



Financial Report Package

May 2022

Fiscal Year: 2021

Prepared for

Kissing Camels Property Owners' Association

By

RowCal

Monthly Association Financials
RowCal Care Team Update

**Balance Sheet - Operating**Kissing Camels Property Owners' Association
End Date: 05/31/2022

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Assets**CASH - OPERATING**

10-1000-00	SouthState Bank - Operating 0480	\$118,298.41
10-1002-00	SouthState Bank - Debit Card 9008	4,727.28
10-1007-00	ML-Operating MMA 7405	243,216.17
10-1050-00	ML Operating ISA Account	141,255.00
10-1060-00	ML- Synchrony Bank CD 11.17.22 .20%	200,000.00
10-1061-00	ML- Barclays BK CD 05.25.23 2.0%	200,000.00

Total CASH - OPERATING: \$907,496.86**CASH - RESERVES**

11-1100-00	SouthState Bank - Reserves 0483	180,328.26
11-1120-00	ML-Reserve ISA Account	86,618.00
11-1300-00	ML-Reserve MMA	200,695.84
11-1338-00	ML- Beal Bank CD 06.15.22 .05%	200,000.00
11-1339-00	ML- UBS Bank CD 08.11.22 .15%	200,000.00
11-1341-00	ML- Colorado Fed Svgs CD 10.28.22 .15%	240,000.00
11-1342-00	ML- State Bank CD 12.06.22 .20%	200,000.00
11-1343-00	ML- BMW Bank N.A. CD 12.09.22 .25%	200,000.00
11-1344-00	ML-B of A NC Charlotte CD 02.2023 0.75%	200,000.00
11-1345-00	ML- Goldman Sachs Bank CD 04.13.23 1.25%	200,000.00
11-1346-00	ML- American Expr CD 05.04.23 1.75%	200,000.00
11-1347-00	ML- Morgan Stanley CD 05.12.23 1.9%	200,000.00

Total CASH - RESERVES: \$2,307,642.10**ACCOUNTS RECEIVABLE**

15-1500-00	Accounts Receivables	12,425.44
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Total ACCOUNTS RECEIVABLE: \$12,425.44**PREPAID EXPENSES**

16-1600-00	Prepaid Insurance	8,440.00
16-1625-00	Security Deposit-Office	1,600.00

Total PREPAID EXPENSES: \$10,040.00**PROPERTY, PLANT AND EQUIPMENT**

18-1860-00	Land	137,830.56
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Total PROPERTY, PLANT AND EQUIPMENT: \$137,830.56**Total Assets:** \$3,375,434.96**Liabilities & Equity****CURRENT LIABILITIES**

20-2000-00	Accounts Payable	38,855.75
20-2500-00	Prepaid Assessments	56,963.85
20-2530-00	Builder Escrow Deposit	75,000.00
20-2540-00	Street Cut Deposit	63,495.00
20-2545-00	Permit Deposit	1,000.00
20-2600-00	Deferred Assessment Revenue	120,298.32

Total CURRENT LIABILITIES: \$355,612.92**RESERVES**

30-3005-00	Reserves-Fiscal Year Contributions	390,598.12
30-3010-00	Reserves - FY Interest	1,431.77
30-3015-00	Impact Fee Contributions	59,647.25
30-3016-00	Platting Fee Contributions	103,650.00

**Balance Sheet - Operating**Kissing Camels Property Owners' Association
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30-3020-00	Reserves-Nature Trail/ Bench Contributions	\$1,300.00	
30-3200-00	Undesignated Reserves	2,336,887.89	
30-3225-00	Reserve - Consulting/Studies	(22,697.50)	
30-3226-00	New Developments	(72,093.00)	
30-3230-00	Reserves - Concrete Repairs	5,140.60	
30-3235-00	Reserves - Drainage	(35,573.87)	
30-3240-00	Reserves - Asphalt Seal/Repair	(406,467.00)	
30-3245-00	Reserves-Street Cut	1,600.00	
30-3255-00	Reserves - Traffic Speed Sign	(7,593.27)	
30-3260-00	Reserves - Gate Improvement	25,000.00	
30-3265-00	Reserves - Security Equipment Upgrades	(58,610.60)	
30-3266-00	Reserves - Fencing Replacement and Upgrades	(5,180.00)	
30-3270-00	Reserve-Nature Trails	(1,963.29)	
30-3275-00	Reserve-Landscape Improvements	(7,435.00)	
	Total RESERVES:		<u>\$2,307,642.10</u>
	RETAINED EARNINGS		
39-3999-00	Retained Earnings	719,930.99	
	Total RETAINED EARNINGS:		<u>\$719,930.99</u>
	Net Income Gain / Loss	(7,751.05)	
			<u>(\$7,751.05)</u>
	Total Liabilities & Equity:		<u><u>\$3,375,434.96</u></u>

