



## **OPEN MEETING**

### **REGULAR MEETING OF THE THIRD LAGUNA HILLS MUTUAL GARDEN VILLA RECREATION ROOM SUB-COMMITTEE**

**Wednesday, September 29, 2021 – 1:30 PM  
Virtual Meeting**

Laguna Woods Village owners/residents are welcome to participate in all open committee meetings and submit comments or questions regarding virtual meetings using one of two options:

1. Join the Committee meeting via a Zoom link at: <https://us06web.zoom.us/j/84370576562>
2. Via email to [meeting@vmsinc.org](mailto:meeting@vmsinc.org) any time before the meeting is scheduled to begin or during the meeting. Please use the name of the committee in the subject line of the email. Name and unit number must be included.
3. By calling (949) 268-2020 beginning one half hour before the meeting begins and throughout the remainder of the meeting. You must provide your name and unit number.

### **NOTICE AND AGENDA**

*This Meeting May Be Recorded*

1. Call to Order
2. Acknowledgement of Media
3. Approval of the Agenda
4. Approval of Meeting Report for June 8, 2021
5. Chair's Remarks
6. Member Comments - *(Items Not on the Agenda)*

#### **Items for Discussion:**

7. GV Rec Room Budget Reserves Fund
8. 2021 GV Rec Room Budget
9. Water Heater and Epoxy Flooring Budget Summary
10. 2021 GV Rec Room Expenditures Summary with Pictures
11. Rec Room Component Replacement List

#### **Items for Future Agendas:**

- TBD

#### **Concluding Business:**

- Sub-Committee Member Comments
- Date of Next Meeting: TBD
- Adjournment

Lynn Jarrett, Chair  
Maurice Boctor, Interim-Staff Officer  
Telephone: 268-2289



**OPEN MEETING**

**REPORT OF REGULAR MEETING OF THE THIRD LAGUNA HILLS MUTUAL  
GARDEN VILLA RECREATION ROOM SUB-COMMITTEE**

**Tuesday, June 8, 2021 at 1:30 PM  
Virtual On-Line Meeting**

**MEMBERS PRESENT:** Lynn Jarrett – Chair, Stuart Hack, Sharon Molineri, Donna Rane-Szostak

**STAFF PRESENT:** Moe Bector – Interim Staff Officer, Chontelle Crite

**1. Call to Order**

Chair Jarrett called the meeting to order at 1:45 pm.

**2. Acknowledgement of Media**

Chair Jarrett noted no members of the media were present.

**3. Approval of the Agenda**

The agenda was approved as written.

**4. Approval of Meeting Report for February 23, 2021**

The Meeting Report of February 23, 2021, was approved as written.

**5. Chair's Remarks**

Chair Jarrett informed that the recreation rooms will be opening up. Garden Villa Building Captains will receive notices of the opening of recreation rooms. The rec rooms will be prepared and stocked with new chairs for resident use on June 15<sup>th</sup>, opening day.

Chair Jarrett acknowledges Stuart for his great work and contribution as a part of the GV Rec Room Meeting Committee as this is his last meeting.

Chair Jarrett thanks Moe for returning to VMS as he is a great employee.

Chair Jarrett reports that the board is working diligently to get the Insurance amendment passed; as it will increase 12-20% by October 2021. If the insurance amendment does not get passed assessment will increase to \$93 a month.

### **Member Comments (Items Not on the Agenda)**

No member comments were received.

### **Reports:**

#### **6. GV Rec Room Budget Reserves Fund**

Chair Jarrett requested from finance a six-month report of the expenditure to find out what is left in the reserve fund.

#### **7. 2021 GV Rec Room Budget**

Chair Jarrett summarized the unanimous motion on February 23<sup>rd</sup> meeting, approval of a 25-cent surcharge to the rec room fund beginning of 2022.

#### **8. Water heater and Epoxy Flooring Budget Summary**

Staff provided an overview of the budget summary and answered questions from the Sub-committee.

The scheduled replacement of 9 water heaters are now completed. Water heaters are on a 10-year cycle and none are scheduled for year 2022.

No decision of epoxy flooring replacement in year 2022 have been made.

#### **9. Heat Pump Replacement (Oral Discussion)**

Staff provided clarification of heat pump replacement.

No heat pumps need replacement for 2021 and none are scheduled for 2022 at this time.

