



Annual report 1.9.2020 – 31.8.2021

ADMINISTRATIVE INFORMATION

This report relates to Nexus Methodist Church, registered with the Charity Commission under Charity Number 1134062

All correspondence for the church should be addressed to:

Mrs Sharon Keevill – Church Administrator
Nexus Methodist Church
Nelson Place East
Bath
BA1 5DA
Telephone: 01225 461509

Email: churchoffice@nexusbath.org.uk

Further and latest information is available on our web site: www.nexusbath.org.uk

The membership of the church stood at 68 members as of August 31st 2021

The Managing Trustees for the year 2020-21 were:

Revd David Winstanley / Revd Jane Wilson – Revd Jan Tate (additional minister)
(Superintendent Ministers shared role)

Revd Elizabeth Kirova – (Chair)

Mike Ainsworth (Treasurer)

Sharon Keevill – (Administrator)

Pete Keevill – (Property chair)

Claire Phillips – (Secretary)

Karen Power - (Lead Steward)

Trevor Purches (property)

Marc Horobin (property)

Mike Renton (safeguarding)

-----stewards -----

Pete Keevill

Jenny Lewis

Gwen Essam

Hetty de Rooij

Tricia Mills

---Congregation representatives---

Hazel Roch

Sylvia Armstrong

Ben Sykes

Greville Mills

Decisions concerning the activities of Nexus Methodist Church and the appointment of its Trustees are made at Church Council meetings of which there are a minimum of three each year.

AIMS AND ORGANISATION

The aims of Nexus Methodist Church are as defined in the Methodist Church Act 1976 namely:

The advancement of

- a) the Christian faith in accordance with the doctrinal standards and the discipline of the Methodist Church.
- b) any charitable purpose for the time being of any Connexional, district, circuit, local or other organisation of the Methodist Church.
- c) any charitable purpose for the time being of any society or institution subsidiary or ancillary to the Methodist Church.
- d) any purpose for the time being of any charity being a charity subsidiary or ancillary of the Methodist church.

This is achieved by: -

- a) Holding regular acts of public worship open to members and public alike.
- b) providing pastoral care for members of our community visiting sick and bereaved.
- c) teaching Christianity through sermons, courses, and small groups – both in person and online.
- d) Promoting Christianity through events and services.
- e) Provision of activities and clubs to support need in the community such as lunch clubs /FoodCycle for elderly and homeless.
- f) Letting premises for community organisations - for example local choirs, pre-schools, health and wellbeing classes.
- g) Supporting other charities with finance and prayer in accordance with Christian values to promote Christian mission and by addressing poverty and social need in both UK and the World.

Review of activities, progress, and achievements (September 2020 – August 2021)

Worship

From March 2020 we have been offering Sunday services via zoom, accessible via laptop/tablet or phone also supported by paper communications for those without access to the above.

We have had good attendance from members of the congregation and from within the Bath Mission Area to these services.

During 2021, we have also offered in person services approx. monthly according to covid restrictions.

We have also provided a Wednesday contemplation /bible study session and a Friday prayers group both via zoom.

Pastoral Care

Our pastoral visitors have remained in contact with those on their lists and have continued to support members of the congregation. Led by *Revd Elizabeth Kirova*

Junior Church

This had not been running during the pandemic, but some informal monthly sessions resumed within 2021.

Church groups -

Following the pandemic restrictions lifting we have had an opportunity to review ongoing groups and activities alongside a dwindling membership of resources. We have been able to consider a more strategic sense of direction and focus. Toddlers Group, Walcot Lunch club and "Coffee and chat" have all ceased.

("Coffee Plus" was on hold but has restarted late 2021)

Social justice

We held a webinar on food poverty and food insecurity in the UK in May. We were joined by some members of the Bath Mission Area together with representatives from B&NES Council, (officer and politician), and representatives of the providers of support – Bath Foodbank, Oasis Pantry, FoodCycle, Mercy in Action and Southdown Whiteway Community Support Project. We looked at what causes food poverty, who is affected and who is helping to bring support, and what they need. We also discussed what campaigning was needed to bring about change.

