

Lake Limerick
BUDGET TO ACTUAL
Month Ended Oct 31, 2021

Variance	HOA Budget	HOA Actual		HOA Actual	HOA Budget	Variance	HOA Budget	8%
Revenue								
\$ (128)	\$ 6,000	\$ 5,872	Income - Cafe	\$ 5,872	\$ 6,000	\$ (128)	\$ 69,098	8%
(6,082)	12,558	6,476	Income - Golf	6,476	12,558	(6,082)	216,000	3%
683	1,266	1,949	Merchandise Sales - Member	1,949	1,266	683	14,200	
3,726	5,000	8,726	Income - Lounge	8,726	5,000	3,726	64,000	14%
7,665	9,000	16,665	Income - Restaurant	16,665	9,000	7,665	116,533	14%
8,825	2,250	11,075	Fines & Fees	11,075	2,250	8,825	34,125	32%
80	109,840	109,920	Membership Dues	109,920	109,840	80	1,304,640	8%
5	6,865	6,870	Reserve - HOA	6,870	6,865	5	81,540	8%
12	0	12	Returned Check Charges	12	0	12	0	
14,786	152,779	167,565	Total Revenue	167,565	152,779	14,786	1,900,136	9%
Cost of Goods Sold								
1,157	13,079	14,236	Cost of Goods Sold	14,236	13,079	1,157	144,861	10%
1,157	13,079	14,236	Total Cost of Goods Sold	14,236	13,079	1,157	144,861	10%
13,629	139,700	153,329	Gross Profit	153,329	139,700	13,629	1,755,275	9%
Operating Expenses								
376	32	408	Advertising and Promotion	408	32	376	5,500	7%
(534)	2,504	1,970	Fuel/Gas Expense	1,970	2,504	(534)	24,600	8%
(50)	50	0	Auto Repairs & Maintenance	0	50	(50)	3,000	0%
(259)	271	12	Bank Service Charges	12	271	(259)	3,240	0%
(694)	1,325	631	Computer and Internet Expenses	631	1,325	(694)	7,082	9%
(3)	44	41	Dues and Subscriptions	41	44	(3)	7,882	1%
810	718	1,528	Employee Expense	1,528	718	810	12,363	12%
(348)	4,352	4,004	Equipment Lease	4,004	4,352	(348)	42,930	9%
(100)	100	0	Equipment Rental	0	100	(100)	5,400	0%
1,335	8,241	9,576	Insurance Expense	9,576	8,241	1,335	109,876	9%
(264)	3,293	3,029	Janitorial & Laundry Expense	3,029	3,293	(264)	27,966	11%
(14,413)	73,105	58,692	Labor	58,692	73,105	(14,413)	890,914	7%
1,266	5,519	6,785	Lake Expense	6,785	5,519	1,266	49,150	14%
(2,229)	3,000	771	Legal	771	3,000	(2,229)	36,000	2%
(48)	133	85	Licenses and Permits	85	133	(48)	8,774	1%
(720)	1,806	1,086	Merchant Account Charges	1,086	1,806	(720)	15,986	7%
(340)	655	315	Office Expense	315	655	(340)	6,000	5%
(354)	1,275	921	Office Supplies	921	1,275	(354)	13,430	7%
(4)	50	46	Parks Expense	46	50	(4)	5,000	1%
(1,638)	8,776	7,138	Payroll Expenses	7,138	8,776	(1,638)	97,039	7%
(128)	1,457	1,329	Payroll Tax Expense	1,329	1,457	(128)	18,127	7%
1,170	428	1,598	Postage and Delivery	1,598	428	1,170	5,500	29%
(500)	500	0	Professional Fees	0	500	(500)	15,876	0%
(2,710)	3,712	1,002	Repairs and Maintenance	1,002	3,712	(2,710)	52,980	2%
(4,000)	4,000	0	Tree Felling / Trimming	0	4,000	(4,000)	24,000	0%
(50)	50	0	Security	0	50	(50)	1,458	0%
(1,532)	2,906	1,374	Small Tools and Equipment	1,374	2,906	(1,532)	10,140	14%
0	0	0	Summer Event Muscian	0	0	0	1,500	0%
(78)	9,476	9,398	Supplies	9,398	9,476	(78)	75,840	12%
41	159	200	Taxes - Excise	200	159	41	3,345	6%
(202)	2,000	1,798	Taxes - Property	1,798	2,000	(202)	7,600	24%
720	1,270	1,990	Telecommunication Expense	1,990	1,270	720	16,416	12%
0	0	0	Travel Expense	0	0	0	300	0%
(52)	592	540	Uniforms	540	592	(52)	4,800	11%
(1,106)	5,299	4,193	Utilities	4,193	5,299	(1,106)	59,646	7%
1,965	0	1,965	Reserve Study	1,965	0	1,965	3,930	50%
0	0	0	Water Testing	0	0	0	145	0%
(24,673)	147,098	122,425	Total Operating Expenses	122,425	147,098	(24,673)	1,673,735	7%
38,302	(7,398)	30,904	Operating Income (Loss)	30,904	(7,398)	38,302	81,540	38%
Other Income								
3	0	3	Interest Income	3	0	3	0	
38,305	(7,398)	30,907	Income (Loss) Before Income Taxes	30,907	(7,398)	38,305	81,540	38%
0			Income Tax			0		
38,305	(7,398)	30,907	Net Income (Loss)	30,907	(7,398)	38,305	81,540	

