



We are a welcoming, caring community, called by Christ, and enabled by the Spirit, to share God's love by living our faith

**ASH
WEDNESDAY**

**March 6
7:00 p.m.**

Celebrating Black History Month

**“When every heart joins every heart...
that’s when we’ll be free.” (Oscar Peterson)**

Pastor Nancy Kelly

Mount Zion had two inspiring opportunities celebrate Black History Month this year. First, we celebrated with a Black History service on Sunday morning, February 10, blessed with the preaching of one of our members, Arlene Knight. Arlene is a graduate of Waterloo Lutheran Seminary (now



Pastor Philip and preacher for the day, Arlene Knight, Feb. 10. Photo: P.Finch

Martin Luther University College). She preached on Jesus’ message: “I will make you fishers of men”.

Arlene named some “noteworthy fishers of men and women,” who aren’t mentioned in the bible:

- Carter G. Woodson, African-American historian who in 1926 launched what was then called “Negro History Week”, the precursor Black History Month
- The Honourable Jean Augustine, African-Canada M.P. who co-sponsored the 1995 all-party bill making Black History Month a national celebration in Canada
- Dr. Martin Luther King, Jr., American civil rights activist and pastor
- Barack Obama, first Black President of the United States
- Nelson Mandela, South African activist who spent 27 years in prison for his protest against apartheid
- W.E.B. Du Bois, American sociologist, historian and civil rights activist
- Sojourner Truth, African-American abolitionist and women’s rights activist.
- Harriet Tubman, African-American woman who rescued enslaved people through the Underground Railroad
- Rosa Parks, African-American activist who refused to give up her seat on a bus in Montgomery, Alabama.
- Viola Desmond, African-Canadian social activist from Halifax, Nova Scotia, whose face now appears on the Canadian \$10 bill.

Arlene shared Prime Minister Justin Trudeau’s words at the opening of Black History Month in Ottawa in early February: “It’s time Canadians recognize that anti-black racism and unconscious bias do exist and that it is time to take action to ensure there is equal opportunity and treatment of black Canadians.”



Members of the Starlight Steelband. Photo: P.Finch

Deacon Scott, Mount Zion’s Choir and the Starlite Steelband provided lively music including a steel drum prelude based on “We Shall Overcome” and “Hymn to Freedom” by Canadian jazz pianist and composer, Oscar Peterson.



Waterloo MP Bardish Chaggar lends a hand serving a wonderful lunch prepared by the Caribbean Kitchen. Photo: G. Ehrlich

Our celebration continued two weeks later when 125 worshippers gathered on February 24th at St. James Lutheran Church in St. Jacobs. This service brought together the people of St. James, Mount Zion and

Maranatha Lutheran Church (now at home in several local Lutheran congregations including Mount Zion) along with the Congress of Black Women, the Caribbean Canadian Association of Waterloo Region, artist Ken Daley and the Honourable Bardish Chaggar (M.P. Waterloo).

Many members of Mount Zion braved a blustery, snowy day to receive a warm welcome from Rev. Karen Kuhnert, pastor of St. James, who shared worship leadership with Pastor Philip, Pastor Peter Kuhnert, Deacon Scott, a joint choir and the Starlite Steelband.

A beautiful Prayer of the Day gathered us in: “Gracious God, thank you for this day of remembering both the struggles and the deliverances of the past. Thank you for opening our eyes and our ears—to find you in our midst inspiring us and uniting us—people of faith of every tribe and colour and race. Bless us, protect and lead us in the name of Jesus Christ....”

Pastor Peter Kuhnert preached from life-giving biblical stories about the gifts of communal remembrance (Joshua 4:1-7), signs of resurrection in the middle of dashed hopes (Luke 24:13-35), and our unity in the body of Christ (Ephesians 4:1-6).



Arlene Knight and Deputy Police Chief Ingrid Berkeley-Brown (Peel Region Police Services).

