



The James Edward Curtis Jr Education Foundation

APRIL 2010 PORTFOLIO

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Structure and Content typed by James Curtis Jr



The James Edward Curtis Jr Education Foundation

APRIL 2010 PORTFOLIO

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Technical Notes ® to the Potential Business Plan ® of

The James Edward Curtis Jr Education Foundation ®

Potential Business Plan ®.xls written and edited by James Curtis Jr

Modeling Costs in Future Value

$$\begin{aligned} &FV('COLI model'!\$T\$131*\$I15,\$J15,\$F15*\$G15*\$K15) \\ &=FV('COLI model'!\$S\$130,1,\$E15*\$F15*\$J21) \\ &+(FV('COLI model'!\$S\$130,1,\$E15*\$F15*\$J21*(1+'COLI model'!\$S\$130*H15))) \\ &+(FV('COLI model'!\$S\$130,1,\$E15*\$F15*\$J21*(1+'COLI model'!\$S\$130*H15)^2)) \\ &+(FV('COLI model'!\$S\$130,1,\$E15*\$F15*\$J21*(1+'COLI model'!\$S\$130*H15)^3)) \end{aligned}$$

FV is defined as the future value of a payment

COLI is defined as the Cost of Living Increase Model (James Curtis Jr 2009)

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Modeling Financial Requests (“Potential Business Plan”)

M103/...R138: The amount needed today to begin saving people one year from now at a COLI-modeled rate of return

+ _. _ % interest rate

[(assume banks fix interest rate to COLI) James Curtis Jr 2009 “COLI models”],
[(pricing based on time) Leviticus 25:15-16]

+ (currently) in investments to restore and maintain persistence of perfect health

[restoration, for instance, after medically treatable experiences of street homeless which occurred in my life at 30 years old, see 2003-2009 ‘foregone savings-forced homelessness’ calculations],
[Jeremiah 30:17],

+ divine multiplication after entities, like me, are used to animate a dialogue between entities with divine powers

[(hypothetically old wealth could game on potential new wealth-market participants’ intellectual talents and source of abundance/subsistence; a potential source of long-run wealth inequality), James Curtis Jr 2002],

[(a 10% unexplained difference in resources exists between freed entities with recent histories of slavery and entities with not-so recent history of slavery) James Curtis Jr 2002],
[(divine power responds with divine multiplication of wealth an entity is used to animate a dialogue between entities with divine powers, and after 430 years of involuntary-- although possibly divine--service) Job 42:10, Exodus 12:35, 40],

+ information technology/security investments

[(organizational structure matters) James Curtis Jr 2002; but
(persistent forms of security in question without enduring anchors) James Curtis Jr 2009],
[Ecclesiastes 3, Psalm 136, Revelations 21:1a]

+institutional instability factor

[(potential untimely bank failures) FDIC 1998, (failure of Freedman's Savings and Trust Company, 1874), <http://www.archives.gov/publications/prologue/1997/summer/freedmans-savings-and-trust.html>],
[(subduing the land and assets of laborers/potential new wealth entities) Exodus 1:10-11;
(chosen by God to not repeat the ways of others) 2 Peter 2: 9; (divine timing) Ecclesiastes 3]

+legal consulting reserves (after significant resource transfer)

[(institutional organization matters) James Curtis Jr 2002],
[(formal consulting endorsed), Proverbs 11:14],

+ taxation

[(government appraisals once biased) FDIC 1998, (government data collection methods of downtrodden/underrepresented further investigated) James Curtis Jr 2002],
[(pay earthly taxes so divine objectives can be maximized) Matthew 22:21], and

+10% faith requests and faith offerings

[(preliminary studies exist on faith and wealth; studies possibly need more historical investigating and investigating based on the downtrodden/underrepresented) James Curtis Jr 2002],
[(tithe) Malachi 3:8, (provide offerings) Psalm 20:1-3]

Modeling Leadership and Service for Divine Outcomes

1 lead designer

(For instance) James Curtis Jr, inspired by the words of God, the Holy Ghost, and the mercy of Jesus,

+ 2 leadership trainees (2 interns?)

1 lead organizer

(Financial, managing external consultants, equipment)

+ 1 leadership trainee (1 intern?)

1 lead transporter in three sub-components

(physical, mental, and faith transporting)

- Equipment hauling specialist (intern?),
- food services specialist (intern?),
- resident manager and mail services (full-time), and
- verbal/written curriculum development (full-time)

The Community Consulting Estimate Formula

$$\begin{aligned} &=+((1+130)*3*(1000/12)*1.03) \\ &+(((436+102)*2+1*3+25*3+((2))+(300+50*(1+2)))*(1000/12)*1.03) \\ &+((((1+15+12+(15))+((2)))+(1+25+100+400+1+15+(15+(1+15))+((2+2))))*(1000/12)*1.03) \\ &+(((1+15+12+(15))+((2)))+(1+25+100+400+1+15+(15)+((2+2))))*(1000/12)*1.03) \\ &+((500)*2*(1000/12)*1.03) \\ &+((400+130)*2*(1000/12)*1.03) \\ &+((100)*(1000/12)*1.03) \end{aligned}$$

