

**BELLEAU LAKE PROPERTY OWNERS ASSOCIATION
FALL MEMBERSHIP MEETING
SATURDAY, AUGUST 29, 2020**

by Joanne Parker, Secretary

- Our meeting day turned out to be a rainy day. There was a very large tent set up as well as an easy-up cover so most were able to stay somewhat dry. Many stood under their umbrellas.
- A COVID station was set up and readily available to get a mask if you did not come with one, as well as Purell for hands. Members were asked to wear a mask as well as socially distance following state regulations.
- All board members present were available before the meeting started for questions and/or concerns
- As members arrived, they were signed in and members in good standing were given a red, green, and blue card to be used for voting, for obtaining a ballot, and for speaking at the meeting. A meeting agenda, Fall 2019 membership meeting minutes marked as a Draft, Proposed bylaw changes, and a Treasurer's Profit & Loss (January - December, 2020), a Balance sheet, and Proposed 2021 Budget. (Handouts are attached)

ROLL CALL: Joanne Parker

- The meeting commenced at 10:03 AM. Attendance exceeded the number needed for a quorum without reading attendees names. We had 21 absentee ballots cast and 73 signed in. There were a total of 94 households represented.

PLEDGE OF ALLEGIANCE: Led by Rick Dill

REVIEW OF THE MINUTES OF THE Fall 2019 MEMBERSHIP MEETING:

- Motion to accept minutes as written by Ted Houlihan
- Seconded by Tom Mannix
- All approved. Minutes accepted as written

OPENING STATEMENTS: Dana Margolis

- Welcome. Thank you for coming. Welcome to new members.
- Thank you to current board for all their time devoted to the lake community.

- **Update on collecting past dues.**
 - Last year we had over 57 accounts past due with well over \$73,000. in outstanding dues
 - We have collected \$43,000. from past dues to date
 - There are a few payment plans that are being monitored by our BLPOA attorney
 - In litigation 13 members with a total of \$34,000 is owed to the Association. Once the court is reopened, (currently closed due to COVID 19) we will be in front of the judge with the 13 non paying members

- **Budget:**
 - Board worked hard to bring forth a level funded budget without any increase of dues again this year
 - Houses are assessed at \$350/year, House lots are assessed at \$180/year, and members residing on Fisher Road and Ballards Ridge Road are assessed at \$102/year (because we do not maintain their roads)

- **Lake safety**
 - Many concerns voiced about the safety of the lake
 - The board is a voice about lake safety, not enforcers
 - We all need to be good neighbors and follow safety guidelines. This is a small lake with a lot of watercraft on it and we can all help by informing people that this is a shallow lake and there are many unmarked obstacles in the lake
 - Marine Patrol should be contacted at 603-293-2037 if you feel any boating or lake safety rules are being challenged. Marine Patrol is the enforcer of NH State laws of the waterways.

- **Roads and Landscaping**

- Very pleased with the work that Haskell Landscaping has been doing around the lake on the roads and other projects assigned to him
- With the upcoming vote on the budget, we are hopeful to get some roads re-graded and get the trees cut back before the winter months
- There is a need for some work at Association Park and Gold Coast Beach and some other beach areas
- We will continue to keep culverts clean and to work on updates to many of the culverts
- Keep in mind we have 8 miles of roads to maintain
- **Milfoil**
 - Update will be provided by the milfoil director
 - Try to get involved with the milfoil program
- **Lake Activities**
 - Most activities had to be postponed due to COVID-19
 - Looking forward to some great activities in the future

INTRODUCTION OF CANDIDATES RUNNING FOR BOARD

POSITIONS: Dana Margolis

- All candidates running for a board position were given an opportunity to introduce themselves and briefly tell the members why they wanted to be on the board of directors.

ELECTION OF OFFICERS

- Upon showing their blue card passed out at check-in, members received a ballot and time was allowed for voting. (Sample ballot attached)
- Votes were then counted and tallied by Doug Dodge (BLPOA member) and Deb Taylor (assistant secretary)

EASEMENT REQUEST: Craig Miller

- Craig Miller and his legal counsel presented to the membership his request to have an easement across BLPOA property to build a driveway to a lot he owns off Belleau Boulevard. The proposed

driveway would only go to his property and he would be responsible to maintain the easement.

