

**Benton County Master Gardener Association  
Board Meeting – January 6, 2020  
OSU Extension Office  
9:00 am – 1:00 pm**

**In attendance:**     Bob Smythe             Rich Taylor             Deborah Hobbs     Linda Steppan  
 David Dowrie     Nancy Tovar             David Mandel     Deb Kern             Paula Lupcho  
 Diana Allen         Debbie Wray             Dale Collins         Jana Tindall         Marge Alig  
 Alan Taylor         Brooke Edmunds     Elizabeth Records

President Nancy Tovar called the meeting to order at 9:00 am

**Welcome and Gardening Moment    All**

1. Deb Wray went to the Cook Islands over the holiday! Nancy gifted her a lemon from her lemon tree for traveling the longest distance

Adopt Minutes from previous meeting

- It was moved, seconded, and passed unanimously to approve the minutes, as presented, from the 12/9/19 board meeting.

**Treasurers' Report**

Marge Alig and Paula Lupcho

1. Paula presented the financial end-of-year report to the Board.
2. Vote to approve December 2019 financials and 2019 End of Year Report.
3. Expense summary was reviewed – end of the year income: \$67,151.82
  - It was moved, seconded, and passed unanimously to accept the 2019 End of Year report
4. Motion and approval by board to pay a reimbursement which did not include original receipts. Person submitted receipt via US mail, but the receipt was never located.  
*Mail should be sent to MG Box: 5060 SW Philomath Blvd, Box 197, Corvallis 97333.*
  - It was moved, seconded, and passed unanimously to approve the reimbursement.
5. Revise 2020 budget: Motion and vote to increase Discretionary, Extension budget from \$400 to \$800 to reimburse Extension for graduation costs.
  - It was moved, seconded, and passed unanimously to increase the Discretionary budget to reimbursement Extension for graduation expenses.
6. Approve bank account signers and gather signatures

*By unanimous consent, the board recognizes that at the annual association membership meeting held on October 21, 2019, the following members were elected as officers to the Benton County Master Gardener Association Board of Directors. Terms of office begin on January 1, 2020 and end on December 1, 2020.*

President Elect: Deb Kern  
President: Nancy Tovar  
Past President: Debbie Wray  
Vice President: Alan Taylor

Secretary: Diana Allen  
Treasurer: Marge Alig  
Co-Treasurer: Paula Lupcho  
Membership Secretary: Deborah Hobbs  
OMGA Representative: Rich Taylor  
Alternate OMGA Representative: David Mandel  
Outreach: Bob Smythe  
Members at Large: Dale Collins, David Dowrie, Linda Steppan

**First Internet Bank CD Account signers:** *In accordance with BCMGA Policy and banking requirements of First Internet Bank of Indiana, Marge Alig moved that the following board officers be confirmed by the board to be designated signers for the First Internet Bank account holding BCMGA Certificates of Deposit, beginning January 1, 2020 and ending December 31, 2020.*

- Treasurer Marge Alig
- Co-Treasurer Paula Lupcho
- President Nancy Tovar

**The motion was seconded and unanimously passed.**

**Removal of previous signers:** *Marge Alig moved that the following 2019 board member be removed as a signer for the BCMGA First Internet Bank of Indiana CD account: Debbie Wray, former President, beginning January 2020.*

**The motion was seconded and unanimously passed.**

**Checkbook signers:** *In accordance with BCMGA Policy and banking regulations required by First Tech Credit Union, Marge Alig moved that the following board officers be confirmed by the board to be designated signers on the BCMGA First Tech Credit Union checking account beginning January 1, 2020 and ending December 31, 2020.*

- Treasurer Marge Alig
- Co-Treasurer Paula Lupcho
- President Nancy Tovar
- President Elect Deb Kern
- Past President Debbie Wray

**The motion was seconded and unanimously passed.**

**Removal of previous signers:** *Marge Alig moved that the following 2019 board members be removed as signers on the BCMGA First Tech Credit Union checking account: Steve Jacobs, former Past President, and Rosalind Hutton, former Co-Treasurer, beginning January 2020.*

**The motion was seconded and unanimously passed.**

## Extension Report

Brooke Edmunds and Elizabeth Records

1. Associate member application form: Check in about current status and review goals. Work with new membership directory to complete?
  - Associate membership application is being finalized – *any input should be directed to Elizabeth Records for final review.*
  - There are currently five paid associate members.
2. Bringing pre-2009 MG service data into VRS

- Elizabeth reported that it is possible to include pre-2009 MG service data into the VRS system.  
*Gail Langelotto has agreed to cover the costs for RJ to input the data.*
- 3. 2020 Class of MG trainees
  - New MG trainees are receiving materials for the upcoming classes (starting March 5<sup>th</sup>).
  - Quick Start Meetings: Invitations to mentors and committee chairs to meet with the new MG trainees.  
*Board members encouraged to attend the first class on March 5<sup>th</sup> to meet the new trainees.*
  - Share new program info packet with board: Will include new syllabus and timelines.

