

Operating Fund - Unrestricted	Actuals					Forecast	Budget
	2012	2013	2014	2015	2016	2017	2018
<b>Support and Revenue</b>							
<b>Direct Support</b>							
1) Annual Giving (net of uncollectable)	1,280,175	1,272,859	1,257,481	1,308,084	1,274,096	1,213,692	1,237,455
2) Special Events - Net	224,133	396,893	322,152	318,367	481,514	398,243	355,430
3) Legacies and Bequests	5,573	2,500	25	11,675			
<b>Total Direct Support</b>	<b>1,509,882</b>	<b>1,672,252</b>	<b>1,579,657</b>	<b>1,638,126</b>	<b>1,755,610</b>	<b>1,611,935</b>	<b>1,592,885</b>
4) Associated Organizations		3,500		1,800	5,490		
5) United Way	434,715	467,841	468,046	403,626	275,053	132,999	127,030
6) United Way - Midlands Tocqueville Campaign						51,714	60,000
<b>Total Indirect Support</b>	<b>434,715</b>	<b>471,341</b>	<b>468,046</b>	<b>405,426</b>	<b>280,543</b>	<b>184,713</b>	<b>187,030</b>
7) Sale of Supplies - Net	87,729	95,851	91,916	117,352	131,513	122,599	129,550
8) Product Sales - Net	1,291,377	1,177,441	1,339,436	1,343,282	1,416,603	1,393,726	1,447,900
9) Investment Income from Endowment	507,045	528,512	674,876	693,385	758,932	829,844	885,404
10) Camping	982,031	814,272	837,426	959,105	1,084,777	999,592	1,129,920
11) Activities	160,954	184,780	165,468	191,569	168,513	166,827	129,974
12) Other Revenue	109,740	106,766	119,040	120,317	111,737	127,430	163,948
<b>Total Revenue</b>	<b>3,138,877</b>	<b>2,907,622</b>	<b>3,228,162</b>	<b>3,425,010</b>	<b>3,672,076</b>	<b>3,640,018</b>	<b>3,886,696</b>
<b>Total Support and Revenue</b>	<b>5,083,473</b>	<b>5,051,214</b>	<b>5,275,865</b>	<b>5,468,562</b>	<b>5,708,229</b>	<b>5,436,666</b>	<b>5,666,611</b>
<b>Expenses</b>							
13) Salaries	2,345,267	2,507,957	2,559,183	2,744,199	2,731,874	2,635,648	2,623,100
14) Employee Benefits	388,884	428,329	415,626	452,360	469,884	465,123	463,663
15) Payroll Taxes Expense	217,174	223,037	226,587	223,528	233,570	219,956	223,551
16) Employee Related Expenses	17,436	24,255	24,068	3,079	18,031	66,662	13,675
<b>Total Employee Compensation</b>	<b>2,968,762</b>	<b>3,183,578</b>	<b>3,225,464</b>	<b>3,423,166</b>	<b>3,453,359</b>	<b>3,387,389</b>	<b>3,323,989</b>
17) Professional Fees	142,091	189,112	116,747	134,234	130,089	123,821	139,545
18) Supplies	504,767	484,547	508,602	484,202	579,090	491,541	534,724
19) Telephone	35,043	41,829	36,085	37,433	38,047	34,467	32,997
20) Postage and Shipping	55,844	93,385	56,024	33,718	30,264	26,233	30,995
21) Occupancy	253,780	269,169	292,166	297,242	296,429	306,393	280,834
22) Rental and Maintenance of Equipment	135,292	118,480	106,179	92,501	93,771	91,345	102,613
23) Publications and Media	103,010	95,596	129,362	98,897	116,921	108,519	117,242
24) Travel	199,499	197,620	189,919	200,972	206,289	170,353	221,694
25) Conferences / Meetings / Events	259,043	165,601	128,920	196,123	136,018	145,169	156,398
26) Specific Assistance to Individuals	50,887	32,886	71,025	85,253	128,669	121,078	120,426
27) Recognition and Awards	284,461	235,553	222,841	269,209	293,980	264,417	332,185
28) Interest Expense							7,000
29) Insurance	94,894	100,318	103,651	100,642	120,820	139,345	145,880
30) Other Expenses	83,077	77,011	74,597	73,653	89,959	69,857	65,810
31) Charter and National Service Fee	76,542	77,215	77,215	78,418	78,772	83,750	83,750
<b>Total Other Expenses</b>	<b>2,278,231</b>	<b>2,178,322</b>	<b>2,113,333</b>	<b>2,182,497</b>	<b>2,339,118</b>	<b>2,176,288</b>	<b>2,372,093</b>
<b>Total Expenses</b>	<b>5,246,993</b>	<b>5,361,900</b>	<b>5,338,797</b>	<b>5,605,663</b>	<b>5,792,477</b>	<b>5,563,677</b>	<b>5,696,082</b>
<b>Net Revenue / Expense</b>	<b>-163,519</b>	<b>-310,685</b>	<b>-62,932</b>	<b>-137,101</b>	<b>-84,248</b>	<b>-127,011</b>	<b>-29,471</b>
32) Miscellaneous - one time items*	164,000	280,000	75,000	75,000			
33) Special Scoutreach Contributions				65,000	70,000		
34) Jamboree ('13/'17) net of direct expenses		45,572				55,612	
35) Jubilee ('14/'16) net of direct expenses			11,292		17,524		29,750
<b>Net Total</b>	<b>481</b>	<b>14,887</b>	<b>23,360</b>	<b>2,899</b>	<b>3,276</b>	<b>-71,399</b>	<b>279</b>

\* 2012: \$164k in restricted funds being released - Capital Campaign restricted for Operating  
 2013: \$280k special distribution from the endowment fund. This same year \$280k was put into the Endowment from the sale of the 2nd portion of TASR.  
 2014/2015: \$75k from Capital campaign to cover operating costs and management of campaign.

