## WATERSIDE VILLAGE OF PALM BEACH CONDOMINIUM ASSOCIATION INC.

## BOARD OF DIRECTORS BUDGET MEETING

NOTICE IS HEREBY GIVEN, in accordance with the bylaws of the Association that the Board of Directors of the Association will hold a meeting for the <u>approval of the upcoming year budget</u> and other subjects at the following date, time and place:

## TUESDAY, OCTOBER 30, 2018 AT 7:30 PM. AT THE CLUBHOUSE

The order of business for the budget meeting of the Board of Directors shall be as follows:

## AGENDA

- 1. CALL TO QUORUM
- 2. APPROVAL OF AGENDA
- 3. APPROVAL OF MINUTES OF THE BOARD MEETING HELD MARCH 31, 2018
- 4. APPROVAL OF THE 2018/2019 OPERATING AND RESERVE BUDGETS
- 5. APPROVAL OF DIFFERENT CONTRACTS
- 6. OWNERS' QUESTION PERIOD
- 7. ADJOURNMENT

Original signed by Andre C. Mongrain on behalf of Claude Comtois, Secretary of the Association on 9/28/2018

## WATERSIDE VILLAGE 2018-2019 BUDGET AND A 2 YEARS FORECAST AS OF OCTOBER 24, 2018

	<u>2017/2018</u>	<u>Y 17/18</u>	MONTHLY	<u>Y 18/19</u>	<u>Y 19/20</u>	<u>Y 20/21</u>
DESCRIPTION	NON AUDIT	BUDGET	COST	BUDGET	<b>FORECAST</b>	<b>FORECAST</b>
						335
REVENUE	320	320		330	330	
NSF FEE	285	0		0	0	0
100 ASSESSMENTS **	1,578,240	1,578,240		1,627,560	1,627,560	1,652,220
102 LATE FEE INCOME	2,800	1,500		1,500	2,000	2,000
103 INTEREST INCOME	17,428	10,000		14,000	15,000	16,000
104 ESTOPPEL FEE	3,750	1,500		2,500	3,000	3,500
106 ACCESS/GATE CARDS	600	200		200	200	200
107 TRANSFER/SCREENING FEE	26,300	26,000		27,000	27,000	27,000
108 MISCELLANEOUS INCOME	1,450	1,500		1,500	1,500	1,500
RESERVE ACCOUNT	-163,750	-163,750		-115,500	-105,500	-96,500
2544 INTEREST TO RESERVE	-15,252	-10,000		-14,000	-15,000	-16,000
TOTAL REVENUE	1,451,851	1,445,190		1,544,760	1,555,760	1,589,920
EXPENSES						
UTILITIES						
<u></u>						
200 ELECTRIC	48,000	49,000		51,000	52,000	53,000
201 WATER & WASTEWATER	248,000	247,000		254,200	210,000	210,000
202 GARBAGE & RECYCLING	48,000	48,000		50,000	51,000	52,000
203 PROPANE GAS	200	200		200	200	200
204 CABLE T.V.	68,000	70,000		68,000	69,000	70,000
205 TELEPHONE	7,000	7,500		7,600	7,800	8,000
205.1 WIFI	3,200	3,200		3,200	3,200	3,200
	422,400	424,900	88.00	434,200	393,200	396,400

	<u>2017/2018</u>	<u>Y 17/18</u>	<b>MONTHLY</b>	<u>Y 18/19</u>	<u>Y 19/20</u>	<u>Y 20/21</u>
DESCRIPTION	NON AUDIT	BUDGET	COST	BUDGET	FORECAST	FORECAST
ADMINISTRATIVE						
300 PAYROLL-ADMINISTRATIVE	111,136	105,000		117,000	120,000	123,000
301 PAYROLL-MAINTENANCE	70,957	104,200		97,100	122,500	125,000
302 PAYROLL TAXES	13,700	15,000		16,000	17,000	18,000
302.1 EMPLOYEE BENEFITS	6,848	7,500		7,600	8,000	8,500
304 SECURITY GUARDS	55,000	57,000		61,000	62,000	64,000
305 ACCOUNTING	25,200	26,000		26,000	27,000	28,000
305.1 BANK FEES	1,100	850		1,250	1,250	1,250
305.2 BAD DEBT	-15,000	6,000		6,000	6,000	6,000
305.3 COLLECTIONS COST	-700	6,000		4,000	4,000	4,000
306 AUDITING	4,400	4,600		4,600	4,700	4,700
307 LEGAL	3,000	1,500		2,500	2,500	2,500
308 PROPERTY TAX	3,954	3,700		3,840	3,800	3,900
309 INCOME TAX	0	0		0	0	0
310 INSURANCE	290,200	301,000	60.83	300,000	320,000	340,000
311 OFFICE SUPPLIES	2,450	2,500		2,500	2,750	3,000
312 POSTAGE & SHIPPING	725	1,000		1,000	1,250	1,500
313 LICENSES	2,478	2,800		3,200	3,200	3,200
314 TRAVEL & MILEAGE	850	1,500		1,000	1,000	1,100
315 MEETINGS & EDUCATION	229	500		500	500	500
316 SCREENING	8,100	8,500		7,000	7,000	7,000
317 ALARM SYSTEM	320	500		500	600	700
318 COMPUTER REPAIR/SERVICE	2,000	2,000		2,000	2,000	2,000
319 COPIER	4,000	4,500		4,000	4,000	4,000
320 JANITOR, WATER, MISC.	8,500	8,200		7,000	7,500	8,000
320.1 WEBSITE IMPROVEMENT	2,008	2,000		2,000	2,000	2,000
323 SOCIAL FACILITIES	8,500	10,000		8,160	10,000	10,000
	609,955	682,350	138.03	685,750	740,550	771,850