**President**

Nancy Tovar

1. Goals for 2020
  - Think beyond the greenhouse – we need a commitment on a location: Need an answer from the Fairgrounds and the Philomath Scout Lodge (GH Committee is meeting in January with Bill Meyer from the Scout Lodge)
  - Stay up to date on the work of each committee
  - Unfinished business: Associate members
2. Assign Committee Liaisons – need three new board liaisons
  - Nancy reviewed the list of MG Committee Chairs and assigned Board liaisons.
  - *See attached list at the end of the minutes.*
3. Registration for Nonprofit Conference on Feb. 29<sup>th</sup>
  - *Attending: Diana Allen and Deborah Hobbs – and possibly Alan Taylor*

**President Elect**

Deb Kern

1. Update on Plant Problem Scenarios
  - Committee meets on Thursdays from 12:30 – 2 March 5-April 2, 2020
  - Sessions are longer, optional homework assignments, preview of problems that will be discussed at next session. Soliciting volunteers in next e-news.
2. Deb Kern requested the ability to post the weekly PPS scenarios on the MG website on the members only page.  
*Rich Taylor will work with Deb Kern to set this up.*

**Vice President**

Alan Taylor (N. Tovar)

1. Future speakers
  - January meeting – Linda Hardison will talk about the Flora Project.
  - May – Erica Chernoh, the new commercial horticulturalist in Lane County will talk about spring pruning.
2. What is the best way to advertise our monthly membership meetings? Elizabeth will start completing and submitting the online GT form for events. Space is a concern if a lot more people show up at meetings. Rich Taylor indicated that the OS Credit Union on Research Way has free space available.  
*Marge will research how the Evening Garden Club advertises their meetings.*

3. Update on mentor committee: There are 16 confirmed volunteers to mentor. An additional 20 MG are being contacted to see if they are interested in mentoring. Refresher time to be scheduled for mentors.

**OMGA**

**Rich Taylor**

1. Rich highlighted the recent changes to BCMGA website.
2. New Projector – Rich Taylor researched new projector options and found one for \$400. The Board discretionary and tech fund are options to purchase a new projector.  
*Rich will look at options to use the projector via Bluetooth and/or WIFI before a decision is finalized.*

**Parliamentarian**

**Paula Lupcho**

1. Paula reviewed the edits to the Board policy on Finance – *see attached policy at the end of the minutes.*
2. Paula reviewed the Whistleblower Policy with the board – *see attached policy at the end of the minutes.*
  - It was moved, seconded, and passed unanimously to accept the amended Finance Policy.

**Upcoming Events**

1. CGET Meeting 1/9/20 at 5:30
2. Gearing Up 1/7/20-2/25/20 (Nancy to do Outreach)
3. IIG 2/3 Registration is open
4. Non-Profit Conference 2/29/20

**Good of the Association**

**All**

- Rich Taylor saw Bob putting up Insights flyers downtown!
- Brooke – will be location for BCMGA minutes and other documents change to the new website?  
*Rich will work with Elizabeth on the migration of documents.*
- Diana to bring treats to the February meeting!*

**Adjournment** – The meeting was adjourned at 10:28 AM



Board Secretary

**Next meeting: Monday February 3, 2020 9:00-11:00**

**Attachments:**

- Finance and Whistleblower policies
- Year-End Financial Summary

## 2. Finance

### 2.1 Purpose Statement: [Reviewed 4/1/19]

Effective internal controls are the foundation of a financially sound organization. One of the primary duties of directors is fiduciary oversight. A consistently applied system of internal controls helps the board of directors:

- safeguard the associations assets,
- ensure the financial viability of the association,
- fulfill the associations mission and purposes in an effective and efficient manner,
- produce reliable financial records,
- be accountable to our volunteers and community,
- comply with laws, regulations, and filing requirements. Effective internal controls also reduce the possibility of significant errors and irregularities and assists in their timely detection if they do occur.

