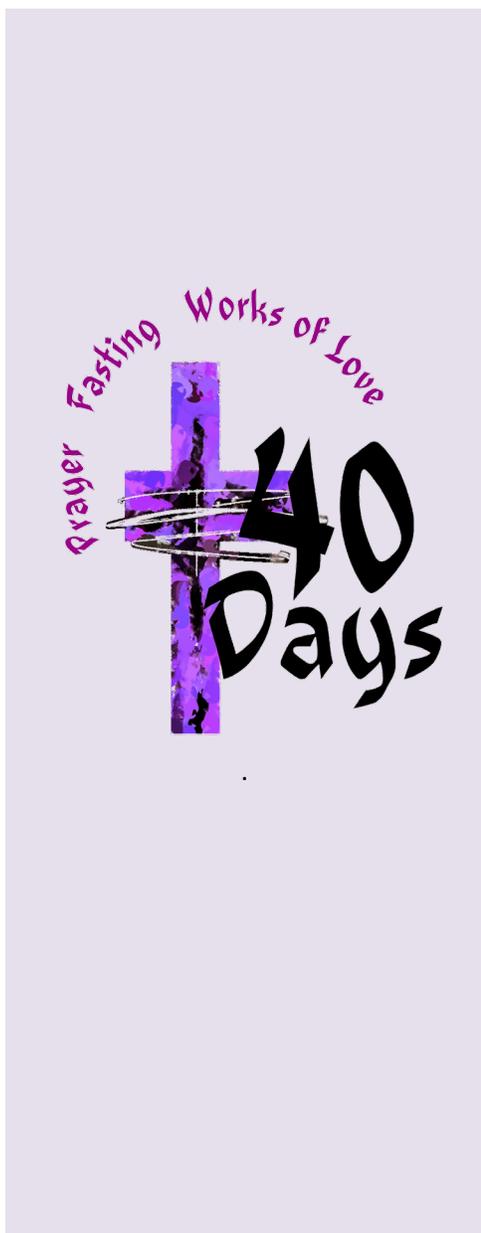




**We are a welcoming, caring
community, called by Christ, and
enabled by the Spirit,
to share God's love by living our
faith**



Where Do We See Ourselves In This Struggle?

A Reflection on Racial Justice

Delivered at the Bishop's Spiritual Retreat for Clergy, 2020.

By Pastor Philip

Narayani worked on the farms of landlords in the then Travancore kingdom in Southwest India. When it was time to eat, if the food came from the landlord's house, it was brought to the fields, Narayani and her fellow workers would cut banana or plantain leaves, make a fire and hold the leaves over it to make them pliable, then they were spread on the grass and food was served. If the food was soupy or runny like rice porridge a small indent was dug into the ground and the leaf now formed a perfect bowl to hold the kanji which was eaten by jackfruit leaves folded and made to a spoon. Not for Narayani and her fellow workers the plates or bowls or spoons of the household, they were not allowed within so many feet of the house. They belonged to the *Pulaya* and *Paraya* communities. I don't know how many of us know that the English word 'pariah' has its roots in the name of the *Paraya* caste who were outcasts in the old system and even now by many. Casteism, another expression of racism, was the lived reality of Narayani and her people.

It was around this time that Moshe Walsalam, a Dalit or lower caste Christian song writer, wrote of the baptized faithful coming around the table to partake the love feast. It was only around the Lord's table that outcaste and high caste dark skinned and light skinned would sit down together as bread was broken and wine poured. The community of faith, the church, was called to be a welcoming and safe space for all to be who they were, where barriers were broken down, which sadly was not the case in India for many who joined the church. To overcome the vestiges of a 3,500 year old practice still continues to be a struggle.