DESCRIPTION	<u>2017/2018</u> NON AUDIT	<u>Y 17/18</u> BUDGET	MONTHLY COST	<u>Y 18/19</u> BUDGET	<u>Y 19/20</u> FORECAST	<u>Y 20/21</u> FORECAST
MAINTENANCE						
400 GASOLINE	800	1,000		1,200	1,300	1,400
401 SPRINKLERS	14,500	15,000		16,000	12,000	10,000
402 PEST CONTROL	16,700	15,000		15,000	,	
402.6 MISC. MAINT.EXP.	3,000	1,000		1,200	1,200	1,200
403 LANDSCAPING	123,000	123,000		123,000	127,000	130,000
403.1 FERTILIZATION-WEED CONT.	22,800	22,000		22,000	24,000	26,000
404 TREE TRIMING	19,500	10,000		10,000	10,000	10,000
404.1 NEW TREES & BUSHES	10,000	8,000		35,000	35,000	
405 BUILDING MAINTENANCE	52,500	25,000		39,160	35,000	35,000
406 GROUNDS MAINTENANCE	31,000	16,000		29,000	26,000	22,000
407 SECURITY GATE EXPENSE	7,200	10,000		6,000	10,000	10,000
408 CAMERA & VIDEO EXP.	1,000	2,000		2,000		'
409 PLUMBING EXP.	3,200	3,000		4,000	4,000	4,000
410 ELECTRICAL EXP.	8,929	5,000		5,000	5,000	5,000
411 POOL SUPPLIES & REPAIR	24,000	11,000		11,000	12,000	13,000
412 STREET MAINTENANCE	0	2,000		2,000	2,000	2,500
413 UNIFORMS	400	400		400	400	400
414 GOLF CARTS/GROUND EQUIP	. 16,300	8,000		3,000	3,000	3,000
415 LOCKSMITH	200	200		200	200	200
416 FIRE SAFETY	4,743	4,000		4,500	4,500	5,000
417 JANITORIAL SUPPLIES	2,800	3,000		3,000	3,200	3,500
418 AWNINGS REPAIRS	3,000	8,000		8,000	10,000	15,000
PETANQUE CANOPY	0	0		11,500	4,200	0
420 PAINTING PROGRAM	0	0		0	0	40,000
421 STREET LIGHT	9,071	3,000		25,000	25,000	2,000
422 SHUFFLE BOARD CANOPY	0	0		6,180	0	0
424 TENNIS COURT RESURFACING	G 14,000	0		0	0	0
425 POOL CHAIRS/TABLES	4,000	2,500		2,500	2,500	2,500
429 BENCHES REPLACEMENT	0	500		500	500	500
477 PERGOLA	0	0		1,000	1,000	1,000
479 LIGHTS RETENTION POUND	0	0		10,000	0	0
	392,643	298,600	80.56	397,340	377,000	382,200

DECODIDITION	2017/2018	<u>Y 17/18</u>	MONTHLY	<u>Y 18/19</u>	<u>Y 19/20</u>	<u>Y 20/21</u>
DESCRIPTION	NON AUDIT	BUDGET	COST	BUDGET	FORECAST	FORECAST
450 CONTINGENCY	20,104	39,340		27,470	45,010	39,470
CH LOAN REIMBURSEMENT	20,104	0,040		27,470	40,010 0	0,+,0
INTEREST DURING BUILT	0	0		0	0	0
IRMA EXPENSES	1,964	0		0	0	0
CLUB HOUSE STUDY	0	0		0	0	0
WELL AND PUMP EAST	0	0		0	0	0
	22,068	39,340	6.58	27,470	45,010	37,470
GRAND TOTAL EXPENSES	1,447,066	1,445,190		1,544,760	1,555,760	1,589,920
	-					
SURPLUS REVENU OVER EXPENSES	<u>4,785</u>	0	0	0	0	0
	<u>2017/2018</u>	<u>Y 17/18</u>	<u>MONTHLY</u>	<u>Y 18/19</u>	<u>Y 19/20</u>	<u>Y 20/21</u>
DESCRIPTION	NON AUDIT	BUDGET	COST	BUDGET	FORECAST	FORECAST
RESERVES						
2510 ROOFS	34,000	34,000		41,500	41,500	42,000
2515 PAINTING	0	0		0	0	0
2530 ASPHALT	26,500	26,500		34,500	34,500	35,000
2542 POOLS	4,500	4,500		4,500	4,500	4,500
2546 SPRINKLERS	5,000	5,000		5,000	5,000	5,000
2547 TV CABLE INFRASTRUCTURE	12,500	12,500		0	0	0
2545 WORKING CAPITAL	81,250	81,250		30,000	,	10,000
2544 INTEREST REV. RESERVE	14,500	10,000		14,000	15,000	16,000
	178,250	173,750	26.26	129,500	120,500	112,500

## <u>24-Oct-18</u>

Andre Mongrain President

Jacques Lacoursiere Tresorier

# <u>COMMENTS ON THE 2018/2019 BUDGET AND FORECAST FOR 2019/2020 AND</u> 2020/2021

One more year close to completion and we will be within budget for the year 2017/2018. We used the actual as of the end of August to build the current years forecast and this is subject to change over the next 2 months.

For the coming year we recommend to <u>modify the monthly fee from \$320.00 a month to \$330.00 a</u> <u>month.</u> If we take into consideration what was set-up as budget for the current year under "Interest during construction" and "repayment of mortgage" for the proposed club house, which amounted to \$71,250.00 than the increase is really close to \$20.00 a month (\$71,250.00 - \$20,000.00 divided by 12 and by 411) as there is no need for such expense in the coming year except \$20,000.00 for the repayment of what was borrowed from the working capital reserve to cover the engineering and architect's costs.

Future years monthly fee estimate is always subject to direction of the then Board of Directors and does not take into consideration a possible reduction of the water and sewage cost by close to \$9.00 a month that is still under discussion between the Town of Manalapan, the City of Boynton Beach and the Town of Hypoluxo.

#### THE REVENUE SECTION

Beside the change in the monthly fee revenue we have recorded an increase for the Estoppel fee from \$150.00 to \$250.00 per sale/purchase transaction and we estimate that 10 units will change hands next year, this will be effective on all sales closing post October 31, 2018, and this is allowed by the Florida Statute as modified recently.