# Boy Scouts of America Mid-America Council 2018 Budget

**It is the mission of the Boy Scouts of America to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout oath and law.**

To make it easier to compare the year to year financials, the attached summary budget has been created. Most notably, Jubilee and Jamboree figures are being shown at the bottom of the summary as a net total. This ensures that these events, which only happen every 2 to 4 years, do not cause fluctuations on both the income and expense lines. A few special contribution sections have also been created to clearly show the yearly fundraising results. The standard monthly financials presented in 2018 will not be separated out in this fashion.

The 2018 budget is a reset on the council budget. Because of some substantial one-time gifts over the last couple of years the income, and thus expenses, had gotten to the point of being unsustainable. This is evident in how fundraising has turned into a year-round campaign. A concentrated effort was made to build the 2018 budget by basing it on the past three years of history with adjustments for any outliers, such as the 2016 Citizen of the Year, so as not to skew the results.

This produced an income level that is very conservative in nature and with which both professionals and volunteers have a high degree of confidence. With that said, it should be known that the budget numbers detailed below are not the goals for each campaign. The goals will stretch us to produce and grow while the conservative budget will ensure any shortfalls from goals will not cause us to have a deficit position at the end of the year.

Additional headwinds affecting the council include that United Way giving has dropped from \$468,000 in 2014 down to \$185,000 in 2017. At the same time, Scoutreach programs have grown from 2,374 youth served to 2,949. Another contributing factor is in past budgets, an allowance of \$100,000 was built into the compensation line to account for employee vacancies. Some years this was met, but other years it was not. For 2018, the compensation line assumes a full staff throughout the year. Any vacancies would help act as a safety net for any shortfalls that may occur.

All those factors resulted in some tough decisions needing to be made to come to a balanced budget. The focus was centered around not cutting programs and services. The good news is that every staff member is being retained. A couple will have new roles or additional responsibilities to ensure the council delivers on the vision of Unparalleled Experiences for More Youth. All the Scoutreach programs were closely examined to ensure that resources were being wisely invested, with maximum impact. Through this process it was determined that scaling back some Scoutreach programs was necessary.

In the fall of 2017, the national board of the Boy Scouts of America (BSA) voted to expand the access girls have to the programs that the BSA offers. In the past, girls have been able to participate in the Venturing, Exploring, and Learning for Life programs. In 2018, girls will be able to join Cub Scouts with an older girl program roll out in 2019 that will enable girls to earn the Eagle rank. Because of the unquantifiable impact of this change budgets were not adjusted to account for it. Assuming girls can't attend Cub Scout resident and day camps this summer than there will be limited impact on the finances. Jubilee in the fall has been already been a family affair for many years. Popcorn sales from families with girls could increase overall sales slightly but if most girls come from families already in the program the increase will be negligible.

Since registration fees all go the national BSA organization, those are the two main ways that having girls in Cub Scouts will affect the finances in 2018. This will give a little lead time to make a decision on how to integrate those changes into the 2019 budget.

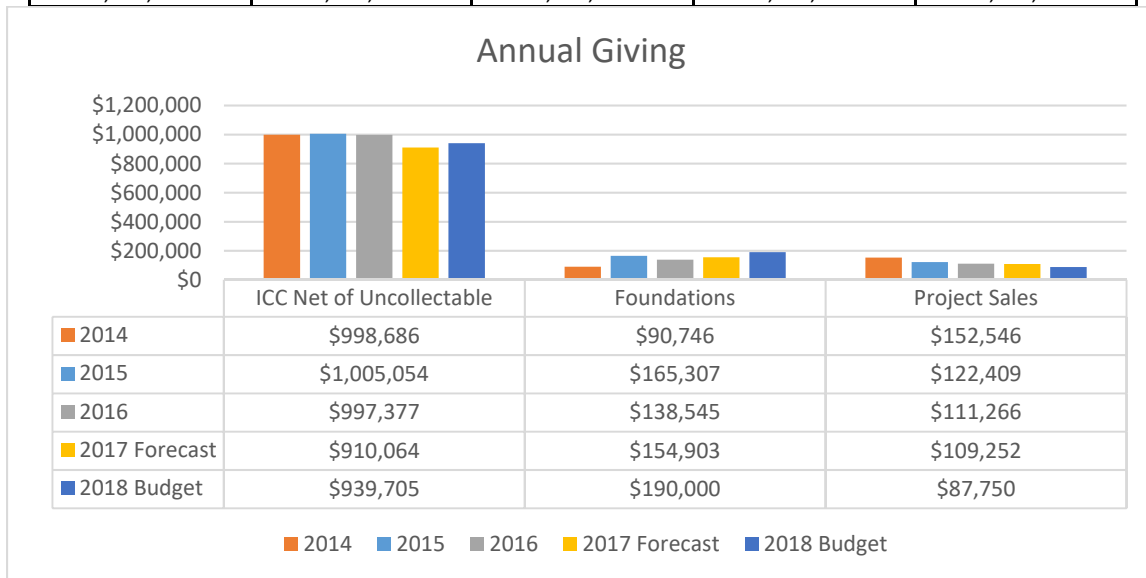
## Support and Revenue

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
5,275,865	5,468,562	5,708,229	5,436,666	5,666,611

Support and Revenue is budgeted to grow \$192,000 (without Jamboree/Jubilee included). Find more detail on each of these items in the appropriate line explanation.

