

The Wichita Symphony Society

Financial Statements

June 30, 2017 and 2016



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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
The Wichita Symphony Society

We have audited the accompanying financial statements of The Wichita Symphony Society (a nonprofit organization), which comprise the statements of financial position as of June 30, 2017 and 2016, and the related statements of activities, cash flows and functional expenses for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Wichita Symphony Society as of June 30, 2017 and 2016, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Regier Carr & Monroe, CPA

Wichita, Kansas
October 29, 2017

The Wichita Symphony Society
Statements of Financial Position
As of June 30, June 30, 2017 and 2016

ASSETS

	2017	2016
Cash and cash equivalents	\$ 438,261	\$ 309,919
Contributions receivable	18,000	193,800
Prepaid expenses and other assets	55,551	46,475
Equipment, at cost, net of accumulated depreciation of \$68,270 and \$153,760 in 2017 and 2016, respectively	72,032	72,724
Music library, at cost	214,510	200,504
Other assets	-	49,000
Investments	5,994,928	5,165,125
Total assets	\$ 6,793,282	\$ 6,037,547

LIABILITIES AND NET ASSETS

Liabilities		
Accounts payable	\$ 1,405	\$ 7,243
Deferred ticket sales	343,014	309,829
Deferred advertisement revenue	29,897	-
Deferred youth orchestra membership fees	32,660	36,786
Accrued benefits	14,121	11,017
Total liabilities	421,097	364,875
Net Assets		
Unrestricted		
Designated for endowment	1,492,354	1,143,290
Undesignated	359,257	327,547
Total unrestricted	1,851,611	1,470,837
Temporarily restricted	2,820	137,820
Permanently restricted	4,517,754	4,064,015
Total net assets	6,372,185	5,672,672
Total liabilities and net assets	\$ 6,793,282	\$ 6,037,547

The accompanying notes are an integral part of the financial statements.

The Wichita Symphony Society
Statement of Activities
For the Year Ended June 30, 2017

	2017			Total
	Unrestricted	Temporarily Restricted	Permanently Restricted	
Revenue, gains and other support				
Concert ticket sales	\$ 851,941	\$ -	\$ -	\$ 851,941
Ticket processing fees	27,967	-	-	27,967
Program book advertising	82,783	-	-	82,783
Orchestra fees	33,000	-	-	33,000
Youth orchestra membership fees	61,607	-	-	61,607
Contributions to annual fund	353,940	-	-	353,940
Contributions to endowment fund	2,982	-	453,739	456,721
Private underwritings	247,316	-	-	247,316
Other contributions	9,584	-	-	9,584
Special events	70,840	-	-	70,840
Grants	56,771	-	-	56,771
Investment income	615,457	-	-	615,457
Miscellaneous	12,450	-	-	12,450
Net assets released from restrictions				
Satisfaction of program restrictions - private underwritings	135,000	(135,000)	-	-
Total revenues, gains and other support	2,561,638	(135,000)	453,739	2,880,377
Expenses				
Program	1,862,712	-	-	1,862,712
General and administrative	215,305	-	-	215,305
Fundraising	102,848	-	-	102,848
Total expenses	2,180,864	-	-	2,180,864
Increase (Decrease) in net assets	380,774	(135,000)	453,739	699,513
Net assets at beginning of year	1,470,837	137,820	4,064,015	5,672,672
Net assets at end of year	\$ 1,851,611	\$ 2,820	\$ 4,517,754	\$ 6,372,185

The accompanying notes are an integral part of the financial statements.

The Wichita Symphony Society
Statement of Activities
For the Year Ended June 30, 2016

	2016			Total
	Unrestricted	Temporarily Restricted	Permanently Restricted	
Revenue, gains and other support				
Concert ticket sales	\$ 822,279	\$ -	\$ -	\$ 822,279
Ticket processing fees	25,077	-	-	25,077
Program book advertising	76,031	-	-	76,031
Orchestra fees	35,000	-	-	35,000
Youth orchestra membership fees	49,695	-	-	49,695
Contributions to annual fund	278,768	300	-	279,068
Contributions to endowment fund	75,259	-	225,710	300,969
Private underwritings	194,298	135,000	-	329,298
Other contributions	7,160	-	-	7,160
Special events	65,940	-	-	65,940
Grants	61,543	-	-	61,543
Investment income (loss)	(51,757)	-	-	(51,757)
Miscellaneous	12,448	-	-	12,448
Net assets released from restrictions				
Satisfaction of donor restrictions - other contributions	300	(300)		
Satisfaction of program restrictions - private underwritings	125,000	(125,000)	-	-
Total revenues, gains and other support	1,777,041	10,000	225,710	2,012,751
Expenses				
Program	1,819,562	-	-	1,819,562
General and administrative	254,164	-	-	254,164
Fundraising	103,965	-	-	103,965
Total expenses	2,177,691	-	-	2,177,691
Increase (Decrease) in net assets	(400,650)	10,000	225,710	(164,940)
Net assets at beginning of year	1,871,487	127,820	3,838,305	5,837,612
Net assets at end of year	<u>\$ 1,470,837</u>	<u>\$ 137,820</u>	<u>\$ 4,064,015</u>	<u>\$ 5,672,672</u>

The accompanying notes are an integral part of the financial statements.