#### **10. Kitchen Renovations (Oral Discussion)**

Staff provided update on kitchen renovations and answered questions from the Sub-committee.

Kitchen renovations will resume after the meeting.

### **11. Chair Replacements (Oral Discussion)**

Staff provided the Sub-Committee with a status update regarding chair replacements within the Recreation Rooms.

Discussion ensued new chairs for the recreation rooms have been replaced.

### **12. Opening of Recreation Rooms (Oral Discussion)**

Sub-Committee opened the discussion for questions and concerns for the opening of recreation rooms.

Sub-committee ensured the recreation rooms will be open on June 15<sup>th</sup>.

### **13. 2021 GV Rec Room Expenditures Summary**

Staff summarized the renovation summary and answered questions from the Sub-Committee.

### **14. Rec Room Component Replacement List**

An overview and explanation of the component replacement list was made.

Discussion ensued regarding the components listed and their lifespan; monthly contributions; reserves; projected funds balance and replacement factors; the overall appearance of the Recreation Rooms; usage factors of the rooms; a hypothetical contribution increase and how that relates to future component replacements.

### **Items for Future Agendas:**

- No future items to be discussed.

### **Concluding Business:**

#### **Sub-Committee Member Comments**

- Donna wanted to clarify the rec rooms will be opening on June 15<sup>th</sup>.
- Stuart had final remarks; thanking the committee and staff for their hard work.

Date of Next Meeting: TBD

## Adjournment

The meeting was adjourned at 2:40 PM



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Lynn Jarrett (Jun 17, 2020 10:26 PDT)

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Lynn Jarrett, Chair

**Garden Villa Rec Room  
Projected Fund Balance**

<b>Year</b>	<b>Monthly Assessment</b>	<b>Preliminary Beginning Balance</b>	<b>Contributions</b>	<b>Planned Expenditures</b>	<b>Preliminary Ending Balance</b>
2019	\$ 5.50	\$ 61,268	\$ 81,972	\$ 97,580	\$ 45,660
2020	\$ 5.75	\$ 72,953	\$ 85,698	\$ 70,982	\$ 87,669
2021	\$ 5.75	\$ 77,319	\$ 85,698	\$ 71,831	\$ 92,871

**THIRD LAGUNA HILLS MUTUAL  
2021 RESERVES PLAN  
Programs Report**

DESCRIPTION	2017	2018	2019	2020	2021	Increase/(Decrease)	
	ACTUALS	ACTUALS	ACTUALS	BUDGET	BUDGET	\$	%
GARDEN VILLA REC ROOM HEAT PUMP/WATER HEATER	6,313	15,546	20,657	9,644	6,017	(3,627)	(38%)
A790127941 Rec Room Water Heater Replacement	1,748	8,202	4,890	6,230	6,017	(213)	(3%)
A31009OS91 Rec Room Heat Pump Replacement	4,565	7,345	15,767	3,414	0	(3,414)	(100%)
GARDEN VILLA RECREATION ROOMS	\$114,123	\$63,429	\$71,036	\$70,982	\$71,831	\$849	1%
A400050000-Security- Smoke Detector Work	14	0	0	0	0	0	0%
A310050000 - GV Rec Room Misc. Services	49,467	21,883	27,864	32,095	32,095	0	0%
A320090000 Carpentry Service Garden Villa Interior	8,899	33	11,580	7,931	8,686	755	10%
A350110000 Appliance PM Garden Villa Rec Rooms	322	0	1,347	589	609	20	3%
A350120000 Appliance Replc. Garden Villa Rec Rooms	519	0	0	366	386	20	5%
A340090000 Electrical Service Garden Villa Interior	291	3,730	810	722	733	12	2%
A370090000 Repair/Replace Garden Villa Rec Rooms	614	264	0	792	802	10	1%
A792000000 Plumbing Service Garden Villa Interior	2,103	4,253	2,410	3,788	3,852	64	2%
A917259925 Replace Vinyl Floors in GV Rec Rooms	9,919	0	0	0	0	0	0%
A917270000 Recreation Room Refurbishment	7,830	9,788	1,333	9,498	9,091	(407)	(4%)
A917290000 Garden Villa Replacements	386	491	548	831	782	(50)	(6%)
A917510000 Refrigerator Install/Replacement	610	906	1,650	800	800	0	0%
A917520000 Range Install/Replacement	2,865	3,684	657	1,788	1,788	0	0%
A917530000 Microwave Install/Replacement	1,055	2,030	3,372	1,023	1,023	0	0%
A917540000 Disposal Install/Replacement	125	0	0	0	0	0	0%
A917550000 Sink Install/Replacement	6,273	6,784	1,715	693	898	205	30%
A917560000 Faucet Install/Replacement	800	1,293	148	414	0	(414)	(100%)
A963076501 Garden Villa Interior Touch-up	21,431	7,769	17,601	9,651	10,286	634	7%
A370090000 REPL / RPR GV REC RMS	600	520	0	0	0	0	0%
54201000 Investment Expense	0	0	0	0	0	0	0%
<b>TOTAL</b>	<b>\$114,123</b>	<b>\$63,429</b>	<b>\$71,036</b>	<b>\$70,982</b>	<b>\$71,831</b>	<b>\$849</b>	<b>1%</b>