### Annual Giving – Line 1

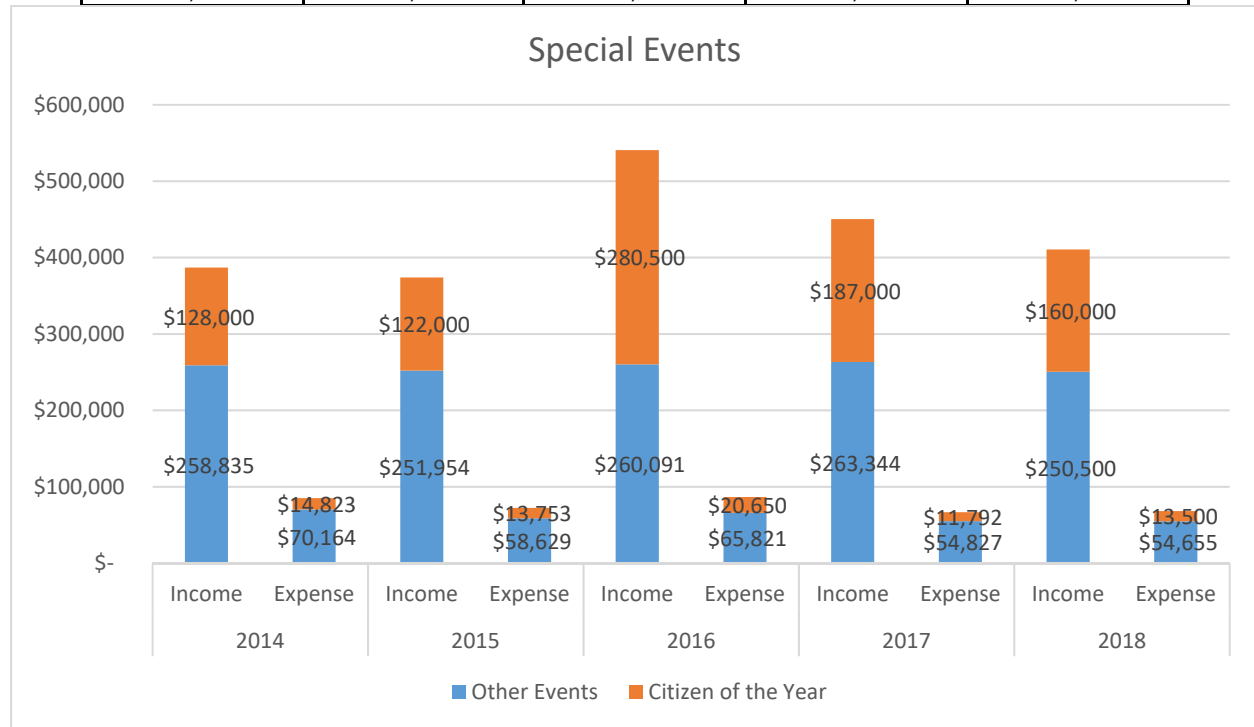
Actuals			Forecast	Budget
2014	2015	2016	2017	2018
1,257,481	1,308,084	1,274,096	1,213,692	1,237,455



The Annual Giving line is budgeted at the four-year average when taking into consideration the \$30k popcorn warehouse project sale; which will not happen in 2018. The goal for the Investment in Character (ICC) campaign is \$1.1 million gross; before an uncollectable allowance of 6%. This leaves a buffer of \$95,000 when comparing the net goal versus the net budget. Foundations are expected to continue their growth, with the addition of an Associate Development Director to focus specifically on this campaign.

## Special Events – Line 2

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
322,152	318,367	481,514	398,243	355,430

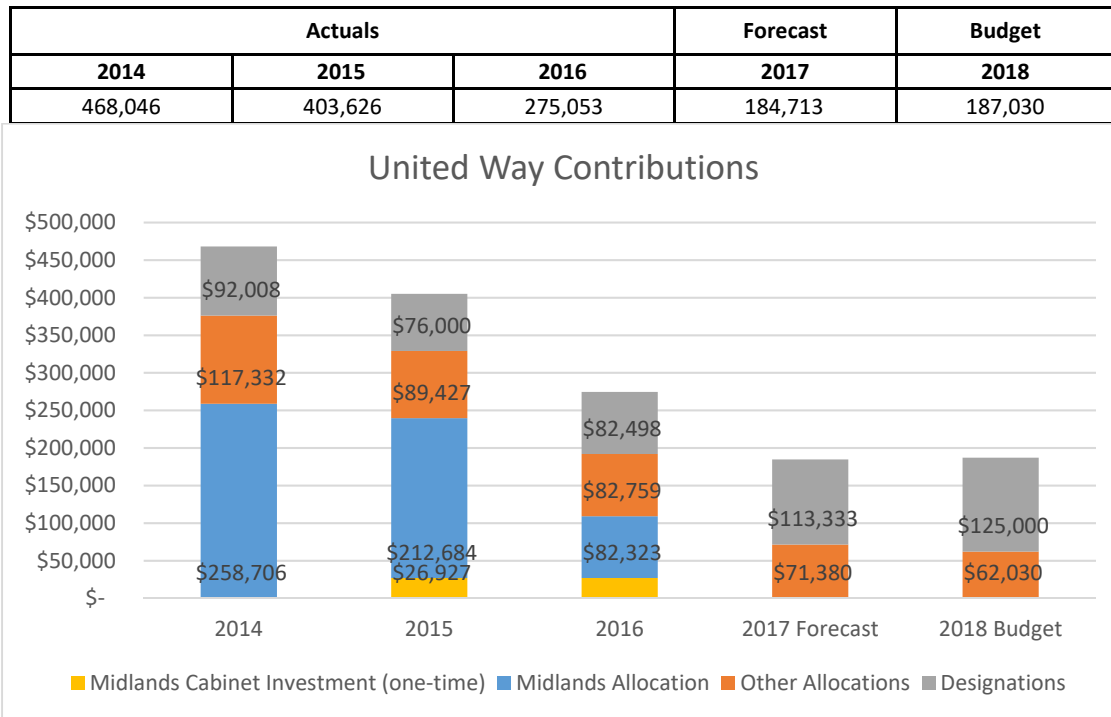


Six special events will be conducted in 2018: Mad Men, Citizen of the Year Luncheon, Shoot-Out, Sioux City Golf Tournament, Exploring Golf Tournament, and Metro Golf Tournament. Over the last two years, each of these events has experienced its best year ever. In recognition of some one-time gifts that led to these successes, each event’s budget has been created based upon an average of the last couple of years without the outliers.