The Wichita Symphony Society
Statements of Cash Flows
For the Years Ended June 30, June 30, 2017 and 2016

	2017	2016
Cash flows from operating activities		
Increase (decrease) in net assets	\$ 699,513	\$ (164,940)
Adjustments to reconcile increase (decrease) in net assets to net cash provided used in operating activities		
Depreciation	1,658	1,917
Net unrealized and realized (gain)/loss on endowment investments	(536,581)	127,653
Contributions permanently restricted for endowment	(456,721)	(225,710)
Change in assets and liabilities:		
Contributions receivable	175,800	(68,500)
Prepaid expenses and other assets	39,924	20,287
Deferred ticket sales	33,185	(69,253)
Deferred advertising revenue	29,897	-
Accounts payable	(5,838)	(934)
Accrued benefits	3,104	(5,003)
Deferred membership fees	(4,126)	5,574
Net cash provided/(used) in operating activities	(20,185)	(378,909)
Cash flows from investing activities		
Withdrawals from managed investments	269,376	233,014
Deposits to managed investments	(474,721)	(255,969)
Other net changes in managed investments	(87,877)	(75,896)
Purchase of music library	(14,006)	(5,310)
Purchase of equipment	(966)	(8,512)
Net cash provided/(used) by investing activities	(308,194)	(112,673)
Cash flows from financing activities		
Proceeds from contributions and contributions receivable restricted for investment in endowment	456,721	225,710
Net cash provided in financing activities	456,721	225,710
Net increase (decrease) in cash and cash equivalents	128,342	(265,872)
Cash and cash equivalents at beginning of year	309,919	575,791
Cash and cash equivalents at end of year	\$ 438,261	\$ 309,919

The accompanying notes are an integral part of the financial statements.

The Wichita Symphony Society
Statement of Functional Expenses
For the Year Ended June 30, 2017

	2017			
	Program	General and Administrative	Fundraising	Total
Salaries, payroll taxes and employee benefits	\$ 1,036,962	\$ 93,445	\$ 26,239	\$ 1,156,645
Professional fees	257,671	45,085	-	302,756
Travel and entertainment	78,955	-	-	78,955
Printing and publications	7,377	-	32,055	39,432
Advertising and promotion	168,293	4,241	19,017	191,551
Processing fees	57,444	-	-	57,444
Concert facilities rental	43,541	-	-	43,541
Scenery	4,975	-	-	4,975
Rental and maintenance of music and equipment	77,829	9,430	-	87,259
Supplies	8,651	3,618	1,016	13,285
Telephone	6,451	2,750	772	9,973
Office rent	-	15,688	-	15,688
Dues and memberships	-	3,780	-	3,780
Insurance	14,336	14,336	-	28,672
Postage	15,465	3,401	691	19,557
Depreciation	-	1,658	-	1,658
Sales tax	66,069	-	-	66,069
Special event	-	-	23,058	23,058
Naftzger fine arts auditions	6,930	-	-	6,930
Miscellaneous	11,763	17,873	-	29,636
	\$ 1,862,712	\$ 215,305	\$ 102,848	\$ 2,180,864

The accompanying notes are an integral part of the financial statements.

The Wichita Symphony Society
Statement of Functional Expenses
For the Year Ended June 30, 2016

	2016			
	Program	General and Administrative	Fundraising	Total
Salaries, payroll taxes and employee benefits	\$ 1,004,241	\$ 117,104	\$ 29,765	\$ 1,151,110
Professional fees	317,879	60,999	-	378,878
Travel and entertainment	96,644	-	-	96,644
Printing and publications	5,577	-	33,054	38,631
Advertising and promotion	141,655	4,262	14,426	160,343
Processing fees	46,416	-	-	46,416
Concert facilities rental	37,247	-	-	37,247
Scenery	5,997	-	-	5,997
Rental and maintenance of music and equipment	71,476	8,493	-	79,969
Supplies	6,797	3,760	956	11,513
Telephone	5,579	3,675	934	10,188
Office rent	-	15,638	-	15,638
Dues and memberships	-	7,559	-	7,559
Insurance	11,493	11,493	-	22,986
Postage	11,749	3,401	691	15,841
Depreciation	-	1,917	-	1,917
Sales tax	48,944	-	-	48,944
Special event	-	-	22,219	22,219
Naftzger fine arts auditions	207	-	-	207
Miscellaneous	7,661	15,863	1,920	25,444
	\$ 1,819,562	\$ 254,164	\$ 103,965	\$ 2,177,691

The accompanying notes are an integral part of the financial statements.