### 2.2 The Fiscal Year: The fiscal year is from January 1 to December 31.

### 2.3 Dues

2.3.1 Policy: The board sets the dues annually.

2.3.2 Procedures:

2.3.2.1 Dues are due by December 31 for the upcoming year.

2.3.2.2 A late fee will be assessed for dues received after December 31. The fee shall be determined by the board.

2.3.2.3 Dues must be received by February 1 (**Dec. 31**) for members to be included in the annual directory.

2.3.2.4 ~~Seven dollars of the dues paid is an active member's annual dues for membership in~~ **A portion of annual dues, as specified by current Oregon Master Gardener Association (OMGA) policy, will go towards OMGA membership**

### 2.4 Budget [Revised Oct. 2015]

2.4.1 Policy: The budget shall reflect the goals, priorities, and activities of the association.

2.4.2 Procedures:

2.4.2.1

- A finance committee shall be formed in October and shall consist of the Treasurer, Past President, and President Elect. Others may be appointed by the President, as needed.
- The finance committee shall meet in November to discuss the projected expenditures that have been submitted by board members and each committee.
- The finance committee shall formulate a proposed budget for the coming year and present it to the board at the December Board meeting.

2.4.2.2 Budget Approval

- At its December meeting, the board shall deliberate and may amend the proposed budget.

- The board shall approve a budget for the coming year at the December meeting.
    - 2.4.2.3 Each committee shall submit to the Treasurer its projected expenditures by Oct 30.
- 2.5 Fundraisers [Reviewed 4/1/19]
  - 2.5.1 Policy: Fundraisers shall reflect the goals and purposes of the association.
  - 2.5.2 Procedures:
    - 2.5.2.1 All fundraisers, including the acquisition of grants, must be approved by the Board and may not be initiated by committees without the approval of the board.
    - 2.5.2.2 All proceeds from fundraisers are considered part of the association's general operational funds unless a grant, award, or donation is restricted.
- 2.6 Tax Exemption [Revised 4/1/19]
  - 2.6.1 Policy: BCMGA is a tax-exempt organization under section 501(c)(3) of the IRS tax code for charitable organization. As such, the association is required to adhere to the rules and regulations established under this tax code.
  - 2.6.2 Procedures:
    - 2.6.2.1 EIN number: The BCMGA tax-exempt Employer ID Number (EIN) is 30-0064379.
    - 2.6.2.2 The treasurer prepares an annual association financial report following a format provided by the OMGA treasurer and submits it within 31 days of the end of the calendar year.
- 2.7 Financial Oversight
  - 2.7.1 Reimbursement/Payment of Claims [Revised 4/1/19]
    - 2.7.1.1 Policy:
      - The treasurer is authorized to pay all claims against the association that are identified and included in the adopted budget or that are included in specific allocations approved by the board.
      - A claim or expenditure not included in the budget or that exceeds the approved budget item shall require the approval of the board as an allocation prior to its expenditure and payment.
      - The treasurer may refer any claim to the board for its action.
        - The treasurer is authorized, without a disbursement voucher, to pay invoices as long as they are either provided for in a specific allocation or in the adopted budget.
    - 2.7.1.2 Procedures:
      - To endorse claims, the committee chairperson or claimant shall submit a reimbursement/disbursement voucher to the treasurer with receipts or invoices attached.
      - Receipts or invoices are required unless an exception is provided below. A disbursement is a claim from a third party and made through an invoice. A reimbursement is a claim made by a BCMGA member for expenditures incurred on behalf of the association.

- For claims less than \$25 that have no associated receipt (such as home printing and copying), validation may be authorized with a signed reimbursement/disbursement voucher and expenditure enumeration.
- A signature on a voucher can be an e-mail message to the treasurer that authorizes the payment. Such an e-mail signature is to be sent by the committee chairperson or other person authorized to sign the voucher.
- All reimbursement/payment requests shall be submitted within 120 days of the expense/purchase. After 120 days, expenses are considered a donation unless the board approves payment.
- Claims submitted after December 15 will be paid in the following fiscal year and be expensed to the appropriate budget category in the year in which the payment is made.

2.7.2 Cash Accounting: For fundraisers where cash collected is expected to be in excess of \$200.00, the treasurer shall ensure that on the day of the event all cash will be counted by two BCMGA members and that a form or forms that have all relevant entries is signed and dated by the two members counting the cash that was collected that day. Cashiers for such events are expected to count and verify cash (seed money) into the boxes before the event and to count any cash removed from the boxes (two members must count and verify amounts on supplied forms). All cash is to be counted at the end of the event and reconciled with all cash transactions for any given cash box.

