

(Almost) Everything
You Need to Know
about the

Professional Registry

of the
Ministerial Leadership Commission
American Baptist Churches, USA
P.O. Box 851
Valley Forge, PA 19482-0851
(610) 768-2069



But Never Knew or
Asked About

***A Users Guide for Completing the
ABC Professional Leadership Change Forms***

* This is a historical piece from The MLC.
It has never been updated, promoted, or
used by ABCIS. mm 3/2/11

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THE PROFESSIONAL REGISTRY OF THE AMERICAN BAPTIST CHURCHES, USA

Purpose And Function

The purpose of the Professional Registry is to recognize and conserve for the American Baptist ministry those individuals who provide professional staff leadership for the Church's mission to the world.

The Registry intends to be a comprehensive credentials granting activity of the American Baptist Churches. In addition to the active Registry, there is maintained the name and last known address of former members of the Registry, since these individuals represent a human resource for the church even though they may not be currently eligible for listing within the Registry.

The Registry requires certain amounts of information concerning each individual. From that information a biennial, alphabetized listing (ABC Directory) will be printed.

Criteria For Inclusion on the PR (PROFESSIONAL REGISTRY)

To qualify for the Professional Registry a person must meet the national standards of ordination and/or commissioning, be a member of an American Baptist church, and must serve in an American Baptist-related ministry.

The following definition is from the *Recommended Procedures for Ordination, Commissioning, and Recognition for the Christian Ministry in the ABC*, 1986, page 7:

“Those persons must qualify by education or equivalent experience for ordination or commissioning and be involved in one of the following fields of service:

1. Parish Ministry, including all staff who exercise pastoral functions;
2. Mission service on the home or foreign field in which pastoral functions will be exercised;
3. Specialized ministry, i.e. institutional, military, academic chaplaincy, pastoral counseling, or staff membership in a church-institution where preaching, teaching, and/or pastoral work is required;

4. Staff service, involving educational or pastoral functions of an American Baptist agency, a counsel of churches, or some ecumenical ministry appropriately related to the American Baptist Churches.”

Please note that those persons who are:

- retired (RT),
- inactive (IN),
- temporarily serving another denomination (TA),
- possessing a recognized ordination by another denomination and temporarily serving in ABC ministry (TO), or
- temporarily unemployed but seeking placement (TU)

have designated categories and should not necessarily be deleted upon change to this employment status.

Each person included on the Professional Registry must be serving in a position defined by the directory categories available from the Ministerial Leadership Commission. (See Appendix B at the end of this document.)

Criteria For Inclusion on the ML (MAILING LIST)

Anyone who is employed professionally by a church, board, or agency of the ABC, or involved in a ministry endorsed by the ABC is eligible for inclusion and will be placed on the Mailing List.

Seminarians are also included on this list.

Each person placed on the Mailing List must be serving in a position defined by the directory categories available from the Ministerial Leadership Commission office. (See Appendix B at the end of this document.)

Filling Out the Professional Leadership Change Form

The American Baptist Professional Leadership Change Form (PLCF) is the official document used by Regions to communicate and register changes/additions with the Professional Registry for the denomination. These leadership change forms are extremely important. They are used by the Congregational Profile System, American Baptist Personnel Services (ABPS), Ministers and Missionaries Benefit Board (M&M), Chaplaincy and Pastoral Counselors Endorsement Committee, the American Baptist Name and Address System for all mailings, and the Ministerial Leadership Commission for the Professional Registry. All of our national and international agencies access this information. In most cases a person cannot be in ABPS without being in the Professional Registry.

When filling out a PLCF it is important to remember to give **COMPLETE INFORMATION**. The information should be typed or printed legibly. A separate change form is to be used for each person.

A suggestion is to make one permanent master copy of the PLCF for each person with all the information that usually won't change (name, gender, birth date, ordination date, PLS code, education, etc.) and keep it on file. When you need to make changes, copy that master sheet and fill in the changes, noting the date sent. Keep a copy on file so you know what you've sent and when it was sent. Please avoid sending duplicates as it creates extra work for everyone who uses them. *Special note: The ABC Professional Leadership Change Form has been revised and updated for 1997. We ask that you use this new version of the form because it allows for more information to be included as well as is an easier and cleaner format to work with.*

Remember, in order for someone to remain on the Registry you **MUST** submit a current address (either work or home) and employment status as well as the PLS code and Directory Category code. Otherwise, the forms not including this information will be returned to you.