The Caribbean Kitchen (located in the Kitchener Market) served a feast in the parish hall followed by remarks from Marcia Smellie (Congress of Black Women), Dr. Florence Juma (Chaplain, Grand River Hospital Freeport Campus), and Deputy Police Chief Ingrid Berkeley-Brown (Peel Region Police Services). Deputy Police Chief Berkeley-Brown

lamented the erosion of trust between the police and the black community in Canada and spoke candidly about the challenges of her own pilgrimage as a Black woman in police service and her passion for community policing, mentoring and building partnerships.

Offerings from the service in St. Jacobs were designated to scholarships offered to black secondary school graduates by the Congress of Black Women (Waterloo Chapter) and the Caribbean Canadian Association of Waterloo Region.

You won't want to miss next year's Black History Month joint celebration at Mount Zion on Sunday, February 23, 2020.

In the meantime, plan to attend the "Hymn to Freedom Project" March 22 at First United Church in Waterloo, when a new rendition of Oscar Peterson's "Hymn to Freedom" and video presentation will highlight Black Canadian history. Watch for details.

SHROVE TUESDAY Pancake Dinner



Pancakes presented by Mount Zion's Youth
March 5

5:30 - 6:30 pm
Free will offering

Family Friday Night

Suppers



All Kinds of food for all kinds of families

Mar 22



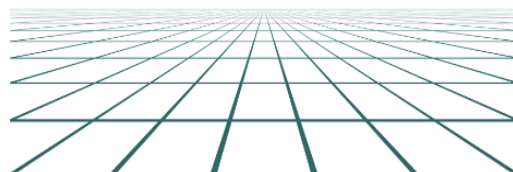
Mount Zion Café

*Come and bring a friend to the Mount
Zion Cafe*

The Mount Zion cafe offers seniors the opportunity to socialize over a cup of tea or coffee. At about 11:30 a.m. a scrumptious lunch of home-made soups and breads is available. From time to time you might find live music to enjoy while lunching with friends both old and new.

**Mar 13 & 27 Apr 10 & 24
May 8 & 22, June 12 & 26**
10 am - 1 pm

PERSPECTIVES



*The most pressing questions of the day
demand Christians respond through the
prism of faith*

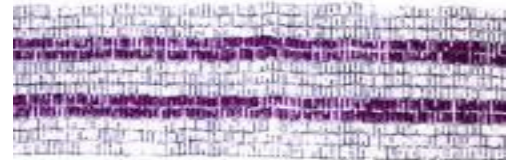
*Join Pastor Philip for lunch and
discussion from a faith perspective*

March 24 April 28

Following the service:

Faith-Seekers' Guide to The Grand: Connecting Relationships

Waterloo Anglicans/Lutherans 2019 Lenten Series



Wednesdays in Lent

6:30 pm

**Each evening begins with a
Community Meal of Soup,
Bread and Water**

7:30 pm

Worship - Song & Prayer

7:45 pm

Speaker and Discussion

8:50 pm

Blessing & Journey home

March 13 Mount Zion Lutheran (29 Westmount Rd S.)
Grand River Water Walk with Mary Anne Caibaiosai

March 20 St Columba Anglican (250 Lincoln Rd)
Grand River Conservation with Jane Mitchell

March 27 Christ Lutheran (445 Anndale Rd)
Two Row Wampum Paddle with Marilyn Malton

April 3 All Saints Anglican (400 Northfield Dr)
Water- Teacher in Faith and Life with Bishop Linda Nicholls

April 10 Trillium Lutheran (22 Willow St)
Land & River from a Haudenosaunee perspective Rev Rosalyn Elm

LITURGY

Bites

Why we do the things we do

By Tim Ehrlich

Peace be with you!

The sharing of the peace has gradually evolved from a moment of awkwardness to what many describe as one of their favourite parts of Worship. I can recall not too long ago when it wasn't embraced by many worshippers. Extraverts put on a smile and introverts inwardly cringed as they tentatively stretched out their hands and quickly sat back down never venturing past their seat. Hugs? Well that just didn't happen.