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

1. Summary of Significant Accounting Policies

Business Activity

The Wichita Symphony Society (Society) was incorporated in 1945. The Society is principally engaged in the performance of symphonic and orchestra productions and other educational activities for the citizens of Wichita, Kansas and surrounding areas.

Use of estimates

In preparing financial statements in conformity with accounting principles generally accepted in the United States of America, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash equivalents

The Society considers all highly liquid debt instruments purchased with a maturity of three months or less to be cash equivalents. Cash held in a managed fund is classified as an investment.

Contributions receivable

Pledges for contributions are recorded at their net realizable value as receivables in the year made. The pledges consist of contributions to the annual fund, private underwritings and the endowment fund. The pledges for subsequent year's operations are considered temporarily restricted at June 30, 2017 and 2016.

Equipment

Acquisitions of equipment are capitalized at cost when purchased or at fair value at date of gift, when donated. Depreciation is provided using the straight-line method over estimated useful lives of three to ten years. Maintenance and repairs which neither materially add to the value of the property nor appreciably prolong its life are charged to expense as incurred.

Investments and fair value measurements

Investments are carried at their fair value. Investments are managed by outside managers under the direction and oversight of the Board of Directors. The Board of Directors determines the asset allocation formula and places limitation on the types of investments the manager may purchase.

Investment earnings (including realized and unrealized gains on investments, interest and dividends) are included in the statement of activities as increases or decreases in unrestricted net assets unless the earnings or losses are restricted by the donor.

Deferred ticket sales

Deferred ticket sales represent receipts applicable to subsequent years' operations and will be recognized as revenue in the applicable year.

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

1. Summary of Significant Accounting Policies (Continued)

Contributions

Contributions are recognized at fair value and are considered to be available for unrestricted use unless specifically restricted by the donor, or designated by the donor as support for future periods. When a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statement of activities as net assets released from restrictions. Donor-restricted contributions whose restrictions are met in the same reporting period are reported as unrestricted support.

Advertising and Promotion

The Society charges advertising costs to operations as incurred. Advertising and promotion expense for the years ended June 30, 2017 and 2016 was \$191,551 and \$160,343, respectively.

Income taxes

The Society is exempt from Federal income taxes under Section 501(c)(3) of the Internal Revenue Code and a similar provision of state law. The Federal exemptions from income tax are recognized by state authorities. The Society adopted the accounting standard on accounting for uncertainty in income taxes, which addresses the determination of whether tax benefits claimed or expected to be claimed on a tax return should be recorded in the financial statements. Under this guidance, the Society may recognize the tax benefit from an uncertain tax position only if it is more likely than not that the tax position will be sustained on examination by taxing authorities, based on the technical merits of the position. At June 30, 2017 and 2016, there were no unrecognized tax benefits identified or recorded as liabilities.

2. Contributions Receivable

Contributions receivable are as follows at June 30:

	<u>2017</u>	<u>2016</u>
Amounts due in		
Less than one year	<u>\$ 18,000</u>	<u>\$ 193,800</u>
	<u><u>\$ 18,000</u></u>	<u><u>\$ 193,800</u></u>

No discounts for pledges receivable or allowances for uncollectible pledges were considered necessary at June 30, 2017 and 2016, respectively.

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

3. Investments

The Society's investments consist of a managed investment portfolio and other investments. Investments are stated at fair value and consist of the following at June 30:

	<u>2017</u>	<u>2016</u>
Managed investment portfolio		
Equity investments	\$ 3,881,078	\$ 3,188,421
Fixed income investments	1,568,132	1,701,958
Money market funds	291,819	88,613
Alternative investments	253,899	186,133
Total	<u>\$5,994,928</u>	<u>\$5,165,125</u>

Investment income as reflected in the statement of activities includes investment income and losses from the above investments as well as interest income earned on money market accounts included on the statement of financial position as cash equivalents.