Please refer to the attached labeled/numbered ABC Professional Leadership Change Form (Appendix A) while reviewing these instructions for a better understanding of the process.

The instructions for completing the PLCF begin with the **REASON FOR CHANGE** box in the lower left hand corner of the form. Completing this box first will aid in filling out the rest of the form.

1. **REASON FOR CHANGE:** Place a check mark next to the reason for submitting this form. A definition of each reason is as follows:
 - **New to the National Directory of PCLs:** defines a person to be added who has not been in the Directory previously. New to a region does not always mean new to the Directory. Consult the Directory from a prior year to confirm.

The PR stands for Professional Registry. Any person with a Professional Leadership Status (PLS) of 3, 6, or 7 is included on this list.

The ML stands for Mailing List. A person with a PLS of 0, 1, 2, 4, or 5 will be placed on this list. Therefore, it is very important that you include the PLS code in the section on the top portion of the PLCF. A person cannot and will not be entered into the system without a PLS code.

- **Ordained:** Check this line if a person currently listed in the Directory has now completed the ordination process. Be sure to include the ordination date in the section at the top of the PLCF.
- **Ordination Recognized:** This is to indicate acknowledgment of the recognition of ordination by another denomination. Include the date in the appropriate section at the top of the change form.
- **Moved to a New Position:** This is to indicate a person currently listed in the Directory has moved or changed employment. Be sure to give the complete name of the employer/church/board/institution, etc. and FULL address in the top box for Mailing Address of Current Position. If you are not sure of this information, you could contact the region the person is moving in to if it is not within your own region.
- **Moved to [] ABC Region:** Check here if the person is moving from one region to another to serve in an ABC-related ministry. Provide the name of the Region the person is moving to on this line and the new address in the Mailing Address of Current Position in the box above.
- **Retired:** Check here if the person listed in the Directory is retiring or has retired. Be sure to mark it also in the Directory Category for Position. (Their position is now RT.) Note: A person who is retiring is not removed from the Registry. Please do not delete them.
- **Graduate Study:** This is to indicate a person who has previously been included in the Professional Registry and who is presently engaged in full-time graduate work, intending to utilize such preparations for some form of the church's ministry.
- **Unemployed, Seeking Placement:** Check here if a person is temporarily not in recognized ministry, but seeking placement. (This is listed as TU [and the year started], i.e.-- TU96, under the Directory Category for Position in the box for Current Position above.) You must include a current home address above.
- **Serving Another Denomination:** Check here if a person is temporarily serving another denomination. Include the denomination, if known. (This is listed as TA [and the year started], i.e.--TA96, under the Directory Category for Position in the box for Current Position above.) This category position will be reviewed in seven

years from the date of inclusion in the Registry under this category.

- **Inactive at the Present Time:** This is to indicate if a person is currently inactive in an ABC-related ministry. Include date they became inactive. (This is listed at TU [and the year started], i.e.--TU96, under the Directory Category for Position in the box for Current Position above.) Inactive persons ARE NOT automatically deleted from the directory. They will remain on the Professional Registry for five years from the date they are entered into this category and their status will be reviewed at the end of those five years if no other employment changes have been made. Be sure to include a current home address in the section above.
- **Other:** Any significantly different situation not covered by the usual add, change, or delete criteria should be indicated here.

2. **DELETION FROM THE NATIONAL DIRECTORY:** Use this box in the lower right hand corner of the form for deletions. Check the reason and provide explanation where necessary. NOTE: Persons are not deleted because they are temporarily out of ministry (TU), temporarily serving another denomination (TA), inactive (IN), or have moved to another region.
3. **TITLE:** Fill in the proper title (Rev., Dr., Mr., Mrs., Ms., etc.) to be used for the PCL.
4. **NAME:** Type or print first name, middle initial (this is very important to include as it helps us to differentiate between more than one person with the same name), and last name.
5. **NAS ID#:** Space has been provided to include the person's NAS ID#, if available. This is the ID# assigned by the Professional Registry, **NOT** their Social Security number or ABPS Profile number. It should begin with a P000.... If you know the ID# (either from a printout or other form of communication), please include it here. Otherwise, leave the space blank.
6. **GENDER:** Please be sure to complete this section. Many names are unisex and it is impossible to determine if the person is male or female.
7. **PROFESSIONAL LEADERSHIP STATUS:** Following is an explanation of the PLS codes. The Professional Leadership Status (PLS) code determines whether an individual is placed on the Professional Registry or the Mailing List. Both the Professional Registry and the Mailing List are included in the Directory of Professional Church Leaders of the ABC/USA.

