



# The Knolls News

The Knolls Homeowners Association Newsletter

January 2024

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## Important Dates

ACC Meeting –

*NO ACC Meeting in January 2024*

HOA Board Meeting – Jan. 8, 7 p.m.

Recycling Dates – Jan. 2, 16 & 30

## New Clubhouse Reservation and Access System

The board has implemented a digital lock box system, aimed at enhancing convenience and security for all residents. A few of the benefits to using this digital lock box system are:

**Convenient Access:** The new digital lock box system provides an easy and convenient way for homeowners to access the clubhouse, offering greater flexibility in usage.

**Enhanced Security:** The digital lock box is designed with security features to maintain the safety and protection of the clubhouse. The reservation manager will be able to access the code log used to open the box.

The new reservation system will be:

- 1) Email the clubhouse reservation manager at [ClubhouseCalendar@theknollshoa.com](mailto:ClubhouseCalendar@theknollshoa.com).
- 2) The clubhouse reservation manager will reply with an email informing homeowners of next steps for reservations. Part of the reservations will be filling out an ACH form that will be kept on file for each homeowner. In the reservation email the homeowner will receive an ACH form to fill out. They may either send back electronically or drop off as a hard copy.
- 3) Once the ACH form is received the homeowner will be given an access code for the lock box and further instructions on how to check in and out for the reservation.
- 4) Homeowners will be required to fill out a cleaning checklist prior to exiting the clubhouse. This check list will be available digitally to submit or hard copies are provided in the clubhouse binder.

## HOA Board Meeting

Mon., Jan. 8th, 7:00 p.m.

In-person Meeting, Clubhouse

## An Important Reminder From The Board of Directors:

Homeowners must apply for and receive approval from the Architectural Control Committee before beginning any changes to the exterior of their home, including landscape. The fine for not submitting an ACC application prior to making modifications is \$500.

## President's Letter

My name is Cierra Olmsted, and it is with great enthusiasm that I introduce myself as your newly elected President of the HOA Board for the upcoming year.

I am honored to have the opportunity to serve our community in this role and am eager to contribute to the betterment of our neighborhood. Over the past 3 years, I have developed a deep appreciation for the unique qualities that make our community special, and I am committed to fostering an environment that enhances our neighborhood overall.

As we embark on this journey together, my primary goal is to promote open communication, transparency, and collaboration within the HOA. I believe that by working together, we can address any challenges that may arise and continue to make our community a wonderful place to live.

I look forward to working with our new elected board and all of you in the coming months. Together, I am confident that we can make this year a successful and positive experience for our entire community, HOA and ACC boards.

Thank you for entrusting me with this responsibility, and let's make it a fantastic year for our HOA!



## Please Clean Up After Your Pets

**A friendly reminder to please clean up after your pets.** In the last couple of months, people have been having to step around dog poop on the sidewalks in the neighborhood. Some of it has been left in front of houses that have small children who play in the front yards and on sidewalks. One neighbor also saw a bag of poop that someone picked up but left the bag for someone else to dispose of.

Especially going into the colder months, it can be a hard time of year with all of the snow, but we still need to clean up after our dogs. The field on the side of the tennis courts is a popular sledding hill for our children and in years past has been full of dog poop. This is not safe for anyone, but especially the young children sledding (and sometimes eating the snow). Again, please remember to clean up after your dogs, even if the weather makes it difficult.

Thanks!

## Please Be Considerate of Our Mail Carriers

Please be considerate of our mail carriers and place your trash and recycling bins on the opposite side of the driveway and away from mailboxes. This will save a lot of time and hassle and will make the mail carrier very happy. Thank you!

## Breckenridge International Snow Sculpture Championships

Breckenridge's International Snow Sculpture Championships is a world-renowned snow sculpting competition where teams from around the world descend on Breckenridge, Colorado to hand-carve 25-ton blocks of snow into enormous, intricate works of art. Artists are only allowed to use hand tools, creativity and inspiration to bring their ideas to life. No power tools allowed! Teams sculpt countless hours across five days (totaling around 94 hours), resulting in a temporary outdoor art gallery in historic downtown Breckenridge! Join us at the 2024 International Snow Sculpture Championships.

