

**COLUMBIA RIVER GORGE NATIONAL SCENIC AREA  
OREGON INVESTMENT BOARD**

**\*\*\*\*\*Wednesday, March 9, 2021\*\*\*\*\***

**\*\*\*\* 10:00 A.M. \*\*\*\***

Remote Only

Call 541-296-2266 or email [jill@mcedd.org](mailto:jill@mcedd.org) for remote access

<b><u>Topic</u></b>	<b><u>Time</u></b>	<b><u>Item</u></b>
Call to Order, Introductions	5 minutes	Information
Minutes <i>February 10, 2021</i>	5 minutes	Approval
Financials	10 minutes	Approval
FY22 OIB Budget	15 minutes	Approval
Funded Loans Updates <i>Root and Cane Vineyards Seufert Enterprises</i>	10 minutes	Information
<b><i>Executive Session per ORS 192.660 (f) (Exempt Documents)</i></b> <i>Regular Session Reconvened</i>		
Loan Action	5 minutes	Approval
Grant and Loan Data	10 minutes	Information
Other New Business, Good of the Order		
Adjournment		

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*The meeting location is accessible to persons with disabilities. If you have a disability that requires any special materials, services or assistance please contact MCEDD at (541) 296-2266 at least 48 hours before the meeting so arrangements for appropriate accommodations can be made.*

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## **Executive Session Protocol Oregon Investment Board**

After discussion agenda items are presented in open session by OIB staff, the OIB Chair will state the following: "Pursuant to ORS 192.660(f), Exempt Documents, I call the Executive session of the Oregon Investment Board to order"

OIB Chair asks all non-staff and non OIB members to leave the meeting. Staff will explain to visitors where they can wait and that they will be invited into Executive Session when their agenda item will be discussed.

For each discussion item on the agenda for Executive Session, the OIB Chair will follow the following procedural steps:

1. Invite the loan applicant (or their representative) into the Executive Session for the presentation of their loan request. OIB Chair requests a brief presentation from OIB staff on a summary of the loan proposal or other discussion item.
2. After presentation of information by staff, the OIB Chair asks if there are any questions for the loan applicant or OIB staff.
3. Following questions and discussion by the OIB, the loan applicant (and/or their representative) is asked to leave Executive Session with instruction that they will be invited into the Open session when Executive Session is adjourned.
4. OIB Chair asks OIB members if there is any discussion related to loan request that needs to take place before inviting the next loan applicant or other persons in to Executive Session for the next discussion item.
5. Additional discussion between the OIB members takes place then Steps 1-5 are repeated for each following discussion item for Executive Session.

At the end of discussion, the OIB chair will close the Executive Session. The OIB moves back to open session. At this point, the OIB Chair can ask for a motion of the decision items in open session. Open session is when the OIB can make decisions on agenda items.

**COLUMBIA RIVER GORGE NATIONAL SCENIC AREA  
OREGON INVESTMENT BOARD**

Wednesday, February 10, 2021

Remote Only – Zoom Meeting

**ATTENDANCE**

*OIB Members:* Craig Bowder, Jorge Barragan, Doug Roof, John Kasberger and Tammy Miller

*Staff:* Jessica Metta (Executive Director), Israel Ayala Guevara (Loan Fund Manager), Ami Beaver (Assistant Project Manager), Jill Brandt (Administrative Assistant)

*Guest:* Tamara Kaufman, Columbia River Gorge Commission; Molly Lewis and Sean Kelly, Dog River Pet Supplies

**CALL TO ORDER**

Tammy Miller called the meeting to order at 10:01 a.m. A quorum was present.

**CONFLICT OF INTEREST POLICY AND INTRODUCTIONS**

Tammy Miller requested board members disclose any conflict of interest for any of the topics to be reviewed. None were noted.

**MINUTES**

Doug Roof asked about the source of the additional funding that was pushed out at the end of the year. Jessica Metta noted that it was CARES Act funding.

**Doug Roof motioned** to approve the minutes from the January meeting. Craig Bowder seconded the motion. The motion passed unanimously.