**THIRD LAGUNA HILLS MUTUAL  
FUND EXPENDITURES REPORT  
AS OF AUGUST 31, 2021**

DESCRIPTION	CURRENT MONTH		YEAR-TO-DATE		TOTAL BUDGET *	% EXPENDED	VARIANCE		2021 BUDGET	Check Sum
	ACTUAL	BUDGET	ACTUAL	BUDGET			\$	%		
GARDEN VILLA RECREATION ROOMS	(\$3,895)	\$5,948	\$70,332	\$48,111	\$71,831	98%	(\$22,221)	(46%)	\$71,831	\$71,831
400 JA400050000 -Smoke Detector Services - MATL	0	0	0	0	0	0%	0	0%	0	0
910 JA310050000 - GV Rec Room Misc. Services - OS	0	2,674	50,759	21,392	32,095	158%	(29,367)	(137%)	32,095	32,095
910 JA310050000 - GV Rec Room Misc. Services - OS	0	0	4,626	0	0	0%	(4,626)	0%	0	0
911 JA350110000 -Appliance Prev Maint Gv - MATL	0	18	0	144	223	0%	144	100%	223	223
911 JA350110000 -Appliance Prev Maint Gv - LAB	(142)	33	0	258	386	0%	258	100%	386	386
911 JA350120000 GV Replacements - MATL	0	0	0	0	0	0%	0	0%	0	0
911 JA350120000 GV Replacements - LAB	(142)	33	0	258	386	0%	258	100%	386	386
912 JA320090000 Carpentry Service Garden Villa Interior - MATL	0	208	8	1,668	2,500	0%	1,660	100%	2,500	2,500
912 JA320090000 Carpentry Service Garden Villa Interior - LAB	(2,746)	521	0	4,127	6,186	0%	4,127	100%	6,186	6,186
913 JA340090000 Electrical Service Garden Villa Interior - OS	0	0	0	0	0	0%	0	0%	0	0
913 JA340090000 Electrical Service Garden Villa Interior - MATL	0	12	0	96	155	0%	96	100%	155	155
913 JA340090000 Electrical Service Garden Villa Interior - LAB	(230)	49	0	386	578	0%	386	100%	578	578
914 JA792000000 Plumbing Service Garden Villa Interior - MATL	76	63	267	504	767	35%	237	47%	767	767
914 JA792000000 Plumbing Service Garden Villa Interior - LAB	(1,579)	260	0	2,058	3,085	0%	2,058	100%	3,085	3,085
914 JA370090000 REPL / RPR GV REC RMS - MATL	0	27	0	216	327	0%	216	100%	327	327
914 JA370090000 REPL / RPR GV REC RMS - LAB	(243)	40	(0)	317	475	0%	317	100%	475	475
917 JA917259925 Replace Vinyl Floors in GV Rec Rooms - MATL	0	0	0	0	0	0%	0	0%	0	0
917 JA917259925 Replace Vinyl Floors in GV Rec Rooms - MATL	0	0	0	0	0	0%	0	0%	0	0
917 JA917510000 Refrigerator Install/Replacement - MATL	0	66	0	528	800	0%	528	100%	800	800
917 JA917510000 Refrigerator Install/Replacement - MATL	0	0	0	0	0	0%	0	0%	0	0
917 JA917520000 Range Install/Replacement - MATL	690	149	2,759	1,192	1,788	154%	(1,567)	(131%)	1,788	1,788
917 JA917530000 Microwave Install/Replacement - LAB	0	0	0	0	0	0%	0	0%	0	0
917 JA917530000 Microwave Install/Replacement - MATL	0	85	1,122	680	1,023	110%	(442)	(65%)	1,023	1,023
917 JA917540000 Disposal Install/Replacement - MATL	0	0	0	0	0	0%	0	0%	0	0
917 JA917550000 Sink Install/Replacement - MATL	397	0	2,778	693	693	401%	(2,085)	(301%)	693	693
917 JA917550000 Sink Install/Replacement - LAB	2,517	17	2,601	136	205	1271%	(2,464)	(1806%)	205	205
917 JA917560000 Faucet Install/Replacement - MATL	0	0	0	0	0	0%	0	0%	0	0
917 JA917270000 Recreation Room Refurbishment - MATL	39	291	1,306	2,336	3,500	37%	1,030	44%	3,500	3,500
917 JA917270000 Recreation Room Refurbishment - LAB	467	471	2,851	3,730	5,591	51%	879	24%	5,591	5,591
917 JA917290000 Garden Villa Replacements - MATL	0	11	0	78	100	0%	78	100%	100	100
917 JA917290000 Garden Villa Replacements - LAB	(280)	57	(0)	455	682	0%	455	100%	682	682
932 JA963076501 Garden Villa Interior Touch-up - MATL	0	208	7	1,664	2,500	0%	1,657	100%	2,500	2,500
932 JA963076501 Garden Villa Interior Touch-up - LAB	(2,718)	656	1,247	5,195	7,786	16%	3,948	76%	7,786	7,786
(Gains)/Loss	0	0	15	15	15	100%	0	0%	15	15
Investments	0	0	26	26	26	100%	0	0%	26	26
<b>TOTAL</b>	<b>(\$3,895)</b>	<b>\$5,948</b>	<b>\$70,332</b>	<b>\$48,111</b>	<b>\$71,831</b>	<b>98%</b>	<b>(\$22,221)</b>	<b>(46%)</b>	<b>\$71,831</b>	<b>\$71,831</b>