Neighbourhood groups

Within small neighbourhood groups and within the wider church there have been discussions about many kinds of issues, including 'Inclusive church', which has influences on the 'God in Love Unites Us' debate. We've discussed the Open Letter to the Methodist Church, the unification of the Bath Mission Area churches and the 'church without walls', to name but a few.

Change of Minister

We said goodbye to our Minister Rev Elizabeth Kirova in August 2021 and welcomed our new Minister Rev Simon Topping from 1.9.21

Church and community events:

Our church centre at Walcot has rooms available for hire and are used by community groups and events.

FoodCycle continue to use our premises to package and serve food parcels made up from surplus food from supermarkets and local shops and to serve community meals (subject to Covid regulations). Excess food which is not suitable to be included in meals is distributed to Julian House, a local charity supporting homeless people in Bath.

Claremont Methodist Centre

This centre was closed from August 2020 and the building has subsequently been sold.

All regular groups running from the building were offered an alternative provision at our Walcot building.

(The sale was managed by NE Somerset and Bath Methodist Church Circuit and funds do not pass into our accounts.)

Church Administrator:

The church administrator is responsible for producing the weekly notice sheets and monthly magazines, updating the website, dealing with telephone and email enquiries, producing publicity material for church events and activities and dealing with room hire for both church centres.

During the pandemic, the administrator continued to keep church members informed via weekly emails or by distributing printed resources to those without internet access.

Sharon Keevill (church administrator)

Eco Church

This scheme encourages churches to commit to care for the environment in worship and teaching, management of church buildings and land, community and global engagement and the lifestyle of church members. We received the Bronze Award in March 2020 and are working towards the Silver Award.

Bath Mission Area

With reducing membership numbers, we have been exploring more joint services and activities with fellow Methodist churches within with Bath locality under the name "Bath Mission Area" these discussions remain in preliminary stages but are likely to impact on our position within 2022 – 23.

Stewards

The team of Stewards are responsible for the smooth running of the church, ensuring services and other events are organised properly plus keeping an oversight over the various committees/church groups and indeed the overall life of the church.

Chapel House

We continue to remain in close contact with the Christian community of students renting the church property at Chapel House, which is maintained by Nexus.

Pete Keevill

Risk Management /Safeguarding

In accordance with best practice the Church Council reviews on an ongoing basis the major risks to which the Church may be exposed, and procedures have been established to monitor and manage those risks. The last 2 years the covid pandemic had significant impact on our risk management as referenced elsewhere.

Mike Renton is our Nexus Church Safeguarding Officer (responsible to the Minister and Church Council) to support and advise the Minister and Stewards on safeguarding issues and to promote best practice.

Nexus Church safeguarding Officer is also supported by (NE Somerset and Bath Methodist church) Circuit safeguarding team.

Property -

Nexus continues to be Managing Trustees for 2 buildings which have varied use.

Walcot church is our main worship space as well as having large community rooms, which are used by various groups. Like all buildings we maintain them to be fit for purpose according to the recommendations of the 5-year independent inspections.

Following Lockdown, we made our buildings Covid secure including the production of a risk assessment and plan. We allowed the building to be used as a FoodCycle centre providing around 60 vegetarian meals for those in need. We have provided them with significant storage and use of our kitchen.

Chapel House, within the boundary of the Walcot site, was converted for use as a Christian student community in 2018.

Claremont building has been wound down for closure this year.

Trevor Purches

THE CHURCH'S BANKERS

The Church has accounts with the following banks:

HSBC plc

Milsom Street
Bath
BA1 1DU

CAF Bank

25 Kings Hill Avenue,
Kings Hill
West Malling,
Kent ME19 4JQ

Treasurer's Report 2020-21 financial year

Please see full set of accounts with examiner's report enclosed.

