



APA California Northern Minutes of the September 5, 2013, Board Meeting

Meeting Location: ABAG MetroCenter Auditorium, 101 Eighth Street, Oakland, CA

Board meeting called to order at 6:33 p.m.

1. Introductions/Welcome

Roll call:

p	Aaron Ackerman		Colette Meunier		Geoff Bradley	x	Juan Borrelli		Ronny Kraft
x	Alex Hinds	x	Dahlia Chazan	p	Hanson Hom	x	Justin Meek	x	Sandra Hamlet
x	Alexandra Barnhill		Darcy Kremin	x	Hing Wong	p	Katja Irvin		Scott Davidson
	Amanda Becker		Dave Javid		James Castañeda		Kristine Gaspar		Stephen Avis
x	Andrea Ouse	x	Don Bradley	x	Janet Palma	x	Laura Thompson	x	Tania Sheyner
	Avalon Schultz	x	Eileen Whitty	x	Jeff Baker	p	Miroo Desai	x	Ted Graves
x	Brian Soland	x	Erik Balsley		John Cook	x	Naphtali Knox	p	Thalia Leng
x	Cindy Ma	x	Florentina Craciun	p	Jonathan Schuppert	p	Natalie de Leon		

x = in person | p = phone

2. Adoption of Minutes

July 10, 2013, Meeting Minutes Review and Approval – No text edits, issues or questions were raised regarding the previous minutes.

Motion by Juan Borrelli to approve the July 10, 2013, meeting minutes, seconded by Brian Soland, approved unanimously.

3. Board Appointments

Administrative Director candidate: Shaveta Sharma

Motion by Naphtali Knox to appoint Shaveta Sharma as Administrative Director, seconded by Brian Soland, approved unanimously.

University Liaison: Justin Meek

Motion by Eileen Whitty to appoint Justin Meek as University Liaison, seconded by Jeff Baker, approved unanimously.

Monterey Bay Co-Regional Activity Coordinator: Justin Meek

Motion by Laura Thompson to appoint Justin Meek as Monterey Bay Co-RAC, seconded by Aaron Ackerman, approved unanimously.

4. Election Nomination Committee

Andrea Ouse discussed that the Treasures position is a ballot election position. It was mentioned that the committee consists of the Director-elect and possibly three members. Juan clarified that the committee encourages other individuals to apply and recruits for the position and attempts to generate interest in the position.

Dahlia, Juan, and Andrea volunteered for the Election Nomination Committee.

5. Educational Opportunities Listing Committee

Eileen reported that the sub-committee had met to amend the Calendar Listing Policy and adopted a policy regarding educational opportunities. The purpose of the new policy

The current policy states that for events to be listed they must be:

- Directly relevant to the practice of city or regional planning and/or related professions in Northern California;
- Local (i.e., must occur in the counties served by Northern Section) or reasonably accessible to Northern Section members; and
- Affordable (free or low in cost) to Northern Section members. In general, “low cost” means less than \$120 for a single day event (proportionately less for shorter events).

In addition, for events offering CM credits:

- The calendars will list events which have been submitted or approved for AICP Certification Maintenance (CM) credits provided they charge no more than \$20 per CM credit.

Julia Lave Johnston, UC Davis Extension Director, recently requested that Land Use and Natural Resources courses be advertised to Northern Section members, since the courses offer CM credits and APACA members receive a 10 percent discount. The cost to attend these UC Davis Extension courses, however, exceed the \$20 per CM credit and \$120 for a single day event criteria, even with the 10 percent discount.

Naphtali noted the “main driver behind the policy” is for the Section to attempt to provide low-cost opportunities.

Don suggested that we could bargain with the UC Davis Extension Director to bring down the price. He noted that in the past he organized a \$100 class through the UC Davis Extension program.

Hanson provided some background on the request by the current UC Davis Extension Director, Julia Lave Johnston. Two years ago, she approached the Section Directors to seek AICP CM

credits through the State Chapter and, in return, offer 10 percent off to APA members. The Section Directors did not raise any objections, and they agreed to look into alerting their members of these discounted CM-accredited courses.

Hanson commented that while the Board should maintain our policy for encouraging low-cost events, the Board might make a slight modification to it for educational institutions. Alternatively, he suggested that a webpage be created on the Section's website with links to educational programs, such as the CM-accredited courses offered through the UC Davis Extension. Lastly, the Board could leave the policy as it is. On this last point, he noted that the Board made an exception in the past for a UC Berkeley event, which may in hindsight not have been consistent with the Calendar Listing Policy.