2.7.3 Reconciliation of Bank Statement: It shall be the duty of the past president to reconcile the monthly bank statement with the treasurer's report.

2.7.4 Financial Review: A person or committee, independent of the board of directors, shall be appointed by the president of the board of directors to review the treasurer's books within two (2) months of the end of each year and shall report their findings in writing to the board of directors at the board meeting after the review is completed.

## 2.8 Special Allocation (SA) Funds [Reviewed 1/7/19]]

### 2.8.1 Policy

2.8.1.1 In keeping with BCMGA's exclusive purpose (see *Articles of Association*, Article I -- Name and Purpose, Section 2), the association shall retain sufficient funds for twelve months of operating expenses approved by the board for the financial security of BCMGA. Capital improvement projects, contingency reserves, and other allocations outside of normal operating expenses of the association may also be approved by the board.

2.8.1.2 Funds in excess of those identified in 2.7.1.1 may be distributed as a Special Allocation for specific one-time projects that are in accord with the purposes established in the *Articles of Association*.



- 2.8.1.3 All funding proposals shall be submitted by active BCMGA members. The treasurer will be responsible for submitting funding proposals for the OSU Foundation "Statewide Master Gardener Program Fund" and OMGA.
- 2.8.1.4 A final project report shall be submitted to the BCMGA Board.  
Failure to provide a final report may disqualify the applicant for future funding.
- 2.8.1.5 Funding for Special Allocation projects will not obligate BCMGA to future financial commitment.
- 2.8.2 Criteria for Special Allocations
- 2.8.2.1 All internal BCMGA Special Allocations requests must conform to the purposes and mission of the association.
- 2.8.2.2 Requests from organizations/foundations outside of BCMGA being considered for SA must have a 501(c)(3) non-profit designation. The project for which the applicant is seeking funds must support the purposes and mission of BCMGA.
- ~~2.8.2.3 A final project report shall be submitted to the BCMGA Board.  
Failure to provide a final report may disqualify the applicant for future funding.~~
- 2.8.2.4 All projects shall be one-time projects, not on-going operating Costs.
- 2.8.3 Procedure
- 2.8.3.1 Requests must be submitted using the appropriate Special Allocation form (see Appendix D).
- 2.8.3.2 Priorities for awarding SA funds: All projects that meet the above criteria and are deemed worthy of funding shall be prioritized as follows.
- 1<sup>st</sup> BCMGA projects shall be given first priority.
  - 2<sup>nd</sup> Non-profit 501(c)(3) organizations within Benton Co. that maintain a mutually supportive partnership with BCMGA
  - 3<sup>rd</sup> Non-profit 501(c)(3) organizations within Benton Co.
  - 4<sup>th</sup> Non-profit 501(c)(3) organizations outside of Benton Co.
- 2.8.3.3 Timeline
- The president will appoint the ad-hoc SA committee before May 1<sup>st</sup>.
  - The solicitation for projects and criteria will be published to committees and the BCMGA membership during the month of June. Funding requests must be received by June 30<sup>th</sup>.
  - Requests received after June 30<sup>th</sup> may be considered if funding is available.
  - Project selection will occur within 30 days after membership notification.
  - The SA committee will make its report available to the board 5 days before the meeting at which the board is asked to take action on the recommendations.
- 2.8.3.4 Committee composition
- Three or five members.
  - No person serving on the SA committee may submit a request for funding.

- No person serving on the SA committee may be the chair of a committee requesting funds. A person may be a member of a committee requesting funds.
- The president will solicit interest for serving on the SA Committee from board members and general membership and present his/her proposed SA Committee to the Board for approval.
- Committee members may request information appropriate to fulfilling their role on this committee. The president is responsible for committee support.

#### 2.8.3.5 Committee Responsibilities

- The Committee chair will check that all the applications are complete, including budgets and IRS Determination Letters for 501(c)(3) status.
- The Committee members will review all of the applications and may request additional information from the applicants where needed.
- The Committee members will review the applications without prejudice and make recommendations based on the Criteria for Special Allocations listed above.
- The Committee will present the following information in their report to the Board: name of project, brief description of project, amount requested, name of the requestor, priority number according to SA policy criteria, funding recommendation of the SA Committee, and reasons behind acceptance, denial or any recommended changes to the original request.

