Advent 4 – January Newsletter, Leadership Letter for December 19, 2021

Dear Zion Family,

The first reading, on the third Sunday in Advent was "A Song of Joy," from the third chapter of Zephaniah. Fran LaGase read, "Sing aloud, O daughter Zion; shout, O Israel! Rejoice and exult with all your heart, O daughter Jerusalem!" 34 in-person worshipers and 21 Zoomers were watching as Jayden and Isabel Silva relit the Candles of Expectation and Preparation and lit the Candle of Proclamation—and our hearts were filled with joy as we proclaimed that Jesus' advent will soon take place.

In her sermon, the Rev. Jennifer DeWeerth talked about the meaning of home and shared what Saint Augustine famously wrote 1500 years ago: "Our *hearts* are restless, O God, until they rest in thee." Wanting to read more, I Googled St. Augustine's Confessions and found a longer passage: "Great are you, O Lord and exceedingly worthy of praise, your power is immense, and your wisdom beyond reckoning. And so we, who are a due part of your creation, long to praise you-we also carry our mortality about with us, carry the evidence of our sin and with it the proof that you thwart the proud. You arouse us so that praising you may bring us *joy*, because you have made us and drawn us to yourself, and *our heart is restless until it rests in you.*"

May our *hearts* be filled with *joy* as we connect with the *hearts* of the prophets who not only proclaimed that God would send his Son into the world, but they also foretold the *joy* that would accompany his coming.

Sunday, December 19th, On the Fourth Sunday in Advent, Deacon Patsy Glista will lead the service.

The 10:00 AM service will be offered in-person in the sanctuary, on Zoom, on Zion's YouTube, along with the Service of the Word found later in this letter. Log-in instructions for the Zoom service this Sunday: use the following: https://us02web.zoom.us/j/84354840714?pwd=TDJGTkwvSTBER2lNb1o1Qzd6WGxDdz09, Meeting ID: 843 5484 0714, Password: 022654. Or by PHONE, +16465588656, 84354840714#, 1#, 022654#. To join the service by Livestream on our YouTube channel, you can do so by visiting our page at: https://www.youtube.com/channel/UCWzOtbfCe2z7bIPvxp62lA

MORE WORSHIP SERVICE OPPORTUNITIES

Tuesday, December 21st: Longest Night Service will begin at 6 PM at Clinton United Methodist Church, 105 Utica Road, Clinton, NY 13323. On the longest night of the year, the Clinton Area Ministerium is having a Longest Night service for those experiencing grief, loss or hardship during the holiday season.

Friday, December 24th: Christmas Eve Candlelight Service at 7PM at Zion-Deacon Patsy Glista will preside.

Saturday, December 25th: We are invited to Christmas Day Breakfast at 8:30 at Our Saviour Lutheran Church. Worship will be at 10 AM.

Sunday, December 26th: *There will be no worship service at Zion on this day.* Pastor Anita Mohr has invited Zion congregants to worship at Our Saviour at 10 AM on the First Sunday of Christmas.

Sunday, January 2, 2022: Guest Pastor Bill Preuss will celebrate the Epiphany of Our Lord. The "Unhanging of the Greens" will occur immediately following this service. Worship at 10 AM.

Sunday, January 9, 2022; Guest Pastor Bill Preuss will celebrate the Baptism of Our Lord. Worship at 10 AM.

THE OFFICE WILL BE CLOSED FOR THE HOLIDAYS

The office will be closed from Monday, December 20th to Friday, December 31st. The office will reopen on Monday, January 3, 2022.

This will be the last mailing until the New Year. People who receive this newsletter by US Mail will find copies of the bulletins for Christmas Eve and January 2nd in the same envelope. The bulletins and Zoom links will be sent electronically. Regular mailings will resume on Friday, January 7, 2022.

In an emergency, please contact Ben Silva at 315-534-8047.

A NEW PASTOR FOR THE NEW YEAR!

At our December 13th council meeting, after spending time asking and answering questions and introducing ourselves on Zoom, council voted unanimously to welcome Pastor Rick Klafehn as our Intentional Interim Pastor. He has over 25 years of ministry experience and has worked with several congregations during periods of transition. Pastor Klafehn will be with us on Tuesdays and Thursdays for ten hours per week and will preach two Sundays in each month. We can look forward to seeing Pastor Rick at Zion on January 17th. On Sunday, January 23rd, Pastor Rick will lead our worship service and we will be able to meet him in person. What good news!