Alex commented that having advertisements through the Section to Northern California members for Sonoma State University classes he taught in the past made a big difference in getting the word out. He suggested creating a working group to look into modifying the Calendar Listing Policy criteria.

Janet asked whether or not the trigger for listing a calendar event was the low cost or CM credits? Naphtali replied that the \$20 per CM credit is the main criterion for listing CM-accredited events, which is key because many event organizers charge more than \$20 per credit (e.g., Lincoln Institute of Land Policy). He further noted that the Section had denied a request to list Sonoma State University planning-related courses.

Alex clarified that the announcement was "a one time notice" to announce the program itself, not individual courses. It was not sent out on a "continual basis" (i.e., individual courses were not advertised through *eNews* blasts).

Tania asked if UC Davis Extension, and by association other educational institutions, would pay for an advertisement. Alex responded that educational institutions do not have budgeted funds to pay for advertisements. Florentina, who worked as a Program Manager for UCLA Extension from 2006 to 2009, concurred. She further stated that alerting APA members in the Northern Section of the 10 percent discount to attend UC Davis Extension Land Use and Natural Resources courses should be viewed as a service to our members.

Avalon noted that a number of employers have a reimbursement policy for their employees who attend continuing educational courses. She opined that the Section should let its members know about the UC Davis Extension program.

Jeff suggested the Board should find a balance and offered three main points to consider: providing resources to our membership, requiring event organizers to pay for advertisement to increase exposure, and creating a resource page for educational institutions.

Naphtali stated the Board should distinguish between for-profit and not-for-profit event organizers. He noted that in the past the Lincoln Institute had expressed interest listing their courses through *eNews* and in the newsletter, but did not want to pay for ads. Because the Lincoln Institute is a for-profit organization, Board members at that time did not approve their request.

Eileen advocated for simplicity in applying a Calendar Listing Policy.

Justin clarified the steps to listing an event on the Section's website and through *eNews*. He made a pitch for creating a page on the Section's website for listing educational institutions' planning-related courses/programs.

Hanson noted that while UC Davis Extension offers a lot of beneficial, day-long courses, it would not be reasonable to list all of them on the Section's website and through *eNews*. He supported the idea of providing a resource page on the Section's website for Fall or Spring planning-related curriculum. If UC Davis Extension or other educational institutions wanted to advertise specific/individual courses, they would have to pay for such an advertisement.

Jeff suggested forming a working group to investigate amending the Calendar Listing Policy. Eileen, Alex, Justin, Tania, and Jeff volunteered. This group will report back at the next Board meeting in September.

Naphtali asked whether or not the Board should accommodate Rick Kos' recent request to advertise San José State University summertime planning-related courses. He also asked how should a newly modified Calendar Listing Policy be sent out to interested groups.

Juan suggested putting SJSU's courses on the University Liaison page. **Cindy concurred.**

Erik suggested creating a separate page, which he thinks should include educational institutions other than just UC Berkeley and SJSU.

Jeff posed the question whether or not the Board would support providing "a band aid approach" in the short term by creating a page on the Section's website for listing planning-related courses.

Motion by Eileen Whitty to request that Ronny Kraft, Webmaster, and/or Justin Meek, Administrative Director, create a webpage on the Section's website for the purpose of listing planning-related courses and/or programs before the working group modifies the Section's Calendar Listing Policy, seconded by Florentina Craciun, approved with one opposed.

Cindy offered a friendly amendment that the listings be limited to not-for-profit educational institutions. Eileen accepted Cindy's friendly amendment. All approved the motion.

6. Conference Committee

Having selected downtown Oakland as the location for the 2015 State conference, Andrea indicated that it is time to begin the process of planning the event and will need lots of enthusiastic and dedicated individuals to make it a successful conference. She noted there are a number of incredible resources on the Board, not the least of which are Juan and Hing, who co-chaired the 2007 State conference in San José. As the Section Director at the time of the conference, she is looking to put together a great team and invited Board members to volunteer for leadership roles.

Hanson noted that the State Chapter President, in 2011, prepared a useful manual that provides a step-by-step guide for planning the conference. He also commented that Lynn Binder, APA California Chapter Conference Coordinator, is a wonderful resource.

