

JANUARY 2016

# Killearn Kloverleaf

Killearn Estates Community Magazine



## Board of Directors— Monthly Meeting

The Killlearn Homes Association Board of Directors' monthly meetings are scheduled for **the first Tuesday of the month at 7 pm in the Conference room of the Association office located at 2705 Killarney Way, unless noted below\*\***. All Killlearn property owners and residents are requested and welcomed to attend our monthly meeting and participate in our neighborhood's activities. The agenda for the upcoming meeting will be posted on our website and our facebook page.



Any change to the scheduled date and/or time will be posted on our web site at [www.killlearn.org](http://www.killlearn.org).

### The planned scheduled dates of the Board of Directors' future meetings

January 5, 2016  
 February 2, 2016  
 March 1, 2016  
 April 5, 2016  
 May 3, 2016  
 June 7, 2016  
 July 12, 2016 (2nd Tuesday due to 4<sup>th</sup> of July)  
 August 2, 2016  
 September 6, 2016  
 October 4, 2016  
 November 1, 2016 (Annual Meeting)  
 December 6, 2016  
 January 3, 2017

## KHA Office Hours and Scheduled Holidays

Your Association's staff is available Monday through Friday from 8:30 am to 4:00 pm.



The office will be closed for the following holidays:

January 1, 2016 New Year's Day  
 January 18, 2016 Martin Luther King Day  
 May 30, 2016 Memorial Day  
 July 4 & 5, 2016 Fourth of July  
 September 5, 2016 Labor Day  
 November 11, 2016 Veteran's Day  
 November 24 & 25, 2016 Thanksgiving  
 Dec 23 & 26, 2016 Christmas  
 January 2, 2017 New Year's Day

**Assessment invoices for 2016 are being mailed the first week in January; once received, please try to pay quickly so that you don't put it off and possibly forget to pay before April 1, 2016.**

**Thank you!**

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# Looking Forward ...

Regardless of how positive any given year has been, I always look forward to the following year. It's not about resolutions or being "out with the old". For me, it's about the anticipation of what lies around the next corner, both personally and professionally.

While this past year has been very busy and full of positive change for KHA, 2016 will herald in many additional, much-anticipated community projects and activities:

- ~ The last section of Shamrock South will be resurfaced
- ~ Continual flooding of several properties on Shannon Lakes North will be alleviated with a large stormwater project to be completed in the area of Heather Hill Road.
- ~ A revised list of relevant stormwater projects will be collaborated on with the City.
- ~ Community activities for our lakes will commence. See the article in this issue announcing this great grant opportunity!
- ~ New technologies will be implemented to assist KHA in serving you better.
- ~ All the bridle trails will be inspected and evaluated for improvements.
- ~ Killarney Way Park will undergo an improvement and revitalization project.
- ~ Bayshore Park will be completed with additional equipment and terracing.

Each issue of the Kloverleaf this year will provide more information as these activities unfold, so always read through each issue for the latest community news and encourage your neighbors to do the same. Not only does this issue have an announcement about our new lakes grant, also check out the information about the Fines Committee and the consumer report regarding scammers.

Even though I love the possibilities that the

future can bring, this year I encourage all of us to not spend so much time remembering the past or looking forward to the future that we forget to savor the moment. Have a brave new year everyone

*LeAnn Sbordone*



Happy New Year! I hope everyone enjoyed the holidays and may the New Year bring to all of us happiness, peace and good fortune!

**Legislative Update**

The Legislature Committee Weeks began in September and we're monitoring the legislature's actions as they continue their weekly meetings to insure we're on top of any proposed legislation that deals with unfunded mandates or adverse changes affecting our community. The Legislative Session actually begins January 12.

