



# *The Club at Twelve Oaks*

PO Box 1463 | 179 Oak Valley Court | Mount Washington KY 40047

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Meeting Minutes – Mar 13, 2024

Meeting started Wed 3/13/24 at 6:35pm at the Clubhouse.

**Attendees:** Allison Taylor, Scott Carnes, Nikki Gaudio, Amanda Watson, Rusty Whittington, and Beverly Bowman

1. February meeting minutes review
2. Rental landscape
  - a. 2024 management
    - i. Nikki presented concerns, representing club members, that the current decision of renting the clubhouse once per weekend, rather than twice, due to not being able to clean between a Saturday and Sunday event has struck a nerve among a club member. Everyone agreed that Beverly needs to be transparent with club members of our current challenge in finding a cost effective solution for cleaning the clubhouse on a weekend.
    - ii. Member inquired about routine girl scout meetings – Beverly will work with member, Audrey, to discuss cleaning expectations and frequency of usage.
  - b. 2025 management w/o Beverly
    - i. Discussion tabled to next meeting.
3. IRS changes
  - a. Non-member gross receipts beyond 15% of total. Amanda still confirming details but calculates IRS payments to be \$2,000 or less. There doesn't seem to be another organizational category that fits the purpose of this organization beyond the 501c7 Social Clubs category.
4. Operating Expenses:
  - a. HVAC #3 – materials paid have been paid for. Labor is being scheduled for late March. Rusty is leading project completion.
  - b. Landscape cleanup 90% complete. Cross Country Lawncare completed project. Area by pool gate needs to be delayed until pool gate is repaired late March.
  - c. Property Insurance
    - i. Dec 2023 rate increase with Nationwide: \$311 monthly to \$538
      1. Comparisons
        - a. Erie - \$4,000 annual premium
        - b. The Hartford - \$4,177 (*\$3,008 + director protect policy \$1,169*)
        - c. Auto Owners Policy - \$5,725 annual premium

- d. Nationwide - \$6,462 annual premium
- ii. Amanda moved insurance providers late February, prior to the Feb 20<sup>th</sup> payment to Nationwide, to The Hartford with Michelle Lunsford. Michelle is Mike Mills daughter, whom both have a vested interest in the success of the clubhouse/pool property.
- iii. Amanda to review & confirm current Club legal docs do not already protect/indemnify board members.
- iv. Nikki mentioned the possible need for future warranty programs, via 210 Warranty and Salt River Electric's Homeserve programs. These are programs that could cover repairs for a low monthly fee. Everyone agreed to add to future month's agenda to discuss in detail.

## 5. Pool Season Readiness:

- a. Chemical room doors
  - i. Quote from Bruce Crum - \$3,200 (replace 2 sets of double-doors + framing of 1 set of doors with composite. Doors primed, not painted)
  - ii. Everyone agreed to move forward with replacement of doors with non-locking handles, contracting with Bruce Crum for project. Amanda will follow up with Bruce for project start & completion prior to opening of pool season. Doors will be white primed; thus, discussion of painting will happen post installation.
- b. Reduce electric bill – pool pump timer
  - i. Scott confirmed he has materials. Allison will take lead on electrician to install timer.
- c. Pool gate security – everyone agreed to invest in a Nest camera, hard wired to clubhouse wall facing pool. Camera would be setup to only have view access on pool gate, not actual swimming area. Scott agreed he would install camera prior to pool season.
- d. Pool gate & hinges replacement
  - i. Amanda confirmed Donnie Miles had already ordered materials with goal of install for early April.
- e. Pool signage update/replacement
  - i. Nikki & Amanda will review health department notes from 2023 to determine what updates are needed on pool signage to complete before pool season 2024 begins.
- f. Landscape by pool gate & under burning bushes
  - i. Scott & Nikki motioned to pour concrete in the rocked area between pool pump room and aggregate patio. Scott has cement mixer. This project will start AFTER pool gate post is installed.
- g. Pool pump sand change/cleaning – \$1,600 quote from HBL. We have been performing this service every 2 years. We will budget for job to be done Fall 2024, at end of pool season to stay in line with our 2 year timing.
- h. Volunteers

- i. We continue to discuss the need for more volunteers and/or creative ideas for overall property management. Nikki suggested a \$50 rebate to anyone outside Section 5 that volunteers on a consist frequency this pool season. We will add that language to the membership notice that will distribute to pool members mid-March.
- ii. Amanda mentioned the need to research professional property management organizations, as the part-time effort our current board/volunteer base is serving is not sustainable without additional volunteers and resources.