Andrea added that while we are a little bit behind schedule, there is no need to panic.

Hing noted the benefits of organizing a State conference. It creates a great learning environment, provides networking opportunities, and is fun. He further noted that the San José conference, in 2007, had the largest attendance to date and raised a lot of money.

Juan added that the San José conference was the only one that did not have a single registered complaint. He reiterated the point that a successful conference depends on the success of the conference committee members working well together.

Hing noted that a group of over 100 volunteers put on the San José conference. In addition to the chair positions, there are eight committee positions. He indicated that with over two years to plan the event, there is still plenty of time. Future meetings will likely be held on a Saturday morning every other month; the first meeting will probably be in September.

Jeff clarified that tonight's objective was to first reach out to the Board for volunteers, and then to the wider membership for interest in leadership positions.

Juan read the different committees, which are:

- Fundraising/local exhibits
- Hospitality/special events
- Merchandise/souvenirs
- Mobile workshops
- Portfolio/planner's guide
- Program/conference sessions
- Public relations/website
- Volunteers/student events

Andrea stressed the value of "branding" the conference. She noted that a recent member survey revealed passionate responses both "pro Oakland and not pro Oakland." It will therefore be important to establish a theme and logo for the conference to be used as a marketing tool. Andrea used the success of San José conference theme/logo as an example she would like to emulate.

Since Katja came up with the theme for the San José conference, she volunteered to help develop the 2015 conference theme.

Several other Board members volunteered for leadership positions. Table 1 provides a list of their preferred conference committees.

TABLE 1 Volunteers for Conference Committee Positions

Committee	Volunteer
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Fundraising/local exhibits	
Hospitality/special events	Florentina Craciun
Merchandise/souvenirs	Eileen Whitty and Daniel Hamilton
Mobile workshops	Tania Sheyner, Brian Soland, and Jonathan Schuppert
Portfolio/planner's guide	Erik Balsley, Avalon Schultz, and Cindy Ma
Program/conference sessions	Janet Palma and Don Bradley
Public relations/website	
Volunteers/student events	

Hing noted that people have different perceptions of Oakland and suggested that many people will be surprised by all the positive things that are happening in different neighborhoods throughout the city that do not get reported in the news.

Andrea stressed the importance of conveying all the great things happening in Oakland and suggested highlighting them as part of an orientation tour.

Juan cautioned against organizing expensive orientation tours, and he recommended weighing the cost benefits of orientation tours vs. a great planners guide.

Don commented that Oakland was recently voted the most interesting city in the U.S., beating San Francisco, Los Angeles, Boston, and other cities typically thought of in these terms.

Don noted that he helped organize the first mobile workshops, in 1962, for an ASPO (American Society of Planning Officials) conference in Los Angeles.¹ He also worked on the 1994 APA National conference. He volunteered to help on the Program/Conference Sessions committee.

In response to Andrea's request for previous conference chairs to discuss what is involved with serving as a co-chair, Juan commented that it is helpful for the individual to work for a local agency and/or have local knowledge and experience. Hing commented that co-chairs should be able to work well with people, and one of their main tasks will be to figure out who is best for different tasks.

Hing and Erik volunteered to serve as co-chairs for the 2015 conference.

Hing noted that there are many leadership positions still available. Cindy encouraged students to take part in conference planning; in her experience, she was able to meet lots of people and be a part of a great event. Juan stressed that mobile workshops, for instance, take a large number of people to put together, which provides one of many opportunities to be a part of conferencing planning.

Andrea requested that all Board members interested in volunteering on a committee send their top three choices to her.

¹ ASPO was later merged, in 1978, with the American Institute of Planners to form the American Planning Association.

The Board selected the first conference planning meeting date to be held on Saturday, September 14, which happens to be one week before the UPC Fall Symposium (September 21). An announcement will be put in *Northern News* and *eNews*.

Jeff thanked the Board for their great enthusiasm.

7. Midyear Budget Update

Laura provided a midyear budget update. As of July, budgeted income and expenditures look to be on track. See **Exhibit A** for details. In response to Jeff's question about whether or not there are any potential issues the Board should know of, Laura replied that there were not.

