

First Sunday In Advent Marks Beginning of New Church Year

EPISCOPAL BIBLE SCHOOLS TO GIVE AN INTERESTING PAGEANT

The ecclesiastical year in the Catholic and Episcopal churches dates from the first Sunday in Advent. Advent is a holy season, rather than a holy day, beginning on the Sunday nearest to St. Andrew's day, Nov. 30, and ending on the Sunday preceding Christmas. Originally the term "Advent" was taken to mean the time of the coming of Christ, but in keeping with the disposition of the church to cultivate the idea of special preparation for seasons of uncommon sanctity, Advent was thrown back over a season of four or five weeks, and is intended as one long Christmas Eve, to be spent in contemplation of the incidents of which the approaching festival is commemorative, in devout and self-questioning anticipation of the day of judgment. As it comes just before the celebration of our Lord's nativity, it is considered an appropriate season of penitence in preparation for that event, and is observed by special services in the Catholic and Episcopal churches.

The Episcopal churches of Memphis will celebrate the first Sunday in Advent with corporate communion for all the confirmed men and boys of the parishes at the early communion hour.

The church schools will hold a united service at Calvary Episcopal church Sunday afternoon at 2:30 o'clock and the pupils of the ten schools will participate in the presentation of the "Advent Pageant," as authorized for use by the Rt. Rev. Troy Beatty, bishop coadjutor of Tennessee.

Bible schools participating in the pageant are: Alban's; St. Andrew's; St. Anne's; Woodstock; Calvary; Grace; Good Shepherd; Holy Trinity; St. John's; Dunton; St. Luke's; St. Mary's cathedral.

At the sound of the bugle, members of the schools will fall in line and the grand marshal will give the order to march, hymn No. 317 being sung during the processional. The program follows:

The Herald—Woolfolk Cruise—(Calvary).

Mother Church—Mrs. J. W. Withers—(Grace).

All Saints Day—Ellen DeWitt—(Grace).

Thanksgiving Day—Charles Ward—(Calvary).

Isiah—James Washington—(Grace).

John the Baptist—John Stark—(Holy Trinity).

Advent Sunday—Weir Malloy—(Calvary).

First Sunday in Advent—Augusta—(St. Luke's).

Second Sunday in Advent—Mary Johnson—(St. John's).

Third Sunday in Advent—Shepherd—(Good Shepherd).

Fourth Sunday in Advent—Katherine Morton—(Grace).

First Antiphon—O Sapientia—(St. Luke's).

Second Antiphon—O Adonai—Lucy Orgill—(Calvary).

Third Antiphon—O Radix Jesse—Sarah Rector—(St. Luke's).

Fourth Antiphon—O Clavis David—Clara Bell Frank—(Cathedral).

Fifth Antiphon—O Oriens Splendor—Henrietta Fenech—(Grace).

Sixth Antiphon—O Rex Gentium—Julia K. Byrns—(Holy Trinity).

Seventh Antiphon—O Emmanuel—Ida Burdette—(Holy Trinity).

During the pageant Hymns 35 and 45 will be sung by the choir.

Report of Offering—John S. Robinson, treasurer church school association.

Presentation of banner to the church school having the largest proportionate attendance at this service.

Presentation of diocesan banner: (1) Gold banner to the church school making the highest grade. (2) Silver banner to the school making next highest grade.

Announcements.

Closing prayers.

The blessing.

Recessional—Hymn 43.

Older Boys' Conference Is Proving Successful

The third annual West Tennessee Older Boys' conference, which opened with a banquet at St. John's Methodist church Friday night for a three-day session under the auspices of the Y. M. C. A., is proving one of the most successful of the kind. Meetings for boys over held in this part of the state. Eighty-three boys representing 13 high schools, are attending in the session of the conference at Memphis schoolboys.

A mass meeting for older boys, with an address by Blake W. Godfrey, state Y. M. C. A. secretary for Mississippi, will feature Sunday's program. This meeting will be held at 2:30 p. m. at St. John's church. Rev. C. C. Grimes, pastor of St. John's, will conduct devotional exercises and a short discussion of the report of the group conference will precede Mr. Godfrey's address.

Another address will be made by Senator W. R. (Sawney) Webb, of Bell Buckle, Tenn., at the closing session of the conference. Sunday night at 7:30 o'clock. The public is invited to attend this service.