## 6. Memberships

### a. Pool rate for 2024

- i. Due to increase in costs, pool memberships will be \$475 annually, effective for 2024 pool season. There will not be a discount period as there has been in previous years. Amanda will print and mail/email pool membership notices by March 20<sup>th</sup> at the latest. Language will be included to offer \$50 rebate for pool volunteers that help on a consistent frequency for 2024 pool season.

### b. Unpaid from 2023

- i. Sharpe family, Wooten family, and Roney family are still outstanding. We will send lien notices if not paid by May 1, 2024 deadline for 2024 dues to be paid, to be efficient with the lien fees that Clubhouse will pay. Amanda will send notice reminders April 1 to these 3 families for 2023 and 2024 dues.

- c. Feotis Gilbert letter – Gilbert family mailed letter asking to only pay \$200 of annual dues. We have responded with letter confirming the language included in our neighborhood restrictions requiring Section 5 residents to pay their dues annually at the same rate for all members.

## 7. Meeting adjourned 7:59p. Scott motioned. Allison seconded. All were in favor.

|  | 2024      |           |           |           |           |           |            |            |            |            |            |            | 2024       | 24 as % to '23 |  |
|--|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|----------------|--|
|  | Jan       | Feb       | Mar       | Apr       | May       | Jun       | Jul        | Aug        | Sep        | Oct        | Nov        | Dec        | TOTAL      |                |  |
| <b>Starting Account Balance</b>  | \$ 11,436 |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| <b>INCOME</b>  |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| club member (non)  | \$ -      | \$ 2,100  | \$ 350    | \$ -      | \$ -      | \$ -      | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ 2,450   | 78%            |  |
| Outside pool mem   | \$ -      | \$ -      | \$ -      | \$ 1,550  | \$ 2,450  | \$ 1,800  | \$ 450     | \$ 450     | \$ -       | \$ -       | \$ -       | \$ -       | \$ 6,700   | 101%           |  |
| In-hood pool mem   | \$ -      | \$ -      | \$ -      | \$ 6,000  | \$ 2,050  | \$ 2,200  | \$ 850     | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ 11,100  | 100%           |  |
| sec 5 club member  | \$ -      | \$ 9,450  | \$ 5,950  | \$ 2,100  | \$ 1,450  | \$ 1,200  | \$ 2,850   | \$ 800     | \$ -       | \$ -       | \$ -       | \$ -       | \$ 23,800  | 99%            |  |
| <b>Total Memberships</b>   | \$ -      | \$ 11,550 | \$ 6,300  | \$ 9,650  | \$ 5,950  | \$ 5,200  | \$ 4,150   | \$ 1,250   | \$ -       | \$ -       | \$ -       | \$ -       | \$ 44,050  | 98%            |  |
|  |           |           |           |           |           |           |            |            |            |            |            |            |            | \$ 8,868       |  |
| Rentals  | \$ 1,488  | \$ 3,520  | \$ 918    | \$ 918    | \$ 918    | \$ 918    | \$ 918     | \$ 918     | \$ 918     | \$ 918     | \$ 918     | \$ 918     | \$ 14,188  | 97%            |  |
| Other Income/ reir   | \$ 885    | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ 885     | 74%            |  |
| <b>Total Income</b>  | \$ 2,372  | \$ 15,070 | \$ 7,218  | \$ 10,568 | \$ 6,868  | \$ 6,118  | \$ 5,068   | \$ 2,168   | \$ 918     | \$ 918     | \$ 918     | \$ 918     | \$ 59,122  | 97%            |  |
| <b>Unpaid Sec 5 mem</b>  | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -       | \$ -       | \$ -       | \$ -       | \$ 1,200   | \$ -       | \$ 1,200   | 100%           |  |
| <b>EXPENSE</b>   |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| Mortgage   | \$ 1,394  | \$ 1,394  | \$ 1,394  | \$ 1,394  | \$ 1,394  | \$ 1,394  | \$ 1,394   | \$ 1,394   | \$ 1,394   | \$ 1,394   | \$ 1,394   | \$ 1,394   | \$ 16,732  | 85%            |  |
| Property Taxes   | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -      | \$ -       | \$ -       | \$ -       | \$ 4,347   | \$ 313     | \$ -       | \$ 4,660   | 115%           |  |
| Insurance  | \$ 538    | \$ 494    | \$ 348    | \$ 348    | \$ 348    | \$ 348    | \$ 348     | \$ 348     | \$ 348     | \$ 348     | \$ 348     | \$ 348     | \$ 4,512   | 114%           |  |
| Pool (HBL, Dales, Healt  | \$ -      | \$ -      | \$ -      | \$ 330    | \$ -      | \$ 3,647  | \$ 2,081   | \$ 956     | \$ -       | \$ 177     | \$ 1,670   | \$ 736     | \$ 9,596   | 133%           |  |
| Maintenance  | \$ -      | \$ -      | \$ 350    | \$ -      | \$ 350    | \$ -      | \$ 50      | \$ -       | \$ 160     | \$ -       | \$ -       | \$ -       | \$ 910     | 82%            |  |
