

FY25 Account Balances by Month - As of 9/30/2025

Account	9/30/2024 Balance	10/31/2024 Balance	11/30/2024 Balance	12/31/2024 Balance	1/31/2025 Balance	2/28/2025 Balance	3/31/2025 Balance
Bank Accounts							
BCOA Palo Checking	233.95	806.25	-1,375.63	820.97	146.02	100.67	550.32
BCOA Palo Savings	8,765.27	10,436.90	15,250.08	16,022.36	37,062.55	34,977.91	37,879.37
USB Checking	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL Bank Accounts	8,999.22	11,243.15	13,874.45	16,843.33	37,208.57	35,078.58	38,429.69
OVERALL TOTAL	8,999.22	11,243.15	13,874.45	16,843.33	37,208.57	35,078.58	38,429.69

	4/30/2025 Balance	5/31/2025 Balance	6/30/2025 Balance	7/31/2025 Balance	8/31/2025 Balance	9/30/2025 Balance
Bank Accounts						
BCOA Palo Checking	667.12	-553.17	-211.58	1,009.32	0.00	0.00
BCOA Palo Savings	38,555.76	38,892.77	33,198.42	39,445.35	0.00	0.00
USB Checking	0.00	0.00	0.00	0.00	40,052.82	28,055.84
TOTAL Bank Accounts	39,222.88	38,339.60	32,986.84	40,454.67	40,052.82	28,055.84
OVERALL TOTAL	39,222.88	38,339.60	32,986.84	40,454.67	40,052.82	28,055.84

FY25 Income/Expense by Month

10/1/2024 through 9/30/2025

Category	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	OVERALL TOTAL
INCOME													
10 Owner Fees	4,345	5,060	4,895	15,235	660	4,895	4,670	5,330	4,900	11,240	4,640	4,640	70,510
12 Interest Income	2	3	2	5	5	6	6	7	6	7	4	0	54
14 Assessments	2,625	5,250	875	7,000	0	0	0	0	0	0	0	0	15,750
TOTAL INCOME	6,972	10,313	5,772	22,240	665	4,901	4,676	5,337	4,906	11,247	4,644	4,640	86,314
EXPENSES													
30 Mowing & Clean Up	2,294	3,154	2,193	0	0	0	2,343	1,203	3,007	2,405	3,007	4,811	24,417
32 Fertilizer & Grub Spray	605	0	605	0	0	0	610	0	610	0	1,486	610	4,526
34 Critter Control	37	210	0	0	0	0	0	0	0	0	0	0	247
40 Irrigation Service & Repair	0	2,782	0	0	0	0	0	3,594	283	226	0	3,099	9,984
42 Irrigation Water	0	1,530	0	10	0	0	0	106	0	1,405	0	1,463	4,513
50 Tree Trimming & Removal	0	0	0	0	0	0	0	120	0	0	0	5,919	6,039
52 Tree Replacement	1,331	0	0	0	0	0	0	0	0	0	0	0	1,331
54 Landscape & Mulch	0	0	0	0	0	0	0	193	0	737	0	255	1,185
60 Fence & Sidewalk Repair	0	0	0	0	0	0	0	0	6,359	0	0	0	6,359
70 Snow Removal	0	0	0	1,860	2,790	1,545	930	0	0	0	0	0	7,125
80 Insurance	400	0	0	0	0	0	0	0	0	0	0	400	800
82 Tax Prep	0	0	0	0	0	0	0	1,000	0	-1,000	500	0	500
82 Taxes - Property	0	0	0	0	0	0	0	0	0	0	4	0	4
84 Office Exp & Bank Charges	11	5	5	5	5	5	0	5	0	5	49	80	178
86 Misc & Annual Meeting Exp	50	0	0	0	0	0	0	0	0	0	0	0	50
TOTAL EXPENSES	4,728	7,682	2,803	1,875	2,795	1,550	3,883	6,220	10,258	3,779	5,046	16,637	67,257
OVERALL TOTAL	2,244	2,631	2,969	20,365	-2,130	3,351	793	-883	-5,353	7,468	-402	-11,997	19,057

Recorded Bank Balance as of 9/30/24	8999
Net Income as of 9/30/25	<u>19057</u>
Cash Balance as of 9/30/25	28056