COLI Modelling. All Rights Reserved by James Curtis Jr



Year	Provided (possibly based on rounding)												Calculated (based on 2 decimal places provided)							
	January	February	March	April	May	June	July	August	September	October	November	December	Percent		Change	Median	Percent		Change	Change
	Annual Ave	Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave		Dec to Dec	Ave - Ave	Dec to Dec	Ave - Ave
1973	42.60	42.90	43.30	43.60	43.90	44.20	44.30	45.10	45.20	45.60	45.90	46.20	44.40	8.70	6.20	44.25	8.71%	6.22%	5.86%	
1974	46.60	47.20	47.80	48.00	48.60	49.00	49.40	50.00	50.60	51.10	51.50	51.90	49.30	12.30	11.00	49.20	12.34%	11.04%	11.19%	
1975	52.10	52.50	52.70	52.90	53.20	53.60	54.20	54.30	54.60	54.90	55.30	55.50	53.80	6.90	9.10	53.90	6.94%	9.13%	9.55%	
1976	55.60	55.80	55.90	56.10	56.50	56.80	57.10	57.40	57.60	57.90	58.00	58.20	56.90	4.90	5.80	56.95	4.86%	5.76%	5.66%	
1977	58.50	59.10	59.50	60.00	60.30	60.70	61.00	61.20	61.40	61.60	61.90	62.10	60.60	6.70	6.50	60.85	6.70%	6.50%	6.85%	
1978	62.50	62.90	63.40	63.90	64.50	65.20	65.70	66.00	66.50	67.10	67.40	67.70	65.20	9.00	7.60	65.45	9.02%	7.59%	7.56%	
1979	68.30	69.10	69.80	70.60	71.50	72.30	73.10	73.80	74.60	75.20	75.90	76.70	72.60	13.30	11.30	72.70	13.29%	11.35%	11.08%	
1980	77.80	78.90	80.10	81.00	81.80	82.70	82.70	83.30	84.00	84.80	85.50	86.30	82.40	12.50	13.50	82.70	12.52%	13.50%	13.76%	
1981	87.00	87.90	88.50	89.10	89.80	90.60	91.60	92.30	93.20	93.40	93.70	94.00	90.90	8.90	10.30	91.10	8.92%	10.32%	10.16%	
1982	94.30	94.60	94.50	94.90	95.80	97.00	97.50	97.70	97.90	98.20	98.00	97.60	96.50	3.80	6.20	97.25	3.83%	6.16%	6.75%	
1983	97.80	97.90	97.90	98.60	99.20	99.50	99.90	100.20	100.70	101.00	101.20	101.30	99.60	3.80	3.20	99.70	3.79%	3.21%	2.52%	
1984	101.90	102.40	102.60	103.10	103.40	103.70	104.10	104.50	105.00	105.30	105.30	105.30	103.90	3.90	4.30	103.90	3.95%	4.32%	4.21%	
1985	105.50	106.00	106.40	106.90	107.30	107.60	107.80	108.00	108.30	108.70	109.00	109.30	107.60	3.80	3.60	107.70	3.80%	3.56%	3.66%	
1986	109.60	109.30	108.80	108.60	108.90	109.50	109.50	109.70	110.20	110.30	110.40	110.50	109.60	1.10	1.90	109.55	1.10%	1.86%	1.72%	
1987	111.20	111.60	112.10	112.70	113.10	113.50	113.80	114.40	115.00	115.30	115.40	115.40	113.60	4.40	3.60	113.65	4.43%	3.65%	3.74%	
1988	115.70	116.00	116.50	117.10	117.50	118.00	118.50	119.00	119.80	120.20	120.30	120.50	118.30	4.40	4.10	118.25	4.42%	4.14%	4.05%	
1989	121.10	121.60	122.30	123.10	123.80	124.10	124.40	124.60	125.00	125.60	125.90	126.10	124.00	4.60	4.80	124.25	4.65%	4.82%	5.07%	
1990	127.40	128.00	128.70	128.90	129.20	129.90	130.40	131.60	132.70	133.50	133.80	133.80	130.70	6.10	5.40	130.15	6.11%	5.40%	4.75%	
1991	134.60	134.80	135.00	135.20	135.60	136.00	136.20	136.60	137.20	137.40	137.80	137.90	136.20	3.10	4.20	136.10	3.06%	4.21%	4.57%	
1992	138.10	138.60	139.30	139.50	139.70	140.20	140.50	140.90	141.30	141.80	142.00	141.90	140.30	2.90	3.00	140.35	2.90%	3.01%	3.12%	
1993	142.60	143.10	143.60	144.00	144.20	144.40	144.40	144.80	145.10	145.70	145.80	145.80	144.50	2.70	3.00	144.40	2.75%	2.99%	2.89%	
1994	146.20	146.70	147.20	147.40	147.50	148.00	148.40	149.00	149.40	149.50	149.70	149.70	148.20	2.70	2.60	148.20	2.67%	2.56%	2.63%	
1995	150.30	150.90	151.40	151.90	152.20	152.50	152.50	152.90	153.20	153.70	153.60	153.50	152.40	2.50	2.80	152.50	2.54%	2.83%	2.90%	
1996	154.40	154.90	155.70	156.30	156.60	156.70	157.00	157.30	157.80	158.30	158.60	158.60	156.90	3.30	3.00	156.85	3.32%	2.95%	2.85%	
1997	159.10	159.60	160.00	160.20	160.10	160.30	160.50	160.80	161.20	161.60	161.50	161.30	160.50	1.70	2.30	160.40	1.70%	2.29%	2.26%	
1998	161.60	161.90	162.20	162.50	162.80	163.00	163.20	163.40	163.60	164.00	164.00	163.90	163.00	1.60	1.60	163.10	1.61%	1.56%	1.68%	
1999	164.30	164.50	165.00	166.20	166.20	166.20	166.70	167.10	167.90	168.20	168.30	168.30	166.60	2.70	2.20	166.45	2.68%	2.21%	2.05%	
2000	168.80	169.80	171.20	171.30	171.50	172.40	172.80	173.70	174.00	174.10	174.00	174.00	172.20	3.40	3.40	172.60	3.39%	3.36%	3.69%	
2001	175.10	175.80	176.20	176.90	177.70	178.00	177.50	177.50	178.30	177.70	177.40	176.70	177.10	1.60	2.80	177.45	1.55%	2.85%	2.81%	
2002	177.10	177.80	178.80	179.80	179.80	180.10	180.70	181.00	181.00	181.30	181.30	180.90	179.90	2.40	1.60	180.00	2.38%	1.58%	1.44%	
2003	181.70	183.10	184.20	183.80	183.50	183.70	183.90	184.60	185.20	185.00	184.50	184.30	184.00	1.90	2.30	184.05	1.88%	2.28%	2.25%	
2004	185.20	186.20	187.40	188.00	189.10	189.70	189.40	189.50	189.90	190.90	191.00	190.30	188.90	3.30	2.70	189.45	3.26%	2.66%	2.93%	
2005	190.70	191.80	193.30	194.60	194.40	194.50	195.40	196.40	198.80	199.20	197.60	196.80	195.30	3.40	3.40	195.00	3.42%	3.39%	2.93%	
2006	198.30	198.70	199.80	201.50	202.50	202.90	203.50	203.90	202.90	201.80	201.50	201.80	201.60	2.50	3.20	201.80	2.54%	3.23%	3.49%	
2007	202.42	203.50	205.35	206.69	207.95	208.35	208.30	207.92	208.49	208.94	210.18	210.04	207.34	4.10	2.80	208.12	4.08%	2.85%	3.13%	
2008	211.08	211.69	213.53	214.82	216.63	218.82	219.96	219.09	218.78	216.57	212.43	210.23	215.30	0.10	3.80	215.70	0.09%	3.84%	3.64%	
2009	211.14	212.19	212.71	213.24	213.86	215.69	215.35	215.83	215.97	216.18	216.33									

James Curtis Jr (2009) Cost of Living [COLI] Model			
History matters: James Curtis Jr wrote papers while at the FDIC (1996-1997), James Curtis Jr wrote papers at The Ohio State University (1997-2002) on the importance of the history in the modern economic outcomes			
13-08: median price increase between 1913 monthly (average/median) prices and 2008 (average/median) monthly prices	2.86%	2.85%	2.83%
13-08: average price increase between 1913 monthly (average/median) prices and 2008 (average/median) monthly prices	3.38%	3.41%	3.42%
Services (mode of production) matters: James Curtis Jr wrote papers while at Howard University (1993-1996) on the importance of the service economy in the United States and a shift in the mode of production to services occurring around 1973			
73-08: median price increase between 1973 monthly (average/median) prices and 2008 (average/median) monthly prices	3.60%	3.47%	3.65%
73-08: average price increase between 1973 monthly (average/median) prices and 2008 (average/median) monthly prices	4.59%	4.70%	4.71%
Divinely-Sensored COLI model: Wisdom from Genesis 41:27, Exodus 14:23, Ecclesiastes 3			

2015-10-22 Modeling Inernships, Part Time Employment, Full Time Employment, based on Budgets, Charitable Help, Savings and Tax considerations, Typed by James Curtis Jr

The Internship, Part Time Salaries, Full Time Salaries	\$10,400.00	\$13,000.00	\$15,600.00	\$26,000.00	\$31,200.00	\$35,000.00	\$40,000.00	\$45,000.00	\$50,000.00	\$70,000.00	\$95,000.00
401K Plan										-\$1,950.00	-\$1,950.00
Auto/Auto Repairs/expenses	-\$50.00	-\$100.00	-\$150.00	-\$250.00	-\$157.00	-\$157.00	-\$157.00	-\$157.00	-\$157.00	-\$450.00	-\$450.00
Auto Insurance	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.60	-\$480.60	-\$480.60	-\$480.60	-\$480.60	-\$480.60	-\$1,200.00
Cleansing	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00	-\$180.00
Clothing, including dry cleaning	-\$120.00	-\$120.00	-\$120.00	-\$420.00	-\$420.00	-\$120.00	-\$120.00	-\$120.00	-\$120.00	-\$600.00	-\$600.00
Entertainment, including bowling, cable, movies	-\$60.00	-\$60.00	-\$60.00	-\$479.64	-\$479.64	-\$479.64	-\$479.64	-\$479.64	-\$479.64	-\$1,259.64	-\$1,259.64
Family Help	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00	-\$480.00
Fees, including bank fees and stamps	-\$56.00	-\$56.00	-\$56.00	-\$56.00	-\$56.00	-\$56.00	-\$56.00	-\$56.00	-\$56.00	-\$76.00	-\$76.00
Food	-\$900.00	-\$1,200.00	-\$1,200.00	-\$2,760.00	-\$2,880.00	-\$2,880.00	-\$2,880.00	-\$2,880.00	-\$2,880.00	-\$4,800.00	-\$4,800.00
Furniture											
Gas	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$240.00	-\$480.00
Insurance/Co-Pay	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$800.00	-\$1,372.00	-\$1,372.00
Phone	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$150.00	-\$200.00	-\$200.00	-\$200.00	-\$480.00	-\$480.00
Rent, including utilities, voucher	-\$3,120.00	-\$3,900.00	-\$4,680.00	-\$7,800.00	-\$9,360.00	-\$10,500.00	-\$12,540.00	-\$12,540.00	-\$12,540.00	-\$19,200.00	-\$27,000.00
Taxes	-\$1,051.60	-\$1,623.50	-\$2,315.90	-\$5,295.50	-\$6,785.80	-\$7,874.50	-\$9,322.00	-\$11,380.00	-\$13,437.00	-\$21,666.50	-\$32,698.62
Tithe & Offering	-\$1,629.00	-\$1,889.00	-\$2,514.00	-\$4,222.00	-\$4,632.00	-\$5,012.00	-\$5,512.00	-\$6,012.00	-\$6,512.00	-\$8,260.00	-\$10,665.00
Transportation fund/payment											-\$3,600.00
The Balance/Savings, annual	\$1,733.40	\$2,371.50	\$2,824.10	\$3,036.86	\$4,748.96	\$6,240.26	\$7,202.76	\$9,644.76	\$11,437.76	\$8,505.26	\$7,708.74
The Balance/Savings, bi-weekly	\$66.67	\$91.21	\$108.62	\$116.80	\$182.65	\$240.01	\$277.03	\$370.95	\$439.91	\$327.13	\$296.49
The Balance/Savings, percent	16.67%	18.24%	18.10%	11.68%	15.22%	17.83%	18.01%	21.43%	22.88%	12.15%	8.11%
Rent, including utilities, voucher, monthly	-\$260.00	-\$325.00	-\$390.00	-\$650.00	-\$780.00	-\$875.00	-\$1,045.00	-\$1,045.00	-\$1,045.00	-\$1,600.00	-\$2,250.00
Salary before taxes	\$10,400.00	\$13,000.00	\$15,600.00	\$26,000.00	\$31,200.00	\$35,000.00	\$40,000.00	\$45,000.00	\$50,000.00	\$70,000.00	\$95,000.00
Salary with taxes, payroll-taxes.com/calculator, 2011	\$9,348.40	\$11,376.50	\$13,284.10	\$20,704.50	\$24,414.20	\$27,125.50	\$30,678.00	\$33,620.00	\$36,563.00	\$48,333.50	\$62,301.40
Tax percent, from Salary	10.11%	12.49%	14.85%	20.37%	21.75%	22.50%	23.31%	25.29%	26.87%	30.95%	34.42%
Tithe & Offering, percent	-15.66%	-14.53%	-16.12%	-16.24%	-14.85%	-14.32%	-13.78%	-13.36%	-13.02%	-11.80%	-11.23%