Our focus, especially in February, is on reconciliation, diversity and neighbourliness and relationality, among others. We too, like the church of Walsalam struggle with the reality of the playing out of power and authority among the different people groups in our midst, including our churches! All of us may be prejudiced in our own ways but racism, as in the document put out by the racial justice working group of the Eastern Synod, is the belief that one race is superior, reinforced by corporate or institutional power and privilege – the power to impact negatively in systemic ways on another group or person. In Canada it is the experience of people of colour, including indigenous people, within a structure that favours White people. Sometimes racism is very simple and sometimes nuanced, sometimes overt and sometimes deep inside of us. *Continued on page 2*

Continued from page 1

February was Black History month and I would like to bring to our attention some questions, that I raised a few weeks ago, for us to ponder on. Where do we see ourselves in this struggle to overcome the prejudices and bigotry of racism which consciously and unconsciously condition our behavior as a society? Where do we see personal and institutionalized racism

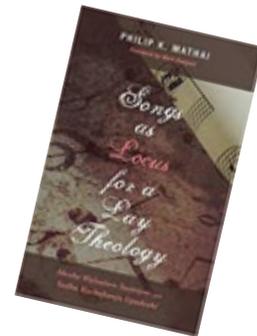
How do we intentionally make our spaces and our systems welcoming and safe for all those that are different, not just those of other races?

playing out in manifest ways? One location is our own congregations! How do we intentionally make our spaces and our systems welcoming and safe for all those that are different, not just those of other races? Do we, as I have heard well intending folks mention, excuse ourselves by taking a position that we are people of grace and not of law?

The national church representative on my candidacy committee at the Northern Illinois Synod of the ELCA had only one response to the sermon that I wrote as part of the requirements for the final interview, he said that us Lutherans do not use the word 'demand' in our sermons because we are not people of the law but of gospel and grace. I had used the term though not in the context of discussing racism! I pushed back to disagree because as people of the gospel and grace the call to love and stand for justice and the values of the kingdom is not to be taken trivially, it is a demand, that is what identifies us as the people of the kingdom. Yes, as Bonhoeffer pointed out, grace is not cheap, it is not easy to live as people of grace and our calling is to grow into that Christlikeness which breaks barriers that separate and divide. ". . . all the members of the body, though many, are one body, so it is with Christ. For in the one Spirit we were all baptized into one body— Jews or Greeks, slaves or free. . ." (1 Corinthians 12:12b-13a)

BOOK LAUNCH

for Pastor Philip's recently published book



Songs as Locus for a Lay Theology

will be held on

March 3 at 7:00 pm

at Martin Luther University College's chapel. The book discusses the importance hymnody of southwest India. Choir members of Inshallah and Mount Zion will support Philip's words with music.

Book Launch

for Nancy Kelly's recently published book



Souls at Risk: Extremism at Home in Red Scare Hollywood"

Saturday, March 28

2 PM

Waterloo Public Library

Main Branch Auditorium

Sponsored by Wordsworth Books

LITURGY Bites

Why we do the things we do

By Tim Ehrlich

Offering

The offering is a part of the service that seems almost like a pause in the worship. "Here's where we pay the bills" may creep into our thoughts. It's place in the order of service is not insignificant. It occurs between the Word and the Eucharist but is usually considered to be part of the former.

Early worshippers prior to Christianity would offer or sacrifice a sinless, spotless animal such as a lamb in hopes that God would grant them absolution. This concept of sacrifice continued into the Christian era as a response to Jesus' sacrifice on the cross. Christians would bring food and other gifts in a procession to the altar just before communion as a sacrifice but also to support the clergy and the poor. Bread and wine were taken for the communion celebration.

In the Middle Ages, the procession was replaced by prayers by the presiding minister for healing and forgiveness in the hopes of salvation. The notion of what to provide as an offering was the source of some discord in the western church that lasted centuries. Martin Luther regarded the Eucharist as God's gift to the people rather than focusing on the people's offering to God and the concept of a sin offering was replaced by a thanks offering. So, in addition to offering our material gifts we also offer praise and gifts of music; thus, we usually have an anthem or some other music during the offering.

This month at Mount Zion

Mar 3	Philip's Book Launch	7:00 pm
	<i>Martin Luther University College</i>	
*Mar 4	Wednesdays in Lent	6:30 pm
Mar 11	Mount Zion Cafe	10:30 am
*	Wednesdays in Lent*	6:30 pm
Mar 18	Wednesdays in Lent*	6:30 pm
Mar 22	Perspectives	11:30 am
Mar 23	Discussion Death & Dying	7:00 pm
*Mar 24	Wednesdays in Lent	
Mar 25	Mount Zion Cafe	10:30 am
*	Wednesdays in Lent	6:30 pm
Mar 27	Bible Study	5:00 pm
Mar 27	Friday Nite Supper	6:00 pm
Mar 28	Book Launch - Nancy Kelly	
	Wordsworth Books	2:00 pm
Mar 31	Church Council	7:00 pm

