



AGENDA

Members will have an opportunity to comment on agenda items on which an action will be taken with a five-minute Unit Owner and Residents Open Forum Session

- | | Page No. |
|--|----------|
| 1. Call to Order (Benefiel, Dunn, Gervais, Mastrorocco, Goldsborough, Lewis, Barr) | |
| 2. Approval of the Agenda | |
| 3. General Manager's Report | |
| 4. Approval of Minutes – December 1, 2021, Board Meeting Minutes (Attachment) | 1-7 |
| 5. Unit Owners and Residents Open Forum | |
| 6. Treasurer's Report (Attachments) | 8 |
| a. Invoice Approvals(attachment) | 9-11 |
| 7. Unfinished Business – | |
| a. 2:00 p.m. Minkoff Update of Bldg. #91 | |
| b. Bylaw Amendment update | |
| c. Elevator Replacement Plan | |
| d. E&R Services-Windows cleaning complains | |
| e. | |
| 8. New Business – | |
| a. Discussion/approval: replace carpet in elevator #88 with tiles precedent #90 | |
| b. PPD Dryer Vent Cleaning Proposal | 12 |
| c. PPD Maintenance in 2022 Proposal | 13 |
| d. Confirm Gross Mendelsohn Audit Services Proposal -\$4,250 | 14-22 |
| e. Rats in Bldg. #93 | |
| f. Review Bldg. #91 Condo Fee Policy | |
| 9. Correspondence- | |
| 10. Leisure World Board of Directors and Advisory Committee Reports- | |
| 11. Building Representatives- | |
| 12. Monthly Meeting Date – Wednesday, January 26, 2022 – 1:00 P.M. | |
| 13. Adjournment | |

REGULAR MEETING – BOARD OF DIRECTORS
COUNCIL OF UNIT OWNERS OF MUTUAL 19-B
CONDOMINIUM OF ROSSMOOR, INC.
HYBRID MEETING – 1:00 P.M.
WEDNESDAY, DECEMBER 1, 2021

Res. 84-102

A regular meeting of the Board of Directors of the Council of Unit Owners of Mutual 19-B – Condominium of Rossmoor, Inc., was held Hybrid on Wednesday, December 1, 2021, 1:00p.m.

Directors Present: Mike Benefiel, President; Jack Dunn, Vice President; John Gervais, Treasurer; Rita Mastrorocco, Secretary; Regina Goldsborough, Director; Clayton Lewis, Director; John Barr, Director.

Directors Absent:

Management: Crystal Castillo, General Manager of Support Services, Danesca Pineda, Mutual Assistant

Visitors: **In Sullivan room:** Jane Gervais/ Maureen McLeary/ Sigrid Nadeau/Debra C. Wyatt/Linda Baker/Mary Crawley.

Via Zoom: Virginia Austin, Ken Sorkin, JoAnn Grant, Dennis Hawkins, two interpreters: Mary and Patty, James McDonald, Laura Rittenberg, Pat Ritter, Arsenetta Hawthorne, Nancye Shipe, Melissa Lindsey (Minkoff), Lynne, two phone numbers without names: 301-598-2511, 801-169-6321

1. Call to Order – Mr. Benefiel called the meeting to order at 1:00 p.m.
2. Approval of the Agenda – The agenda is approved, as amended.
3. General Manager's Report – Ms. Castillo presented the November 2021 General Manager's report. Owners of Building #91 in attendance voiced their displeasure to Ms. Castillo about how LWMC management have had very little, if any, contact with Bldg. #91

residents about the progress or situation of their fire damaged building. It has been one

year since the fire and there is no one from LWMC, as far as they know, that is in charge

or is managing the project. The residents would appreciate a meeting with management

about their situation. It is understood a meeting is being discussed, but a date has not

been set. Ms. Castillo said she would get a time and date by the end of the day.

4. Approval of October 27, 2021, Regular Board Meeting Minutes – The October 27, 2021,

regular Board meeting minutes was approved as presented.

5. Unit Owner's and Resident's Open Forum –

- Ms. Sigrid Nadeau reported having problem with rats in her building 93 for about a

month now, Mr. Dunn instructed/suggested her to get a company to fix the problem

and the mutual will reimbursed her.

- Mr. Sorokin reported that the flowers planned in front of his building 93 are being

eaten by animals.