As you celebrate this Christmas season, let your **heart** be filled with **joy** at the coming of Christ and His perfect love for all of us. Have a Joyous Christmas!

Love,

Laurel McCurdy, Council Co-president

I want to extend my prayers and best wishes for a blessed Christmas season to you and your families.

Peace and cheer, Pastor Rick Klafehn



Pastor Richard K. Klafehn was ordained in the Lutheran Church in 1983 and has served in rural, suburban, and large and small city congregations in Illinois and New York State, solo and linked parishes, settled and transitional positions, Lutheran and Episcopal, most recently St. Paul's Lutheran, Liverpool, and Christ Episcopal, Manlius. He retired from full-time ministry in March 2021.

A native of rural Upstate New York west of Rochester, he studied at Valparaiso University, Yale Divinity School, Trinity Lutheran Seminary, and Lutheran School of Theology at Chicago. He received intentional interim ministry training through the Interim Ministry Network.

He has been active in various social service ministries and local ecumenical organizations, including faith-based community organizing. He is a member of Bread for the World.

He is married to Dianne and lives in Clay, NY. Between them they have three sons, one daughter, two grandsons, and two granddaughters. He enjoys baseball, reading – most recently classic fictional novels, biographies, and history, jigsaw puzzles, Sudoku, crosswords, Ken-Ken, and travel.

Zion Lutheran Church

Advent 4



December 19, 2021

WELCOME TO ZION LUTHERAN CHURCH'S AT HOME OR ONLINE SERVICE!

Special Music: Students of Tina's Violin Studio - Christmas selections

CONFESSION AND FORGIVENESS

Blessed be the Holy Trinity, one God, who alone does wonders, who lifts up the lowly, who fills the hungry with good things. **Amen.**

Let us confess our sin, trusting in the tender mercy of our God. God for whom we wait,

In the presence of one another, we confess our sin before you. We fail in believing that your good news is for us. We falter in our call to tend your creation. We find our sense of self in material wealth. We fear those different from ourselves. We forget that we are your children and turn away from your love. Forgive us, Blessed One, and assure us again of your saving grace. Amen.

God, in Christ Jesus, has looked with favor upon you! Through the power of the Holy Spirit, your sins are forgiven. You are children of the Most High, inheritors of the eternal promise, and recipients of divine mercy. God strengthens you anew to follow the way of peace. **Amen.**

Opening Hymn: Savior of the Nations, Come, vs. 1 & 4 Hymn #263 -Kelli Watson

Vs. 1 Savior of the nations, come; virgin's son, make here your home. Marvel now, O heav'n and earth: God has chosen such a birth.

Vs. 4 From God's heart the Savior speeds, back to God his pathway leads; out to vanquish death's command, back to reign at God's right hand.

Prayer of the Day

Stir up your power, Lord Christ, and come. With your abundant grace and might, free us from the sin that binds us, that we may receive you in joy and serve you always, for you live and reign with the Father and the Holy Spirit, one God, now and forever. Amen.

LIGHTING OF THE ADVENT WREATH

ADVENT INVOCATION

-Jayden Silva

The revelation of God's love for humankind is seen through the gift of his Son on the first Christmas. We have learned what God is like through the life and teachings of Jesus, and we have discovered the true meaning of love through his death on our behalf.

First Reading: Micah 5:2-5 Bible Pg. #1445

THE LIGHTING OF THE FOUR ADVENT CANDLES

(light 2 purple candles, then 1 pink candle, then the last purple candle)

–Isabel Silva

Today we relight the Candle of Expectation, reminding us of God's promise to send a Savior, and the Candle of Preparation, remembering John the Baptist preparing the way for Jesus, and the candle of Proclamation, reminding us of the joy that comes from telling others of his coming. Now, as we light the Candle of Revelation, our lives are filled with the greatness of his love, revealed through the coming of the Christ Child.

THE HYMN: O Come, O Come, Emmanuel ELW #257 (verse 4)

Oh, come, O Branch of Jesse, free your own from Satan's tyranny from depths of hell your people save, and give them vict'ry o'er the grave. *Refrain:* Rejoice! Rejoice! Emmanuel shall come to you, O Israel.

