

Annual Meeting Minutes

1. Confirmation of Quorum

Confirmed attending Members (30).

Valid Proxies (22)

Total attendees (52) for a quorum of 52 Members

20 More than the quorum threshold of 32 (20%) required.

2. Call to Order & Roll Call (President)

Director (exp. 2027)/Treasurer Pro Tem	Dave Blankenbeckler	<input checked="" type="checkbox"/>
Director (exp. 2027)	Julie Emo	<input checked="" type="checkbox"/>
Director (exp. 2026)/President	Fritz Foss	<input checked="" type="checkbox"/>
Director (exp. 2025)/Vice President	Jason Kruse	<input checked="" type="checkbox"/>
Director (exp. 2025)	Dan Mispagel	<input checked="" type="checkbox"/>
Secretary	Kirsten Mispagel	<input checked="" type="checkbox"/>
Treasurer	OPEN	<input type="checkbox"/>

3. Introductory remarks (President Fritz Foss) – 15 min. *(see attached slides)*

Announcements slide

Volunteers slide

Board actions slide

- Mentioned changing from monthly board meetings to meeting every other month.

(postponed discussion of Committee actions slides)

NGLA slide

Block party slides

Education webpage slide

Goals slide

Legislation slide

Volunteers Needed slide

4. Elect Directors to fill two expiring Board seats. For each of these seats:

- Introduce named candidates.
- Call for additional candidates.
- Candidate statements.
- Member vote on Directors.

First expiring director seat vote:

- Named candidate Dan Mispagel for his expiring director seat.
- No additional candidates volunteered before or during the meeting.
- Dan Mispagel made statements.
 - Comments from Members:

- Lynn H.: Governing Documents state that there can be only one vote per lot, electing Dan would be two votes (along with Kirsten) on the Board.
- Fritz/Sterling B.: There can only be one **voting** member on the Board per property. Kirsten (as Secretary) is not a director, so **not a voting member of the Board**, so there is not conflict with governing docs.
- Lynn H.: Could still be seen as a conflict, even if not strictly against Governing Docs. To avoid that conflict, consider hiring out for Treasurer or other non-voting positions.
- Camille A.: Is there representation on the Board from each Filing? There should be, please focus on this.
- Fritz: We can strive for that, the Design Review Committee is currently the only group that requires one rep per filing. It's not mandated by the Governing Docs for the Board but it's a good suggestion. However, it is challenging to get volunteers.

d) Member vote on Dan Mispagel

- Proxy assigned to the Board: President Foss motioned to vote "in favor of" Dan Mispagel on Board's ballot, Dave Blankenbeckler seconded, passed unanimously.
 - Orange ballots tally (by four randomly chosen Member ballot counters) in the election of Dan Mispagel:
 - 46 "in favor of" box marked
 - 14 with no mark in, or "no" next to, "in favor of" box (i.e. "no/abstain")
 - Dan Mispagel is re-elected as a director on the Board, seat expiring 2028.
- Note: upon President's and Secretary's post-meeting re-count, there were only 6 "no/abstain" ballots.

Second expiring director seat vote:

- a) Dave Bartel volunteered during the meeting as a write-in candidate for Jason Kruse' expiring director seat.
- b) No additional candidates volunteered before or during the meeting.
- c) Dave Bartel made statements.
 - Members applauded after Dave Bartel's statements, but made no comments.
- d) Member vote on Dave Bartel
 - Proxy assigned to the Board: President Foss motioned to vote "in favor of" Dave Bartel on Board's ballot, Dan Mispagel seconded, passed unanimously.
 - Yellow ballots tally (by same four randomly chosen Member ballot counters) in the election of Dave Bartel:
 - 46 "in favor of" box marked
 - 5 with no mark in, or "no" next to, "in favor of" box (i.e. "no/abstain")
 - Dave Bartel is elected as a director on the Board, seat expiring 2028.

Note: upon President's and Secretary's post-meeting re-count, there were 6 "no/abstain" ballots (one voter forgot to write "Dave Bartel" on the ballot, so it was blank).

5. Financial Report (Dave Blankenbeckler) – 40 Minutes

- a) 2025 YTD Actuals – review
- b) Board-approved 2026 Budget – review

See Attached "Creekside I HOA Financial Performance and Budget"

- c) Member vote on 2026 Budget

Q: What is Panorama contracted to do, in terms of maintenance?