- The easement, if granted, will last forever.
- He currently owns a house and an empty lot next to it. He has a right of way to his house and empty lot through other's property. He intends to build a house on the empty lot in the future.
- He distributed a detailed map of his request (attached)
- Dana made it clear that the Board simply approved him to bring it to the membership for a final decision since it involved Association property.
- He answered numerous questions from members in attendance.

Motion to vote on proposed easement by Rick Dill

Seconded by Allan Trombley

Vote Count:

Yes: 48 No: 12

Easement passes

- Next step for Mr. Miller is to secure necessary permits from the state of NH and town of Wakefield

DUES & BUDGET (Mary Vinagro)

- At check-in each member was given a profits and loss statement for the current year as well as a proposed budget for 2021. (attached)
- Mary referred to and explained the handout of financials passed out at check-in
- Board voted to not raise dues. Set price: \$350. for a developed house lot, \$180. for an undeveloped lot, \$102. for Fisher Road and Ballards Ridge Road members (because we do not maintain their roads)
- Budget has been adjusted to make our input of money match our output if everyone pays their dues
- Mary recommended we put more money into a reserve fund for roads if possible because the cost of road repair, if we should need it, could be very costly.

Motion to accept budget presented for 2021 by Craig Miller

**Seconded by Jeff Zegas
All approve**

PROPOSED BLPOA BYLAWS UPDATE: Rick Dill

- Rick Dill presented to the membership the proposed bylaw changes on behalf of the whole bylaw committee. The bylaw committee was made up of 8 people: Rick Dill (Chairman), Mark Tucker, Kerry Vachon, Allan Trombley, Craig Donais, Rick Sager, Bill Rowan, and Bill Pawluk.
- The committee hopes to modify the bylaws in small pieces
- A copy of the proposed bylaws was handed out for members to be able to participate in a discussion about the new bylaw changes (attached)
- The actual vote to accept/reject these changes will be at a vote at our spring membership meeting. Today's vote was just voting to bring them forward in the spring.
- After some discussion, and questions all four bylaw changes were accepted as written
- Members have until the spring membership meeting to think about these proposed changes
- A vote in the spring will be for all four bylaw changes as a package. They will not be voted on separately

OTHER NOTES

- Members asked when dues are due how do they go out? All invoices are sent out the first week in January. Bills are sent via email or USPS. Due dates are always in 30 days and posted on Facebook. Dues go out in January so if you don't see one, please reach out to the Treasurer.
- Dues are due at the end of January and there would be a late fee charged after March 31st
- Bylaws are just to get it in there. Exact dates will be determined

MILFOIL: Gene Parker

- There is not a need for a chemical treatment this year
- Very few milfoil plants have been found and harvested
- Special thanks to all the milfoil volunteers for their help and time
- So many volunteers are so appreciated

- All milfoil volunteers received a special Belleau Lake water bottle printed with, "BLPOA Milfoil Volunteer 2020" to show appreciation of their help and time spent.

DAM ASSOCIATION: John Brown

- Lake draw down will begin on October 15, 2020
- We will have a rapid drawdown this year. The drawdown will take approximately 10 days
- We had an inspection of the dam by the State of NH last year. They inspect every 6 years.
- There has been a considerable amount of erosion on the left side of the dam that needs to be repaired after the water has been drawn down
- Question was asked if dam board got several proposals for the repair work. Several names were recommended by the state, but only one showed interest in doing the work
- We currently hire a company to remove and put in dam boards. Question was asked if volunteers could do this work but for insurance reasons, it is wiser to have it done by a company.
- The dam Treasurer's report was presented by Gene Parker. He will be leaving the dam board as of September 1st, 2020 (attached)
- Positions are available on the dam board. Please contact John Brown if you're interested. Directors are appointed internally, no election.

GOLF COMMITTEE: Frank Rago

- This was the 15th year for the Belleau Lake golf tournament
- We had a record amount of 85 golfers this year
- Due to the hardships presented by COVID-19, local restaurants were not asked to provide donations.
- Instead of asking for donations, Frank purchased \$500 in gift cards from various local restaurants and gave these out as part of our raffle.
- Four policemen were invited to play for free which was appreciated by the police force.