Mississippians To Talk To "Y" Boys

Including installment of a series of sermons by the pastor, Rev. H. O. Hoffstead, will be delivered at 11 a. m.; Mrs. Charles Watson will sing.

WESTMINSTER (Bellevue and Lamar)—Dr. Charles W. Sommer, pastor, subject, 11 a. m.; "Puritan or Bolsheviki?" The Bible makes no mention of Bolsheviki. "John House." Sunday school, 9:30 a. m.; Christian Endeavor, 6:45 p. m.

EVERGREEN—Rev. J. R. Carpenter, pastor. Preaching at 11 a. m. and 7:30 p. m.; evening subject, "The Kingdom of the Junior." Christian Endeavor will resume its meetings at 6:30 p. m.

BUNTYN—Sunday school, 10 a. m.; preaching at 11 a. m. by Dr. Coppedge, a returned missionary from Laebo, Africa.

LAMAR HEIGHTS—Sunday school at 9:30 a. m.; Christian Endeavor at 6:45 p. m.; preaching, 7:30 p. m. by the pastor, Rev. O. B. Wardlaw; subject, "The Habit of Thanksgiving."

M'LEMORE AVENUE—Preaching by the pastor, Rev. J. J. Orr, at 11 a. m. and 7:30 p. m.; Sunday school, 9:30 a. m.; Christian Endeavor, 6:45 p. m.

CENTRAL CUMBERLAND—The pastor, Rev. James M. McLeskey, will preach at 11 a. m. and 7:30 p. m., morning subject, "The Authenticity and Inspiration of the Bible;" Sunday school, 9:45 a. m.; Christian Endeavor, 6:30 p. m.

FAITH MISSION—Sunday school at 11 a. m.

Baptist.

FIRST—Preaching by the pastor, Rev. A. U. Boone, at the morning and evening hours; Sunday school and B. Y. P. U. at the usual hours.

BELLEVUE—Rev. E. Northern, pastor. Preaching at 11 a. m. and 7:30 p. m.; Sunday school, 9:30 a. m.; B. Y. P. U., 6:30 p. m.

SEVENTH STREET—Rev. I. N. Strother, the pastor, will preach at 11 a. m. on "The Lord's House: A Place for Witnessing;" evening subject, "Becoming Christian Conduct."

PRESCOTT MEMORIAL—The pastor, Rev. James H. Oakley, will deliver at 7:30 p. m. the third of a series of sermons on the evils of the day among the young people, with special reference to the evils of the cigarette, drink and bad language; Sunday school, 9:45 a. m.; preaching, 11 a. m.; B. Y. P. U., 6 p. m.

BINGHAMPTON—Rev. Carl Monroe, O'Neal, pastor. "God's Estimate and Call for Boys and Girls" will be the theme of the sermon at 11 a. m.; the baptism of Jesus will be the subject at 7:30 p. m.; Sunday school, 9:45 a. m.; B. Y. P. U., 6 p. m.; prayer band, 7 p. m.

Christian.

M'LEMORE AVENUE (McLemore near Lauderdale)—Rev. George W. Kemper, minister. Services at 10:45 a. m. and 7:45 p. m.; subjects, morning, "A Yielded Life;" evening, "A Sympathizing Savior;" Junior church, 10:45 a. m.; Bible school, 9:30 a. m.; Christian Endeavor services, 6:45 p. m.

Lutheran.

TRINITY—Rev. M. Bruggeman, pastor. Sunday school and Bible classes, 9:30 a. m.; sermon by the pastor, "The King Cometh," 10:45 a. m.

Unitarian.

FIRST—Rev. William E. Clark, minister. Services in the Majestic at 11 o'clock; subject, "Earth-Spiritualism." Sermon at 7:30 p. m. by the Rev. Dr. Noll, priest in charge, at 11 o'clock.

Christian Science.

FIRST (Monroe and Dunlap)—Services at 11 a. m. and 8 p. m.; memorial meeting, 8 p. m.; Wednesday; reading rooms at 1408 Exchange building open week days from 9 a. m. to 5 p. m.

Other Denominations.

UNITY CIRCLE—Meets in library of the Woman's building at 3 p. m.; lesson, "How Jesus Was Received."

