

CHARLEVOIX HOUSING COMMISSION

210 WEST GARFIELD ST.

CHARLEVOIX, MICHIGAN 49720

(231) 547-5451



PROJECT
PINE RIVER PLACE

REGULAR MEETING CHARLEVOIX HOUSING COMMISSION

TUESDAY, SEPTEMBER 19, 2017

2:00 P.M.

PINE RIVER PLACE COMMUNITY ROOM

AGENDA:

Call to Order/Roll Call

Additions to the Agenda

Approval of Meeting Minutes and Bills

Executive Director's Report

Old Business: None

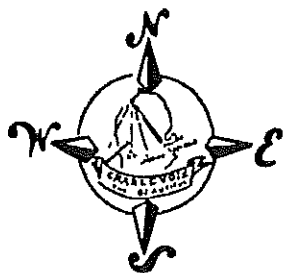
New Business: None

Public Comment on subjects unrelated to Agenda Items

Adjournment

CHARLEVOIX HOUSING COMMISSION

210 WEST GARFIELD ST.
CHARLEVOIX, MICHIGAN 49720
(231) 547-5451



PROJECT
PINE RIVER PLACE

Regular Meeting Minutes August 15, 2017

A Regular Meeting of the Charlevoix Housing Commission was called to order by President Crandall at 2:00 pm at Pine River Place, 210 West Garfield, Charlevoix, Michigan.

PRESENT: Lillian Left, Joan Buday, Laurie Crandall
ABSENT: Paul Stephan
OTHERS: Julie Waterman, Executive Director
Brad Waterman, Maintenance Supervisor
Cindy Morris, Administrative Assistant
Tammy May, Custodian
Kim Johnson and staff of Mount Pleasant Housing Commission
Residents of Pine River Place

Additions to the Agenda: Municipal Insurance Policy Quote

Approval of Meeting Minutes and Bills:

President Crandall asked if there were any corrections or additions to the minutes from the May regular meeting, the July 10th special meeting or questions on the May, June, and July bills. A motion to approve the minutes from May regular meeting, the July 10th special meeting, and the May, June, and July bills was made by Lillian Left and seconded by Joan Buday.

Yes: Left, Buday, Crandall

No:

Abstentions:

Absent: Stephan

Executive Directors Report: Executive Director Julie Waterman presented the April, May, June and July financial reports. Pine River Place is 100% occupied at this time. We received a PHAS (Public Housing Assessment System) score of 98 with a "high performer" designation. A Community Service State Trooper has been to the building informally to meet with residents to discuss various things that may concern them. The next "Coffee with Julie" will be on September 13th and will have a flu shot clinic at the same time. The patio grill has had the propane left on to run out several times now and will be replaced with an electric grill for safety. The CHC phone system is not working properly and will need to be replaced. The transfer of emergency calls and the maintenance voicemail is still working correctly. A pair of devices called Firestops have been purchased for each unit and will be installed above every stovetop as soon as they arrive. This will help prevent the spread of any accidental stovetop fires.

Old Business:

None

New Business:

FYE 2017 Financial Audit:

Discussion occurred in regards to the Financial Audit Report for FYE 2017. There were no findings or recommendations. Lillian Left made a motion to accept the FYE 2017 Financial Audit Report. Joan Buday seconded the motion.

Yes: Left, Buday, Crandall

No:

Abstentions:

Absent: Stephan

Annual Plan:

Discussion occurred in regards to the Revised Annual Plan, which needs more information to be completed. Joan Buday made a motion to postpone a vote on the Revised Annual Plan. Lillian Left seconded the motion.

Yes: Left, Buday, Crandall

No:

Abstentions:

Absent: Stephan

Upcoming Executive Director Vacancy:

Discussion occurred in regards to the upcoming vacancy in the Executive Director position. Joan Buday made a motion to accept (with regrets) Julie Waterman's resignation effective December 31, 2017 and to move forward with securing a post office box for incoming resumes and to begin drafting an employment advertisement. Lillian Left seconded the motion.