Financial Blessings, Direct & Indirect (excluding inventories)	1996	1997	1998	1999	2000
Summarization of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through 2011)	\$48,430.76	\$49,773.50	\$51,858.88	\$59,153.33	\$49,483.67
Income subsidies, less annualized, actual		\$6,300.00	\$9,600.00		\$6,750.00
Income subsidies, annualized, actual					
bequest, annualized, actual (after investment, before investment write off?)					
food subsidies, actual					
housing subsidies, actual					
medical services, actual					
gifts, actual					
store refunds, actual					
federal/district refunds, actual					
transfer of ownership to James Edward Curtis Jr, gift in kind (GIK), including clothing, transportation, actual					
interest income, actual					
gross income, before taxes, actual	\$15,126.50	\$15,126.50			
tuition subsidies, research grants, actual					
discounts, annualized, actual	\$7,204.26		\$8,470.88	\$15,865.33	\$2,125.00
Income subsidies, less annualized, estimated	\$1,600.00				
Income subsidies, annualized, estimated					
bequests, estimated					
food subsidies, estimated					
housing subsidies, estimated	\$5,000.00	\$5,000.00			
medical services, estimated					
gifts, estimated					
store refunds, estimated					
federal/district refunds, estimated					
GIK, including clothing, transportation, estimated		\$750.00			
interest income, estimated					
gross income, before taxes, estimated			\$3,400.00	\$12,900.00	\$9,600.00
tuition subsidies, research grants, estimated	\$19,500.00	\$22,597.00	\$30,388.00	\$30,388.00	\$31,008.67
discounts, estimated					
	\$48,430.76	\$49,773.50	\$51,858.88	\$59,153.33	\$49,483.67
Financial Blessings, Direct & Indirect (excluding inventories)	1996	1997	1998	1999	2000
Details of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through present)	\$48,430.76	\$49,773.50	\$51,858.88	\$59,153.33	\$49,483.67
tuition subsidy, Howard University (HU), Board of Trustees Scholarship/Blackburn Scholarship, estimated	\$19,500.00				
housing subsidy, resident assistant, HU, estimated	\$5,000.00				
gross income, weekend building supervisor/mail clerk, Meridian Hill Hall, HU, estimated	\$1,600.00				
gross income, Economist Assistant, Division of Research & Statistics, FDIC, annualized	\$15,126.50	\$15,126.50			
housing subsidy, American Economic Association/University of Texas-Austin (AEA/UT-A), estimated		\$5,000.00			
tuition subsidy, AEA/UT-A, estimated		\$15,000.00			
transportation subsidy, AEA/UT-A, estimated		\$750.00			
Income subsidy, AEA/UT-A Scholarship, actual		\$1,500.00			
tuition subsidy, Ohio State University (OSU), full-time, estimated		\$7,597.00	\$30,388.00	\$30,388.00	\$26,092.00
tuition subsidy, OSU, part-time, actual					
Income subsidy, OSU Dean's Graduate Fellowship, actual		\$4,800.00	\$9,600.00		
gross income, Graduate Teaching Associate (GTA), OSU Department of Economics, estimated			\$3,400.00	\$8,100.00	\$9,600.00
discounts, US Department of Education, Rutgers University at Camden, Howard University, Ohio State University, annualized, actual	\$7,204.26		\$8,470.88	\$15,865.33	\$2,125.00
gross income, Intern, Economic Development Division, State of Ohio Department of Development, estimated				\$4,800.00	
research subsidy, OSU Economics, estimated					\$2,000.00
research subsidy, Journal of Money, Credit and Banking, estimated					\$2,000.00
research subsidy, United States (US) National Science Foundation, annualized, estimated					\$916.67
gross income, Instructor, Ohio Wesleyan University Department of Economics, actual					\$3,750.00
Income subsidy, OSU, University PEGS Fellowship, annualized, actual					\$3,000.00
gross income, Executive Education Instructor, OSU Fisher School of Business, estimated					
housing subsidy, Karen Curtis & Keith Curtis, Prince George's (PG) County Maryland (MD), estimated					
food subsidy, Karen Curtis & Keith Curtis, PG County MD, estimated					
discount, less furnishing amortization, Karen Curtis & Keith Curtis, PG County, MD, estimated					
transportation subsidy, University of Michigan graduate student research conference, estimated					
housing subsidy, American Economic Association/University of Colorado at Denver (AEA/UC-D), estimated					
transportation subsidy, AEA/UC-D, estimated					
gross income, GTA, AEA/UC-D, actual					
medical subsidy, ARH, estimated					
housing subsidy, ARH, estimated					
food subsidy, ARH, estimated					
tuition subsidy, resident programs, ARH, estimated					
transportation subsidy, ARH, estimated					
financial gifts, Karen Curtis, estimated					
housing subsidy, Thomas, PG County, MD, estimated					
food subsidy, Thomas, PG County MD, estimated					
discount, less furnishing amortization, Thomas, PG County MD, estimated					
gross income, Building Services Associate, Thomas, estimated					
gross income, Sales Associate, The Washington Post, estimated					
housing subsidy, Community Connections Options House, estimated					
food subsidy, Community Connections Options House, estimated					
discount, less furnishing amortization, Community Connections Options House, estimated					
medical subsidy, Community Connections, estimated					
transportation subsidy, Community Connections Options House, estimated					
tuition subsidy, resident programs, Community Connections Options House, estimated					
housing subsidy, shelters, Central Union Mission (CLUNMN), Emory (EY), Franklin (FN), estimated					
food subsidy, shelters (CLUNMN, EY, FN), estimated					
GIK (and credits) from charities (CLUNMN, GMCHC, NCBC, Bread for the City, JECJEF), estimated					
food subsidy, District of Columbia (DC) Income Maintenance Administration, estimated					
medical subsidy, Unity Health, estimated					
Income subsidy, US Social Security Administration, annualized, actual					
transportation subsidy, DC Department of Human Services, estimated					
housing subsidy, CLUNMN, estimated					
food subsidy, CLUNMN, estimated					
transportation subsidy, CLUNMN, estimated					
tuition subsidy, resident programs, CLUNMN, estimated					
housing subsidy, DC Housing Authority (DCHA), actual					
discount, less furnishing amortization, DCHA subsidized housing, estimated					
Income subsidy, US Social Security Administration, actual					
Income subsidy, program gift/intern/senior intern, CLUNMN, actual					
gross income, Assistant Bookkeeper, Administration Department, CLUNMN, transportation subsidy, actual					
gifts, others (excluding Karen Curtis and excluding James Curtis Sr), actual					
medical subsidy, Medicare, including Humana/WellCare; Medicaid, Community Connections, Cathedral Care, Unity Health, PGHC, actual					
federal/district refunds, US Department of Education, actual					
federal/district refunds, DC tax & revenue, actual					
federal/district refunds, US Department of the Treasury, actual					
tuition subsidy, professional development courses, nonprofits (JPGW, CEET, Community Connections) estimated					
store refunds, actual					
bequest, annualized, actual (after investment, before investment write off?)					
GIK from James Curtis Sr, actual					
financial gifts, James Curtis Sr, actual					
food subsidy, DC Income Maintenance Administration, actual					
interest income, actual					
discount, annualized, actual					
discount, actual					
	\$48,430.76	\$49,773.50	\$51,858.88	\$59,153.33	\$49,483.67