A: (Pat Z.) They do weed whacking, tree trimming, clean around the entrance signs.

Q: They used to pull weeds out of rock borders, now they just spray them.

A: (Pat Z.) Send a note to the Board, they'll let me know, and I'll get Panorama to fix it.

Q: (Sterling) There was \$5,000 left over from 2004 budget, where did it go?

A: (Dave/Fritz) It stayed in the operating account. Surplus could be moved later to the reserve account, which might allow reduction of dues in future years.

Q: What balance is required in reserve account?

A: The goal is to have \$75,000 in the reserve account, and we've almost reached that goal.

Comment: (Sterling B.) The comments in the right-most spreadsheet column about changes to the budget are really helpful, thank you for doing that.

As mentioned during the meeting, pursuant to Bylaws Sections 4.2(d), (e), to save time since there was not a majority of Members attending (in-person or by proxy) to reject, President declared the Board-approved budget adopted without the budget vote green ballots being filled out and tallied.

6. Committee Reports – 30 min. (*See attached Committee action slides*)

- a) Design Review Committee (Brian Terry, Chair)
- b) Landscaping Committee (Fritz Foss reporting for Pat Zolotar, Chair)
- c) Communications Committee (Jason Kruse, Chair)
- d) Governing Documents Review Committee (Jason Kruse, Chair)
- e) Legislation Tracking Committee (Dan Mispagel, Chair)

7. New Education Page on Association's Website – 10 min.

Live online walk-through

Solicited suggestions for Education webpage.

8. Homeowners Forum/Q&A – 20 min.

- Sterling B.: Thank You to the Board
- Lynn H.: Jim Hasset, former board member, passed away.
- Jason: I'm stepping down from Board, "Thank You" to the Board and especially the President.
- Fritz: Thank Jason for his service on the Board and Committees, and for continuing in his committee roles.

9. Adjourn



Creekside I Homeowners' Association

2025 Annual Meeting

Welcome, Neighbors!

If you assigned somebody your proxy but decided to
attend in person, see registration desk.





Thank you to all Neighborhood Volunteers!

Association Board and Committee Members and Volunteers,
past and present.

Tonight's Meeting Volunteers.





Association Board

- Dave Blankenbeckler (Director, Treasurer Pro Tem), Julie Emo (Director), Fritz Foss (Director, President), Jason Kruse (Director, Vice President), Dan Mispagel (Director), Kirsten Mispagel (Secretary) **Still need a permanent Treasurer!**

Association Committee Chairs (assisted by many other volunteers)

- **Communications:** Jason Kruse
- **Community Activities:**
 - Fritz Foss (Garage Sale)
 - Pat Zolotar (Block Party)
 - Claire Donovan (Holiday Entrance Lighting)
 - Jason Kruse (Luminaria)
- **Design Review:** Brian Terry (Chair), Dave Blankenbeckler (Board Liaison)
- **Governing Documents Review:** Jason Kruse (Bylaws), Sandy Porter (Policies)
- **IT:** Sterling Babcock
- **Landscaping:** Pat Zolotar
- **Legislation Tracking:** Dan Mispagel





Board actions since last year's Annual Meeting included:

- Held 11 Board meetings (including upcoming Dec. Board meeting), successfully using Zoom for Board member attendance starting at July meeting.
- Elected Officers.
- Approved/adopted 2025 Budget and approved 2026 Budget (adopt this evening).
- Collected annual assessments – 100% remittance again this year!
- Provided quarterly financial reports.
- Prepared and filed 2024 federal and state tax returns.
- Ongoing work with Committee/legal counsel to review/finalize Bylaws revisions.
- Invested \$45,000 of Reserve Funds in three 3-month CDs with staggered maturities approx. a month apart; earned a total of \$715.71 interest as of Oct 30.
- Posted on Creekside website and emailed newsletter subscribers list a courtesy notice reminding owners/residents of their CC&R compliance obligations. Acted on specific violation complaints (7 properties) received.
- Began obtaining bids for property damage insurance (boundary signs and fences).





Committee actions since last year's Annual Meeting

●Community Activities Committee

- Planned/held the Joint Creekside/Rainbow Ridge/Rainbow Ridge Estates (new participant!) Annual Garage Sale. Feedback good!
- Re-joined the Neighborhood Group Leaders Association (NGLA) (more later).
- Planned/held the Neighborhood Block Party (more later).
- Upcoming – Main Entrance Holiday Lights and Neighborhood Luminaria.