## Legacies and Bequests – Line 3

Due to the uncertain nature of legacies and bequests, this line is budgeted at zero.

## United Way – Lines 5 & 6



In 2016 the board of directors of the Mid-America Council decided to not apply for funding from United Way of the Midlands (UWM) because of significant allocation decreases. To make up for the loss in allocation dollars, donors were asked to designate their UWM giving to the Boy Scouts. These fundraising efforts in the fall and winter of 2016 produced additional designation gifts for 2017 in the amount of \$58,500, before the UWM fee of 11.6%. While other designations will decline, the Tocqueville push is expected to raise an additional \$20,000. Designation dollars are recorded as revenue in the year they are received by the Council due to the uncertainty that surrounds the pledges donors make to the United Way.

The Council continues to receive allocation funding in other communities including: Sioux City, Columbus, Le Mars, Spencer, and Fort Dodge.

## Sale of Supplies – Line 7

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
91,916	117,352	131,513	122,599	129,550

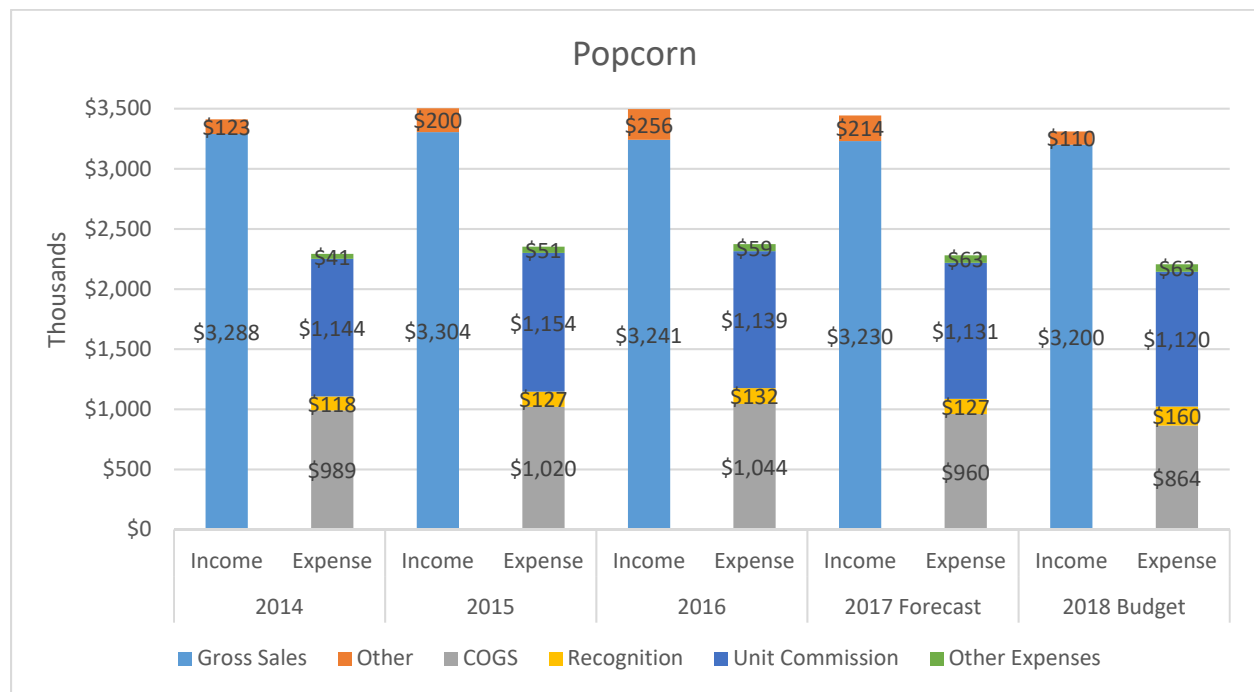
This line is a combination of the commission received from the National office for the Gottschalk Scout Shop in Omaha and the Scout Shop the Council runs in Sioux City. There is also a small shop in the Norfolk area that is maintained by a business on a volunteer basis. A slight increase has been budgeted because of the 2018 Jubilee.