Sculpting Week: January 22-26

Viewing Week: January 26-31

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## The Knolls Homeowner's Association

**BOARD MEMBERS:** Board@TheKnollsHOA.com

Website: [www.theknollshoa.com](http://www.theknollshoa.com)

**President:** Cierra Olmstead  
president@theknollshoa.com, 303-550-7594

**Vice-President/Website/CenCON:** Travis Baumgart  
vp.social@theknollshoa.com, 303-669-5798

**Secretary/Communications:** Juliet Beckman  
communications@theknollshoa.com, 303-521-8620

**Treasurer:** Austin Alldredge  
treasurer@theknollshoa.com, 415-377-8722

**Clubhouse/Pool/Social:** Diane Klepacka  
pool.clubhouse@theknollshoa.com, 314-324-4139

**Landscape/Maintenance:** Justin Finesilver, 303-522-0755

**Snow/Trash/Tennis:** Molly Ehlinger  
snow.trash@theknollshoa.com, 303-591-1924

**ACC Liaison:** Scott Draudt, 720-626-0663

**Bookkeeper:** Barb Page, bookkeeper@theknollshoa.com, 847-858-1855

**Clubhouse Reservations:** Amy Schultz, 9 a.m. to 7 p.m.  
by phone 415-350-0778 or email clubhousecalendar@theknollshoa.com

**Social Committee:**  
Chair: socialchair@theknollshoa.com

Molly Ehlinger  
Jennifer Harris  
Kristen Keith, 303-319-0053  
Diane Klepacka, 314-324-4139  
Caroline Rudolph, 505-573-0296

**Tennis:** To purchase \$5 key for courts and ball machine:  
Barb Richards 720-935-5119 and Margaret Wilson 720-985-4661

**The Knolls News Editor:** Mimi Ramsey  
knollsnews@theknollshoa.com

**Trash/Recycle Company:** Republic Services  
303-286-1200 for bulk pickup requests

**ACC Contacts (acc@theknollshoa):**

Zone 1: Jerrod Brown	303-513-8112	Zone 5: Kristen Smith	206-310-6696
Zone 2: Lara Kroha	720-298-0446	Zone 6: Lara Kroha	720-298-0446
Zone 3: Kyle Conn	678-232-2445	Zone 7: Kyle Conn	678-232-2445
Zone 4: Kristen Smith	206-310-6696	Zone 8: Jerrod Brown	303-513-8112

(Vice Chair)  
Paint Books: Lara Kroha

### BOARD MEETINGS

Meetings held the second Monday of each month, 7 p.m.

### NEWS ARTICLES

The Knolls newsletter is published monthly by The Knolls Homeowners Association. The deadline for articles is the 19th of each month for the next month's issue, except for the Jan. issue which is Dec. 12th. **All articles, letters and ads must be approved by the editor.** Please email articles to the editor at [knollsnews@theknollshoa.com](mailto:knollsnews@theknollshoa.com).

**Swim Team:** (an independent organization)  
website: <http://theknolls.rmsl.org> email: [knollstsunami@gmail.com](mailto:knollstsunami@gmail.com)  
Claire Smith – [clairehsmith1@yahoo.com](mailto:clairehsmith1@yahoo.com)  
Jen Johnson – [jenjohnson09@yahoo.com](mailto:jenjohnson09@yahoo.com)  
Shannon Walsh – [swalsh12611@gmail.com](mailto:swalsh12611@gmail.com)

Association dues are \$130/month, due on first day of the month. A late fee may be assessed. Deposit in clubhouse mailbox at 3400 E. Geddes Dr. Mark check with month for which you are paying. Your check is your receipt.

## Busy Knolls Bus Stops: Please Drive Cautiously

We currently have a large number of small children catching school buses in our neighborhood. Littleton Public Schools picks Knolls' students up and drops them off at our two bus stops:

**North Side:**

**S Garfield/E Easter  
& E Fremont/S Harrison Way**  
7:15 a.m. & 3:10 p.m.  
Wednesday:  
Late Start Day - 8:15 a.m.



**South Side:**

**South Jackson Street  
& East Geddes Place**  
7:20 a.m. & 3:15 p.m.  
Wednesday:  
Late Start Day - 8:20 a.m.



**WHAT COLORADO'S LAW SAYS:**

Drivers must stop at least 20 feet before reaching a school bus that is stopped with its red lights flashing and its stop arm extended, whether it is on your side of the road, the opposite side of the road or at an intersection. You must remain stopped until the flashing red lights are no longer operating. Wait and watch for children near the school bus and children crossing the roadway before proceeding.

A first offense is a Class 2 misdemeanor with a fine up to \$300, a mandatory court appearance and six points on a driver's license. A second offense within a five-year period escalates to a Class 1 misdemeanor with a fine up to \$1,000.

