



May 16, 2020 Board Meeting

PROVISIONAL PENDING BOARD APPROVAL

Called to Order at 2:07 by Commodore Jon Banner

Meeting conducted exclusively by Zoom conference due to Coronavirus restrictions.

Attending: J. Pringing, J. Banner, B. Bullard, J. Olgaard, A. Schwing, D. Kutcher, P. Nice M. Fore, D. Zobel

Excused: M. Scott, R. Thwing

Guests: Carl Babcock, Nancy Pringing, , Neil Ericsson

Review minutes of March board meeting

Motion: Accept minutes of April 18, 2020 Board Meeting as presented

By: Paul Nice, Jane Olgaard

Unanimous vote in favor, motion passes

COMMODORE'S REPORT – J. Banner

Thanks all. Great docks in yesterday. Ready to get boats in the harbor.

Working on ordering a rebuild for the pumpout to get it up and running well. This will be important especially as long as we have to keep the club closed.

Looking forward to the let-up of restrictions

TREASURER'S REPORT – D. Zobel

See report.

Thank you for review of the report. Comment from Yvette that she's impressed that the board is engaged and reviewing and commenting on the treasurer's report.

As of today, all dockage is paid in full.

VICE COMMODORE'S REPORT – J. Olgaard

Waiting to see when things open up. Considering options for take-out when the restaurant opens. Our restaurant manager has been looking into hiring, but nothing final yet.

Kind of a food truck model. Depending on how much we are able to allow members in the building, could use the window by the tv as a takeout. Social distancing will be a challenge for the bar.

JB- Thanks Jane for hand washing all of the outdoor chairs today.

Paul – what about take-out alcohol options? Donna looked into this, it would have to be strictly take-out, not drink on premises outside. That would mean that we could buy and take to our boat and drink it. Also just beer and wine, just liquor. Wouldn't really apply to us as a working option. We could look into the option to get permission to serve alcohol to be consumed outside on the lawn. This would give us another set of rules to follow. Best for us will probably be to bring our own for now.

REAR COMMODORE'S REPORT – M. Fore

Thanks to the crew that turned out for docks in on Friday.

Work day today, we got a lot accomplished. Decking on N. wall, wings on two new docks for the south wall. Gravel is down on the point. No memorial stones have been damaged. Stone still to go onto the J-22 drysail area. Generator maintenance complete.

Will be ordering rebuild kit for pump-out.

Plan on reporting on dockage repair project at next meeting.

JB – Mark will be working on all of the photo eyes on the pedestal lights.

From Rob Stork regarding docks in. Great job especially Matt Haglund and Butch. (get list from International Dock Products Inc. to get replacement power receptacle covers that came off in the storm.

SECRETARY'S REPORT – J. Prancing

We have a Zoom account to conduct remote meetings.

We have a Sign-up genius account. Can be used to schedule volunteers and attendees for work projects and events.

Directories. Printing enough for one for each membership + 25%

UNFINISHED BUSINESS

- Entry door update. JB and Audrey

Initial look found some great options, but probably beyond cost and need of our club. Doug Skene, new member works for a company that provide a quote for \$1500 that includes new entry door and lock. Cards, key fob whatever works for us. Would be nice to be able to print personalized cards. This needs to be upgraded, maybe not highest priority this year as we may not be able to have our members using the club. Would have the option to lock and unlock the door remotely.

Donna – has some questions, will take off line with JB.

- COVID-19 Response

JB – no real update since last letter to membership. Waiting on May 28 date for next update from the State.

Consider options for general membership meeting. Business that needs to get done is to get approval for project to replace what's left of the main docks. Timing of that project depends also on FDS' schedule as they get opened back up to. We would like to get scheduled for when impact will be low – Fall or Spring. We want to get on their schedule

Donna – regarding harbor renewal fund. We have approval to use those funds on the dock projects. Not sure that we need approval from the membership. Donna will confirm documentation that we don't need additional approval. Could be handled with just a memo to the members on where we are on the harbor renewal plan and what we are doing.

Zoom meeting proposal for Saturday, the 31st. No voting action needed. Zoom meeting issues? A few members won't probably connect. Would have to get paper notice in the mail in the next few days.