Mike Ainsworth: treasurer

	Year to 31-Aug-21			Figures at 31-Aug-20		Change 2021 vs 2020
Bank Accounts						
HSBC	£	4,756.32		£	30,564.27	-£ 25,807.95
			-£ 7,552.00 Unreconciled payments			
			£ 12,308.32 HSBC balance at 31/8/21			
CAF	£	22,284.88		£	15,933.54	£ 6,351.34
			£ - Unreconciled payments			
			£ 22,284.88 CAF balance at 31/8/21			
CFB	£	36,929.12		£	24,180.94	£ 12,748.18
TMCP	£	23,300.34				
Cash	£	-		£	-	
<i>Bank Total</i>	£	87,270.66		£	70,678.75	£ 16,591.91
Temporary Funds						
Claremont Art Sales	£	-		£	200.00	
Action for Children	£	-		£	-	
Christian Aid	£	-		£	-	
2nd Mile - Outreach Lunches	£	171.61		£	132.00	
Restricted Funds						
Chapel House Deposits	£	3,450.00		£	4,000.00	-£ 550.00
Organ Fund	£	4,691.28		£	4,912.00	-£ 220.72
Lunch Club Fund	£	9,721.68		£	9,721.68	£ -
Coffee & Chat	£	995.00		£	995.00	£ -
Chapel House Fund	£	595.00		£	375.00	£ 220.00
Unrestricted Funds						
General Fund	£	50,543.07		£	35,511.33	£ 15,031.74
Margaret Barton General Fund	£	23,275.22				£ 23,275.22
Margaret Barton Mission Fund	£	11,638.00				£ 11,638.00
<i>Funds Total</i>	£	105,080.86		£	55,847.01	
Income and Expenditure		Income	Expenditure	Income	Expenditure	
Church	£	56,312.44	£ 56,142.54	£	56,393.52	£ 57,633.35
Walcot	£	4,958.50	£ 47,686.73	£	5,126.88	£ 17,716.04
Claremont	£	200.00	£ 459.20	£	10,602.81	£ 6,572.67
Chapel House	£	34,440.00	£ 9,432.67	£	35,850.00	£ 11,219.41
<i>Totals</i>	£	95,910.94	£ 113,721.14	£	107,973.21	£ 93,141.47
<i>Operating Surplus (transfer to General Fund)</i>	-£	17,810.20		£	14,831.74	
<i>Funds Total</i>	£	105,080.86		£	55,847.01	
<i>Funds+Surplus = Bank Balance</i>	£	87,270.66		£	70,678.75	
<i>Unrestricted funds at year end</i>	£	67,646.09		£	50,343.07	
<i>Difference Check</i>	£	-				

Notes

Operating deficit of £17,810 for the year, but we expected to use reserves for the roof repair. Budget plan was for a deficit of £25,750.

Income is down £12,065 compared to last year. Mostly this is the closure of Claremont, plus some empty rooms in Chapel House. Regular church giving remains steady.

Margaret Barton bequest totalling £34,913 was received in this financial year. One third was requested to be used for mission (but legally this is a request not a condition).

Total unrestricted funds at the end of the year (after transferring deficit) is £67,646.

We are in the process of closing the accounts for Lunch Club and Parent & Toddlers, with residual funds to be transferred to the main church accounts.

Church Income and Expenditure

	2020-21 Actual	2020-21 Budget	Notes
Income			
Regular Giving	44573	42000	
Gift Aid	10409	10000	
VAT Recovery	341	0	VAT refund for window repair
Other Donations	858	0	
Event/Concert Receipts	0	0	
Interest Received	72	100	
Photocopying Charges	59	0	
Total	56312	52100	
Expenditure			
Expenditure			
People			
Circuit Assessment	47,708	47,500	
Youth worker	-	-	
Organist honoraria	240	360	
Secretary's salary	3,741	4,300	
VisionMission Strategy Development/Pioneer Worker Exps	-	-	
Worship			
Worship expenses	912	500	
Science Faith & Visiting Preacher	-	100	
Junior church expenses	20	200	Junior church leaving gifts were after year end
Junior Ch Promotion Books	-	-	
Tea,Coffee and Paper Cups	-	-	
Office			
Web outreach	243	400	
Publicity	303	700	
Treasurer and Office expenses	840	1,500	
Stationery	718	150	
Photocopier Service charge	347	500	
Bank Charges	84	60	
Events			
Event/Concert Costs	-	-	
Donations			
Methodist Donations	900	900	
Other donations	-	1,000	
Subscriptions and affiliation	86	200	
Genesis Food Donations	-	-	
Emergency Aid (to be covered by)	-	-	
Miscellaneous			
Sundry	-	-	
Total Expenditure	56,143	58,370	