According to the Colorado driver's handbook, the following actions are **illegal** around school buses:

- Passing in any marked no-passing zone.
- Exceeding the speed limit when passing.
- Passing a bus with flashing red lights and a stop arm extended.
- Passing within 100 feet of any intersection.
- Passing on any hill, curve or bridge where vision is obstructed.

If a bus is displaying alternating flashing red light signals that are visible from the front or rear, you must stop immediately before reaching the bus and should not proceed until the flashing lights stop. You must stop no less than 20 feet from the front or rear bumper of the bus.

Thanks to our neighbor Leanne Sienknecht for this important and thoughtful safety reminder.

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# The Knolls Homeowners Association Board of Directors Meeting Minutes

Dec. 11, 2023, 7:00 p.m., Knolls Clubhouse, 3400 E. Geddes Dr., Centennial, CO 80122 with Zoom Remote

**Expected Board Attendees:** President – Austin Alldredge (AA); Vice President/Social – Marcia Saas (MS); Secretary/Communications – Bryon Bren (BB); Treasurer – Ryan Page (RP); Clubhouse/Pool – Cierra Olmsted (CO) via Zoom; Landscaping – Scott Draudt (SD); Trash/Snow – David Holte (DH); Juliet Beckman (JB)

**Other Attendees/Homeowners:** Karen Grill, Caroline Rudolph, Karla Goodheart, Travis Reini

**ORDER OF MEETING:**

1. Call to order 7:02 p.m.
2. Review and approval of agenda
3. Signing of previous months minutes

**Committee reports:**

4. Vice President/Social/ACC – Marcia Saas
  - a. Social
    - i. Chili Cook-off – success! 8 chilis entered;
      - Tanya Reini is the winner!
      - Caroline Rudolph won best cornbread!
    - ii. Holiday party
    - iii. Carriage ride went over time.
      - Buy more time for 2024. (> 2hours)
  - b. ACC
    - i. 5 applications approved, 2 pending,
    - ii. Kyle Conn writing Knolls News article on roof guidelines
    - iii. Needs committee members (bulk email).
    - iv. No meeting in January, but will handle requests.
5. Finance – Ryan Page
  - a. <motion to approve> November 2023 Financials and Budget YTD <approved>
  - b. <motion to approve> Final 2023 Reserve study <approved>
  - c. <motion to approve> Final 2024 Budget <approved>
    - i. addition \$50k for playground expansion, retaining wall and swing.
    - ii. Possibly eligible for grants? (Centennial, Broncos, others)

*continued on page 5*



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## Board Meeting Minutes, *continued from page 4*

- d. The 2023 trash budget was off because it was miscalculated in the spreadsheet. Actual trash spend is consistent with our contract and spend from previous years.
6. Clubhouse/Pool – Cierra Olmsted
  - a. Clubhouse
  - b. Pool – MPM contract renewal, needs signing. Summer extension included.
7. Communications – Bryon Bren
  - a. Knolls News articles due December 12
8. Landscape/Maintenance – Scott Draudt
  - a. Still pending contracts, hoping for January
  - b. Geotechnical survey for courts 3 & 4 done. Awaiting results.
9. President's report – Austin Alldredge
  - a. 2024 housekeeping
    - i. Renew state HOA registration
    - ii. Banking signatures
    - iii. Reassign officer emails
    - iv. Archiving old emails
    - v. Combined administrative role for Board and ACC
  - b. Homeowner comments
  - c. Executive session
    - i. ACC enforcement
      - 3 letters out this week
    - ii. ACC member selections
      - <motion to nominate to the ACC>  
Mike Smaltz <approved>
      - <motion to nominate to the ACC>  
John Ramsey <approved>
10. New business:
  - a. Seating of 2024-25 Board: Travis Baumgart, Molly Ehlinger, Justin Finesilver, Diane Klepacka
  - b. Dismissal of 2022-2023 Board: Marcia Saas, Ryan Page, Bryon Bren, David Holte. THANK YOU
  - c. Election of 2024 Board Officers and liaisons:
    - i. President – Cierra Olmstead
    - ii. Vice-President/Website/CenCON – Travis Baumgart
    - iii. Secretary/Communications – Juliet Beckman
    - iv. Treasurer – Austin Alldredge
    - v. Clubhouse/Pool/Social – Diane Klepacka
    - vi. Landscape/Maintenance – Justin Finesilver
    - vii. Snow/Trash/Tennis – Molly Ehlinger
    - viii. ACC Liaison – Scott Draudt
11. Adjournment 9:07 p.m.
12. Date of next meeting January 8, 2024

## Ouray Ice Festival

Celebrating its 29th anniversary in 2024, the Ouray Ice Festival is one of the more popular winter events in Colorado, both for participants and spectators. Watch as the tiny mountain town of Ouray becomes a climbing mecca for those looking to test their skills at climbing the jagged ice walls of Ouray Ice Park.