The Interest Revenue really belongs to the various reserve accounts, so it has a nil impact on our revenue section of the profit and loss statement.

### UTILITIES EXPENSES

We have on hand the planned increase for next year from most of the companies under that group. Water and sewage from the City of Boynton is 2.6%, the only way to minimize increased costs is to reduce consumption, which will trigger a reduction in sewage, their cost for the sewage is determined by adding 30% to the water consumption, what goes in needs to get out, one gallon in, and 1.3 gallons out.

Waste Management, garbage and recycling, has already increased in October their cost by 3.26% for the recycling, the other 2 components will follow later on.

AT&T, the commercial entity increased its cost by 4.7%.

This section may be subject to modification before the budget meeting as we may receive further notice from that group of suppliers. It will not change the proposed \$330.00 monthly fee.

#### **ADMINISTRATIVE EXPENSES**

The administrative payroll cost does include one full time person, the Manager, and two part time, their weekly schedule may vary depending on the work load. Please note that we are still below the cost of 2006.

The maintenance salary includes 2 full time employees and one part time.

Payroll taxes include mandatory governmental employer contribution to FICA (Federal Insurance Contribution Act) which is the Social Security and Medicare. Employee benefits cover the worker compensation, if one of our employee's gets hurt during working hours.

Account 305.2, Bad Debt we assume that we will have to handle 2 situations during the year. We had a good performance during the current year, and the reserve balance for bad debt will be very low, because it does need to be supported by actual situations.

On the Insurance this is an estimate, our insurance policy run from May 1 to April 30 of the following year, so the premium is over a 2 financial year period. Next year we will benefit from current year end prepaid balance, the net impact indicates an increase of 6.6%. We will have information from our broker before the budget meeting. We have to remember that even if there is no catastrophic incident in Florida we are subject to the increase in the re-insurance market, so situations like the California and BC fires, the Carolina's hurricane/flooding and the Japan hurricane will have an impact on premium. The breakdown of claims from residential and commercial is also one of the components of the insurance market.

On account 316, screening, we have signed a new contract with a different company at a lower cost and much faster service.

On social facilities during the year we will decide if we install an awning over the swing by the tennis courts, this account also covers the repair/maintenance of the swings and the contribution to the Welcome party and the annual meeting.

#### **MAINTENANCE EXPENSES**

Under account 401, we have estimated a cost of \$4,000.00 to cover a potential well on the land on Miner Road, we are waiting for a quote from the supplier on this. We did have substantial expenses this year, most of them related to the east pool well electrical feed, the situation is now corrected.

As far as account 403.1 (fertilization/weed control) is concerned we need to review the way we handle the weed control. This is very expensive, it is currently done by a contractor.

New trees and bushes, this is a 2 years program, we have already on order plants to cover the north/west side of the property hedge. We will then start the replacement of trees that were lost during Hurricane Irma. The budget is \$35,000.00 per year for the next 2 years and we hope to benefit from the help of volunteers in order to accelerate and minimize costs for the project.

Account 406 (Grounds Maintenance), additional money will be spent on this cost center over the next 2 years, some of the required grass repair will be done before the current year-end, the smaller area of grass will be done and we will be left with the larger sections like behind unit 400 to 404 for the upcoming budget year.

On the equipment side (golf carts and the John Deere), we did spend a significant amount of money during the current financial year, by replacing one of the golf carts with a more commercial type and we refurbished the John Deere and the administration golf cart. Next year we will do more on preventive maintenance, no new equipment is planned.

We will add one more awning to the north end of the petanque, and we plan to replace the awning on the south end structure the following year, we received a quote on this project and will find way to process the order as soon as possible as delivery time is expected to be very long.

We started to replace our street/courtyard lamp posts, so far, we have done 6 of them, next year and the following year we plan to do 15 of them per year, for a total of 36 lamp posts. The coming year we will do the ones that are visible from the streets and the following year we will do the various court yard ones. Parts from the lamp posts being replace will be kept to temporally fix the older ones remaining.

Account 422, (shuffle board canopy), covers the replacement of the existing awnings that are seriously damaged, we have a quote on hand for this work.

With the good performances on the accounts receivable, which triggers a reduction in the bad debt reserve requirement, we have managed to find the funds to resurface the tennis courts during the current fiscal year.

Lights by the retention pond, we have talked about this for many years, and owners complain about the lack of lighting in that section of the property, now is the year to do it, and a budget is set-up for this purpose (10,000.00).

#### CONTENGENCY

This is to cover situations that we cannot budget for at the current time, and we do try to limit that account to about 2% of the budget, we cannot have like a blank check. We all remember situations like the underground piping under building 1.

#### **RESERVE**

On the reserve section you can notice that we have increased the contribution to the roof reserve and to the asphalt reserve. On the roof reserve our insurance policy deductible was reduced from 5% to 2%, currently our building insurance value is \$35,000,000.00 so 2% will require a contribution from owners of \$700,000.00 if a hurricane does hit Waterside over the next 18 years, replacement value is going up every year, so contribution from owner's in case of a hurricane will go up.

We terminated our contribution to the TV cable infrastructure, we will have close to \$100,000.00 in reserve for that purpose.

We will contribute \$30,000.00 to the Working Capital reserve, \$20,000.00 more than a normal contribution in order to refund completely the working capital reserve for the money that was used from it for the club house project. The normal increase should be about half of the insurance premium increase. A Board motion does exist about this working capital reserve utilization i.e. insurance premium payment or following a vote of the members and the motion will be reinstated at a future Board meeting.

Please note that by year end we will reach over \$1,000,000.00 in reserve, and mortgage companies are complaining that we do not contribute enough to the reserves and in each situation, we have to explain our position and they finally agree.

The reserves accounts are fully supported by funds and the collected funds are transferred on a monthly basis in accordance with the requirements. We are currently negotiating to invest more funds in CD or other FDIC insured facilities.