BALANCE SHEET ACCOUNTS
October 2021

<u>Cash in Banks</u>	<u>Balance</u>
Operating Account	
Heritage Operating-0214	\$161,491.67
Special Assessment Accounts	
Heritage - Golf Projects-5841	\$8,890.31
Savings Accounts	
Heritage: Money Market-4023	\$62,748.05
Reserve Account	
Ed Jones CD-01533	\$618,510.30
Ed Jones CD-20043	\$411,752.61
Total Cash in Banks:	<u><u>\$1,263,392.94</u></u>

Accounts Receivable	Current	1 - 30	31 - 60	61 - 90	> 90	TOTAL
Current - credits are prepaid accounts	\$ (316.00)	\$ (7,163.60)	\$ (6,057.59)	\$ (5,953.98)	\$ (31,194.64)	\$ (50,685.81)
Accounts -with balance	\$ 48,633.92	\$ 255.00	\$ 25,718.00	\$ 19,257.10	\$ 217,830.20	\$ 311,694.22
	16%	0%	8%	6%	70%	\$ 261,008.41

Accounts Payable	Current	1 - 30	31 - 60	61 - 90	> 90	TOTAL
Vendors - does not include water	\$ 38,327.69	\$ 3,391.81	\$ (244.84)	\$ -	\$ 9.84	\$ 41,484.50

1-30 days is an invoice Greens asked to have held until product was determined to be satisfactory
 >90 is a Tags invoice from March that I didn't receive until the end of October, it was paid 11/03/21

CASH ACCOUNTS

October 2021

Location	Type	Name	Balance	Operating	Savings	Reserve
<u>HOA</u>						
Heritage	Checking-0214	Operating	\$ 161,491.67	\$ 161,491.67		
	Money Market-4023	LLCC Savings	\$ 62,748.05		\$ 62,748.05	
	Savings-5841	Golf Projects	\$ 8,890.31		\$ 8,890.31	
Edward Jones # 01533	Various Investments	HOA Capital Svgs	\$ 618,510.30			\$ 618,510.30
Edward Jones # 20043	Various Investments	HOA Reserves	\$ 411,752.61			\$ 411,752.61
Total HOA			\$ 1,263,392.94	\$ 161,491.67	\$ 71,638.36	\$ 1,030,262.91
<u>WATER</u>						
Heritage	Checking-8937	Water Operating	\$ 24,900.72	\$ 24,900.72		
	Money Market-8953	Water Mainline	\$ 87,189.74			\$ 87,189.74
	Money Market-8945	Well #6 Reserves	\$ 58,868.67			\$ 58,868.67
OCCU	Checking-0216S50	Water Committee	\$ 116,453.57	\$ 116,453.57		
	Savings-0216S7	Water Committee	\$ 102,209.28		\$ 102,209.28	
Edward Jones #11177	various length investments	LLWS Mainline Reserve	\$ 435,353.62			\$ 435,353.62
Edward Jones #20044	various length investments	LLWS Capacity Reserve	\$ 249,483.52			\$ 249,483.52
Total Water			\$ 1,074,459.12	\$ 141,354.29	\$ 102,209.28	\$ 830,895.55
<i>Heritage Bank</i>	\$	<i>404,089.16</i>				
<i>OCCU</i>	\$	<i>218,662.85</i>				
<i>Edward Jones</i>	\$	<i>1,715,100.05</i>				
	\$	<i>2,337,852.06</i>				
TOTAL:			\$ 2,337,852.06	\$ 302,845.96	\$ 173,847.64	\$ 1,861,158.46