**LOAN REQUEST: DOG RIVER PET SUPPLIES**

Israel noted that conversation would focus on a loan request from Dog River Pet Supplies, located in Hood River Heights.

**EXECUTIVE SESSION**

Per ORS 192.660 (f) (Exempt Documents), the Oregon Investment Board moved into Executive Session at 10:05 a.m.

Regular session reconvened at 10:31 a.m.

**LOAN ACTION: DOG RIVER PET SUPPLIES**

**Craig Bowder motioned** to approve the loan request by Dog River Pet Supplies as recommended by staff. Jorge Barragan seconded the motion. Motion passed unanimously.

*Jorge congratulated Molly and Sean on their success. He noted the passion he heard in the way they spoke about their business and said their success was due to that passion. Sean and Molly said their staff mirrored their enthusiasm and passion. Sean noted their two-year anniversary is on Valentine's Day and invited the board to visit the store.*

Terms:

- Loan amount: \$93,350.00
- Interest Rate: 7.5%
- Loan Term: 60 months (Fully amortized)
- Loan Payment: \$1,870
- Loan Fee: \$1,400.25

## **FUNDED LOANS UPDATE**

Israel noted he needed to share some updates with the OIB on funded loans.

## **EXECUTIVE SESSION**

Per ORS 192.660 (f) (Exempt Documents), the Oregon Investment Board moved into Executive Session at 10:35 a.m.

Regular session reconvened at 10:41 a.m. No actions were taken.

## **FY20 AUDIT REPORT**

Jessica Metta reviewed the findings from the audit. She noted that the work was completed by Yvonne Roberts and her firm out of LaGrande. She noted that due to changes in staffing that firm will not be able to complete their contract with MCEDD and that there is a current RFP out for an auditor for this fiscal year.

Jessica noted this year there were more findings than has been the case historically. She noted there have been a lot of staffing changes at MCEDD during the fiscal year. She said there were items out of order, but staff have course corrected on those items and the auditor indicated there were no concerns moving forward.

- Auditor helps prepare financial statements, as there is no CPA on staff. This finding has been in audit for last several years. So far the MCEDD board has determined it is not worth the extra expense to hire out.
- Balance sheet by fund –addressed during audit. Funds are currently balanced by fund and staff feel comfortable that we know how to do it moving forward. Jessica noted we have really outgrown the capabilities of QuickBooks and it has been part of the work plan to switch over to new software. Dana has been researching the new options. Once transition is complete balancing by fund will be easier.
- Reconciling beginning equity – fixed concern before audit even began. This involved reversing one journal entry. In this instance the bank reconciliation was correct but QuickBooks was not, likely due to the number of people involved in reviews.
- Accruals – lack of familiarity with process has since been corrected.
- Staff adjusting entries – have put extra controls in place to address this. Copies of journal entries are reviewed by supervising staff.
- Accurate statement of federal awards – lack of familiarity with how to complete that process, but staff is confident moving forward.
- Condition of approval for loan client – life insurance had lapsed. Has been addressed by staff by putting extra controls in place and we are making sure we are following up.

*Discussion:*

*Tammy Miller noted the comments seemed very similar and seemed to have similar fixes. Dana Woods said the new software will really help. Doug Roof asked when the new software transition is likely to take place. Dana noted that we will make a recommendation at the March board meeting and the transition should happen shortly after that. She said that transition can take anywhere from six months to a year. She said there will be one more year of the audit that will requires some extra work but we know what to do and how to prepare for that.*

### **OTHER STAFF UPDATES**

Jessica noted that Ami is working on the loan history trends request that Jill mentioned at the last meeting. Jessica asked Ami if there were any updates to share on the video plan. Ami noted the release schedule had been shared via email and asked the board if there were any follow up questions. None were noted.

Jessica said the next piece of the Economic Vitality plan will involve another bi-state meeting. She also noted that we are still waiting to hear on the board appointment for Multnomah County.

### **OTHER NEW BUSINESS/ GOOD OF THE ORDER**

Nothing was noted.