~~2.8.3.6 Committee Report to the Board: The SA Committee will present the following information in its report: name and brief description of project, amount requested, the name of the committee or organization making the request, the recommendation of the SA Committee, the reasons behind acceptance, denial, or changes to the original request.~~

2.8.3.7 Approval Process: The Board will vote on the recommendations. The board may choose to vote on the report in its entirety or may choose to vote on each proposal individually, making alterations as the Board deems appropriate.

#### 2.8.3.7 Distribution of Funds

- BCMGA committees receiving funding may spend the funds in the current year or funds may be carried over to the following year in order to complete the project.
- Other organizations receiving funding will be issued a check no later than December 31<sup>st</sup> of the current year. Checks will not be made to personal accounts.

## 2.9 Travel Reimbursement Policy

2.9.1 Preamble: The purposes of this policy are to allow for reimbursement of travel expenses so that elected officials, or their designee, may complete

Association business that involves required out of area travel, and so that committees can better attract invited speakers from out of the area. This policy is not intended to reimburse volunteers who are engaged in routine association activities. All reimbursements will be considered annually based on the costs involved and the availability of Association funds.

2.9.2 Policy [Revised Oct. 2015]

2.9.2.1 Mini-College:

- President, President-Elect & OMGA Rep) may be reimbursed up to \$200 for expenses related to Mini College attendance. This may include registration, lodging, banquet, breakfast, and mileage at the OMGA rate.
- Scholarship Recipients shall be reimbursed for 1 or 2 days registration and 2 lunches and \$10 per day for lunch if lunch is not included in the registration fee. Recipients may elect to attend only 1 day. The Board shall determine the number of scholarships to be offered.
- BCMGA recipients of the Benton County MG of the Year and the SFE Award may be reimbursed up to \$100 for expenses related to Mini College attendance.
- Nominees for OMGA MG of the Year and OMGA Behind the Scenes may be reimbursed up to \$200 for expenses related to attendance at Mini College, including the awards banquet with 1 optional guest.

2.9.2.2 OMGA Representation at OMGA quarterly business meetings shall be reimbursed mileage at the current OMGA rate plus food and lodging of \$100 per day for trips that are over 2 hours driving time one way.

2.9.2.3 Invited Speakers will be entitled to reimbursement of mileage at the current federal business rate for educational events such as Insights into Gardening, Gearing Up for Gardening and regular Association meetings.

2.9.3 Procedure:

2.9.3.1 Budgeting for travel reimbursement is the responsibility of the appropriate Board position or Committee Chair.

2.9.3.2 Proposed travel reimbursement costs must be included in approved budgets.

2.9.3.3 After the annual budget has been approved, the Committee Chair must submit any requests to the Board. Approval must occur prior to incurring the expense.

2.9.3.4 In all cases, the recipient bears the responsibility of any tax consequences.

2.9.3.5 The Treasurer is responsible for confirming that the reimbursement rates are up to date.

2.10 Continuing Education Scholarships

2.10.1 Any current member of BCMGA may submit an application to the board for reimbursement of tuition for an upcoming class, seminar, or workshop that provides further gardening training.

2.10.2 ***The board must approve the class and tuition before the member attends the function if tuition is to be reimbursed.***

- 2.10.3 Tuition is the only expense that is considered for reimbursement. All other expenses (for example, transportation, lodging, and food) are paid for by the member and are not reimbursed by BCMGA.
- 2.10.4 To have an application approved, the member must agree to do one of the following activities to extend the training to additional BCMGA members and/or the public.
- Write an article for the newsletter
  - Present a talk at an association meeting
  - Present a talk at the *Gearing Up for Gardening* series or *Insights into Gardening*