**Community Legislative Dialogue Meetings**

On November 17, Leon County held its first Community Legislative Dialogue Meeting for the 2016 session. These meetings are held to discuss significant community-wide legislative issues and to identify ways for stakeholders to work together to advocate for common legislative goals. A diverse group of community stakeholders attended the meeting and identified four shared issues

to target for the 2016 session: protection of the state workforce, a state partnership on the Leon Works initiative, Leon County's Community Paramedic Program, and the impact of Medicaid expansion in Florida. The group developed an action plan to guide collaboration efforts during the 2016 legislative session and set future meeting dates for February 2, 2016 and March 22, 2016.

**Bradfordville Community Center (Bannerman Rd)**

I'm getting great feedback on the use of the Northeast Library for our Senior Programs. You may want to check out their schedule and drop by for some of their events. Of course, the "Old School House" Community Center is still available for use. We're looking at some upgrades for it as well.

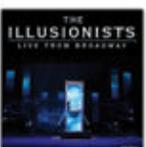
**Orchard Pond Toll Road**

this project is still on schedule and expected to be completed in April or May if there are no unforeseen weather delays. As a byproduct of the Orchard Pond toll road we hope to convert the existing Orchard Pond Rd into a bike pedestrian trail pending funding from the State & Blueprint dollars and hopefully having the land donated for this purpose by the property owner.

I consider it an honor and a privilege to serve as your District IV Commissioner and I commit to you that I will continue to do the best job I can in representing you and our community. As always, I welcome your input and appreciate all of you who act as my eyes in the District. Many of the improvements we've already made, or are currently working on, came from citizen suggestions or observations. As you plan for your neighborhood/homeowner's association meetings, please let me know the dates and times so that I may join you. Please don't hesitate to call me if you have any questions or concerns, [deslogeb@leoncountyfl.gov](mailto:deslogeb@leoncountyfl.gov) or 606-5364.

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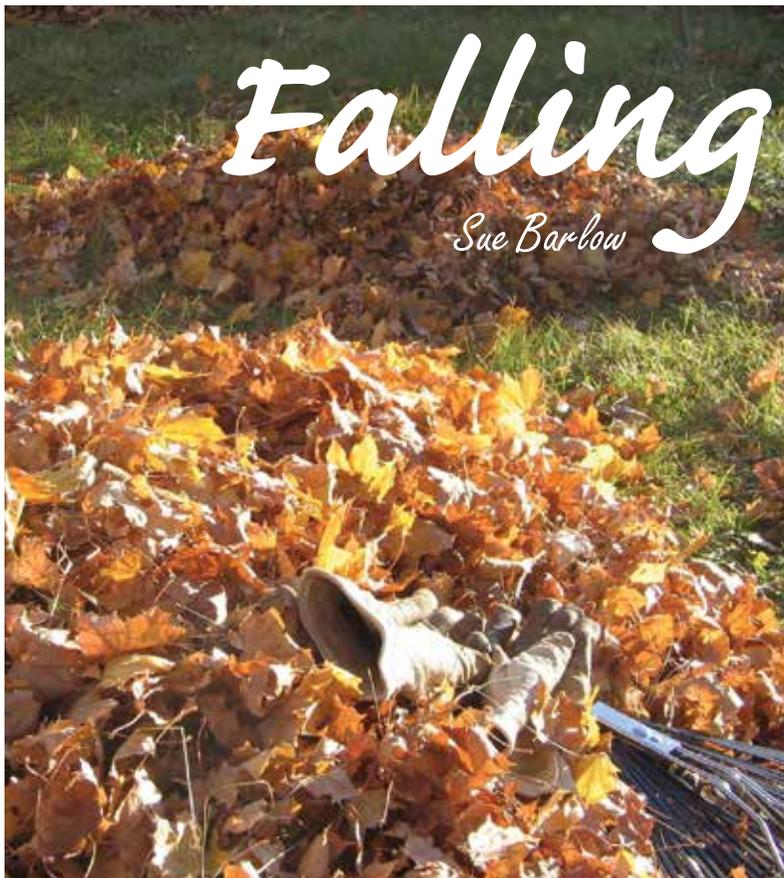