Please be sure to mark this section, even if you've done it on a previous form. It serves as a cross-check for the person. If this section is not marked and the person is not found on the Professional Registry, the form will have to be returned to you. The PCL cannot be added to the Registry without the Professional Leadership Status code.

CODE	DESCRIPTION
7	ABC Standard Ordination: Persons ordained within ABC prior to January 1, 1965 or persons ordained subsequent to that date who meet the education prerequisite for ordination (A.B. and M.Div. Degrees or standard equivalents). The seminary must be accredited by the Association of Theological Schools.
6	Non-ABC Ordination Recognized by ABC: Persons ordained by a denomination other than ABC but whose previous ordination has been recognized by a Regional administrative unit of the ABC.
5	Other ABC Ordination: Persons ordained by ABC since January 1, 1965 according to region, association, or local church standards and do not meet the national educational standards of the ABC.
4	Non-ABC Ordination Not Presently Recognized by ABC: Persons ordained by a denomination other than ABC who have not had their ordinations recognized by any administrative unit of ABC.
3	Commissioned: Persons commissioned by a national board or a regional board.
2	Certified Lay Minister: Persons who have completed the certified lay ministers program and have been certified by an ABC region.
1	Licensed: Persons licensed by an ABC congregation as a preliminary step towards ordination, who are now employed by a church or agency of ABC for a minimum of twenty hours per week, or who are applicants for professional employment with ABC.
0	Lay Professional: Persons employed professionally (or applicants for employment) by a church or agency of the ABC for a minimum of twenty hours per week or who are applicants for professional employment with ABC.

An exception: At the direction of their Regional Executive, a person who meets the qualifications for ordination or commissioning but who has not been ordained or commissioned can be listed in the Professional Registry. In this situation, mark an 0* (asterisk) under PLS as an indication of his/her PR status. Place a check mark next to the appropriate PLS code.

8. **DATE OF ORDINATION:** Be sure to complete this line with the year of ordination, if applicable. If the ordination recognition date is different from the date of ordination, please include that on the following line. (Note: If the PLS is a 6, include the non-ABC ordination date as well as the date recognized by ABC.)
9. **BIRTH DATE:** If available, include the birth date (month/year). It is very helpful in identifying persons, particularly those on the system with the same name.
10. **EDUCATIONAL STATUS:** If known, please provide the educational status of the person. Also, if available, include the year the work was completed.

11. **CURRENT POSITION:** This is the mailing address for the position in which the PCL is currently serving. Provide employer name, street address, post office box (if applicable), city, state and zip code. Include the telephone number, complete with area code. It is also important to include the starting date.
12. **DIRECTORY CATEGORY FOR THE POSITION:** See Appendix B for the codes that are valid for use in the Directory. A person cannot be added or changed in the Professional Registry if this space does not contain a code. **DO NOT** use individual region codes.
13. **HOME (OR ALTERNATE) ADDRESS:** This is for the PCL's current home address OR an alternate mailing address requested by the PCL who does not want to receive mail at the place of employment. If this is the preferred mailing address, please check the square at the top of the box. Be sure to include the home telephone number, including area code.

Use this box to provide a new address for retired persons. Please provide full street address, post office box (if applicable), city, state, and zip code. Include the telephone number, with area code, if known.
14. **FORMER POSITION AND ADDRESS:** Provide the employer's name and address which the PCL is leaving. Include the leaving date and directory category of the former position. This information helps us to verify that we are changing information of the correct person.
15. **SIGNATURE OF PERSON COMPLETING THE FORM:** Sign the bottom of the form with your name or initials, your region office name, and date of completion. You may want to type your region name on your original master sheet to avoid having to repeatedly sign it on every form, especially if you are working on a large quantity of change forms. It is important to include this information in case there are questions regarding the data on the form so we know who to contact for clarification.

It is extremely helpful if ALL information requested is provided or that you be very specific about why the form is being sent in the Reason For Change box. As stated previously, the Change Form is routed to at least four different offices in Valley Forge with the data being used in different ways in each office. Forms cannot be processed if they do not include information in #4, 7, 11 or 13 and 12.