QUESTIONS & CONCERNS (All)

- Allen Trombley voiced concern about the jet skis and boats that have gotten out of hand. This is an issue that many members feel need to be addressed. There was an overwhelming amount of head nods over this concern as well as other similar comments
- Members feel the lake is not as user friendly as it used to be and as it needs to be.
- State owns the lake, we are not enforcers
- Many boaters not slowing down through the "No Wake Zone' in the Narrows causing concern
- Steve Bischof spoke about how many times he has spoken to jet skiers that are not following the rules. We don't want anyone to get hurt. Safety is of utmost importance.
- Everyone on the lake operating a boat must have taken and passed a boat safety course so they should know the rules.
- Maybe a sheet of rules and a map of safe navigation made available to all renters and new members would be a good idea since a little refresher of the rules might be worthwhile and also because they are not familiar with the hazards in our lake
- Members requested Marine Patrol come to speak to us about boating safety. They might be able to provide us with a rules and regulations guide sheet.
- Board is happy to hear all suggestions about this issue and how we can better handle the situations as they arise

CALENDARS

- The 2021 BLPOA calendars are here and ready for purchase. Calendar cost is \$15.00 for pick up, \$20.00 for mailed. Please see Mark Tucker either in person or through the BLPOA store.

ELECTION RESULTS: Dana Margolis

- President: (2 year term) Dana Margolis
- Treasurer: (2 year term) Kathy Toner
- Assistant Treasurer: (2 year term) Donna Belanger
- Communications: (2 year term) Steve Consolmagno
- Keys: (2 year term) Mark Tucker
- Beaches: (2 year term) Shelley Jareo

- Milfoil Director: (2 year term) Gene Parker
- Congratulations to all

ADJOURN

- Motion made to end meeting made by Rick Dill. Seconded by Steve Bischof
- All in favor. Meeting adjourned.

All board members stayed after the meeting to be available to discuss any other concerns of members

Agenda Fall Membership Meeting
BLPOA
August 29, 2020 10AM

As required by the BLPOA Bylaws, the agenda will be as follows:

- Roll Call (Joanne Parker)
- Pledge of Allegiance (Rick Dill)
- Review of the minutes of the Fall Meeting Dated September 14, 2019
Due to the COVID 19 the spring meeting for June 27th 2020 was postponed.
- Opening Statements (President Dana Margolis)
- Introduction of Candidates
- Election of officers (Fall 2020)
- BLPOA Property owner (Craig Miller) Request for a Land easement across BLPOA Property.
- Dues & Budget (Treasurer Mary Vinagro)
- Proposed bylaw changes spring 2021 Meeting (Rick Dill)
- Milfoil updates (Gene Parker)
- Dam Committee (John Brown)
- Golf Committee (Frank Rago)
- Open New Items
- Election Results

BLPOA FALL ELECTION 2020

Please circle your choice or provide a name in the "Write in" space.

Incumbents seeking re-election are shown in bold.

President (2 year term) Circle One

- Dana Margolis
- Write in _____

Treasurer (2 year term) Circle One

- Beth Yeaton
- Kathleen Toner
- Write in _____

Assistant Treasurer (2 year term) Circle One

- Elizabeth DeSilva
- Donna Belanger
- Paul Poirier
- Write in _____

Communications (2 year term) Circle One

- Steve Consolmagno
- Write in _____

Keys (2 year term) Circle One

- Mark Tucker
- Write in _____

Beaches (2 year term) Circle One

- Shelley Jareo
- Bob Gelardi
- Write in _____

Milfoil (2 year term) Circle One

- Gene Parker
- Write in _____

Belleau Lake Property Owners Assoc., Inc
Profit & Loss
January through December 2019

Ordinary Income/Expense/Income	Jan - Dec 19	Jan - Dec 20	2021 Budget	Member type	Qty	Amt
45000 - Investments						
45030 - Interest-Savings Reserves	220.00	391.44				
Total 45000 - Investments	220.00	391.44				
47200 - Program Income						
CAPITAL RESERVE	6,390.89	698.48		2H	3	\$ 2,100.00
DAM FUND	2,225.92	270.75		2H+L	1	\$ 880.00
FIREWORKS FUND	2,629.00	2,269.00		2L	5	\$ 1,800.00
GENERAL FUND				3L	1	\$ 540.00
All Other				4L	2	\$ 1,440.00
T-shirts	844.10			H	290	\$ 101,500.00
Legal fees		657.12		H+2L	5	\$ 3,550.00
Hanna signs		26.00		H+3L	1	\$ 890.00
Total All Other	844.10	692.12		H+8L	1	\$ 1,790.00
Golf Tournament	9,345.00			H+L	28	\$ 14,840.00
GENERAL FUND - Other	12,631.48	127,263.18		L	46	\$ 8,280.00
Total GENERAL FUND	22,820.58	127,935.30		M	32	\$ 3,264.00
LAKE FUND	676.89	139.69		M2	4	\$ 816.00
MILFOIL FUND	34,020.10	2,893.49				
ROAD FUND	97,808.92	9,174.99				
Total 47200 - Program Income	185,271.30	143,406.09				\$ 141,690.00
Total Income	185,491.60	143,797.53				
Gross Profit	165,491.60	143,797.53				
Expense						
Program Expense						
DAM FUND	2,344.00					
Fireworks	4,750.00	1,000.00				
GENERAL FUND						
Accountant Fees	650.00	690.00				
Bookkeeping Services	1,355.95	1,218.20				
Contract Services						
Norway Plains	635.00	4,894.50				
Outside Contract Services						

