



Minutes from 2025 Annual Meeting – 37th Year

The annual Emerald Pines Association (EPA) meeting was held on Tuesday April 15th, 2025, at 7:00 pm at the Ralph Richardson Community Senior Center of Commerce Township. Having provided proper Notice of Meeting to all co-owners, 26 of 66 (39%) condominium units were represented in person or by proxy, therefore the required Quorum (35%) was met. We appreciate each of you making time to attend the meeting and have your voices heard. The highlights for our 2025 annual meeting are as follows:

OPENING ACKNOWLEDGEMENTS

The meeting was called to order at approximately 7:10 pm by EPA Board of Directors & President, Jim Boedecker. Also presiding were:

Director & Vice President, Dave Sokol

Director & Treasurer, Jim MacLellan

Officer – Secretary & Assistant Treasurer, Barb Carl (Boedecker)

New residents, Mike and Hope O'Donnell, 4095 Emerald Pines, were in attendance.

OLD BUSINESS & OVERVIEW OF BOARD ACTIONS During the year Apr 2024 – Mar 2025

Minutes of last year's meeting were distributed either by email or mail subsequent to last year's meeting. They were also uploaded last year to the subdivision's website:

(<http://emeraldpinesassociation.org>).

Highlights of Old Business and Overview of Board actions include:

- 1) Phil Mahoney was unanimously elected to serve a two-year term at the 2024 annual meeting.
- 2) In a subsequent meeting of the new Board of Directors on 4/25/23; the following Officers were named:
Jim Boedecker, President
Dave Sokol, Vice President
Phil Mahoney, Treasurer
Barb Carl Boedecker, Secretary and Assistant Treasurer
- 3) Phil Mahoney resigned in January 2025 and the remaining Board selected Jim MacLellan to complete the remaining 1st year of Phil's position until the next annual meeting. He was also voted in as the Treasurer.
- 4) New bids were solicited for Landscape Maintenance and Snow removal and the Board selected Year Round Property Maintenance, LLC.
- 5) Road Maintenance bids were solicited and HD Sealcoating and Paving was selected to perform crack filling and patching an area at the entrance of Pinestead Dr. Both were successfully completed in early August 2023.
- 6) The board reviewed and approved 15 residents request for alterations and/or modification to their units or Common elements.
- 7) The Board of Directors reviewed 4 resident violations and/or complaints and all were resolved via letters, emails, and face to face discussion with the Board.

Treasurer's Report: A Summary of the 2024-25 Budget Performance was presented to the attendees by the Treasurer (see attached). We overran our budget from the general fund, mainly due to \$12.8K tree removal in the general commons to maintain safety for residents and health of the forest areas The total financial assets of the subdivision was reduced by only \$1,515, because

we were able to offset some of the costs by; 1) managing the existing assets - interest earned \$2,640 in US Bonds, Bank Money Markets/CDs, 2) the mild winter which lessened the snow plowing required, and 3) contribution of labor by resident volunteers. Special thanks to Rick Morley was recognized at the meeting.

The Board of Director's budget for 2025-2026 which was developed by your elected Board in accordance with the subdivision Bylaws, Section 11 and was distributed to the owners via email or US mail prior to the meeting. **Dues will increase \$50/year to now total \$550 and are due not later than June 1st 2025, covering the period 1 Jun 2025 through 31 May 2026.** A coupon is attached to submit with your payment.

The budget proposed by the board included a potential for contributing 10% of the total General Fund budget proposed to the reserve fund, plus a contingency fund of \$2,062 to the General Fund (reference Section 2 (a) of the Bylaws).

STATE OF THE ROADS: Dave Sokol discussed a recent meeting with an H&D Seal Coating and Paving LLC expert who inspected the roads with EPA Board Members. His assessment was that our roads are in "good shape" as a result of our diligence in staying on top of caring for our roads and not using salt on our roads. Also, the expert thought that the seal coating could be delayed a year and recommended that crack filling be done. He also discussed the need to repair and replace two of the curb & drain catch basins. We received a quote of \$2,600/drain.

A decision on the road maintenance to be performed in 2025 will be made in the near term by the Board, and the residents will be notified of the schedule to perform the work.

WOW Internet and Cable: The Board of Directors has been in contact with WOW and learned that they will not be looking to expand into Commerce Township until the earliest next year. The Board will follow-up in early January.