Jeff informed the Board that SJSU's student-run planning organization, the Urban Planning Coalition (UPC), is planning to hold a second symposium for the year in the fall, and has requested additional funding. Amanda introduced Lola Torney, the current UPC President, who provided an overview on the Fall Symposium and anticipated expenses. The event, which is scheduled for Saturday, September 21, from 10 a.m. to 3 p.m. at the Tower Hall/Morris Daily Auditorium on the SJSU campus, will focus on topics related to planning for healthy cities. The request for \$1,000 would cover travel and lodging expenses (for a keynote speaker) and catering costs (for lunch).

Eileen commented that last year's UPC Symposium was "superb," and she looks forward to attending the Symposium in the fall.

Janet, who has been involved in environmental health issues, commented that the Symposium should focus on planning for healthy cities and *communities*.

In response to a question on the event's number of hours and associated CM credits, Tania indicated that the Symposium would qualify for 3.5 CM credits.

Don recommended including mental health as one of the Symposium's topics. Lola indicated that mental health could fit within the planned discussion on demographics. Don offered to take part, if the UPC was interested in further exploring this topic. To which Amanda welcomed his participation and noted that the event's topics were intentionally broad to allow them to be further tailored to a speaker's interest(s) and expertise.

In terms of the UPC's current budget, Laura noted that it has about \$200 left over from the last Symposium. Katja commented that the South Bay RAC have contributed to UPC events in the past, and she suggested that Jonathan might be able to contribute some of his budget towards holding the event. Jonathan indicated that he would be supportive of offering \$200 of his budget to the UPC.

Motion by Don Bradley to accept the UPC's proposal to fund the Fall Symposium in the amount of \$1,000; friendly amendment by Hanson Hom that a UPC representative write an article about the Symposium for the newsletter, which Don accepted; and friendly amendment by Justin Meek that the

UPC apply for an APA National Award for Outstanding Planning Student Organization (PSO), which Don also accepted; seconded by Eileen Whitty, approved unanimously.²

8. Membership Co-directors Responsibilities

Sandra reported to the Board how she and Geoff would share the Membership Director duties. She indicated that they intend to share the duties “straight down the line.” However, when something comes up that has a geographical basis, they would split those tasks on who is closer.

Sandra noted that she recently reached out to Justin, Erik and Brian about co-sponsoring a SPUR event that she will be speaking at. She plans to make available at this event a postcard she and Geoff have designed.

A number of Board members had questions about the postcard and offered suggestions on how to modify it. Regarding the membership price of \$115, Florentina recommended explaining that this price is for California only membership, not the cost for a National membership. She and Naphtali also recommended that Geoff and Sandra make themselves available to help potential APACA only members navigate the application process, since it is not easy. Jeff suggested not including a price; instead, the postcard might direct the reader to “learn more” by going to a website. Avalon suggested swapping out the bullet point on the membership discount with one on professional network opportunities.

The Board also discussed the cost to print the postcards. Since the Section’s budget does not include a membership outreach expense item, Laura suggested that reproduction costs might be billed to the Board management expense item. For the upcoming SPUR events, Brian offered to print 50 cards at his work. Juan commented that because the postcard appears to be focused on APACA benefits, he suggested the State Chapter should fund the postcard. Naphtali reiterated Juan’s point that *local* benefits should be listed on the postcard. In response, Sandra noted that she likes the idea of integrating local benefits; nevertheless, if the Section shares the reproduction costs with the Chapter, then some APACA benefits would be kept on the postcard. Avalon suggested that two postcards might be designed, one highlighting APACA membership benefits, and the other listing local benefits.

Dahlia requested that a PDF copy of the postcard be made available to the RAC Chairs for their use.

Hing inquired if Sandra or Geoff had spoken with the new California Chapter Membership Director. Sandra replied that they had. There was a recent membership and advertising conference call that they participated in. The postcard was discussed as a way to appeal to recent graduates to give them reasons to invest in their planning career.

² The deadline to submit an application for an Outstanding PSO Award is **December 10, 2013**. For more information about eligibility criteria, award categories, and past winners, see <https://www.planning.org/awards/ps/>.

Sandra noted that she would also obtain price quotes for postcard reproduction costs to share with the Board at the next meeting. Jeff commented that the postcard was a good start and for Sandra and Geoff to flesh out a budget request for the next meeting.

9. Appoint Northern News Associated Editor

Naphtali noted that the newsletter has been without a second Associate Editor since Theresa Alster resigned. He recommended appointing Jennifer Piozet (peeyo-ZAY) as Associate Editor. In his Board Report, Naphtali stated:

Jennifer recently received her master's degree in urban planning from SJSU, and is a graduate research assistant at the Mineta Transportation Institute. You probably saw our ad in the June issue of *Northern News* and in the *eNews* of May 21.