EDWARD JONES INVESTMENTS

October-21

<u>Acct No.</u>	<u>Type</u>	<u>Value</u>	<u>Purchase date</u>		<u>Rate</u>	<u>Maturity Date</u>	<u>Maturity Value</u>	<u>Interest at Maturity</u>	<u>FDIC Insured</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	<u>2022</u>
HOA	Cert of Deposit		2/16/2021	Wells Fargo Bank		9/28/2021		\$ -	Yes				
841-01533-1-9	Cert of Deposit		6/3/2021	Ally Bk Sndy Utah	1.80%	10/12/2021	\$ -	\$ -	Yes	\$ -			
	Cert of Deposit	\$ 10,000.00	9/7/2021	Goldman Sachs NY	2.45%	11/26/2021	\$ 10,000	\$ 53.70	Yes		\$ 10,000		
	Cert of Deposit	\$ 30,000.00	1/26/2021	Discover Bk Greenwood Del	3.25%	11/29/2021	\$ 30,000	\$ 820.07	Yes		\$ 30,000		
	Cert of Deposit	\$ 50,000.00	3/1/2021	State Bk India	0.10%	11/30/2021	\$ 50,000	\$ 37.53	Yes		\$ 50,000		
	Cert of Deposit	\$ 21,000.00	7/22/2021	State Bk India	0.10%	11/30/2021	\$ 21,000	\$ 7.54	Yes		\$ 21,000		
	Cert of Deposit	\$ 7,000.00	7/30/2021	Discover Bk	2.10%	12/14/2021	\$ 7,000	\$ 55.18	Yes			\$ 7,000	
	Cert of Deposit	\$ 25,000.00	6/3/2021	Capital One Bank	2.35%	12/20/2021	\$ 25,000	\$ 321.92	Yes			\$ 25,000	
	Cert of Deposit	\$ 16,000.00	9/9/2021	Wells Fargo Bank	3.20%	12/28/2021	\$ 16,000	\$ 154.30	Yes			\$ 16,000	
	Cert of Deposit	\$ 10,000.00	9/17/2021	Captial One	2.25%	12/29/2021	\$ 10,000	\$ 63.49	Yes			\$ 10,000	
	Cert of Deposit	\$ 15,000.00	5/14/2021	Citi bank Sioux Falls	3.10%	1/10/2022	\$ 15,000	\$ 307.03	Yes				\$ 15,000
	Cert of Deposit	\$ 40,000.00	8/16/2021	Wells Fargo Bank	3.10%	1/10/2022	\$ 40,000	\$ 499.40	Yes				\$ 40,000
	Cert of Deposit	\$ 29,000.00	8/10/2021	Goldman Sachs NY	1.70%	1/10/2022	\$ 29,000	\$ 206.65	Yes				\$ 29,000
	Cert of Deposit	\$ 25,000.00	9/17/2021	Wells Fargo Bank	3.00%	1/18/2022	\$ 25,000	\$ 252.74	Yes				\$ 25,000
	Cert of Deposit	\$ 28,000.00	8/6/2021	Discover Bank	2.55%	1/31/2022	\$ 28,000	\$ 348.20	Yes				\$ 28,000
	Cert of Deposit	\$ 25,000.00	8/6/2021	Goldman Sachs	2.90%	1/31/2022	\$ 25,000	\$ 353.56	Yes				\$ 25,000
	Cert of Deposit	\$ 36,000.00	10/14/2021	State Bank of India	2.25%	2/24/2022	\$ 36,000	\$ 295.15	Yes				\$ 36,000
	Cert of Deposit	\$ 10,000.00	9/9/2021	Wells Fargo Bank	2.30%	3/1/2022	\$ 10,000	\$ 109.01	Yes				\$ 10,000
	Cert of Deposit	\$ 25,000.00	8/12/2021	Morgan Stanley	2.80%	3/14/2022	\$ 25,000	\$ 410.41	Yes				\$ 25,000
	Cert of Deposit	\$ 15,000.00	8/19/2021	Morgan Stanley	2.65%	4/4/2022	\$ 15,000	\$ 248.30	Yes				\$ 15,000
	Cert of Deposit	\$ 5,000.00	9/8/2021	Captial One	1.35%	4/8/2022	\$ 5,000	\$ 39.21	Yes				\$ 5,000
	Cert of Deposit	\$ 20,000.00	10/14/2021	Wells Fargo	2.60%	4/12/2022	\$ 20,000	\$ 256.44	Yes				\$ 20,000
	Cert of Deposit	\$ 20,000.00	10/14/2021	Capital One Bank	1.30%	4/18/2022	\$ 20,000	\$ 132.49	Yes				\$ 20,000
	Cert of Deposit	\$ 18,000.00	9/14/2021	New York	0.10%	4/21/2022	\$ 18,000	\$ 10.80	Yes				\$ 18,000
	Cert of Deposit	\$ 16,000.00	9/27/2021	Goldman Sachs	0.10%	5/19/2022	\$ 16,000	\$ 10.26	Yes				\$ 16,000
	Cash	\$ 93,510.30		Edward Jones	0.01%				Yes				
		<u>\$ 618,510.30</u>								<u>\$ -</u>	<u>\$ 140,000</u>	<u>\$ 58,000</u>	<u>\$ 327,000</u>
HOA	Cert of Deposit	\$ 5,000.00	9/13/2021	Goldman Sachs	3.25%	12/13/2021	\$ 5,000	\$ 40.51	Yes				\$ 5,000
841-20043-1-2	Cert of Deposit	\$ 10,000.00	9/13/2021	Goldman Sachs	1.70%	11/29/2021	\$ 10,000	\$ 35.86	Yes				\$ 10,000
	Cert of Deposit	\$ 60,000.00	9/13/2021	Captial One	2.00%	11/23/2021	\$ 60,000	\$ 233.42	Yes				\$ 60,000
	Cert of Deposit	\$ 25,000.00	9/17/2021	Wells Fargo	3.00%	1/18/2022	\$ 25,000	\$ 252.74	Yes				\$ 25,000
	Cash	\$ 311,752.61		State Street Bank & Trust	0.01%				Yes				
		<u>\$ 411,752.61</u>								<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 100,000</u>