EPA BYLAW AMMENDMENTS TO ARTICLE XX, ASSESSMENT OF FINE

There was a discussion about whether the EPA Board should look into amending the current fines delineated in the Bylaws under Article XX which would require the approval of 66 and 2/3% of all Co-owners (45 out of 66).

The Board has decided that it not necessary to go through the tedious process and expense to amend the Bylaws at this time.

Bylaws' Discussion:

Although the Bylaws were not discussed in any detail this year the attendees were reminded that Emerald Pines is not a typical residential subdivision. Rather, we are a Condominium Project of 66 units subject to the provisions of the provision of the **Condominium Documents** consisting of the CONSOLIDATING MASTER DEED and Exhibits A and B hereto, the BYLAWS and the ARTICLES OF INCORPORATION. Every Co-Owner should have received their copy at their sale closing; documents also reside on our website emeraldpinesassociation.org. One of the duties of the Board of Directors is to enforce the provisions of the Condominium Documents (BYLAWS Article XI, Section 4, Paragraph(j)).

There was a discussion about our Association being a community of neighbors, and that we should all be respectful in complying with our **CONDOMINIUM DOCUMENTS**. Neighbors should be able to discuss violations with their fellow neighbors in a considerate, polite and nonconfrontational manner. A neighbor's concern with another neighbor's action should also be received in an understanding manner. If you believe that you have special circumstances requiring a temporary waiver to an EPA Bylaw or rule, please contact a member of the Board to obtain written approval for an agreed period of time.

As a reminder the following information related to some of the BYLAWS' Restrictions identified in Article VI, Sections 1-23 is provided below:

1. **VEHICLES/TRAILERS/OTHER** – Passenger vehicles should **not** be parked off the main driveway on the yard. Also, NO house trailers, boats and boat trailers, snow mobiles and trailers, camping trailers, all-terrain vehicles, motorcycles, inoperable vehicles, etc. may be parked or stored upon the premises of the Condominium unless in Garages. **Please voluntarily comply with this restriction prior to Board action being taken;**
2. **Storage of Trash/Recycle Receptacles** – Please don't let the receptacles remain on the Common Elements except for short periods of time (i.e., day before pick up until no later than the morning after pick up). Also, receptacles should be kept in the garage whenever possible or located in a spot minimally visible from the street view;
3. **Design and Location of Sheds and Dog Houses** require prior written approval of the Board of Directors. Approval will be timely and not unreasonably withheld;
4. **Home Exterior changes**, including designs, materials, or colors, require Board of Directors pre-approval in accordance with Bylaws, Article VI, Section 12, page 25. Further, no co-owner shall change in any way the exterior appearance of the residence and other improvements and appurtenances (common elements) located within his unit without Board approval. Approval will be timely and not unreasonably withheld;
5. **Yard Areas** – In accordance with the Consolidating Master Deed, Article IV Common Elements (both general and limited commons elements), Section 3 (a) Co-owner Responsibilities (i) Yard Areas, ...the exterior appearance of the yard areas ... shall be subject at all times to approval of the association and to reasonable aesthetics and maintenance standards prescribed by the association in the bylaws and in duly adopted rules and regulations.
6. **Fences** – Please review Article VI, Section 8 for details on what is permitted.
 - a. Staked Survey & Township requirements must be met.
 - b. Plans and specs for any fence must be approved by the Board prior to construction.

NEW BUSINESS

Park Update Discussions

Based on a resident's request, Jim Boedecker asked if anyone had any ideas or suggestions for park upgrades. The Volleyball Court was discussed since it was vandalized in the fall and a pole was badly damaged. The attendees discussed whether it made sense to replace the pole since the court is rarely used but for a sand box. Rick Morley and Terry West volunteered to do the work necessary to replace the sand court with grass and potentially put a sand box in or near the play area. A motion to spend up to \$1000 in materials was unanimously agreed to by the attendees.

Open Board of Director and Officer Positions and changes:

All three Board of Director positions were up for election; one for a one-year term to complete the original term Phil Mahoney and two for two-year terms to replace Jim Boedecker and Dave Sokol. The BOD would like to thank Phil for his contributions as well as Jim MacLellan for graciously filling in when needed.