Reserve Schedule

 Kissing Camels Property Owners' Association
 05/01/2022 To 05/31/2022

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Description	Prior Balance	Contribution	Expenditure	Transfer	Interest	Ending Balance
Reserves-Fiscal Year Contributions	\$355,089.20	\$35,508.92	\$0.00	\$0.00	\$0.00	\$390,598.12
Reserves - FY Interest	\$1,160.39	\$271.38	\$0.00	\$0.00	\$0.00	\$1,431.77
Impact Fee Contributions	\$50,747.25	\$8,900.00	\$0.00	\$0.00	\$0.00	\$59,647.25
Platting Fee Contributions	\$103,650.00	\$0.00	\$0.00	\$0.00	\$0.00	\$103,650.00
Reserves-Nature Trail/ Bench Contributions	\$1,300.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,300.00
Undesignated Reserves	\$2,336,887.89	\$0.00	\$0.00	\$0.00	\$0.00	\$2,336,887.89
Reserve - Consulting/Studies	(\$22,697.50)	\$0.00	\$0.00	\$0.00	\$0.00	(\$22,697.50)
New Developments	(\$62,663.00)	\$0.00	\$9,430.00	\$0.00	\$0.00	(\$72,093.00)
Reserves - Concrete Repairs	(\$5,359.40)	\$10,500.00	\$0.00	\$0.00	\$0.00	\$5,140.60
Reserves - Drainage	\$0.00	\$0.00	\$35,573.87	\$0.00	\$0.00	(\$35,573.87)
Reserves - Asphalt Seal/Repair	(\$390,967.00)	\$8,000.00	\$23,500.00	\$0.00	\$0.00	(\$406,467.00)
Reserves-Street Cut	\$0.00	\$1,600.00	\$0.00	\$0.00	\$0.00	\$1,600.00
Reserves - Traffic Speed Sign	(\$7,593.27)	\$0.00	\$0.00	\$0.00	\$0.00	(\$7,593.27)
Reserves - Gate Improvement	\$0.00	\$25,000.00	\$0.00	\$0.00	\$0.00	\$25,000.00
Reserves - Security Equipment Upgrades	(\$58,610.60)	\$0.00	\$0.00	\$0.00	\$0.00	(\$58,610.60)
Reserves - Fencing Replacement and Upgrades	\$0.00	\$0.00	\$5,180.00	\$0.00	\$0.00	(\$5,180.00)
Reserve-Nature Trails	(\$1,963.29)	\$0.00	\$0.00	\$0.00	\$0.00	(\$1,963.29)
Reserve-Landscape Improvements	(\$7,435.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$7,435.00)
	\$2,291,545.67	\$89,780.30	\$73,683.87	\$0.00	\$0.00	\$2,307,642.10



Income Statement - Operating
 Kissing Camels Property Owners' Association
 05/31/2022