Belleau Lake Property Owners Assoc., Inc
Profit & Loss
January through December 2019

	Jan - Dec 19	Jan - Dec 20	2021 Budget
62140 - Legal Fees	12,154.65	9,540.80	
Total Contract Services	12,619.65	14,405.30	
Docks	2,192	100.00	
Donations	2,250.00		
Equipment	489.99		
General Maintenance	7,742.00	1,597.75	
Golf tournament	6,214.61	2,009.50	
Insurance	5,322.00		
Membership Events	3,172.69	259.00	
Port-a-potty	340.00		
Postage/Stationery	2,304.47	1,332.38	
Property Tax	609.02		
Safety	352.51	574.16	
Security/Vandalism supplies		255.90	
Storage off site	13.15		
T-Shirts	2,795.39		
Web-site/Email/DropBox	895.13	331.68	
Total GENERAL FUND	47,210.57	23,551.65	
MILLFOIL FUND			
Boat maintenance	1,698.63	447.73	
Boat registration	78.50	78.50	
Boat supplies	864.55	645.25	
Milfoil Treatment	34,497.00		
Postage/Supplies	440.84	283.65	
Water Quality Testing	4,416.24		
Weed control education	999.90		
Total MILLFOIL FUND	42,985.55		
ROAD FUND			
Maintenance	60,093.50	50,128.64	
Paving	43,050.00		
Signs	943.67		
Total ROAD FUND	107,082.17	50,128.64	
Total Program Expense	204,372.10	78,655.83	

Belleau Lake Property Owners Assoc., Inc
Profit & Loss

January through December 2019

	Jan - Dec 19	Jan - Dec 20	2021 Budget
6330 - Bank Service Charges			
6200 - Facilities and Equipment		4.18	
6280 - Depr and Amort - Allowable	14.00		
Total 6200 - Facilities and Equipment	14.00		
Total Expense	204,594.10	76,080.01	
Net Ordinary Income	-39,894.20	67,707.52	
Net Income	-39,894.20	67,707.52	

House		\$ 350.00
Lot		\$ 180.00
Member - no road		\$ 102.00
Member type	Qty	Amt
2H	3	\$ 2,100.00
2H+L	1	\$ 880.00
2L	5	\$ 1,800.00
3L	1	\$ 540.00
4L	2	\$ 1,440.00
H	290	\$ 101,500.00
H+2L	5	\$ 3,550.00
H+3L	1	\$ 890.00
H+8L	1	\$ 1,790.00
H+L	28	\$ 14,840.00
L	46	\$ 8,280.00
M	32	\$ 3,264.00
M2	4	\$ 816.00

Dues Income	\$	141,690.00
Golf Tournament	\$	9,345.00
Total Program Income	\$	151,035.00

Program Expense

DAM FUND	\$	2,344.00
Fireworks	\$	5,750.00
Accountant Fees	\$	900.00
Bookkeeping Services	\$	1,500.00
Legal Fees	\$	5,000.00
Docks	\$	300.00
Donations	\$	2,250.00
General Maintenance	\$	8,000.00
Golf tournament	\$	6,300.00
Insurance	\$	5,322.00
Membership Events	\$	3,000.00
Port-a-potty	\$	500.00
Postage/Stationery	\$	1,500.00
Property Tax	\$	600.00
Safety	\$	500.00

Security/Vandalism supplies	\$ 300.00
T-Shirts	\$ 1,000.00
Web-site/Email/DropBox	\$ 500.00