#### CONCLUSION

Over the current year we have mentioned that the monthly fee can go up from \$10.00 to \$15.00 a month, so we are ending up at the low end of our previous reporting and a lot is going on in terms of investment for the future of Waterside. Currently 7 different units are undergoing major renovation, thanks to those owners, you are adding value to the site and we have the obligation to support your own investment, if only some owners can change their Florida rooms to the current standard it would be greatly appreciated.

There are other projects we can think about, like the installation of a shade structure for the 2 pools, the installation of a metered car charging station by the east pool, the renovation of the restrooms at the office and the list can go on.

As required, the various reserves will also be approved at the budget meeting and we have attached a sheet that demonstrates the evolution of the various reserves since November 2006.

Andre Mongrain, President Jacques Lacoursiere, Treasurer September 28, 2018

#### 2005/2020 VARIOUS RESERVE ACCOUNTS EVOLUTION

ENDING FUND BALANCE 10/3/105         23,722         85,545         14,246         19,333         10,225         0         0         CAPITAL         PURCHASE         NETWORK           ENDING FUND BALANCE 10/3/105         13,716         66,853         11,605         5,731         -6,673         0         146         0         95,310           ENDING FUND BALANCE 10/3/100         70,416         47,206         17,705         12,441         10,856         0         3,107         0         0         2,206,942           ENDING FUND BALANCE 10/3/100         144,466         4,770         71,065         6,540         64,075         113,221         8,666         50,000         2,20,00         2,23,20         2,4,80         60,000         0         462,265           ENDING FUND BALANCE 10/3/12         144,466         9,707         10,065         22,404         64,075         23,220         2,4,80         60,000         0         2,600         67,144           ENDING FUND BALANCE 10/3/1/12         142,466         9,070         101,065         23,240         64,075         23,230         0         2,500         67,144           214 AVINER'S ADDITION         30,000         1,000         2,1500         3,221         48,864         165,005 <th></th> <th>ROOFS</th> <th>PAINTING</th> <th>STREETS</th> <th>POOL</th> <th>AWNING</th> <th>SPRINKLER</th> <th>INTEREST</th> <th>WORKING</th> <th>LAND</th> <th>TV</th> <th>TOTAL</th>		ROOFS	PAINTING	STREETS	POOL	AWNING	SPRINKLER	INTEREST	WORKING	LAND	TV	TOTAL
ENDING FUND BALANCE 1021006         18,716         66,883         11,505         5,731         -0,673         0         148         95,310           ENDING FUND BALANCE 102108         94,866         127,005         12,441         10,850         9,3434         3,107         0         0         206,942           ENDING FUND BALANCE 102109         113,866         1,270         33,005         22,036         26,075         13,221         8,666         30,000         25,000         25,000         25,000         243,739           ENDING FUND BALANCE 1021/10         144,866         4,770         71,005         6,540         46,075         18,220         35,290         92,500         0         12,500         56,075         22,220         24,490         80,000         0         24,500         66,075         32,220         35,290         92,500         0         12,500         56,000         12,500         56,000         0         12,500         24,481         33,221         33,295         85,000         0         12,500         24,481         30,000         0         24,540         74,074         32,221         33,250         0         0         37,500         12,500         24,481         10,500         12,500         24,481 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>CAPITAL</td><td>PURCHASE</td><td>NETWORK</td><td></td></td<>									CAPITAL	PURCHASE	NETWORK	
ENDING FUND BALANCE 107107         70.416         47.005         12.481         10.860         0         3.07           161.765           ENDING FUND BALANCE 107109         113.866         22.38         22.005         0.482         15.860         9.344         3.107         0         0         260.764         28.775         13.221         8.606         30.000         25.000         283.739           ENDING FUND BALANCE 1071111         148.866         6.770         85.005         15.540         56.075         28.220         23.290         0.200         0         452.500         66.075         28.220         35.290         0.200         0         25.500         67.146         20.488         0.000         11.600         25.500         0         27.500         58.600         71.074         33.221         49.864         105.500         0         27.500         58.000         11.500         12.500         92.500         21.500         92.500         21.500         92.500         21.500         92.500         21.500         92.500         12.500         92.500         12.500         92.500         12.500         92.500         11.570         142.500         92.500         11.570         142.500         92.500         11.57	ENDING FUND BALANCE 10/31/05	23,782	85,848	14,246	19,333	10,225	0	0				153,434
ENDING FUND BALANCE 103/106         94,866         22,281         21,005         40,462         15,850         93,44         3,107         0         0         206,943           ENDING FUND BALANCE 103/10         114,866         1,870         36,005         25,006         26,075         13,221         6,666         30,000         25,000         283,739           ENDING FUND BALANCE 103/11/1         109,866         6,670         88,005         16,540         56,075         23,220         35,290         22,500         0         12,500         56,006         143,260           ENDING FUND BALANCE 103/11/2         124,866         9,070         101,005         28,540         66,075         23,220         35,290         20,000         1,2500         26,000         27,000         27,000         20,488         10,000         12,500         20,488         20,488         20,488         20,488         20,488         20,488         20,488         21,490         38,221         33,820         23,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488         20,488 <td< td=""><td>ENDING FUND BALANCE 10/31/06</td><td>18,716</td><td>68,883</td><td>11,505</td><td>5,731</td><td>-9,673</td><td>0</td><td>148</td><td></td><td></td><td></td><td>95,310</td></td<>	ENDING FUND BALANCE 10/31/06	18,716	68,883	11,505	5,731	-9,673	0	148				95,310
ENDING FUND BALANCE 103/109         119,866         1,870         36,005         22,005         13,220         15,004         55,000         50,000         14,1500           ENDING FUND BALANCE 103/111         169,866         4,270         71,005         6,540         45,075         13,220         15,704         55,000         50,000         0         14,5500           ENDING FUND BALANCE 103/111         169,866         9,070         101,005         28,260         32,220         32,800         92,2500         0         25,000         673,1400           2014 AVMER'S ADDITION         30,000         1,000         21,500         8,000         0         12,500         32,040           2014 INTERST REVENUS         11,570         142,505         42,540         74,074         38,221         3,320         65,500         0         37,500         661,128           2015 OWMER'S ADDITION         33,000         0         23,000         10,000         5,000         0         10,000         17,140         12,500         32,000         17,140         17,140         17,140         17,140         17,140         17,140         17,140         11,122         11,122         11,122         11,122         11,122         11,122         11,122	ENDING FUND BALANCE 10/31/07	70,416	47,206	17,705	12,481	10,850	0	3,107				161,765