Why do we do this anyway? It is no accident that it occurs between the Word and Sacrament in our liturgy. It is more than an opportunity to share a smile and a friendly greeting. We are about to approach the altar to experience and share a special relationship with our Saviour both personally and as a community. In the Sermon on the Mount, Jesus tells us that before we go to the altar, we should first be reconciled to our brother or sister and then offer our gifts. When we look at our neighbours and say, "peace be with you," we are setting aside worldly concerns and coming to the table with a clean slate. It recalls the words "Create in me a clean heart, O God, and renew a right spirit within me." I like to think of it as kind of like washing my hands before supper.

You can see each Sunday how we have "embraced" (pardon the pun) the practice of sharing the peace. What once took about 30 seconds has now become several minutes of milling about up and down pews. Handshakes, hugs and even an occasional kiss (gasp!) happen as the whole atmosphere relaxes and people focus on the coming meal. There is a sense that we have transformed from a group into a community. No wonder it has become a popular practice.

Pastoral Acts

Confirmation: The group met at Luther on January 19 and at Mount Zion on the 20th.

Transfers: We have two members that transferred in - Diane Gilchrist from Trillium Lutheran Church Waterloo, and Sydney Marie Marshall from Bethany Lutheran Church, Woodstock.

Funerals: The funeral of Susan Momber, mother of Rebecca Dahle, was held here at Mount Zion on January 23 at 3 pm.



The Mountaineer is a publication of Mount Zion Lutheran Church, 29 Westmount Road, South, Waterloo.

Editorial Committee: Dennis Eaton, Pauline Finch, Tim Ehrlich, Nancy Kelly, Pastor Phillip Mathai, Karen Gastmeier

The Mountaineer is published nine times per year, **The Mountaineer is not published in January, July or Aug.** email articles and announcements to Karen@gastmeier.ca Back issues of The Mountaineer can be found at www.mzlc.ca

The Mountaineer is available either by print or by email. Please email the office if you wish to change your delivery method. email to: mtzion@mzlc.ca

2019 Annual General Meeting:

The art of informed and faithful risk-taking

Pauline Finch, Church Council member

A few ways in which the well-known Merriam-Webster English Dictionary defines *risk* include: *The possibility of loss or injury; someone or something that creates a hazard; the chance of an investment losing value; a condition suggesting imminent danger.*

There are many more, but you get the idea. If you go by dictionaries alone, *risk* (whether a noun or verb) is considered bad, a kind of negative energy that can careen out of control.

But if risk is partnered with information (knowledge) and faith, the results can be positive rather than dangerous.

This was the approach taken by Mount Zion's Council for our Annual General Meeting on February 10, where the key motion was:

"That the congregation approve the opening of the Mission Endowment Fund, not to exceed \$25,000 per year, beginning in 2019 in order to fund planned ministry and capital projects if congregational revenue is insufficient to cover expenses."

The Mission Endowment Fund began a dozen years ago as the result of receiving several large undesignated estate donations and it currently stands at \$113,000.

As Finance Committee Chair and Treasurer Richard Brubacher put it, "nothing stays the same forever." After more than a decade of major change and transition, Finance and Council agreed that the time was right to present our congregation with an opportunity to "risk" a small portion of these unused financial resources, in case member-giving and outside revenue fall short in coming years.

Because:

- We are an ageing congregation
- Our facilities, also ageing, are being used more every year

- Exciting opportunities are emerging to expand our mission and outreach
- The congregation has no other debt
- We own the entire city block and two residential rental houses
- We have major new expenses on the horizon (such as roof replacement)

In addition to the historical facts listed above – put them in the "informed" category – much of the faith content in this new "risk sandwich" was motivated by the thorough work of our Evolution Committee.

Since 2017 this group has been exploring how to re-imagine and understand our way (or ways) forward; being a more dynamic presence in the wider community, using our space and resources more effectively in mission, relating to other churches and places of worship, supporting and enhancing ongoing beneficial programs.