Where: Ouray Ice Park

When: Thursday—Sunday, January 18–21

## Master Your Finances in 2024: A Quick Checklist for Financial Success

As we usher in the new year, it's crucial to take stock of our financial health and set the stage for a prosperous future. Here is a concise financial checklist to ensure you're on the right track in 2024:

1. **Review and Update Your Budget:** Assess your income, expenses, and savings goals. Make necessary adjustments to accommodate any changes in your financial situation.
2. **Evaluate and Adjust Investments:** Analyze your investment portfolio. Ensure it aligns with your risk tolerance and long-term goals. Consider consulting a qualified financial advisor to optimize your investment strategy.
3. **Use FSA Dollars and Make HSA Contributions:** If you have a high deductible health plan (HDHP), explore maximizing your health savings account (HSA) contributions. In 2024, the maximum contribution for an individual HSA is \$4,150, and the maximum for a family is \$8,300. If you are 55 or older, you can contribute an additional \$1,000.
4. **Emergency Fund Boost:** Aim to have at least three to six months' worth of living expenses in your emergency fund. It provides a financial safety net in case of unexpected events.
5. **Retirement Savings Reassessment:** Confirm you're contributing enough to meet your retirement goals. Take advantage of employer-sponsored plans and tax-advantaged accounts.
6. **Insurance Review:** Assess your insurance coverage, including health, life, and property. Adjust based on changes in your circumstances to ensure adequate protection.
7. **Debt Reduction Strategy:** Develop or refine a plan to reduce high-interest debt. Prioritize paying off debts to free up more money for saving and investing.

Remember, financial success is an ongoing process. Revisit this checklist throughout the year and adjust your financial strategy as needed. Rely on us as a resource. We are always available to assist you with deadlines or other issues. We are also happy to collaborate with your CPA, attorney, and other professionals you work with to help ensure that you are prepared for the coming year.

**Start today to help secure a brighter financial future in 2024!**



**Charlotte K Jay, Financial Advisor, 303-260-7494, [cjay@jayfinancialgroup.com](mailto:cjay@jayfinancialgroup.com)**  
5601 S Broadway Suite 395, Littleton, CO 80121, [www.jayfinancialgroup.com](http://www.jayfinancialgroup.com)

This checklist was created using various sources including generative artificial intelligence output from ChatGPT. All output used in this checklist has been verified by the author/advisor.



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## Trivia Night by Games & Trivia Entertainment (G.A.T.E.)

Alpha Charlie's is located on Peoria and Arapahoe Rd in the DTC area. Come join G.A.T.E. (Games and Trivia Entertainment) for some interactive trivia style games that build community and enjoyment through competition. With weekly game styles, one of the best and energetic hosts in Colorado, amazing drinks and drink specials, and some of the best food in the area. Come see what you've been missing with this Interactive Trivia Night.

Occasionally designated as a THEMED Trivia Night. These nights will be based on movies, books, shows, and other fan favorite subjects. Attendees are encouraged to come dressed in theme and prepared for an interactive and fun evening!

Tickets are FREE and not required to participate the night of the Trivia. However pre-registering on Eventbrite will help guarantee your team has seating and it will enter your team for a chance to win a prize! Check in with the host upon arrival to get more information.  
—<https://www.eventbrite.com>

## This Space Intentionally Left Blank for Teen Services

## Plan For Vacation Day, Jan. 31

National Plan for Vacation Day is an annual event that encourages people to plan and use their vacation time for the year ahead. The day aims to raise awareness about the benefits of taking regular time off from work to improve overall mental health and happiness.

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# How To Travel On Snow

## Skiing

With over 30 ski areas to choose from in Colorado, there is truly terrain for every kind of skier and snowboarder. All levels and budgets can be accommodated. There are smaller slopes perfect for learning the craft, and big giant playgrounds that keep everyone in your group entertained for days.

## Cross Country Skiing

Downhill isn't the only way to enjoy skiing in the Rocky Mountains. Nordic skiing, more often referred to as cross country skiing, is fantastic across the state. There are Nordic centers near all the favorite ski towns and resorts, plus endless miles of trails in the national forests to peruse on your own accord.