The following schedule summarizes investment income as reflected in the statement of activities:

	<u>2017</u>		
	Cash		
	<u>Investments</u>	<u>Equivalents</u>	<u>Total</u>
Interest and dividend income	\$ 105,839	\$ 274	\$ 106,113
Net realized/unrealized gains	536,581	-	536,581
Expenses	(27,237)	-	(27,237)
	<u>\$ 615,183</u>	<u>\$ 274</u>	<u>\$ 615,457</u>
	<u>2016</u>		
	Cash		
	<u>Investments</u>	<u>Equivalents</u>	<u>Total</u>
Interest and dividend income	\$ 100,221	\$ 465	\$ 100,686
Net realized/unrealized gains	(127,653)	-	(127,653)
Expenses	(24,790)	-	(24,790)
	<u>\$ (52,222)</u>	<u>\$ 465</u>	<u>\$ (51,757)</u>

Investments are associated with the following restrictions and designations at June 30:

	<u>2017</u>	<u>2016</u>
Endowment		
Board designated	\$ 1,492,354	\$ 1,143,290
Temporarily restricted	2,820	2,820
Permanently restricted	4,517,754	4,019,015
Total	<u>\$6,012,928</u>	<u>\$5,165,125</u>

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

4. Fair Value of Investments

Accounting standards define fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Accounting standards also specify a fair value hierarchy which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The standard describes three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities.
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3** Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

The following table presents the fair value measurements of assets and liabilities recognized in the accompanying balance sheets measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at June 30, 2017 and 2016, respectively:

	Level 1	Level 2	Level 3
June 30, 2017			
Managed investment portfolio			
Equity investments	\$3,881,078	\$ -	\$ -
Fixed income investments	1,568,132	-	-
Money market funds	291,819	-	-
Alternative investments	253,899	-	-
	\$5,994,928	\$ -	\$ -
June 30, 2016			
Managed investment portfolio			
Equity investments	\$3,188,421	\$ -	\$ -
Fixed income investments	1,701,958	-	-
Money market funds	88,613	-	-
Alternative investments	186,133	-	-
	\$5,165,125	\$ -	\$ -

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

5. Line of Credit

The Society maintains a \$500,000 line of credit from a bank as a source of liquidity to have available for short-term needs. The line is secured by investments with interest payable monthly at a variable interest rate of 0.5% below an indexed rate based upon prime rate. There was no outstanding balance due at June 30, 2017 and 2016, respectively. There was no interest expense incurred during the years ended June 30, 2017 and 2016, respectively.

6. Net Assets

Temporarily restricted assets are available for the following periods or purposes as of June 30:

	2017	2016
Designated expenses for the next fiscal year (private underwritings)	\$ -	\$ 135,000
Designated scholarships for the next fiscal year	2,820	2,820
	\$ 2,820	\$ 137,820

Permanently restricted net assets as of June 30 are restricted to:

	2017	2016
Investment in perpetuity, the income from which is expendable to support:		
General activities of the Society	\$ 3,935,144	\$ 3,481,405
Restricted for endowment fund	500,000	500,000
Guest artist fees or orchestra salaries	42,945	42,945
Free concert	25,000	25,000
Educational activities	14,665	14,665
	\$ 4,517,754	\$ 4,064,015

7. Endowment Fund

The Society established an endowment fund to assist in the management of permanently restricted net assets, and to provide an opportunity to internally designate funds to provide for long term benefit of the Society. The Society's governing body has interpreted the State of Kansas Prudent Management of Institutional Funds Act (SPMIFA) as requiring preservation of the fair value of the original gift as of the gift date of the donor-restricted endowment funds absent explicit donor stipulations to the contrary. As a result of this interpretation, the Organization classifies as permanently restricted net assets (a) the original value of gifts donated to the permanent endowment, (b) the original value of subsequent gifts to the permanent endowment and (c) accumulations to the permanent endowment made in accordance with the direction of the applicable donor gift instrument at the time the accumulation is added to the fund. The remaining portion of donor-restricted endowment funds is classified as temporarily restricted net assets until those amounts are appropriated for expenditure by the Society in a manner consistent with the standard of prudence prescribed by SPMIFA.

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

7. Endowment Fund (Continued)

In accordance with SPMIFA, the Society considers the following factors in making a determination to appropriate or accumulate donor-restricted endowment funds:

- The duration and preservation of the endowment fund;
- The purposes of the Society and the endowment fund;
- General economic conditions;
- The possible effect of inflation or deflation;
- The expected total return from income and the appreciation of investments;
- Other resources of the Society; and
- The investment policy of the Society.