- Please email Mrs. Gervais at jger8424@gmail.com if you would like to make suggestions of where to place/plan the flowers (Daffodil bulbs).

- Resident Mary Crawley attended the board meeting to expressed deep concern

about the condo fee increase.

- Board's president Michael Benefiel expressed appreciation to Advance Green

Solution company for a job well done with the gutter repairs in building 90.

4. Treasurer's Report – Mr. Gervais presented the treasurer's report as distributed for the

Board's review. The treasure's report was approved as presented.

-Upon motion duly made, the Board agreed,

To waive the late charge for Unit #88-3B (15300 Beaverbrook), Robin Barr for

\$15.00 on November 16, 2021.

Resolution # 84, 12 /1/ 2021

-Upon motion duly made, the Board agreed,

To authorize our treasure to contact our lawyer on how to precede about the resident from 15311 Unit 3D who pay portion of the amount requested to pay and to report lawyer's response to the board.

Resolution # 85, 12 /1/ 2021

a. INVOICES:

- Upon motion duly made, the Board agreed,

To approve payment of the following invoices:

INVOICE AMOUNT:	VENDOR INVOICE # DESCRIPTION:
\$1,512.00	<u>McFall & Berry Landscape. Invoice # 211818-</u> for supply and install fall annuals. Dated: 11/22/2021 <u>Resolution # 86, 12 /1/ 2021</u>
\$1,200.00	<u>Advantage Green Solutions. Invoice # 48261-</u> for removing existing damaged gutter on Building 90. Installing new 6" k style gutter Color Royal Brown. Dated: 1 1/17/2021 <u>Resolution # 87, 12 /1/ 2021</u>
\$1,285.68	<u>Dynalectric Invoice #40164</u> Service building 90 (15311 Beaverbrook) Magnetic door holder semi recessed aluminum. Dated: 11/15/2021 <u>Resolution # 88, 12 /1/ 2021</u>

5. -Unfinished Business -

a. Budget for 2022-

- Upon motion duly made, the Board agreed,

To approve the budget for 2022 as amended to reduce the average increase per

Unit by \$17.49 to \$50.00 by reducing the reserve contribution by \$44,087 from

\$185,000 to \$140,913. The vote was 4 to 3 in favor of the motion. The Accounting Department made the changes requested by the board and it was

mailed to unit owners on December 7, 2021.

Resolution # 89, 12 /1/ 2021

b. Status of Rebuilding Building 91- Melissa Lindsey from Minkoff company attended the board meeting, answered all questions, and addressed all residents' concerns. Melissa offered to meet with the board every other Wednesday for updates and the board will email residents the updates.

c. Bylaws Amendment update- no updates currently.

d. Elevator Replacement plan - no updates currently.

e. E & R Services: Window Washing Damage-

- Upon motion duly made, the Board agreed,

To make payment to E & R services for the \$1000 deducted from invoice

#606978 for window damage, subject that if any resident must replace their

Window's screen resulting from the damage done by E & R Services and

provides receipts for the work done E & R services will pay for that resident's

claims. (E & R Services via Jocelyne Espin agreed to the condition).

Resolution # 90, 12 /1/ 2021

6. New Business –

- a. Gutter Cleaning- The board will ask Advantage Green Solutions to prepare a proposal for gutter cleaning to present to Mutual 19B for the month of January 2022.
- b. Vent Cleaning- Our mutual assistant will contact PPD and ask to prepare a proposal for Vent Cleaning for Mutual 19B.
- c. Holiday gifts.

-Upon motion duly made, the Board agreed,

To approve to pay holiday incentives in the amounts of \$100.00 for Danesca Pineda, \$300 for Brenda Callejas, \$100 for Alexis Doukouris, \$200 for Aaron Tenley, \$200 for Leslie Vizzi, \$200 for Lee Shields, \$300 for each Housekeeper, \$100 each for Trash collectors, estimated \$500.00

Resolution # 91, 12 /1/ 2021

- d. Approval of the M & O and Supplemental M & O Agreement.

-Upon motion duly made, the Board agreed,

To approve the M & O and Supplemental M & O Agreement.

Resolution # 92, 12 /1/ 2021

- e. Proposals: McFall and Berry

-Upon motion duly made, the Board agreed,

To approve McFall and Berry landscape proposal #L21631ME in the amount of \$480.00 for supply and install Daffodil bulbs.