General Property Income and Expenditure

	Walcot		Claremont		Chapel House	
	Actual 20-21	Budget 20-21	Actual 20-21	Budget 20-21	Actual 20-21	Budget 20-21
Income						
Lettings	4,129	5,000	200	-	34,440	38,720
Church Ceremonies	240	-	-	-		
Property Donations	590	-	-	-		
Café Income			-			
<i>Total</i>	<i>4,959</i>	<i>5,000</i>	<i>200</i>	<i>-</i>	<i>34,440</i>	<i>38,720</i>
Expenditure						
Repairs and Renewals	36,235	8,000	450	2,000	3,694	5,000
<i>Property schemes (all buildings)</i>		25,000				
Water	94	100	2	-	1,082	1,000
Gas	1,054	3,500	12	-	1,793	2,500
Electric	527	1,000	81	-	1,054	1,500
Insurance	4,482	4,500	- 370	-	1,000	1,000
Phone+Broadband	1,102	1,000	-	-	651	1,000
Office Costs	-	200	-	-	-	
Cleaner	3,120	3,500	-	-	-	200
Housekeeping Materials	469	1,000	-	-		
Kitchen Supplies	-	-	-	-		
Organ/Piano Servicing	-	200	285	-		
Gardening	605	1,000	-	-		
Ground Rent/HMO Licence	-		-	-	159	-
Café Expenses			-	-		
<i>Total</i>	<i>47,687</i>	<i>49,000</i>	<i>459</i>	<i>2,000</i>	<i>9,433</i>	<i>12,200</i>

Notes

Claremont repairs were clearance costs. Refund on Claremont insurance.

Walcot repairs includes roof at £31,584. Can reclaim the VAT on this.

Temporary Funds

This is money from special collections - it is processed through the church accounts, but the money doesn't belong to the church.

Fund	Previous Bal	Received	Paid Out	Balance
Home Mission	£	-	£	-
Methodist Homes	£	-	£	-
Action for Children	£	-	£	-
Julian House	£	-	£	-
JMA	£	-	£	-
Christian Aid	£	255.00	£	255.00
2nd Mile - Outreach Lunches	132 £	39.61	£	-
Claremont Art Sales	£	-	£	-
<i>Totals</i>	<i>£</i>	<i>294.61</i>	<i>£</i>	<i>255.00</i>
Leaving Presents	£	-	£	-

Restricted Funds

	Balance at 31/08/2020	In	Out	Balance at 31/08/2020
Chapel House Deposits	£ 4,000.00		950 1500	£ 3,450.00
Organ Fund	£ 4,912.00		0 220.72	£ 4,691.28
Lunch Club Fund	£ 9,721.68		0 0	£ 9,721.68
Coffee & Chat	£ 995.00		0 0	£ 995.00
Chapel House Fund	£ 375.00		220 0	£ 595.00
Total		1170	1720.72	
		Change	-550.72	

	A	B	C	D	E
1	N/C	Name	Inactive	Debit	Credit
2					
3	1100	Debtors Control Account		0.00	0.00
4	1102	Sundry Debtors		0.00	0.00
5	1103	Prepayments		0.00	0.00
6	1200	HSBC Milsom Street		4756.32	0.00
7	1202	Opening transfer		0.00	0.00
8	1203	CAF Bank		22284.88	0.00
9	1205	HSBC Walcot account(Closed)		0.00	0.00
10	1206	HSBC Claremont(Closed)		0.00	0.00
11	1210	opening account		0.00	0.00
12	1220	Methodist Central Finance Board		36929.12	0.00
13	1230	Trustees for Methodist Church Purposes		23300.34	0.00
14	1235	Cash Register		0.00	0.00
15	2100	Creditors Control Account		0.00	0.00
16	2109	Accruals		0.00	0.00
17	2200	Not used		0.00	0.00
18	2201	VAT on Vatable Purchases		0.00	0.00
19	2202	VAT Liability		0.00	0.00
20	2204	Manual Adjustments		0.00	0.00
21	2215	Social events balance		0.00	0.00
22	2216	Den Fund		0.00	0.00
23	2220	Coffee Money		0.00	0.00
24	2222	Coffee & Chat		0.00	995.00
25	2225	Chapel House deposits		0.00	3450.00
26	2300	Home Mission		0.00	0.00
27	2310	Methodist Homes		0.00	0.00
28	2315	Action for Children (formerly NCH)		0.00	0.00
29	2316	Julian House		0.00	0.00
30	2317	Woodland Trust		0.00	0.00
31	2350	Methodist Relief & Development Fund		0.00	0.00
32	2355	Easter Offering (world mission)		0.00	0.00
33	2356	World Mission		0.00	0.00
34	2357	JMA		0.00	0.00
35	2360	Claremont Cafe Art Sales		0.00	0.00
36	2380	Christian Aid		0.00	0.00
37	2391	Second Mile Project 2018/19 - Embrace the Middle East		0.00	0.00
38	2392	2nd Mile 2019/20 - Outreach Lunches		0.00	171.61
39	2398	2nd Mile All We Can Uganda		0.00	0.00
40	2399	2nd Mile - Bath Carers Centre 2017		0.00	0.00
41	2500	Chapel House Support Fund - old		0.00	0.00
42	2501	Chapel House Support Fund (non gift-aid) - old		0.00	0.00
43	2800	Leaving Presents		0.00	0.00
44	3000	General Fund		0.00	50543.07
45	3020	Benevolence fund		0.00	0.00
46	3050	Organ Restoration Fund - old		0.00	0.00
47	3060	MethIns Claim - Communion Silver		0.00	0.00
48	3100	Funds Brought Forward		0.00	0.00