The Society has adopted investment and spending policies, approved by the Board of Directors, for endowment assets that attempt to provide a predictable stream of funding to operating activities supported by its endowment while seeking to maintain the purchasing power of these endowment assets over the long-term. The Society's spending and investment policies work together to achieve this objective. The investment policy establishes an achievable return objective through diversification of asset classes. The Society targets a diversified asset allocation that places an emphasis on equity and fixed income funds to achieve its long-term return objectives within prudent risk parameters. Withdrawals from the endowment fund to support operating activities are based upon the discretion of the Board of Directors.

The endowment fund composition by type of asset as of June 30, 2017 and 2016 is as follows:

		2017			
		Unrestricted-			
		Board	Temporarily	Permanently	
		Designated	Restricted	Restricted	Total
Investments		\$ 1,492,354	\$ 2,820	\$ 4,499,754	\$ 5,994,928
Contributions receivable		-	-	18,000	18,000
		<u>\$ 1,492,354</u>	<u>\$ 2,820</u>	<u>\$ 4,517,754</u>	<u>\$ 6,012,928</u>
		2016			
		Unrestricted-			
		Board	Temporarily	Permanently	
		Designated	Restricted	Restricted	Total
Investments		\$ 1,143,290	\$ 2,820	\$ 4,019,015	\$ 5,165,125
Contributions receivable		-	-	45,000	45,000
		<u>\$ 1,143,290</u>	<u>\$ 2,820</u>	<u>\$ 4,064,015</u>	<u>\$ 5,210,125</u>

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

7. Endowment Fund (Continued)

Changes in the endowment fund for the years ended June 30, 2017 and 2016 are as follows:

	Unrestricted-			Total
	Board Designated	Temporarily Restricted	Permanently Restricted	
Endowment net assets, June 30, 2015	\$ 1,352,802	\$ 2,820	\$ 3,838,305	\$ 5,193,927
Contributions	75,259	-	225,710	300,969
Investment income (loss)	(51,757)	-	-	(51,757)
Amounts appropriated for expenditure	(233,014)	-	-	(233,014)
Endowment net assets, June 30, 2016	1,143,290	2,820	4,064,015	5,210,125
Contributions	2,982	-	453,739	456,721
Investment income (loss)	615,457	-	-	615,457
Amounts appropriated for expenditure	(269,375)	-	-	(269,375)
Endowment net assets, June 30, 2017	<u>\$ 1,492,354</u>	<u>\$ 2,820</u>	<u>\$ 4,517,754</u>	<u>\$ 6,012,928</u>

8. Operating Lease

The Society rents office and storage space under an operating lease. The initial term of the lease agreement is for five years. Upon the completion of each year, an additional one year will be automatically added to the Agreement resulting in a “running” five year agreement, unless either of the parties notifies the other to the contrary. Total expense for rental of office and storage space for the years ended June 30, 2017 and 2016 was \$15,688 and \$15,638, respectively.

The future minimum annual rental commitment under this agreement subsequent to June 30, 2017 is as follows:

Year Ending June 30	Office Space	Storage Space	Total
2018	\$ 12,103	\$ 1,600	\$ 13,703
2019	12,618	1,600	14,218
2020	13,133	1,600	14,733
2021	13,648	1,600	15,248
2022	14,163	1,600	15,763
	<u>\$ 65,665</u>	<u>\$ 8,000</u>	<u>\$ 73,665</u>

This same agreement also provides for the rental of performance space and ancillary facilities on an event by event basis. Total expense for rental of performance space and ancillary facilities for the years ended June 30, 2017 and 2016 was \$43,541 and \$37,247, respectively.

The Society also leases musical instruments, music and other equipment as needed under terms of short term operating leases.

The Wichita Symphony Society
Notes to Financial Statements
June 30, 2017 and 2016

9. Concentration of Credit Risk

The Society maintains its cash balances at various financial institutions located in Wichita, Kansas, which on occasion, may exceed the federally insured limits of \$250,000. Management continues to monitor the accounts to minimize the risk of loss.

10. Subsequent Events

Subsequent events were evaluated by management through October 29, 2017, which is the date the financial statements were available to be issued.

EL DORADO	PO BOX 847	EL DORADO, KS 67042-0847	316-321-1150
McALESTER	101 S. 2ND. STE. B	McALESTER, OK 74501-5345	918-426-1234
TUCSON	4801 E. BROADWAY BLVD., STE. 501	TUCSON, AZ 85711-3648	520-624-8229
TULSA	4200 E. SKELLY DR., STE. 560	TULSA, OK 74135-3209	918-494-8700
WAGONER	611-D W. CHEROKEE ST.	WAGONER, OK 74467-4618	918-485-5531
WICHITA	300 W. DOUGLAS AVE., STE. 900	WICHITA, KS 67202-2914	316-264-2335