**ADJOURNMENT:** Meeting adjourned at 10:54 a.m.

*Respectfully submitted by Ami Beaver, Assistant Project Manager*

**OIB FINANCIAL SUMMARY**  
**REPORT PERIOD: January 2021**

	<b>TOTAL YEAR TO DATE</b>	<b>PREVIOUS REPORT</b>	<b>CURRENT ACTIVITY</b>
<b>CASH BALANCE AS OF 06/30/20</b>	1,357,731		-
Less Payables	(1,314)		-
Plus Accounts Receivable	11,612		-
Plus Interest Receivable (Less Unrecorded Accr'd Int)			-
<b>ADJUSTED CASH BALANCE 06/30/20</b>	<b>1,368,029</b>	-	-
<b>INCOME</b>			
Interest	58,230	47,385	10,845
Loan Processing & Fees	1,839	1,830	9
Loan Late Fees	101	101	(0)
Other Revenue	-	-	-
Invested Interest	353	314	39
<b>TOTAL INCOME</b>	<b>60,523</b>	<b>49,631</b>	<b>10,892</b>
<b>PRINCIPAL REPAYMENTS</b>	<b>146,314</b>	<b>132,680</b>	<b>13,634</b>
<b>REVENUE BEFORE DISBURSEMENTS</b>	<b>206,837</b>	<b>182,310</b>	<b>24,527</b>
<b>EXPENSES AND PAYMENTS</b>			
Grants Disbursed FY20	-	-	-
Loans Disbursed	-	-	-
Converted to Principal	-	-	-
Bank Service Charges	57	49	8
Professional Services	62,186	52,922	9,264
<b>TOTAL EXPENSES AND PAYMENTS</b>	<b>62,243</b>	<b>52,971</b>	<b>9,272</b>
<b>ADJUSTED CASH BALANCE</b>	<b>1,512,623</b>	<b>129,340</b>	<b>15,254</b>
<b>LESS:</b>			
Approved Grants not Disbursed	-		
Encumbered Pilot Program Funds	(280,000)		
Approved Loans not yet Disbursed	-		
Interest Receivable at Period End	11,328 *		
<b>AVAILABLE TO GRANT/LOAN</b>	<b>1,243,951</b>		
<b>LOANS RECEIVABLE BALANCE</b>	<b>1,408,037</b> ^		
<b>PROOF:</b>			
Cash Balance After Reconciliations - January 31, 2021	1,501,296 ^		
Less Payables	-		
Plus Interest Receivable	11,328		
<b>ADJUSTED CASH BALANCE</b>	<b>1,512,624</b>		