## As an HOA member, I resolve to:

**HOA Homefront columnist Kelly G. Richardson suggests New Year's resolutions for homeowners.**

1. Follow the Golden Rule.
2. Not refer to the HOA or board in a derogatory way; remember, the directors are also members who pay assessments and volunteer their time.
3. Remember I can't fire my neighbors. I will find ways to be neighborly.
4. Assume our directors are doing their best as volunteers, and give them benefit of the doubt.
5. Not first assume the board is incompetent or dishonest when we believe it is overspending.
6. Remember that the my home, my castle attitude does not work in HOAs. We share the benefits of common interest living, which means we also agree to share the control of our property.
7. Ask questions before criticizing or even accusing.
8. Acknowledge the board may have more information than I do. This doesn't mean the board is right, but it does mean I might not be ready to form an opinion yet.
9. Take the long view of our property, and support efforts to grow our reserves and maintain our buildings.
10. Read the information our HOA sends to me.
11. Be familiar with our Covenants & Restrictions, bylaws and rules. I can avoid confusion and disputes by knowing the use restrictions and rules.
12. Read the association budget and reserve study. We will ask informed questions, particularly about deviations from budget.
13. If I ask to review financial documents, I will not ask for everything and ask only for what I really need, remembering my manager is not a librarian.
14. Insist the board follow the Open Meeting Act, and only handle in closed session the limited items allowed. I will also do all I can to contribute to orderly meetings.
15. Review the posted or published agenda before attending board meetings.
16. Organize my open forum remarks, and understand that the board may not immediately have an answer to my questions or suggestions
17. I will use my open forum time to inform the board, not to argue with them, and afterward open forum I will not interrupt board deliberations.
18. Encourage others attending meetings to behave themselves properly, as we are all neighbors.
19. Join a committee, helping share the load of operating our HOA.
20. If I disagree with the board, I will provide suggestions and information, rather than criticize.
21. Find positive ways to enhance the image of our community.
22. Try to work out disputes with a neighbor before going legal. We can always call the attorney next if our efforts fail.
23. Avoid rushing to attorneys when we disagree with the association, but will first talk to a director and will exhaust any possible non-legal approaches.
24. Participate in all member votes, even if only by mailing in my ballot.
25. Join my local Community Associations Institute chapter, and suggest our HOA encourage directors to be members and hire credentialed managers.
26. Find ways to thank our directors and committees for their service to our community and our manager, too.

**Kelly G. Richardson CCAL is Managing Partner of Richardson Harman Ober PC, a law firm known for community association advice. Past columns [www.HOAHomefront.com](http://www.HOAHomefront.com). All rights reserved 2014.**



# Falling

*Sue Barlow*

# Leaves

Although autumn has come and gone, winter leaves are still making their annual migration to the ground. There are several options for leaf disposal; the easiest way to get rid of them is to mow your lawn with a mulching mower that will shred them to smithereens, thereby returning them to the yard as nutrients, rather than nuisances. Another alternative would be to cover your flower beds, shrubs and trees with the leaves - they'll break down somewhat over the winter adding nutrients to your soil, protecting your plants, helping retard the growth of weeds and save you an arm and a leg on mulch (save that expense for the spring.) However, if you choose to take the "rake, bag and repeat" approach, please be sure to BAG your leaves in paper sacks (try to avoid the black plastic bags - the paper ones can be chipped up with the rest of your yard waste) and PLACE them at YOUR curb no earlier than the weekend before YOUR yard waste pick-up day.

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by Gloria M. Arias, Lakes Committee Chair  
and Dr. Renee Murray, grant specialist