UNION MISSION (83 North Second)—Rev. George Joyner, the minister, will preach at 2:30 and 7:45 p. m. Sunday and each week night at 7:30 o'clock.

Episcopal.

ST. MARY'S CATHEDRAL (Poplar and Orleans)—Services first Sunday in Advent: 7:15 a. m. Holy communion, 9:30 a. m. Bible classes; 11 o'clock, morning prayer and sermon by the Very Rev. T. H. Johnston, dean of the cathedral, Atlanta; 8 p. m. inclusive service of the nation-wide liturgical service to be conducted by Dean Johnston and to continue throughout the week.

CALVARY (Second and Adams)—Rev. Charles W. Gattis, pastor. Services for the first Sunday in Advent: Holy communion, 7:30 a. m.; Sunday school, 9:30 a. m.; Bible classes; 11 o'clock, morning prayer and sermon for children with pageant at 2:30 p. m.; evening service at 8 o'clock.

GRACE (Vance and Lauderdale)—Rev. Charles T. Wright, rector. Holy communion and corporate communion for all men of the parish at 7:15 a. m.; Bible classes, 9:45 a. m.; sermon, 11 a. m.; the Sunday school will have a part in the program to be given at Calvary church at 2:30 p. m.; union service at St. Mary's cathedral at 7:30 p. m.

ST. LUKE'S (Peachy and LeMaster)—Rev. D. D. Ramage, rector. Holy communion, 7 a. m.; prayer and sermon, 11 a. m.; Sunday school, 9:30 a. m.; Bible class, 10 a. m.; evening prayer, 7:30 o'clock.

HOLY TRINITY (McLemore and Cummings)—Rev. Mart Gary Smith, rector. Church school, 9:30 a. m.; sermon, "The Bible and the Twentieth Century," 11 a. m.; Christian Endeavor, 6 p. m.; united service at the cathedral, 7:30 p. m.

ST. JOHN'S (Buntyn)—Rev. Paul P. Williams, canon in charge. Holy communion and corporate communion for all confirmed men and boys of

METHODISTS TO HOLD IMPORTANT CONFERENCE HERE

The educational commission of the Methodist Episcopal church, South, together with the college of bishops, the newly appointed annual conference, the board of Christian education, the woman's missionary council, the Epworth League and the Sunday school board will meet Nov. 30 and Dec. 1, at the Hotel Chisca, to discuss further plans for the success of the great educational campaign inaugurated by that church. Former meetings have been held at Blue Ridge, N. C.; Lake Junaluska, N. C., and Little Rock, Ark., but leaders declare that the Memphis meeting will be one of the most important yet held.

Among the numerous subjects to be discussed will be the question of how to develop the mind of the church an adequate conception of the place of Christian education in the life of the church, of the nation, and of the world. Further plans will be discussed as to the best method of leading at least 5,000 young men and young women to devote their lives to the ministry, to missionary work, to the Christian life service and to seek a Christian education.

To carry out the objectives of the Christian education movement, after the most careful survey of schools, colleges and universities under the jurisdiction of the church, and to assist worthy young men and women to secure an education, it was found that at least \$33,000,000 is necessary to enable the church to send out the constantly increasing stream of educated Christian workers to carry forward the Christian work of the world.

Mary's cathedral; Clarence Banning, Idwild Presbyterian; John S. Robinson, violinist; Dr. T. E. Ogden, cornet; J. W. Terry, flute.

Mrs. Linaford Mason (Madison Heights Methodist), chairman program committee.

FIRST METHODIST.

MORNING.
Organ Prelude—Mrs. Beeslie Erwin Reese.
Processional—Holy, Holy, Holy, Deities All—Mrs. Beeslie Erwin Reese.
Song—"The Lord's Prayer" Spence.
Offertory—Solo—Mrs. E. I. Deaton.
Recessional—Rejoice, Ye Pure in Heart—Mrs. E. I. Deaton.
Postlude—Mrs. E. I. Deaton.

EVENING.
Anthem—Sing to the Lord—Eteane Choir.
Offertory—Nearer My God to Thee—Quartet.
Postlude—Mrs. E. I. Deaton.
Edmund Wiley, choirmaster.

DECATUR ST. CHRISTIAN.

MORNING.
Prelude—Mrs. Hayden Smith.
Solo—At the End of My Way—Mrs. Hayden Smith.
Anthem—Sing to the Lord—Eteane Choir.
Offertory—Nearer My God to Thee—Quartet.
Postlude—Mrs. Hayden Smith.