# Mid-Columbia Economic Development District Balance Sheet - OIB

January 31, 2021

**ASSETS**

**Current Assets**

**Checking/Savings**

1000 · Bank Demand Deposits

1070 · National Scenic Fund

1,501,295.54

**Total 1000 · Bank Demand Deposits**

1,501,295.54

**Total Checking/Savings**

1,501,295.54

**Other Current Assets**

1200 · Receivables & Accruals

1202 · Accounts Receivable

1222 · Year or Grnt End Receivables

1260 · Accrued Loan Interest

11,327.99

**Total 1200 · Receivables & Accruals**

11,327.99

1300 · Loans Receivable

1370 · OIB Loans Receivable

1,408,036.96

**Total 1300 · Loans Receivable**

1,408,036.96

1475 · OIB Holding

1500 · Allowance for Doubtful Loans

1575 · OIB Allowance

-148,149.53

**Total 1500 · Allowance for Doubtful Loans**

-148,149.53

**Total Other Current Assets**

1,271,215.42

**Total Current Assets**

2,772,510.96

**TOTAL ASSETS**

2,772,510.96

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

**Accounts Payable**

2010 · A/P General

0.00

**Total Accounts Payable**

0.00

**Total Current Liabilities**

0.00

**Total Liabilities**

0.00

**Equity**

3100 · Fund Balances

2,560,916.75

Pilot Program Fund Balance

280,000.00

Net Income

-68,405.79

**Total Equity**

2,772,510.96

**TOTAL LIABILITIES & EQUITY**

2,772,510.96

**Mid-Columbia Economic Development District**  
**Profit & Loss - OIB E975**  
January 2021

	<u>Jan 21</u>
<b>Ordinary Income/Expense</b>	
<b>Income</b>	
4600 · Loan Interest	10,844.95
4700 · Loan Processing Fees	8.84
4710 · Loan Late Fee	0.00
4750 · Investment Interest	38.60
	<hr/>
<b>Total Income</b>	10,892.39
	<hr/>
<b>Gross Profit</b>	10,892.39
<b>Expense</b>	
6400 · Professional Services	
6410 · Legal Services	80.00
6450 · Contractual	7,994.17
6470 · Filing Fees	190.00
	<hr/>
<b>Total 6400 · Professional Services</b>	8,264.17
6600 · Communications	
6610 · Advertising	1,000.00
	<hr/>
<b>Total 6600 · Communications</b>	1,000.00
6900 · Other Materials & Supplies	
6931 · ACH Collection Fees	8.20
	<hr/>
<b>Total 6900 · Other Materials &amp; Supplies</b>	8.20
	<hr/>
<b>Total Expense</b>	9,272.37
	<hr/>
<b>Net Ordinary Income</b>	1,620.02
	<hr/>
<b>Net Income</b>	<u><u>1,620.02</u></u>



## Memorandum

**Date:** March 3, 2021  
**To:** Oregon Investment Board  
**From:** Dana Woods, Finance and Operations Manager  
**Re:** OIB FY22 Budget

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### Overview

OIB's funds are included as part of MCEDD's overall budget each fiscal year (annually from July 1 through June 30). We are seeking the OIB's input to appropriately reflect anticipated revenues and expenditures in the agency and operational funds.

### Forecasted Revenues

Amounts included in revenue categories are forecasted based upon analysis of prior years' budgets and actual revenues, combined with an informed estimation for future revenues. The following revenue areas are highlighted to provide clarifying information or because the board is requested to review in greater detail:

- You will note a division between current vs projected loans for revenue categories. We have made this division to provide the board with a better way to easily separate the two when analyzing projected revenue.
- Current loan revenue projections are reflective of the loans already in OIB's portfolio, excluding those currently in litigation or on bankruptcy plans. There is one loan client with two scheduled balloon payments for FY22, hence the larger principal repayment figure. It is anticipated that they will request an extension / restructure but is included as though the balloon will be paid.
- Projected loans are estimated based on a four-year average of lending. An unallocated level of funds is therefore still shown in the carryover expenses.

<b>BASED ON 4-YEARS</b>	<b>New Loans Booked</b>	<b>AVE</b>
FY18	491,895	
FY19	465,000	
FY20	70,000	
FY21 (7/1/20 - 02/28/21 actuals)	93,350	
	<b>1,120,245</b>	<b>280,061</b>

The projected loan amount does not represent a target level of lending (target is higher to allocate available resources)! A 7.75% interest rate was used to calculate the new loan projections for FY22. **Board Discussion: Level of projected loans and interest rate to include in the budget.**

- Loan interest on projected loans anticipates that loans are booked throughout the fiscal year. As it is an estimate, the budget currently divides the total amount of lending in the year evenly by quarter and reflects interest payments starting when the anticipated new loan would be originated.
- Loan fees are included with the standard 1.5% fee on the total amount of the estimated new loans.

*Note:* Staff will revise revenue estimations if conditions change prior to presentation to the MCEDD Budget committee.