Their work in turn fuelled a serious re-think of our budgeting mandate, including: not cutting programs that are proving to be effective; maintaining our



Treasurer Richard Brubacher presented a summary of last year's financials and the 2019 budget at the Mount Zion's Annual General Meeting, Feb. 10.

facilities as a desirable place for diverse ministries and community rentals; allowing ourselves the option to open up unused Endowment funds; to continue and move forward in mission.

When the time came to seek a 2/3 majority in favour of the endowment funds motion, the vote was almost unanimous, far beyond the minimum needed to take this new “faith risk.”

The congregation also gave a resounding (unanimous) affirmation to our 2019 budget, after Richard Brubacher delivered a “no glassy eyes” visual and verbal presentation highlighting his printed report.

However, it was pointed out that even though 2018 giving was up nearly 2% over the previous year, just 13 “units” (individuals or families) are currently providing 42% of member giving, through offering envelopes or PAR.

Speaking of PAR (Pre-Authorized Remittance), Richard once again projected his annual “anxiety chart” in appealing for members to consider the benefits of regular giving through automatic bank account deductions. The chart continues to show a worrying trend of insufficient contributions during the bulk of the year (especially summer), followed by a huge last-minute upsurge in December. It’s a headache we can all cure very easily! PAR forms are in the office and take only five minutes to fill out.

In summarizing the past year at Mount Zion, Pr. Philip noted that we not only proclaim the diversity of Christ’s kingdom, but are also experiencing it as a community with the addition of nearly two-dozen new members, many from the former mission congregation of Maranatha. Arlene Knight, a new member from this group, preached during our Black History Month worship service just prior to the AGM and helped select music that also reflected the larger world into which our ministries are expanding.

No new Council members were nominated from the floor, but the invitation (and a warm welcome) is open to anyone who wishes to serve in this capacity. Just speak to Karen Gastmeier (chair), Stephanie von Schilling, Alfred Durichen, Betty Behm, Ginny Ehrlich, David Murison, or Pauline Finch, all of whom were installed for the next term by Pr. Philip.

Karen offered a special thankyou to Rita Schaus for her years of dedication as Council and AGM recording

secretary; Stephanie von Schilling has agreed to fill that role.

In summing up our congregation in 2019, Karen, Richard and Pr. Philip all noted how much we have to celebrate, even while taking faith-based risks. As a certain famous fictional starship captain once said, it’s time “to boldly go...”

* * *

The 2018 Annual Report is a treasure-trove of up-to-date information on the committees, working groups, projects, programs and challenges that make Mount Zion such a busy and interesting place to be. There are still plenty of printed copies available to take home and enjoy reading!



Mount Zion Women's 33rd Annual Retreat

Carol Ziegler

Mount Zion Women's Annual Retreat will take place from Friday April 26th - Sunday April 28th, at Hidden Acres Camp and Retreat Centre, just west of New Hamburg. Our Retreat Leader will be Pastor Annette Smith from Trillium Lutheran Church, Waterloo.

The theme for 2019 will be Earthen Vessels from 2nd Corinthians Chapter 4 Verse 7. The cost for the week-end will be \$97. We want to be able to accommodate all of Mount Zion's members who are interested in coming this year. I will be sending out registration forms to those women from other congregations, who have attended in the past, at the end of February. Therefore, watch for registration forms on the bulletin board and register early.

Meet Richard and Ann Crossman

Pauline Finch

The Crossmans owe a lot to band music... If it weren't for their chance meeting in a university band clarinet section and subsequent romance, this Mountaineer profile might never have happened and Mount Zion would be much poorer for it. As two of our congregation's most versatile and active members, they have much more to tell than there was room for on this page, but here's a glimpse into two remarkable lives, and one terrific couple.

Richard (Dick) was born in Grand Forks, North Dakota but went to high school in Cuyahoga Falls, Ohio. Right from high school, where he led his own dance band, music played a big role in his life and for a time he seriously considered becoming a professional musician. At the University of Akron and Wittenberg University, where he earned his BA (both in Ohio), he found time to play clarinet and sax in local dance bands, concert bands, marching bands and orchestras. Thanks to music, romance became another important "extracurricular" activity – he and Ann met in the clarinet section of Wittenberg's University Concert Band!