Results of this years' elections were as follows:

- Dave Sokol agreed to continue for another two-year term and was unanimously elected;

- Jim Boedecker agreed to continue for another two-year term and was unanimously elected;
- Jennifer Morley volunteered to serve on the Board for one-year term and was unanimously elected.

In a subsequent meeting of the new Board of Directors; the following Officers were named:

- Jim Boedecker, President
- Dave Sokol, Vice President
- Jennifer Morley, Treasurer
- Barb Carl Boedecker, Secretary and Assistant Treasurer

The Board requests that residents consider volunteering for an Assistant Secretary or Assistant Treasurer position to develop potential replacements for the future. Please contact Jim Boedecker to discuss any interest you may have.

REMINDERS:

Pets: Safety is important to us all, especially in the absence of sidewalks, a leash should be used and is the safest for our furry friends.

1. Please continue to be respectful, cleaning up after your pets in **all Commons areas** of the subdivision in compliance with the Bylaws. Many attendees expressed dismay that some resident dog owners continue to leave dog waste in the Commons areas and even on other resident's lawns. **The Board will consider levying fines on those residents not picking up the waste.** Picking up after your pets reduces the potential of transmitting common diseases such as Giardia, roundworms, hookworms, Salmonella, and E. coli, especially in areas frequented by residents such as trails or play areas.
2. For more information and compliance: Article VI, Section 11, page 4.

Parking on the Street: On the occasion when parking on the street, please ensure that mailboxes are not blocked leaving adequate room for mail deliveries, ensure cars are not parked on lawns, cars are not parked on the street on garbage pick-up days, and that cars are not parked on the street in the event of eminent snow plowing. Please minimize parking on the street and use garages and driveways whenever possible in accordance with the Bylaws, Article VI, Section 13. A safety issue does exist if emergency vehicles are inhibited by cars that cannot be moved by their owners on a moment's notice when required.

Lawn Care, Curbs, and Drains: Everyone enjoys the beauty of our Emerald Pines Community and the effort that most residents put forth in keeping their Common Elements in good shape. Please keep up the good work, and if you need assistance, please contact the EPA Board for service contractors and possibly some volunteers from residents. **Also, a reminder that residents should keep any curbs and drains bordering their property clean of grass, and pine needles & cones.** Please do not blow any of this debris into the cul-de-sacs as the cul-de-sacs are only cleaned twice a year in the spring and fall by the Association. If we fail to keep the areas noted clean, we will consider raising dues to have the work performed by a contractor.

Speed Limit 20 MPH: With the warm weather, we get lots of activity starting in the sub, especially young children who will be out of school soon. Please be mindful that there are no sidewalks and children may be playing in the roads and many residents are out walking. Please SLOW DOWN!

Association dues are paid annually and due by (no later than) June 1st each year.

1. Please complete the form attached to these minutes and include it with the mailing of your payment of **\$550**.
2. Please write your lot number in the memo section of your check.

The annual Emerald Pines Association meeting was adjourned approximately 7:58 pm.

Respectfully Submitted
Emerald Pines Association

Jim Boedecker – President, Director
Dave Sokol – Vice President, Director
Jennifer Morley – Treasurer, Director
Barb Carl (Boedecker) – Secretary &
Assistant Treasurer

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Emerald Pines Association Income & Expense Summary Report

From 4/1/24 through 3/31/25

Revenue:

Association Dues Collected	\$33,000.00
Fines	375.00
Interest Earned from Bank	1,099.69
Interest Earned from US Treasury	<u>1,540.71</u>
Total Revenue	\$36,015.40

Expenses:

Landscape (Mulch)	\$3,200.00
Tree Removal	12,800.00
Snow Removal	2,100.00
Grass Maintenance	4,050.00
Spring/Fall & Other Clean-up	3,975.00
Park & Sprinkler Maintenance	1,514.00
Road Maintenance	7,138.00
All Other Expenses	<u>2,753.69</u>
Total Expenses	\$37,530.69

Assets (at 3/31/25)

Cash in the Bank	\$11,703.64
CD at Bank	32,294.76
US Treasury Bill	<u>19,575.33</u>
Total	\$63,573.73