# KHA Receives Lake Grant!

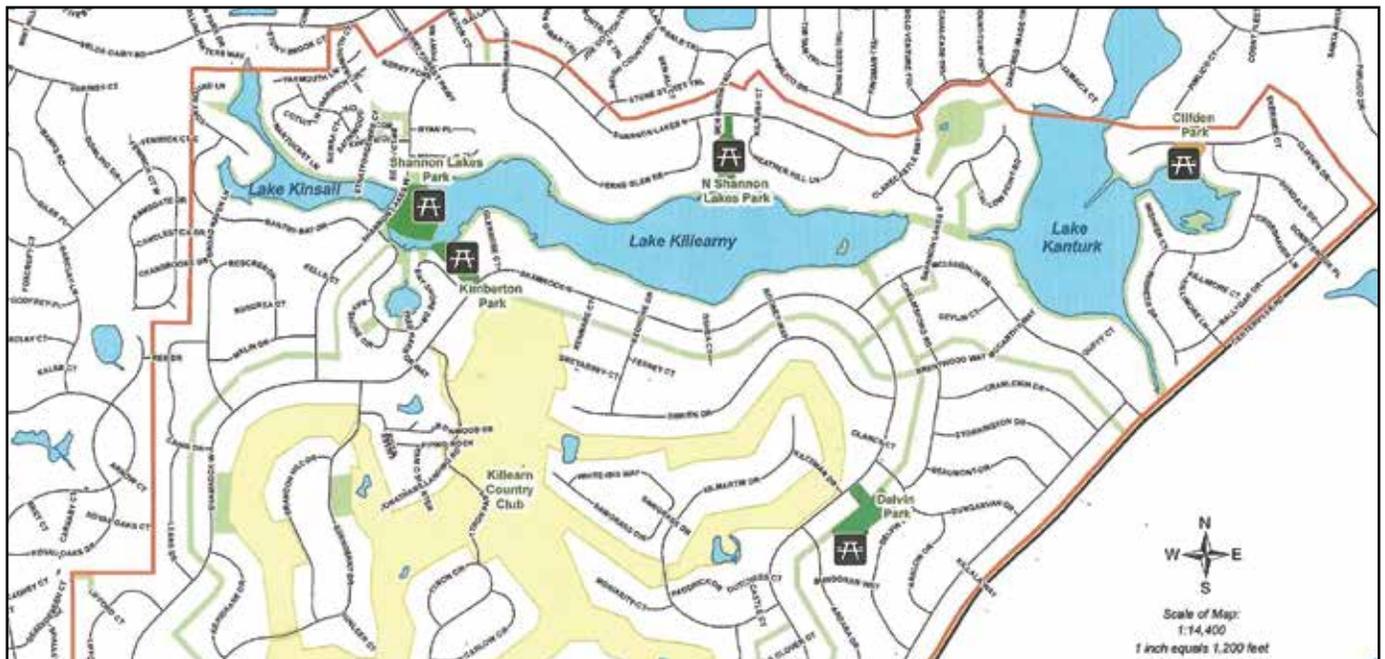
After many years of focusing on the health of our lakes, KHA and the City of Tallahassee, with assistance from the Florida Department of Environmental Protection (FDEP), are working diligently on the final stages of a revised agreement. It will be a specific plan of projects to accomplish the restoration for which we have all waited so long. KHA will have more details by the end of January. In the meantime, we have pursued and received additional means to support our chain of lakes. KHA has now received a "319 Grant" from FDEP!

Over the course of 2016, the Lakes Committee, on behalf of each member of the association, will be bringing to the neighborhood some valuable information, tools and practices to help our community lakes (Kinsail, Killarney and Kanturk). Considered best management practices (BMPs), each of us can implement these tools to improve our lakes, the neighborhood, and ultimately the watershed. KHA will be providing many opportunities for everyone to learn, share and apply these BMPs as we become aware of what type of lakes we have, why they go dry, what's totally unique about them, and how they impact everything around us, including the plants and birds in our yards.

We will be reminding everyone about tried and true techniques along with innovative ideas to control stormwater, and thus the associated pollutants, that are adversely impacting our lakes.

We have this opportunity because the Committee pursued and is being awarded this wonderful community education grant through the EPA's Clean Water Act. We, as a neighborhood, recognize the important responsibility we have to maintain and improve the water quality of our lakes. During the year, we will explore how, as a community and as individuals, we can make a difference in the health of our water bodies.