●Communications Committee

- Reinstated Creekside electronic newsletter, automated and other email notices to subscribers via WordPress MailPoet.
- 103 Creekside residents confirmed, 11 unconfirmed out of 123 total confirmed, 15 unconfirmed active subscribers.
- GOAL: have **all** Creekside residents subscribe (done through a form on the Website).





Committee actions since last year's Annual Meeting

● Design Review Committee

- Reviewed and approved Project Submission Forms for 14 projects.
- Received 7 requests for information or advice from homeowners contemplating future projects.
- Proposed and Board approved changes to Filing 6 Design Guidelines (attached to Jan. 29, 2025 Board Meeting Minutes). Need to formalize and include on Documents webpage.
- Provided information on rain barrels usage (attached to Mar. 31, 2025 Board Meeting Minutes).
- Summarized Accessory Dwelling Units (ADU) legislation (captured in May 29, 2025 Board Meeting Minutes).

Special thanks to all the current DRC Volunteers! Additional volunteers from Filings 1 and 5 are needed, please reach out to Brian Terry (architecture@creeksideneighborhood.com) or the Board (board@creeksideneighborhood.com) if you want to serve.





Committee actions since last year's Annual Meeting

- **Governing Documents Review Committee**

- Completed initial Bylaws draft and Board approved/retained legal counsel for review. Awaiting follow-up Q&A with attorney.
- Drafted revisions to **existing** Conflict of Interest, Records Inspection & Copying, Collections (per HB25-1043 requirements) policies, and **new** Bid Process, Document Retention and Disposal policies. Awaiting Board review/approval followed by legal review.
- Obtained Boulder County-certified copies of all CC&Rs, DGs, Declarations of Easement, Quit Claim Deeds.

- **IT Committee**

- Added IONOS (Creekside's ISP) domain security product "DNS Pro" to protect Creekside's Internet Domain.
- Reduced Dropbox subscription from from 6 to 3 seats (cut cost in half).





Committee actions since last year's Annual Meeting

- Landscaping Committee

- Projects included 1) cleaning/repainting sign, 2) planting flowers at main Ridgeview Drive entrance, and 3) Cul-de-sac ash tree care (special thanks to volunteers Jerry Kennedy, Bob Navarez, Dan and Kirsten Mispagel, Dave Zolotar).
- Renewed 2025 Panorama Common Area Maintenance (CAM) contract and oversaw 2025 work; renewed A-Z Services contract for 2024-2025 snow removal.
- Just renewed 2026 Panorama CAM contract; renewed A-Z Services contract for 2025-2026 snow removal.
- Just fully executed Front Entrance CAM Sharing agreement with Rainbow Ridge.

- Legislation Tracking Committee

- Attended City of Longmont's NLS Annual Legislative Update; produced written summary available on Education page Creekside's website.
- Attended Division of Regulatory Agencies Department of Real Estate's (DORA DRE's) HOA Forum "HB25-1043: Colorado HOA Collections and Foreclosures" webinar.





Rejoined Neighborhood Group Leaders Association (NGLA) in June!

- Representatives: Julie Emo, Dan Mispagel, Nina Tobias
- Attended four NGLA monthly meetings since rejoining, must attend nine before eligible to apply for a Neighborhood Improvement Project (NIP) grant for re-landscape Creekside entrances.
- Meeting summaries/information will be made available on the Education page of Creekside's website.
- Applied for/received \$400 Neighborhood Activities Fund (NAF) grant to support this year's Neighborhood Block Party.





Speaking of this year's Neighborhood Block Party...

- Special thanks to Anna Gravelle for helping plan again this year, and for planning and organizing for so many years past!
- Special thanks to NGLA for providing paper flyers, sign boards, and party materials/equipment!
- Turnout good again this year with 70+ Creekside residents attending.
- Thanks to Pat Zolotar, Lori Varbaro, Kirsten Mispagel for stepping up to plan and organize the event this year!
- Thanks to all the food preparation volunteers (especially the chili cook-off contestants and Rocco Varbaro for preparing his delicious pulled pork!), and the set-up and clean-up volunteers.
- Remember for next year: cornhole beanbags are in a secret compartment on the backs of the boards!