EVENING.
Anthem—Crown Him King of Kings—Mrs. Whitaker, Miss Dixon, Mrs. Hayden Smith, Mrs. E. I. Deaton, Mrs. W. P. Murray, Mrs. E. I. Deaton, Mrs. Hayden Smith.
Quartet—He Loved Me So—Mrs. Whitaker, Miss Dixon, Dr. Weber, Hayden Smith.
Postlude—Mrs. Hayden Smith.

ST. LUKE'S EPISCOPAL.

Recessional Hymn 25—L. H. Comes.
With Clouds Discerning—Handall Benedictine.
Hymn—No. 12—The Voice Eternal.
Solo—He Loved Me So—Mrs. Whitaker, Miss Dixon, Dr. Weber, Hayden Smith.
Postlude—Mrs. Hayden Smith.

CALVARY EPISCOPAL.

The following will be the program of music at Calvary church Sunday: Mat. 11:1-6, 16:1-6, 22:1-12; 23:1-12; 24:1-12; 25:1-12; 26:1-12; 27:1-12; 28:1-12; 29:1-12; 30:1-12; 31:1-12; 32:1-12; 33:1-12; 34:1-12; 35:1-12; 36:1-12; 37:1-12; 38:1-12; 39:1-12; 40:1-12; 41:1-12; 42:1-12; 43:1-12; 44:1-12; 45:1-12; 46:1-12; 47:1-12; 48:1-12; 49:1-12; 50:1-12; 51:1-12; 52:1-12; 53:1-12; 54:1-12; 55:1-12; 56:1-12; 57:1-12; 58:1-12; 59:1-12; 60:1-12; 61:1-12; 62:1-12; 63:1-12; 64:1-12; 65:1-12; 66:1-12; 67:1-12; 68:1-12; 69:1-12; 70:1-12; 71:1-12; 72:1-12; 73:1-12; 74:1-12; 75:1-12; 76:1-12; 77:1-12; 78:1-12; 79:1-12; 80:1-12; 81:1-12; 82:1-12; 83:1-12; 84:1-12; 85:1-12; 86:1-12; 87:1-12; 88:1-12; 89:1-12; 90:1-12; 91:1-12; 92:1-12; 93:1-12; 94:1-12; 95:1-12; 96:1-12; 97:1-12; 98:1-12; 99:1-12; 100:1-12.

COURT AVENUE.

The choir of the Court Avenue Presbyterian church will welcome back Mrs. Charles Watson, who has for the past two months been taking a course of instruction training and coaching under the direction of J. Paul Taylor, dean of the cathedral, Atlanta. The choir will be Mrs. Watson's first service since her return. The orchestra will also participate in the program, which is as follows:

Prelude (Sacred March)—Praise Ye the Father—Orchestra and Piano.
Hymn—Congregation.
Invocation.
Organ Solo—Eteane Choir.
Prelude—Eteane Choir.
Anthem—Lays Divine—Gabriel Choir.
Hymn—Congregation.
Organ Solo—Eteane Choir.
Solo—Hail Me, O Lord—Richter.
Hymn—Mrs. Charles Watson.
Hymn—Congregation.
Organ Solo—Eteane Choir.
Postlude—Organ and Orchestra.

LA BELLE BAPTIST.

Music for Sunday evening will be as follows:
Doxology—Congregation.
Invocation.
Organ Solo—Eteane Choir.
Prelude—Eteane Choir.
Anthem—Lays Divine—Gabriel Choir.
Hymn—Congregation.
Organ Solo—Eteane Choir.
Solo—Hail Me, O Lord—Richter.
Hymn—Mrs. Charles Watson.
Hymn—Congregation.
Organ Solo—Eteane Choir.
Postlude—Organ and Orchestra.

Opera Star Was Overseas Soldier



NINO RUISI.

When the Creators Opera company appears in Memphis, Dec. 14, 15, 16, there will be one real "overseas soldier" as a member of the cast. While on the other side of the water he not only sang for the boys, but he fought with them in a manner that showed that he was some scrapper. His name is Nino Ruisi, and he comes from Sicily and has the fighting spirit.