## **11. Reports of Wrongdoing (Whistleblower Policy)** [Last reviewed: 8/6/12]

- 11.1 Purpose Statement: The association seeks to conduct all of its activities in a responsible, legal, and ethical manner and to ensure that its assets are protected and used for its mission and purposes. As a chapter of the Oregon Master Gardener Association, this association has adopted the OMGA *Whistleblower Policy*, which has been amended to conform to the governance structure of BCMGA.
- 11.2 Policy
- 11.2.1 Responsibility of officers/members: All officers and members of this association must practice integrity and honesty in fulfilling their responsibilities and must comply with all applicable laws, regulations and policies.
- 11.2.2 Encouragement of reporting: The association encourages complaints, reports or inquiries about illegal practices or serious violations of the association's policies, including illegal or improper conduct by the association itself, by its leadership, or by others on its behalf. Appropriate subjects to rise under this policy would include financial improprieties, accounting or audit matters, ethical violations, or other similar illegal or improper practices or policies. Other subjects for which the association has existing complaint mechanisms should be addressed under those mechanisms, such as raising matters of alleged discrimination or harassment via the association's board of directors, unless those channels are themselves implicated in the wrongdoing. This policy is not intended to provide a means of appeal from outcomes in those other mechanisms.
- 11.2.3 Protection from Retaliation: The association prohibits retaliation by or on behalf of the association against any member of the BC Master Gardener Association for making good faith complaints, reports or inquiries under this policy or for participating in a review or investigation under this policy. This protection extends to those whose allegations are made in good faith but prove to be mistaken. The association reserves the right to discipline persons who make bad faith, knowingly false, or vexatious complaints, reports or inquiries or who otherwise abuse this policy.
- 11.2.4 Where to report: Complaints, reports or inquiries may be made under this policy on a confidential or anonymous basis. They should describe in detail the specific

facts demonstrating the basis of the complaints, reports or inquiries. They should be directed to the president of the board of directors or president elect of the board of directors; if both of those persons are implicated in the complaint, report or inquiry, it should be directed to the vice president of the board of directors. The association will conduct a prompt, discreet, and objective review or investigation. Members must recognize that the association may be unable to fully evaluate a vague or general complaint, report, or inquiry that is made anonymously.

**BCMGA Monthly Financial Summary for December - FY 2019**

*Cumulative revenues and expenses January 1, 2019 through end of month*

	12/31/2018	2019 Budget	Budgeted Funds Remaining	Prior Month 12/31/2018
<b>Beginning Checkbook Balance at start of FY</b>	<b>75,162.40</b>			<b>75,162.40</b>
<b>Revenue (Year to date)</b>				
Dues	2,073.28			1,743.28
Insights (2018)	16,547.93			16,187.93
Plant Sale	45,564.80			45,564.80
Cash Box Change	1,900.00			1,900.00
Sales / Refunds / Grants / Donations / Awards	1,005.99			896.90
Checking Account Dividend	59.82			55.12
<b>Total Revenue to date</b>	<b>67,151.82</b>			<b>66,348.03</b>
<b>Expenses (Year to date)</b>				
Insights	6,769.30	<b>8,422.00</b>	1,652.70	6,769.30
Plant Sale	8,097.54	<b>9,135.00</b>	1,037.46	8,097.54
Cash Box Change: Fundraisers	1,950.00	<b>1,900.00</b>	-50.00	1,950.00
OMGA dues	1,253.00	<b>1,250.00</b>	-3.00	1,253.00
BOD / General / Committee	5,836.41	<b>10,680.00</b>	4,843.59	5,454.01
Education & Other Services	3,105.68	<b>6,823.00</b>	3,717.32	2,703.52
Gardens	1,645.49	<b>2,837.00</b>	1,191.51	1,569.47
Youth Services	524.37	<b>990.00</b>	465.63	524.37
Badge orders	0.00	<b>0.00</b>	0.00	0.00
Restricted Funds (w/o Capital Funds)	6,407.72	<b>9,324.28</b>	2,916.56	5,571.35
Cap Funds	50,000.00	<b>51,771.85</b>	1,771.85	50,000.00
Allocations/Donations	3,050.00	<b>3,050.00</b>	0.00	0.00
<b>Total Expenses to date</b>	<b>88,639.51</b>	<b>106,183.13</b>	<b>17,543.62</b>	<b>83,892.56</b>
<b>Net Income: Total Revenue minus Total Expenses</b>	<b>-21,487.69</b>			<b>-17,544.53</b>
<b>Checkbook Balance - end of month</b>	<b>53,674.71</b>			<b>57,617.87</b>
Minus Restricted and Capital Funds remaining	4,688.41			5,524.78
<b>Cash in checking acct. available to BCMGA</b>	<b>48,986.30</b>			<b>52,093.09</b>
<b>Other Accounts Balances</b>				
First Tech Credit Union Savings Account	5.00			5.00
First IB--CD #1 (GH Cap Fund) 12mo, matures 11/20/19	35,865.41			
First IB--CD #2 (GH Cap Fund) 12 mo, matures 05/01/20	20,364.52			
First IB--CD #3 (GH Cap Fund) 12 mo, matures 07/08/20	30,383.18			
<b>Total GH Cap Fund in CDs</b>	<b>86,613.11</b>			