*Wednesdays in Lent

6:30 pm	Community Meal of Soup, Bread and Water
7:15 pm	Worship - Holden Evening Prayer
7:45 pm	Presenter and Discussion
8:45 pm	Blessing & Journey home

March 4 St Matthew's, Conestoga (131 Flax Mill with Steve Greene

March 11 Christ Lutheran Church(445 Anndale Rd) Praying in a Digital Age with Sherry Coman

March 18 All Saints Anglican (400 Northfield Dr W) The Labyrinth: A Walking Meditation with Megan Collings-Moore

March 25 Trillium Lutheran Church (22 Willow St) Be Still and Know with Bob Shantz

April 1 Mount Zion Lutheran (29 Westmount Rd S) Act Now! Transforming Climate Concern Into Taking Climate Action with Aidan Morton Ninomiya & Thomas Beech

Acknowledgment of Territory and Beyond

By Mary Thompson,

At the beginning of our service each week, we listen to an Acknowledgment of Territory. Here are the words we have been using for the last few months:

Creator God, you provide for all of our needs during our stay here in your creation. We acknowledge the wind, the water, the fire, the earth and the contributions of the Anishinaabe, Neutral, and the Haudenosaunee peoples who are our neighbours along the Grand River.

What does this Acknowledgment say, to those who speak it and to those who hear it? For each of us, that will depend on our own experience, our own reflections. Just forty-five words, they are full of meaning.

- The Acknowledgment respectfully names the Indigenous peoples who lived along the Grand River long before us.
- It affirms that the descendants of the peoples we name are our valued neighbours.
- In the invocation of Creator God, and in the acknowledgment of wind, water, fire and earth, it expresses the spiritual context.
- With the words “during our stay” it signals an understanding that we are sojourners in creation.

There is more behind these words. Deacon Scott wrote in the Mountaineer of June 2017: “We acknowledge that settler-newcomers have been in relationship with both the original peoples and the land. We acknowledge that this relationship is lived out in treaty. The concept of treaty mutually promises that the land provides for all, and should be cared for out of respect for the generations to come after it.”

Pastor Karen Kuhnert points out that the Acknowledgment is an ancient protocol of respect practiced by First Nations. Her painstaking research has provided a resource, found online at *2016 Treaties and Histories of the Land and Peoples*, that can help each of the Lutheran churches answer questions about the history of the land they on and what the municipal, provincial and federal governments already

acknowledge about that land. She writes that an Acknowledgment is to be “developed and maintained by relationship and commitment to covenant with the people in conversation with the land.”



On April 28, 2013, at St. Peter’s Ohsweken, the people of Mount Zion were given a beautiful and powerful symbol of our relationship, and the Grand River that connects us, by the people of the Six Nations Anglican Parish. This is the paddle that hangs on the wall in the narthex.

DISH WITH ONE SPOON

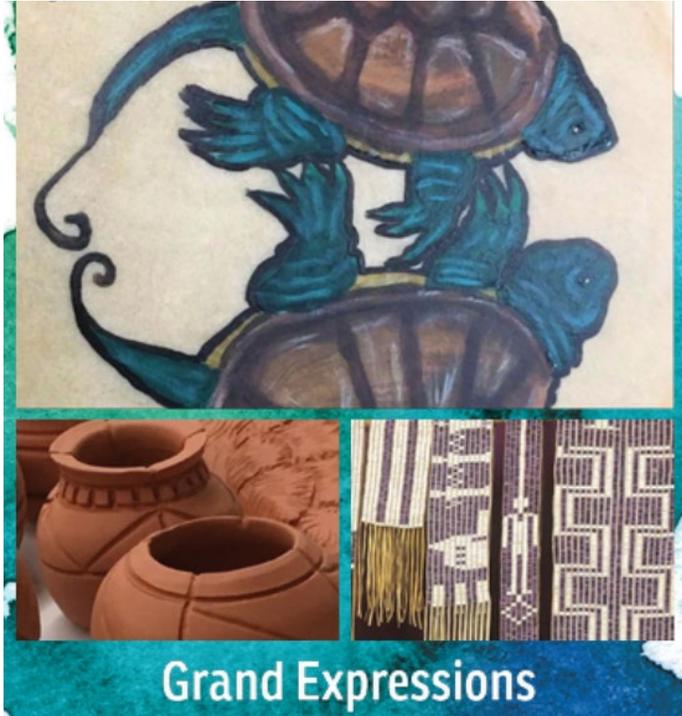
This description of the Dish with One Spoon is taken from the Shared Spaces board of Grand Expressions