| Utilities: Electric  | \$ 127    | \$ 129    | \$ 122    | \$ 112    | \$ 98     | \$ 147    | \$ 648     | \$ 785     | \$ 693     | \$ 557     | \$ 144     | \$ 125     | \$ 3,688   | 100%           |  |
| Utilities: Gas   | \$ 59     | \$ 147    | \$ 147    | \$ 147    | \$ 147    | \$ 147    | \$ 147     | \$ 147     | \$ 147     | \$ 147     | \$ 147     | \$ 147     | \$ 1,676   | 75%            |  |
| Utilities: Water   | \$ 59     | \$ 59     | \$ 58     | \$ 58     | \$ 58     | \$ 58     | \$ 319     | \$ 416     | \$ 358     | \$ 213     | \$ 92      | \$ 59      | \$ 1,804   | 93%            |  |
| Utilities: Phone   | \$ 30     | \$ 30     | \$ 30     | \$ 30     | \$ 30     | \$ 30     | \$ 30      | \$ 30      | \$ 30      | \$ 30      | \$ 30      | \$ 30      | \$ 360     | 90%            |  |
| Lawn Service   | \$ 200    | \$ -      | \$ 320    | \$ 320    | \$ 500    | \$ 320    | \$ 320     | \$ 705     | \$ 320     | \$ 500     | \$ 160     | \$ -       | \$ 3,465   | 114%           |  |
| Capital Expenses   | \$ -      | \$ 6,072  | \$ 1,400  | \$ 3,800  | \$ 600    | \$ -      | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ 11,872  | 128%           |  |
| Repair   | \$ -      | \$ -      | \$ 50     | \$ -      | \$ 200    | \$ -      | \$ 388     |            |            | \$ 1,670   | \$ 241     | \$ -       | \$ 2,549   | 877%           |  |
| Supplies/Admin   | \$ 119    | \$ 54     | \$ 30     | \$ -      | \$ 179    | \$ 83     | \$ 398     | \$ 32      | \$ -       | \$ -       | \$ -       | \$ -       | \$ 895     | 72%            |  |
| Payment Portal   | \$ -      | \$ -      | \$ 52     | \$ 61     | \$ 49     | \$ 60     | \$ 52      | \$ 21      | \$ 16      | \$ 16      | \$ 16      | \$ 16      | \$ 359     | 82%            |  |
| Misc/ Cleanings  | \$ 200    | \$ 300    | \$ -      | \$ -      | \$ -      | \$ -      | \$ -       | \$ -       | \$ -       | \$ -       | \$ -       | \$ 1,862   | \$ 2,362   | 298%           |  |
| <b>Total Expense</b>   | \$ 2,726  | \$ 8,679  | \$ 4,301  | \$ 6,601  | \$ 3,954  | \$ 6,234  | \$ 6,175   | \$ 4,835   | \$ 3,466   | \$ 9,399   | \$ 4,554   | \$ 4,717   | \$ 65,440  | 110%           |  |
| <b>Net</b>   | \$ (354)  | \$ 6,391  | \$ 2,917  | \$ 3,967  | \$ 2,914  | \$ (116)  | \$ (1,107) | \$ (2,667) | \$ (2,548) | \$ (8,481) | \$ (3,636) | \$ (3,799) | \$ (6,318) | -432%          |  |
| <b>CashFlow</b>  | \$ 11,081 | \$ 17,472 | \$ 20,389 | \$ 24,356 | \$ 27,271 | \$ 27,155 | \$ 26,048  | \$ 23,381  | \$ 20,833  | \$ 12,353  | \$ 8,717   | \$ 4,918   | \$ 5,118   | 41%            |  |
| <b>Assumptions: Revenue</b>  |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| * Club Member dues rate = \$350/\$400   Pool Member Rate \$400/\$450 - same as previous years                                |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| * zero \$2,500 property transfer fees.   * not collecting from 3 unpaid members in 2023.                                     |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| *Rental rate \$395 + \$160 cleaning fees for 37 rentals & collecting \$100 clean fee 100% of the time.                       |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| <b>Assumptions: Expenses:</b>  |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| Jan - \$200 lawn due for 2023 activity. Feb: Cap Ex: HVAC #3 (\$3072 mat   labor TBD) + front landscape \$3,000              |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| Mar - HVAC replacement labor \$1,400   |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| Apr - Cap Ex \$3200 - chem doors + \$350 pool pump timer   May - Cap Ex \$600 - pool gate replacement   \$200 pool umbrellas |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| Oct: Repair: Sand change in pool pumps   Dec: Taxes to pay on rental income overages   |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| <b>Expenses Not Accounted/Assumed in 2024 or 2025:</b>   |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| * Decking project completion - fascia, railing, posts/post caps  |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| * Sycamore Tree removal / continued back yard improvements   |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |
| * Club Air Handler failures/replacements - 2 units in loft closets   |           |           |           |           |           |           |            |            |            |            |            |            |            |                |  |