THE PRAYER -Jayden Silva

Blessed are you, O Lord our God, ruler of the universe. In your Son, Emmanuel, you have shown us your light and saved us from the power of sin. Bless us as we light the candles on this wreath. Increase our longing for your presence, that at the celebration of your Son's birth his Spirit might dwell anew in our midst, for he is our light and our salvation. Blessed be God forever. Amen.

Second Reading: Hebrews 10:5-10 Bible Pg. #1873

GOSPEL ACCLAMATION



Gospel: Luke 1:39-45, 46-55 Bible Pg. #1587

The holy gospel according to Luke. Glory to you, O Lord. The Gospel of the Lord. Praise to you, O Christ.

Sermon: Deacon Patsy Glista

Grace, mercy and peace to you from God our Father who reminds us again and again that through our Lord, Jesus Christ, our God promises an enduring love and hope for all times. Amen.

Last May, I attended the high school graduation ceremonies of two of my grandchildren. Both were held outdoors on large football fields, allowing for lots of COVID 'social distancing.' Both ended in much the same way—much in the same way as the graduation ceremonies of my three children years before. As soon as the final words were spoken and all were officially graduated, a sea of graduation caps burst forth in the air. Just imagine the excitement and joy of all those students having finished their years of hard studying and preparation for this day. Despite words of caution most likely spoken by well-meaning schoolteachers or administrators about not throwing their caps or not putting decorations on the mortar boards, it still happens. One sees similar joyful experiences at the end of a close football game, as a child wins their first swim meet, does their first ballet, even the baby who manages that very first step is filled with glee. There is just too much joy to contain it.

I thought about that feeling of uncontainable joy as I read the gospel for today. Today is the 4th Sunday of Advent, and we have been working our way backwards to this day. Advent began at the end of the story, so to speak, as we looked at the second coming of Christ in Chapter 21 of Luke. The next two weeks take a closer look at John the Baptist, who prepares the way for Jesus' ministry. Today we are back to the beginning of the story of Jesus, the Messiah, as we look toward the coming of the birth of Christ.

Luke's gospel including the Magnificat, which the lectionary lists as today's Psalm, brings together Elizabeth and Mary, relatives, one old – one young, two women who together profess the coming of the Lord. Elizabeth, wife of Zechariah, has been barren up until now. In that time, a woman's role was to bear children to continue the family, as well as care for and provide for the household. One who was barren would have been looked down upon, would have been talked about by the other women behind her back. Elizabeth, herself, may have doubted her self-worth. She and Zechariah most likely often prayed for a child. And then, 'in their old age', an angel of the Lord visits Zechariah in the temple and, indeed, they are to have a son, not just any son, but one who will 'make ready a people prepared for the Lord' (Luke 1:17)! Luke tells us a lot about that visit to Zechariah – his initial questioning of the angel and the subsequent inability of Zechariah to speak, and many believe also unable to hear, not just for a little while, but until his child is born. How did he explain all this to Elizabeth? What was her response? There were certainly many things Elizabeth could have dwelt on – a late in life pregnancy would have been difficult. She and Zechariah could potentially die before seeing their son grow up. We don't know what they thought or what transpired. All we know from Luke is that 'after those days Elizabeth conceived and then stayed in seclusion for 5 months.'

Now in her 6th month of pregnancy, Elizabeth has a guest – her much younger cousin, Mary. Mary was probably only 12 or maybe 13 years old. She was already betrothed to Joseph – they had signed an agreement to commit to one another. Often a couple would then wait up to a year before they became officially married. This young girl is visited by the angel Gabriel, who

tells her she has found favor with God and is going to bear a son, a son who will be great and called the Son of the Most High – she has been chosen to bear the Son of God. The angel also lets her know that her cousin, Elizabeth, has also conceived in her old age, for nothing is impossible with God. And, except for her logistical question, 'How can this be, since I am a virgin?' Mary doesn't argue – she doesn't protest or indicate any sense of unbelief. Mary's response is simple, "Here am I, the servant of the Lord, let it be with me according to your word." Mary just says 'Yes.'

Don't you wonder what Mary was thinking after the angel left her? Was she bursting with excitement or shaking in fear? Did she wonder how she might explain the angel visit to her parents? Did she begin to think about how to tell Joseph? Did she think about the rules of the day that dictated that, if a woman who was betrothed became pregnant, she could be stoned to death? Did she begin to have all those thoughts any young prospective mother has about how her body would change, or whether she and Joseph would be good parents? We don't know. What we do know is that Mary decides to journey to visit her cousin Elizabeth. Possibly she was thinking that Elizabeth might be able to advise her or that Elizabeth could use her help in pregnancy – someone to help with the housework. For sure, Mary was thinking that she could share her amazing news with Elizabeth since the angel had specifically mentioned her cousin.