	A	B	C	D	E
49	3105	Lunch Club Fund		0.00	9721.68
50	3110	Organ Fund		0.00	4691.28
51	3120	Chapel House Support Fund		0.00	400.00
52	3125	Chapel House Support Fund (non gift aid)		0.00	195.00
53	3130	Margaret Barton General Fund		0.00	23275.22
54	3135	Margaret Barton Mission Fund		0.00	11638.00
55	3160	Claremont Roof Fund		0.00	0.00
56	3200	Surplus / Deficit of Funds		0.00	0.00
57	4000	Collection - Cash not GA		0.00	72.00
58	4005	Cash GASDS		0.00	31.00
59	4006	Event Contributions		0.00	0.00
60	4009	Discounts Allowed		0.00	0.00
61	4010	Collection Envelopes		0.00	5782.00
62	4020	Collection Standing Orders		0.00	38088.00
63	4030	Collection CAF Standing Orders		0.00	600.00
64	4040	Science Faith		0.00	0.00
65	4050	Gift Aid recoveries		0.00	10409.30
66	4060	Property Donations		0.00	590.00
67	4090	Sundry donation received		0.00	858.00
68	4100	Photo copying income		0.00	59.32
69	4200	Hall lettings Walcot building		0.00	4128.50
70	4201	Church Ceremonies		0.00	240.00
71	4250	Hall lettings Claremont Building		0.00	200.00
72	4300	Chapel House Income		0.00	34440.00
73	4400	Interest Received		0.00	72.30
74	4500	Miscellaneous Income		0.00	0.00
75	4510	CoffeeTea Donations		0.00	0.00
76	4520	Claremont Cafe Income		0.00	0.00
77	4800	VAT Recovery		0.00	340.52
78	5000	Circuit Assessment		47708.30	0.00
79	5009	Discounts Taken		0.00	0.00
80	5010	Organists Honorarium		240.00	0.00
81	5020	Visiting Preachers and Speakers fees and expenses		0.00	0.00
82	5025	Event Costs		0.00	0.00
83	5030	Church Secretary's salary		3741.00	0.00
84	5050	Pastoral Care Committee		0.00	0.00
85	5100	Advertising & Publicity		302.80	0.00
86	5105	Web Costs		243.00	0.00
87	5110	Miscellaneous office expenses		839.88	0.00
88	5115	Stationery		717.94	0.00
89	5120	Photocopying charges		347.32	0.00
90	5130	Bank Charges		84.00	0.00
91	5140	Junior Church Expenses		20.00	0.00
92	5141	JC Promotion Books		0.00	0.00
93	5150	Lay Worker charges		0.00	0.00
94	5160	Worship expenses		912.30	0.00
95	5165	CoffeeTeaCosts		0.00	0.00
96	5170	Sundry Church expenses		0.00	0.00