## Product Sales – Line 8

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
1,339,436	1,343,282	1,416,603	1,393,726	1,447,900

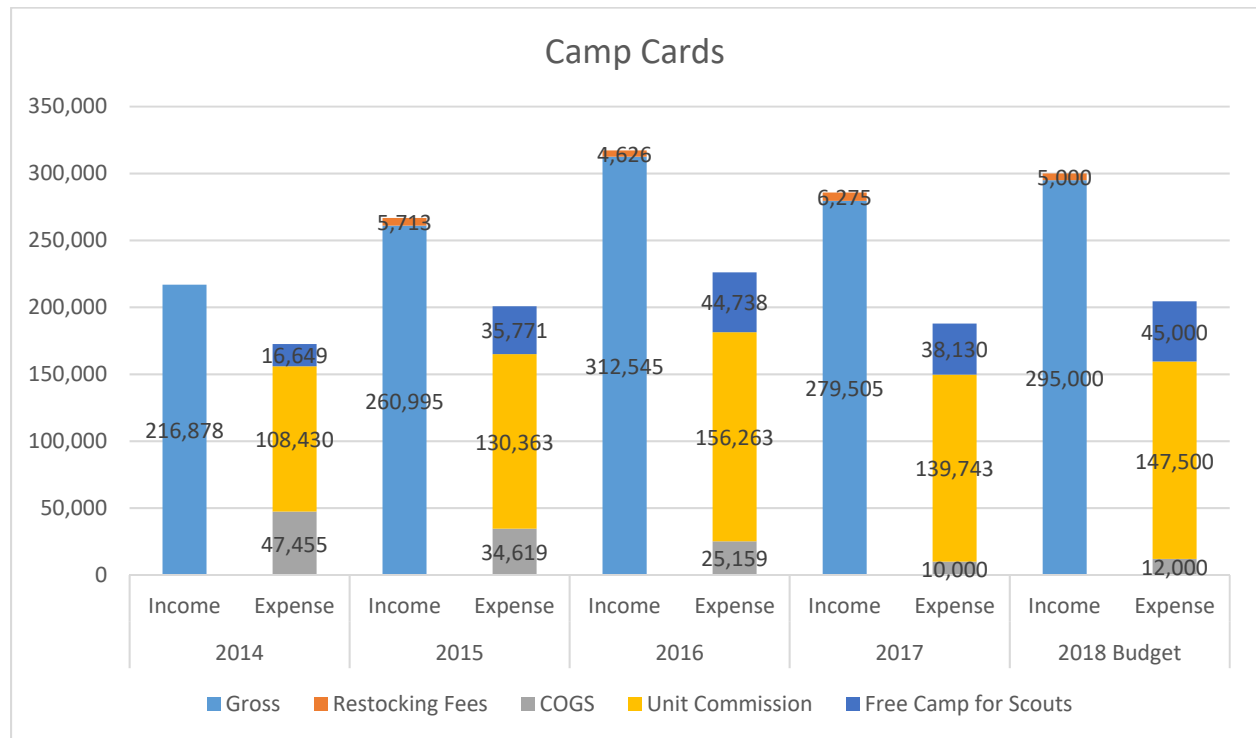
The net income of popcorn and camp card sales is after cost of goods and unit commissions. Each year Scouts are given an opportunity to participate in the Council's main fundraisers, benefiting both the Council and local units.

### Popcorn



The popcorn sale generates over \$1.1 million for units that enable them to deliver the Scouting program. The council pays for prizes and allows the units to return unsold product. This is a huge benefit to the units not having to assume the risk. Proper safe guards are in place to ensure units do not order outside of what they are capable of selling. A committee is actively reviewing vendor proposals for the 2018 sale.

### Camp Cards



The camp card program started in 2012 to help Scouts earn a free camp. This program has great value to units; 50% commission and free camps for Scouts who sell at certain levels. Next year will continue this trend as the Jubilee in 2018 will add a lower level incentive for Scouts. Both the 2014 and 2016 Jubilee sales years saw additional growth through this effort. In 2017, 113 Cub Scouts and 93 Boy Scouts earned a free camp.

### Investment Income – Line 9

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
674,876	693,385	758,932	829,844	885,404

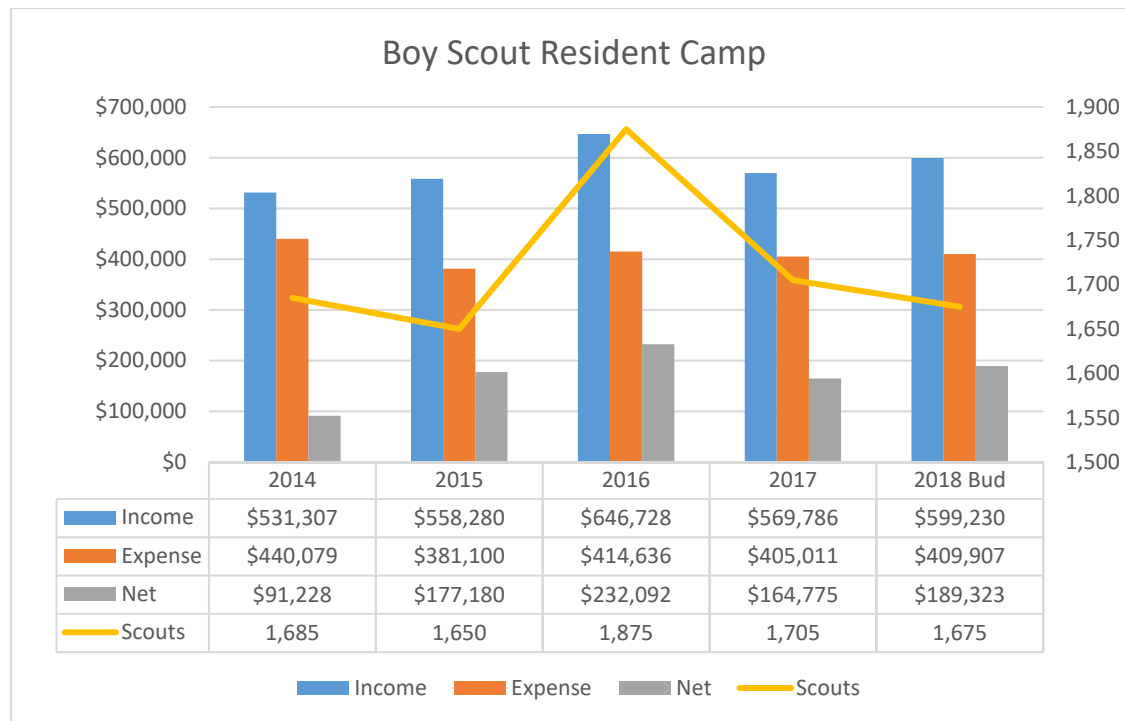
\$749,676 is budgeted from the general endowment fund. This represents the 5% of the average market value over the last three years that the Council’s spending policy calls for. In addition, there is \$56,544 from the Olson Trust to cover expenses in the Petah La Shauro district and \$60,684 from the Wiebe and LSSR Camp Maintenance funds. There is \$18,500 for scholarships.