Motion by Naphtali Knox to appoint Jennifer Piozet as Associate Newsletter Editor, seconded by Juan Borrelli, approved unanimously.

Justin and Hing, who had her as a student at SJSU, highlighted that she would be a great addition to the Board.

10. Board Directors Report

Jeff noted the late hour and suggested that we hear from Directors with time sensitive discussion items.

Director. Jeff informed the Board that Emy Mendoza has resigned and the University Liaison position is currently vacant. Having served on the Board for over seven years, Jeff noted she will be missed.

Jeff noted that Holiday Party preparations should begin soon and asked for volunteers to help organize it. Florentina, who helped out with last year's Holiday Party, offered to lead the effort. Tania and Brian also volunteered their help. The Holiday Party will be located in San Francisco this year.

AICP Director. Don congratulated the Northern Section AICP candidates who passed the exam in May. He noted that the Fall examination preparation workshops will start soon. He also acknowledged past guest speakers for providing their expert knowledge to workshop attendees.

International Directors. Hing and Alex have held two International Committee meetings. The committee has discussed organizing a trip to Eastern Europe. The next meeting is scheduled for August 8, 2013, to be in the ABAG MetroCenter Auditorium at 101 Eighth Street, Oakland.

Planning Diversity Directors. Cindy thanked Erik for helping setting up the Diversity Facebook page, and requested that all Board members with Facebook accounts to "please like it."

Young Planners Group Co-directors. Avalon noted that YPG has scheduled an AECOM office tour in two weeks (July 24). Most of the limited number of spaces have been reserved. She also requested anyone interested in hosting an office tour to please let Natalie or her know.

Section Historian. Juan noted it is that time of year to submit PEN (Planner Emeritus Network) nominations to the PEN Board.³ In the past, the Section typically submits three to four nominations, many of whom have been honored with a PEN award. Having shared a confidential list of possible candidates, the Board discussed whom they would recommend and agreed to support four candidates. The nomination deadline is August 1, 2013.

Planning Commissioner Representative. Janet thanked the presenters who took part in the planning commissioner workshops she organized.

Communications Director. Erik inquired if Board members would object to moving the email *eNews* blasts to Tuesdays instead of Mondays. Since no one objected, future *eNews* will be released bi-weekly on Tuesdays.

Jeff encourage to the Board to attend upcoming State conference in Visalia.

Administrative Director. Justin noted that as he will be a new dad soon, he may be a little slow to respond to event announcement requests and other communications.

Meeting Adjourned: 8:50 p.m.

Next Meeting: Thursday, September 5, at location TBD

Summary of Action Items:

1. Ronny and Justin to create a resource page for educational institutions' planning-related courses/programs.
2. The Calendar Listing Policy working group to develop revised criteria and report their recommendations at the next Board meeting.
3. Sandra and Geoff to continue work on the membership postcard and to obtain reproduction price quotes.
4. James to continue to coordinate conference calls before each Board meeting for RAC Chairs to discuss organizing events and related matters.
5. Naphtali to continue working on redesigning *Northern News* articles.

³ PEN is an auxiliary of and resource support group for the APA California Chapter, the California Planning Foundation, and the California Planning Historical Society. PEN represents a body of long-tenured members of APA who are available to provide to the Chapter Board and to other APA California groups substantial knowledge of the profession as it has matured in California. PEN members also are available to provide their personal insights, experiences and planning history when requested by the Board or other organizations, groups and individuals. PEN membership is open to life members of APA, FAICP members from California, retired planning professionals, members of the California Planning Historical Society and former state-wide Board members of APA California. PEN also nominates planners who have contributed significantly to the planning profession or for a significant accomplishment which enhanced the recognition of planning.

6. Ronny to email new Board members (Jennifer Piozet) standard information they should know.
7. Board members to continue to upload photographs from recent events to the Section's Picasa site.