The distance between Nazareth and the village outside of Jerusalem where Elizabeth and Zechariah lived was somewhere between 70 and 100 miles, depending on which route Mary took. She would have traveled on foot and needed her parents' permission to go. Somehow, she convinced them to allow her trip and the arrangements were made for her to travel, probably with a trusted family. The journey would have taken 8 – 10 days. My 12-year old grandson recently went on a school trip by plane to Catalina Island off the coast of California. He went with 120 other 7th graders and many adult advisers. I'm just his grandma, and I was worried about him. I can't imagine how Mary's parents may have felt as they waved goodbye to their daughter.

Luke tells us Mary entered the house of Zechariah and greeted Elizabeth – sounds like she just walked in. Elizabeth wouldn't have known she was coming. There were no cell phone calls or emails exchanged before Mary's visit. It was a surprise. And joy abounds! Luke tells us that the baby in Elizabeth's womb 'leaped,' and Elizabeth is filled with the Holy Spirit and exclaims with a loud cry. Her joy bursts forth into praise and blessing for Mary and her unborn child, 'Blessed are you among women, and blessed is the fruit of your womb.' Mary hadn't even had time to tell Elizabeth yet about her news – yet Elizabeth knew. Her words are a prophesy of the good news of Jesus Christ that is to come, 'And why has this happened to me, that the mother of my Lord comes to me...blessed is she (Mary) who believed that there would be a fulfillment of what was spoken to her by the Lord.'

And Mary responds, I suspect, with similar joy and exuberance. Mary and Elizabeth have a moment of 'joy to the world', as the Holy Spirit enlightens them as to what God is doing. I don't envision this as the soothing lullaby tune of that newer song, "Mary Did You Know," or the quiet tune of "O Little Town of Bethlehem" or "Silent Night." These two women are excited about the good news of God, and their joy cannot be contained. I picture Mary singing her response joyfully, maybe even the two of them hugging and dancing around the room.

Listen to Mary's response as interpreted by Eugene Peterson in The Message,

I'm bursting with God-news; I'm dancing the song of my Savior God. God took one good look at me, and look what happened -I'm the most fortunate woman on earth! What God has done for me will never be forgotten, the God whose very name is holy, set apart from all others. His mercy flows in wave after wave on those who are in awe before him. He bared his arm and showed his strength, scattered the bluffing braggarts. He knocked tyrants off their high horses, pulled victims out of the mud. The starving poor sat down to a banquet; the callous rich were left out in the cold. He embraced his chosen child, Israel; he remembered and piled on the mercies, piled them high. It's exactly what he promised, beginning with Abraham and right up to now.

When is the last time you were bursting with God-news or were so excited about the gospel on Sunday morning that you wanted to dance in the aisles? How often do we stop to think about the blessings God has given us – the simple things, food on our tables even if the menu isn't our favorite; clothing to wear even if we bought them at the thrift store; friends to share our joys and sorrows with even if we have to use Zoom to connect?

The Magnificat, Mary's song, is filled with God's good news and God's promises – both those that have been fulfilled, and those that are to come. Initially, she acknowledges God's goodness upon herself – 'he has looked with favor on the lowliness of his servant,' 'the Mighty One has done great things for me.' She quickly moves beyond herself – 'holy is God's name.' God grants mercy generation to generation, has shown his strength with his arm, scattered the proud, lifted up the lowly, filled the hungry, sent the rich away empty. God has helped Israel according to the promise made to his ancestors back to Abraham and to his descendants forever – that's right up to and including today. Our God is a God of justice and mercy. We are his chosen and beloved people.

Either one of these women could have easily come up with many worries, concerns and reasons why what God had called them to do was impossible, way too difficult for them, had too many obstacles. They chose, instead, to see the blessings and the joy in God's promise.