### **Expenditures**

- Grants: Generally, we budget grants based upon a review of the projected revenue from interest/fees that may be available in excess of other expenses, and setting aside some of the revenue to grow the principle base of the fund. This process is intended to ensure we maintain a healthy fund to support the region. Based on the anticipated revenue from interest and fees, the Grants Distributed line would be presented at \$0 for FY22 but for the \$10,000 grant to CGCC that is still pending. Therefore, the budget assumes only this grant to CGCC. ***The board's input is requested on this item.***
- Contractual includes: MCEDD staffing, provided under a contract with the State of Oregon utilizing interest and fees from the OIB programs to cover costs. This contract is currently pending renewal. There is an automatic reduction in the staffing contract if revenue is insufficient to cover expenses. The contract is developed on a biennium with the State, based on the recommendation of the OIB. Currently, FY22 projected interest and fees are projected to total \$100,225, which would support a 2% increase in MCEDD staffing fees. ***The board's input and recommendation on the contract is requested.***
- Other: The dollar amount set aside for marketing has been reduced to \$0, which is in line with previous budget amounts prior to the video marketing campaign in FY21. ***Board discussion is requested.***
- An allocation of funds to legal costs is included as a placeholder for the board to work with legal counsel, as necessary, on troubled loans or other legal action. It is budgeted at the same budget level as FY21 due to anticipated challenged loans. Actual expenditures for legal are as follows: FY 19 = \$2006; FY20 = \$6482; FY21 through 01/31/21 = \$2098.
- New Loans are projected at \$280,061 based on the four-year actual lending average, plus the Pilot Program reserve amount of \$280,000 for a total of \$560,061. ***Board input is requested on the level of new lending vs. carry-over funding projected.***

### **Request**

Review and provide input to advise the budget process.

**MID-COLUMBIA ECONOMIC DEVELOPMENT DISTRICT  
HISTORICAL COMPARISON OF BUDGETS**

**OIB**

	A	B	C	D	E	F
1	DESCRIPTION	FY 19	FY20	FY21	FY22 Proposed	1
2	<b>BEGINNING BALANCES</b>					2
3	Program Funds Restricted Available	1,109,363	1,161,139	1,725,786	1,518,784	3
4	<b>TOTAL FUND AVAIL</b>	<b>1,109,363</b>	<b>1,161,139</b>	<b>1,725,786</b>	<b>1,518,784</b>	4
5						5
6	<b>REVENUE</b>					6
7	Contract Reimbursements					7
8	Principal Repayments:					8
9	Current Loans	129,510	184,283	171,606	350,782	9
10	Projected New Loans	7,150	7,259	7,901	6,454	10
11	Loan Interest:					11
12	Current Loans	115,538	98,910	96,298	85,540	12
13	Projected New Loans	7,795	8,588	9,347	7,475	13
14	Loan Fees	7,000	5,960	5,181	4,201	14
15	Other Loan Filing Fees	850	1,050	725	725	15
16	Loan Late Fees	2,500	2,500	2,250	2,250	16
17	Other Revenue					17
18	Invested Funds Interest	555	581	863	759	18
19	<b>TOTAL REVENUE</b>	<b>270,898</b>	<b>309,131</b>	<b>294,171</b>	<b>458,187</b>	19
20						20
21	<b>EVENT SERVICES</b>					21
22	<b>PROFESSIONAL SERVICES</b>					22
23	Legal	6,000	6,000	6,000	6,000	23
24	Filing Fees	850		650	1,150	24
25	Contractual	94,049	94,049	95,930	97,850	25
26	<b>COMMUNICATIONS/TELEPHONE</b>		1,000	5,000	-	26
27	<b>GRANTS DISTRIBUTED</b>	25,000	25,000	35,000	10,000	27
28	<b>REVOLVING LOAN FUND</b>					28
29	New Loans Made	308,000	397,349	425,411	560,061	29
30	Carryover	946,361	1,072,920	1,451,966	1,301,909	30
31	<b>TOTAL DIRECT EXPENSES</b>	<b>1,380,260</b>	<b>1,596,318</b>	<b>2,019,957</b>	<b>1,976,971</b>	31

