



## Minutes from March 15, 2018

The El Paso Central Appraisal District Board of Directors held its regular meeting on Thursday, March 15, 2018, at 5:46 p. m., in the Conference Room of the El Paso Central Appraisal District (EPCAD), 5801 Trowbridge Drive, El Paso, Texas, with the following quorum, of nine (9) members present.

1. Gary Gandara
2. Ronald Lowenfield
3. Michael Najera
4. Vincent Perez
5. Mike Rosales
6. Laure Searls
7. Chuck Taylor
8. Samuel Trimble
9. Al Velarde

Mr. Robert Mott of Perdue Brandon Fielder Collins and Mott L. L. P., EPCAD legal counsel, was present for the entire meeting.

### **AGENDA ITEM 1 - BOARD MEMBER RECOGNITION – TRENT HATCH, BENJAMIN MORALES, JERRY ROMERO, AND JOYCE WILSON**

Ms. Dinah Kilgore, EPCAD Chief Appraiser, recognized Mr. Trent Hatch, Mr. Benjamin Morales, Mr. Jerry Romero, and Ms. Joyce Wilson for their service as members of the Board of Directors.

### **ACTION AGENDA ITEM 2 - PUBLIC COMMENT**

Ms. Kilgore stated that no one had signed up to make public comment.

### **ACTION AGENDA ITEM 3 - APPROVAL AND SIGNING OF MINUTES FROM JANUARY 18, 2018 MEETING**

Mr. Perez made a motion to approve the January 18, 2018 Minutes as presented; Mr. Velarde seconded; the vote was called and was approved.

**ACTION AGENDA ITEM 4 - REVIEW & APPROVAL OF FINANCIAL REPORTS FOR DECEMBER, 2017 AND JANUARY, 2018**

Ms. Rosa Goldmann, EPCAD Chief Financial Officer, presented the financial reports for December, 2017 and January, 2018. EPCAD's financial reports contain the balance sheet; report of revenues, expenditures, and changes in cash balance (in actual-to-budget); the investment report; and the notes to the financial report.

Ms. Goldmann stated that EPCAD has \$400,000 in the Litigation Reserve.

Mr. Velarde made a motion to accept the financial reports for December, 2017 and January, 2018 as presented; Mr. Gandara seconded; the vote was called and was approved.

**AGENDA ITEM 5 - MONTHLY HEALTH BENEFIT REPORT - DECEMBER, 2017 AND JANUARY, 2018**

Ms. Goldmann presented the Health and Dental Insurance Plan Report for December, 2017 and January, 2018.

The December activity is as follows:

- Deposits: \$86,721.13
- Other Expenses: \$74.86
- Claims Paid: \$119,338.42
- Balance: \$520,915.70

The January activity is as follows:

- Deposits: \$98,273.08
- Other Expenses: \$40.55
- Claims Paid: \$85,711.44
- Balance: \$533,436.79

This concluded Ms. Goldmann's report.

**ACTION AGENDA ITEM 6 - DISCUSSION AND POSSIBLE ACTION REGARDING THE EPCAD INVESTMENT POLICY**

Ms. Kilgore stated that the Independent Auditor and EPCAD staff reviews the Investment Policy every year and makes recommendations for changes as needed. The added wording complies with the Government Code Title Ten: General Government under General Provisions.

Section 12.0, part C and D, of EPCAD's Investment Policy states:

- 12.0 C. fixed-rate collateralized mortgage obligation that has an expected weighted average life of 10 years or less and does not constitute a high-risk mortgage security.

12.0 D. a letter of credit issued by a federal home loan bank.

Mr. Gandara made a motion to accept the changes to Section 12.0, part C and D, of EPCAD's Investment Policy as presented; Mr. Velarde seconded; the vote was called and approved.

**ACTION AGENDA ITEM 7 - DISCUSSION AND POSSIBLE ACTION REGARDING AGREEMENT FOR LEGAL SERVICES**

Ms. Kilgore stated that Perdue, Brandon, Fielder, Collins & Mott (PBFCM) are requesting to increase their billable hourly rate and retainer fee.

Ms. Kilgore recommended the current partnership with PBFCM.

Ms. Kilgore stated that EPCAD staff researched four law firms. They found a law firm that is less expensive, but the firm charges a retainer fee; making the overall fees more than PBFCM fees. Numerous law firms are very specific as to where they operate, who they have as clients, or specialize in collections. EPCAD does not do collections.