EDWARD JONES INVESTMENTS
October-21

<u>Acct No.</u>	<u>Type</u>	<u>Value</u>	<u>Purchase date</u>		<u>Rate</u>	<u>Maturity Date</u>	<u>Maturity Value</u>	<u>Interest at Maturity</u>	<u>FDIC Insured</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>	2022
WATER	Cert of Deposit	\$ -	6/28/2021	Goldman Sachs	1.70%	10/4/2021	\$ -	\$ -	yes	\$ -			
841-11177-1-9	Cert of Deposit	\$ -	6/28/2021	Ally Bk Sandy Utah	1.80%	10/4/2021	\$ -	\$ -	yes	\$ -			
	Cert of Deposit	\$ 13,000.00	9/20/2021	Goldman Sachs	1.70%	11/15/2021	\$ 13,000	\$ 33.91	yes		\$ 13,000		
	Cert of Deposit	\$ 30,000.00	7/8/2021	Goldman Sachs	0.05%	11/19/2021	\$ 30,000	\$ 5.51	yes		\$ 30,000		
	Cert of Deposit	\$ 24,000.00	3/1/2021	Ally Bk Sandy Utah	3.25%	11/23/2021	\$ 24,000	\$ 570.58	yes		\$ 24,000		
	Cert of Deposit	\$ 10,000.00	4/20/2021	Goldman Sachs	3.30%	11/29/2021	\$ 10,000	\$ 201.62	yes		\$ 10,000		
	Cert of Deposit	\$ 27,000.00	9/9/2021	Goldman Sachs	3.15%	12/27/2021	\$ 27,000	\$ 253.98	yes			\$ 27,000	
	Cert of Deposit	\$ 6,000.00	9/7/2021	Capital One Bank	2.25%	12/29/2021	\$ 6,000	\$ 41.79	yes			\$ 6,000	
	Cert of Deposit	\$ 10,000.00	5/11/2021	Wells fargo	1.75%	12/30/2021	\$ 10,000	\$ 111.71	yes			\$ 10,000	
	Cert of Deposit	\$ 33,000.00	9/14/2021	Cii bank Sioux Falls	3.10%	1/10/2022	\$ 33,000	\$ 330.72	yes				\$ 33,000
	Cert of Deposit	\$ 25,000.00	8/18/2021	Wells Fargo Bank	2.25%	1/20/2022	\$ 25,000	\$ 238.87	yes				\$ 25,000
	Cert of Deposit	\$ 40,000.00	10/14/2021	Wells Fargo Bank	2.35%	1/26/2022	\$ 40,000	\$ 267.84	yes				\$ 40,000
	Cert of Deposit	\$ 6,000.00	10/5/2021	Morgan Stanley	2.65%	2/22/2022	\$ 6,000	\$ 60.99	yes				\$ 6,000
	Cert of Deposit	\$ 10,000.00	9/9/2021	Goldman Sachs	2.75%	2/28/2022	\$ 10,000	\$ 129.59	yes				\$ 10,000
	Cert of Deposit	\$ 12,000.00	9/9/2021	Goldman Sachs	2.25%	3/4/2022	\$ 12,000	\$ 130.19	yes				\$ 12,000
	Cert of Deposit	\$ 35,000.00	10/14/2021	State Bank of India	2.35%	3/14/2022	\$ 35,000	\$ 340.27	yes				\$ 35,000