## Snowshoeing

Most of the aforementioned Nordic centers in Colorado provide access to snowshoers on their multi-use trails. Many will even have snowshoe rentals available, as do many ski resorts. It's not uncommon for ski areas to allow snowshoeing on some of their cat trails (greens), or even have separate trails completely for these winter hikers.

## Snowbiking

When written as one word, snowbiking technically implies no motor. A Snowbike® is a registered trademark that's used to glide down the slopes, similar to downhill skiing. You can rent snowbikes at a few places locally, and there are even some ski resorts that allow them on their chairlifts, such as Breckenridge Ski Resort. You then ride down the mountain as you would on your skis or snowboard, except your sitting down on a Snowbike®.

## Snow Biking

When snow biking is written as two words, it implies it has a motor. These are sort of like snowmobiles and are used in a similar fashion. There are some snow biking competitions and you could use them in the backcountry (uphill, downhill, on the flats) the same as you would a snowmobile. This version is not a registered trademark and technically needs a space between them, snow bike, however, you still might see it improperly referred to as a snowbike with one word.

## Fat Biking

These are bicycles with fat tires and thick treads that are suitable for riding on packed snow. They are becoming more popular in mountain towns, and you can often see someone riding along for fun or transportation. There are even competitions held. There are some shops in select towns that will rent you a fat bike to use for a fun day off the ski slopes.

## Snowkiting

Snowkiting is very similar to kiteboarding on water. However, you'll use skis or a snowboard instead of a surfboard. It's simpler to master kiteboarding since snow supplies less friction than water. Do note that snowkiting lessons do require you already have a snow kite and harness available.

Many people attempt snowkiting on frozen lakes, such as Lake Dillon in Summit County. An advantage is that this skill can be later applied to kiteboarding on the water during the warmer, summer weather.

–<https://www.uncovercolorado.com/>



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# Denver USA Gap Year Fair 2024

Sunday, January 21, 2024 · 1 - 4 p.m.

Arapahoe High School, 2201 E Dry Creek Rd Centennial, CO 80122

Don't miss the opportunity to meet gap year program providers, counselors, and alumni from all over the world. Join us to get the most up-to-date information about exploring gap year options. Whether you're dreaming of Spanish language immersion in Costa Rica, rock climbing in the American Southwest, or pursuing a virtual internship from the comfort of your living room, there are so many gap year options to choose from!

Both gap year program providers and counselors will be available to speak with you directly and answer any questions you might have, like:

- Who takes a gap year?
- What gap year experiences might be the right fit for me?
- When should I start planning my gap year?

- Where can I go during my gap year?
- Why are so many students taking gap time now?
- Does taking a gap year before college affect your admission chances?
- How can I afford a gap year?

—<https://www.eventbrite.com>

## Work Harder Day, January 12

Work Harder Day is a day dedicated to encouraging individuals to push themselves to achieve their goals in a dedicated and diligent manner, with the belief that hard work is the key to success.

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## Happy New Year from Your Neighborhood Experts!

They were always **ahead of schedule** when it came to telling us what to expect, what's next, how the process works, and the best way to get things done. They **took such great care** with all that he did.

-Rick and Beth M. (October 2023)



We found The Steller Group quick to respond, **professional, knowledgeable,** well prepared, comfortable, and approachable.

-Greg B. (October 2023)



**I would recommend them to everyone** I know to sell their home. The whole process from beginning to end was **seamless.**

-Vicki F. (August 2023)



The Steller Group is **as advertised.** They **supported me** in every step of my home sale by providing me with all the services I needed to downsize, get packed and unpacked, remove all the items to be recycled, donated or just plain trashed. After Steller staged my home, they listed it and it sold over a weekend. You will be **very satisfied** with their service, they made the sale of my home **easy.**

- Jan P. (May 2023)



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Classified ads are \$4.00/line (about 40 characters/line). Contact Newsletter Connections at **303-979-7499** or [Info@NewsletterConnections.com](mailto:Info@NewsletterConnections.com) to place an ad. To view our display ad prices, visit our website at [NewsletterConnections.com](http://NewsletterConnections.com). The deadline for placing a classified or display ad is the 15th of the month for the next month's issue (i.e., 15th of Sept. for Oct. issue), except the January issue, which has a deadline of December 6th. Residents placing ads to sell household items are not charged a fee.