Mr. Najera asked what the purpose of a Certificate of Interested Parties.

Mr. Mott stated that the Certificate of Interested Parties Form is required at the same time the contract is approved with any business entity. The legislature restricts what type of interaction businesses have with an entity and it requires complete transparency. The Certificate of Interested Parties needs to be included with bid contracts.

Mr. Najera noted that the names shown on the letterhead were not consistent with that shown on the Certificate of Interested Parties.

Mr. Perez inquired if EPCAD had researched the hourly rates charged to other entities.

Ms. Kilgore stated that the standard rate for PBFCM is \$215 per hour. EPCAD has different issues to what smaller districts encounter; for example with the refinery and the shopping centers. The rates of other law firms are also around \$215 per hour. Some law firms have lower rates, but require a retainer fee. For example, one of these firms has a very large entity as their number one client and a couple of other law firms specialize in collections.

Mr. Perez questioned if the hourly rate for other law firms was also around \$215 per hour.

Ms. Kilgore agreed.

Mr. Perez stated that the cumulative 2017 local legal counsel fees of \$260,000 seemed too high.

Ms. Kilgore replied that local legal counsel attends every mediation hearing of which many last all day long. Local counsel works with the mediator before, during, and after the mediation and also testifies in Court.

Mr. Mott stated that PBFCM asked the Board's permission to retain local legal counsel to reduce the expenses for EPCAD because travel expenses are high.

Mr. Perez asked if EPCAD is local counsel's only client.

Ms. Kilgore stated that Attorney Carmen Hegeman is with Dunbar, Armendariz, Hegeman & Holguin. It is difficult to find a local attorney that does not do business with business owners or homeowners, and that their clients are only government based. EPCAD's attorneys have public clients.

Mr. Perez asked if it would be cheaper to have in-house counsel.

Ms. Kilgore replied that the expertise of PBFCM qualifies them to handle all property related issues and big cases as well. In prior years, EPCAD investigated having an in-house counsel; however, it was not feasible. EPCAD also retains the services of another attorney that handles personnel issues.

Mr. Mott stated that there are districts that have in-house counsel and outside counsel. Harris County has a very large in-house counsel and outside counsel. The biggest problem is finding someone with the expertise that can handle the load and be a benefit to EPCAD. Harris County and Bexar County have both in-house and outside counsel.

Ms. Kilgore stated that EPCAD staff will look into in-house counsel and outside counsel fees and incorporate the findings into the budget. EPCAD will have to advertise in Texas specifying that EPCAD be the only client. A new attorney who is also a tax agent contacted EPCAD about doing both; however, this was inadvisable as he could not be counsel and a tax agent at the same time.

Mr. Perez asked if proposals for bids affect the current contract.

Mr. Mott replied that EPCAD can seek bids at any time.

Ms. Kilgore stated that EPCAD has a current open-end contract with PBFCM.

Mr. Mott stated that the contract with PBFCM can be terminated at any time.

Mr. Najera stated that the Board can agree to pay the increased billable hourly and retainer rate to PBFCM and cancel later.

Mr. Lowenfield inquired what the fee would be if EPCAD did not agree to the rate increase.

Ms. Kilgore stated that the billable hourly rate and retainer fee would not increase and EPCAD would continue to work with PBFCM.

Mr. Taylor suggested to not increase the billable hourly rate and retainer fee and for EPCAD to provide comparisons.

Mr. Velarde asked if the cost increase could be incorporated in the budget.

Ms. Kilgore stated that the cost depends on the complexity of the cases and that the budget is based on historical data not on the complexity of the cases.

Mr. Rosales requested an opportunity to compare proposals before deciding on the billable hourly rate and retainer fee increase for PBFCM.

Ms. Kilgore informed the Board that EPCAD would issue a Request for Qualifications.

Ms. Searls stated that the current contract stays without increasing the billable hourly rate and retainer fee for PBFCM indefinitely.

Mr. Velarde motioned to postpone increasing PBFCM billable hourly rate and retainer fee; Mr. Taylor seconded; the vote was called; the motion was approved.

#### **AGENDA ITEM 8 - TAXPAYER LIAISON REPORT**

Ms. Tracy Carter, EPCAD Taxpayer Liaison Officer, reported that the State Comptroller developed a survey for giving the public an opportunity to offer comments and suggestions to the Appraisal Review Board (ARB). The 2017 Survey results conclude that the public's impression of the ARB is 85.5% good and excellent combined; and that 48% of property owners felt as if 10-15 minutes was enough time to present their case.