## Garden Villa Recreation Room Water Heater Budget Summary 2021

[illegible]

## WATER HEATER BUDGET SUMMARY

Water Heater Replacement Budget:	\$6,017.00
Estimated Cost:	\$3,404.12
<b>Total Budget Remaining:</b>	<b>\$2,612.88</b>

# Garden Villa Recreation Room Expenditures Summary 2021

Card Table Chairs		
Building	Comment	Cost
2353	24 Chairs	\$836.85
2354	24 Chairs	\$836.85
2355	24 Chairs	\$836.85
2369	24 Chairs	\$836.85
2370	24 Chairs	\$836.85
2381	24 Chairs	\$836.85
2384	24 Chairs	\$836.85
2385	24 Chairs	\$836.85
2386	24 Chairs	\$836.85
2387	24 Chairs	\$836.85
2388	24 Chairs	\$836.85
2389	24 Chairs	\$836.85
2390	24 Chairs	\$836.85
2391	24 Chairs	\$836.85
2392	24 Chairs	\$836.85
2393	24 Chairs	\$836.85
2394	24 Chairs	\$836.85
2395	24 Chairs	\$836.85
2396	24 Chairs	\$836.85
2397	24 Chairs	\$836.85
2398	24 Chairs	\$836.85
2399	24 Chairs	\$836.85
2400	24 Chairs	\$836.85
2401	24 Chairs	\$836.85
2402	24 Chairs	\$836.85
2403	24 Chairs	\$836.85
2405	24 Chairs	\$836.85
3241	24 Chairs	\$836.85
3242	24 Chairs	\$836.85
3243	24 Chairs	\$836.85
3244	24 Chairs	\$836.85
3420	24 Chairs	\$836.85
3421	24 Chairs	\$836.85
4006	24 Chairs	\$836.85
4007	24 Chairs	\$836.85
4008	24 Chairs	\$836.85
4009	24 Chairs	\$836.85
4010	24 Chairs	\$836.85
5370	24 Chairs	\$836.85
5371	24 Chairs	\$836.85
5372	24 Chairs	\$836.85
5500	24 Chairs	\$836.85
5510	24 Chairs	\$836.85
5511	24 Chairs	\$836.85
Estimate Total		\$36,821.74
Total Expenditures to Date		\$36,821.74