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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
INCOME							
INCOME							
4000-00 Assmtns-KCE	\$60,876.00	\$60,840.00	\$36.00	\$667,853.11	\$669,240.00	(\$1,386.89)	\$730,080.00
4005-00 Assmtns-Camels Ridge	16,534.28	16,380.00	154.28	181,079.28	180,180.00	899.28	196,560.00
4006-00 Assmtns-The Park	13,140.00	13,140.00	-	144,565.00	144,540.00	25.00	157,680.00
4007-00 Assmtns-Courtyard	5,580.00	5,580.00	-	61,380.00	61,380.00	-	66,960.00
4008-00 Assmtns-The Greens	6,012.00	5,940.00	72.00	66,157.00	65,340.00	817.00	71,280.00
4009-00 Assmtns-Signature Golf	3,384.00	3,060.00	324.00	32,760.00	33,660.00	(900.00)	36,720.00
4010-00 Assmtns-The Retreat	2,880.00	2,880.00	-	31,680.00	31,680.00	-	34,560.00
4015-00 Assmtns-KC Townhomes	706.32	783.33	(77.01)	8,004.96	8,616.63	(611.67)	9,400.00
4020-00 Assessments- Lots	11,160.00	6,840.00	4,320.00	93,304.00	75,240.00	18,064.00	82,080.00
TOTAL INCOME	\$120,272.60	\$115,443.33	\$4,829.27	\$1,286,783.35	\$1,269,876.63	\$16,906.72	\$1,385,320.00
USER FEE INCOME							
4255-00 Trash Income	-	-	-	250.00	-	250.00	-
4259-00 Extra Recycle	-	-	-	169.92	-	169.92	-
4260-00 Recycling Income	-	2,270.83	(2,270.83)	26,485.98	24,979.13	1,506.85	27,250.00
4261-00 Extra Toter	-	-	-	878.70	-	878.70	-
4262-00 Lot Mowing Income	-	-	-	5,035.00	-	5,035.00	-
TOTAL USER FEE INCOME	\$-	\$2,270.83	(\$2,270.83)	\$32,819.60	\$24,979.13	\$7,840.47	\$27,250.00
COLLECTION INCOME							
4300-00 Collection Processing Fees	280.00	166.67	113.33	1,198.10	1,833.37	(635.27)	2,000.00
4305-00 Late Fees & Interest	87.97	-	87.97	7,204.23	-	7,204.23	-
4310-00 NSF Service Fees	20.00	-	20.00	20.00	-	20.00	-
4315-00 Attorney Fees-Collections/Compli	806.00	-	806.00	2,651.00	-	2,651.00	-
4320-00 Compliance Fines	(100.00)	-	(100.00)	5,845.00	-	5,845.00	-
TOTAL COLLECTION INCOME	\$1,093.97	\$166.67	\$927.30	\$16,918.33	\$1,833.37	\$15,084.96	\$2,000.00
OTHER INCOME							
4415-00 Miscellaneous Income	-	-	-	1,367.49	-	1,367.49	-
4417-00 Holiday Fund	-	-	-	50.00	-	50.00	-