Another of his multiple talents lay in the world of cars – he won a first place award for Ohio in the General Motors Fisher Body Craftsman Guild national competition for automotive design. (Much later, after coming to Waterloo, he built a prototype electric car that was featured in the Record and WLU media long before they were a thing.)

Dick continued on to the Hamma School of Theology (also at Wittenberg University in Springfield, Ohio) to



(left to right): daughter Kim, son Bob, Mike Bungay (Kim's husband), Gillian (Kim & Mike's daughter), Ann Crossman, Rachel (Bob's wife), Betty (the dog), Giselle (Rachel & Bob's daughter), Dick (Richard) Crossman.

earn a Bachelor of Divinity, and while there he taught Philosophy part-time and sang in the Seminary Choir. The next stop on his vocational journey was the University of Chicago with new wife Ann, where he earned an MA and PhD in Theological Ethics and also studied for an MA in Political Science. He also served as part-time Chaplain for the Chicago Seamen's Center and did occasional pulpit supply work.

His first career position was at Valparaiso University, Indiana, where he spent a year as Assistant Professor of Religion. After that, the "Great White North" called and he was accepted to Waterloo Lutheran Seminary (now replaced by Martin Luther University College) as a full Professor, later becoming Principal-Dean.

Other posts Dick held within the ELCIC include: Chair of the Canadian Council of Churches Biotech Reference Group; member of the ELCIC-LCA Task Force on Sexuality; ELCIC Campus Ministry Committee; Eastern Synod Council; ELCIC and Eastern Synod Stewardship Task Force; ELCIC Christian Education Committee; ELCIC Social Ministry Committee. In his many capacities with the ELCIC, he has been an invited speaker at various conferences and religious events, as well as guest-preaching in churches across Canada.

Ann was born into an active Methodist family in Canton, Ohio, but there were Lutheran cousins on her

mother's side. When one of those cousins suggested "Why don't you go to Wittenberg University (in Springfield, Ohio) and we'll room together," she fortunately agreed to the idea. As a clarinetist, she was drawn to the university's concert band where she met Dick and they began dating. When the relationship became serious, Ann recalls that they decided to wait until after he graduated to get married. Being a year older, she graduated first and went back to her hometown of Canton to teach Grade 4 for the next year.

Dick graduated in 1961 and they got married. For the next three years, while he continued at the Hamma School of Theology on the Wittenberg campus, Ann taught Grade 6. The couple then moved to Chicago, where Dick pursued MA and PhD studies for the next five years at the University of Chicago Divinity School. For their first three years there, Ann taught Grades 1 and 2 at inner-city schools. Then their first child, Kim, was born and she stayed home to be a full-time mom.

In 1969, the family moved to Valparaiso, Indiana for a year, where Dick taught at the University of Valparaiso (a Missouri Synod University). Son Bob was born in Valparaiso and was just seven weeks old in August 1970 when they moved once again, this time to Waterloo Lutheran Seminary. Ann continued to be an active stay-at-home mom until both their children were at university and then worked for a few years at Manulife Financial.

Finding Mount Zion

When the Crossman's first moved to Waterloo with their two young children and started church shopping, they tried St. John's (now part of Trillium Lutheran) but felt it was too large; they also considered Christ Lutheran, which had no building yet and was meeting in the Seminary.

As young parents, their priority was to find a congregation with a good children's program. Ann recalls that in January 1971, Dick was asked to speak at an Adult Forum between services at a newer congregation called Mount Zion. "He came home and said, 'I think I found the church we've been looking for'. We went the next Sunday and (48 years later)

we're still here."