He came to America, and when the war broke out was one of the first to enlist. He was attached to the 91st division, 4th field artillery, and when the guns were blasting the hardest Nino's big bass voice was cheering the loudest. He was with his division in France, Germany and Belgium, and claims that if another war were to start he would again be in the front ranks.

EPWORTH METHODIST.

The music at Epworth Methodist church Sunday morning will be:

Prelude—Selected.
Anthem—Miss Hazel Kent.
Thy Works—Sun of My Soul, Marzo Barby Choir.
Offertory—Solo—Sun of My Soul, Marzo Barby Choir.
Sunday night the choir will render a Thanksgiving program as follows:
Prelude—Selected.
Doxology—Miss Hazel Kent.
Congregation.
Anthem—Let the People Praise Thee—Adams Choir.
Anthem—Oh, that Men Would Praise the Lord—Wilson Choir.
Offertory—Nearer My God to Thee—McPhail Quartet.
Aphem—Rejoice in the Lord—Ashford Choir.
Anthem—Praise Ye the Lord—Bordese Quartet—Only Walt—Wilson Choir.
Mrs. Gales, Mrs. Kelly, Mrs. Hayden Smith, Mrs. E. I. Deaton, Mrs. W. P. Murray, Mrs. E. I. Deaton, Mrs. Hayden Smith.
S. W. McDowell, director.

GRACE EPISCOPAL.

Music for first Sunday in Advent will be:
Processional Hymn 29—Venite—Chant 12—Kirkpatrick.
Benedicite—Kirkpatrick.
Hymn—No. 12—The Voice Eternal.
Offertory—Anthem—Oh, Clap Your Hands—Turner.
Mrs. January, Mrs. Colborn, J. N. Taylor, William Newborn.
Recessional Hymn 43—Ernest F. Hawke, organist and choir-master.

UNITARIAN.

The musical program at the Unitarian church service in the Majestic Sunday morning at 11 o'clock, will be as follows:
Organ Recital—Diggle.
Song—Christians, Rise and Act Thy Creed—Nunember.
Soprano Solo—The Peace of Peace—Barnard.
Miss Cora Bloodworth.
Offertory—The Peace of Peace—Cadman.
Baritone Solo—The Peace of Peace—Herbert F. Sherman.
Postlude—Proclamation—Parker.
Mrs. Frank Sturim, organist.

WESTMINSTER.

MORNING.
Send Out Thy Light—Gounod.
Offertory, Trio—Sweet Is Thy Work—Edmondson and Carr.
Lead Kindly Light—Geibel.
The Shadows of the Evening Hours—Danks.
Mr. Edmondson and Choir.
Mrs. J. T. Walker, organist.

STATEMENT OF THE CONDITION OF THE DEPOSITORS SAVINGS BANK & TRUST CO.

Located at Memphis, Tennessee, at the Close of Business Nov. 15, 1920.

RESOURCES:	
Loans and discounts	\$65,140.58
Bonds and stocks	3,821.45
Furniture and fixtures	731.10
Actual cash on hand	314.93
Due from banks and bankers on demand	1,836.17
Individual deposits	1,658.17
Total	\$71,333.28
LIABILITIES:	
Capital stock paid	\$50,000.00
Surplus fund	1,000.00
Its less expenses and taxes paid	812.21
Special deposits	\$1,818.25
Time certificates	16,697.15
Total	\$71,333.28

STATEMENT OF THE CONDITION OF THE DEPOSITORS SAVINGS BANK & TRUST CO.

Located at Memphis, Tennessee, at the Close of Business Nov. 15, 1920.

RESOURCES:	
Loans and discounts	\$45,140.58
Bonds and stocks	3,821.45
Furniture and fixtures	731.10
Actual cash on hand	314.93
Due from banks and bankers on demand	1,836.17
Individual deposits	1,658.17
Total	\$53,402.30
LIABILITIES:	
Capital stock paid	\$50,000.00
Surplus fund	1,000.00
Its less expenses and taxes paid	812.21
Special deposits	\$1,818.25
Time certificates	16,697.15
Total	\$53,402.30

Hooray! Members Of Woman's Club Will Entertain Husbands

The women's class of the Washington Heights Methodist Episcopal church, which is known as the "Mizpah" class, will entertain Friday evening at a luncheon at the church in honor of their husbands. Invitations have been mailed to all members of the Sunday school and church, according to an official of the organization. An interesting program has been arranged and refreshments will be served.