Financial Blessings, Direct & Indirect (excluding inventories)	2001	2002	2003	2004	2005
Summarization of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through 2011)	\$43,032.33	\$43,488.38	\$42,300.58	\$41,108.79	\$41,505.67
income subsidies, less annualized, actual	\$12,900.00	\$8,400.00			\$305.00
income subsidies, annualized, actual				\$1,739.43	\$9,298.86
bequest, annualized, actual (after investment, before investment write off?)			\$7,179.41	\$10,769.11	\$10,769.11
food subsidies, actual					
housing subsidies, actual					
medical services, actual					
gifts, actual					
store refunds, actual					
federal/district refunds, actual					
transfer of ownership to James Edward Curtis Jr, gift in kind (GIK), including clothing, transportation, actual					
interest income, actual					
gross income, before taxes, actual	\$2,200.00	\$1,500.00			
tuition subsidies, research grants, actual	\$11,149.00	\$14,690.00	\$9,769.00		
discounts, annualized, actual			\$4,534.70	\$15,575.25	\$4,534.70
income subsidies, less annualized, estimated	\$3,600.00				
income subsidies, annualized, estimated					
bequests, estimated					
food subsidies, estimated	\$800.00	\$1,000.00	\$1,246.67	\$2,464.00	\$2,646.00
housing subsidies, estimated	\$2,000.00	\$3,950.00	\$3,280.00	\$4,750.00	\$4,500.00
medical services, estimated			\$285.67	\$3,790.00	\$5,914.00
gifts, estimated				\$400.00	\$297.00
store refunds, estimated					
federal/district refunds, estimated					
GIK, including clothing, transportation, estimated		\$1,050.00	\$100.00	\$370.00	\$591.00
interest income, estimated					
gross income, before taxes, estimated				\$576.00	
tuition subsidies, research grants, estimated	\$10,083.33		\$250.00	\$250.00	\$2,350.00
discounts, estimated	\$300.00	\$12,898.38	\$15,655.13	\$425.00	\$300.00
	\$43,032.33	\$43,488.38	\$42,300.58	\$41,108.79	\$41,505.67
Financial Blessings, Direct & Indirect (excluding inventories)	2001	2002	2003	2004	2005
Details of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through present)	\$43,032.33	\$43,488.38	\$42,300.58	\$41,108.79	\$41,505.67
tuition subsidy, Howard University (HU), Board of Trustees Scholarship/Blackburn Scholarship, estimated					
housing subsidy, resident assistant, HU, estimated					
gross income, weekend building supervisor/mail clerk, Meridian Hill Hall, HU, estimated					
gross income, Economist Assistant, Division of Research & Statistics, FDIC, annualized					
housing subsidy, American Economic Association/University of Texas-Austin (AEA/UT-A), estimated					
tuition subsidy, AEA/UT-A, estimated					
transportation subsidy, AEA/UT-A, estimated					
income subsidy, AEA/UT-A Scholarship, actual					
tuition subsidy, Ohio State University (OSU), full-time, estimated					
tuition subsidy, OSU, part-time, actual	\$11,149.00	\$14,690.00	\$9,769.00		
income subsidy, OSU Dean's Graduate Fellowship, actual	\$8,400.00	\$8,400.00			
gross income, Graduate Teaching Associate (GTA), OSU Department of Economics, estimated	\$3,600.00				
discounts, US Department of Education, Rutgers University at Camden, Howard University, Ohio State University, annualized, actual		\$12,598.38	\$15,555.13		
gross income, Intern, Economic Development Division, State of Ohio Department of Development, estimated					
research subsidy, OSU Economics, estimated					
research subsidy, Journal of Money, Credit and Banking, estimated					
research subsidy, United States (US) National Science Foundation, annualized, estimated	\$10,083.33				
gross income, Instructor, Ohio Wesleyan University Department of Economics, actual	\$4,500.00				
income subsidy, OSU, University PEGS Fellowship, annualized, actual					
gross income, Executive Education Instructor, OSU Fisher School of Business, estimated	\$2,200.00				
housing subsidy, Karen Curtis & Keith Curtis, Prince George's (PG) County Maryland (MD), estimated	\$2,000.00	\$2,750.00	\$3,000.00	\$500.00	
food subsidy, Karen Curtis & Keith Curtis, PG County MD, estimated	\$800.00	\$1,000.00	\$1,200.00	\$200.00	
discount, less furnishing amortization, Karen Curtis & Keith Curtis, PG County, MD, estimated	\$300.00	\$300.00	\$100.00	\$50.00	
transportation subsidy, University of Michigan graduate student research conference, estimated		\$300.00			
housing subsidy, American Economic Association/University of Colorado at Denver (AEA/UC-D), estimated		\$1,200.00			
transportation subsidy, AEA/UC-D, estimated		\$750.00			
gross income, GTA, AEA/UC-D, actual		\$1,500.00			
medical subsidy, ARH, estimated			\$285.67		
housing subsidy, ARH, estimated			\$280.00		
food subsidy, ARH, estimated			\$46.67		
tuition subsidy, resident programs, ARH, estimated			\$250.00		
transportation subsidy, ARH, estimated			\$100.00		
financial gifts, Karen Curtis, estimated				\$400.00	\$297.00
housing subsidy, Thomas, PG County, MD, estimated				\$500.00	
food subsidy, Thomas, PG County MD, estimated				\$200.00	
discount, less furnishing amortization, Thomas, PG County MD, estimated				\$50.00	
gross income, Building Services Associate, Thomas, estimated				\$400.00	
gross income, Sales Associate, The Washington Post, estimated				\$175.00	
housing subsidy, Community Connections Options House, estimated				\$3,250.00	\$3,000.00
food subsidy, Community Connections Options House, estimated				\$1,300.00	\$1,200.00
discount, less furnishing amortization, Community Connections Options House, estimated				\$325.00	\$300.00
medical subsidy, Community Connections, estimated				\$3,690.00	\$5,814.00
transportation subsidy, Community Connections Options House, estimated				\$120.00	\$130.00
tuition subsidy, resident programs, Community Connections Options House, estimated				\$250.00	\$250.00
housing subsidy, shelters, Central Union Mission (CLUNMN), Emory (EY), Franklin (FN), estimated				\$500.00	
food subsidy, shelters (CLUNMN, EY, FN), estimated				\$200.00	
GIK (and credits) from charities (CLUNMN, GMCHC, NCBC, Bread for the City, JECJEF), estimated				\$250.00	\$250.00
food subsidy, District of Columbia (DC) Income Maintenance Administration, estimated				\$564.00	\$846.00
medical subsidy, Unity Health, estimated				\$100.00	\$100.00
income subsidy, US Social Security Administration, annualized, actual				\$1,739.43	\$9,298.86
transportation subsidy, DC Department of Human Services, estimated					\$81.00
housing subsidy, CLUNMN, estimated					\$1,500.00
food subsidy, CLUNMN, estimated					\$600.00
transportation subsidy, CLUNMN, estimated					\$130.00
tuition subsidy, resident programs, CLUNMN, estimated					\$2,100.00
housing subsidy, DC Housing Authority (DCHA), actual					
discount, less furnishing amortization, DCHA subsidized housing, estimated					
income subsidy, US Social Security Administration, actual					
income subsidy, program gift/intern/senior intern, CLUNMN, actual					\$305.00
gross income, Assistant Bookkeeper, Administration Department, CLUNMN, actual					
gifts, others (excluding Karen Curtis and excluding James Curtis Sr), actual					
medical subsidy, Medicare, including Humana/WellCare; Medicaid, Community Connections, Cathedral Care, Unity Health, PGHC, actual					
federal/district refunds, US Department of Education, actual					
federal/district refunds, DC tax & revenue, actual					
federal/district refunds, US Department of the Treasury, actual					
tuition subsidy, professional development courses, nonprofits (JPGW, CEET, Community Connections) estimated					
store refunds, actual					
bequest, annualized, actual (after investment, before investment write off?)			\$7,179.41	\$10,769.11	\$10,769.11
GIK from James Curtis Sr, actual					
financial gifts, James Curtis Sr, actual					
food subsidy, DC Income Maintenance Administration, actual					
interest income, actual					
discount, annualized, actual			\$4,534.70	\$4,534.70	\$4,534.70
discount, actual				\$11,040.55	
	\$43,032.33	\$43,488.38	\$42,300.58	\$41,108.79	\$41,505.67