31st – call it just an update.

NEW BUSINESS

- None

Meeting adjourned by Commodore Banner at 3:01.

April Financials attached. Please note:

- **Balance Sheet:**

- Operations Checking balance: \$59,000
- Harbor Renewal balance: \$90,000
- Accounts Receivable: \$ 7,200

- **Income Statements**

NOTE: Approximately \$6500 of social membership income has not been received. This needs to be considered when making comparisons of income to last year and to budget.

- Compared to last year, same time:
 - Full membership up 7%
 - Boating Income up 13%
 - Expenses up 5%
 - Net income up 22% (only up 9% when \$6500 of social membership income removed)
- Compared to budget: Boating Income within \$2000 of budget. Remaining line item comparisons not meaningful at this time.

April Disbursement Schedule Review - Total of \$2,446.56

Note on financials and disbursements: Usually this time of year we have a few more expenses from work day projects and ramping up the kitchen and bar. With relatively lower expenses and a close-to-full harbor, we are on course to complete the harbor renewal program sooner than expected.

Membership Renewals (unchanged from last month):

- Full: 63
- Social: 50
- Associate: 1
- Honorary: 4

Dockage Update (unchanged from last month):

- 34 slips paid in full
- 2 slips with deposit

Treasurer Activities / Notes since last meeting:

- Deposited dockage and dues payments, paid bills
- Unemployment claims filed for Tyler Lawrence (cook), Heather Wight (bartender). Les Lawrence (cook) is already receiving unemployment benefits from TBYC .
- Received food service license. This will be posted in the bar, along with liquor license.
- Received 2020 YCA reciprocity guide (also available on line). The 2020 guide will be kept in the club, either at the bar or the front deck.
- Received email from Kirk Rheame, Associate member, regarding slip availability. He and his wife Gussy are looking to upgrade to Full member and bring a sailboat into the harbor.
- Power to the north and south wall has been reactivated.
- Cable/internet will be reactivated as soon as needed.

05/04/20
Accrual Basis

Tawas Bay Yacht Club
Balance Sheet
As of April 30, 2020

	<u>Apr 30, 20</u>
ASSETS	
Current Assets	
Checking/Savings	
Operations Checking	
General Fund	14,227.97
House Renewal Fund	5,000.00
Initiation Fee Fund	27,502.81
Regatta Fund	12,272.35
Total Operations Checking	<u>59,003.13</u>
Harbor Renewal Fund	
HRF Checking	70,341.41
HRF Money Market	19,781.27
Total Harbor Renewal Fund	<u>90,122.68</u>
Other Savings	
Initiation Fee Money Market	11,806.60
Total Other Savings	<u>11,806.60</u>
Total Checking/Savings	160,932.41
Accounts Receivable	
Accounts Receivable	7,199.98
Total Accounts Receivable	<u>7,199.98</u>
Other Current Assets	
Inventory - Bar	2,330.70
Inventory - Merchandise	3,296.74
Total Other Current Assets	<u>5,627.44</u>
Total Current Assets	173,759.83
Fixed Assets	
Harbor Improvements	233,434.71
Land	100,000.00
Building & Equipment	119,936.35
Accumulated Depreciation	-5,370.00
Total Fixed Assets	<u>448,001.06</u>
TOTAL ASSETS	<u><u>621,760.89</u></u>
LIABILITIES & EQUITY	
Equity	
Fund Balance	560,400.76
Net Income	61,360.13
Total Equity	<u>621,760.89</u>
TOTAL LIABILITIES & EQUITY	<u><u>621,760.89</u></u>