Need volunteers for next year, please reach out to the Board
(board@creeksideneighborhood.com) if you want to serve.





Chili Cook-Off Winners! (L-R)
Mark Flowers – 2nd place
Fritz Foss – 1st place
Mike Utz – 3rd place



Face Painting and Balloon Twisting!



Longmont Fire Fighters – Thank you!



Video Credit: Steve Corcoran

Pet Parade!





Education Page on Creekside's Website

- Going “live” tonight!
- <https://creeksideneighborhood.com/education>
- Content includes:
 - Creekside Meetings/Events Summary
 - Common Areas Summary
 - Landscaping/Conservation Resources/Links
 - NGLA/NLS Information/Links
 - Longmont Ordinances (HOA relevant) Links
 - State Legislation Information/Links
 - Statutory/Regulatory Information/Links
 - Local Activities/Events Information/Links
 - Recent News Items Links
- Updates will continue.





Goals before next year's Annual Meeting

- Complete revising/legal review of Bylaws and put to a Membership vote.
- Complete review/approval of revisions to existing Conflict of Interest, Records Inspection & Copying, and Collections (per HB25-1043 requirements) policies, and proposed new Bid Process and Document Retention and Disposal policies.
- Continue ongoing efforts to bring CC&R violators into compliance.
- Complete review/revision of existing DGs for consolidated Filings 1, 2 and 5 and Filings 1A, 3, 4, 6. Survey Members on finishing consolidation of CC&Rs.
- Continue expanding/improving communication means/methods with/among Members to include outreach/education and remote meeting attendance/voting.
- Continue tracking/acting upon legislation affecting Colorado HOAs.
- Neighborhood survey and vote on allowing/disallowing chicken coops.
- Continue improving and smooth handling of routine Creekside business/activities (year-end activities coming up: Holiday Entrance Lighting and Luminaria).





Legislation impacting HOA enforcement and collections efforts

- HB22-1137 (Homeowners' Association Board Accountability and Transparency)
 - Enforcement and collections restrictions and requirements are reflected in Creekside's Covenant and Rule Enforcement and Collection of Unpaid Assessments policies.
 - **Once enforcement or collection process begins, requires strict HOA adherence.**
 - Maximum \$500 in fines per violation, plus delinquency late charges, interest, fees, costs.
 - Failure to cure violation and pay fines and related moneys results in at most a lien against unit owner's property and/or suit in small claims court; **foreclosure on a lien is prohibited for violation-related assessments.**
- HB24-1233 (Homeowners' Association Delinquency Payments Enforcement Procedures)
 - Rescinds HB22-1137's requirement to physically post delinquency notice on unit owner's property.
- HB24-1337 (Real Property Owner Unit Association Collections)
 - Places addition restrictions and requirements on HOA in collection and foreclosure matters.
- HB25-1043 (Owner Equity Protection in Homeowners' Association Foreclosure Sales)
 - HOA must strictly (not just substantially) comply with law and governing documents concerning foreclosure on a lien, otherwise a court may stay such proceedings until in strict compliance.
 - **HOA must periodically request unit owner contact information for notices.**
 - **HOA must update Collections policy with new information concerning unpaid assessments.**





Volunteers Needed!

Achieving our goals will require significant work effort.

Please volunteer to help!

Please volunteer to help Neighbors in need.

Thank you for attending & have a happy, safe Halloween!