FY 25 Expenses VS Budget				Remarks
Category	Actual	Budget	Over / Under	
INCOME				
10 Owner Fees	70,510	70,290		
12 Interest Income	54	150		
14 Assessments	15,750	15,750		
TOTAL INCOME	86,314	86,190		
EXPENSES				
30 Mowing & Clean Up	24,417	22,610	(1807)	
32 Fertilizer & Grub Spray	4,526	4,500	(26)	
34 Critter Control	247	1,000	753	Volunteer trapping reduced 1-time cost.
36 Lawn Aeration	0	2,090	2090	Postponed to FY 26; Last done fall 2022
40 Irrigation Service & Repair	9,984	7,050	(2934)	Repairs +1 Startup + 2 Shutdowns
42 Irrigation Water	4,513	4,000	(513)	
50 Tree Trimming & Removal	6,039	5,000	(1039)	Major Work 3 Old Trees + General Tidy-Up
52 Tree Replacement	1,331	1,325	(6)	
54 Landscape & Mulch	1,185	1,500	315	
56 Japanese Beetle Control	0	0	0	
58 Ash Borer Treatment	0	0	0	
60 Fence & Sidewalk Repair	6,359	3,000	(3359)	All for concrete repair
70 Snow Removal	7,125	19,315	12190	7-yr average \$10K. FY 2024 was \$18.4K
80 Insurance	800	400	(400)	2 Pmts for Change of Insurer Schedule
82 Tax Prep	500	0	(500)	
82 Taxes - Property	4	4	0	
84 Office Exp & Bank Charges	178	200	22	
86 Misc & Annual Meeting Exp	50	100	50	
88 Legal Fees		0	0	
TOTAL EXPENSES	67,258	72,094	4,836	Low Snowfall vs Excessive Budget
Actual Cash Balance	28,056			

Budget Planning for FY 26					
FY 25 Expenses VS Budget				Proposed FY 26 Budget	
Category	Actual	Budget	Over / Under	Category	Amount
INCOME					
10 Owner Fees	70,510	70,290		10 Owner Fees	64,800
12 Interest Income	54	150			0
14 Assessments	15,750	15,750			0
TOTAL INCOME	86,314	86,190		TOTAL INCOME	64,800
EXPENSES				EXPENSES	
30 Mowing & Clean Up	24,417	22,610	(1807)	30 Mowing & Clean Up	24,000
32 Fertilizer & Grub Spray	4,526	4,500	(26)	32 Fertilizer & Grub Spray	4,500
34 Critter Control	247	1,000	753	34 Critter Control	750
36 Lawn Aeration	0	2,090	2090	36 Lawn Aeration	2,200
40 Irrigation Service & Repair	9,984	7,050	(2934)	40 Irrigation Service & Repair	8,500
42 Irrigation Water	4,513	4,000	(513)	42 Irrigation Water	4,500
50 Tree Trimming & Removal	6,039	5,000	(1039)	50 Tree Trimming & Removal	5,000
52 Tree Replacement	1,331	1,325	(6)	52 Tree Replacement	2,400
54 Landscape & Mulch	1,185	1,500	315	54 Landscape & Mulch	1,200
56 Japanese Beetle Control	0	0	0		
58 Ash Borer Treatment	0	0	0	58 Ash Borer Treatment	800
60 Fence & Sidewalk Repair	6,359	3,000	(3359)	60 Fence & Sidewalk Repair	200
70 Snow Removal	7,125	19,315	12190	70 Snow Removal	12,000
80 Insurance	800	400	(400)	80 Insurance	400
82 Tax Prep	500	0	(500)	82 Tax Prep	0
82 Taxes - Property	4	4	0	82 Taxes - Property	4
84 Office Exp & Bank Charges	178	200	22	84 Office Exp & Bank Charges	450
86 Misc & Annual Meeting Exp	50	100	50	86 Misc & Annual Meeting Exp	100
88 Legal Fees		0	0	88 Legal Fees	0
TOTAL EXPENSES	67,258	72,094	4,836	TOTAL EXPENSES	67,004
Cash Balance	28,056			Cash Balance	25,852

The members of the Landscape Committee are Joyce Klimes, Marcia Whiteford, and Carolyn Rosberg.

In June, the committee was asked by the Board to walk through the area and report which trees needed trimming. We did that, and found many trees with dead branches, or, branches that were hanging over some of the homes. Some of the trimming needed a professional company to do the work, while John Becker was able to trim many other trees. That work has been done.

We also walked along Glass Road and looked at the evergreen trees. There were several "rogue" trees growing out of the evergreens, and, many weeds along the fence. John Becker has now removed those trees and weeds and the area looks much better.

We will be planting a new tree on the corner of Timberline and Red Cedar sometime in the Spring. That new tree will replace trees that were there in the past.

Thanks to all of you for taking care of the plantings around your homes - and watering them when needed. That helps to make our area look attractive.

Please contact one of the committee members if you have questions or concerns.

Many thanks,

Carolyn Rosberg