Congregational Life

Ann has served multiple terms on Church Council, including three as President during the late 1970s ("I think I was the first woman Council President in the Synod"); Open Sesame from 1972 to the present (also its Treasurer for 40 years); Service Committee member (presently) and Chair for many years; Finance Committee and Financial secretary; Sunday School teacher and Superintendent; Confirmation Camp teacher; in charge of Church Porters at Trinity Care; Project Serve volunteer for funerals held at Mount Zion; volunteer for Cost Suppers held at Mount Zion; Altar Guild member and frequent server at Communion; lectionary reader.

Dick has also served on Church Council and a number of Committees and Working Groups, including: Property; Mutual Ministry; Church and Society; Mountaineer; Housing Task Force; Stewardship; and Adult Education. He has been an Eastern Synod Convention representative; occasional Choir member; taken part in the Men's Breakfast Group; been a guest Preacher, Presider and Presenter; and participated in a Habitat for Humanity build.

Impressions of Mount Zion

Ann: "I like the fact that Mount Zion is a service-oriented congregation. To me, the church should always be a community that reaches out to people with needs. I also like the friendly atmosphere, the variety of programs, and the diversity of our members."

Dick: "I appreciate that Mount Zion is a diverse and caring church that seeks to serve the wider community, is soundly based theologically, and has great music."

Visions for the Future

Ann: "My vision is that Mount Zion would continue to serve the community and those in need. I also hope we can build a more active community for children and youth."

Dick: "I would like to see Mount Zion continue to grow and innovate in its outreach, while remaining appreciative of what it has already done and been."

Welcoming 2018 – Lunar New year of the Pig

From Mount Zion's Facebook Page. Story and photos by Pauline Finch

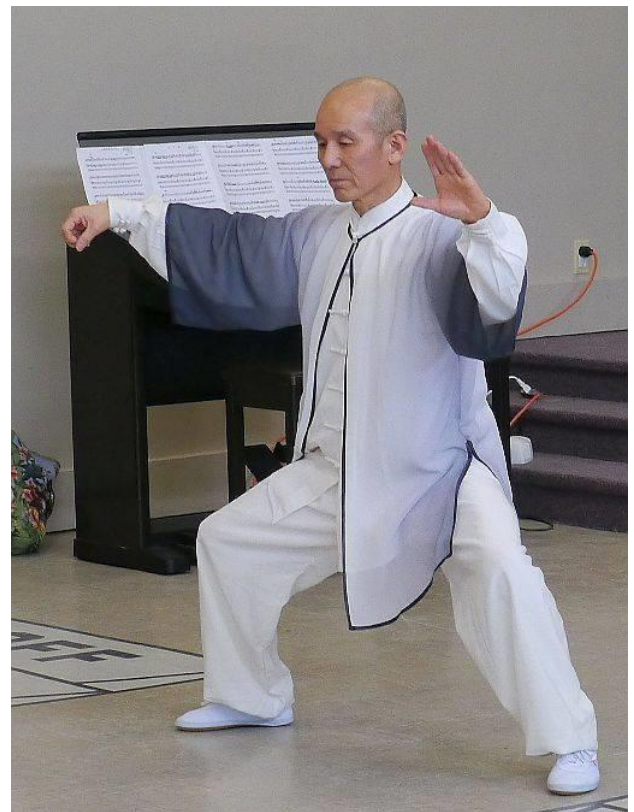
Members of Mount Zion were once again special guests of the Red Maple Seniors' Club of the WCCA (Waterloo Chinese Cultural Association) on Sunday after our worship and AGM. An amazing array of authentic foods from all over China offered a symphony of flavours and textures for our tastebuds! After this incredible meal the Red Maple members presented more than 20 performances of music and dance that were as varied as the food. This selection of photos shows all the individual and group performers at least once each, but many more were actually taken. It's truly amazing how much work they put into this major festival every year. It's such a privilege to have the Red Maple club and several other WCCA affiliates using our building.