Financial Blessings, Direct & Indirect (excluding inventories)	2006	2007	2008	2009	2010
Summarization of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through 2011)	\$44,220.53	\$41,419.51	\$41,253.49	\$40,012.73	\$41,330.03
income subsidies, less annualized, actual	\$9,072.30	\$8,408.40	\$2,925.60	\$75.00	\$7,875.00
income subsidies, annualized, actual	\$2,999.71				
bequest, annualized, actual (after investment, before investment write off?)	\$14,358.82	-\$7,000.00	\$0.00	\$7,538.23	-\$7,000.00
food subsidies, actual					\$849.00
housing subsidies, actual	\$1,896.00	\$10,188.00	\$7,064.00	\$6,513.00	\$9,876.00
medical services, actual	\$1,653.42	\$6,116.06	\$6,166.97	\$2,020.86	\$4,747.26
gifts, actual	\$183.10	\$112.59	\$170.00	\$725.00	\$3,955.00
store refunds, actual				\$36.20	\$106.02
federal/district refunds, actual		\$150.00	\$731.00	\$184.00	\$209.89
transfer of ownership to James Edward Curtis Jr, gift in kind (GIK), including clothing, transportation, actual					\$603.63
interest income, actual	\$19.69	\$205.08	\$0.42	\$0.96	\$0.02
gross income, before taxes, actual	\$3,197.24	\$20,218.10	\$21,225.66	\$21,776.82	\$4,477.66
tuition subsidies, research grants, actual					
discounts, annualized, actual		\$1,946.28	\$1,853.17	\$226.00	\$5,684.83
income subsidies, less annualized, estimated					
income subsidies, annualized, estimated					
bequests, estimated					
food subsidies, estimated	\$900.00				
housing subsidies, estimated	\$2,250.00				
medical services, estimated	\$575.00	\$475.00	\$0.00		
gifts, estimated					
store refunds, estimated					
federal/district refunds, estimated					
GIK, including clothing, transportation, estimated	\$3,815.25		\$516.67	\$316.67	\$4,245.72
interest income, estimated					
gross income, before taxes, estimated					
tuition subsidies, research grants, estimated	\$3,150.00				\$5,100.00
discounts, estimated	\$150.00	\$600.00	\$600.00	\$600.00	\$600.00
	\$44,220.53	\$41,419.51	\$41,253.49	\$40,012.73	\$41,330.03
Financial Blessings, Direct & Indirect (excluding inventories)	2006	2007	2008	2009	2010
Details of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through present)	\$44,220.53	\$41,419.51	\$41,253.49	\$40,012.73	\$41,330.03
tuition subsidy, Howard University (HU), Board of Trustees Scholarship/Blackburn Scholarship, estimated					
housing subsidy, resident assistant, HU, estimated					
gross income, weekend building supervisor/mail clerk, Meridian Hill Hall, HU, estimated					
gross income, Economist Assistant, Division of Research & Statistics, FDIC, annualized					
housing subsidy, American Economic Association/University of Texas-Austin (AEA/UT-A), estimated					
tuition subsidy, AEA/UT-A, estimated					
transportation subsidy, AEA/UT-A, estimated					
income subsidy, AEA/UT-A Scholarship, actual					
tuition subsidy, Ohio State University (OSU), full-time, estimated					
tuition subsidy, OSU, part-time, actual					
income subsidy, OSU Dean's Graduate Fellowship, actual					
gross income, Graduate Teaching Associate (GTA), OSU Department of Economics, estimated					
discounts, US Department of Education, Rutgers University at Camden, Howard University, Ohio State University, annualized, actual					
gross income, Intern, Economic Development Division, State of Ohio Department of Development, estimated					
research subsidy, OSU Economics, estimated					
research subsidy, Journal of Money, Credit and Banking, estimated					
research subsidy, United States (US) National Science Foundation, annualized, estimated					
gross income, Instructor, Ohio Wesleyan University Department of Economics, actual					
income subsidy, OSU, University PEGS Fellowship, annualized, actual					
gross income, Executive Education Instructor, OSU Fisher School of Business, estimated					
housing subsidy, Karen Curtis & Keith Curtis, Prince George's (PG) County Maryland (MD), estimated					
food subsidy, Karen Curtis & Keith Curtis, PG County MD, estimated					
discount, less furnishing amortization, Karen Curtis & Keith Curtis, PG County, MD, estimated					
transportation subsidy, University of Michigan graduate student research conference, estimated					
housing subsidy, American Economic Association/University of Colorado at Denver (AEA/UC-D), estimated					
transportation subsidy, AEA/UC-D, estimated					
gross income, GTA, AEA/UC-D, actual					
medical subsidy, ARH, estimated					
housing subsidy, ARH, estimated					
food subsidy, ARH, estimated					
tuition subsidy, resident programs, ARH, estimated					
transportation subsidy, ARH, estimated					
financial gifts, Karen Curtis, estimated	\$103.00				
housing subsidy, Thomas, PG County, MD, estimated					
food subsidy, Thomas, PG County MD, estimated					
discount, less furnishing amortization, Thomas, PG County MD, estimated					
gross income, Building Services Associate, Thomas, estimated					
gross income, Sales Associate, The Washington Post, estimated					
housing subsidy, Community Connections Options House, estimated					
food subsidy, Community Connections Options House, estimated					
discount, less furnishing amortization, Community Connections Options House, estimated					
medical subsidy, Community Connections, estimated	\$475.00	\$475.00			
transportation subsidy, Community Connections Options House, estimated					
tuition subsidy, resident programs, Community Connections Options House, estimated					
housing subsidy, shelters, Central Union Mission (CLUNMN), Emory (EY), Franklin (FN), estimated					
food subsidy, shelters (CLUNMN, EY, FN), estimated					
GIK (and credits) from charities (CLUNMN, CMCHC, NCBC, Bread for the City, JECJEF), estimated	\$3,620.25		\$516.67	\$316.67	\$4,245.72
food subsidy, District of Columbia (DC) Income Maintenance Administration, estimated					
medical subsidy, Unity Health, estimated	\$100.00				
income subsidy, US Social Security Administration, annualized, actual	\$2,999.71				
transportation subsidy, DC Department of Human Services, estimated					
housing subsidy, CLUNMN, estimated	\$2,250.00				
food subsidy, CLUNMN, estimated	\$900.00				
transportation subsidy, CLUNMN, estimated	\$195.00				
tuition subsidy, resident programs, CLUNMN, estimated	\$3,150.00				
housing subsidy, DC Housing Authority (DCHA), actual	\$1,896.00	\$10,188.00	\$7,064.00	\$6,513.00	\$9,876.00
discount, less furnishing amortization, DCHA subsidized housing, estimated	\$150.00	\$600.00	\$600.00	\$600.00	\$600.00
income subsidy, US Social Security Administration, actual	\$5,268.80	\$8,108.40	\$2,775.60		\$7,875.00
income subsidy, program gift/intern/senior intern, CLUNMN, actual	\$3,640.00				
income subsidy, Assistant Bookkeeper, Administration Department, CLUNMN, transportation subsidy, actual	\$163.50	\$300.00	\$150.00	\$75.00	
gross income, Assistant Bookkeeper, Administration Department, CLUNMN, actual	\$3,197.24	\$20,218.10	\$21,225.66	\$21,776.82	\$4,477.66
gifts, others (excluding Karen Curtis and excluding James Curtis Sr), actual	\$80.10	\$112.59	\$170.00	\$75.00	\$1,365.00
medical subsidy, Medicare, including Humana/WellCare; Medicaid, Community Connections, Cathedral Care, Unity Health, PGHC, actual	\$1,653.42	\$6,116.06	\$6,166.97	\$2,020.86	\$4,747.26
federal/district refunds, US Department of Education, actual		\$150.00			
federal/district refunds, DC tax & revenue, actual			\$131.00	\$184.00	\$163.00
federal/district refunds, US Department of the Treasury, actual			\$600.00		\$46.89
tuition subsidy, professional development courses, nonprofits (JPGW, CEET, Community Connections) estimated					\$5,100.00
store refunds, actual				\$36.20	\$106.02
bequest, annualized, actual (after investment, before investment write off?)	\$14,358.82	-\$7,000.00		\$7,538.23	-\$7,000.00
GIK from James Curtis Sr, actual					\$603.63
financial gifts, James Curtis Sr, actual				\$650.00	\$2,590.00
food subsidy, DC Income Maintenance Administration, actual					\$849.00
interest income, actual	\$19.69	\$205.08	\$0.42	\$0.96	\$0.02
discount, annualized, actual					
discount, actual	\$0.00	\$1,946.28	\$1,853.17	\$226.00	\$5,684.83
	\$44,220.53	\$41,419.51	\$41,253.49	\$40,012.73	\$41,330.03