A historical promise that commits us to collaboratively maintain the health of lands, waters and animals is the Dish with One Spoon, a treaty between the Anishinaabe, Mississaugas and Haudenosaunee – and later, Europeans and all newcomers – that bound all parties to share and protect territory and its resources. Although commonly referring to the treaty signed in Montreal in 1701, the Dish with One Spoon was an Indigenous covenant dating back as far as 1142. The “Dish” (sometimes called the “Bowl”) represents what is now called Southern Ontario, from Lake Simcoe to the Great Lakes to Quebec’s border (including the north shore of St. Lawrence River). The “Spoon” may represent resources within that dish. Since we all eat out of this One Dish with One Spoon (e.g., shared resources), we all have a responsibility to ensure the

dish never empties – taking care of the land and conserving the creatures we share it with.

We share in responsibility for the care of the Grand River, and the water rights of those who live along it.

BEYOND THE ACKNOWLEDGEMENT



MUSIC FOR THE SPIRIT AND GRAND-ERIE STUDY TO COLLABORATE

The year 2020 unveils a new collaboration between the Music for the Spirit & Indigenous Visual Arts after-school program and the Grand-Erie Study being carried out by Elaine Ho, PhD candidate in the Social and Ecological Sustainability program at the University of Waterloo. The goal of **Grand Expressions: Indigenous youth perspectives** is “to bring youth stories and art to local water managers, scientists and Canadian communities”. Youth from Six Nations of the Grand River are working to put together a travelling exhibition to “share their relationships with water, through painting, drawing, sculpting, photography, storytelling, beadwork and more!”

Check the Grand-Erie Study website for local showings (beginning March 20) at the Ken Seiling Waterloo Region Museum, the Waterloo Indigenous Student Centre at St. Paul’s University College and THEMUSEUM in Kitchener.

Go to www.granderiestudy.ca and click on Indigenous Arts and then on Exhibit schedule.

Grand Expressions is one of five important pieces of the Grand-Erie Study, which is part of Global Water Futures, a Canada-wide research initiative that represents the largest investment in water research by universities in the world’s history. With more than 400 researchers across the country (and partners worldwide), Global Water Futures research is designed to facilitate stronger and more effective management of water resources around the world through scientific innovations and meaningful connections with the people that matter. The Grand-Erie Study focuses on improving water monitoring and management (e.g., how to measure the health of the river/lake and how to act on that information) in the area where the lower Grand River and Lake Erie meet. *(Description taken from the handout card Why Grand Expressions.)*

Friday Night at Mount Zion

Join Pastor Philip for an informal **Bible Study** and discussion at 5 pm followed by a friendly and relaxed meal where there is always something interesting on the menu.



It’s a time to learn, a time to gather with friends and a time for everyone to share a meal and informal conversation.

Dinner starts about six, don’t be late.

March 27 Bible Study 5 pm
Supper 6:00 pm:

Pastor Judi Harris: Trailblazer and Difference-Maker

By Nancy Kelly

“The church has been my greatest joy and my greatest pain,” says Pastor Judi Harris. “A fulfillment and a frustration.” Judi, now retired from parish ministry, dreamed of being a pastor as a young girl. She remembers standing behind the sofa at home and preaching. She heard her parents say, “What are you doing?” when they delivered to her the sad news that she could practice preaching all she wanted but being a pastor was not something she was ever going to do. As a teenager, Judi was active in Luther League. Several local deaconesses noticed her gifts for ministry and encouraged her to become a deaconess. They arranged for her to visit to the Deaconess School in Baltimore. In 1963 Judi graduated from that school and WLU at the same time.. While she was preparing for consecration as a deaconess, she met her future husband Jim on a summer placement at a Lutheran Settlement House in Philadelphia. The following summer she became Jim’s assistant at a summer camp for kids from several settlement houses. “I invited him to look at the stars,” she smiles as she remembers.