Miscellaneous or "Special Circumstance" Information

Region Codes

The region code is assigned on the basis of where a person's church membership is held. If someone is serving in another region, but the church membership remains in your region, an asterisk (*) is behind the region code to indicate the person belongs to your region (example: CT*). Chaplains, missionaries, and MALs often fall in this category. Please do not delete them from your listing.

Retired Persons

These people will be listed in the region where they hold their church membership, although they may not necessarily live within that region. Their region code will be indicated with an asterisk behind the code (as stated above). For example: John Doe retains his church membership in Rhode Island but lives in Florida. His region code would be listed as RI*. Any time the directory is updated, his name and address information would be sent to Rhode Island for confirmation of information.

If a retired person moves their church membership to another state, then that new region will be responsible for keeping track of them.

MAL's

Ministers-at-Large (MAL's) are treated in somewhat the same manner as retired persons. They will be permanently listed in the state where they hold their church membership (in the Home/Alternate Address box) with their current assignment being listed in the Current Position box. Their region code will carry an asterisk (*) behind it to indicate that even though they may be located in another region, their membership is retained in their home state.

IC, PC, MC's

The codes IC, PC, or MC (Institutional Chaplains, Pastoral Counselors, or Military Chaplains) may not be used unless they are assigned and endorsed by the Chaplaincy Office of National Ministries in Valley Forge. If a person is no longer endorsed by the Chaplaincy Office and they have no other Directory Code than the IC, PC, or MC, the region that holds that person's church membership will be contacted for an alternate Directory Code if the region wants that person to remain on the Registry.

Missionaries

We have struggled with the issue on how to deal with missionaries for some time and have decided upon the following: If you know that a missionary holds his/her church membership in your region, they will be listed under your region code with an asterisk. Otherwise, their region code will be listed as INT (for International) and BIM will be responsible for maintaining their status with the Professional Registry.

The "Green Pages" of the ABC Directory

The Directory of the American Baptist Churches, USA, is now published every two years. A listing of all persons in the Professional Registry (on the PR, ML, and NOMAIL lists) is what makes up the "green pages" of the directory.

In January of the year the Directory is to be published, a letter and information packet as well as a print-out of all persons serving in leadership positions in that region, is sent to the Regional Executive Minister for updating. The print-out is sent solely so the region can see what information is currently listed for that region and helps to determine what change/additions need to be submitted to the Professional Registry.

If possible, when you do a regional mailing to those serving in leadership positions your region, it may be a good idea to convey to those persons that it is their responsibility to notify you of a change in their status, i.e. mailing address, phone number, position, etc. You may want to include a blank copy of the change form for them to fill out and return to you to have on file in your regional office.

If you have any further questions regarding the Professional Registry, you can call the Professional Registry Coordinator at 1-800-ABC-3USA, extension 2069.

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12/96 - revised

ABC PROFESSIONAL LEADERSHIP CHANGE FORM

APPENDIX A

Please use a separate form for each person. Fill out the top section for each person and then the appropriate box/boxes below. Please print.

Title: (3) Name: (4) NAS ID# (5) PR/ML
(Rev/Ms/Mr/Mrs/Dr) First M.I. Last

GENDER: M (6) F (6)

ORDINATION DATE: _____
 ORDIN. RECOGNIZED (year): (8)

BIRTH DATE (month/year): (9)

EDUCATIONAL STATUS
 ___ Add. Graduate Degree beyond BA/MDiv (yr) _____
 ___ BA/MDiv or Equivalent (yr) _____
 ___ Student working toward BA/MDiv _____
 ___ Education completed before BA/MDiv (10)

PROFESSIONAL LEADERSHIP STATUS
 ___ 7. ABC National Standards Ordination
 ___ 6. Non-ABC Ordination Recognized by ABC
 ___ 5. Other ABC Ordination
 ___ Ordained by Region Standards
 ___ Ordained by Association Standards
 ___ Ordained by Local Church Standards
 ___ 4. Non-ABC Ordin. Not Recognized by ABC
 ___ 3. Commissioned (by _____)
 ___ 2. Certified Lay Minister
 ___ 1. Licensed
 ___ 0. Lay Professional