Financial Blessings, Direct & Indirect (excluding inventories)	2011	2012	2013	2014	2015
Summarization of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through 2011)	\$42,203.87				
income subsidies, less annualized, actual	\$11,172.00				
income subsidies, annualized, actual					
bequest, annualized, actual (after investment, before investment write off?)	\$7,279.32				
food subsidies, actual	\$265.00				
housing subsidies, actual	\$10,140.00				
medical services, actual	\$1,886.15				
gifts, actual	\$2,345.00				
store refunds, actual	\$997.34				
federal/district refunds, actual	\$300.52				
transfer of ownership to James Edward Curtis Jr, gift in kind (GIK), including clothing, transportation, actual					
interest income, actual	\$0.03				
gross income, before taxes, actual					
tuition subsidies, research grants, actual					
discounts, annualized, actual					
income subsidies, less annualized, estimated					
income subsidies, annualized, estimated					
bequests, estimated					
food subsidies, estimated					
housing subsidies, estimated					
medical services, estimated					
gifts, estimated					
store refunds, estimated					
federal/district refunds, estimated					
GIK, including clothing, transportation, estimated	\$7,218.51				
interest income, estimated					
gross income, before taxes, estimated					
tuition subsidies, research grants, estimated	\$0.00				
discounts, estimated	\$600.00				
	\$42,203.87				
Financial Blessings, Direct & Indirect (excluding inventories)	2011				
Details of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through present)	\$42,203.87				
tuition subsidy, Howard University (HU), Board of Trustees Scholarship/Blackburn Scholarship, estimated					
housing subsidy, resident assistant, HU, estimated					
gross income, weekend building supervisor/mail clerk, Meridian Hill Hall, HU, estimated					
gross income, Economist Assistant, Division of Research & Statistics, FDIC, annualized					
housing subsidy, American Economic Association/University of Texas-Austin (AEA/UT-A), estimated					
tuition subsidy, AEA/UT-A, estimated					
transportation subsidy, AEA/UT-A, estimated					
income subsidy, AEA/UT-A Scholarship, actual					
tuition subsidy, Ohio State University (OSU), full-time, estimated					
tuition subsidy, OSU, part-time, actual					
income subsidy, OSU Dean's Graduate Fellowship, actual					
gross income, Graduate Teaching Associate (GTA), OSU Department of Economics, estimated					
discounts, US Department of Education, Rutgers University at Camden, Howard University, Ohio State University, annualized, actual					
gross income, Intern, Economic Development Division, State of Ohio Department of Development, estimated					
research subsidy, OSU Economics, estimated					
research subsidy, Journal of Money, Credit and Banking, estimated					
research subsidy, United States (US) National Science Foundation, annualized, estimated					
gross income, Instructor, Ohio Wesleyan University Department of Economics, actual					
income subsidy, OSU, University PEGS Fellowship, annualized, actual					
gross income, Executive Education Instructor, OSU Fisher School of Business, estimated					
housing subsidy, Karen Curtis & Keith Curtis, Prince George's (PG) County Maryland (MD), estimated					
food subsidy, Karen Curtis & Keith Curtis, PG County MD, estimated					
discount, less furnishing amortization, Karen Curtis & Keith Curtis, PG County, MD, estimated					
transportation subsidy, University of Michigan graduate student research conference, estimated					
housing subsidy, American Economic Association/University of Colorado at Denver (AEA/UC-D), estimated					
transportation subsidy, AEA/UC-D, estimated					
gross income, GTA, AEA/UC-D, actual					
medical subsidy, ARH, estimated					
housing subsidy, ARH, estimated					
food subsidy, ARH, estimated					
tuition subsidy, resident programs, ARH, estimated					
transportation subsidy, ARH, estimated					
financial gifts, Karen Curtis, estimated					
housing subsidy, Thomas, PG County, MD, estimated					
food subsidy, Thomas, PG County MD, estimated					
discount, less furnishing amortization, Thomas, PG County MD, estimated					
gross income, Building Services Associate, Thomas, estimated					
gross income, Sales Associate, The Washington Post, estimated					
housing subsidy, Community Connections Options House, estimated					
food subsidy, Community Connections Options House, estimated					
discount, less furnishing amortization, Community Connections Options House, estimated					
medical subsidy, Community Connections, estimated					
transportation subsidy, Community Connections Options House, estimated					
tuition subsidy, resident programs, Community Connections Options House, estimated					
housing subsidy, shelters, Central Union Mission (CLUNMN), Emory (EY), Franklin (FN), estimated					
food subsidy, shelters (CLUNMN, EY, FN), estimated					
GIK (and credits) from charities (CLUNMN, CMCHC, NCBC, Bread for the City, JECJEF), estimated	\$7,218.51				
food subsidy, District of Columbia (DC) Income Maintenance Administration, estimated					
medical subsidy, Unity Health, estimated					
income subsidy, US Social Security Administration, annualized, actual					
transportation subsidy, DC Department of Human Services, estimated					
housing subsidy, CLUNMN, estimated					
food subsidy, CLUNMN, estimated					
transportation subsidy, CLUNMN, estimated					
tuition subsidy, resident programs, CLUNMN, estimated					
housing subsidy, DC Housing Authority (DCHA), actual	\$10,140.00				
discount, less furnishing amortization, DCHA subsidized housing, estimated	\$600.00				
income subsidy, US Social Security Administration, actual	\$11,172.00				
income subsidy, program gift/intern/senior intern, CLUNMN, actual					
income subsidy, Assistant Bookkeeper, Administration Department, CLUNMN, transportation subsidy, actual					
gross income, Assistant Bookkeeper, Administration Department, CLUNMN, actual					
gifts, others (excluding Karen Curtis and excluding James Curtis Sr), actual					
medical subsidy, Medicare, including Humana/WellCare; Medicaid, Community Connections, Cathedral Care, Unity Health, PGHC, actual	\$1,886.15				
federal/district refunds, US Department of Education, actual					
federal/district refunds, DC tax & revenue, actual	\$198.00				
federal/district refunds, US Department of the Treasury, actual	\$102.52				
tuition subsidy, professional development courses, nonprofits (JPGW, CEET, Community Connections) estimated					
store refunds, actual	\$997.34				
bequest, annualized, actual (after investment, before investment write off?)	\$7,279.32				
GIK from James Curtis Sr, actual					
financial gifts, James Curtis Sr, actual	\$2,345.00				
food subsidy, DC Income Maintenance Administration, actual	\$265.00				
interest income, actual	\$0.03				
discount, annualized, actual					
discount, actual	\$0.00				
	\$42,203.87				