## Calculations to Support Pool Membership Rate for 2024 Season

|                        |    |        |
|------------------------|----|--------|
| 2024 Expected Expenses | \$ | 65,440 |
|------------------------|----|--------|

### 2024 Income Components

|                     |    |        |
|---------------------|----|--------|
| Rentals             | \$ | 12,395 |
| Section 5 Club dues | \$ | 23,800 |
| Non Sec5 club dues  | \$ | 2,450  |

|                      |    |        |
|----------------------|----|--------|
| Jan 1st cash balance | \$ | 11,436 |
|----------------------|----|--------|

|                     |           |               |
|---------------------|-----------|---------------|
| <b>Total INCOME</b> | <b>\$</b> | <b>50,081</b> |
|---------------------|-----------|---------------|

year-end cash balance  
without pool memberships  
\$ (15,359)



|                          |    |        |
|--------------------------|----|--------|
| 2023 Pool dues collected | \$ | 17,750 |
|--------------------------|----|--------|

|                              |    |     |
|------------------------------|----|-----|
| Avg pymt per 43 pool members | \$ | 413 |
|------------------------------|----|-----|

| AVG RATE | Pool member income<br>needed for 2024 | Year-end<br>cash balance |
|----------|---------------------------------------|--------------------------|
|----------|---------------------------------------|--------------------------|

| AVG RATE                        | Pool member income<br>needed for 2024 | Year-end<br>cash balance |
|---------------------------------|---------------------------------------|--------------------------|
| same as 2023: discount to \$400 | \$ 17,750                             | \$ 2,391                 |
| at \$450                        | \$ 19,350                             | \$ 3,991                 |
| at \$475                        | \$ 20,425                             | \$ 5,066                 |
| at \$495                        | \$ 21,285                             | \$ 5,926                 |
| at \$500                        | \$ 21,500                             | \$ 6,141                 |