Tibetan folk dance



The Parasol Dancers



Tai Chi master - beautiful, calming moves



Financial Update – January, 2019

A note from Finance

- Results for the first month of 2019 reflect an operating deficit of \$2,705 in the “**Ministry & Mission (current) Account**”. This compares to a budgeted deficit of \$1,045. The difference of \$1,660 was due to income falling short by \$4,213, partially offset by expenses lower than plan by \$2,553.

	<u>Actual</u>	<u>Budget</u>	<u>Better/(Worse)</u>
Total receipts	\$ 22,961	\$ 29,274	\$(6,313)
Rentals Reserved to capital	<u>(0)</u>	<u>(2,100)</u>	<u>2,100</u>
Net Receipts	\$ 22,961	\$ 27,174	\$(4,213)
Total Disbursements	<u>25,666</u>	<u>28,219</u>	<u>2,553</u>
Deficit	\$(2,705)	\$(1,045)	\$(1,660)

Comments:

- Member regular contributions of \$12,948 were **\$872 lower**.
 - Facility and parking net income of \$8,217 was **\$3,342** lower due to timing of receipt from Equitable for parking. Now received.
 - Other income was on plan.
 - Disbursements of \$25,666 were **\$2,553** better than plan.
- Your support of **Benevolence** to the Synod and other designated needs including our Adopt A Causes was \$12,447 which compares to \$13,060 in the prior year. Included in this are grants of \$10,539 in support of The Six-Nations/Two Rivers Partnership (\$3,539), Open Sesame (\$7,000). Regular benevolence of \$1,471 was remitted to Synod, and donations to other causes totalled \$437.

Richard Brubacher – Treasurer and Chair Finance



Youngsters sharing a New Year’s wish



Warren Luk, Pastor Philip K. Mathai and Joan Brunger

Financial Update – 1 Month ending January 31, 2019

By Richard Brubacher – Treasurer & Chair, Finance Committee

The summaries below reflect the actual cash flows for the one month period ending January 31, 2019, and the position of our bank accounts. Comparative data is displayed for our budget commitment and the prior year.

Ministry & Mission (Current) Account - Cash Flow Basis

	1 Month - 2019		Comments re: Differences to plan	1 Month
	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members	12,948	13,820		14,979
Receipts from Facility Rentals & Parking	8,217	13,659	-	12,846
Rental income reserved to Capital	-	(2,100)		(1,900)
Other Receipts - (Plate, Endow. Int., grant)	1,796	1,795		2,719
Total inflow	22,961	27,174		28,644
Cash Outflow				
Disbursements - Staff & operating costs	25,666	28,219		27,106
Total outflow	25,666	28,219		27,106
Net Cash (Outflow)/inflow	(2,705)	(1,045)		1,538
Cash balance (overdraft)	4,564	6,413		14,749

Benevolence Accounts - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members - General Benev.	1,471	2,200		2,142
Receipts for designated appeals	10,976	-	- Incl. Grants \$10,539	10,918
Total inflow	12,447	2,200		13,060
Cash Outflow				
Payments to Synod	1,471	2,200		2,142
Payments to other designated appeals	10,976	-		10,918
Total outflow	12,447	2,200		13,060

Capital Accounts - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow:				
Receipts from Members	401	530		577
Transfers from Ministry & Mission acct	-	2,100		1,900
Total inflow	401	2,630		2,477
Cash Outflow				
Capital Expenditures	351	-	- Hearing assists	-
Total outflow	351	-		-
Net Cash (Outflow)/Inflow	50	2,630		2,477
Cash Balances	38,262	40,490		50,725

Rental Property Account - Cash Flow Basis

	Actual	Budget		Last Year
Cash Inflow:				
Rental Income from Tenants	4,030	2,830	1 month delinquency now paid	2,780
Transfers from Capital Account	-	-		-
Total inflow	4,030	2,830		2,780
Cash Outflow				
Current Expenditures - Properties	1,156	1,507		1,355
Capital Improvements to Properties	-	-		-
Total outflow	1,156	1,507		1,355
Net Cash (Outflow)/Inflow	2,874	1,323		1,425
Cash Balances (overdraft)	17,037	15,486		(3,710)