All of us will be learning more about our watershed and how our individual and combined efforts make a difference. I look forward to 2016, the Year of Our Lakes. You have a dedicated and enthusiastic team working on this for you: Dr. Sean McGlynn as the association's lakes biologist, Dr. Renee Murray as our grants and environmental specialist, me as the Lakes Committee Chair, and LeAnn Sbordone, KHA's Executive Director. And again, stay tuned for more specific activities related to the 319 Grant.



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## Architectural Control Committee Actions for November, 2015

The Committee meets every Wednesday at 10am in the Killlearn Homes Association conference room.

DATE	UNIT	PROJECT	ACTION/CONDITIONS
11/4/2015	12	Repaint home and trim	Approved
	11	Replace roof black architectural shingles	Approved
	06	Rebuild storage structure damaged by storm (Conditions: Build to original fence height; with Conditions paint earth tones/add 6 foot shrubs or fence to block view)	Approved
	12	Build dock on lake (max size allowed 15'x6') subject to City Permit	Approved
11/11/2015		No Meeting - Veteran's Day	
	12	Install and relocate privacy fencing and gates.	Approved
	22	Install fencing and planters along property line	Approved
11/18/2015	20	Install vinyl/glass sunroom	Approved
	03	Repaint/new windows/add door overhangs	Approved
	07	Remove dead pine tree in backyard	Approved
	40	Repaint home	Approved
	05	Repaint siding, trim, shutters	Approved
	41	Reroof with Natural Timber arch shingles	Approved
	12	Repaint home & trim	Approved
	21	Repaint wood siding & trim	Approved
	51	Add privacy fencing; replace driveway adding additional space to turnaround pad	Approved
	37	Tree removal from backyard	Approved
	38	Remodel outside front entrance/repaint home	Approved
11/25/2015		No Meeting - Thanksgiving	

**ACC MEMBERS: CHAIRMAN MARK TRUDEAU, LEE JOHNSON, MIKE FLEMMING, POLLY JOHNSON**  
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# The Killearn Homes Association Fines Committee

## What it Is, What it Does and How it Works

Among the volunteer committees of the Killearn Homes Association is the Fines Committee.

We know, you are shaking your heads already. More rules, more regulations, potentially, more money. But no, there is another and better way to look at it that is beneficial to you and to all other homeowners.

Killearn Estates is a deed-restricted community. That means that there are rules governing the way in which your property can be used (for example, as a single family residence) and the way in which your property has to be maintained (for example, no commercial vehicles or boats visible from the street, yards maintained, etc.). This is not an exhaustive list, but it does show some of the representative issues that the Fines Committee deals with.

When you purchased your home in Killearn Estates, you were likely given at closing a copy of the covenants and restrictions. Even if you are not the original owner of your home, when you bought it you were notified at closing that there were deed restrictions and consented to be bound by them. For your convenience, they are posted on the website of the Killearn Homes Association ([www.killearn.org](http://www.killearn.org)), and we urge you to again read them.

Also important to understand is that if you own a home in Killearn Estates and rent it to another person or family, you are ultimately responsible for ensuring that the property is maintained according to the standards. You may have a lease provision that requires the tenant to maintain the property to those standards, but if he, she or they do not, you, as the owner, remain responsible for doing so.

The Fines Committee is not punitive. It exists to encourage owners to maintain their property and to thereby maximize its value and that of other homeowners in the community.

Here's the process that the Fines Committee uses to fulfill its duties to homeowners in Killearn Estates:

When a violation is reported or observed, the homeowner will be informally notified of the violation, usually by a postcard. It will state the nature of the

problem and what needs to be corrected. If the problem is timely corrected, that's the end of it unless it recurs. It is not satisfactory to make only a temporary fix or one for appearances only—for example moving a trailer or work truck off of the property temporarily, only to bring it back. Please don't play catch-as-catch-can. It is juvenile, does not solve problems, and can get costly for you when fines are imposed and continue to mount.