**Memorandum**

**To: Oregon Investment Board**

**From: Ami Beaver and Jessica Metta, OIB Staff**

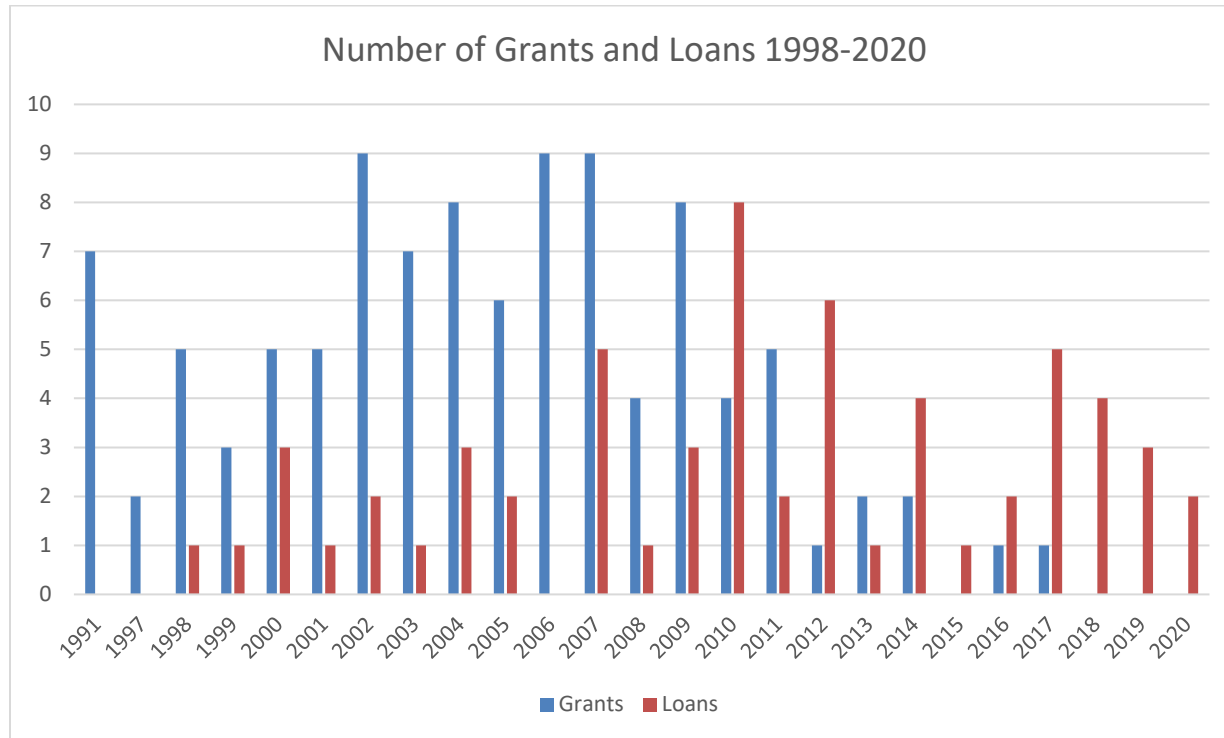
**Date: March 4, 2021**

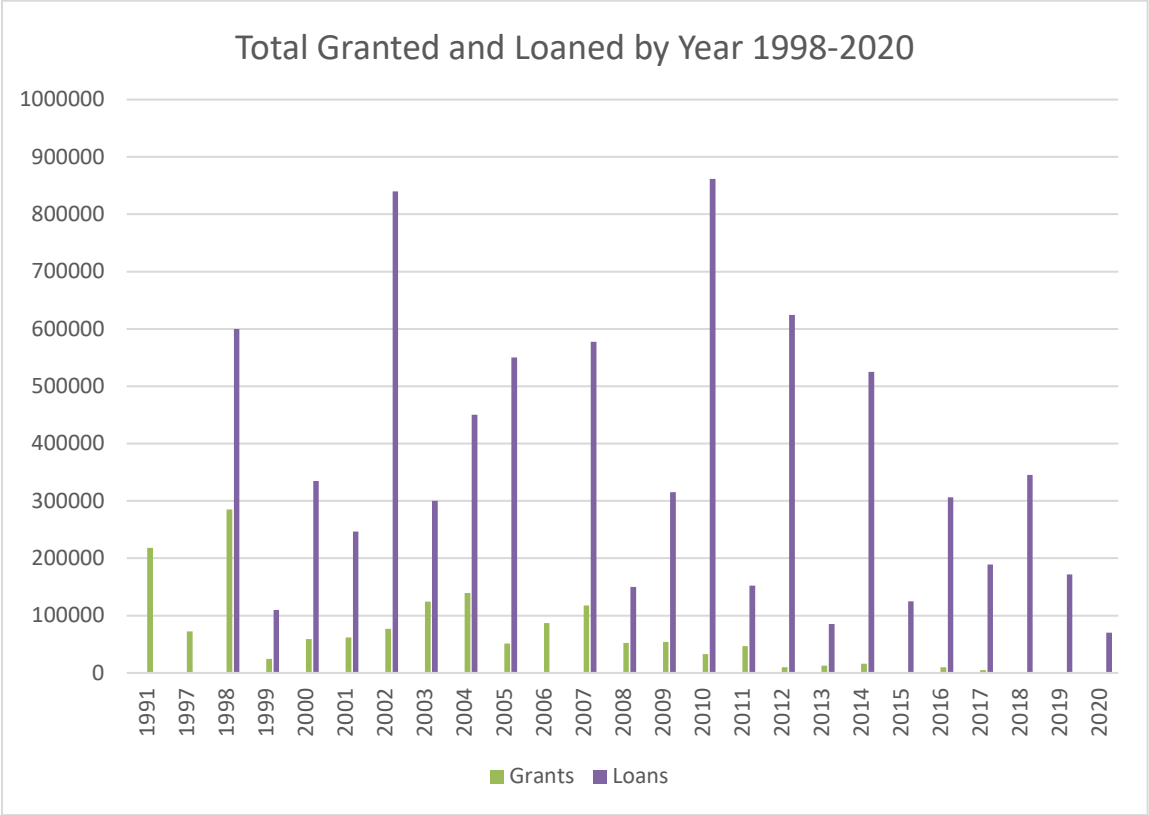
**Re: Grant and Loan Data**

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**Overview**

At the January OIB Meeting during discussion of the OIB section of the Economic Vitality Plan, the Board noted their interest in seeing updated figures of the number of grants versus loans over the life of OIB. With thanks to Ami Beaver, the following charts and tables are presented as information.





- Small bars indicate the number of grants and loans by year.

OIB Grants

Year	Total Grants	Total Amount	Marketing	Acquisition or Expansion	Infrastructure	Working Capital/Business Start-Up	Training, Study or Survey	Other