ENDING FUND BALANCE 10/31/10         144,666         4,270         17,005         6,560         46,075         13,220         15,704         55,000         50,000         441,680           ENDING FUND BALANCE 10/31/12         194,866         9,070         101,005         26,540         66,075         23,220         35,250         92,560         0         12,500         566,066           ENDING FUND BALANCE 10/31/12         124,866         9,070         101,005         24,640         71,074         33,221         44,864         105,000         0         12,500         566,066           ENDING FUND BALANCE 10/31/13         222,866         11,570         141,005         34,440         71,074         33,221         44,864         105,000         0         11,500         25,000         67,040         24,488           2014 PROJECTED EXPENSES         1         1,570         142,505         42,540         74,074         38,221         3,525         58,500         0         37,600         661,128           2015 OWNER'S ADDITION         33,000         0         23,000         8,000         0         5,000         0         10,000         12,500         26,500         84,390           2015 OWNER'S ADDITION         33,500         0				1	,							/ -
ENDING FUND BALANCE 10/31/12         1469.866         9.670         165.001         56.075         23.20         24.890         80.000         0         1463.266           ENDING FUND BALANCE 10/31/12         1468.66         9.070         121.005         34.540         71.074         33.221         49.864         105.000         0         25.500         96.2500         673.140           2014 NURER'S ADDITON         30.000         1.000         21.500         80.000         0         17.500         25.800         60.705         23.201         49.864         105.000         0         25.500	ENDING FUND BALANCE 10/31/09	119,866	1,870	36,005	23,096	26,075	13,221	8,606	30,000	25,000		283,739
ENDING FUND BALANCE 10/3/1/2         194,866         9,070         101/005         28,540         66,075         32,200         92,300         0         123,000         666,065           ENNING FUND BALANCE 10/3/1/2         222,866         10,570         121,005         34,540         71,074         33,221         49,664         105,000         0         25,000         673,140           2014 AUMER'S ADDITION         30,000         1,000         21,500         8,000         3,000         6,000         20,488         20,600         0         30,000         11,250         20,488         20,488         20,488         20,488         20,417         20,498         20,488         20,417         20,417	ENDING FUND BALANCE 10/31/10	144,866	4,270	71,005	6,540	46,075	18,220	15,704	55,000	50,000		411,680
ENDING FUND BALANCE 1031/13         222,866         10,570         121,005         34,540         71,074         33,221         49,864         105,00         0         25,000         673,160           2014 OWNER'S ADDITION         30,000         1,000         21,500         8,000         3,000         0         11,500         20,488         20,500         -58,000         -12,500         8,000         10,000         12,500         8,000         17,140         17,140         12,500         92,5000         17,140         17,140         17,140         12,500         50,500         0         12,500         50,500         17,140         17,140         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122         11,122	ENDING FUND BALANCE 10/31/11	169,866	6,670	86,005	16,540	56,075	23,220	24,890	80,000	0		463,266
D14 OWNER'S ADDITION         30,000         1,000         21,500         8,000         3,000         5,000         0         11,500         12,500         20,4 AB           2014 NTCERST REVENUE         30,000         1,000         21,500         8,000         3,000         5,000         0         11,500         12,500         20,488         -57,000         -58,000         0         37,500         661,728         -20,488         -57,000         -58,000         0         10,000         12,500         22,500         661,728         -20,500         10,000         10,000         12,500         22,500         661,728         -20,500         17,140         17,140         17,140         17,140         -0         -0         -0         -0         -0         0         0,000         17,140         -0         12,500         22,500         11,12         0         0         0         0         0,000         0         0,000         0         0,000         0         0,000         0         0,000         0         0,000         0         0,000         -0         12,500         24,500         -0         10,000         -12,500         0         10,000         12,500         24,500         0         112,500         112,500 </td <td>ENDING FUND BALANCE 10/31/12</td> <td>194,866</td> <td>9,070</td> <td>101,005</td> <td>26,540</td> <td>66,075</td> <td>28,220</td> <td>35,290</td> <td>92,500</td> <td>0</td> <td>12,500</td> <td>566,066</td>	ENDING FUND BALANCE 10/31/12	194,866	9,070	101,005	26,540	66,075	28,220	35,290	92,500	0	12,500	566,066
2014 INTEREST REVENUE         20.48         20.48         20.488         4.00         20.488         4.00         50.00         71.100         10.000         12.500         52.500         71.100         10.000         10.000         10.000         10.000         71.100         10.000         71.100         10.000         71.100         10.000         71.100         10.000         71.100         10.000         71.100         10.000         71.100         10.000         71.100         10.000         71.100         11.122	ENDING FUND BALANCE 10/31/13	222,866	10,570	121,005	34,540	71,074	33,221	49,864	105,000	0	25,000	673,140
2014 PROJECTED EXPENSES         67,000         -67,000         -68,000         -125,000           ENDING FUND BALANCE 10/31/14         252,866         111,570         142,500         8,000         1,000         5,000         0         10,000         125,000         661,020           2015 OWNER'S ADDITION         33,000         0         23,000         8,000         1,000         5,000         0         10,000         125,000         92,500           2015 ROLLCTED EXPENSES         0         23,500         8,000         0         5,000         0         0         0         12,500         112,500         112,500         112,500         112,500         112,500         112,500         112,500         111,220         0         111,220         0         0         112,500         111,220         0         0         111,220         0         0         112,500         111,220         0         0         112,500         112,500         112,500         111,220         0         0         2017 WERK S ADDITION         33,351         33,352         2,481         101,500         661,203         0         2017 WERK S ADDITION         34,4300         0         25,500         15,000         112,500         12,500         12,500         12,500	2014 OWNER'S ADDITION	30,000	1,000	21,500	8,000	3,000	5,000	0	11,500		12,500	92,500