The State Comptroller training will be held on April 24 - 25, 2018.

With no questions from the Board, this concluded Ms. Carter's report.

#### **AGENDA ITEM 9- CHIEF APPRAISER REPORT**

Ms. Dinah Kilgore, EPCAD Chief Appraiser, informed the Board that Ms. Carter is one of the top Taxpayer Liaison Officers in the state of Texas based on her ability to get taxpayer survey responses.

Results from the Methods Assistance Program (MAPs) are that EPCAD met and exceeded all the requirements; no recommendations were suggested. EPCAD passed MAPS with 100% for the years 2011, 2013, 2015, and 2017.

Ms. Kilgore congratulated EPCAD staff members Rick Medina, James Thompson, and David Stone for completing all the course requirements and passing the exam to become International Association of Assessing Officers (IAAO) Assessment Administration Specialists (AAS).

She gave a brief overview of the 2018/2019 Proposed Preliminary Budget and informed the Board that the taxing entities will receive a copy as well. At the end of the year, the taxing entities will be refunded amounts related to the percentage they pay into EPCAD's budget.

In April 2018, the Board will hold the Budget Workshop.

In May 2018, EPCAD will hold a Public Budget Hearing.

Entities have 30 days to veto by resolution the 2018/2019 Budget. The majority of the taxing entities would have to veto the budget for it to no longer be a viable budget. The Board then has 30 days to create a new budget and approve it. EPCAD has to finalize the budget by July 15, 2018.

Ms. Kilgore, Mr. James Thompson, and Mr. Stone will meet with the taxing entities at the end of March and first week of April for general discussion prior to the mailing of Notices of Value (NOV).

Mr. Velarde requested an explanation on tax levy percentage for taxing entities.

Ms. Kilgore replied that it is based on tax dollars.

Mr. David Stone, Assistant Chief Appraiser, replied that it is based on the entity's appraised value. The governing body of the taxing entity sets the rate. The rate times the appraised value is the levy; then, EPCAD adds up all the levies in the County. The percentage of the levy to the total; and, that is the entity's percentage of EPCAD's budget.

The following deadline changes were passed by the Legislature:

- Business Personal Property Renditions - no later than April 1; and
- Protest - May 15, or 30 days after a notice is mailed, whichever is later.


EPCAD submitted a press release to multiple news media agencies regarding property owner protests, business personal property rendition statements, freeport exemption applications, and business personal property allocation applications.

Ms. Kilgore presented the Board with a PowerPoint presentation.

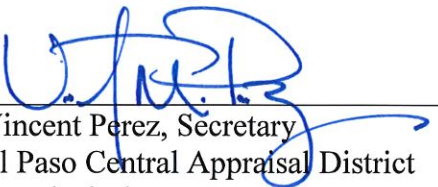
With no further business to come before the Board, the meeting adjourned at 6:55 p.m.

The next EPCAD Board of Directors' meeting is scheduled for April 19, 2018 at 5:00 p.m.

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Laure Searls, Chairwoman  
El Paso Central Appraisal District  
Board of Directors

ATTEST:

  
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Vincent Perez, Secretary  
El Paso Central Appraisal District  
Board of Directors



**BALANCE SHEET  
DECEMBER 31, 2017**

**Assets**

Cash in Bank	936,867.79	
Investments	6,617,713.56	
Petty Cash	150.00	
<b>Total Cash</b>		<b>7,554,731.35</b>
Accrued Interest Receivable	1,881.53	
Accounts Receivable	168.50	
Prepaid Expenses	39,758.93	41,808.96
<b>Total Current Assets</b>		<b>7,596,540.31</b>

Building	2,354,796.59	
Building Accum Deprec	(781,471.60)	1,573,324.99
Building Refit	637,114.19	
Bldg Refit Accum Deprec	(637,112.19)	2.00
Furniture & Equipment	669,434.98	
Furn & Equip Accum Deprec	(549,358.39)	120,076.59
Computer Equipment	907,999.73	
Computer Equip Accum Deprec	(782,131.63)	125,868.10
Vehicles	341,204.28	
Vehicles Accum Deprec	(256,939.07)	84,265.21
CAMA System	1,378,742.00	
CAMA Sys Accum Deprec	(1,378,738.00)	4.00
Building Improvements	1,565,131.66	
Building Improv Accum Deprec	(720,116.04)	845,015.62
Building Equipment	154,057.32	
Build Equip Accum Deprec	(111,605.06)	42,452.26
<b>Total Fixed Assets</b>		<b>2,791,008.77</b>