Tawas Bay Yacht Club
Income Statement
April 2020

	<u>Apr 20</u>	<u>Apr 19</u>	<u>Nov '19 - Apr 20</u>
Ordinary Income/Expense			
Income			
Membership Fees			
Dues/Full Member	300.00	300.00	19,200.00
Dues/Associate Member	0.00	0.00	300.00
Dues/Social Member	0.00	(1,750.00)	16,325.00
Initiation Fees	800.00	2,000.00	2,600.00
Total Membership Fees	<u>1,100.00</u>	<u>550.00</u>	<u>38,425.00</u>
Boating Related Income			
Dockage Seasonal	0.00	(1,540.00)	42,128.00
Dockage Utility	0.00	50.00	1,800.00
5% Dock Discount	0.00	0.00	(1,627.00)
Winter Maintenance & Utilities	0.00	0.00	800.00
Total Boating Related Income	<u>0.00</u>	<u>(1,490.00)</u>	<u>43,099.00</u>
Merchandise			
Merchandise Sales	0.00	0.00	400.00
Merchandise Cost of Goods	0.00	(341.12)	0.00
Total Merchandise	<u>0.00</u>	<u>(341.12)</u>	<u>400.00</u>
Restaurant			
Restaurant Sales	0.00	0.00	691.58
Restaurant Cost of Goods	0.00	0.00	(380.23)
Restaurant Supplies/Linens	0.00	0.00	(78.88)
Food Service License	(395.00)	(395.00)	(395.00)
Restaurant Wages	(200.00)	0.00	(689.50)
Restaurant Payroll Taxes	(22.70)	0.00	(81.17)
Total Restaurant	<u>(617.70)</u>	<u>(395.00)</u>	<u>(893.21)</u>
Bar			
Bar Sales	0.00	15.00	506.85
Bar Cost of Goods	0.00	0.00	(223.26)
Bar License	0.00	0.00	(358.80)
Bar Wages	0.00	0.00	(293.50)
Bar Payroll Taxes	0.00	0.00	(30.90)
Total Bar	<u>0.00</u>	<u>15.00</u>	<u>24.39</u>
Total Income	<u>482.30</u>	<u>(1,661.12)</u>	<u>81,055.18</u>
Gross Profit	482.30	(1,661.12)	81,055.18
Expense			
Payroll Processing Fee	24.68	19.99	243.61
Bad Debt	0.00	174.44	0.00
Dues and Subscriptions	0.00	0.00	725.00
Bottomlands Lease	0.00	0.00	6,106.00
Building Cleaning	0.00	0.00	140.00
Building Repair & Maintenance	0.00	450.00	781.67
Grounds Maintenance	350.00	45.53	1,420.00
Dock Expenses	0.00	0.00	875.73
House Supplies	0.00	0.00	18.51
Insurance	1,401.00	0.00	3,751.00
Taxes - Property	0.00	0.00	2,341.12
Credit Card Fees	0.00	0.00	7.97
Office Expenses	0.00	64.61	356.08
Postage	0.00	0.00	198.20
Telephone	44.02	70.53	265.18
Utilities - Cable TV/Internet	0.00	31.99	68.99
Utilities - Electric	64.58	315.93	851.51
Utilities - Gas	0.00	158.71	181.22
Utilities - Waste Disposal	0.00	0.00	213.00
Utilities - Water	81.57	60.83	508.94
Spec. Proj-POS System	55.73	155.73	834.38
Total Expense	<u>2,051.58</u>	<u>1,548.29</u>	<u>19,868.11</u>
Net Ordinary Income	(1,569.28)	(3,209.41)	61,187.07
Other Income/Expense			

Tawas Bay Yacht Club
Income Statement
April 2020

	<u>Apr 20</u>	<u>Apr 19</u>	<u>Nov '19 - Apr 20</u>
Other Income			
Dividend Income	0.00	58.03	173.06
Total Other Income	<u>0.00</u>	<u>58.03</u>	<u>173.06</u>
Net Other Income	<u>0.00</u>	<u>58.03</u>	<u>173.06</u>
Net Income	<u>(1,569.26)</u>	<u>(3,151.38)</u>	<u>61,360.13</u>

Tawas Bay Yacht Club
Income Statement Prev Year Comparison - April 2020
November 2019 through April 2020