Back then, deaconesses weren’t allowed to marry. Plus, there was another challenge to their growing love. Because Jim was black and Judi is white, the Lutheran administrator of the Settlement House cautioned Judi to back away from the inter-racial relationship. They told her the church wouldn’t accept a black-white relationship. She was aware of discrimination and segregation and also in love. She and Jim were frustrated that the opposition to their relationship came from those they trusted inside the church. They decided that if their parents supported their relationship, they would be married.

Judi’s mother was supportive, but at first, her Dad expressed concern that a mixed marriage would hurt her. After a tearful conversation, the next morning her father apologized to her and said, “Judi, do what your heart tells you.” So Judi and Jim had as big decision to make.

Historically, it was 1963 in the United States where race riots were flaring up. Since deaconesses couldn’t marry at the time (this changed the following year), Judi’s door to the diaconate was closing. Right



about the same time, Jim was “encouraged” to leave his job as a social worker in the church. They were close to leaving the church when they were married in Philadelphia at Grace Lutheran, an inter-racial parish that hosted the community centre where Judi had met Jim.

Judi remembers that after she and Jim transferred to Nativity Lutheran Church across town, they drove through neighbourhoods where race rioting was happening. As a black and white couple, it was a scary time for both of them travelling through a part of town where buildings were on fire and people were looting. Jim and Judi and their baby Jeff moved to Waterloo in 1967 because of two triggers. They had a serious car accident with a drunk driver when their baby was in the car, and soon after their house was broken into. These incidents were traumatic even though no one was hurt. At the time, they loved living in a model community made up of many nationalities living happily together, but they found they wanted to move.

In Waterloo, Jim worked for Children’s Aid Society (now Family and Children’s Services), and their daughter Joy was born in 1969. In 1973, Judi became part-time Director of Educational Ministries at St. John’s and was instrumental in building the church library. From 1979-

1986, she served as Parish Assistant to Pastor Norm Lange at Mount Zion supporting the Sunday School, doing visitation and founding the Annual Women's Retreat which is still going strong.

On one of those retreats, after Judi was part of a Bible Study of the Woman at the Well, Judi heard the call to pursue ordination. "I was out by the stream at Camp Edgewood," she remembers, "when I realized what grabbed me about that story was that the woman left her jug (her lifeline) to tell others about Jesus."

She began testing her calling by taking a unit of S.P.E. (clinical pastoral education) at KW Hospital through Waterloo Lutheran Seminary. In December 1986, she began seminary full time and was called to St. John's as Minister of Pastoral Care in 1988 and ordained. In March 1991, she resigned because her call was attached to the pastor's call and was asked to be interim pastor of St. John's until the new pastor came.

In 1992, Judi was called to team ministry with Pastor Andre Lavergne at Trinity Lutheran in New Hamburg. There she pioneered the groundbreaking "Affirmation" faith formation program for children which begins in Grade 3.

By the summer of 2000, Judi sensed the time for another change and resigned her call. Shortly after, on her sixtieth birthday, life changed forever when Jim died suddenly. She returned to her position at Trinity for one more year before retiring. In retirement, Judi has held many part-time interim positions including in 2008 when she filled in during Pastor Tanya's maternity leave.

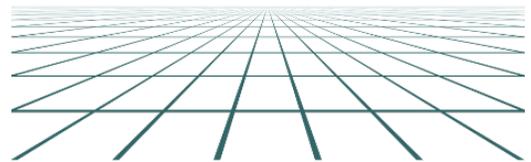
Judi talks candidly about her hopes, joys, and concerns for Mount Zion. She's overjoyed that we're becoming diverse and beginning to look more like the Realm of God. And she hopes our newer members will take a more active role in the leadership and the programs of our church.

She's concerned about the lack of younger people. And she was concerned by Treasurer Richard Brubacher's news at the AGM: "We are leveraged by a few significant givers holding up the totals. 10% of the contributors account for 40% of total giving. 5% of the contributors account for 28% of total giving."