# TEN YEAR FINANCIAL OUTLOOK

| INCOME                         | 2021              | 2022             | 2023             | 2024              | 2025              | 2026             | 2027             | 2028             | 2029             | 2030             |
|--------------------------------|-------------------|------------------|------------------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|
| club member (nonSec5)          | \$ 3,900          | \$ 3,150         | \$ 3,150         | \$ 2,450          | \$ 2,100          | \$ 1,050         | \$ 840           | \$ 672           | \$ 538           | \$ 430           |
| Outside pool member            | \$ 7,650          | \$ 7,750         | \$ 6,650         | \$ 6,700          | \$ 6,700          | \$ 6,700         | \$ 6,700         | \$ 6,700         | \$ 6,700         | \$ 6,700         |
| In-hood pool member            | \$ 9,800          | \$ 9,300         | \$ 11,100        | \$ 11,100         | \$ 11,100         | \$ 11,100        | \$ 11,100        | \$ 11,100        | \$ 11,100        | \$ 11,100        |
| sec 5 club member              | \$ 31,700         | \$ 27,485        | \$ 24,050        | \$ 23,800         | \$ 26,300         | \$ 28,900        | \$ 28,900        | \$ 28,900        | \$ 28,900        | \$ 28,900        |
| <b>Total Memberships</b>       | <b>\$ 53,050</b>  | <b>\$ 47,685</b> | <b>\$ 44,950</b> | <b>\$ 44,050</b>  | <b>\$ 46,200</b>  | <b>\$ 47,750</b> | <b>\$ 47,540</b> | <b>\$ 47,372</b> | <b>\$ 47,238</b> | <b>\$ 47,130</b> |
| Rentals                        | \$ 8,311          | \$ 14,391        | \$ 14,702        | \$ 14,188         | \$ -              | \$ -             | \$ 13,000        | \$ 13,000        | \$ 13,000        | \$ 13,000        |
| Other Income/ reimbursements   | \$ 301            | \$ 300           | \$ 1,189         | \$ 885            | \$ -              | \$ -             |                  |                  |                  |                  |
| <b>Total Income</b>            | <b>\$ 61,662</b>  | <b>\$ 62,376</b> | <b>\$ 60,841</b> | <b>\$ 59,122</b>  | <b>\$ 46,200</b>  | <b>\$ 47,750</b> | <b>\$ 60,540</b> | <b>\$ 60,372</b> | <b>\$ 60,238</b> | <b>\$ 60,130</b> |
| rentals/total income           | 13%               | 23%              | 24%              | 24%               | 0%                | 0%               | 21%              | 22%              | 22%              | 22%              |
| rentals + outside pool/Tot Inc | 26%               | 35%              | 35%              | 35%               | 15%               | 14%              | 33%              | 33%              | 33%              | 33%              |
| <b>EXPENSE</b>                 |                   |                  |                  |                   |                   |                  |                  |                  |                  |                  |
| Mortgage                       | \$ 18,732         | \$ 16,732        | \$ 19,732        | \$ 16,732         | \$ 16,732         | \$ 9,063         | \$ -             | \$ -             | \$ -             | \$ -             |
| Property Taxes                 | \$ 4,109          | \$ 4,094         | \$ 4,052         | \$ 4,660          | \$ 4,347          | \$ 4,500         | \$ 4,500         | \$ 4,500         | \$ 4,500         | \$ 4,500         |