God invites us into this good news. He invites us to share in the joy and to help with the service of sharing the good news. All we have to do is see the blessings and joy and not allow all the negatives to drag us down. In recent weeks, there has been a request in our newsletter for people to say 'Yes' to serving on Council, or on a committee. Local nonprofits regularly seek volunteers. God's work requires helpers. All we need to do is say 'Yes' as Mary did. God calls us into the story of the gospel and into his blessing. God's blessings abound, even in the midst of strife, struggle and uncertainty. Even in the midst of an ongoing pandemic, of economic uncertainty, awful tornado disasters, poverty, and illness. God keeps his promises – God is always with us. Surely this is good news. As we look to the coming celebration of the birth of Jesus Christ in a manger in a little insignificant town of Bethlehem, let us remember that we too have been chosen and blessed by God. This news, indeed, can and should move us to be bursting with God-news and to dance the song of our Savior. Praise be to Christ.

Special Music: Students of Tina's Violin Studio - Christmas selections

APOSTLES' CREED, (Please stand, if able.)

I believe in God, the Father almighty, creator of heaven and earth.

I believe in Jesus Christ, God's only Son, our Lord, who was conceived by the Holy Spirit, born of the virgin Mary, suffered under Pontius Pilate, was crucified, died, and was buried; he descended to the dead. On the third day he rose again; he ascended into heaven, he is seated at the right hand of the Father, and he will come to judge the living and the dead.

I believe in the Holy Spirit, the holy catholic church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen.

PRAYERS OF THE CONGREGATION

In this season of watching and waiting, let us pray for all people and places that yearn for God's presence.

Nurturing God, you give us life and care for our every need. Use the church's gifts and ministries for your service, bringing your word to all who seek your transforming grace. Hear us, O God. **Your mercy is great.**

Righteous God, you bring down the mighty and lift up the lowly. Strengthen those who seek justice. Bless the work of community organizers, activists, journalists, and all who call our attention to imbalances of power. Hear us, O God. **Your mercy is great.**

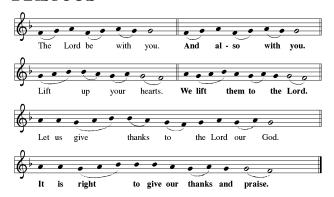
Gracious God, you fill the hungry with good things. Bless the feeding ministries of this congregation and community. Guide us to share your bounty with those who hunger or live in poverty. Hear us, O God. Your mercy is great.

Listen to the cries of your people waiting patiently for your healing hand and comforting Spirit, especially those who suffer with chronic pain and all cancer patients, Pr. Mary Etta, Claudia, Pr. Roger, Patsy, Wesley, Ed and family, and Theresa, safety for the travelers this season, good health and safety for everyone during holiday gettogethers, that the light of Christ may shine upon them with hope. Hear us, O God. **Your mercy is great.**

God of new life, you come among us in the places we least expect.

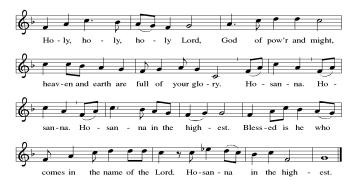
Receive these prayers and those of our hearts, in the name of Jesus. Amen.

THE GREAT THANKSGIVING DIALOGUE



It is indeed right, our duty and our joy..... and join their unending hymn:

HOLY, HOLY, HOLY



THANKSGIVING AT THE TABLE

Holy, mighty, and merciful Lord, heaven and earth are full of your glory.

In great love you sent to us Jesus, your Son, who reached out to heal the sick and suffering, who preached good news to the poor, and who, on the cross, opened his arms to all.

In the night in which he was betrayed, our Lord Jesus took bread, and gave thanks; broke it, and gave it to his disciples, saying: Take and eat; this is my body, given for you. Do this for the remembrance of me. Again, after supper, he took the cup, gave thanks, and gave it for all to drink, saying: This cup is the new covenant in my blood, shed for you and for all people for the forgiveness of sin. Do this for the remembrance of me.

Remembering, therefore, his death, resurrection, and ascension, we await his coming in glory.

Pour out upon us the Spirit of your love, O Lord, and unite the wills of all who share this heavenly food, the body and blood of Jesus Christ our Lord; to whom, with you and the Holy Spirit, be all glory and honor, now and forever. **Amen.**

LORD'S PRAYER

Our Father, who art in heaven, hallowed be thy name, thy kingdom come, thy will be done, on earth as it is in heaven. Give us this day our daily bread; and forgive us our trespasses, as we forgive those who trespass against us; and lead us not into temptation, but deliver us from evil. For thine is the kingdom, and the power, and the glory, forever and ever. Amen.