	Cert of Deposit	\$ 10,000.00	9/16/2021	Goldman Sachs	2.60%	4/18/2022	\$ 10,000	\$ 152.44	yes				\$ 10,000
	Cert of Deposit	\$ 10,000.00	10/28/2021	American Express Centurion	2.35%	5/10/2022	\$ 10,000	\$ 124.90	yes				\$ 10,000
	Cert of Deposit	\$ 12,000.00	10/14/2021	American Express Bank	2.40%	5/17/2022	\$ 12,000	\$ 169.64	yes				\$ 12,000
	Money Market	\$ 146,282.16		Edward Jones	0.01%				Yes				
		<u>\$ 482,282.16</u>											
WATER	Cert of Deposit	\$ -	5/6/2021	Bmw Bk NA Salt Lake	1.30%	9/30/2021	\$ -	\$ -	Yes				
841-20044-1-1	Cert of Deposit	\$ -	4/1/2021	Pinnacle Bank Nashville	1.15%	10/21/2021	\$ -	\$ -	Yes	\$ -			
	Cert of Deposit	\$ 11,000.00	9/9/2021	Discover Bank	2.10%	12/7/2021	\$ 11,000	\$ 56.33	Yes		\$ 11,000		
	Cert of Deposit	\$ 29,000.00	8/16/2021	Citi bank Sioux Falls	3.10%	1/10/2022	\$ 29,000	\$ 362.06	Yes				\$ 29,000
	Cert of Deposit	\$ 19,000.00	9/9/2021	Ally Bk Sandy Utah	3.00%	1/4/2022	\$ 19,000	\$ 182.71	Yes				\$ 19,000
	Cert of Deposit	\$ 15,000.00	8/12/2021	Wells Fargo Bk Sioux Falls	2.85%	2/14/2022	\$ 15,000	\$ 217.85	Yes				\$ 15,000
	Cert of Deposit	\$ 10,000.00	10/5/2021	Wells Fargo Bk NA	2.50%	2/28/2022	\$ 10,000	\$ 100.00	Yes				\$ 10,000
	Cert of Deposit	\$ 50,000.00	9/1/2021	Morgan Stanley	2.75%	3/22/2022	\$ 50,000	\$ 760.96	Yes				\$ 50,000
	Cert of Deposit	\$ 14,981.01	4/28/2021	Newburyport Five Cent Svgs	0.05%	3/18/2022	\$ 14,981	\$ 6.65	Yes				\$ 14,981
	Cert of Deposit	\$ 28,000.00	8/12/2021	Wells Fargo Bk Sioux Falls	2.75%	3/28/2022	\$ 28,000	\$ 480.99	Yes				\$ 28,000
	Cert of Deposit	\$ 10,000.00	9/9/2021	Wells Fargo Bk Sioux Falls	2.40%	3/29/2022	\$ 10,000	\$ 132.16	Yes				\$ 10,000
	Cert of Deposit	\$ 10,000.00	9/16/2021	Goldman Sachs Bk	2.60%	4/18/2022	\$ 10,000	\$ 152.44	Yes				\$ 10,000
	Cert of Deposit	\$ 20,000.00	9/14/2021	Goldman Sachs Bk	2.40%	4/21/2022	\$ 20,000	\$ 288.00	Yes				\$ 20,000
	Cash	\$ 56,343.35			0.01%				Yes				
		<u>\$ 289,324.36</u>											
										\$ -	\$ 116,000	\$ 54,000	\$ 398,981