Deferred Outflow Res-Pension		982,766.77
<b>TOTAL ASSETS</b>		<b>11,370,315.85</b>

**Liabilities and Fund Balance**

Accounts Payable	81,669.99	
Accrued Expenses	39,728.49	
Accrued Payroll Payable	751,744.91	
Payroll Taxes Payable	36,695.00	
TCDRS Payable	98,034.96	
Dep. Personal Life Ins & Cobra	81.87	
Workers Compensation payable	2,657.00	
Cafeteria 125	(216.66)	
Refunds due to Taxing Entities	993,046.52	
<b>Total Current Liabilities</b>		<b>2,003,442.08</b>
TCDRS Net Pension Liability		972,050.00
Deferred Inflow Res-Pension		836,735.00
TCDRS Expense-Allowance		266,730.37

<b>TOTAL LIABILITIES</b>		<b>4,078,957.45</b>
Reserved Encumbrance		400,000.00
Fund Balance		6,891,358.40
<b>TOTAL LIABILITIES AND FUND BALANCE</b>		<b>11,370,315.85</b>



**EL PASO CENTRAL APPRAISAL DIST**  
**REPORT OF REVENUES, EXPENDITURES AND CHANGES IN CASH BALANCE**  
**For Month Ending December 31, 2017**

	December	YTD	YTD Budget	Variance
<b>REVENUES</b>				
Revenues from Taxing Entities	3,738,532.17	7,477,064.31	7,477,064.31	0.00
Interest Income	5,111.00	11,383.66	11,380.00	3.66
Miscellaneous Income	184.09	2,284.90	2,283.00	1.90
Rendition Penalty Income	3,663.34	6,443.97	6,443.97	0.00
<b>Total Revenue</b>	<b>3,747,490.60</b>	<b>7,497,176.84</b>	<b>7,497,171.28</b>	<b>5.56</b>
<b>EXPENDITURES</b>				
Wages and Salaries	593,752.81	1,768,398.44	1,768,398.44	0.00
Payroll Related Expenses	124,420.42	392,108.81	392,108.81	0.00
Payroll tax-mandatory	63,575.94	210,316.71	210,316.71	0.00
Computer Expense	0.00	174.97	176.00	1.03
Software, Support, Licensing	69,428.53	440,686.09	440,708.06	21.97
Vehicles - Insurance	0.00	9,241.32	9,241.32	0.00
Vehicles - Gas/Oil/Maintenance	1,812.44	7,592.39	7,679.95	87.56
Building - Utilities	12,082.21	40,654.26	40,654.26	0.00
Building - Maintenance	11,079.86	26,829.70	26,834.84	5.14
Building - Janitorial	0.00	418.28	418.28	0.00
Assets	0.00	0.00	0.00	0.00
F/E - Lease	12,930.83	37,219.78	37,270.94	51.16
F/E - Maintenance	4,820.79	36,995.05	37,024.74	29.69
Small Furn & Equip	693.22	3,501.99	3,508.77	6.78
Paper, supplies, etc	3,384.33	12,645.77	12,651.44	5.67
Printing	995.50	1,374.50	1,383.00	8.50
Advertising	0.00	2,209.00	2,209.00	0.00
Postage/Mailing	1,006.63	1,012.04	1,025.41	13.37
Education, dues	(50.46)	29,492.36	29,500.00	7.64
Bonding/General Insurance	0.00	19,411.92	19,411.92	0.00
Audit & Consultation	11,725.00	15,300.00	15,300.00	0.00
Chief Appraiser-Education, dues	285.00	3,763.30	3,768.30	5.00
BOD - Education	0.00	190.00	190.00	0.00
Books, Publications, Subscrptn	334.99	2,910.85	2,925.89	15.04
Legal Fees	44,432.90	233,875.55	233,880.00	4.45
Arbitration	450.00	450.00	450.00	0.00
Appraisal Review Board	11,200.00	11,200.00	11,200.00	0.00
Taxpayer Liaison Officer-Expen	2,000.00	8,140.55	8,140.55	0.00
Professional Services	26,069.43	136,515.45	136,516.02	0.57
Supplemental Help/Temps	1,804.95	8,633.45	8,633.45	0.00
Interest Expense	0.00	0.00	0.00	0.00
Contingency Fund	0.00	0.00	0.00	0.00
Litigation Reserve	0.00	0.00	0.00	0.00
<b>Total Expenditures</b>	<b>998,235.32</b>	<b>3,461,262.53</b>	<b>3,461,526.10</b>	
<b>Excess Revenue over Expenditures</b>		<b><u>4,035,914.31</u></b>		