1991	7	\$ 217,896.58	4		2		1	
1997	2	\$ 72,316.47					2	
1998	5	\$ 285,001.00	1	2			1	1
1999	3	\$ 24,145.00		2	1			
2000	5	\$ 58,805.80	2		1		2	
2001	5	\$ 61,575.74	1		1		3	
2002	9	\$ 76,962.98	4		4			1
2003	7	\$ 124,430.28	2		1		1	3
2004	8	\$ 139,425.18			3		2	3
2005	6	\$ 50,909.38	2	1	2		1	
2006	9	\$ 87,072.01	6		2			1
2007	9	\$ 117,614.54	4	1			1	3
2008	4	\$ 52,473.24	1		1		1	1
2009	8	\$ 53,856.73	1	2	2		1	2
2010	4	\$ 32,500.00	2		1			1
2011	5	\$ 46,526.00		1			2	2
2012	1	\$ 10,000.00					1	
2013	2	\$ 12,500.00					1	1
2014	2	\$ 15,900.77	1				1	
2015	0	\$ -						
2016	1	\$ 10,000.00						1
2017	1	\$ 5,000.00					1	
2018	0	\$ -						
2019	0	\$ -						
2020	0	\$ -						
<b>Total</b>	<b>103</b>	<b>\$1,554,911.70</b>	<b>31</b>	<b>9</b>	<b>21</b>	<b>0</b>	<b>22</b>	<b>20</b>