Lake Limerick Water Systems
BUDGET TO ACTUAL
Month Ended October 31, 2021

Variance	Month Budget	Month Actual		Year to Date Actual	Year to Date Budget	Variance	2022 Budget	% of Budget
			Revenue					8.3%
(22,437)	70,000	47,563	Gross Revenue Water	47,563	70,000	(22,437)	855,735	5.6%
0	0	0	Meter Insatallation	0	0	0	0.00	
9,715	-	9,715	Reserves	9,715	-	9,715	-	
(12,722)	70,000	57,278	Total Revenue	57,278	70,000	(12,723)	855,735	6.7%
			Operating Expenses					
(735)	950	215	Fuel/Gas Expense	215	950	(735)	11,800.00	1.8%
(300)	300	0	Auto Repair & Maintenance	0	300	(300)	4,000.00	0.0%
(80)	80	0	Bank Service Charges_	0	80	(80)	900	0.0%
(706)	800	94	Computer and Internet Expenses	94	800	(706)	12,000	0.8%
177	200	377	Dues & Subscriptions	377	200	177	3,000	12.6%
14	280	294	401k	294	280	14	3,500	8.4%
0	0	0	New Hire Expense	0	0	0	800	
(250)	250	0	Education & Training	0	250	(250)	3,000	0.0%
(763)	13,950	13,187	Salaries & Wages	13,187	13,950	(763)	164,850	8.0%
(485)	1,630	1,145	Payroll Expenses	1,145	1,630	(485)	19,300	5.9%
(268)	270	2	Payroll Tax Expense	2	270	(268)	3,200	0.1%
(400)	400	0	Tree Felling / Trimming	-	400	(400)	5,000	0.0%
(100)	100	0	Employee Expense other	-	100	(100)	1,200	0.0%
(750)	750	0	Legal Expenses	-	750	(750)	9,000	0.0%
(225)	650	425	Equipment Rental	425	650	(225)	7,800	5.5%
(1,790)	1,790	0	General Liability Expense	-	1,790	(1,790)	12,900	0.0%
(143)	1,150	1,007	Health Insurance	1,007	1,150	(143)	15,000	6.7%
(13)	1,100	1,087	Interest Expense	1,087	1,100	(13)	1,160	93.7%
(200)	200	0	License & Permits	-	200	(200)	3,000	0.0%
(60)	60	0	Meals and Entertainment	0	60	(60)	800	0.0%
161	540	701	Merchant Account Charges	701	540	161	7,500	9.3%
0	0	0	NSF Check Fees Returned Items	-	-	-	100	
(147)	200	53	Office Supplies	53	200	(147)	1,100	4.8%
71	0	71	Office Expense	71	-	71	2,700	
(620)	1,040	420	Postage and Delivery	420	1,040	(620)	5,200	8.1%
(10,798)	12,000	1,202	Professional Fees	1,202	12,000	(10,798)	145,500	0.8%
(4,800)	4,800	0	Repairs and Maintenance	-	4,800	(4,800)	58,000	0.0%
(179)	250	71	Small Tools and Equipment	71	250	(179)	3,200	2.2%
280	600	880	Supplies	880	600	280	7,500	11.7%
27	2,570	2,597	Taxes - Public Utility	2,597	2,570	27	32,845	7.9%
175	300	475	Telephone Expense	475	300	175	3,600	13.2%
(200)	200	0	Travel Expense	-	200	(200)	2,500	0.0%
(100)	100	0	Uniforms	-	100	(100)	1,000	0.0%
(479)	2,200	1,721	Utilities	1,721	2,200	(479)	26,400	6.5%
(354)	400	46	Water Testing	46	400	(354)	5,000	0.9%
(24,040)	50,110	26,070	Total Operating Expenses	26,070	50,110	(24,040)	584,355	4.5%
11,318	19,890	31,208	Operating Income (Loss)	31,207	19,890	11,317	271,380	11.5%
(181)	200	19	Interest Income	19	200	(181)	2,400	0.8%
11,137	20,090	31,227	Net Income (Loss)	31,226	20,090	11,136	273,780	11.4%