If the issue is not resolved within a short time, the Fines Committee will contact you by letter, again outlining the issues and allowing 14 days for full correction and compliance. Again, do not make only a temporary or half-hearted fix for the reasons stated above.

If there is no compliance within 2 weeks, the Fines Committee will write to you again specifying the deficiencies and informing you of the daily fine of \$25 per day per deficiency, up to a total of \$1,000 per violation. This schedule of fines is permitted by Florida law. We will also advise you of the next Fines Committee meeting, to which you are welcome to attend to contest the action taken. Your right to contest the action is also provided by Florida law.

If you do not contest the assessment or if the Fines Committee, after hearing your presentation, determines to impose the fines despite it, you will be sent an invoice for the total Covenant Violation Fine.

Payment of the invoice is due within 45 days. If the invoice is not timely paid, the matter will be referred to

the Association's attorney for collection. The property owner is liable for the payment of the fine, attorney's fees and costs incurred in collection, and those incurred in filing a lien against the property for the unpaid fine(s).

The Fines Committee will work with you if a reasonable extension is needed to correct the deficiencies. However, communication is the key, and if the Committee does not promptly hear from you, it must act in the best interests of the entire Killearn Estates community.



**City Ordinance requires pet owners to pick up their dog's waste. Please carry a plastic bag when walking your dog(s).**

## TALLAHASSEE WOMEN'S NEWCOMERS CLUB



Tallahassee Women's Newcomers Club (TWNC) is one of those groups that boost Tallahassee's "WOW" Factor, a friendly haven for mature women who usually seek out this very social club because they are experiencing something new to their lives.

Members can choose from monthly events (examples include a luncheon, coffee, and happy hour) and a plethora of breakout groups (examples include book clubs, Bridge, Hand and Foot, Bunco, Mahjongg, Pinochle, Southern Living Cooking Club, and Chick Flicks). Members also occasionally indulge in day trips, overnight adventures, and local events. Just use our email us at [tallahasseenewcomers@gmail.com](mailto:tallahasseenewcomers@gmail.com)!

## COULD YOUR ALARM SYSTEM MAKE YOU A TARGET FOR THIEVES?

**"GOT A SIGN IN YOUR FRONT YARD** warning would-be burglars that your house is protected by an electronic alarm system? It's there to keep you safe, but that sign may actually make you a target for a home-security scam.

In the latest twist, criminals are checking out yard signs, which often have the original installation date printed on the back. Then they strike by ringing doorbells and pretending to be from the company. Be on the lookout for these scammers:

**Fraudulent 'technicians.'** If someone claiming to be from your security company shows up and says that its computer noticed glitches in your system, watch out. His goal is to con you into letting him into your house to "fix" your alarm. Instead, he's going to tamper with it so that he can come back and steal from you.

**Unscrupulous 'sales agents.'** Those tricksters pretend that they need to "upgrade" your system. That's unlikely, because most reputable companies call to make an appointment before sending a representative. He actually wants to pressure you into signing a new monitoring contract—often with a different company—at inflated prices and with a five-year term or longer. People who sign those deals often find they can't get out of the contract without paying a penalty.

**Phony 'system installers.'** Their spiel is that your original installer has gone out of business. The imposter will tell you that his firm has taken over the contract and that you have to buy new equipment and sign a new contract—at a higher price and with a long-term lock-in.

Some con artists take a deposit for a new security system and are never heard from again. So don't be fooled into handing over cash to someone who shows up at your door. Remember, legitimate companies don't send a repairman unannounced. If your monitoring company has gone out of business, you will be notified by phone or mail.

### HERE ARE OTHER WAYS TO PROTECT YOURSELF

**Request references.** Before you commit to any work, ask any salesperson who appears at your door for names of neighbors that his company has serviced.

**Make sure contractors are legit.** Always ask for a license. Look for the number, the state where he's registered, and the name under which the license is filed. Also insist that all estimates for service and equipment be put in writing specifying the equipment, who will install it, how it will be maintained, and, of course, how much it will cost.

