold that only 9<sup>th</sup>-12<sup>th</sup> grade sailors can compete in a district or any event that qualifies for a national championship.
  - Allow 8th graders to be on roster and compete in some lower tier high school regattas.
  - Voted to remove 7th graders from high school sailing. President Hogan asked Districts to eliminate participation of sailors below 7<sup>th</sup> grade at the District level by the end of Spring 2024.
- ISSA to define what “female” means. “Sailors in high school may self-identify and compete as the gender that they identify with in their everyday life at the start of each season as described in the ISSA Procedural Rule 1.6. If this rule shall not conflict with a state law.”

#### **2. Stephen Leslie Award Nomination.**

- The ExComm will discuss some of the nominees.

#### **3. Nominating Committee.** District Committee (aka ExComm) slate

- District Director: Chris Crane
- Committee members:
  - Rob Hurd
  - Jonathan Harley
  - Andrew Burr (C&I)
  - Gary Werden (MBL)
  - Sam Scribner (Northern)
  - TBD (FCSL)
  - Patrick Broome (CSA)
  - Rob Russell (RI)
  - Prescott Littlefield (CT)

### **4. ADJOURNED at 1202**

	NESSA MEMBERSHIP STATUS		
	2023-2024		
	School Name		
1	<b>Barnstable HS</b>	41	<b>Manchester Essex RHS</b>
2	<b>Barrington HS</b>	42	<b>Marblehead HS</b>
3	<b>BB&amp;N</b>	43	<b>Martha's Vineyard RHS</b>
4	<b>Belmont Hill School</b>	44	Mercy High School
5	Bishop Hendricksen	45	<b>Milton Academy</b>
6	<b>Bishop Stang HS</b>	46	Monomy RHS
7	Boothbay RHS	47	<b>Moses Brown School</b>
8	<b>Boston College HS</b>	48	<b>Mount Desert Isle HS (ME)</b>
9	<b>Boston Latin</b>	49	<b>Nantucket HS</b>
10	Branford HS	50	Nauset RHS
11	Brien McMahon HS (CT)	51	Needham HS
12	<b>Brunswick School</b>	52	<b>North Kingstown HS</b>
13	Cambridge R & L HS	53	Oceanside HS (ME)
14	<b>Cape Cod Academy</b>	54	Pingree HS
15	Cape Elizabeth HS (ME)	55	<b>Portland HS</b>
16	Champlain Valley Union HS (VT)	56	<b>Portsmouth Abbey</b>
17	<b>Cheverus HS (ME)</b>	57	Portsmouth HS (NH)
18	Commonwealth School	58	Portsmouth HS (RI)
19	<b>Concord Academy</b>	59	Robert E Fitch HS (New London, CT)
20	Daniel Hand HS	60	<b>Rocky Hill</b>
21	<b>Darien HS</b>	61	Sacred Heart - Greenwich
22	<b>Dartmouth HS</b>	62	Salisbury
23	<b>Dover-Sherborn RHS</b>	63	Sandwich HS
24	<b>Duxbury HS</b>	64	<b>Sharon HS</b>
25	<b>East Greenwich HS</b>	65	St John Paul II HS (MA)
26	Fairfield Ludlowe HS	66	<b>St. George's School</b>
27	<b>Fairfield Prep</b>	67	Staples HS
28	Falmouth Academy	68	<b>Tabor Academy</b>
29	<b>Falmouth HS - ME</b>	69	<b>The Hotchkiss School</b>
30	Falmouth HS-MA	70	The Prout School
31	Gloucester HS	71	The Sound School
32	Greely HS	72	<b>The Williams School</b>
33	Greens Farms Academy	73	<b>Wellesley HS</b>
34	<b>Greenwich Academy</b>	74	Wheeler School
35	Greenwich Country Day School	75	<b>Xavier HS</b>
36	<b>Greenwich HS</b>	76	<b>Yarmouth HS</b>
37	Guilford HS		
38	<b>Hingham HS</b>		
39	Joel Barlow HS (Redding, CT)		
40	Lincoln Academy		

## District Committee Meeting will follow the Annual Meeting

### Agenda:

1. Election of Officers:
  - a. President (District Director): Chris Crane
  - b. Vice-President(s): Jonathan Harley & Andrew Burr
  - c. Secretary: Rob Hurd
  - d. Treasurer: Rob Hurd
  - e. ISSA 2nd Board Rep: Gary Werden
2. Assignment of task for 2024
  - a. O'Day: Patrick Broome & FCSL
  - b. Herreshoff: Rob Russell
  - c. Presidents: Gary Werden
  - d. Terk: Andrew Burr