	A	E	F	G	H	J	L	M	N	Q	P	Q
1	Creskide I HOA Financial Performance and Budget											
2	Last updated 10/13/2025											
3				2024 Budget Dues \$250				2025 Budget Dues \$250			2026 Approved	
4			Budget	Actual 12/31/2024	Net Balance		2025 Budget	Actual 10/13/2025	Net Balance		Budget	Comments
5	Carry forward 2023 Ops Excess		\$0	\$2,089	\$2,089			\$7,301	\$7,301			
6	INCOME											
7	Annual Assessment		\$39,250	\$39,250	\$0		\$39,250	\$39,250	\$0		\$39,250	<<- 2026 dues \$250
8	Annual Assessment Credits		(\$600)	(\$600)	\$0		(\$600)	(\$600)	\$0		(\$600)	<<- 2 homeowners get \$30 assessment credit for supplying water to entrance signs
9	Assesments late charges & Interest		\$0	\$0	\$0		\$0	\$0	\$0		\$0	
10	Transfer Fees		\$375	\$250	(\$125)		\$600	\$800	\$200		\$600	<<- assume 3 sales in 2026 @ \$200 each
11	Rainbow Ridge Reimbursement (misc)		\$0	\$34	\$34		\$0	\$40	\$40		\$0	
12	Rainbow Ridge Reimbursement (water)		\$413	\$0	(\$413)		\$495	\$483	(\$12)		\$495	<<- Reimbursement will be collected in December 2025
13	City Grant		\$0	\$0	\$0		\$0	\$0	\$0		\$0	
14	TOTAL INCOME		\$39,978	\$39,474	(\$504)		\$40,285	\$40,513	\$228		\$40,285	
15												
16	EXPENSES											
17	Bank Debit Card Charges		\$0	\$2	(\$2)		\$0	\$4	(\$4)		\$24	<<- \$2 per month debit card fee
18	Electricity											
19	1800 Ridgeview		\$694	\$716	(\$22)		\$792	\$628	\$164		\$835	<<- estimating 10% rate increase for 2026
20	2113 Creekside		\$0	\$0	\$0		\$100	\$0	\$100		\$100	<<- add potential maintenance for solar
21	2255 Indian Peaks		\$0	\$0	\$0		\$100	\$0	\$100		\$100	<<- add potential maintenance for solar
22	TOTAL Electricity		\$694	\$716	(\$22)		\$992	\$628	\$364		\$1,035	
23												
24	HOA Operations:											
25	Board Meetings		\$1,800	\$170	\$1,630		\$960	\$395	\$565		\$960	<<- budget for max of 6 mtgs @\$160 ea rec center
26	Office Supplies		\$387	\$70	\$317		\$400	\$27	\$373		\$400	
27	Post Office Box		\$184	\$182	\$2		\$200	\$192	\$8		\$211	<<- estimate 10% increase
28	Postage		\$577	\$571	\$6		\$500	\$0	\$500		\$500	<<- estimate 4 mailings (assessments, annual mtg, budget mtg., bylaws)
29	Storage		\$600	\$218	\$382		\$0	\$0	\$0		\$0	<<- We no longer rent a storage space
30	State of CO		\$70	\$68	\$2		\$77	\$44	\$33		\$77	<<- estimate same as 2025 (SOS annual report, DORA)
31	Taxes		\$0	\$0	\$0		\$0		\$0		\$200	<<- income tax on interest earned (20%)
32	Website, email, cloud storage											
33	Website		\$164	\$218	(\$54)		\$250	\$254	(\$4)		\$271	<<- IONOS web hosting \$20.50/mo budget +10%
34	Email		\$323	\$439	(\$116)		\$225	\$92	\$133		\$396	<<- IONOS email (10 email addresses), \$30/mo budget +10%
35	Cloud storage		\$1,171	\$1,080	\$91		\$1,225	\$540	\$685		\$594	<<- budget for 10% increase in Dropbox
36	Zoom										\$240	<<- Add Zoom account <<- New Item
37	Bookkeeping/accounting/finance software		\$64	\$74	(\$10)		\$85	\$0	\$85		\$85	<<- 2024 amount \$71.88, estimate increase to \$85 in 2025 & 2026
38	Total HOA Operations		\$5,340	\$3,090	\$2,250		\$3,922	\$1,545	\$2,377		\$3,934	
39												
40	Homeowners Meetings		\$2,500	\$1,341	\$1,159		\$2,500	\$1,303	\$1,197		\$2,500	<<- maintain \$1200 for block party in 2026, remainder for annual mtg, etc.
41												
42	Insurance											
43	HOA Board Fidelity Bond		\$283	\$298	(\$15)		\$400	\$366	\$34		\$400	<<- increase to 7 people total amount increase to \$75K - get quote