4420-00 KC5 LLC/Undev Lot	-	375.00	(375.00)	500.00	4,125.00	(3,625.00)	4,500.00
4421-00 Fortitude/129N	-	-	-	250.00	-	250.00	-
4422-00 Shared Services-GOGC	10,466.58	10,466.58	-	115,132.38	115,132.38	-	125,599.00
4423-00 Toll Brothers- Reimbursables	(12,056.85)	-	(12,056.85)	(14,353.98)	-	(14,353.98)	-
4424-00 Shared Expenses-KC TH	2,175.75	2,175.75	-	23,933.25	23,933.25	-	26,109.00
4426-00 Greens-Recycling Income	-	-	-	1,695.96	-	1,695.96	-
4428-00 Architectural Review Fees	3,840.00	833.33	3,006.67	21,660.00	9,166.63	12,493.37	10,000.00
4432-00 Platting Fees	-	-	-	103,650.00	-	103,650.00	-
4434-00 Sec Stickers Tag Inc	(50.00)	583.33	(633.33)	800.00	6,416.63	(5,616.63)	7,000.00
4438-00 Impact Fees	8,900.00	1,757.25	7,142.75	59,647.25	19,329.75	40,317.50	21,087.00
4440-00 Security Inc-GOGC	-	166.67	(166.67)	-	1,833.37	(1,833.37)	2,000.00
4448-00 Sec Income-Cathl Ridge	2,100.00	2,100.00	-	23,100.00	23,100.00	-	25,200.00
TOTAL OTHER INCOME	\$15,375.48	\$18,457.91	(\$3,082.43)	\$337,432.35	\$203,037.01	\$134,395.34	\$221,495.00
INVESTMENT INCOME							
4500-00 Interest Income - Operating	43.61	33.33	10.28	395.06	366.63	28.43	400.00
4505-00 Interest Income - Reserves	271.38	163.83	107.55	1,431.77	1,802.13	(370.36)	1,966.00
TOTAL INVESTMENT INCOME	\$314.99	\$197.16	\$117.83	\$1,826.83	\$2,168.76	(\$341.93)	\$2,366.00
TOTAL OPERATING INCOME	\$137,057.04	\$136,535.90	\$521.14	\$1,675,780.46	\$1,501,894.90	\$173,885.56	\$1,638,431.00
RESERVE ALLOCATIONS							
4610-00 Assessment Reserve Transfer	(35,508.92)	(35,508.92)	-	(390,598.12)	(390,598.12)	-	(426,107.00)
4615-00 Reserve Interest Transfer	(271.38)	(166.67)	(104.71)	(1,431.77)	(1,833.37)	401.60	(2,000.00)
4620-00 Impact Fees Allocation	(8,900.00)	(1,757.25)	(7,142.75)	(59,647.25)	(19,329.75)	(40,317.50)	(21,087.00)
4621-00 Platting Fee Allocation	-	-	-	(103,650.00)	-	(103,650.00)	-
TOTAL RESERVE ALLOCATIONS	(\$44,680.30)	(\$37,432.84)	(\$7,247.46)	(\$555,327.14)	(\$411,761.24)	(\$143,565.90)	(\$449,194.00)
TOTAL INCOME	\$92,376.74	\$99,103.06	(\$6,726.32)	\$1,120,453.32	\$1,090,133.66	\$30,319.66	\$1,189,237.00
EXPENSE							