Financial Blessings, Direct & Indirect (excluding inventories)	Total 1996-2011
Summarization of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through 2011)	\$720,576.05
income subsidies, less annualized, actual	\$83,783.30
income subsidies, annualized, actual	\$14,038.00
bequest, annualized, actual (after investment, before investment write off?)	\$43,893.99
food subsidies, actual	\$1,114.00
housing subsidies, actual	\$45,677.00
medical services, actual	\$22,590.72
gifts, actual	\$7,490.69
store refunds, actual	\$1,139.56
federal/district refunds, actual	\$1,575.41
transfer of ownership to James Edward Curtis Jr, gift in kind (GIK), including clothing, transportation, actual	\$603.63
interest income, actual	\$226.20
gross income, before taxes, actual	\$104,848.48
tuition subsidies, research grants, actual	\$35,608.00
discounts, annualized, actual	\$68,020.40
income subsidies, less annualized, estimated	\$5,200.00
income subsidies, annualized, estimated	\$0.00
bequests, estimated	\$0.00
food subsidies, estimated	\$9,056.67
housing subsidies, estimated	\$30,730.00
medical services, estimated	\$11,039.67
gifts, estimated	\$697.00
store refunds, estimated	\$0.00
federal/district refunds, estimated	\$0.00
GIK, including clothing, transportation, estimated	\$18,973.81
interest income, estimated	\$0.00
gross income, before taxes, estimated	\$26,476.00
tuition subsidies, research grants, estimated	\$155,065.00
discounts, estimated	\$32,728.51
	\$720,576.05
Financial Blessings, Direct & Indirect (excluding inventories)	Total 1996-2011
Details of Financial Blessings Provided to James Edward Curtis Jr (1996, college graduation, through present)	\$720,576.05
tuition subsidy, Howard University (HU), Board of Trustees Scholarship/Blackburn Scholarship, estimated	\$19,500.00
housing subsidy, resident assistant, HU, estimated	\$5,000.00
gross income, weekend building supervisor/mail clerk, Meridian Hill Hall, HU, estimated	\$1,600.00
gross income, Economist Assistant, Division of Research & Statistics, FDIC, annualized	\$30,253.00
housing subsidy, American Economic Association/University of Texas-Austin (AEA/UT-A), estimated	\$5,000.00
tuition subsidy, AEA/UT-A, estimated	\$15,000.00
transportation subsidy, AEA/UT-A, estimated	\$750.00
income subsidy, AEA/UT-A Scholarship, actual	\$1,500.00
tuition subsidy, Ohio State University (OSU), full-time, estimated	\$94,465.00
tuition subsidy, OSU, part-time, actual	\$35,608.00
income subsidy, OSU Dean's Graduate Fellowship, actual	\$31,200.00
gross income, Graduate Teaching Associate (GTA), OSU Department of Economics, estimated	\$24,700.00
discounts, US Department of Education, Rutgers University at Camden, Howard University, Ohio State University, annualized, actual	\$61,818.98
gross income, Intern, Economic Development Division, State of Ohio Department of Development, estimated	\$4,800.00
research subsidy, OSU Economics, estimated	\$2,000.00
research subsidy, Journal of Money, Credit and Banking, estimated	\$2,000.00
research subsidy, United States (US) National Science Foundation, annualized, estimated	\$11,000.00
gross income, Instructor, Ohio Wesleyan University Department of Economics, actual	\$8,250.00
income subsidy, OSU, University PEGS Fellowship, annualized, actual	\$3,000.00
gross income, Executive Education Instructor, OSU Fisher School of Business, estimated	\$2,200.00
housing subsidy, Karen Curtis & Keith Curtis, Prince George's (PG) County Maryland (MD), estimated	\$8,250.00
food subsidy, Karen Curtis & Keith Curtis, PG County MD, estimated	\$3,200.00
discount, less furnishing amortization, Karen Curtis & Keith Curtis, PG County, MD, estimated	\$750.00
transportation subsidy, University of Michigan graduate student research conference, estimated	\$300.00
housing subsidy, American Economic Association/University of Colorado at Denver (AEA/UC-D), estimated	\$1,200.00
transportation subsidy, AEA/UC-D, estimated	\$750.00
gross income, GTA, AEA/UC-D, actual	\$1,500.00
medical subsidy, ARH, estimated	\$285.67
housing subsidy, ARH, estimated	\$280.00
food subsidy, ARH, estimated	\$46.67
tuition subsidy, resident programs, ARH, estimated	\$250.00
transportation subsidy, ARH, estimated	\$100.00
financial gifts, Karen Curtis, estimated	\$800.00
housing subsidy, Thomas, PG County, MD, estimated	\$500.00
food subsidy, Thomas, PG County MD, estimated	\$200.00
discount, less furnishing amortization, Thomas, PG County MD, estimated	\$50.00
gross income, Building Services Associate, Thomas, estimated	\$400.00
gross income, Sales Associate, The Washington Post, estimated	\$176.00
housing subsidy, Community Connections Options House, estimated	\$6,250.00
food subsidy, Community Connections Options House, estimated	\$2,500.00
discount, less furnishing amortization, Community Connections Options House, estimated	\$625.00
medical subsidy, Community Connections, estimated	\$10,454.00
transportation subsidy, Community Connections Options House, estimated	\$250.00
tuition subsidy, resident programs, Community Connections Options House, estimated	\$500.00
housing subsidy, shelters, Central Union Mission (CLUNMN), Emory (EY), Franklin (FN), estimated	\$500.00
food subsidy, shelters (CLUNMN, EY, FN), estimated	\$200.00
GIK (and credits) from charities (CLUNMN, GMCHC, NCBC, Bread for the City, JECIEF), estimated	\$16,417.81
food subsidy, District of Columbia (DC) Income Maintenance Administration, estimated	\$1,410.00
medical subsidy, Unity Health, estimated	\$300.00
income subsidy, US Social Security Administration, annualized, actual	\$14,038.00
transportation subsidy, DC Department of Human Services, estimated	\$81.00
housing subsidy, CLUNMN, estimated	\$3,750.00
food subsidy, CLUNMN, estimated	\$1,500.00
transportation subsidy, CLUNMN, estimated	\$325.00
tuition subsidy, resident programs, CLUNMN, estimated	\$5,250.00
housing subsidy, DC Housing Authority (DCHA), actual	\$45,677.00
discount, less furnishing amortization, DCHA subsidized housing, estimated	\$3,150.00
income subsidy, US Social Security Administration, actual	\$35,199.80
income subsidy, program gift/intern/senior intern, CLUNMN, actual	\$3,945.00
income subsidy, Assistant Bookkeeper, Administration Department, CLUNMN, transportation subsidy, actual	\$688.50
gross income, Assistant Bookkeeper, Administration Department, CLUNMN, actual	\$70,895.48
gifts, others (excluding Karen Curtis and excluding James Curtis Sr), actual	\$1,802.69
medical subsidy, Medicare, including Humana/WellCare, Medicaid, Community Connections, Cathedral Care, Unity Health, PGHC, actual	\$22,590.72
federal/district refunds, US Department of Education, actual	\$150.00
federal/district refunds, DC tax & revenue, actual	\$676.00
federal/district refunds, US Department of the Treasury, actual	\$749.41
tuition subsidy, professional development courses, nonprofits (JPGW, CEET, Community Connections) estimated	\$5,100.00
store refunds, actual	\$1,139.56
bequest, annualized, actual (after investment, before investment write off?)	\$43,893.99
GIK from James Curtis Sr, actual	\$603.63
financial gifts, James Curtis Sr, actual	\$5,585.00
food subsidy, DC Income Maintenance Administration, actual	\$1,114.00
interest income, actual	\$226.20
discount, annualized, actual	\$13,604.10
discount, actual	\$20,750.83
	\$720,576.05

Financial Blessings, Direct & Indirect (excluding inventories)	2001	2002	2003	2004	2005
Intellectual Blessings of James Edward Curtis Jr	2001	2002	2003	2004	2005

Intellectual Blessings of James Edward Curtis Jr (1996, undergraduate college graduation, through the present)
Economist Skills

analyze social science/economics research data	**	**	**	**	**
collect statistical datasets	**	**			
create/interpret tables, diagrams and charts	**	**			
maintain integrity of datasets	**	**			
write policy procedures/methods manuals	**	**			
review/develop/explain complex mathematical information	**	**			
forecast/predict economic phenomena based on datasets	**	**			
learn/commentate on trends	**	**			
organize/present technical analyses	**	**			
analyze economic theory and econometric/statistical models	**	**			
review/analyze large survey datasets	**	**			
review/analyze individual, group and time series data	**	**			
analyze datasets using quantitative methods and modern software packages	**	**			
instruct academic college/graduate level courses	**	**			
manage research grant resources	**	**	**	**	**
make oral and written presentations on scholarly/technical research	**	**			

Outreach/Ministry Skills

public finance (observations of professionals - / +)				**	**
social work (observations of professionals - / +); some counseling/referrals				**	**
formal ministry/outreach to others					**
instruct/lead discussion in ministry topics					**
write policy, procedures/methods manuals					**
develop plans for programs/projects					**
direct and coordinate activities	**	**	**		
resident management					**
transportation services					**
building services administration					**
building supervision					**
food services					**

Administration/Accounting Skills

office administration and office automation					
manage assistants and interns	**				
accounts receivable					
credit/cash management (including bank deposits)					
financial analysis/reconciliation and financial reporting					
process accounts payable invoices					
create/update accounts payable forms/instructions manuals					
review/process travel expense reports					
learn/operate bookkeeping/accounting software and calculating equipment					
sort/distribute office mail					
maintain company contracts					
employ office software (spreadsheets, word processing, publishing)	**	**			**
employ windows/macintosh software platforms	**	**			**

Business Development Skills

design business logo/slogan/critical functions		**	**		
compile/distribute a strategic plan for potential donor review		**	**		
compose a website for client/donor relations	**	**	**		
complete critical governmental documents for business formation		**	**		
communicate with community leaders business model & potential integration of business idea		**	**		
develop funding strategies		**	**		
oversee/manage business capital					
complete/store/distribute government/tax forms					

Religion and Science Hypothesis: Are there indirect costs and hidden investments in a guardian angel?

knowledge of my birth (planned for deficits at the starting gate)?

pre-planned placement?