	Nov '19 - Apr 20	Nov '18 - Apr 19	\$ Change	% Change
Ordinary Income/Expense				
Income				
Membership Fees				
Dues/Full Member	19,200.00	18,000.00	1,200.00	6.7%
Dues/Associate Member	300.00	0.00	300.00	100.0%
Dues/Social Member	16,325.00	10,750.00	5,575.00	51.9%
Initiation Fees	2,600.00	2,800.00	(200.00)	(7.1)%
Total Membership Fees	<u>38,425.00</u>	<u>31,550.00</u>	<u>6,875.00</u>	<u>21.8%</u>
Boating Related Income				
Dockage Seasonal	42,126.00	36,640.00	5,486.00	15.0%
Dockage Utility	1,800.00	1,550.00	250.00	16.1%
5% Dock Discount	(1,627.00)	(1,098.80)	(528.20)	(48.1)%
Winter Maintenance & Utilities	800.00	1,200.00	(400.00)	(33.3)%
Total Boating Related Income	<u>43,099.00</u>	<u>38,291.20</u>	<u>4,807.80</u>	<u>12.6%</u>
Merchandise				
Merchandise Sales	400.00	0.00	400.00	100.0%
Merchandise Cost of Goods	0.00	(341.12)	341.12	100.0%
Total Merchandise	<u>400.00</u>	<u>(341.12)</u>	<u>741.12</u>	<u>217.3%</u>
Racing				
J22 Regatta Expense	0.00	(96.83)	96.83	100.0%
Total Racing	<u>0.00</u>	<u>(96.83)</u>	<u>96.83</u>	<u>100.0%</u>
Restaurant				
Restaurant Sales	691.58	540.00	151.58	28.1%
Restaurant Cost of Goods	(380.23)	(576.30)	196.07	34.0%
Restaurant Supplies/Linens	(78.89)	0.00	(78.89)	(100.0)%
Food Service License	(395.00)	(395.00)	0.00	0.0%
Restaurant Wages	(669.50)	0.00	(669.50)	(100.0)%
Restaurant Payroll Taxes	(61.17)	0.00	(61.17)	(100.0)%
Total Restaurant	<u>(893.21)</u>	<u>(431.30)</u>	<u>(461.91)</u>	<u>(107.1)%</u>
Bar				
Bar Sales	936.85	317.72	619.13	194.9%
Bar Cost of Goods	(223.26)	0.00	(223.26)	(100.0)%
Bar Licenses	(358.80)	(362.25)	3.45	1.0%
Bar Wages	(293.50)	(100.00)	(193.50)	(193.5)%
Bar Payroll Taxes	(36.90)	0.00	(36.90)	(100.0)%
Total Bar	<u>24.39</u>	<u>(144.53)</u>	<u>168.92</u>	<u>116.9%</u>
Total Income	<u>81,055.18</u>	<u>68,827.42</u>	<u>12,227.76</u>	<u>17.8%</u>
Gross Profit	<u>81,055.18</u>	<u>68,827.42</u>	<u>12,227.76</u>	<u>17.8%</u>
Expense				
Payroll Processing Fee	243.61	201.27	42.34	21.0%
Bad Debt	0.00	174.44	(174.44)	(100.0)%
Dues and Subscriptions	725.00	700.00	25.00	3.6%
Bottomlands Lease	6,106.00	5,741.00	365.00	6.4%
Building Cleaning	140.00	0.00	140.00	100.0%
Building Repair & Maintenance	761.67	520.73	240.94	46.3%
Grounds Maintenance	1,420.00	720.53	699.47	97.1%
Dock Expenses	875.73	0.00	875.73	100.0%
House Supplies	18.51	0.00	18.51	100.0%
Insurance	3,751.00	3,735.00	16.00	0.4%
Insurance - Workers Comp	0.00	(91.00)	91.00	100.0%
Taxes - Property	2,341.12	2,533.34	(192.22)	(7.6)%
Credit Card Fees	7.97	0.00	7.97	100.0%
Office Expenses	356.08	523.59	(167.51)	(32.0)%
Postage	198.20	0.00	198.20	100.0%
Telephone	265.18	423.86	(158.68)	(37.4)%
Utilities - Cable TV/Internet	68.99	250.01	(181.02)	(72.4)%
Utilities - Electric	851.51	1,173.27	(321.76)	(27.4)%
Utilities - Gas	181.22	844.05	(662.83)	(78.5)%
Utilities - Waste Disposal	213.00	90.00	123.00	136.7%

05/04/20

Tawas Bay Yacht Club
Income Statement Prev Year Comparison - April 2020
 November 2019 through April 2020