MAILING ADDRESS OF CURRENT POSITION _____ (Name of Employer / Church / Board / Institution / etc.) _____ (Address of Employer ... Street) _____ (City) (State) (Zip) _____ (Work Phone Number)	Starting Date (month/year) _____ Directory Category for New Position <u>(12)</u>
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HOME (OR ALTERNATE) ADDRESS _____ (Street) _____ (City) (State) (Zip)	<input type="checkbox"/> Check here if you want all mail to go to this address--not the current position. (Home/Alt. phone) _____
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FORMER POSITION AND ADDRESS _____ Name of Employer / Church / Board / Institution / etc. _____ Address of Employer _____ City State ZIP	Leaving Date (month/year) _____ Directory Category of Former Position _____
--	--

REASON(S) FOR CHANGE

___ New to National Directory PR ___ ML ___
 ___ Ordained
 ___ Ordination recognized
 ___ Moved to a new position, see above
 ___ Moved to _____ ABC Region
 ___ Retired
 ___ Graduate Study (1)
 ___ Unemployed, seeking placement
 ___ Serving another denomination _____
 ___ Inactive at the present time
 ___ Other _____

DELETION FROM THE NATIONAL DIRECTORY

Please Note: Deletions from the National Directory of PCLs are by (1) action of the Region's Department of Ministry; (2) request of the person; or (3) death of the person. Persons are not deleted because they are temporarily out of ministry, or have moved to another region.

Reason for Deletion:
 ___ Deceased Date: _____
 ___ No longer in ABC ministry / left the ABC (Circle one) (2)
 ___ Request of person...request on file at _____
 ___ Action of Department of Ministry on _____
 ___ Changed denominations to _____
 ___ Other _____

DIRECTORY CATEGORIES FOR PROFESSIONAL CHURCH LEADERS OF THE ABC/USA

Categories to be used in completing the ABC Professional Leadership Change Form

AD	Church Administration	IA	Institutional Administrator (staff of helping institutions related to the ABC)	OA	Ordained according to associational standards, not equal to regional or national standards
AP	Associate or Assistant Pastor	IC	Institutional Chaplain (applies to those endorsed by the Committee on Chaplains and Pastoral Counselors --BNM)	OR	Ordained according to regional standards, not equal to national standards
BV	Bi-vocational minister (one who works in a secular occupation as well as giving leadership to a church organization)	IM	Interim Minister (applies to an individual certified by a regional organization for this particular work in the ABC churches)	P	Pastor, Senior Pastor, Co-pastor
CE	Minister or Director of Christian Education	IN	Inactive (no more than five years)	PC	Pastoral Counselor (applies to those endorsed by the Committee on Chaplains and Pastoral Counselors BNM)
CL	Certified Lay Minister	L	Licensed for ordination (temporary status but applicable if the person is employed in a ministerial task and is not enrolled in a seminary)	RT	Retired (by reason of age or health)
CM	Ministry with Children	LM	Licensed, not seeking ordination but functioning in a pastoral role.	SC	Ministry with Senior Citizens
CW	Community Witness	LO	Ordained by a local church, not equal to regional or national standards.	SE	Seminarian (individual currently seeking his/her first professional degree)
DN	Denominational Staff (professional level staff personnel - related to <u>national</u> boards or institutions sponsored by national organizations -- BEM, BIM, BNM, OGS, M&M)	MC	Military Chaplain (applies only to those in active military service endorsed by the Committee on Chaplains and Pastoral Counselors - BNM)	SM	Specialized Ministries (includes evangelists, fund raisers and others with significant validated service to ABC)
DR	Denominational Staff (professional level staff personnel - related to <u>regional</u> organizations or institutions sponsored by regional organizations)	ME	Commissioned Minister (Board of Educational Ministries of ABC - BEM)	TA	Temporarily serving another denomination (ordained person who, while retaining his/her primary ministerial standing with the ABC, serves another denominational body; to be reviewed in seven years)
EC	Ecumenical Staff (professional level staff personnel of local, state, national, or international ecumenical ministries to which the ABC is appropriately related.)	MI	Commissioned Missionary (Board of International Ministries - BIM)	TO	Recognized ordination from another denomination temporarily serving in the ABC ministry; to be reviewed in seven years
ED	Educator (related to a seminary accredited by the Association of Theological Schools or to an ABC related college or university as recognized by the Board of Educational Ministries)	ML	Minister at Large	TU	Temporarily not in recognized ministry but seeking placement.
EV	Minister of Evangelism	MM	Minister of Music	UC	University Chaplain or Campus Ministry
GS	Graduate Study (individual who has previously been included in the Professional Registry and who is presently engaged in full-time graduate work intending to utilize such preparations for some form of the church's ministry)	MN	Commissioned Missionary (Board of National Ministries of ABC - BNM)	VI	Visitation
		MR	Commissioned Minister (Regional Board)	YM	Minister of Youth