Income Statement - Operating
 Kissing Camels Property Owners' Association
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
ADMINISTRATIVE EXPENSES							
5000-00 General Administrative	\$-	\$-	\$-	\$5.00	\$-	(\$5.00)	\$-
5010-00 Meeting Expense	-	416.67	416.67	5,496.38	4,583.37	(913.01)	5,000.00
5012-00 Sec Sticker Tag Expense	-	350.00	350.00	400.88	3,850.00	3,449.12	4,200.00
5040-00 Bank Charges	-	33.33	33.33	306.00	366.63	60.63	400.00
5043-00 IT Support	-	166.67	166.67	1,340.00	1,833.37	493.37	2,000.00
5045-00 Collection Fee Expense	-	-	-	1,250.00	-	(1,250.00)	-
5060-00 Office Supplies	(1,303.08)	375.00	1,678.08	5,959.63	4,125.00	(1,834.63)	4,500.00
5061-00 ARC Expenses	2,383.24	-	(2,383.24)	7,411.49	-	(7,411.49)	-
5075-00 Website	589.73	1,400.00	810.27	10,307.82	15,400.00	5,092.18	16,800.00
5090-00 Rent	1,951.88	1,873.50	(78.38)	22,656.94	20,608.50	(2,048.44)	22,482.00
TOTAL ADMINISTRATIVE EXPENSES	\$3,621.77	\$4,615.17	\$993.40	\$55,134.14	\$50,766.87	(\$4,367.27)	\$55,382.00
COMMUNICATION EXPENSES							
5100-00 Postage & Shipping	172.86	291.67	118.81	1,734.50	3,208.37	1,473.87	3,500.00
5105-00 Print, Copies, & Scans	207.70	416.67	208.97	3,943.08	4,583.37	640.29	5,000.00
5110-00 Newsletter Services	-	583.33	583.33	5,964.86	6,416.63	451.77	7,000.00
TOTAL COMMUNICATION EXPENSES	\$380.56	\$1,291.67	\$911.11	\$11,642.44	\$14,208.37	\$2,565.93	\$15,500.00
INSURANCE EXPENSES							
5240-00 Workers Compensation	-	54.25	54.25	623.00	596.75	(26.25)	651.00
5300-00 Insurance - General Liability	-	669.08	669.08	7,764.00	7,359.88	(404.12)	8,029.00
5303-00 Crime Insurance Premiums	-	168.58	168.58	1,839.00	1,854.38	15.38	2,023.00
5305-00 D&O Insurance Premiums	-	229.17	229.17	3,179.00	2,520.87	(658.13)	2,750.00
TOTAL INSURANCE EXPENSES	\$-	\$1,121.08	\$1,121.08	\$13,405.00	\$12,331.88	(\$1,073.12)	\$13,453.00
UTILITIES							
5410-00 Water/Electric	631.23	1,250.00	618.77	13,474.46	13,750.00	275.54	15,000.00
5415-00 Trash Removal Service	7,342.93	7,466.67	123.74	81,908.46	82,133.37	224.91	89,600.00
5416-00 Recycling Service	2,455.55	2,270.83	(184.72)	26,043.15	24,979.13	(1,064.02)	27,250.00
5425-00 Telephone Service	348.17	208.33	(139.84)	2,617.93	2,291.63	(326.30)	2,500.00
TOTAL UTILITIES	\$10,777.88	\$11,195.83	\$417.95	\$124,044.00	\$123,154.13	(\$889.87)	\$134,350.00
LANDSCAPING							
6300-00 Landscape Contract	3,384.42	3,308.00	(76.42)	39,848.84	36,388.00	(3,460.84)	39,696.00
6305-00 Landscaping Maintenance & Repa	(850.00)	-	850.00	-	-	-	-
6315-00 Flowers	-	1,166.67	1,166.67	14,155.00	12,833.37	(1,321.63)	14,000.00
6320-00 Tree Maintenance	251.84	833.33	581.49	8,171.62	9,166.63	995.01	10,000.00
6325-00 Snow Removal	-	4,166.67	4,166.67	16,252.47	45,833.37	29,580.90	50,000.00
6330-00 Irrigation System	-	625.00	625.00	2,410.58	6,875.00	4,464.42	7,500.00
6340-00 Landscape Improvements	864.17	750.00	(114.17)	2,587.82	8,250.00	5,662.18	9,000.00
6460-00 Misc Grounds Repair	850.00	500.00	(350.00)	29,318.30	5,500.00	(23,818.30)	6,000.00
TOTAL LANDSCAPING	\$4,500.43	\$11,349.67	\$6,849.24	\$112,744.63	\$124,846.37	\$12,101.74	\$136,196.00
SECURITY							
6405-00 Guard Service Contract	36,577.18	37,916.67	1,339.49	398,039.07	417,083.37	19,044.30	455,000.00
6407-00 Guard Service-Vehicle	1,357.24	1,427.50	70.26	17,236.73	15,702.50	(1,534.23)	17,130.00
6410-00 Guard House Maintenance	-	83.33	83.33	-	916.63	916.63	1,000.00
6415-00 Guard Service Computer	-	83.33	83.33	396.43	916.63	520.20	1,000.00
6420-00 Guardhouse Utilities	259.11	333.33	74.22	3,912.21	3,666.63	(245.58)	4,000.00
6422-00 Guardhouse Misc	145.97	208.33	62.36	2,143.80	2,291.63	147.83	2,500.00
6425-00 Visitors Mgmt Software	1,100.00	1,208.33	108.33	11,475.00	13,291.63	1,816.63	14,500.00
6430-00 Cameras-Repair/Main	-	291.67	291.67	-	3,208.37	3,208.37	3,500.00
6435-00 Guardhouse Phone	351.49	375.00	23.51	4,327.07	4,125.00	(202.07)	4,500.00
6437-00 Guardhouse Supplies	-	166.67	166.67	2,069.99	1,833.37	(236.62)	2,000.00
TOTAL SECURITY	\$39,790.99	\$42,094.16	\$2,303.17	\$439,600.30	\$463,035.76	\$23,435.46	\$505,130.00