	Nov '19 - Apr 20	Nov '18 - Apr 19	\$ Change	% Change
Utilities - Water	508.94	400.36	108.58	27.1%
Spec. Proj-POS System	834.38	934.38	(100.00)	(10.7)%
Total Expense	19,868.11	18,874.83	993.28	5.3%
Net Ordinary Income	61,187.07	49,952.59	11,234.48	22.5%
Other Income/Expense				
Other Income				
Dividend Income	173.06	336.69	(163.63)	(48.6)%
Total Other Income	173.06	336.69	(163.63)	(48.6)%
Net Other Income	173.06	336.69	(163.63)	(48.6)%
Net Income	61,360.13	50,289.28	11,070.85	22.0%

05/04/20

Tawas Bay Yacht Club
Income Statement Budget vs. Actual - November 2019
 November 2019 through April 2020

	Nov '19 - Apr 20	Budget	\$ Over Budget
Grounds Maintenance	1,420.00	4,000.00	(2,580.00)
Depreciation Expense	0.00	4,000.00	(4,000.00)
Dock Expenses	875.73	3,600.00	(2,724.27)
House Supplies	18.51	740.00	(721.49)
Kitchen & Bar Equipment	0.00	300.00	(300.00)
Insurance	3,751.00	10,000.00	(6,249.00)
Insurance - Workers Comp	0.00	525.00	(525.00)
Taxes - Property	2,341.12	11,500.00	(9,158.88)
Miscellaneous	0.00	250.00	(250.00)
Youth Program	0.00	500.00	(500.00)
Credit Card Fees	7.97	50.00	(42.03)
Office Expenses	356.08	2,000.00	(1,643.92)
Postage	198.20	500.00	(301.80)
Telephone	265.18	750.00	(484.82)
Utilities - Cable TV/Internet	68.99	1,200.00	(1,131.01)
Utilities - Electric	851.51	3,850.00	(2,998.49)
Utilities - Gas	181.22	1,800.00	(1,618.78)
Utilities - Waste Disposal	213.00	1,200.00	(987.00)
Utilities - Water	508.94	1,450.00	(941.06)
Spec. Proj-POS System	834.38	2,000.00	(1,165.62)
Total Expense	19,868.11	70,171.00	(50,302.89)
Net Ordinary Income	61,187.07	18,629.00	42,558.07
Other Income/Expense			
Other Income			
Dividend Income	173.06	350.00	(176.94)
Total Other Income	173.06	350.00	(176.94)
Net Other Income	173.06	350.00	(176.94)
Net Income	61,360.13	18,979.00	42,381.13

05/04/20

Tawas Bay Yacht Club
Income Statement Budget vs. Actual - November 2019
November 2019 through April 2020