MILFOIL FUND

Belleau Lake Property Owners Assoc., Inc 2021 Budget

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Boat maintenance	\$ 700.00
Boat registration	\$ 80.00
Boat supplies	\$ 700.00
Milfoil Treatment	\$ 35,000.00
Postage/Supplies	\$ 300.00
Water Quality Testing	\$ 4,500.00
Weed control education	\$ 1,000.00

ROAD FUND

Maintenance	\$ 80,000.00
Signs	\$ 1,000.00

Total Expense	\$ 168,846.00
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Net Ordinary Income/(Loss)	\$ (17,811.00)
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**Belleau Lake Property Owners Assoc., Inc 2021
Budget**

PROPOSED BYLAW CHANGES

Amend Section II Article III Election Procedure

Reason: To ensure that the Asst Secretary and Asst Treasurer are not voted in the same cycle as the Secretary and Treasurer. This will allow the newly elected member to have someone with prior experience.

The elections shall begin with the election of the directors and on alternate years shall proceed as follows: at one election we will elect the Secretary and Vice President **and Assistant Treasurer**, the next year the election will be Treasurer and President **and Assistant Secretary**.

Add this new section X to Article III

Reason: To give the Board the right to implement specific rules that can be enforced ONLY after approved by membership.

ARTICLE III SECTION X: Powers and Duties of the Board of Directors

General Powers. The Board of Directors shall have the powers and duties necessary for the administration of the affairs of the Association and may do all such acts and things as are not by law, or these bylaws, directed to be exercised and done by Association members. All the powers and duties of the Association existing under the Articles of Agreement and these bylaws shall be exercised exclusively by the Board of Directors, its agents, contractors, or employees subject only to approval by the Association Members when such is specifically required. Compensation of employees of the Association, if any, shall be fixed by the Directors. Without limiting the generality of the powers and duties conferred upon the Board of Directors hereunder, the Board shall have those powers which include, but which are not necessarily limited to the following, together with such other powers as

may be granted herein or by law, or in the Articles of Agreement, or which may be necessarily implied:

- (a) Rules. The Board may adopt Rules and Regulations concerning the use, maintenance, alteration, improvement, and management of the Association Roads and other property owned by it, as well as (but not limited to) pertaining to restricting nuisance, signage, vehicles, storage, refuse, common area use, and the setting and enforcement of penalties related to violations thereof.
- (b) Prior to being effective, rules must be presented at a membership meeting and approved with a minimum of 3/4 of voting members present at the meeting. All Owners shall receive notice of any new or amended Rules through the Association's newsletter, web site, mailings, or other forms of communication to the Owners from the Board.

Add new Section XI Article III

Reason: This section will give the Board of Directors and Association the ability to collect dues/fees owed.

ARTICLE III SECTION XI: Collections

Collection of Assessments. The Board of Directors shall take prompt action to collect any assessments due from any owner which remain unpaid for more than sixty (60) days from the due date for payment thereof.

Default in Payment of Assessments. The failure to pay assessments when due shall subject all owners to the following liability, in addition to the amount of any unpaid assessment:

- a) **Late Fee.** The failure to pay an assessment within thirty (30) days of the due date thereof shall result in the additional assessment of a late fee in the amount of \$25.00.
- b) **Interest.** The failure to pay assessments within sixty (60) days of the due date thereof shall result in the assessment of interest which shall accrue on all unpaid and delinquent amounts in default at the rate of twelve percent (12%) per annum.
- c) **Costs and Attorney Fees.** The Association shall be entitled to all costs of collection, including all reasonable attorney fees, incurred at any time as a result of a member's default, which costs shall be specifically assessed against and become the responsibility of the member in default.

Amend Section I in Article IV

Current Wording

SECTION I: MEMBERSHIP

Voting membership shall consist of all property owners of the immediate Belleau Lake area (summer or year-round residents) who apply for membership and pay the full current years dues and assessments. The Board of Directors shall decide any questions as to the eligibility of any person for membership.

Voting on issues pertaining to road maintenance, improvements and assessments shall include Belleau Lake property owners present in person, or by proxy, who have paid the current year's road assessment.

Reason: No one has ever applied for membership. It is outlined that as a property owner, you are a member. This will also clearly outline who a member is.

Article IV SECTION I: MEMBERSHIP

Membership in the Association is restricted to, and conferred automatically, upon all Lot owners that have a deeded right of access and use of roads servicing their lots, and which are owned and maintained by the Association; as well as all owners of lots having a deeded right of access and use of Belleau Lake (f/k/a "Dorr Pond") and/or a deeded right of access and use of so-called "Beach Lots" and/or other common area property owned and maintained by the Association."