Pastor Judi chaired the Refugee Committee that brought a family from the Democratic Republic of Congo. She chairs the CareRing Callers, sings in the choir, and fills in for Pastor Philip. And she asks important questions about our future: "How we can help build low cost supportive housing in a time of such need? Can we find a way like St. Paul's Bridgeport found? Instead of using our property to do our own program, can we partner with a community agency to do something about homelessness?"

Pastor Judi Harris: still trailblazing and making a difference.

PERSPECTIVES



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

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

March 22
Following the service

It's Time to Register for this year's Women's Retreat

It's that time of year when we look forward to Mount Zion Women's Retreat.

The dates this year as April 24th - 26th 2020, at Hidden Acres Mennonite Camp and Retreat Centre, west of New Hamburg.



Our theme is Tree of Life, taken from Revelation Chapter 22, Verses 1 & 2.

Pastor Annette Smith, of St. Paul's Richmond Hill, will be our Retreat Leader again this year, and the cost for the week-end is \$105.

I have sent our registration forms to the women who have attended from other churches and therefore if you plan to attend please register early. Deadline for registration is April 6th. Watch the bulletin board for registration forms. If you have any questions please feel free to call me at 519-886-6675.

Mount Zion Series on Difficult Subjects

Death and Dying

Tuesday March 23

7-9 pm

with John Lougheed of Erb and Good Funeral Home and former director of Spiritual Care at Grand River Hospital

This is an opportunity to explore what many consider a very difficult subject yet at the same time it affects us all. It is the place to demystify what is natural, hear from the experience of others and clarify our own thoughts or maybe even answer all our questions. Two hours of interesting dialogue may be just what you need.

Free but we would ask you to register with Dianne @519 - 886-5820 so we can anticipate our attendance. Mount Zion Lutheran Church, 29 Westmount Road South, Waterloo, Ontario N2I 2G5 Auditorium - Dawson Street entrance



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 11 & 25, April 8 & 25

10:30 am - 1 pm

CLWR is focus for Service Committee for March

By Ginny Ehrlich

CLWR - Mission: *Inspired by God's love for humanity, CLWR challenges the causes and responds to the consequences of human suffering and poverty. As a specialized agency of the Lutheran community in Canada, CLWR offers Canadians opportunities to understand and serve the needs of others.*

On the bulletin board is a new 'placemat' from CLWR that shows their many projects around the world. You can see an overview of all the places where CLWR has been active in the last year. This includes ongoing emergency responses in Uganda, Ethiopia and Myanmar, short term food responses last year in South Sudan and Central African Republic, and a couple of brand new projects that are just getting off the ground in El Salvador and Jerusalem. The Emergency Fund, which is undesignated funds, allows them to respond quickly and efficiently because the funds are available immediately.

Palestine

- In Palestine CLWR is just beginning a training program for women and girls, who are very undereducation and underemployed.
- The hospital is a program of Lutheran World Federation-Jerusalem and serves Palestinians in need of life-saving specialized care. CLWR received a \$610,000 grant from the Canadian government to refurbish and expand the sub-acute care wing of the hospital in 2008. CLWR continues to support the construction of a new Elder Care and Palliative Medicine complex that will be situated on the Augusta Victoria Hospital campus on the Mount of Olives.
- CLWR supports job training for Palestinian youth in fields such as carpentry, auto-mechanics, telecommunications, plumbing and central heating, catering and vocational secretary training. CLWR and the Manitoba Council for International Cooperation supported 35 internships from 2013-15, and CLWR contributed more than \$176,000 to a sports field,

including locker rooms and seating, to serve more than 500 youth studying at the Beit Hanina Vocational Training Centre.

Uganda

- In Uganda, we do many water projects. In response to the famine and drought affecting South Sudan, this project will reduce the vulnerability of South Sudanese refugees living in Uganda and members of the communities that host them. The project will address water and sanitation needs, the protection of women and children and the requirements of people with specific needs.
- To improve the ability of small-scale farmers and their households in the Afar District to feed themselves and earn an income, this project is focused on improving crop production through the construction of irrigation canals. Community members will be employed to build the canal that will develop 200 hectares of irrigable land. There has been significant progress on water channels to bring irrigation to much needed dry land so sustainable farming can continue.