	<u>Nov '19 - Apr 20</u>	<u>Budget</u>	<u>\$ Over Budget</u>
Ordinary Income/Expenses			
Income			
Membership Fees			
Dues/Full Member	19,200.00	19,500.00	(300.00)
Dues/Associate Member	300.00	3,000.00	(2,700.00)
Dues/Social Member	10,325.00	12,000.00	4,325.00
Initiation Fees	2,600.00	5,000.00	(2,400.00)
Work Project	0.00	2,000.00	(2,000.00)
Total Membership Fees	<u>30,425.00</u>	<u>41,500.00</u>	<u>(3,075.00)</u>
Boating Related Income			
Dockage Seasonal	42,126.00	44,000.00	(1,874.00)
Dockage Utility	1,800.00	2,000.00	(200.00)
5% Dock Discount	(1,627.00)	(1,000.00)	(627.00)
Dry Sail	0.00	3,500.00	(3,500.00)
Overnight Dockage	0.00	1,800.00	(1,800.00)
Winter Maintenance & Utilities	800.00	1,200.00	(400.00)
Harbor Expenses	0.00	(6,500.00)	6,500.00
Total Boating Related Income	<u>43,099.00</u>	<u>45,000.00</u>	<u>(1,901.00)</u>
Merchandise			
Merchandise Sales	400.00	5,000.00	(4,600.00)
Merchandise Cost of Goods	0.00	(3,500.00)	3,500.00
Total Merchandise	<u>400.00</u>	<u>1,500.00</u>	<u>(1,100.00)</u>
Racing			
Racing Income	0.00	1,900.00	(1,900.00)
Racing Expense	0.00	(1,200.00)	1,200.00
Total Racing	<u>0.00</u>	<u>700.00</u>	<u>(700.00)</u>
Restaurant			
Restaurant Sales	691.58		
Restaurant Cost of Goods	(380.23)		
Restaurant Supplies/Linens	(78.89)		
Food Service License	(385.00)		
Restaurant Wages	(669.50)		
Restaurant Payroll Taxes	(61.17)		
Total Restaurant	<u>(863.21)</u>		
Bar			
Bar Sales	936.85		
Bar Cost of Goods	(223.26)		
Bar License	(258.80)		
Bar Wages	(293.50)		
Bar Payroll Taxes	(36.90)		
Total Bar	<u>24.39</u>		
Ice			
Ice Sales	0.00	550.00	(550.00)
Ice Cost of Goods	0.00	(450.00)	450.00
Total Ice	<u>0.00</u>	<u>100.00</u>	<u>(100.00)</u>
Total Income	<u>81,055.18</u>	<u>88,800.00</u>	<u>(7,744.82)</u>
Gross Profit	81,055.18	88,800.00	(7,744.82)
Expenses			
Accounting	0.00	3,000.00	(3,000.00)
Payroll Processing Fee	243.61	600.00	(356.39)
Payroll Expenses	0.00	50.00	(50.00)
Bad Debt	0.00	100.00	(100.00)
Advertising and Promotion	0.00	500.00	(500.00)
Dues and Subscriptions	725.00	900.00	(175.00)
Entertainment	0.00	1,000.00	(1,000.00)
Bottomlands Lease	6,106.00	6,106.00	0.00
Building Cleaning	140.00	4,200.00	(4,060.00)
Building Repair & Maintenance	761.67	3,500.00	(2,738.33)

05/04/20

Tawas Bay Yacht Club
Income Statement Budget vs. Actual - November 2019
November 2019 through April 2020

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House Supplies	18.51	740.00	(721.49)
Kitchen & Bar Equipment	0.00	300.00	(300.00)
Insurance	3,751.00	10,000.00	(6,249.00)
Insurance - Workers Comp	0.00	525.00	(525.00)
Taxes - Property	2,341.12	11,500.00	(9,158.88)
Miscellaneous	0.00	250.00	(250.00)
Youth Program	0.00	500.00	(500.00)
Credit Card Fees	7.97	50.00	(42.03)
Office Expenses	356.08	2,000.00	(1,643.92)
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Other Income			
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Total Other Income	173.06	350.00	(176.94)
Net Other Income	173.06	350.00	(176.94)
Net Income	61,360.13	18,979.00	42,381.13

Tawas Bay Yacht Club
Check Listing by Bank Account
April 2020

Type	Date	Num	Name	Memo	Clr	Split	Amount
Operations Checking							
General Fund							
Check	4/6/2020	200406-EFT	POS system - Ascendum C...	POS system monthly payment (less \$100 COVID-19 credit)	X	Spec. Proj-POS System	-55.73
Check	4/10/2020	10599	The Cincinnati Insurance C...	Account 1000422304 Policy 0489808	X	Insurance	-1,401.00
Check	4/10/2020	11551	District Health Department ...	Food Service License Renewal SFE0135009080	X	Food Service License	-385.00
Check	4/14/2020	200414-EFT	Paychex - SurePayroll		X	Payroll Processing Fee	-19.99
Check	4/22/2020	100470	McShane Snow Removal	2020 Snow removal	X	Grounds Maintenance	-350.00
Check	4/23/2020	200423-EFT	Consumers Energy	Clubhouse	X	Utilities - Electric	-94.58
Check	4/27/2020	200427-EFT	AT&T Mobility	287276774413	X	Telephone	-44.02
Check	4/28/2020	100469	Baldwin Township Water	COA1-000570-0000-02	X	Utilities - Water	-81.57
Check	4/29/2020	200429-EFT	Paychex - SurePayroll	Restart payroll full service	X	Payroll Processing Fee	-4.67
Total General Fund							-2,446.56
Total Operations Checking							-2,446.56
TOTAL							-2,446.56