44	HOA General Liability		\$1,225	\$1,178	\$47		\$1,296	\$1,178	\$118		\$1,296	<<- estimating 10% increase based on email from agent
45	HOA Property Insurance										\$500	<<- HOA's now required by CO law to carry property insurance <<- New item
46	HOA Special Events		\$0	\$0	\$0		\$0	\$0	\$0		\$0	
47	TOTAL Insurance		\$1,508	\$1,476	\$32		\$1,696	\$1,544	\$152		\$2,196	
48												
49	Landscaping		\$7,094	\$7,081	\$13		\$7,803	\$6,740	\$1,064		\$7,803	<<- Keep same as 2025
50	Sprinkler system repairs						\$500	\$0	\$500		\$500	<<- keep new line item for 2026
51	Plants & Planting						\$500	\$276	\$225		\$500	<<- keep new line item for 2026
52	Legal		\$2,600	\$0	\$2,600		\$5,000	\$2,504	\$2,496		\$5,000	<<- review updated Articles, updated Bylaws, updated CC&R's (10hrs@500/hr)
53	Lighting Repair		\$110	\$0	\$110		\$110	\$0	\$110		\$110	
54	Fence Repair		\$416	\$12	\$404		\$500	\$0	\$500		\$1,000	<<- Increase for needed repairs
55	Luminaria		\$520	\$654	(\$134)		\$600	\$0	\$600		\$750	<<- increase a bit for inflation
56	Misc		\$55	\$84	(\$29)		\$500	\$98	\$402		\$500	
57	Snow Removal		\$2,100	\$805	\$1,295		\$2,500	\$880	\$1,620		\$2,500	<<- plan to selected A-Z Services for 25-26 snow removal
58												
59	Water											
60	1900 Emerald		\$586	\$896	(\$310)		\$900	\$901	(\$1)		\$1,000	<<- expect Longmont rate increase of 9.9% for 2026
61	2004 Ridgeview		\$891	\$1,004	(\$113)		\$1,100	\$565	\$535		\$1,100	<<- expect Longmont rate increase of 9.9% for 2026
62	TJB backflow test + plumber certification			\$90			\$180	\$90	\$90		\$120	<<- add small increase for inflation
63	TOTAL Water		\$1,477	\$1,990	(\$513)		\$2,180	\$1,556	\$624		\$2,220	
64												
65	2022 Reserve Correction											
66	Financial Review		\$0	\$2,011	(\$2,011)		\$0	\$0	\$0		\$0	<<- n/a for 2025, 2026
67												
68	TOTAL EXPENSES		\$24,414	\$19,262	\$5,152		\$29,304	\$17,077	\$12,226		\$30,572	
69												
70	Reserve Funding		\$15,000	\$15,000	\$0		\$10,000	\$10,000	\$0		\$9,500	<<- decreased amount to reserve due to increased operations expenses
71												
72	NET INCOME		\$564	\$5,212	\$4,648		\$981	\$13,435	\$12,454		\$213	
73	Cumulative Ops Balance			\$7,301					\$20,736			
74												
75	RESERVE FUND:											
76	Opening Balance		\$40,465	\$40,465	\$0		\$54,379	\$54,389	\$10		\$65,109	
77												
78	Reserve Fund MM Account							\$19,393			\$19,393	
79	Reserve Fund - 91 day CD-1							\$15,281			\$15,281	<<- Interest rate ~4%
80	Reserve Fund - 91 day CD-2							\$15,290			\$15,290	<<- Interest rate ~4%
81	Reserve Fund - 91 day CD-3							\$15,144			\$15,144	<<- Interest rate ~4%
82												
83	INCOME											
84	Reserve Funding		\$15,000	\$15,000	\$0		\$10,000	\$10,000	\$0		\$9,500	
85	Interest Income		\$0	\$42	\$42		\$48	\$716	\$668		\$1,680	
86	TOTAL INCOME		\$15,000	\$15,042	\$42		\$10,048	\$10,716	\$668		\$11,180	
87												
88	EXPENSES											
89	Legal:Covenants		\$5,760	\$0	\$5,760		\$0	\$0	\$0		\$0	<<- Legal expenses are all in operations budget, not in reserve budget
90	Common Area Capital Projects		\$15,300	\$1,100	\$14,200		\$13,382	\$0	\$13,382		\$13,382	<<- Emerald backflow move to above ground (to meet new legal requirements)
91	Miscellaneous		\$0	\$18	(\$18)		\$0	\$0	\$0		\$0	
92	TOTAL RESERVE FUND EXPENSES		\$21,060	\$1,118	\$19,942		\$13,382	\$0	\$13,382		\$13,382	
93												
94	Reserve Fund - Ending Balance		\$34,405	\$54,389	\$19,984		\$51,045	\$65,109	\$14,064		\$62,907	