#### Read the fine print.

If you have regrets, you're entitled to change your mind. The Federal Trade Commission's Cooling-Off Rule gives you three business days to cancel a deal if you sign a contract in your home or at a location that's not the seller's permanent place of business. And don't worry; you can change your mind even if the equipment has already been installed."

**Editor's Note: This is exactly what happened to a couple in Killearn Estates. Not only were they scammed, but the scammers got wind of scammers out to scam them and had the gall to write a letter to the residents warning them of these new potential scammers. Beware of a company operating out of Elberta, Alabama.**

*(Reprinted from December 2015 Consumer Reports-Scam Tracker)*

## In the Tallahassee Garden



**SHRUBS AND TREES:** Many gardeners list pruning as their favorite gardening task. January is the perfect time for most pruning projects. While foliage is absent or sparse it is easier to view the structure of trees and shrubs and to plan how the structure can be improved by selective removal of limbs and branches. Prune out dead or crossing limbs. Prune trees and shrubs that do not flower in the spring. Spring flowering plants should be pruned after they flower. Keep track of rainfall and water occasionally during dry spells.

**FLOWERS:** Seeds of most spring-flowering annuals can be started inside for later transplanting. Prepare soil and beds for spring planting. Add organic matter such as compost, peat moss or composted manure. Continue making monthly light applications of fertilizer to established beds of winter flowering annuals such as pansies, calendula, and snapdragons. Perennials such as coneflowers, pentas, lantana and plumbago, damaged by the cold, shouldn't be cut back until early spring. Leaving the dead foliage gives the plant roots some protection from more cold weather. To protect the roots of tender tropical or succulent vegetation which has been killed, cut back the foliage and mulch with six inches of pine straw or leaves.

**ROSES:** Prepare beds for planting. Choose a spot that gets six hours of sun a day. Have a soil test done now so that if you need to add lime you can do so several weeks before planting. (Pick up a soil test kit from the master gardener office.) Dig the bed and add organic material. Later in January or early in February, begin planting your new roses. Decide whether you want high-maintenance hybrid tea roses or something easier such as old garden roses. Established roses should not be pruned until February.

**FRUIT TREES:** Plant deciduous fruit trees and cold-hardy citrus. Fruit trees need six hours of sun a day. Citrus trees should be located where they will be sheltered from the north wind and where cold air will not settle and collect. Plants with morning shade will suffer less damage from a hard freeze.

Peaches, plums and nectarines need an annual pruning to keep the fruit within reach and to allow more light to reach developing fruit. Pruning stimulates new growth for next year's crop. Most fruit trees should be sprayed with horticultural dormant oil spray to kill over-wintering pests. This is available

in garden centers. Read and follow the directions.

### VEGETABLES AND HERBS:

Sow seeds of English peas, snow peas, spinach, mustard, collards, lettuce, beets, cabbage, cauliflower, Chinese cabbage, shallots, radishes, turnips, and parsley. Plant potatoes mid-January to mid-February. Inside start seeds of basil, peppers, tomatoes, eggplants, and leeks for transplanting in March. After the seeds sprout place the seedlings in very bright light to keep them from getting spindly.

**LAWN CARE:** Continue to keep the leaves off healthy areas of the lawn. If they're left on the lawn for several weeks they will kill the grass.

**For more local gardening information, visit the UF-IFAS Extension website for Leon County at <http://leon.ifas.ufl.edu> Reprinted with the permission of the University of Florida IFAS Extension in Leon County.**

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**Killearn Homes Association, Inc.**  
**Profit & Loss Prev Year Comparison**  
 January 1 through December 18, 2015