Amend Article VII Section I

Current wording

SECTION I: VOTING

Each property owner who is a member of the Association shall be entitled to one vote. Where a dwelling, parcel or parcels of land are owned by more than one person, the joint or multiple owners shall be entitled to one vote only. Voting shall be based upon ownership and shall not be based upon the number of parcels or dwellings owned; where more than one parcel and/or more than one dwelling are under the same ownership, the owner or owners shall be entitled to one vote. Eligibility to vote on issues pertaining to road maintenance, improvements and assessments shall include any Belleau Lake property owners present in person, or by proxy, who have paid the current year's road assessment, whether or not they are a member of the Association.

Reason: This will keep consistent with the above change to who is a member.

ARTCLE VII SECTION I: VOTING

Each property owner shall be entitled to one vote. Where a dwelling, parcel or parcels of land are owned by more than one person, the joint or multiple owners shall be entitled to one vote only. Voting shall be based upon ownership and shall not be based upon the number of parcels or dwellings owned; where more than one parcel and/or more than one dwelling are under the same ownership, the owner or owners shall be entitled to one vote. Eligibility to vote on issues pertaining to rules and regulations, road maintenance, budget, bylaw amendments, bylaw alterations, improvements and assessments shall include any Belleau Lake property owners present in person, or by proxy, who are current on their due's payment.

Replace Article VIII Section I

Reason: It was only implied that the board had the ability to bring alterations or amendments. Now it is clear and outlined.

Current wording

SECTION I: AMENDMENTS

These bylaws and articles may be altered or amended at any membership meeting of this Association, by three-fourths vote of the membership designated as paid up voters, present at said meeting or represented by proxy vote. No alterations or amendments shall be made unless the membership has been made aware of the proposed changes in wording that shows the present article or bylaw, proposed alteration or amendment of said article or bylaw and the rationale for making the alteration or amendment. Proposed alterations or amendments of these bylaws shall be presented to the membership in writing and shall be included in the call to meeting in accordance with (article vi section iii), notice of bylaw change. Alterations or amendments to these articles, and/or bylaws, may be suggested in writing by no fewer than twenty-five (25) members in good standing. The wording of the proposed change may be amended at said meeting as part of the approval process.

Article VII SECTION I: Amendments

All Articles included in these bylaws may be amended or repealed, or new bylaws may be made and adopted, at any annual or special meeting of the members of the Association, by a vote of Two-Thirds (2/3) of all members who are entitled to vote, provided that notice of intention to amend or repeal shall have been contained in the notice of the meeting. Proposed alterations or amendments of these bylaws shall be presented to the membership in writing and shall be included in the call to meeting in accordance with these By- Laws. Alterations or amendments to these articles, and/or bylaws, may be suggested in writing by the Board of Directors, or no fewer than twenty-five (25) Members in good standing.

Belleau Lake Dam Association Treasurer's Report by Gene Parker

Belleau Lake Dam Association								
Treasurer's Report								
Gene Parker								
1/1/2020-12/31/2020								
				Checking only	month	CD interest		
Bank Assets 12/31/2019	\$20,367.57							
Income					01	\$3.65	partial #1	partial #2
From BLPOA Dam Collections () pending					02	\$2.94	\$0.47	\$2.47
					03			
					04			
					05			
Total Fiscal Income	\$0.00				06			
					07			
Expenses					08			
N. H. Dam Bureau Registration (annual) (pending)		\$400.00			09			
					10			
R & B Property Services, LLC 4/20/2020	\$200.00				11			
USPS Mail Box rent 8/23 pending		\$56.00			12			
Certified Mail 8/23/2020 pending		\$6.40			total	\$6.59		
Total Expenses	\$662.40							
Assets								
Certificate of Deposit (as of 1/1/2019)	\$10,770.98			CD Total				
CD Interest	\$6.59			\$10,777.57	Transferred to checking 02/26/2020			
Checking Account (as of 01/01/2020)	\$9,596.59							
Total on Deposit	\$19,711.76			\$19,711.76	\$0.00			

RED HATCH LINES PROPOSED NEW DRIVEWAY
 BLUE NEW HOUSE LOT
 GREEN OUR COTTAGE LOT
 RED ORANGE LOT TO ENTER PART OF
 OUR LOTS