ENDING FUND BALANCE 10/31/14         252,866         11,570         142,505         42,540         74,074         38,221         3,352         58,500         0         37,500         661,128           2015 OWNER'S ADDITION         33,000         0         23,000         8,000         1,000         5,000         0         10,000         11,000         11,000         17,140         11,122         11,122,00         11,122,00         11,12,500         11,122,500         11,122,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         12,500         13,552         13,552         13,552         13,552 <t< td=""><td>2014 INTEREST REVENUE</td><td></td><td></td><td></td><td></td><td></td><td></td><td>20,488</td><td></td><td></td><td></td><td></td></t<>	2014 INTEREST REVENUE							20,488				
2015 OWNER'S ADDITION         33,000         0         23,000         8,000         1,000         5,000         0         10,000         12,500         92,500           2015 INTEREST REVENUE         285,866         11,570         165,505         50,540         75,074         43,221         17,440         17,140         0           2016 OWNER'S ADDITION         33,500         0         23,500         8,000         0         5,000         0         30,000         0         12,500         12,500         11,122         0         12,500         11,120         11,250         11,250         11,122         0         11,120         0         11,122         0         11,122         0         11,122         0         11,122         0         11,122         0         11,122         0         11,122         0         11,122         0         11,122         0         11,122         0         0         10,000         11,122         0         12,500         82,500         11,122         0         0         12,500         82,500         11,122         0         0         10,000         12,500         82,500         11,125         0         11,125         0         11,123         11,125         11,125	2014 PROJECTED EXPENSES							-67,000	-58,000			-125,000
2015 INTEREST REVENUE         Chara         And	ENDING FUND BALANCE 10/31/14	252,866	11,570	142,505	42,540	74,074	38,221	3,352	58,500	0	37,500	661,128
2015 PROJECTED EXPENSES         0	2015 OWNER'S ADDITION	33,000	0	23,000	8,000	1,000	5,000	0	10,000		12,500	92,500
ENDIRG FUND BALANCE 10/31/15         285.866         11,570         165.505         50,500         75,074         43.221         17,492         71,500         0         50.000         770,788           2016 OWNER'S ADDITION         33,500         0         23,500         8,000         0         50,000         0         30,000         0         12,500         11,122         11,122         11,122         11,122         0         0         0         0         62,500         98,390           2017 OWNER'S ADDITION         34,000         0         29,000         4,500         0         2,600         10,000         12,500         92,500           2017 OWNER'S ADDITION         34,000         0         29,000         4,500         0         2,600         10,000         12,500         92,500           2017 PROJECTED EXPENSES         5.0150         -         -         100,000         -         150,000         -         150,000         -         150,000         -         150,000         -         150,000         2,550         23,150         13,955         29,854         0         77,066         865.695         2018 OWNER'S ADDITION         34,000         0         2,650         4,500         0         5,000	2015 INTEREST REVENUE							17,140				17,140
2016 OWNER'S ADDITION         33,500         0         23,500         8,000         0         5,000         10         30,000         0         12,500         112,500           2016 PROJECTED INTEREST REV         319,366         11,570         189,005         58,540         75,074         48,221         28,614         101,500         0         62,500         89,390           2017 OWNER'S ADDITION         34,000         0         29,000         4,500         0         2,600         1,1,122         0         0         62,500         89,4390           2017 OWNER'S ADDITION         34,000         0         29,000         4,500         0         2,600         10,000         12,500         92,000         4,500         0         10,000         12,500         92,000         2,060         4,500         0         1,0000         12,500         92,060         4,500         0         10,000         12,500         15,000         15,000         15,000         15,000         15,000         15,000         15,000         15,000         10,000         12,560         4,500         0         5,000         0         10,000         12,560         92,655         1,123         13,000         12,500         11,123         13,000	2015 PROJECTED EXPENSES											0
2016 PROJECTED INTEREST REV         11,122         11,122           2016 PROJECTED EXPENSES         11,570         189,005         56,540         75,074         48,221         28,614         101,500         0         62,500         894,390           2017 PROJECTED EXPENSES         34,000         0         29,000         4,500         0         2,500         0         10,000         12,500         92,500           2017 PROJECTED EXPENSES         -50,150         -100,000         -150,000         -150,000         -150,000         -150,000         150,000         150,000         150,000         150,000         150,000         150,000         150,000         150,000         150,000         150,000         150,000         150,000         12,500         92,500         2018 PROJECTED INTEREST REV         50,417         2,955         94,71         1,130         762         -955         1,560         1,123         13,950         29,854         0         77,066         865,695         2018 PROJECTED INTEREST REV         50,41         1,250         94,71,020         12,500         92,500         2018 PROJECTED EXPENSES         1,123         13,905         29,854         0         77,066         865,695         2018 PROJECTED INTEREST REV         140,000         12,500         12,	ENDING FUND BALANCE 10/31/15	285,866	11,570	165,505	50,540	75,074	43,221	17,492	71,500	0	50,000	770,768
2016 PROJECTED EXPENSES         0 <th0< th="">         0         0         0</th0<>	2016 OWNER'S ADDITION	33,500	0	23,500	8,000	0	5,000	0	30,000	0	12,500	112,500
ENDING FUND BALANCE 10/31/16         319,366         11,570         189,005         58,540         75,074         48,221         28,614         101,500         0         62,500         894,390           2017 OWNER'S ADDITION         34,000         0         29,000         4,500         0         2,500         0         10,000         12,500         92,500           2017 PROJECTED INTEREST REV         10,555         382         6,247         1,335         2,481         1,594         -14,659         3,354         2,066         13,955           2017 PROJECTED INTEREST REV         10,555         382         -50,150         -50,150         -50,150         -50,150         -50,150         -50,150         -50,000         15,000         -70,066         865,695           2018 PROJECTED INTEREST REV         5,304         17,422         64,975         77,555         52,315         13,955         1,123         13,000           2018 PROJECTED INTEREST REV         5,304         174         2,955         947         1,130         762         -955         1,560         11,23         13,000           2018 PROJECTED INTEREST REV         5,304         12,126         203,557         70,422         78,685         58,077         13,000         14,04	2016 PROJECTED INTEREST REV							11,122				11,122