### The Knolls Service Network:

The Following Knolls neighbors have volunteered to be of service for grocery or pharmacy pickup or other needs of our neighbors, especially during the time of the COVID-19 pandemic. Questions? Call Dana Arell, 720-339-7367 or Dave Ferrill, 720-339-4926.

- |   |                                     |
|---|-------------------------------------|
| <i>Emily Baker: 303-915-1580</i>          | <i>Kelly Hayes: 913-579-5337</i>    |
| <i>Beth Cooper: 303-905-6654</i>          | <i>Julie Madden: 303-332-9683</i>   |
| <i>Steve Cooper: 303-588-4699</i>         | <i>Scott Mitchell: 217-415-9456</i> |
| <i>Gail Griffin: 720-633-2566</i>         | <i>Jacque Schultz: 303-725-5357</i> |
| <i>Bill Haberer: 814-883-9507</i>         | <i>Angie Waller: 303-882-6749</i>   |
| <i>Deb Godshall Haberer: 720-475-0890</i> |                                     |





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CLEANING EXPERTS**

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WEEKLY, BI-WEEKLY, MONTHLY, MOVE IN/OUT  
**20 YEARS OF EXPERIENCE**

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**LETICIA & JESUS**  
FREE ESTIMATES, CALL TODAY!

SERVICE GUARANTEE: If you're unhappy with an area we've cleaned, we'll return and clean it again!

### The Knolls Homeowner Association Budget Vs. Actual: Nov. 30, 2023 YTD

	Nov 2023 Actual	2023 Budget	\$ Under/Over Budget	% of Budget
<b>INCOME</b>				
Dues	\$511,476	\$563,964	\$52,488	91%
Trash Income	59,714	58,476	(1,238)	102%
Miscellaneous Income	11,761	5,000	(6,761)	235%
<b>Total Income</b>	<b>\$582,951</b>	<b>\$627,440</b>	<b>\$44,489</b>	<b>93%</b>
<b>OPERATING EXPENSES</b>				
Maintenance Operations	\$112,351	\$116,843	\$4,492	96%
Pool	75,137	73,000	(2,137)	103%
Trash & Recycle	67,973	68,308	335	100%
Water & Sewer	53,448	70,000	16,552	76%
Legal Expense	28,712	12,000	(16,712)	239%
Finance	17,614	27,220	9,606	65%
Utilities - Gas & Electric	13,181	17,500	4,319	75%
Clubhouse Expenses	9,805	10,420	615	94%
Communications	7,682	7,300	(382)	105%
Social Expenses	2,997	5,000	2,003	60%
ACC	2,940	4,450	1,510	66%
Courts	1,505	3,280	1,775	46%
Miscellaneous/Contingency	71	15,000	14,929	0%
Snow Removal	-	14,500	14,500	0%
<b>Total Operating Expenses</b>	<b>\$393,416</b>	<b>\$444,821</b>	<b>\$51,405</b>	<b>88%</b>
<b>Net Results of Operations</b>	<b>\$189,535</b>	<b>\$182,619</b>	<b>\$6,916</b>	<b>104%</b>
<b>Capital Expenditures</b>	<b>\$97,715</b>	<b>\$90,300</b>	<b>\$7,415</b>	<b>108%</b>
<b>Net Income</b>	<b>\$91,820</b>	<b>\$92,319</b>	<b>\$(499)</b>	<b>99%</b>

### The Knolls Balance Sheet As of November 30, 2023

CURRENT ASSETS	11/30/23	12/31/22
<b>Checking/Savings</b>		
Checking	32,815	160,375
Savings	920,029	660,668
<b>Total Checking/Savings</b>	<b>952,844</b>	<b>821,043</b>
<b>Accounts Receivable</b>		
Accounts Receivable (net of prepaid)	22,902	12,432
Allowance for Doubtful Accounts	(5,600)	(5,600)
<b>Total Accounts Receivable</b>	<b>17,302</b>	<b>6,832</b>
<b>TOTAL ASSETS</b>	<b>970,146</b>	<b>827,875</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
Accounts Payable	50,425	324
Accrued Expenses	7,000	7,000
<b>Total Liabilities</b>	<b>57,425</b>	<b>7,324</b>
<b>Equity</b>		
Retained Earnings	820,902	764,837
Net Income	91,820	55,714
<b>Total Equity</b>	<b>912,722</b>	<b>820,551</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>970,147</b>	<b>827,875</b>
<b>NOTE: Total Assets includes Reserve Funds of \$880,000</b>		



## *The Knolls* Neighborhood Real Estate Experts

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