| Insurance                      | \$ 4,889          | \$ 5,286         | \$ 3,960         | \$ 4,512          | \$ 4,800          | \$ 4,814         | \$ 4,814         | \$ 4,814         | \$ 4,814         | \$ 4,814         |
| Pool (HBL, Dales, Health Dept) | \$ 5,588          | \$ 10,581        | \$ 7,206         | \$ 9,596          | \$ 10,556         | \$ 6,227         | \$ 6,227         | \$ 6,227         | \$ 6,227         | \$ 6,227         |
| Maintenance                    | \$ 986            | \$ 2,628         | \$ 1,108         | \$ 910            | \$ 449            | \$ 449           | \$ 500           | \$ 500           | \$ 500           | \$ 500           |
| Utilities: Electric            | \$ 4,090          | \$ 4,391         | \$ 3,705         | \$ 3,688          | \$ 3,688          | \$ 4,057         | \$ 4,057         | \$ 4,057         | \$ 4,057         | \$ 4,057         |
| Utilities: Gas                 | \$ 1,797          | \$ 2,466         | \$ 2,229         | \$ 1,676          | \$ 1,676          | \$ 1,843         | \$ 1,843         | \$ 1,843         | \$ 1,843         | \$ 1,843         |
| Utilities: Water               | \$ 1,937          | \$ 2,459         | \$ 1,946         | \$ 1,804          | \$ 1,804          | \$ 1,984         | \$ 1,984         | \$ 1,984         | \$ 1,984         | \$ 1,984         |
| Utilities: Phone               | \$ 356            | \$ 206           | \$ 399           | \$ 360            | \$ 360            | \$ 348           | \$ 348           | \$ 348           | \$ 348           | \$ 348           |
| Lawn Service                   | \$ 2,300          | \$ 2,275         | \$ 3,027         | \$ 3,465          | \$ 3,465          | \$ 3,465         | \$ 3,465         | \$ 3,465         | \$ 3,465         | \$ 3,465         |
| Capital Expenses               | \$ 22,560         | \$ 6,678         | \$ 9,245         | \$ 11,872         | \$ -              | \$ -             | \$ 10,000        | \$ 10,000        | \$ 10,000        | \$ 10,000        |
| Repair                         | \$ 320            | \$ 2,000         | \$ 291           | \$ 2,549          | \$ 796            | \$ 796           | \$ 796           | \$ 796           | \$ 796           | \$ 796           |
| Supplies/Admin                 | \$ 371            | \$ 910           | \$ 1,689         | \$ 1,255          | \$ 1,604          | \$ 1,604         | \$ 1,604         | \$ 1,604         | \$ 1,604         | \$ 1,604         |
| Misc/ Cleanings                | \$ 743            | \$ 435           | \$ 792           | \$ 2,362          | \$ -              | \$ -             | \$ -             | \$ -             | \$ -             | \$ -             |
| <b>Total Expense</b>           | <b>\$ 68,778</b>  | <b>\$ 61,141</b> | <b>\$ 59,380</b> | <b>\$ 65,440</b>  | <b>\$ 50,276</b>  | <b>\$ 39,151</b> | <b>\$ 40,138</b> | <b>\$ 40,138</b> | <b>\$ 40,138</b> | <b>\$ 40,138</b> |
| <b>Net</b>                     | <b>\$ (7,116)</b> | <b>\$ 1,234</b>  | <b>\$ 1,461</b>  | <b>\$ (6,318)</b> | <b>\$ (4,076)</b> | <b>\$ 8,599</b>  | <b>\$ 20,402</b> | <b>\$ 20,234</b> | <b>\$ 20,099</b> | <b>\$ 19,992</b> |
| <b>CashFlow</b>                | <b>\$ 10,240</b>  | <b>\$ 10,974</b> | <b>\$ 11,436</b> | <b>\$ 5,118</b>   | <b>\$ 1,042</b>   | <b>\$ 9,641</b>  | <b>\$ 30,043</b> | <b>\$ 50,276</b> | <b>\$ 70,376</b> | <b>\$ 90,367</b> |