CASH ACCOUNTS

October 2021

Location	Type	Name	Balance	Operating	Savings	Reserve
<u>WATER</u>						
Heritage	Checking-8937	Water Operating	\$ 98,475.77	\$ 98,475.77		
	Money Market-8953	Water Mainline	\$ 79,995.28			\$ 79,995.28
	Money Market-8945	Well #6 Reserves	\$ 17,164.13			\$ 17,164.13
OCCU	Checking-0216S50	Water Committee	\$ 76,636.39	\$ 76,636.39		
	Savings-0216S7	Water Committee	\$ 102,350.23		\$ 102,350.23	
Edward Jones #11177	various length investments	LLWS Mainline Reserve	\$ 489,110.91			\$ 489,110.91
Edward Jones #20044	various length investments	LLWS Capacity Reserve	\$ 302,413.08			\$ 302,413.08
Total Water			\$ 1,166,145.79	\$ 175,112.16	\$ 102,350.23	\$ 888,683.40
TOTAL:			\$ 2,410,300.01	\$ 579,507.46	\$ 792,333.80	\$ 1,038,458.75

Outstanding Accounts Payable \$52,136.25

EDWARD JONES INVESTMENTS
October-21

<u>Acct No.</u>	<u>Type</u>	<u>Value</u>	<u>Purchase date</u>		<u>Rate</u>	<u>Maturity Date</u>	<u>Maturity Value</u>	<u>Interest at Maturity</u>	<u>FDIC Insured</u>	<u>Nov</u>	<u>Dec</u>	2022
WATER												
841-11177-1-9												
	Cert of Deposit	\$ 20,000.00	9/14/2021	UBS Bank	3.20%	11/8/2021	\$ 20,000	\$ 96.44	yes	\$ 20,000		
	Cert of Deposit	\$ 3,000.00	8/19/2021	Morgan Stanley Bk N A Salt	1.80%	11/8/2021	\$ 3,000	\$ 11.98	yes	\$ 3,000		
	Cert of Deposit	\$ 13,000.00	9/20/2021	Goldman Sachs	1.70%	11/15/2021	\$ 13,000	\$ 33.91	yes	\$ 13,000		
	Cert of Deposit	\$ 30,000.00	7/8/2021	Goldman Sachs	0.05%	11/19/2021	\$ 30,000	\$ 5.51	yes	\$ 30,000		
	Cert of Deposit	\$ 24,000.00	3/1/2021	Ally Bk Sandy Utah	3.25%	11/23/2021	\$ 24,000	\$ 570.58	yes	\$ 24,000		
	Cert of Deposit	\$ 10,000.00	4/20/2021	Goldman Sachs	3.30%	11/29/2021	\$ 10,000	\$ 201.62	yes	\$ 10,000		
	Cert of Deposit	\$ 27,000.00	9/9/2021	Goldman Sachs	3.15%	12/27/2021	\$ 27,000	\$ 253.98	yes		\$ 27,000	
	Cert of Deposit	\$ 6,000.00	9/7/2021	Capital One Bank	2.25%	12/29/2021	\$ 6,000	\$ 41.79	yes		\$ 6,000	
	Cert of Deposit	\$ 10,000.00	5/11/2021	Wells fargo	1.75%	12/30/2021	\$ 10,000	\$ 111.71	yes		\$ 10,000	
	Cert of Deposit	\$ 33,000.00	9/14/2021	Cii bank Sioux Falls	3.10%	1/10/2022	\$ 33,000	\$ 330.72	yes			\$ 33,000
	Cert of Deposit	\$ 25,000.00	8/18/2021	Wells Fargo Bank	2.25%	1/20/2022	\$ 25,000	\$ 238.87	yes			\$ 25,000
	Cert of Deposit	\$ 40,000.00	10/14/2021	Wells Fargo Bank	2.35%	1/26/2022	\$ 40,000	\$ 267.84	yes			\$ 40,000