## Rec Room #5371 Chairs



**Before**



**After**

# Garden Villa Recreation Room Expenditures Summary 2021

LADIES RESTROOM COUNTERTOP - RESURFACING		
Building	Comment	Cost
2391		\$450.00
2392		\$450.00
5510		\$450.00
5515		\$450.00
Estimate Total		\$1,800.00
Total Expenditures to Date		\$1,800.00

KITCHEN RENOVATION		
Building	Comment	Cost
2386		\$4,091.22
2387		\$3,685.54
2391		\$3,542.33
2401		\$3,405.39
Estimate Total		\$15,505.04
Total Expenditures to Date		\$14,724.48

CARPET (Tiles)		
Building	Comment	Cost
2390		\$5,588.00
2394		\$5,588.00
3499		\$5,588.00
Estimate Total		\$16,764.00
Total Expenditures to Date		\$16,764.00

BUDGET SUMMARY	
2021 Garden Villa Reserve Expenditures:	\$71,831.00
Total Expenditures to Date:	\$70,110.22
<b>Remaining Amount:</b>	<b>\$1,720.78</b>



## Rec Room #2391 Ladies countertop resurfacing



**Before**



**After**

## R2386 Kitchen Renovation



Before



After



## Rec Room #2390 Carpet Replacement



**Before**



**After**

# Garden Villa Recreation Room Expenditures Summary 2021

CARPET Replacements		
N/A years installed	Remaining	13

KITCHEN RENOVATION		
Cervitors	Remaining	8

LADIES RESTROOM COUNTERTOP - RESURFACING		
Glazing	Remaining	4

Card Table Chairs		
Chairs	Remaining	0

Window Blinds		
Game Room	Remaining	20

Billiard Table Covers/Conversions		
Game Room	Remaining	0

Women's Mirror Replacement		
N/A years installed	Remaining	34

Men's Mirror Replacement		
N/A years installed	Remaining	22

Game Room Paintings		
N/A years Painted	Remaining	14

Refrigerators		
N/A member owned	Remaining	9



**Garden Villa Recreation Room Components Sheet**

Program	Kitchen Renovation	Full Painting Kitchen	Full Painting Ladies Room with Mirror Replacement	Full Painting Mens Room with Mirror Replacement	Ladies Room Countertop Re-Surfacing	Window Coverings	Full Painting Game Room	Carpet	Card Table Chairs	Billiard Table Felt	Billiard Table Covers and Inserts	Billiard Table Accessories	Billiard Cues Replacement	Refrigerator Replacement	Microwave Replacement	Contingency	Total Renovation Cost	Monthly Contribution per Manor	Projected Fund Balance
<b>Work Center</b>	<b>917/932</b>	<b>912/932</b>	<b>912/932/910</b>	<b>912/932/910</b>	<b>910</b>	<b>910</b>	<b>912/932</b>	<b>910</b>	<b>910</b>	<b>910</b>	<b>910/912</b>	<b>910</b>	<b>910</b>	<b>917</b>	<b>917</b>				
Life in Years	30	10	10	10	10	10	10	10	30	10	25	25	15	20	10	As Needed		\$5.75	\$77,319
Quantity	53	53	53	53	53	53	53	53	1,272	53	53	53	424	53	53			12	\$1,084
Unit of Measure	set	ea.	ea.	ea.	ea.	set	ea.	ea.	ea.	ea.	ea.	ea.	ea.	ea.	ea.			1242	\$85,698