Resolution # 93, 12 /1/ 2021

-Upon motion duly made, the Board agreed,

To approve McFall and Berry landscape proposal in the amount of \$3,972.80 for Spring 2022 flowers.

Resolution # 94, 12 /1/ 2021

- f. ABM- Steward- Upon motion duly made, the Board agreed,

To approve the ABM submitted by 15300 Beaverbrook Ct. unit 3J for windows/patio door.

Resolution # 95, 10/27/2021

- g. ABM- Stewart- Upon motion duly made, the Board agreed,

To approve the ABM submitted by 15300 Beaverbrook Ct. unit 3J for air conditioning.

Resolution # 96, 10/27/2021

- h. ABM- Santana- Upon motion duly made, the Board agreed,

To approve the ABM submitted by 15311 Beaverbrook Ct Unit 1E for windows/patio door, subject to receive three neighbors' signatures on the application.

Resolution # 97, 10/27/2021

- i. ABM- Lee- Upon motion duly made, the Board agreed,

To approve the ABM submitted by unit owner at 15301 Beaverbrook Ct. unit 2E for windows/patio door.

Resolution # 98, 10/27/2021

- J. Comcast- Services quality- Mr. Barr and Ms. Mastrococco expressed concerns about the services the Comcast is providing. The board was informed the LW is looking into the issue because the bad service is not just for Mutual 19B.

K. Correspondence- Orkin contract presented was not approved.

-Upon motion duly made, the Board agreed,

To authorize the board's president Mr. Benefiel to contact Infestation Control Inc. to request a proposal for Mutual 19B.

Resolution # 99, 10/27/2021

L. Advantage Green Solutions proposal- Ratify Approval of AWM- Upon motion duly

made, the Board agreed,

To ratify the approval of AWM **Resolution #83**, 11/11/2021.
Advantage

Green Solution proposal for gutter repair in Building 90. Proposal #43576 for \$1,200.00

Resolution # 100, 12 /1/ 2021

M. Treasure resolution:

-Upon motion duly made, the Board agreed,

To rescind resolution #48 dated September 29, 2021, seeking reimbursement of

\$1,005.32 for Unit #88-1J, Bernice Abner insurance claim. The claim has been

revised to indicate that the overflow was due to a backup for which the Mutual

is responsible to pay.

Resolution # 101, 12 /1/ 2021

7. Leisure World Board of Directors and Advisory Committee Report- No report currently.
8. Building Representatives: No report currently.
9. Monthly Meeting Date: December 29, 2021, at 1:00pm

-Upon motion duly made, the Board agreed,

To cancel the board meeting scheduled for December 29, 2021, and if any invoices or proposal must to be approved during the month of December it will be done via action without meeting. The president holds the right to call for an emergency session if needed.

Resolution # 102, 12 /1/ 2021

10. Adjournment – 4:34 p.m.

Secretary

Rita M. Mastrorocco,

Mutual 19B - December 29, 2021 - Regular Monthly Meeting (Hybrid)

Treasurer's Report

Balance Forward - 11/1/21	\$ 20,751.42
Total Receipts - November	247,431.95
Total Disbursements - November	<u>(233,813.44)</u>
Balance - 11/30/21	\$ 34,369.93

Net Operating Expenses

Year To Date - 11/30/21	\$ (38,527)	Over Budget
Month of November - 2021	\$ (4,619)	Over Budget

Cash Investments

	<u>11/30/21</u>	<u>1/1/21</u>
Replacement Reserve	\$1,831,241.72	\$1,691,183
Maintenance Reserve	225,633.80	202,073
Insurance Deductible Reserve	27,368.13	22,691
Other	<u>70,059.75</u>	<u>170,941</u>
Total	\$2,154,303.40	\$2,086,888

Delinquent Report (as of December 16, 2021)

- 10 accounts (not from Bldg. #91) have charges of \$7,005.54.
 - \$2,339.54 of the \$7,005.54 are for three insurance claims.
 - \$2,753.00 of the \$7,005.54 are current charges from 6 accounts.
 - \$1,913 left, \$872 from 3 > 30 days, \$528 from 2 > 60, \$513 from 1 > 90)
 - There are 9 accounts from Bldg. #91 totaling \$42,666.00.
 - 1 account (Bldg. #89) owes \$17,272.00 - from 10/1/19, DOD 9/21/21
 - 1 account (Bldg. #92) has lien/lawyer fees due of \$829.00 from 3/31/20 and an insurance claim of \$597.40 from 9/2/21 for a total of \$1,426.40.
- Total Delinquent = \$68,369.94