Income Statement - Operating
 Kissing Camels Property Owners' Association
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Description	Current Period			Year-to-date			Annual Budget
	Actual	Budget	Variance	Actual	Budget	Variance	
REPAIR AND MAINTENANCE							
6520-00 Holiday Lighting	\$-	\$1,750.00	\$1,750.00	\$21,712.58	\$19,250.00	(\$2,462.58)	\$21,000.00
6545-00 Electrical Repair	1,902.50	291.67	(1,610.83)	3,590.74	3,208.37	(382.37)	3,500.00
6560-00 Fence Repair & Maintenance	-	166.67	166.67	3,060.00	1,833.37	(1,226.63)	2,000.00
6605-00 Gate Repair & Access Control	750.00	1,000.00	250.00	13,941.00	11,000.00	(2,941.00)	12,000.00
6615-00 Lighting Contract	215.00	206.92	(8.08)	2,575.00	2,276.12	(298.88)	2,483.00
6735-00 Lot Mowing Expense	-	-	-	4,480.00	-	(4,480.00)	-
6757-00 Drainage Clean Out	-	583.33	583.33	3,500.00	6,416.63	2,916.63	7,000.00
6765-00 Sidewalk/Concrete Repair & Main	-	250.00	250.00	-	2,750.00	2,750.00	3,000.00
6770-00 Street Sign Repair & Maintenance	-	166.67	166.67	877.02	1,833.37	956.35	2,000.00
6775-00 Safety Sign Repair & Maintenance	78.48	166.67	88.19	2,106.39	1,833.37	(273.02)	2,000.00
6900-00 Contingency	-	166.67	166.67	-	1,833.37	1,833.37	2,000.00
TOTAL REPAIR AND MAINTENANCE	\$2,945.98	\$4,748.60	\$1,802.62	\$55,842.73	\$52,234.60	(\$3,608.13)	\$56,983.00
ROADS							
6786-00 Power Sweeping	-	500.00	500.00	-	5,500.00	5,500.00	6,000.00
6794-00 Street Striping	-	-	-	585.00	-	(585.00)	-
6796-00 Street Repair	-	416.67	416.67	850.00	4,583.37	3,733.37	5,000.00
TOTAL ROADS	\$-	\$916.67	\$916.67	\$1,435.00	\$10,083.37	\$8,648.37	\$11,000.00
PROFESSIONAL SERVICES							
7000-00 Audit & Tax Services	-	458.33	458.33	7,677.43	5,041.63	(2,635.80)	5,500.00
7020-00 Legal - General	3,216.61	250.00	(2,966.61)	8,938.11	2,750.00	(6,188.11)	3,000.00
7021-00 Legal-Collection	178.46	166.67	(11.79)	2,628.00	1,833.37	(794.63)	2,000.00
7022-00 Legal- WM492	-	-	-	2,229.50	-	(2,229.50)	-
7023-00 Legal- IN844	-	-	-	49,639.20	-	(49,639.20)	-
7024-00 Legal- 730RD	-	-	-	11,695.00	-	(11,695.00)	-
7500-00 Professional Management Fees	15,250.00	15,250.00	-	167,750.00	167,750.00	-	183,000.00
TOTAL PROFESSIONAL SERVICES	\$18,645.07	\$16,125.00	(\$2,520.07)	\$250,557.24	\$177,375.00	(\$73,182.24)	\$193,500.00
CONSULTING SERVICES							
7110-00 Consulting - ACC	5,230.00	3,494.17	(1,735.83)	59,552.00	38,435.87	(21,116.13)	41,930.00
7118-00 EGTF-Land Developmt	-	1,140.00	1,140.00	-	12,540.00	12,540.00	13,680.00
7120-00 Consulting - Other	-	833.33	833.33	2,783.50	9,166.63	6,383.13	10,000.00
TOTAL CONSULTING SERVICES	\$5,230.00	\$5,467.50	\$237.50	\$62,335.50	\$60,142.50	(\$2,193.00)	\$65,610.00
TAXES							
9000-00 Federal Income Tax	(64.00)	-	64.00	1,463.39	-	(1,463.39)	-
TOTAL TAXES	(\$64.00)	\$-	\$64.00	\$1,463.39	\$-	(\$1,463.39)	\$-
TOTAL OPERATING EXPENSE	\$85,828.68	\$98,925.35	\$13,096.67	\$1,128,204.37	\$1,088,178.85	(\$40,025.52)	\$1,187,104.00
NET OPERATING INCOME	\$6,548.06	\$177.71	\$6,370.35	(\$7,751.05)	\$1,954.81	(\$9,705.86)	\$2,133.00
TOTAL EXPENSE	\$85,828.68	\$98,925.35	\$13,096.67	\$1,128,204.37	\$1,088,178.85	(\$40,025.52)	\$1,187,104.00
NET INCOME:	\$6,548.06	\$177.71	\$6,370.35	(\$7,751.05)	\$1,954.81	(\$9,705.86)	\$2,133.00