## Camping – Line 10

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
837,426	959,105	1,084,777	999,592	1,129,920

The increase for camp revenue is from a number of different areas. The Sea Base and Philmont council contingents will have \$35,000 more revenue in 2018 compared to 2017 because of no Sea Base contingent in 2017. Cub Scout Resident Camp Revenue is budgeted to grow \$37,000 because of increased camp fees. Boy Scout Resident Camp Revenue is budgeted to grow \$24,000 because of the elimination of free leaders.

### Boy Scout Resident Camp



	2014	2015	2016	2017	2018 Bud
# MAC Boy Scouts Attending:	1,529	1,413	1,524	1,316	1,340
# MAC Boy Scouts (registered 6/30):	4,371	4,185	4,334	4,168	4,168
% MAC Boy Scouts Attending:	35.0%	33.8%	35.2%	31.6%	32.1%

# Out of Council Scouts Attending:	156	237	351	389	335
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The drop in the attendance is primarily due to us hosting the LDS Encampment in 2016. We will host it again in 2019. A conservative budget was planned for 2018 to show a consistent attendance at Camp Cedars.



## Mid-America Council 2018 Budget

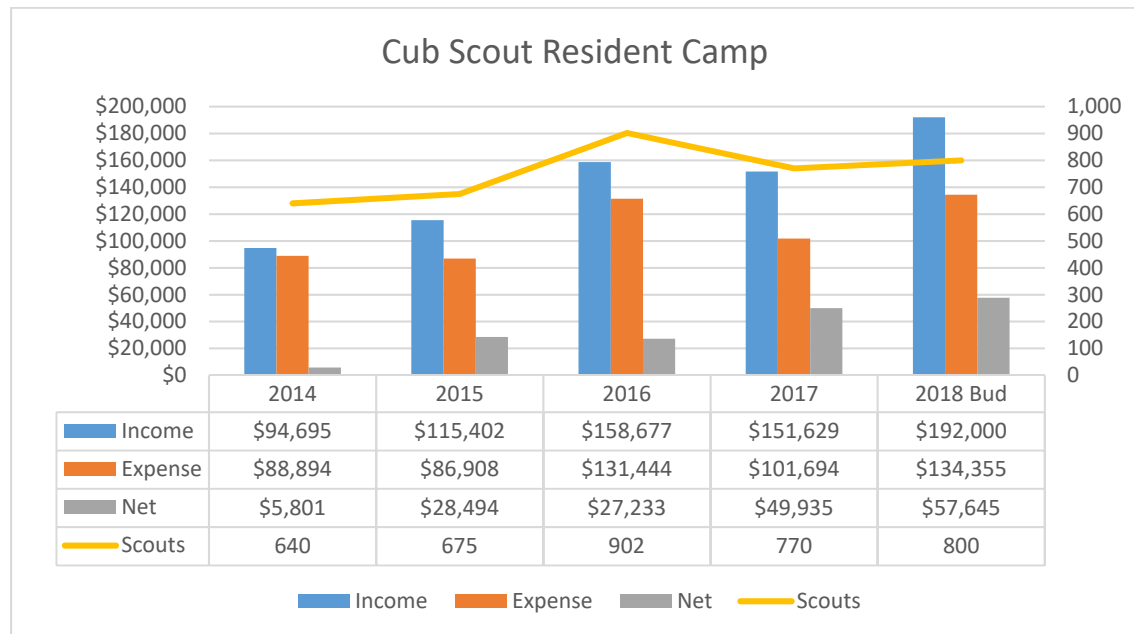
For comparison based on 2016 statistics:

- BSA average for Boy Scout Resident Camp attendance in-council is 28.8%
- Central Region average is 38.0%
- Area 5 average is 42.1% (Pony Express – Camp Geiger: 66.7%, Heart of America – Bartles/Naish: 55.8%)

A new camp director, Ralph Morocco, will lead the operation in 2018. Additional revenue will be added due to the removal of free leaders at camp, but will mostly be offset intentionally by an increase in staff salaries to help recruit and retain a higher quality camp staff. Significant savings will come from the change in food service from using a vendor to self-managed.

Customer feedback on the Camp Cedars operation has continued to improve under Christine Salisbury's leadership related to staff responsiveness, quality of programs, and quantity of older boy options.

### Cub Scout Resident Camp



	2014	2015	2016	2017	2018 Bud
# MAC Cub Scouts Attending:	580	588	769	735	755
# MAC Cub Scouts (registered 6/30):	7,775	8,064	8,175	8,622	8,622
% MAC Cub Scouts Attending:	7.5%	7.3%	9.4%	8.5%	8.8%

# Out of Council Scouts Attending:	60	87	133	35	45
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Camp Amikaro had seen a quick increase in attendance from 2013-2016 during its first few years of operation. 2017 did see a drop in attendance, mostly made up from a large drop in Scouts from the Mid-Iowa Council.