MEAL

INVITATION TO COMMUNION, (Please remain seated.)

A feast of love is offered here for you and for all the saints.

COMMUNION

Come to Christ's banquet. Feast on God's gift of grace.

PRAYER AFTER COMMUNION, (Please stand, if able.)

Most High God, you have come among us at this table. By the Spirit's power, form us to be bearers of your word, sharing gifts of mercy and grace with all, through Christ Jesus, our host and our guest. **Amen.**

SENDING

Blessing

The God of hope fill us with all joy and peace in believing, so that we may abound in hope by the power of the Holy Spirit, through Christ Jesus for whom we wait. **Amen.**

Sending Song: All the Earth is Hopeful vs. 1 & 4 Hymn #266 -Kelli Watson

Vs. 1 All earth is hopeful, the Savior comes at last! Furrows lie open for God's creative task: this, the labor of people who struggle to see how God's truth and justice set ev'ry body free.

Vs. 4 We first saw Jesus a baby in a crib. This same Lord Jesus today has come to live in our world; he is present, in neighbors we see our Jesus is with us, and ever sets us free.

Dismissal

Go in peace. Go in peace. Christ is near. Thanks be to God.

Special Music: Students of Tina's Violin Studio -Christmas selections

JANUARY WORSHIP TEAM SCHEDULE

DATE:	WORSHIP ASST.	GREETERS	USHERS
1/2	John Blackburn		
1/9	Carl Schmitt		Laura Hilt
1/16	Fran LaGase		
1/23	Wendy Stevens		
1/30	Kim Marscher		

Announcements:

The 2022 offering envelopes: Are located in the narthex. Any questions, please see Gloria Cifonelli.

Poinsettias: A poinsettia can be donated in honor of or in memory of loved ones. The sign-up sheet is in the narthex. Your donation may be placed in a green envelope labeled poinsettias.

Annual Report: If you are responsible for an insert for the Annual Report, please submit it to Sara as soon as you are able. office@zionluth.com. *Thank you!*

Looking for last minute Christmas gifts?: Shop at Zion's Fair Trade cart that will be downstairs in the foyer before and after church services this week. You will find some bargains: flavored coffees, Body, Mind, and Soul drip coffee, and cashews for \$5.00 and English Breakfast Tea for \$2.50. Gift bags are on the bottom shelf. Thank you for supporting this ministry at Zion.

ELCA World Hunger Advent Appeal: Each congregation in the Synod is challenged to donate \$300 toward this effort during the Advent season! To donate, please write "World Hunger Advent Appeal" in the note section of your check (use the green envelopes if you have them).

Worship Team: Please see the sign-up sheets in the narthex for January and sign up if you can!

January Birthdays - Happy Birthday from your Zion Family!!

Ryan Higgins	2	Emily Lambe	7
Miriam Grove	3	Pat Jeche	13
Claudia King	3	John Kelly	13
Daniel Gymburch	4	Kelly McGlynn	13
Adrienne Midura	4	Jim Marscher	15
Bob Loomis	5	Arianna North	19
Lori Owens	5	Scott Gwilt	20
Toby Bonvicino	7	Linda Bennett	24
Fred Majka	7	Eli Rettig	30
Laura Campbell	7	Beth Scarafile	31

Given to the Glory of God

In Memory of:	<u>To:</u>	Given by:
Fran King	World Hunger	Karen Toepp
Fran King	World Hunger, Zion Food Ministry, Food Pantries, and Your Neighbors	Chuck & Shirley Carlson
In Honor of:	То:	Given by:
Kim Marscher	Roof Fund	Jeanne Gymburch
Ethan & Hallie	Current Expenses	Bob & Bonnie Loomis

				November 2021 reasurer's Report		
	Nov 2021		Year to Date		Budget	Over/Under Budget
Income						
Giving	\$	11,522.95	\$	136,317.65	\$ 150,241.66	\$ (13,924.01)
Other Income	\$	2,013.25	\$	29,020.68	\$ 26,764.82	\$ 2,255.86
Total Income	\$	13,536.20	\$	165,338.33	\$ 177,006.48	\$ (11,668.15)
Total Expense	\$	8,918.69	\$	129,978.79	\$ 206,244.58	\$ (76,265.79)
Net Income	\$	4,617.51	\$	35,359.54	\$ (29,238.10)	\$ 64,597.64