strategic planning

salvation, written outlines and dynamic communicators

carpentry, narrow path, supernatural protection

divine subsistence

divine gifts and stations

restoration of financial health and divine health subsistence

encouragement, moments of genuine laughter, and, even, entertaining methodologies

mercy, grace, and, if worthy, kingdom life

Financial Blessings, Direct & Indirect (excluding inventories)	2006	2007	2008	2009	2010
Intellectual Blessings of James Edward Curtis Jr	2006	2007	2008	2009	2010
Intellectual Blessings of James Edward Curtis Jr (1996, undergraduate college graduation, through the present)					
Economist Skills					
analyze social science/economics research data	**			**	**
collect statistical datasets					**
create/interpret tables, diagrams and charts		**	**	**	**
maintain integrity of datasets					**
write policy procedures/methods manuals					**
review/develop/explain complex mathematical information					**
forecast/predict economic phenomena based on datasets					**
learn/commentate on trends					**
organize/present technical analyses				**	**
analyze economic theory and econometric/statistical models				**	**
review/analyze large survey datasets					**
review/analyze individual, group and time series data					**
analyze datasets using quantitative methods and modern software packages					**
instruct academic college/graduate level courses					**
manage research grant resources					**
make oral and written presentations on scholarly/technical reasearch					**
Outreach/Ministry Skills					
public finance (observations of professionals - / *)	**	**	**	**	**
social work (observations of professionals - / *); some counseling/referrals	**	**	**	**	**
formal ministry/outreach to others	**			**	**
instruct/lead discussion in ministry topics	**	**	**	**	**
write policy, procedures/methods manuals			**		**
develop plans for programs/projects		**	**	**	**
direct and coordinate activities					**
resident management		**			**
transportation services	**		**	**	**
building services administration	**				**
building supervision	**				**
food services	**	**	**	**	**
Administration/Accounting Skills					
office administration and office automation	**	**	**	**	**
manage assistants and interns					**
accounts receivable	**	**	**	**	**
credit/cash management (including bank deposits)			**	**	**
financial analysis/reconciliation and financial reporting		**	**	**	**
process accounts payable invoices	**	**	**	**	**
create/update accounts payable forms/instructions manuals					**
review/process travel expense reports		**	**	**	**
learn/operate bookkeeping/accounting software and calculating equipment		**	**	**	**
sort/distribute office mail	**	**	**	**	**
maintain company contracts	**	**	**	**	**
employ office software (spreadsheets, word processing, publishing)	**	**	**	**	**
employ windows/macintosh software platforms	**	**	**	**	**
Business Development Skills					
design business logo/slogan/critical functions				**	**
compile/distribute a strategic plan for potential donor review					**
compose a website for client/donor relations				**	**
complete critical governmental documents for business formation					**
communicate with community leaders business model & potential integration of business idea					**
develop funding strategies					**
oversee/manage business capital					**
complete/store/distribute government/tax forms					**
Religion and Science Hypothesis: Are there indirect costs and hidden investments in a gaurdian angel?					
Confirmation					
knowledge of my birth (planned for deficits at the starting gate)?	ch. r. is. [t.], 3x street homelessness, compalints, financial				
pre-planned placement?	EF; vision, strategic plan, internet sites, PBP (in the presence of innuendo decline)				
strategic planning	ch. r. is. [t.], curriculum vita, scope and faith (?) and the details of				
salvation, written outlines and dynamic communicators	Baptism(s), Bibles, Bible Study and Sermons				
carpentry, narrow path, supernatural protection	sudden adjustments (2001-2004), sudden weather (1979?)				
divine subsistence	family, church, government, non-profit, mission aid				
divine gifts and stations	wisdom, unexplained disemment, deacon, trustee				
restoration of financial health and devine health subsistence	improved credit reports, alternative treatment after minimum /				
encouragement, moments of genuine laughter, and, even, entertaining methodologies	fond memories of some moments of former friendships				
mercy, grace, and, if worthy, kingdom life	I'm still here, even though sometimes I ask, "Where am I?"				

Financial Blessings, Direct & Indirect (excluding inventories)	2011	2012	2013	2014	2015
Intellectual Blessings of James Edward Curtis Jr	2011				

Intellectual Blessings of James Edward Curtis Jr (1996, undergraduate college graduation, through the present)

Economist Skills

analyze social science/economics research data	**
collect statistical datasets	**
create/interpret tables, diagrams and charts	**
maintain integrity of datasets	**
write policy procedures/methods manuals	**
review/develop/explain complex mathematical information	**
forecast/predict economic phenomena based on datasets	**
learn/commentate on trends	**
organize/present technical analyses	**
analyze economic theory and econometric/statistical models	**
review/analyze large survey datasets	**
review/analyze individual, group and time series data	**
analyze datasets using quantitative methods and modern software packages	**
instruct academic college/graduate level courses	**
manage research grant resources	**
make oral and written presentations on scholarly/technical research	**

Outreach/Ministry Skills

public finance (observations of professionals - / +)	**
social work (observations of professionals - / + ; some counseling/referrals)	**
formal ministry/outreach to others	**
instruct/lead discussion in ministry topics	**
write policy, procedures/methods manuals	**
develop plans for programs/projects	**
direct and coordinate activities	**
resident management	**
transportation services	**
building services administration	**
building supervision	**
food services	**

Administration/Accounting Skills

office administration and office automation	**
manage assistants and interns	**
accounts receivable	**
credit/cash management (including bank deposits)	**
financial analysis/reconciliation and financial reporting	**
process accounts payable invoices	**
create/update accounts payable forms/instructions manuals	**
review/process travel expense reports	**
learn/operate bookkeeping/accounting software and calculating equipment	**
sort/distribute office mail	**
maintain company contracts	**
employ office software (spreadsheets, word processing, publishing)	**
employ windows/macintosh software platforms	**

Business Development Skills

design business logo/slogan/critical functions	**
compile/distribute a strategic plan for potential donor review	**
compose a website for client/donor relations	**
complete critical governmental documents for business formation	**
communicate with community leaders business model & potential integration of business idea	**
develop funding strategies	**
oversee/manage business capital	**
complete/store/distribute government/tax forms	**

Religion and Science Hypothesis: Are there indirect costs and hidden investments in a gaurdian angel?

	Documentation
knowledge of my birth (planned for deficits at the starting gate)?	Psalms 51:5; Genesis 22:2; Genesis 3:6; Matthew 4:1-11, Psal
pre-planned placement?	Genesis 1:27, 31a; 2 Peter 2:9
strategic planning	Jeremiah 29:11
salvation, written outlines and dynamic communicators	Matthew 28:19; 2 Timothy 3:16; 2 Timothy 2:15; Proverbs 12:6
carpentry, narrow path, supernatural protection	Matthew 7:13-14
divine subsistence	Matthew 6:33, 14:18
divine gifts and stations	Romans 12:6-8; 1 Corinthians 12:8-11; 1 Timothy 3:1,8
restoration of financial health and devine health subsistence	Jeremiah 30:17, 1 Corinthians 13, Proverbs 10:12
encouragement, moments of genuine laughter, and, even, entertaining methodologies	Phillipians 4:4
mercy, grace, and, if worthy, kingdom life	psalms 3:23-24, Ephesians 2:8-9,Psalm 136, Revelations 21:1

Financial Blessings, Direct & Indirect (excluding inventories)	Total 1996-2011
Intellectual Blessings of James Edward Curtis Jr	
Intellectual Blessings of James Edward Curtis Jr (1996, undergraduate college graduation, through the present)	
Economist Skills	
analyze social science/economics research data	
collect statistical datasets	
create/interpret tables, diagrams and charts	
maintain integrity of datasets	
write policy procedures/methods manuals	
review/develop/explain complex mathematical information	
forecast/predict economic phenomena based on datasets	
learn/commentate on trends	
organize/present technical analyses	
analyze economic theory and econometric/statistical models	
review/analyze large survey datasets	
review/analyze individual, group and time series data	
analyze datasets using quantitative methods and modern software packages	
instruct academic college/graduate level courses	
manage research grant resources	
make oral and written presentations on scholarly/technical research	
Outreach/Ministry Skills	
public finance (observations of professionals - / *)	
social work (observations of professionals - / *); some counseling/referrals	
formal ministry/outreach to others	
instruct/lead discussion in ministry topics	
write policy, procedures/methods manuals	
develop plans for programs/projects	
direct and coordinate activities	
resident management	
transportation services	
building services administration	
building supervision	
food services	
Administration/Accounting Skills	
office administration and office automation	
manage assistants and interns	
accounts receivable	
credit/cash management (including bank deposits)	
financial analysis/reconciliation and financial reporting	
process accounts payable invoices	
create/update accounts payable forms/instructions manuals	
review/process travel expense reports	
learn/operate bookkeeping/accounting software and calculating equipment	
sort/distribute office mail	
maintain company contracts	
employ office software (spreadsheets, word processing, publishing)	
employ windows/macintosh software platforms	
Business Development Skills	
design business logo/slogan/critical functions	
compile/distribute a strategic plan for potential donor review	
compose a website for client/donor relations	
complete critical governmental documents for business formation	
communicate with community leaders business model & potential integration of business idea	
develop funding strategies	
oversee/manage business capital	
complete/store/distribute government/tax forms	
Religion and Science Hypothesis: Are there indirect costs and hidden investments in a gaurdian angel?	
knowledge of my birth (planned for deficits at the starting gate)?	
pre-planned placement?	
strategic planning	
salvation, written outlines and dynamic communicators	
carpentry, narrow path, supernatural protection	
divine subsistence	
divine gifts and stations	
restoration of financial health and devine health subsistence	
encouragement, moments of genuine laughter, and, even, entertaining methodologies	
mercy, grace, and, if worthy, kingdom life	
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THE JAMES EDWARD CURTIS JR EDUCATION FOUNDATION

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