OIB Loans

Year	Total		Marketing/Web	Acquisition or Expansion	Infrastructure	Working Capital/Business Start-Up	Training, Study or Survey	Other
1991								
1997								
1998	1	\$ 600,000.00						1
1999	1	\$ 110,000.00						1
2000	3	\$ 335,000.00		1	1	1		
2001	1	\$ 246,500.00			1			
2002	2	\$ 840,000.00		1	1			
2003	1	\$ 300,000.00			1			
2004	3	\$ 450,110.52				3		
2005	2	\$ 550,000.00				2		
2006	0	\$ -						
2007	5	\$ 577,316.00			1	4		
2008	1	\$ 150,000.00			1			
2009	3	\$ 315,000.00				3		
2010	8	\$ 861,421.37		2		6		
2011	2	\$ 151,936.09				2		
2012	6	\$ 624,643.00		3		3		
2013	1	\$ 85,000.00				1		
2014	4	\$ 525,000.00		1		3		
2015	1	\$ 125,000.00				1		
2016	2	\$ 306,000.00				2		
2017	5	\$ 189,000.00		1		4		
2018	4	\$ 345,395.00		1		3		
2019	3	\$ 172,000.00		2		1		
2020	2	\$ 70,000.00				2		
<b>Total</b>	<b>61</b>	<b>\$7,687,321.98</b>		<b>12</b>	<b>6</b>	<b>41</b>	<b>0</b>	<b>2</b>

Year	Grants	Loans	Grants	Loans	Public Leveraged	Private Leveraged
1991	7	0	\$ 217,896.58	\$ -	\$ 144,421.00	\$ 59,099.00
1997	2	0	\$ 72,316.47	\$ -	\$ -	\$ -
1998	5	1	\$ 285,001.00	\$ 600,000.00	\$ 910,000.00	\$ 870,000.00
1999	3	1	\$ 24,145.00	\$ 110,000.00	\$ 1,539,333.00	\$ 35,000.00
2000	5	3	\$ 58,805.80	\$ 335,000.00	\$ 841,383.00	\$ 106,040.00
2001	5	1	\$ 61,575.74	\$ 246,500.00	\$ 321,595.00	\$ 114,900.00
2002	9	2	\$ 76,962.98	\$ 840,000.00	\$ 802,339.55	\$ 690,482.62
2003	7	1	\$ 124,430.28	\$ 300,000.00	\$ 943,865.55	\$ 831,943.18
2004	8	3	\$ 139,425.18	\$ 450,110.52	\$ 1,168,804.41	\$ 22,000.00
2005	6	2	\$ 50,909.38	\$ 550,000.00	\$ 212,395.00	\$ 2,582,010.00
2006	9	0	\$ 87,072.01	\$ -	\$ 68,515.00	\$ 66,738.00
2007	9	5	\$ 117,614.54	\$ 577,316.00	\$ 922,885.95	\$ 1,643,084.00
2008	4	1	\$ 52,473.24	\$ 150,000.00	\$ 3,035,575.00	\$ 15,812.00
2009	8	3	\$ 53,856.73	\$ 315,000.00	\$ 120,128.00	\$ 3,308,058.00
2010	4	8	\$ 32,500.00	\$ 861,421.37	\$ 1,180,534.00	\$ 3,034,944.00
2011	5	2	\$ 46,526.00	\$ 151,936.09	\$ 124,188.00	\$ 324,912.00
2012	1	6	\$ 10,000.00	\$ 624,643.00	\$ 610,000.00	\$ 198,207.00
2013	2	1	\$ 12,500.00	\$ 85,000.00	\$ 83,650.00	\$ 173,350.00
2014	2	4	\$ 15,900.77	\$ 525,000.00	\$ 270,000.00	\$ 320,375.00
2015	0	1	\$ -	\$ 125,000.00	\$ -	\$ 100,000.00
2016	1	2	\$ 10,000.00	\$ 306,000.00	\$ -	\$ 203,462.17
2017	1	5	\$ 5,000.00	\$ 189,000.00	\$ 42,500.00	\$ 13,434.00
2018	0	4	\$ -	\$ 345,395.00	\$ -	\$ 484,659.00
2019	0	3	\$ -	\$ 172,000.00	\$ -	\$ 110,300.00
2020	0	2	\$ -	\$ 70,000.00	\$ -	\$ 5,000.00
<b>Total</b>	<b>103</b>	<b>61</b>	<b>\$ 1,554,911.70</b>	<b>\$ 7,859,321.98</b>	<b>\$ 13,342,112.46</b>	<b>\$ 15,313,809.97</b>