For comparison based on 2016 statistics:

## Mid-America Council 2018 Budget

- BSA average for Cub Resident Camp attendance is 8.9%
- Central Region average is 13.1%
- Area 5 average is 19.2%

The reputation of Camp Amikaro has grown in recent years providing more attention to both Cub Scout camping and to Little Sioux Scout Ranch. Although the number of MAC Scouts and packs represented are similar from 2016-2017, there is still the greatest room for improvement in attendance here.

A new camp director, Becky Burbach, will lead the operation in 2018. Additional revenue will be added from a slight increase in the camper fee.

### Activities – Line 11

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
165,468	191,569	168,513	166,827	129,974

This line includes all events that are not accredited camping related. This includes district camporees, pinewood derbys, district dinners, cub onboarding events, and much, much more. Total revenue in this area will decrease in 2018 due to fall camporees that will not take place because of Jubilee. There is also a concentrated effort to reduce the number of events in districts that are offering too many. If a district has too many events without proper volunteer leadership in place it creates a burden on the District Executives.

### Other Revenue – Line 12

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
119,040	120,317	111,737	127,430	163,948

This income is from sources of revenue that does not belong anywhere else. The largest amounts are funds for the popcorn ball and an insurance recovery fee collected at charter renewal from non-LDS units (LDS units are covered by the church). Prior to 2018 the per person insurance recovery fee was \$5. Because of significant increases in the national general liability insurance program (GLIP), this fee is being increased to \$8 for 2018 Charters. See line 28 for a breakdown of the insurance costs.

## Expenses

### Salaries – Line 13

Actuals			Forecast	Budget
2014	2015	2016	2017	2018
2,559,183	2,744,199	2,731,874	2,635,648	2,623,100

Salary expenses make up the largest portion of the Council's expenses. Staff members (28 full-time professionals along with 9 full-time support/administrative staff, 3 Rangers/Caretakers, and 3 full-time &

20 part-time Outreach program aids) supporting and empowering volunteers (nearly 6,000 adult volunteers are active and registered in our Council) help drive and deliver the Scouting program to the thousands of youth members involved (over 18,000 youth members registered). The salary line item includes summer camp staff salaries at \$178,000 and Part-time Outreach salaries of \$131,970. It is important to note the significant increase (\$47,000) in camp salaries between 2017 and 2018. To attract and retain a great camp staff, we have increased the salaries across the board for seasonal staff at our camps. This was offset by a fee being charges for adults to attend camp; \$90 which barely covers food cost and utilities. There are also additional dollars in there to hire our own food service manager and cooks at Camp Cedars for the summer (see the supplies line for an expiation regarding this change). Each of the resident camps and the high adventure base will also hire a director instead of utilizing a year round employee to act in those capacities. While this will increase costs slightly, this change will help the program team absorb other changes in the council that will save in the end even higher employment costs.

Individual salaries are budgeted to increase on average 2.5% (\$56,000 pool) which comes from the national office 2018 budgeting guidelines. Even with the salary increase pool, total salaries remain less than in the previous 3 years. With staff reductions in 2017 to right size the team, the budget assumes a full staff the entire year. Positions not being replaced in 2018 are Director of Support Services, Communications Specialist, Assistant Director of Field Service, a District Executive position (2<sup>nd</sup> Exploring position), and a second District Executive in Sioux City (replaced with a part time para-professional).

**Employee Benefits** – Line 14: Represents group accident, life, and medical insurances, retirement plan, long-term disability, and dental assistance. Most benefits have the same rates in 2018 as 2017 and will decrease on a total dollar basis due to the reduced number of employees and the elections of the current team. Medical premiums on an individual basis are increasing 5% for the Council and 5.1% for employees. The national BSA office recently announced some major changes for 2019 in relation to the 403(b) and retirement plan. Starting in 2019, the current pension contributions will stop for most employees and the 403(b) in it’s current form will change to a new BSA Match Savings Plan. While there are some unknowns at this time, the projected savings are estimated at \$38,000 a year.

Benefit	2018 Budget
Medical	\$255,288
Retirement Plan (Pension)	\$122,925
403(b) Match	\$42,245
Dental	\$16,728
Group Accident & Life Insurance	\$15,324
Long-Term Disability Insurance	\$11,153
<b>Total</b>	<b>\$463,663</b>

**Payroll Taxes** – Line 15: Represents social security, unemployment and workman’s compensation insurance. Unemployment claims have been less in the last few years because of improved staff retention and our experience rate for workers compensation is improving.

**Employee Related Expenses** – Line 16: Represents interview and moving expenses for staff positions. In 2017, NEI was contracted with to assist with relocating employees into the Mid-America Council. With the tenure of the field staff, the budget includes relocation for one person as a precaution.

The 2017 expenses were high in this area because of the expense involved with interviewing for a Scout Executive, temporary housing, and moving expenses.

**Professional Fees** – Line 17: This expense includes auditor fees, legal fees, payroll services, National technology payments, and computer/website support. Below are the items included:

Category	2018 Budget
Computer Support & Back-up of Systems	\$29,500
Financial Audit	\$27,900
Legal Services (Gift-In-Kind)	\$20,000
National Council Technology Fees	\$14,100
Strategic Planning	\$12,500
Membership (HubSpot)	\$10,000
Other (Camp and Durham Scout Center)	\$8,950
Payroll Services	\$8,350
Website	\$4,500
Mobile Cause – Fundraising	\$3,745
<b>Total</b>	<b>\$139,545</b>

**Supplies** – Line 18: Includes all District and Council program supplies, food and commissary, sanitation, office supplies, A/V, catering. The membership campaign has been greatly enhanced the last couple of years and will continue to be a focus in future years as we align our budget with the strategic plan. There will be a change in summer camp food from catering to inhouse preparation by our own cooks. This will save \$40,000 in 2018. Camps and supplies are now budgeted on a three-year average and we will adjust based on attendance. There are also some new programs being started at Camp Cedars. Below are the top 5 lines from the Supplies budget.