2017 OWNER'S ADDITION         34,000         0         29,000         4,500         0         2,500         0         10,000         12,500         92,500           2017 PROJECTED INTEREST REV         10,555         382         6,247         1,935         2,481         1,594         -14,659         3,354         2,066         13,955           2017 PROJECTED INTEREST REV         10,000         -50,150         -50,150         -150,150         -150,150         -150,150           2017 PROJECTED INTEREST REV         363,921         11,952         174,102         64,975         77,555         52,315         13,955         29,854         0         77,066         865,695           2018 OWNER'S ADDITION         34,000         0         26,500         4,500         0         5,000         0         10,000         12,500         92,500           2018 OWNER'S ADDITION         34,000         0         26,505         947         1,130         762         -955         1,560         1,123         13,000         0         2018 EXTRA CONTRIBUTION         403,225         12,126         203,557         70,422         78,685         58,077         13,000         112,664         0         90,689         1,042,445         2019 PROJECTED INTEREST REV	2016 PROJECTED EXPENSES											0
2017 PROJECTED INTEREST REV         10,555         382         6,247         1,935         2,481         1,594         -14,659         3,354         2,066         13,955           2017 PROJECTED EXPENSES         -50,150         -100,000         -150,050         -150,050         150,000         120,500         92,500         113,955         29,854         0         77,066         865,695         11,123         13,000         112,500         92,500         114,000         12,500         92,500         114,000         114,250         12,126         203,557         70,422         78,685         58,077         13,000         112,664         90,689         14,250         12,126         238,057         74,922         78,685         63,077         27,000         144,000 </td <td>ENDING FUND BALANCE 10/31/16</td> <td>319,366</td> <td>11,570</td> <td>189,005</td> <td>58,540</td> <td>75,074</td> <td>48,221</td> <td>28,614</td> <td>101,500</td> <td>0</td> <td>62,500</td> <td>894,390</td>	ENDING FUND BALANCE 10/31/16	319,366	11,570	189,005	58,540	75,074	48,221	28,614	101,500	0	62,500	894,390
2017 PROJECTED EXPENSES	2017 OWNER'S ADDITION	34,000	0	29,000	4,500	0	2,500	0	10,000		12,500	92,500
2017 EXTRA CONTRIBUTION         11,000         15,000           ENDING FUND BALANCE 10/31/17         363,921         11,952         174,102         64,975         77,555         52,315         13,955         29,854         0         77,066         865,695           2018 OWNER'S ADDITION         34,000         0         26,500         4,500         0         5,000         0         10,000         12,500         92,500           2018 PROJECTED INTEREST REV         5,304         174         2,955         947         1,130         762         -955         1,560         1,123         13,000           2018 PROJECTED EXPENSES         0         71,250         71,250         71,250         71,250         71,250           2019 OWNER'S ADDITION         403,225         12,126         203,557         70,422         78,685         58,077         13,000         112,664         0         90,689         1,042,445           2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         115,500           2019 PROJECTED EXPENSES	2017 PROJECTED INTEREST REV	10,555	382	6,247	1,935	2,481	1,594	-14,659	3,354		2,066	13,955
ENDING FUND BALANCE 10/31/17         363,921         11,952         174,102         64,975         77,555         52,315         13,955         29,854         0         77,066         865,695           2018 OWNER'S ADDITION         34,000         0         26,500         4,500         0         5,000         0         10,000         12,500         92,500           2018 PROJECTED INTEREST REV         5,304         174         2,955         947         1,130         762         -955         1,560         1,123         13,000           2018 PROJECTED EXPENSES             0         0         0         0         1,123         13,000           2018 EXTRA CONTRIBUTION         403,225         12,126         203,557         70,422         78,685         58,077         13,000         112,664         0         90,689         1,042,445           2019 OWNER'S ADDITION         41,500         0         34,500         0         5,000         30,000         0         14,000         14,000         14,000         14,000         14,000         14,000         14,000         14,000         15,000         2020 PROJECTED EXPENSES         0         34,500         0         5,000         20,000	2017 PROJECTED EXPENSES			-50,150					-100,000			-150,150
2018 OWNER'S ADDITION         34,000         0         26,500         4,500         0         5,000         0         10,000         12,500         92,500           2018 PROJECTED INTEREST REV         5,304         174         2,955         947         1,130         762         -955         1,560         1,123         13,000           2018 PROJECTED EXPENSES             0         0           2018 EXTRA CONTRIBUTION           71,250         71,250         71,250           ENDING FUND BALANCE 10/31/18         403,225         12,126         203,557         70,422         78,685         58,077         13,000         112,664         0         90,689         1,042,445           2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         0         14,000           2019 PROJECTED INTEREST REV           14,000          14,000         0         14,000         0         14,000         0         15,000         0         15,000         0         15,000         0         15,000         0         15,000         0         15,000         0												
2018 PROJECTED INTEREST REV         5,304         174         2,955         947         1,130         762         -955         1,560         1,123         13,000           2018 PROJECTED EXPENSES               0         0           2018 EXTRA CONTRIBUTION            71,250         71,250         71,250           2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         0         115,500           2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         0         115,500           2019 PROJECTED EXPENSES             14,000          14,000          144,000          144,000          144,000          144,000          144,000          142,664         90,689         1,171,945          15,000          2020,000         0         15,500           15,000          15,000          15,000         2020,000         0<		363,921	11,952	174,102	64,975	77,555	52,315	13,955	29,854	0	77,066	865,695
2018 PROJECTED EXPENSES         0 <th0< th=""> <th0< th=""> <th0< th=""> <th0< th=""></th0<></th0<></th0<></th0<>	2018 OWNER'S ADDITION	34,000	0	26,500	4,500	0	5,000	0	10,000		12,500	92,500