	Cert of Deposit	\$ 6,000.00	10/5/2021	Morgan Stanley	2.65%	2/22/2022	\$ 6,000	\$ 60.99	yes			\$ 6,000
	Cert of Deposit	\$ 10,000.00	9/9/2021	Goldman Sachs	2.75%	2/28/2022	\$ 10,000	\$ 129.59	yes			\$ 10,000
	Cert of Deposit	\$ 12,000.00	9/9/2021	Goldman Sachs	2.25%	3/4/2022	\$ 12,000	\$ 130.19	yes			\$ 12,000
	Cert of Deposit	\$ 35,000.00	10/14/2021	State Bank of India	2.35%	3/14/2022	\$ 35,000	\$ 340.27	yes			\$ 35,000
	Cert of Deposit	\$ 10,000.00	9/16/2021	Goldman Sachs	2.60%	4/18/2022	\$ 10,000	\$ 152.44	yes			\$ 10,000
	Cert of Deposit	\$ 10,000.00	10/28/2021	American Express Centurion	2.35%	5/10/2022	\$ 10,000	\$ 124.90	yes			\$ 10,000
	Cert of Deposit	\$ 12,000.00	10/14/2021	American Express Bank	2.40%	5/17/2022	\$ 12,000	\$ 169.64	yes			\$ 12,000
	Money Market	\$ 146,282.16		Edward Jones	0.01%				Yes			
		<u>\$ 482,282.16</u>										
WATER												
841-20044-1-1												
	Cert of Deposit	\$ 6,000.00	9/20/2021	Goldman Sachs	1.70%	11/15/2021	\$ 6,000	\$ 15.65	Yes	\$ 6,000		
	Cert of Deposit	\$ 10,000.00	7/26/2021	Goldman Sachs	3.00%	11/23/2021	\$ 10,000	\$ 98.63	Yes	\$ 10,000		
	Cert of Deposit	\$ 11,000.00	9/9/2021	Discover Bank	2.10%	12/7/2021	\$ 11,000	\$ 56.33	Yes		\$ 11,000	
	Cert of Deposit	\$ 29,000.00	8/16/2021	Citi bank Sioux Falls	3.10%	1/10/2022	\$ 29,000	\$ 362.06	Yes			\$ 29,000
	Cert of Deposit	\$ 19,000.00	9/9/2021	Ally Bk Sandy Utah	3.00%	1/4/2022	\$ 19,000	\$ 182.71	Yes			\$ 19,000
	Cert of Deposit	\$ 15,000.00	8/12/2021	Wells Fargo Bk Sioux Falls	2.85%	2/14/2022	\$ 15,000	\$ 217.85	Yes			\$ 15,000
	Cert of Deposit	\$ 10,000.00	10/5/2021	Wells Fargo Bk NA	2.50%	2/28/2022	\$ 10,000	\$ 100.00	Yes			\$ 10,000
	Cert of Deposit	\$ 50,000.00	9/1/2021	Morgan Stanley	2.75%	3/22/2022	\$ 50,000	\$ 760.96	Yes			\$ 50,000
	Cert of Deposit	\$ 14,981.01	4/28/2021	Newburyport Five Cent Svgs	0.05%	3/18/2022	\$ 14,981	\$ 6.65	Yes			\$ 14,981
	Cert of Deposit	\$ 28,000.00	8/12/2021	Wells Fargo Bk Sioux Falls	2.75%	3/28/2022	\$ 28,000	\$ 480.99	Yes			\$ 28,000
	Cert of Deposit	\$ 10,000.00	9/9/2021	Wells Fargo Bk Sioux Falls	2.40%	3/29/2022	\$ 10,000	\$ 132.16	Yes			\$ 10,000
	Cert of Deposit	\$ 10,000.00	9/16/2021	Goldman Sachs Bk	2.60%	4/18/2022	\$ 10,000	\$ 152.44	Yes			\$ 10,000
	Cert of Deposit	\$ 20,000.00	9/14/2021	Goldman Sachs Bk	2.40%	4/21/2022	\$ 20,000	\$ 288.00	Yes			\$ 20,000
	Cash	\$ 56,343.35			0.01%				Yes			
		<u>\$ 289,324.36</u>								<u>\$ 116,000</u>	<u>\$ 54,000</u>	<u>\$ 398,981</u>