Category	2018 Budget
Food and Commissary – Boy Scout Resident Camp	\$111,500
Food & Commissary & Catering – Cub Resident Camp	\$51,000
Program Supplies – Boy Scout Resident Camp	\$40,000
Program – Technology	\$30,000
Catering - Governors Luncheon	\$29,100
<b>Total</b>	<b>\$261,600</b>

**Telephone** – Line 19: The Council maintains phone service for the Scouting Centers and camps. Staff members who are required to use their cell phones receive a flat partial monthly reimbursement. In 2018, we have 10 employees that are on the Council cell phone plan which aids in some savings.

**Postage & Shipping** – Line 20: The Council generates mailings to support volunteers, provide communication, and for fundraising and membership efforts. This line also includes the costs to handle and distribute popcorn. Costs will increase in 2018 because of a change in the method of returning Family ICC presentation envelopes.

**Occupancy** – Line 21: This line includes office space rent for our Sioux City Scout Center, utilities, janitorial costs, repairs and property maintenance, licenses and permits, as well as rental fees charged to district and Council activities. The decrease in this line is for not budgeting for renting a Popcorn Warehouse (\$30,000) as it will be provided by the popcorn vendor. The offsetting gift-in-kind is budgeted less as well.

**Rental and Maintenance of Equipment** – Line 22: This is the cost of repairing, renting and maintaining equipment, such as copy machines, computers, and camp equipment. The slight increase in 2018 is due to a new service contract on mechanicals in the Heritage building at Camp Cedars and a Service contract at Little Sioux as well.

**Publications and Media** – Line 23: Includes in-house and outsourced printing. A few of the large items are: ICC materials, Activity Guide, and Ideal Year of Scouting Guide. Many of our publications are printed with gift-in-kind services.

**Travel** – Line 24: Includes camp vehicle repair and licensing, leasing of vehicle for the Scout Executive, fuel, oil, and staff travel expenses. Staff planning conference is back in this line for 2018. There is larger council contingent for Philmont plus a Sea Base contingent last done in 2016.

**Conferences & Meetings & Events** – Line 25: Scouting professionals attend a professional development series required during their first three years of employment. Funds in this category also underwrite the costs of training experiences for professional staff members, conferences that the Scout Executive is required to attend, and a modest amount for local staff training. This category also includes fees paid to send volunteers and seasonal summer camp employees to day camp, resident camp, and C.O.P.E. trainings. Registration fees paid for events are also under this category; such as fees paid to Philmont for the Council contingent and tickets purchased from the Musketeers and Bandits for Scout Night.

Category	2018 Budget
National Conferences/Trainings (Staff & Volunteers)	\$60,715
Registration Fees (Council High Adventure Contingents & Activities)	\$55,435
Local Conferences/Trainings/Meetings (Staff & Volunteers)	\$40,898
<b>Total</b>	<b>\$157,048</b>

**Specific Assistance to Individuals** – Line 26: Certain grants provide for camperships, registration and program materials for Scouts and families in need. A main component of this line item is support of our Scoutreach programs that provide Scouting to young people in at-risk areas. We anticipate a change in the staffing model in Northeast Nebraska and Council Bluffs Iowa to impact this category. Registration fees, uniforms, transportation, food and supplies are all expenses of this program. Camperships are budgeted at \$28,800 and Scholarships \$18,900. The scholarship funds are generated from the endowment fund.

**Recognition and Awards** – Line 27: This line shows expenses for items such as patches, t-shirts, plaques, etc. for district and Council activities, such as camporees, fundraising, and summer camp.

These items are purchased from fees charged for those activities. The largest expenses in this item is \$129,451 for popcorn prizes and \$45,000 for camp card free-camp incentives.

**Interest Expense** – Line 28: Every fall, the operating fund is low on cash until popcorn sales come in. In the past, interfund loans were utilized from the Capital and Endowment funds with no interest being charged. In an effort not to effect investments, a line of credit is being established that will enable the operating fund not have to borrow from the Capital/Endowment funds. This will result in interest expense that has not previously been incurred.

**Insurance** – Line 29: Accident & Sickness and liability insurance for volunteers and youth members, an officers and directors’ policy, property and vehicle insurance for camps and Council Service Centers. \$121,000 is provided by units (see line 12). Details on our insurance costs are:

Category	2018 Budget
General Liability (through National)	\$79,268
Property Insurance	\$42,184
Unit Accident & Sickness (Scouts and Scouters)	\$15,700
Automobile Insurance	\$6,904
Directors & Officers Insurance	\$1,824
<b>Total</b>	<b>\$145,880</b>

**Other Expenses** – Line 30: Includes bank service charges, credit card processing fees, and advertising expenses.

**Charter and National Service Fee** – Line 31: Fees paid to the BSA National Council for Council registration, program and computer support based on a national formula.

**Miscellaneous** – Line 32: This line contains special contributions that needed to be separated out as to not affect the annual giving line. In 2012 there was \$164,000 that needed to be unrestricted from a previous campaign. In 2013, a special distribution from the endowment was utilized to make up for the popcorn campaign’s big miss that year. In 2014 and 2015, \$75,000 was credited to operating for the capital campaign efforts to raise funds and construction management of the Cedars storm shelters/shower houses.

**Jubilee** – Line 35: Jubilee is the largest Scout event for our Scouts outside of the National Jamboree. For a weekend Mahoney State Park will become a Scouting playground with stages of entertainment, bands, activities, and fireworks; it truly is an unparalleled experience. \$40,000 in sponsorships and \$217,000 in event fees will result in a net of \$30,000.