Unit Cost	\$3,900	\$697	\$833	\$730	\$430	\$647	\$2,017	\$5,266	\$25	\$385	\$150	\$146	\$16	\$160	\$341	\$5,000		\$69	(\$71,831)
Total Cost	\$206,700	\$36,915	\$44,146	\$38,713	\$22,790	\$34,268	\$106,889	\$279,110	\$31,787	\$20,389	\$7,950	\$7,738	\$6,784	\$8,480	\$18,073	\$265,000		\$85,698	\$92,270
Replace Factor	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
2019	1	11	14	6	9	6	10	2	6	5	50	12	50	7	9				
2020	3	3	5	5	5	6	5	5	2	5	0	17	12	5	3				
2021	4	0	0	0	4	0	0	3	44	0	0	0	0	0	0				
2022	\$12,051	\$3,587	\$4,290	\$3,762	\$2,215	\$3,330	\$10,386	\$27,121	\$0	\$1,981	\$0	\$1,504	\$1,978	\$494	\$1,756	\$5,150	\$79,604	\$6,094	\$98,364
2023	\$12,413	\$3,695	\$4,418	\$3,875	\$2,281	\$3,430	\$10,698	\$27,935	\$0	\$2,041	\$0	\$1,549	\$2,037	\$509	\$1,809	\$5,305	\$81,992	\$3,706	\$95,976
2024	\$8,034	\$3,805	\$4,551	\$3,991	\$2,349	\$3,533	\$11,019	\$28,773	\$0	\$2,102	\$0	\$1,595	\$2,098	\$525	\$1,863	\$5,464	\$79,701	\$5,997	\$98,267
2025	\$0	\$3,920	\$4,687	\$4,111	\$2,420	\$3,639	\$11,350	\$29,636	\$0	\$2,165	\$0	\$1,643	\$2,161	\$540	\$1,919	\$5,628	\$73,817	\$11,881	\$104,151
2026	\$0	\$4,037	\$4,828	\$4,234	\$2,492	\$3,748	\$11,690	\$30,525	\$0	\$2,230	\$0	\$597	\$713	\$556	\$1,977	\$5,796	\$73,424	\$12,274	\$104,544
2027	\$0	\$4,158	\$4,973	\$4,361	\$2,567	\$3,860	\$12,041	\$31,441	\$0	\$2,297	\$0	\$0	\$0	\$573	\$2,036	\$5,970	\$74,277	\$11,421	\$103,691
2028	\$0	\$4,283	\$5,122	\$4,492	\$2,644	\$3,976	\$12,402	\$32,384	\$0	\$2,366	\$0	\$0	\$0	\$590	\$2,097	\$6,149	\$76,505	\$9,193	\$101,463
2029	\$0	\$4,412	\$5,276	\$4,626	\$2,724	\$4,095	\$12,774	\$33,355	\$0	\$2,437	\$0	\$0	\$0	\$608	\$2,160	\$6,334	\$78,800	\$6,898	\$99,168
2030	\$0	\$4,544	\$5,434	\$4,765	\$2,805	\$4,218	\$13,157	\$34,356	\$0	\$2,510	\$0	\$0	\$0	\$626	\$2,225	\$6,524	\$81,164	\$4,534	\$96,804
2031	\$0	\$4,680	\$5,597	\$4,908	\$2,889	\$4,345	\$13,552	\$35,387	\$0	\$2,585	\$0	\$0	\$0	\$645	\$2,291	\$6,720	\$83,599	\$2,099	\$94,369
2032	\$0	\$4,821	\$5,765	\$5,055	\$2,976	\$4,475	\$13,958	\$36,448	\$0	\$2,663	\$0	\$0	\$0	\$664	\$2,360	\$6,921	\$86,107	-\$409	\$91,861
2033	\$0	\$4,965	\$5,938	\$5,207	\$3,065	\$4,609	\$14,377	\$37,542	\$0	\$2,742	\$0	\$0	\$0	\$684	\$2,431	\$7,129	\$88,690	-\$2,992	\$89,278
2034	\$0	\$5,114	\$6,116	\$5,363	\$3,157	\$4,747	\$14,809	\$38,668	\$0	\$2,825	\$0	\$0	\$0	\$705	\$2,504	\$7,343	\$91,351	-\$5,653	\$86,617
2035	\$0	\$5,268	\$6,299	\$5,524	\$3,252	\$4,890	\$15,253	\$39,828	\$0	\$2,909	\$0	\$0	\$2,904	\$726	\$2,579	\$7,563	\$96,996	-\$11,298	\$80,972