Exhibit A

Midyear Budget Update

CATEGORY		2012 BUDGET	2012 ACTUAL	2013 BUDGET
INCOME				
11	Interest Checking	\$0.00	\$0.00	\$0.00
12	Interest Savings	\$250.00	\$155.95	\$200.00
42	Section Events			
42.1	Section Programs	\$1,500.00	\$2,110.91	\$500.00
42.2	Holiday Party	\$3,000.00	\$3,697.45	\$3,500.00
42.3	East Bay RAC	\$0.00	\$0.00	\$300.00
42.4	Monterey Bay RAC	\$0.00	\$0.00	\$300.00
42.5	North Bay RAC	\$0.00	\$0.00	\$300.00
42.6	Peninsula RAC	\$0.00	\$0.00	\$300.00
42.7	Redwood Coast RAC	\$0.00	\$0.00	\$300.00
42.8	San Francisco RAC	\$0.00	\$0.00	\$300.00
42.9	South Bay RAC	\$0.00	\$0.00	\$300.00
50	Newsletter/website			
50.1	Calling Cards	\$10,000.00	\$6,063.00	\$7,000.00
50.2	Job Ads	\$0.00	\$0.00	\$0.00
62	Awards Event	\$5,000.00	\$4,000.00	\$4,000.00
70	Subventions	\$11,000.00	\$13,205.79	\$13,000.00
72	Conference Rebates	\$3,187.00	\$3,187.00	\$3,200.00
73	State Workshop Rebates	\$0.00	\$0.00	\$0.00
91	Miscellaneous Income			
Total Income		\$33,937.00	\$32,420.10	\$33,500.00
EXPENSE				
101	Board Management Expenses	\$1,800.00	\$1,951.79	\$2,000.00
102	Board Meetings			
102.1	Monthly Meetings	\$500.00	\$741.98	\$875.00
102.2	Board Retreat	\$700.00	\$535.90	\$700.00
104	Elections	\$0.00	\$0.00	\$0.00
301	Other Section Events			
301.1	Holiday Party	\$5,000.00	\$5,482.57	\$5,000.00
301.2	Students	\$1,300.00	\$1,000.00	\$2,300.00
301.3	East Bay RAC	\$500.00	\$183.96	\$500.00
301.4	Monterey Bay RAC	\$500.00	\$51.99	\$500.00
301.5	North Bay RAC	\$500.00	\$49.45	\$500.00
301.6	Peninsula RAC	\$500.00	\$0.00	\$500.00
301.7	Redwood Coast RAC	\$500.00	\$939.32	\$500.00
301.8	San Francisco RAC	\$500.00	\$0.00	\$500.00
301.9	South Bay RAC	\$500.00	\$828.73	\$500.00
400	Professional Development			
400.1	International Section	\$750.00	\$1,179.58	\$750.00
400.2	Diversity	\$1,200.00	\$1,105.17	\$1,200.00
400.3	Co-sponsorships	\$1,750.00	\$1,604.09	\$1,750.00
400.4	Professional Events/CM	\$1,000.00	\$112.13	\$1,000.00
400.5	Young Planners Group	\$500.00	\$117.58	\$500.00
400.6	Ethics Training	\$300.00	\$0.00	\$300.00
400.7	Sustainability/Energy	\$500.00	\$0.00	\$1,000.00
402	Workshops	\$0.00	\$0.00	\$0.00
503	Newsletter			
503.1	E-news	\$840.00	\$910.00	\$900.00
503.2	Northern News	\$10,000.00	\$11,096.00	\$11,000.00
503.3	Website	\$7,331.17	\$6,533.35	\$6,000.00
505	Public Relations	\$0.00	\$0.00	\$0.00
601	Awards Banquet	\$7,500.00	\$7,780.24	\$7,500.00
605	Membership Outreach			
605.1	General	\$0.00	\$0.00	\$0.00
605.2	Planning Commissioner	\$500.00	\$407.64	\$500.00
703	Conference Expenses	\$300.00	\$0.00	\$300.00
800	Student Teaching / Mentoring / Scholarships	\$4,500.00	\$4,262.48	\$4,500.00
800.1	AICP Exam Scholarship	\$1,800.00	\$1,080.00	\$1,800.00
903	Miscellaneous			
903.3	Checking Services	\$150.00	\$31.00	\$50.00
	Insurance - State	\$700.00	\$517.45	\$700.00
Total Expense		\$52,421.17	\$48,502.40	\$54,125.00
Profit / Loss		-\$18,484.17	-\$16,082.30	-\$20,625.00
	Reserve	\$99,184.85	\$93,061.20	\$72,436.20
		As of 12/31/12	As of 12/31/12	Projected 01/19/13