Reserve Expenditures - YTD 11/30/21

Replacement Reserve	\$ 40,821
Maintenance Reserve	35,840
Insurance/Legal	<u>0</u>
Total	\$ 76,661

To Reserves YTD 11/30/21

\$253,331

12/16/2021
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3701 Rossmoor Blvd.
Silver Spring MD 20906

M19B COUNCIL OF UNIT OWNERS MUTUAL #19B
Mutual Revenue And Expense Statement
11/30/2021

CURRENT PERIOD ACTUAL	MONTHLY BUDGET	VARIANCE		YTD ACTUAL	BUDGET	VARIANCE
119,283	119,283	0	5110	1,312,113	1,312,113	0
1,137	3,234	(2,097)	5111	16,880	35,574	(18,694)
120	0	120	5114	1,020	0	1,020
15,835	0	15,835	5200	76,661	0	76,661
<u>(22,633)</u>	<u>(23,375)</u>	<u>742</u>	5800	<u>(253,331)</u>	<u>(257,125)</u>	<u>3,794</u>
113,742	99,142	14,600		1,153,343	1,090,562	62,781
88	88	1	6112	963	968	6
0	0	0	6115	4,250	4,250	0
0	83	83	6117	0	913	913
12,445	4,421	(8,024)	6118	81,056	48,631	(32,425)
0	0	0	6118	3,228	0	(3,228)
260	275	15	6118	2,862	3,025	163
0	0	0	6119	200	0	(200)
520	933	413	6120	5,720	10,263	4,543
365	0	(365)	6125	615	0	(615)
<u>394</u>	<u>167</u>	<u>(227)</u>	6138	<u>2,756</u>	<u>1,837</u>	<u>(919)</u>
14,071	5,967	(8,104)		101,650	69,887	(31,763)
4,913	3,333	(1,580)	6202	29,091	36,663	7,572
1,803	1,629	(174)	6204	19,828	17,919	(1,909)
979	167	(812)	6204	2,248	1,837	(411)
2,115	111	(2,004)	6204	2,653	1,221	(1,432)
954	292	(662)	6209	3,456	3,212	(244)
0	333	333	6211	2,134	3,663	1,529
0	250	250	6211	8,664	2,750	(5,914)
0	33	33	6211	0	363	363
0	480	480	6211	5,760	5,280	(480)
4,037	1,167	(2,870)	6214	27,579	12,837	(14,742)
181	187	6	6224	1,991	2,057	66
14,982	7,982	(7,000)		103,404	87,802	(15,602)
2,410	2,880	470	6301	25,797	31,680	5,883
0	(149)	(149)	6301	0	(1,639)	(1,639)
10,980	12,640	1,660	6301	126,976	139,040	12,064
0	(1,598)	(1,598)	6301	0	(17,578)	(17,578)

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3701 Rossmoor Blvd.
Silver Spring MD 20906

M19B COUNCIL OF UNIT OWNERS MUTUAL #19B
Mutual Revenue And Expense Statement
11/30/2021