2036	\$0	\$5,426	\$6,488	\$5,690	\$3,350	\$5,037	\$15,710	\$41,023	\$0	\$2,997	\$0	\$0	\$2,991	\$748	\$2,656	\$7,790	\$99,906	-\$14,208	\$78,062
2037	\$0	\$5,588	\$6,683	\$5,861	\$3,450	\$5,188	\$16,182	\$42,254	\$0	\$3,087	\$0	\$0	\$3,081	\$770	\$2,736	\$8,024	\$102,903	-\$17,205	\$92,270
2038	\$0	\$5,756	\$6,884	\$6,037	\$3,554	\$5,343	\$16,667	\$43,521	\$0	\$3,179	\$0	\$0	\$3,173	\$793	\$2,818	\$8,264	\$105,990	-\$20,292	\$71,978
2039	\$19,918	\$5,929	\$7,090	\$6,218	\$3,660	\$5,504	\$17,167	\$44,827	\$0	\$3,275	\$0	\$0	\$3,268	\$817	\$2,903	\$8,512	\$129,088	-\$43,390	\$48,880
2040	\$20,516	\$6,107	\$7,303	\$6,404	\$3,770	\$5,669	\$17,682	\$46,172	\$0	\$3,373	\$0	\$0	\$1,079	\$842	\$2,990	\$8,768	\$130,672	-\$44,974	\$47,296
2041	\$21,131	\$6,290	\$7,522	\$6,596	\$3,883	\$5,839	\$18,213	\$47,557	\$0	\$3,474	\$0	\$0	\$0	\$867	\$3,079	\$9,031	\$133,481	-\$47,783	\$44,487
2042	\$21,765	\$6,479	\$7,748	\$6,794	\$4,000	\$6,014	\$18,759	\$48,984	\$0	\$3,578	\$0	\$0	\$0	\$893	\$3,172	\$9,301	\$137,486	-\$51,788	\$40,482
2043	\$22,418	\$6,673	\$7,980	\$6,998	\$4,120	\$6,194	\$19,322	\$50,453	\$0	\$3,686	\$2,790	\$0	\$0	\$920	\$3,267	\$9,581	\$144,400	-\$58,702	\$33,568
2044	\$23,090	\$6,873	\$8,219	\$7,208	\$4,243	\$6,380	\$19,901	\$51,967	\$0	\$3,796	\$2,874	\$0	\$0	\$947	\$3,365	\$9,868	\$148,732	-\$63,034	\$29,236
2045	\$23,783	\$7,079	\$8,466	\$7,424	\$4,371	\$6,572	\$20,498	\$53,526	\$4,877	\$3,910	\$2,960	\$0	\$0	\$976	\$3,466	\$10,164	\$158,071	-\$72,373	\$19,897
2046	\$24,497	\$7,292	\$8,720	\$7,647	\$4,502	\$6,769	\$21,113	\$55,131	\$5,023	\$4,027	\$3,049	\$2,968	\$0	\$1,005	\$3,570	\$10,469	\$165,781	-\$80,083	\$12,187
2047	\$25,232	\$7,510	\$8,982	\$7,876	\$4,637	\$6,972	\$21,747	\$56,785	\$5,174	\$4,148	\$3,140	\$3,057	\$0	\$1,035	\$3,677	\$10,783	\$170,755	-\$85,057	\$7,213
2048	\$25,988	\$7,736	\$9,251	\$8,113	\$4,776	\$7,181	\$22,399	\$58,489	\$5,329	\$4,273	\$3,234	\$3,149	\$0	\$1,066	\$3,787	\$11,106	\$175,877	-\$90,179	\$2,091
2049	\$26,768	\$7,968	\$9,529	\$8,356	\$4,919	\$7,396	\$23,071	\$60,244	\$5,489	\$4,401	\$1,067	\$3,243	\$0	\$1,098	\$3,901	\$11,440	\$178,890	-\$93,192	-\$922
2050	\$27,571	\$8,207	\$9,814	\$8,607	\$5,067	\$7,618	\$23,763	\$62,051	\$5,653	\$4,533	\$0	\$3,341	\$0	\$1,131	\$4,018	\$11,783	\$183,157	-\$97,459	-\$5,189
<b>TOTAL</b>	<b>\$315,174</b>	<b>\$162,201</b>	<b>\$193,973</b>	<b>\$170,103</b>	<b>\$100,137</b>	<b>\$150,569</b>	<b>\$469,662</b>	<b>\$1,226,382</b>	<b>\$31,545</b>	<b>\$89,585</b>	<b>\$19,114</b>	<b>\$22,646</b>	<b>\$25,483</b>	<b>\$22,356</b>	<b>\$79,411</b>	<b>\$232,877</b>	<b>\$3,311,219</b>		