Date	Description	Debit	Credit
10/1	Balance forward		100.00
10/2	Deposited		50.00
10/3	Withdrawal	20.00	
10/4	Interest		10.00
10/5	Transfer	15.00	
10/6	Deposited		30.00
10/7	Withdrawal	10.00	
10/8	Interest		5.00
10/9	Transfer	5.00	
10/10	Deposited		20.00
10/11	Withdrawal	8.00	
10/12	Interest		3.00
10/13	Transfer	2.00	
10/14	Deposited		15.00
10/15	Withdrawal	6.00	
10/16	Interest		2.00
10/17	Transfer	1.00	
10/18	Deposited		10.00
10/19	Withdrawal	4.00	
10/20	Interest		1.00
10/21	Transfer	0.50	
10/22	Deposited		5.00
10/23	Withdrawal	2.00	
10/24	Interest		0.50
10/25	Transfer	0.25	
10/26	Deposited		2.50
10/27	Withdrawal	1.00	
10/28	Interest		0.25
10/29	Transfer	0.125	
10/30	Deposited		1.25
10/31	Withdrawal	0.50	
10/32	Interest		0.125
10/33	Transfer	0.0625	
10/34	Deposited		0.625
10/35	Withdrawal	0.25	
10/36	Interest		0.0625
10/37	Transfer	0.03125	
10/38	Deposited		0.3125
10/39	Withdrawal	0.125	
10/40	Interest		0.03125
10/41	Transfer	0.015625	
10/42	Deposited		0.15625
10/43	Withdrawal	0.0625	
10/44	Interest		0.015625
10/45	Transfer	0.0078125	
10/46	Deposited		0.078125
10/47	Withdrawal	0.03125	
10/48	Interest		0.0078125
10/49	Transfer	0.00390625	
10/50	Deposited		0.0390625
10/51	Withdrawal	0.015625	
10/52	Interest		0.00390625
10/53	Transfer	0.001953125	
10/54	Deposited		0.01953125
10/55	Withdrawal	0.0078125	
10/56	Interest		0.001953125
10/57	Transfer	0.0009765625	
10/58	Deposited		0.009765625
10/59	Withdrawal	0.00390625	
10/60	Interest		0.0009765625
10/61	Transfer	0.00048828125	
10/62	Deposited		0.0048828125
10/63	Withdrawal	0.001953125	
10/64	Interest		0.00048828125
10/65	Transfer	0.000244140625	
10/66	Deposited		0.00244140625
10/67	Withdrawal	0.0009765625	
10/68	Interest		0.000244140625
10/69	Transfer	0.0001220703125	
10/70	Deposited		0.001220703125
10/71	Withdrawal	0.00048828125	
10/72	Interest		0.0001220703125
10/73	Transfer	0.00006103515625	
10/74	Deposited		0.0006103515625
10/75	Withdrawal	0.000244140625	
10/76	Interest		0.00006103515625
10/77	Transfer	0.000030517578125	
10/78	Deposited		0.00030517578125
10/79	Withdrawal	0.0001220703125	
10/80	Interest		0.000030517578125
10/81	Transfer	0.0000152587890625	
10/82	Deposited		0.000152587890625
10/83	Withdrawal	0.00006103515625	
10/84	Interest		0.0000152587890625
10/85	Transfer	0.00000762939453125	
10/86	Deposited		0.0000762939453125
10/87	Withdrawal	0.000030517578125	
10/88	Interest		0.00000762939453125
10/89	Transfer	0.000003814697265625	
10/90	Deposited		0.00003814697265625
10/91	Withdrawal	0.0000152587890625	
10/92	Interest		0.000003814697265625
10/93	Transfer	0.0000019073486328125	
10/94	Deposited		0.000019073486328125
10/95	Withdrawal	0.00000762939453125	
10/96	Interest		0.0000019073486328125
10/97	Transfer	0.00000095367431640625	
10/98	Deposited		0.0000095367431640625
10/99	Withdrawal	0.000003814697265625	
10/100	Interest		0.00000095367431640625