	A	B	C	D	E
97	5200	Donations to Methodist Connexion Funds		900.00	0.00
98	5210	Donations to causes (nominated by M&O)		0.00	0.00
99	5215	Benevolence Donations		0.00	0.00
100	5220	Affiliations and Subscriptions		86.00	0.00
101	5230	Sunday Centre Food Donations		0.00	0.00
102	5270	Nexus Insurance		0.00	0.00
103	5280	Gardening		605.00	0.00
104	5290	Organ & piano repairs		285.00	0.00
105	5300	Walcot Repairs & Renewals		36235.32	0.00
106	5301	Walcot Heating Replacement		0.00	0.00
107	5310	Walcot water		93.63	0.00
108	5320	Walcot Gas		1053.76	0.00
109	5330	Walcot Electric		526.81	0.00
110	5340	Walcot Insurance		4481.64	0.00
111	5350	Walcot phone 461509		1101.82	0.00
112	5351	Walcot Office Running costs		0.00	0.00
113	5360	Walcot Cleaner		3120.00	0.00
114	5370	Walcot Housekeeping Materials		468.75	0.00
115	5380	Walcot Kitchen supplies		0.00	0.00
116	5400	Claremont repairs		450.00	0.00
117	5401	Claremont Redevelopment Projects		0.00	0.00
118	5410	Claremont Water		2.00	0.00
119	5420	Claremont Gas		11.74	0.00
120	5430	Claremont electric		80.70	0.00
121	5440	Claremont Insurance		0.00	370.24
122	5450	Broadband and phone 315705		0.00	0.00
123	5460	Claremont Cleaner		0.00	0.00
124	5470	Claremont Housekeeping Materials		0.00	0.00
125	5475	Claremont ground Rent		0.00	0.00
126	5480	Claremont office expenses		0.00	0.00
127	5490	Claremont Cafe Expenses		0.00	0.00
128	5500	Chapel House repairs		3694.23	0.00
129	5501	Chapel House Redevelopment Scheme		0.00	0.00
130	5510	Chapel House Water		1082.00	0.00
131	5520	Chapel House Gas		1793.06	0.00
132	5530	Chapel House Electric Upper		1053.72	0.00
133	5535	Chapel House Electric Lower		0.00	0.00
134	5540	Chapel House Insurance		1000.00	0.00
135	5550	Chapel House Phone & Broadband		650.66	0.00
136	5560	Chapel House Cleaning		0.00	0.00
137	5570	Chapel House Council tax & Lic		159.00	0.00
138	7906	Exchange Rate Variance		0.00	0.00
139	8100	Bad Debt Write Off		0.00	0.00
140	8206	Cash Register Discrepancies		0.00	0.00
141	9998	Suspense Account		0.00	0.00
142	9999	Mispostings Account		0.00	0.00

Unreconciled Items

Date	No	Nominal Details	Debit	Credit
28/08/21	21113	4201 Clarkson's - E Ndiweni funeral		120
28/08/21	21114	5160 Evelyn Benton - prayer handbook		5
28/08/21	21115	4010 Terisha Burge cash		60
28/08/21	21116	4000 Collection 1/8/21		2
31/08/2020	21167	5300 D.R.Vowles - roof repairs (final payment)	6584.00	0.00
31/08/2020	21168	2380 Christian Aid	255.00	
31/08/2020	21169	5200 Methodist Church Fund for Property	300.00	
31/08/2020	21170	5200 Fund for the Support of Presbyters and Deacon	300.00	
31/08/2020	21171	5200 The Methodist Ministers' Housing Society	300.00	
		<i>Total</i>	<i>-7552.00</i>	

Name of Church Nexus Methodist Church No 1134062

Independent Examiner's Statement

NEXUS ACCOUNTS 2021

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below*) which give me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

I ~~have~~ have not* obtained independent verification of all investments with the Trustees for Methodist Church Purposes or held in other trusts, bank balances and funds at the Central Finance Board of the Methodist Church which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Signature of independent examiner A. du Pré

Name of independent examiner MIR ALEXANDER M DU PRE

Relevant professional qualification of independent examiner N/A

Name of firm (where appropriate) N/A

Address 15 MITCHELL WALK, BRIDLEYATE, BRISTOL

..... Post Code B530 5XY

Date 11/10/2021

* delete or circle as appropriate