Emerald Pines Budget Summary Report					
	Apr 2024 - Mar 2025			Apr 2025-Mar 2026	
	Budget	Actual	Variance	BUDGET	
EXPENSE ITEM - GENERAL FUND (GF)		AS OF 31 Mar 25	AS OF 14 Mar 25		
Entrances/Cul-de-Sac - MULCH	\$3,200.00	\$3,200.00	\$0.00	\$3,200.00	80 yrds last yr quote
Flowers in Entrances	\$500.00		\$500.00	\$500.00	est
Clean up West End of West Entrance	\$850.00	\$850.00	\$0.00		Q
Snow Removal	\$4,500.00	\$2,100.00	\$2,400.00	\$4,500.00	est
Lawn Service Mowing	\$4,050.00	\$4,050.00	\$0.00	\$4,050.00	Last yr - 27 cuts
Lawn Fertilization	\$557.60	\$609.52	(\$51.92)	\$688.25	Q - 4 apps + grub est
Spring & Fall Cleanup - incl edging & Path Maint	\$3,150.00	\$3,125.00	\$25.00	\$3,150.00	Last yr quote
Weeding - not separately billed	\$675.00	\$0.00	\$675.00	\$1,250.00	Monthly est 5 X 250
Tree Removal	\$4,000.00	\$12,800.00	(\$8,800.00)	\$8,000.00	est
Park Maintenance / Volley Ball Court	\$1,215.00	\$1,015.00	\$200.00	\$2,000.00	est
Volleyball Court Roto-till	\$400.00	\$0.00	\$400.00		est
Subtotal- Landscape Maint. Items	\$23,097.60	\$27,749.52	(\$4,651.92)	\$27,338.25	
Insurance	\$1,503.70	\$1,404.00	\$99.70	\$1,500.00	est
Electric (DTE)	\$585.23	\$569.58	\$15.65	\$600.00	est
Sprinklers Maint incl Open/Close & park rep	\$600.00	\$499.00	\$101.00	\$600.00	est
Meeting Costs		\$0.00	\$0.00		
Stationary & Stamps	\$100.00	\$19.80	\$80.20	\$100.00	est
Misc	\$300.00		\$300.00	\$300.00	est
EP Web Site & Domain Fee	\$100.00	\$130.79	(\$30.79)	\$150.00	est
Annual Report to State of MI	\$20.00	\$20.00	\$0.00	\$20.00	est
TOTAL GENERAL FUND EXPENSES	\$ 26,306.53	\$30,392.69	(\$4,086.16)	\$30,608.25	
ASSN DUES - \$500 ea X 66 homes	\$ 33,000.00	\$33,375.00	\$ 375.00	\$36,300.00	
Min. 10% dues to Reserve Fund				\$3,630.00	
Total General Fund Budg w/ 10% holdback				\$34,238.25	
Contingency to the General Fund				\$2,061.75	
EXPENSE ITEM - RESERVE FUND (RF)					
ROAD REPAIR - crack filling	\$5,000.00	\$7,138.00	(\$2,138.00)	\$5,500.00	est
ROAD REPAIR - replace patch on Pinested entr					
ROAD REPAIR - seal coating	\$16,720.00	\$0.00		\$14,500.00	2024 Q
SPRINKLER BOX REPLACEMENT	\$0.00		\$0.00	\$0.00	
ATTORNEY FEES	\$0.00		\$0.00	\$0.00	
TOTAL RESERVE FUND EXPENSES	\$21,720.00	\$7,138.00	\$14,582.00	\$20,000.00	
Total EXPENSES		\$37,530.69		\$50,608.25	
ASSET SUMMARY	Value as of 3/31/25	Value as of 3/31/2024	Change in Value	Potential Change to Reserve Fund	
US Treasury Investments	\$19,575.33	\$28,999.29	(\$9,423.96)	w/NEW BUDGET	
Checking Account	\$11,703.64	\$4,894.66	\$6,808.98	from 1 Apr 25	
Money Market (MM)	\$0.00	\$31,195.07	(\$31,195.07)	to 31 Mar 26	
Cert of Deposit (CD)	\$32,294.76	\$0.00	\$32,294.76		
Reserve Fund Total	\$63,573.73	\$65,089.02	(\$1,515.29)	\$63,573.73	1 Apr 24 Bal
Total Potential Addition to Reserve after General Fund Budget expenses (\$36,300- \$30,608)				\$5,691.75	
Potential Reduction to Reserve Fund after Reserve Fund Budget expenses				(\$20,000.00)	
Estimated Total Reserve				\$49,265.48	
Investment Interest Earned Summary for Apr 2024 - Mar 2025					
US Treasury Bonds/Bills			\$1,540.71		
Huntington Bank Money Market and CD			\$1,099.69		
			\$2,640.40		