STATEMENT OF THE CONDITION OF THE GUARANTY BANK & TRUST CO.

Located at Memphis, Tennessee, at the Close of Business Nov. 15, 1920.

RESOURCES:	
Loans and discounts	\$1,502,518.81
Overdrafts	629.01
Bonds and stocks	154,333.56
Furniture and fixtures	189,047.50
Banking house	29,888.22
Other real estate	1,669.13
Actual cash on hand	31,582.62
Due from banks and bankers on demand	1,009,570.29
Exchange for a 30 day note	48,756.12
Checks and cash items	1,000,309.03
Cash items in transit	215,206.67
Customers' liability under letters of credit	164,335.80
Other resources—farm loans in process sale	236,300.00
Farm loan commission	245,500.74
Total	\$5,924,332.18
LIABILITIES:	
Capital stock paid	\$500,000.00
Surplus fund	50,000.00
Undivided profits, less expenses and taxes paid	44,939.41
Individual deposits subject to check	\$1,213,382.82
Due to banks and bankers on demand	406,259.04
C e r t i f i c a t e s	12,262.22
C e r t i f i e d checks	1,241.18
Total demand deposits before me	\$1,632,245.26
Savings deposits	1,524,544.93
Time certificates	356,425.84
Total deposits	3,513,216.03
Notes and bills payable	711,630.69
Time certificates	248,622.76
Liability account of acceptances	164,335.80
Other liabilities—deferred payment on building, due in 1927	100,000.00
Revenue interest deferred loan notes	151,158.49
Total	\$5,924,332.18

STATE OF TENNESSEE, County of Shelby.

I, L. C. HUMES, vice-president and cashier of the above named bank, do solemnly swear that the above statement is true and gives the actual condition of said bank as shown by the books on file in said bank.

L. C. HUMES, Vice-President and Cashier.
Subscribed and sworn to before me this 24th day of November, 1920.
PAUL J. KINGSTON, Notary Public.

SOLVENT SAVINGS BANK & TRUST CO.

Located at Memphis, Tennessee, at the Close of Business Nov. 15, 1920.

RESOURCES:	
Loans and discounts	\$475,617.49
Overdrafts	None
Bonds and stocks and warrants	845.50
Banking house	12,190.00
Furniture and fixtures	11,005.90
Other real estate	18,557.00
Actual cash on hand	\$27,455.91
Due from banks and bankers on demand	345,368.62
Clearing house	9,525.74
Due from banks and bankers (not on demand)	63,644.73
Cash items in transit	138.25
Customers' liability under letters of credit	None
Other resources—farm loans in process sale	None
Other resources—Certificates	2,852.68
U. S. bonds	137,700.00
U. S. certificates of credit	30,000.00
Total	\$1,126,402.46
LIABILITIES:	
Capital stock paid	\$75,000.00
Surplus fund	None
Its less expenses and taxes paid	16,647.64
Individual deposits subject to check	\$27,429.27
Demand certificates	None
Due to banks and bankers on demand	None
C e r t i f i c a t e s	4,032.22
Due from banks and bankers on clearing	559.00
house	None
Individual deposits	1,079.54
Total demand deposits	\$323,100.93
Savings deposits	\$17,534.02
Time certificates	None
Liability account of acceptances	None
Other liabilities	None
Total	\$1,126,402.46

STATE OF TENNESSEE, County of Shelby.

I, J. E. DICKINSON, cashier-president of the above named bank, do solemnly swear that the above statement is true, and gives the actual condition of said bank as shown by the books on file in said bank.

J. E. DICKINSON, Cashier-President.
Subscribed and sworn to before me this 24th day of November, 1920.
ROBERT G. HEARD, Notary Public.

STATEMENT OF THE CONDITION OF THE DEPOSITORS SAVINGS BANK & TRUST CO.

Located at Memphis, Tennessee, at the Close of Business Nov. 15, 1920.

RESOURCES:	
Loans and discounts	\$45,140.58
Bonds and stocks	3,821.45
Furniture and fixtures	731.10
Actual cash on hand	314.93
Due from banks and bankers on demand	1,836.17
Individual deposits	1,658.17
Total	\$53,402.30
LIABILITIES:	
Capital stock paid	\$50,000.00
Surplus fund</	