5:03 PM

11/04/23

Accrual Basis

## NE School Sailing Association

### Balance Sheet

As of June 30, 2023

	Jun 30, 23
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Bank of America	7,791.95
PayPal	1,201.07
Total Checking/Savings	8,993.02
Accounts Receivable	
Accounts Receivable	1,080.00
Total Accounts Receivable	1,080.00
Total Current Assets	10,073.02
<b>TOTAL ASSETS</b>	<b>10,073.02</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Opening Balance Equity	2,817.15
Unrestricted Net Assets	9,045.04
Net Income	-1,789.17
Total Equity	10,073.02
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>10,073.02</b>

4:53 PM

11/04/23

Accrual Basis

# NE School Sailing Association

## Profit & Loss

### July 1 through November 1, 2023

	Jul 1 - Nov 1, 23	Jul 1 - Nov 1, 22	% Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>Program Income</b>			
Membership Dues NESSA	3,465.00	1,855.00	86.8%
Membership Dues ISSA	3,300.00	200.00	1,550.0%
Regata Entry Fees	1,195.00	885.00	35.0%
<b>Total Program Income</b>	7,960.00	2,940.00	170.8%
<b>Tickets</b>	0.00	-3,000.00	100.0%
<b>Total Income</b>	7,960.00	-60.00	13,366.7%
<b>Gross Profit</b>	7,960.00	-60.00	13,366.7%
<b>Expense</b>			
<b>Racing Expense</b>			
Host Fees	400.00	0.00	100.0%
Regatta Expense			
Tee Shirts	1,714.00	855.00	100.5%
Regatta Expense - Other	96.30	0.00	100.0%
<b>Total Regatta Expense</b>	1,810.30	855.00	111.7%
<b>Trophies</b>	241.00	187.06	28.8%
<b>Total Racing Expense</b>	2,451.30	1,042.06	135.2%
<b>Professional Fees</b>			
Bookkeeping	2,462.50	0.00	100.0%
<b>Total Professional Fees</b>	2,462.50	0.00	100.0%
<b>Operations</b>			
Postage Expense	26.40	0.00	100.0%
<b>Total Operations</b>	26.40	0.00	100.0%
<b>Other Types of Expenses</b>			
Bank Service Charges	119.80	119.80	0.0%
Paypal Processing Fees	275.10	292.16	-5.8%
<b>Total Other Types of Expenses</b>	394.90	411.96	-4.1%
<b>Total Expense</b>	5,335.10	1,454.02	266.9%
<b>Net Ordinary Income</b>	2,624.90	-1,514.02	273.4%
<b>Net Income</b>	<b>2,624.90</b>	<b>-1,514.02</b>	<b>273.4%</b>

4:51 PM

11/04/23

Accrual Basis

**NE School Sailing Association**  
**Profit & Loss**  
 July 2022 through June 2023

	Jul '22 - Jun 23	Jul '21 - Jun 22	% Change
<b>Ordinary Income/Expense</b>			
<b>Income</b>			
<b>Program Income</b>			
Membership Dues NESSA	3,220.00	3,640.00	-11.5%
Membership Dues ISSA	-300.00	1,445.00	-120.8%
Regatta Entry Fees	6,285.00	3,925.00	60.1%
<b>Total Program Income</b>	9,205.00	9,010.00	2.2%
<b>Tickets</b>	-5,000.00	0.00	-100.0%
<b>Total Income</b>	4,205.00	9,010.00	-53.3%
<b>Gross Profit</b>	4,205.00	9,010.00	-53.3%
<b>Expense</b>			
<b>Racing Expense</b>			
Host Fees	2,000.00	3,650.00	-45.2%
Regatta Expense			
Tee Shirts	1,584.00	0.00	100.0%
<b>Total Regatta Expense</b>	1,584.00	0.00	100.0%
<b>Trophies</b>	1,013.24	540.00	87.6%
<b>Judging Expense</b>	900.00	0.00	100.0%
<b>Meals</b>	296.54	162.39	82.6%
<b>Website &amp; Ranking Support</b>	700.00	0.00	100.0%
<b>Total Racing Expense</b>	6,493.78	4,352.39	49.2%
<b>Professional Fees</b>			
Bookkeeping	0.00	2,396.25	-100.0%
Professional Fees - Other	125.00	0.00	100.0%
<b>Total Professional Fees</b>	125.00	2,396.25	-94.8%
<b>Operations</b>			
Postage Expense	0.00	115.55	-100.0%
<b>Total Operations</b>	0.00	115.55	-100.0%
<b>Other Types of Expenses</b>			
Bank Service Charges	329.45	269.55	22.2%
Paypal Processing Fees	689.46	561.06	22.9%
<b>Total Other Types of Expenses</b>	1,018.91	830.61	22.7%
<b>Total Expense</b>	7,637.69	7,694.80	-0.7%
<b>Net Ordinary Income</b>	-3,432.69	1,315.20	-361.0%
<b>Net Income</b>	<b>-3,432.69</b>	<b>1,315.20</b>	<b>-361.0%</b>