2018 EXTRA CONTRIBUTION         71,250         71,250           ENDING FUND BALANCE 10/31/18         403,225         12,126         203,557         70,422         78,685         58,077         13,000         112,664         0         90,689         1,042,445           2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         0         115,500           2019 PROJECTED INTEREST REV         0         34,500         4,500         0         5,000         30,000         0         0         115,500           2019 PROJECTED EXPENSES         0         14,000         142,664         90,689         1,171,945           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 PROJECTED INTEREST REV         0         15,000         15,000         10,000         0         105,500           2020 PROJECTED EXPENSES         0         15,000         162,664         90,689         1,222,445 <td>2018 PROJECTED INTEREST REV</td> <td>5,304</td> <td>174</td> <td>2,955</td> <td>947</td> <td>1,130</td> <td>762</td> <td>-955</td> <td>1,560</td> <td></td> <td>1,123</td> <td>13,000</td>	2018 PROJECTED INTEREST REV	5,304	174	2,955	947	1,130	762	-955	1,560		1,123	13,000
ENDING FUND BALANCE 10/31/18         403,225         12,126         203,557         70,422         78,685         58,077         13,000         112,664         0         90,689         1,042,445           2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         0         115,500           2019 PROJECTED INTEREST REV           14,000          14,000          14,000           2019 PROJECTED EXPENSES           14,000          14,000          14,000           2020 OWNER'S ADDITION         444,725         12,126         238,057         74,922         78,685         63,077         27,000         142,664         90,689         1,171,945           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,000           2020 PROJECTED INTEREST REV            15,000          15,000           2020 PROJECTED EXPENSES             15,000          0         90,689         1,292,445           2020 OWNER'S A												0
2019 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         30,000         0         0         115,500           2019 PROJECTED INTEREST REV           14,000         14,000         14,000         14,000           2019 PROJECTED EXPENSES             14,000         14,000           2019 PROJECTED EXPENSES              14,000         14,000           2019 OWNER'S ADDITION         444,725         12,126         238,057         74,922         78,685         63,077         27,000         142,664         90,689         1,171,945           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 PROJECTED INTEREST REV            15,000         100,000         0         105,500           2020 PROJECTED EXPENSES             15,000         10,000         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5									,			,
2019 PROJECTED INTEREST REV         14,000         14,000           2019 PROJECTED EXPENSES         12,126         238,057         74,922         78,685         63,077         27,000         142,664         90,689         1,171,945           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 PROJECTED INTEREST REV           15,000         15,000         15,000         15,000           2020 PROJECTED INTEREST REV            15,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         96,500           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0			12,126	203,557		78,685			112,664	0	90,689	,- , -
2019 PROJECTED EXPENSES         Image: constraint of the system of t		41,500	0	34,500	4,500	0	5,000		30,000	0	0	,
ENDING FUND BALANCE 10/31/19         444,725         12,126         238,057         74,922         78,685         63,077         27,000         142,664         90,689         1,171,945           2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 PROJECTED INTEREST REV           15,000         15,000         15,000           2020 PROJECTED EXPENSES           15,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         96,500           2020 PROJECTED INTEREST REV            16,000          16,000           2020 PROJECTED EXPENSES <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>14,000</td><td></td><td></td><td></td><td>14,000</td></t<>								14,000				14,000
2020 OWNER'S ADDITION         41,500         0         34,500         4,500         0         5,000         20,000         0         105,500           2020 PROJECTED INTEREST REV           15,000         15,000         15,000         15,000           2020 PROJECTED EXPENSES            15,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         100,000         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         0         96,500           2020 PROJECTED INTEREST REV           16,000         140,94,945												
2020 PROJECTED INTEREST REV         15,000         15,000           2020 PROJECTED EXPENSES         12,126         272,557         79,422         78,685         68,077         42,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         0         96,500           2020 PROJECTED INTEREST REV         16,000         16,000         16,000         16,000         16,000           2020 PROJECTED EXPENSES         16,000         16,000         16,000         16,000         16,000           2020 PROJECTED INTEREST REV         16,000         16,000         16,000         16,000         16,000           2020 PROJECTED INTEREST REV         16,000         16,000         16,000         14,04,945         14,04,945           ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945           ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689<			,					,	/			1 1
2020 PROJECTED EXPENSES         Image: constraint of the image:		41,500	0	34,500	4,500	0	5,000		20,000		0	,
ENDING FUND BALANCE 10/31/20         486,225         12,126         272,557         79,422         78,685         68,077         42,000         162,664         0         90,689         1,292,445           2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         0         96,500           2020 PROJECTED INTEREST REV           16,000         16,000         16,000         16,000           2020 PROJECTED EXPENSES            16,000         172,664         0         90,689         1,404,945           ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945           ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945           ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945								15,000				15,000
2020 OWNER'S ADDITION         42,000         0         35,000         4,500         0         5,000         10,000         0         0         96,500           2020 PROJECTED INTEREST REV           16,000 <td></td>												
2020 PROJECTED INTEREST REV         16,000         16,000           2020 PROJECTED EXPENSES         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945           ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945           ROOFS         PAINTING         STREETS         POOL         AWNING         SPRINKLER         INTEREST         WORKING         LAND         TV         TOTAL				1	/	-,		,	- ,			, - , -
2020 PROJECTED EXPENSES         2020 PROJECTED		42,000	0	35,000	4,500	0	5,000		10,000	0	0	
ENDING FUND BALANCE 10/31/21         528,225         12,126         307,557         83,922         78,685         73,077         58,000         172,664         0         90,689         1,404,945								16,000				16,000
ROOFS PAINTING STREETS POOL AWNING SPRINKLER INTEREST WORKING LAND TV TOTAL PURCHASE NETWORK												
CAPITAL PURCHASE NETWORK	ENDING FUND BALANCE 10/31/21		, <u> </u>						<b>, , , , , , , , , ,</b>	<b>`</b>	,	, - ,
		ROOFS	PAINTING	STREETS	POOL	AWNING	SPRINKLER	INTEREST				TOTAL
									CAPITAL	PURCHASE	NETWORK	

Sept-28-2018