EPA BUDGET SUMMARY DETAIL
Apr 2024 - Mar 2025

Revenue:	DATE	ACCT Bal	DEBITS	CREDITS	Money Mkt / CD Huntington	US Treasury Investments	Notes
Huntington CHECKING	4/1/2024	\$4,894.66					
Huntington Money Market	4/1/2024				\$31,195.07		
	4/30/2024				\$115.06		interest pd
	5/31/2024				\$119.34		interest pd
	6/30/2024				\$115.93		interest pd
	7/31/2024				\$120.23		interest pd
	8/31/2024				\$86.09		interest pd
	9/30/2024				\$59.86		interest pd
	10/31/2024				\$54.76		interest pd
	11/4/2024				\$6.53		interest pd
					\$677.80		subtotal int
					\$31,872.87		
Trf from Huntington MM to CD					(\$31,872.87)		
Huntington CD - matures Apr 4, 2025	11/4/2024				\$31,872.87		5 mo CD @ 4.08%
					\$104.95		int pd in 2024
					\$316.94		int pd Jan - Mar 2025.
					\$32,294.76		
US Treasury I Bond - opened 1/9/23	4/1/2024					\$10,000.00	
						\$540.00	interest pd
Trf to Huntington Cking	4/3/2024			\$10,540.00		(\$10,540.00)	
US Treasury 1 yr Bill -opened 11/30/23	4/1/2024					\$18,999.29	Interest to be paid \$1,001.71, 5.27%
	11/29/2024					\$1,000.71	interest paid
Sold US Treasury 1 year Bill	11/29/2024					(\$20,000.00)	
Trf US Treasury Bill to new 26 wk bill	12/12/2024					\$19,575.33	Int to be paid \$424.67 4.351% mat 6/12/25
Trf US TB int to Huntington CK	12/17/2024			\$424.67			Deposit by US Treas. as part of \$1000.71 int
Association Dues - Deposits	4/29/2024			\$1,250.00			
	5/20/2024			\$5,000.00			
	5/20/2024			\$1,000.00			
	5/28/2024			\$2,000.00			
	6/7/2024			\$4,000.00			
	6/13/2024			\$4,500.00			
	6/13/2024			\$4,000.00			
	6/17/2024			\$3,950.00			Incl \$350 fine
	7/15/2024			\$3,150.00			
	7/15/2024			\$500.00			
	8/1/2024			\$2,000.00			
	9/9/2024			\$500.00			
	10/15/2024			\$1,000.00			
	12/16/2024			\$175.00			
	1/21/2024			\$350.00			Incl \$25 fine
Total				\$33,375.00			
Expenses:							
INSURANCE W/BOND							
Wolf-Hulbert - Auto Owners	6/4/2024		\$1,404.00				Bill Pay Stmt dtd 5/21/24
DTE ENERGY							auto pay
	4/5/2024		\$21.59				auto pay
	4/5/2024		\$18.98				auto pay
	5/6/2024		\$21.43				auto pay
	5/6/2024		\$19.00				auto pay
	6/6/2024		\$19.02				auto pay
	6/6/2024		\$21.30				auto pay
	7/8/2024		\$21.82				auto pay
	7/8/2024		\$30.39				auto pay
	8/7/2024		\$19.01				auto pay
	8/7/2024		\$33.74				auto pay
	9/6/2024		\$19.02				auto pay
	9/6/2024		\$34.68				auto pay
	10/7/2024		\$19.00				auto pay
	10/7/2024		\$34.31				auto pay
	11/5/2024		\$29.07				auto pay
	11/5/2024		\$34.36				auto pay
	12/4/2024		\$18.96				auto pay
	12/4/2024		\$30.84				auto pay
	1/6/2025		\$19.01				auto pay
	1/6/2025		\$22.12				auto pay
	2/4/2025		\$21.90				auto pay
	2/4/2025		\$18.99				auto pay
	3/6/2025		\$22.02				auto pay
	3/6/2025		\$19.02				
Total			\$569.58				
MULCH							
Year Round Property	4/30/2024		\$3,200.00				Inv 1454, ck#304