CURRENT PERIOD ACTUAL	MONTHLY BUDGET	VARIANCE	YTD ACTUAL	YTD BUDGET	VARIANCE
5,154	12,851	7,697	109,489	131,367	21,878
18,544	26,624	8,080	262,262	282,870	20,608
0	167	167	0	1,837	1,837
0	667	667	17,588	7,337	(10,251)
0	834	834	17,588	9,174	(8,414)
47,597	41,407	(6,190)	484,904	449,733	(35,171)
0	0	0	3,515	0	(3,515)
0	0	0	29,784	0	(29,784)
0	0	0	1,386	0	(1,386)
1,045	0	(1,045)	3,736	0	(3,736)
0	0	0	2,400	0	(2,400)
0	0	0	1,580	0	(1,580)
123	0	(123)	3,465	0	(3,465)
0	0	0	323	0	(323)
6,714	0	(6,714)	9,754	0	(9,754)
0	0	0	298	0	(298)
1,200	0	(1,200)	2,995	0	(2,995)
0	0	0	4,298	0	(4,298)
6,514	0	(6,514)	10,736	0	(10,736)
240	0	(240)	595	0	(595)
0	0	0	225	0	(225)
0	0	0	120	0	(120)
0	0	0	1,207	0	(1,207)
0	0	0	245	0	(245)
15,835	0	(15,835)	76,661	0	(76,661)
7,926	7,524	(402)	84,162	82,764	(1,398)
2,227	2,850	623	27,015	31,350	4,335
2,004	2,354	350	24,752	25,894	1,142
0	(48)	(48)	1,243	(528)	(1,771)
148	124	(24)	1,651	1,364	(287)
0	(55)	(55)	(297)	(605)	(308)
557	328	(229)	4,824	3,608	(1,216)
1,593	1,594	1	17,523	17,533	10
99 Water	6303	7,697	99 Water	6303	7,697
TOTAL UTILITY EXPENSES	8,080	8,080	TOTAL UTILITY EXPENSES	8,080	8,080
OTHER EXPENSES			OTHER EXPENSES		
01 Activities	6401	167	01 Activities	6401	167
Bad Debt	6403	667	Bad Debt	6403	667
TOTAL OTHER EXPENSES	834	834	TOTAL OTHER EXPENSES	834	834
TOTAL OPERATING EXPENSES	(6,190)	(6,190)	TOTAL OPERATING EXPENSES	(6,190)	(6,190)
RESERVE EXPENSES			RESERVE EXPENSES		
01 RR Concrete	6900	0	01 RR Concrete	6900	0
12 RR Plumbing	6900	0	12 RR Plumbing	6900	0
15 RR Roofs	6900	0	15 RR Roofs	6900	0
35 RR Doors	6900	(1,045)	35 RR Doors	6900	(1,045)
53 RR Reserve Study	6900	0	53 RR Reserve Study	6900	0
01 MR Roofs	6900	0	01 MR Roofs	6900	0
03 MR Electrical	6900	(123)	03 MR Electrical	6900	(123)
04 MR Drainage	6900	0	04 MR Drainage	6900	0
05 MR Plumbing	6900	(6,714)	05 MR Plumbing	6900	(6,714)
08 MR HVAC	6900	0	08 MR HVAC	6900	0
09 MR Gutters	6900	(1,200)	09 MR Gutters	6900	(1,200)
10 MR Other	6900	0	10 MR Other	6900	0
12 MR Building Maint	6900	(6,514)	12 MR Building Maint	6900	(6,514)
14 MR Painting	6900	(240)	14 MR Painting	6900	(240)
20 MR Dryer Vents	6900	0	20 MR Dryer Vents	6900	0
21 MR Elevators	6900	0	21 MR Elevators	6900	0
23 MR Repair Wall Crack	6900	0	23 MR Repair Wall Crack	6900	0
24 MR Doors & Windows	6900	0	24 MR Doors & Windows	6900	0
TOTAL RESERVE EXPENSES	0	(15,835)	TOTAL RESERVE EXPENSES	0	(15,835)
COMMUNITY FACILITIES			COMMUNITY FACILITIES		
10 Administration	7100	(402)	10 Administration	7100	(402)
20 Education & Recreation	7100	623	20 Education & Recreation	7100	623
21 Club House II	7100	350	21 Club House II	7100	350
22 LW News	7100	(48)	22 LW News	7100	(48)
25 Food Service	7100	(24)	25 Food Service	7100	(24)
30 Medical Center	7100	(55)	30 Medical Center	7100	(55)
40 PPD Management	7100	(229)	40 PPD Management	7100	(229)
41 Grounds	7100	1	41 Grounds	7100	1

12/16/2021
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3701 Rossmoor Blvd.
Silver Spring MD 20906

M19B COUNCIL OF UNIT OWNERS MUTUAL #19B
Mutual Revenue And Expense Statement
11/30/2021