**Health and Dental Insurance Plan**  
Texas Municipal League (TML)  
Fiscal Year 2017/2018

	<b>Deposits</b>	<b>Other Expenses</b>	<b>Claims Paid</b>	<b>Balance</b>
2017 October	87,561.79		119,039.81	595,005.38
2017 November	87,517.23	63.11	128,851.65	553,607.85
2017 December	86,721.13	74.86	119,338.42	520,915.70



**BALANCE SHEET  
JANUARY 31, 2018**

**Assets**

Cash in Bank	1,025,937.61	
Investments	5,420,690.80	
Petty Cash	150.00	
<b>Total Cash</b>		<b>6,446,778.41</b>
Accrued Interest Receivable	2,801.97	
Prepaid Expenses	385.62	3,187.59
<b>Total Current Assets</b>		<b>6,449,966.00</b>

Building	2,354,796.59	
Building Accum Deprec	(784,398.26)	1,570,398.33
Building Refit	637,114.19	
Bldg Refit Accum Deprec	(637,112.19)	2.00
Furniture & Equipment	669,434.98	
Furn & Equip Accum Deprec	(552,449.44)	116,985.54
Computer Equipment	907,999.73	
Computer Equip Accum Deprec	(787,414.70)	120,585.03
Vehicles	341,204.28	
Vehicles Accum Deprec	(257,630.10)	83,574.18
CAMA System	1,378,742.00	
CAMA Sys Accum Deprec	(1,378,738.00)	4.00
Building Improvements	1,565,131.66	
Building Improv Accum Deprec	(727,838.14)	837,293.52
Building Equipment	154,057.32	
Build Equip Accum Deprec	(112,811.40)	41,245.92
<b>Total Fixed Assets</b>		<b>2,770,088.52</b>

Deferred Outflow Res-Pension		982,766.77
<b>Total Assets</b>		<b>10,202,821.29</b>

**Liabilities and Fund Balance**

Accounts Payable	92,181.48	
Accrued Expenses	40,604.51	
Accrued Payroll Payable	713,918.80	
Payroll Taxes Payable	36,695.00	
TCDRS Payable	93,499.08	
Dep. Personal Life Ins & Cobra	161.74	
Cafeteria 125	(366.65)	
Refunds due to Taxing Entities	993,046.52	
<b>Total Current Liabilities</b>		<b>1,969,740.48</b>
TCDRS Net Pension Liability		972,050.00
Deferred Inflow Res-Pension		836,735.00
TCDRS Expense-Allowance		266,730.37

<b>TOTAL LIABILITIES</b>		<b>4,045,255.85</b>
Reserved Encumbrance		400,000.00
Fund Balance		5,757,565.44
<b>TOTAL LIABILITIES AND FUND BALANCE</b>		<b>10,202,821.29</b>

**EL PASO CENTRAL APPRAISAL DISTRICT**  
**REPORT OF REVENUES, EXPENDITURES AND CHANGES IN CASH BALANCE**  
**Actual to Budget Comparison**  
**For Month Ending January 31, 2018**