EPA BUDGET SUMMARY DETAIL
Apr 2024 - Mar 2025

	DATE	CK Acct Bal	DEBITS	CREDITS	Money Mkt / CD Huntington	US Treasury Investments	Notes
COMMONS MAINTENANCE							
Lawn cutting							
Year Round Property Maint	4/26/2024		\$1,500.00				Inv 1450, ckt#301 10 cuts @\$150per
Year Round Property Maint	7/8/2024		\$1,500.00				Inv 1527, ckt#310 10 cuts @\$150per
Year Round Property Maint	9/20/2024		\$1,050.00				Inv 84192, ck #316 7 cuts @ \$150 per
Total			\$4,050.00				
Park Maintenance							
Year Round Property Maint	4/30/2024		\$1,015.00				Inv 1454, Ckt#304, Top soil/seed/Rail road ties
Spring/Fall Cleanup							
Year Round Property Maint	4/30/2024		\$850.00				Inv1454 Ckt#304 Spr Cleanup Edging & trees
Year Round Property Maint	4/30/2024		\$975.00				Inv 1454 Ckt#304 Spring clean up debris/trash
Year Round Property Maint	4/30/2024		\$200.00				Inv 1454 Ckt#304 Rake and prep walking path
Year Round Property Maint	11/19/2024		\$1,100.00				Inv 84627 Ckt#318 Fall Clean-up
Total			\$3,125.00				
Clean up West End of W. Entrance							
Year Round Property Maint	4/30/2024		\$850.00				Inv 1454 Ckt#304 Alld clean up of west entr
Weeding							
Total			\$0.00				
Tree Service							
Fosters Tree Care	7/1/2024		\$3,250.00				Ckt#306 Downpmt proposal inv dtd 6/27/24
Fosters Tree Care	8/2/2024		\$4,250.00				Ckt#308 Final pymt proposal dated 6/27/24
Fosters Tree Care	8/16/2024		\$3,500.00				Ckt#311 Addl 3 trees
Fosters Tree Care	10/23/2024		\$1,800.00				Ckt#317 addl 2 trees
Total			\$12,800.00				
FERTILIZATION							
Go Green	4/15/2024		\$434.72				Ck #300 adv pay - 4 treatments
Go Green	4/26/2024		\$174.80				Ck #302 adv pay - Grub control for park
Total			\$609.52				
SNOW REMOVAL							
Year Round Property Maint	1/21/2025		\$600.00				Bill pay for inv 84664
Year Round Property Maint	1/27/2025		(\$600.00)				Bill pay for inv 84664
Year Round Property Maint	2/18/2025		\$1,200.00				Inv #84686 Ck 321
Year Round Property Maint	2/21/2025		\$900.00				Inv #84664 Ck 320
Total			\$2,100.00				
LAWN SPRINKLERS							
Sprinkler open & repairs	5/31/2024		\$379.00				John Boes bill pay - Inv 5-30-24
Sprinkler close	11/14/2024		\$120.00				John Boes bill pay - Inv 11-12-24
Total			\$499.00				
ROAD REPAIR/Maintenance							
HD Sealcoating	5/21/2024		\$3,569.00				Inv 21359 crack fill & repair CK305 -50%
HD Sealcoating	7/18/2024		\$3,569.00				Ckt#309 final payment
Total			\$7,138.00				
MISCELLANEOUS							
Stamps	6/17/2024		\$19.80				Reimbursed B Carl Ck# 307
Total			\$19.80				
ANNUAL REPORT SOM							
Filing Fee to State of MI	9/23/2024		\$20.00				Reimbursed J Bodeecker Ck# 313
Total			\$20.00				
EP WEBSITE RENEWAL - 1yr							
Sebastian Tkaczyk	5/1/2024		\$120.00				Inv #2874 renew thru 4/20/25 - Ckt#303
Web Name Silo	6/17/2024		\$10.79				Order 20074861 Reimbursed B Carl - Ckt#307
Total			\$130.79				
TOTAL EXPENSES							
			\$37,530.69				
Subtotal Checking Acct only		\$4,894.66	\$37,530.69	\$44,339.67			
Total Checking only				\$11,703.64			
Total Money Market / CD only					\$32,294.76		
Total US Treasury Investments						\$19,575.33	