Ethiopia

- In response to the ongoing drought in the Berhale District, this project will employ community members to develop 160 hectares of irrigable land along the Demale River through a food-for-work program. Each of the 480 households participating will receive titles to a piece of the irrigable land.
- The project will also provide training in sustainable farming and irrigation practices, establish water users' associations to maintain the canals, and support women through the creation of women's savings and credit groups.

Please donate to CLWR using your church envelope, noting CLWR in the 'other' line. Thank you for your ongoing support of CLWR, a partner organization of our National Office.

Black History Celebrations



Financial Update – January 2020

A note from Finance

1. Our results for January in the **Ministry & Mission (Current) account** reflect a deficit of \$4,563. This is better than plan for January by \$811 as noted below.

	Actual	Budget	Better/(Worse)
Total receipts	\$ 22,154	\$ 22,800	(646)
Rentals Reserved to capital	(1,085)	(2,100)	1,015
Net Receipts	21,069	20,700	369
Total Disbursements	25,632	26,074	442
Deficit	(4,563)	(5,374)	811

Comments:

- Member regular contributions of \$13,115 were **\$660 lower** than plan.
 - Facility and parking net income of \$6,145 was lower by **\$1,035 better**.
 - Other income of \$1,810 was **\$5 lower**.
 - Disbursements of \$25,632 were **\$442 better** than plan.
2. Your support of **Benevolence** to the Synod and other designated needs including our Adopt A Causes was \$7,097. Of this amount \$2,097 was received from members in support of the Synod (\$1,683), and Other specific appeals (\$414). In addition to member support as noted, \$5,000 was received from Synod grants in support of Open Sesame.

Richard Brubacher – Treasurer and Chair Finance

Late Breaking Good News

The Mount Zion Café has received word that they will be receiving a New Horizons grant of \$5000 to buy new chairs with arms and subsidize food expenses.



Financial Update – 1 month ending January 31, 2020

By Richard Brubacher – Treasurer & Chair, Finance Committee

The summaries below reflect the actual cash flows for the month ended January 31, 2020 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 - 2020		Comments re: Differences to plan	1 Month
	Actual	Budget		Last Year
Cash Inflow				
Receipts from Members	13,115	13,775	- lower by \$660	12,948
Receipts from Facility Rentals & Parking	7,230	7,210	-	8,217
Rental income reserved to Capital	(1,085)	(2,100)		-
Other Receipts - (Plate, Endow. Int., grant)	1,809	1,815		1,796
Total inflow	21,069	20,700		22,961
Cash Outflow				
Disbursements - Staff & operating costs	25,632	26,074		25,666
Total outflow	25,632	26,074		25,666
Net Cash (Outflow)/inflow	(4,563)	(5,374)	Better by \$811	(2,705)
Cash balance (overdraft)	48,570	54,679		4,564

Benevolence Accounts - Cash Flow Basis

	Actual	Budget	Last Year
Cash Inflow			
Receipts from Members - General Benev.	1,683	1,600	1,471
Receipts for designated appeals	5,414	7,200	10,976
Total inflow	7,097	8,800	12,447
Cash Outflow			
Payments to Synod	1,683	1,600	1,471
Payments to other designated appeals	5,414	7,200	10,976
Total outflow	7,097	8,800	12,447

Capital Accounts - Cash Flow Basis

	Actual	Budget	Last Year
Cash Inflow:			
Receipts from Members	478	530	401
Transfers from Ministry & Mission acct	1,085	2,100	-
Total inflow	1,563	2,630	401
Cash Outflow			
Capital Expenditures	-	-	351
Total outflow	-	-	351
Net Cash (Outflow)/Inflow	1,563	2,630	50
Cash Balances	46,931	47,998	38,262

Rental Property Account - Cash Flow Basis

	Actual	Budget	Last Year
Cash Inflow:			
Rental Income from Tenants	3,058	3,057	4,030
Transfers from Capital Account	-	-	-
Total inflow	3,058	3,057	4,030
Cash Outflow			
Current Expenditures - Properties	1,060	1,182	1,156
Capital Improvements to Properties	-	5,000	-
Total outflow	1,060	6,182	1,156
Net Cash (Outflow)/Inflow	1,998	(3,125)	2,874
Cash Balances (overdraft)	30,236	25,114	17,037