	January	YTD	YTD Budget	Variance
<b>REVENUES</b>				
Revenues from Taxing Entities	0.00	7,477,064.31	7,477,064.31	0.00
Interest Income	9,367.95	20,751.61	20,750.00	1.61
Miscellaneous Income	291.53	2,576.43	2,576.00	0.43
Rendition Penalty Income	6,488.75	12,932.72	12,932.72	0.00
<b>Total Revenue</b>	<b>16,148.23</b>	<b>7,513,325.07</b>	<b>7,513,323.03</b>	<b>2.04</b>
<b>EXPENDITURES</b>				
Wages and Salaries	504,050.45	2,272,448.89	2,272,448.89	0.00
Payroll Related Expenses	142,401.66	534,510.47	534,510.47	0.00
Payroll tax-mandatory	62,867.62	273,184.33	273,184.33	0.00
Computer Expense	932.12	1,107.09	1,108.00	0.91
Software, Support, Licensing	185.66	440,871.75	440,872.00	0.25
Vehicles - Insurance	0.00	9,241.32	9,241.32	0.00
Vehicles - Gas/Oil/Maintenance	2,022.52	9,614.91	9,614.91	0.00
Building - Utilities	12,625.51	53,279.77	53,280.00	0.23
Building - Maintenance	6,360.87	33,190.57	33,191.00	0.43
Building - Janitorial	719.86	1,138.14	1,138.28	0.14
Assets	0.00	0.00	0.00	0.00
F/E - Lease	23,192.08	60,411.86	60,412.00	0.14
F/E - Maintenance	42,895.48	79,890.53	79,891.00	0.47
Small Furn & Equip	818.46	4,320.45	4,321.00	0.55
Paper, supplies, etc	4,169.79	16,815.56	16,816.00	0.44
Printing	595.90	1,970.40	1,970.40	0.00
Advertising	1,848.00	4,057.00	4,059.00	2.00
Postage/Mailing	109,908.72	110,920.76	110,922.00	1.24
Education, dues	2,933.75	32,426.11	32,426.11	0.00
Bonding/General Insurance	0.00	19,411.92	19,411.92	0.00
Audit & Consultation	0.00	15,300.00	15,300.00	0.00
Chief Appraiser-Education,dues	1,034.75	4,798.05	4,799.00	0.95
BOD - Education	931.96	1,121.96	1,122.00	0.04
Books, Publications, Subscrptn	1,798.70	4,709.55	4,710.00	0.45
Legal Fees	56,724.00	290,599.55	290,600.00	0.45
Arbitration	0.00	450.00	450.00	0.00
Appraisal Review Board	9,450.00	20,650.00	20,652.00	2.00
Taxpayer Liaison Officer-Expen	3,835.96	11,976.51	11,977.00	0.49
Professional Services	133,016.26	269,531.71	269,531.71	0.00
Supplemental Help/Temps	3,700.86	12,334.31	12,334.31	0.00
Interest Expense	0.00	0.00	0.00	0.00
Contingency Fund	0.00	0.00	0.00	0.00
Litigation Reserve	0.00	0.00	0.00	0.00
<b>Total Expenditures</b>	<b>1,129,020.94</b>	<b>4,590,283.47</b>	<b>4,590,294.65</b>	
<b>Excess Revenue over Expenditures</b>		<b><u>2,923,041.60</u></b>		

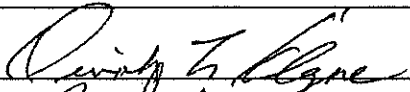
**El Paso Central Appraisal District**

**INVESTMENT REPORT**

**January 31, 2018**

Institution	Type	Issue Date	Maturity Date	Amount	Interest Rate	Interest Earned	Interest Accrued
Wells Fargo	WF Gov MMF Sel		none	4,350,826.85	0.920%	2,813.83	
Wells Fargo	JP Morgan US Gov		none	162,199.43	0.910%	163.41	
Compass	CD	10/5/2017	1/3/2018	1,900,000.00	1.150%	5,470.27	
Wells Fargo	UST T Bill	1/4/2018	2/8/2018	1,601,129.83	1.200%		1,441.02
Wells Fargo	UST T Bill	1/4/2018	3/8/2018	1,428,817.38	1.270%		1,360.95
				<b>9,442,973.49</b>		<b>8,447.51</b>	<b>2,801.97</b>

Executive Director/Chief Appraiser




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Chief Financial Officer




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**NOTE TO JAN, 2018 FINANCIAL REPORT**

**Encumbered Funds:**

-      Litigation Reserve                      400,000.00

**Health and Dental Insurance Plan**

Texas Municipal League (TML)

Fiscal Year 2017/2018

	<b>Deposits</b>	<b>Other Expenses</b>	<b>Claims Paid</b>	<b>Balance</b>
2017 October	87,561.79		119,039.81	595,005.38
2017 November	87,517.23	63.11	128,851.65	553,607.85
2017 December	86,721.13	74.86	119,338.42	520,915.70
2018 January	98,273.08	40.55	85,711.44	533,436.79