CURRENT PERIOD ACTUAL	MONTHLY BUDGET	VARIANCE		YTD ACTUAL	BUDGET	VARIANCE
1,670	1,840	170	43 Trash	19,668	20,240	572
12,060	12,674	614	58 TV	136,487	139,414	2,927
965	1,103	138	60 Transportation	12,023	12,133	110
4,824	5,114	290	65 Security	55,775	56,254	479
445	544	99	70 Street Lights	6,234	5,984	(250)
186	1,035	849	80 Golf Course	5,752	11,385	5,633
223	227	4	81 Pro Shop	1,985	2,497	512
26	27	1	85 Comm Call System	286	297	11
183	185	2	90 Snow Reserve	2,013	2,033	20
3,756	3,757	1	92 Prop Maint Rsv	41,316	41,326	10
867	865	(2)	93 Contg Rsv	9,537	9,517	(20)
1,284	1,283	(1)	95 Repl Rsv	14,124	14,114	(10)
0	263	263	98 Salary Adjustment	0	2,887	2,887
40,943	43,588	2,645	TOTAL COMMUNITY FACILITIES	466,074	479,461	13,387
5,749	5,207	(542)	MUTUAL OPERATING	60,879	57,277	(3,602)
4,940	4,950	10	10 Administration	54,340	54,450	110
(186)	0	186	41 Grounds	297	0	(297)
186	200	14	42 Special Projects	1,930	2,200	270
4,250	4,167	(83)	44 Community Services	46,750	45,837	(913)
148	113	(35)	50 Janitorial	1,132	1,243	111
(148)	0	148	52 After Hours	0	0	0
0	0	0	53 Electrical Maint	(334)	0	334
0	0	0	54 Plumbing Maint	0	0	0
(371)	0	371	55 Building Maint	(37)	0	37
0	0	0	56 HVAC	(74)	0	74
0	0	0	57 Appliance Maint	0	0	0
0	92	92	100 Salary Adjustment	0	1,012	1,012
14,568	14,729	161	TOTAL MUTUAL OPERATING	164,882	162,019	(2,863)
118,943	99,724	(19,219)	TOTAL EXPENSES	1,192,521	1,091,213	(101,308)
(5,201)	(582)	(4,619)	INCOME/DEFICIT	(39,178)	(651)	(38,527)

MUTUAL 19B
CASH INVESTMENTS
November 30, 2021

	INSTITUTION	YIELD RATE	PAR VALUE	MATURITY DATE	REPLACEMENT RESERVE	MAINTENANCE RESERVE	INS DEDUCTIBLE RESERVE	OTHER	TOTAL
UNALLOCATED FUNDS:									
	BANK OF AMERICA							34,369.93	34,369.93
MONEY MARKET									
	JOHN MARSHALL BANK	0.50%						10,111.05	10,111.05
	AXOS BANK	0.05%						40,055.52	40,055.52
ALLOCATED FUNDS:									
MONEY MARKETS									
	JOHN MARSHALL BANK	0.50%			16,073.87	72,724.64	4,318.40		77,043.04
	AXOS BANK	0.05%			18,750.65	210.70	5,556.72		21,841.29
	PACIFIC NATIONAL BANK	0.55%				141,423.88	17,493.01		177,667.54
CERTIFICATES OF DEPOSIT									
100042	PRIMIS BANK	0.50%	155,660.64	03/24/2022	155,660.64				155,660.64
100036	GATEWAY FIRST BANK	1.54%	105,926.82	05/20/2022	108,542.23				108,542.23
100037	BANK OZK	0.99%	155,357.73	07/17/2022	157,428.99				157,428.99
100024	FIRST INTERNET BANK	0.75%	95,000.00	09/18/2022	95,000.00				95,000.00
100033	CONGRESSIONAL BANK	0.35%	105,668.10	10/18/2022	108,858.39				108,858.39
100034	SANDY SPRING BANK	2.13%	53,210.81	02/10/2023	55,230.48				55,230.48
100035	CONGRESSIONAL BANK	1.29%	127,308.17	05/01/2023	127,308.17				127,308.17
100038	GATEWAY FIRST BANK	1.00%	111,070.54	08/31/2023	112,463.14				112,463.14
100039	CAPITAL BANK	0.35%	151,284.98	10/05/2023	151,284.98				151,284.98
100040	CAPITAL BANK	1.00%	100,000.00	10/15/2023	100,000.00				100,000.00
100041	PARAMOUNT BANK	0.75%	165,177.88	01/21/2023	166,709.57				166,709.57
100044	PRESIDENTIAL BANK	0.60%	150,000.00	09/12/2024	150,000.00				150,000.00
100045	CATHAY BANK	0.45%	150,000.00	09/16/2024	150,000.00				150,000.00
100014	FIRST INTERNET BANK	0.80%	150,000.00	11/14/2024	154,728.44				154,728.44
DUE TO FROM:									
					3,202.17	11,274.58	0.00	(14,476.75)	
TOTAL					1,831,241.72	225,633.80	27,368.13	70,059.75	2,154,303.40