Ordinary Income/Expense	<u>Jan 1 - Dec 18, 15</u>	<u>Jan 1 - Dec 18, 14</u>
<b>Income</b>		
6010 · INCOME-CURRENT DUES	544,995.20	539,978.34
6013 · INCOME-LATE FEES	8,254.12	7,356.11
6015 · INCOME-PRIOR DUES	4,441.35	4,469.30
6017 · ESTOPPEL	11,660.87	9,277.23
6020 · DELINQUENT ACCT-Maintenance	255.00	99.59
6021 · DELINQUENT ACCT-INTER.	513.50	153.15
6022 · COLL. FEES-LEGAL	13,287.82	14,180.04
6024 · ADMIN. NOTICING COST	679.18	89.47
6030 · INCOME-OTHER	685.28	818.84
6033 · INCOME-ADVERTISING	52,049.41	53,892.55
6055 · CENTURYLINK COMMISSION	65,508.97	62,997.21
6057 · KILLEARN ESTATES SWIM CLUB	35,210.00	32,499.17
6830 · INCOME-INTEREST	185.09	146.36
<b>Total Income</b>	<u>737,725.79</u>	<u>725,957.36</u>
<b>Gross Profit</b>	<u>737,725.79</u>	<u>725,957.36</u>
<b>Expense</b>		
6052 · LICENSES & FEES	250.00	500.00
6560 · PAYROLL TAXES	15,229.41	12,014.82
6950 · MAINTENANCE	4,950.00	12,144.53
7050 · LAKES	31,075.00	36,197.00
7100 · GROUNDS	79,932.65	68,028.40
7110 · ADDITIONAL GROUNDS SERV.	31,474.97	23,818.15
7120 · REPAIRS	4,559.95	3,902.78
7125 · POOL IMPROVEMENTS	2,260.00	0.00
7130 · SIGNAGE	232.61	4,638.13
7245 · PROPERTY TAX-POOL	0.00	563.31
7250 · PROPERTY TAX - COMMON AREAS	0.00	105.47
7270 · UTILITIES-COMMON AREAS	4,783.54	8,165.34
7271 · ASSN. CENTER - UTILITIES	6,092.72	5,934.12
7272 · CLEANING SERVICE	2,880.00	2,910.00
7300 · OTHER-SITE IMPRV.	0.00	18,381.70
7325 · KE SWIM CLUB - SUPPLIES	2,684.10	112.08
7335 · KE SWIM CLUB - UTILITIES	2,677.10	0.00
7610 · PLAYGROUND/PARK IMPROVEMENTS	26,592.58	0.00
8050 · NEWSLETTER	45,815.19	49,022.40
8110 · ANNUAL ASSOC. MEETING	247.84	1,463.02
8170 · OTHER	4,374.72	5,944.41
8290 · FURNITURE & EQUIPMENT	2,594.84	0.00
8410 · MEMBERS STATEMENT	5,673.28	1,716.16
8411 · ANNUAL ELECTIONS	0.00	2,948.50
8420 · LEGAL & PROF. FEES	74,601.74	27,987.95
8580 · PAYROLL-SALARIES	152,270.05	130,261.21
8640 · ACCOUNTING/AUDITING	7,205.00	8,185.00
8645 · WEBSITE	1,206.48	0.00
8680 · AUTO EXPENSES-GENERAL	2,910.58	3,285.19
8730 · MISC. ADMIN. EXPENSE	9,092.80	6,281.19
8750 · EVENTS	18,291.98	18,148.59
8780 · INSURANCE-LIABILITY/ D&O/PROPER	18,997.53	19,420.34
8781 · INSURANCE - UMBRELLA POLICY	7,741.00	0.00
8782 · INSURANCE - WORKER'S COMP	3,360.00	2,796.00
8785 · INSURANCE-HEALTH	3,858.00	7,230.00
8821 · LIEN FILING FEE	180.01	0.00
8850 · POSTAGE	13,248.07	18,584.18
8870 · PRINTING - COPY MACHINE	4,942.88	2,859.98
8940 · SUPPLIES-OFFICE	3,154.91	5,237.48
9500 · TELEPHONE	5,591.60	4,830.24
9880 · FEDERAL INCOME TAX	12,877.84	0.00
<b>Total Expense</b>	<u>613,910.97</u>	<u>513,617.67</u>
<b>Net Ordinary Income</b>	<u>123,814.82</u>	<u>212,339.69</u>

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