Yes: Left, Buday, Crandall

No:

Abstentions:

Absent: Stephan

Municipal Insurance Policy:

Julie Waterman presented a quote for the municipal insurance policy from Municipal Underwriters of West Michigan Incorporated. Joan Buday made a motion to accept the quote for the municipal insurance policy from Municipal Underwriters of West Michigan Incorporated for \$18,611.00. Lillian Left seconded the motion.

Yes: Left, Buday, Crandall

No:

Abstentions:

Absent: Stephan

Public Comment:

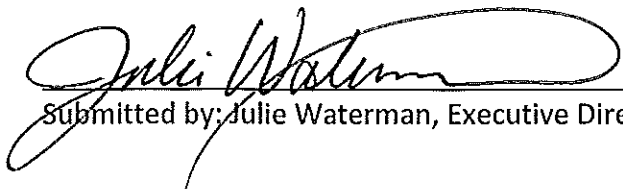
President Crandall asked if there were any public comments.

Kim Johnson, Executive Director of the Mount Pleasant Housing Commission, spoke to the board about the possibility of them considering an agreement with the Mount Pleasant Housing Commission to

provide the services of an Executive Director to fill the upcoming vacancy at the Charlevoix Housing Commission.

With no further public comments, President Crandall closed the meeting to public comments.

Adjournment: The meeting adjourned at 3:25 pm. The next meeting will be held Tuesday, September 19, 2017 at 2:00 pm in the Pine River Place Community Room located at 210 W. Garfield in Charlevoix. Telephone 231-547-5451. Email info@chvxhousing.org.


Submitted by: Julie Waterman, Executive Director

August 17, 2017

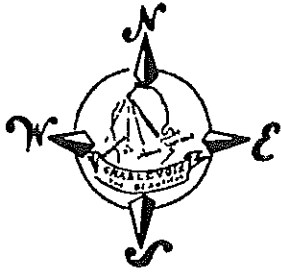
Approved by: Laurie Crandall, Board President

CHARLEVOIX HOUSING COMMISSION

210 WEST GARFIELD ST.

CHARLEVOIX, MICHIGAN 49720

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PROJECT
PINE RIVER PLACE

Special Meeting Minutes September 7, 2017

A Special Meeting of the Charlevoix Housing Commission was called to order by President Crandall at 1:13 pm at Pine River Place, 210 West Garfield, Charlevoix, Michigan.

PRESENT: Left, Buday, Crandall
ABSENT: Stephan
OTHER: Julie Waterman, Executive Director
Cindy Morris, Administrative Assistant

New Business:

Advertisement for Executive Director Position –

The board discussed details of the wording most appropriate for an advertisement to be placed immediately for the Executive Director position (starting January 1, 2018).

Lillian Left made a motion to approve the advertisement for the Executive Director position as written to be placed in the Petoskey News-Review, Charlevoix Courier, NAHRO Monitor and on the city of Charlevoix's website. Joan Buday seconded the motion.

Yes: Left, Buday, Crandall

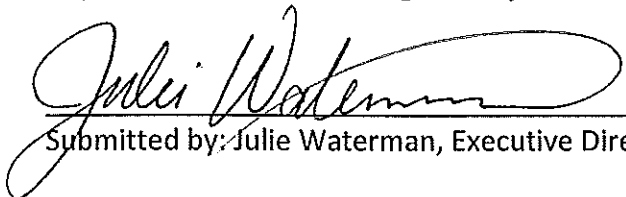
No:

Abstentions:

Absent: Stephan

Public Comment – None

Adjournment – The meeting was adjourned at 1:20 pm.


Submitted by: Julie Waterman, Executive Director

September 8, 2017

Approved by: Laurie Crandall, Board President

Check Register Summary Report

Operational Budget

From: 08/01/2017 To: 08/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance	Memo
08/03/2017	DEP	OFND		4,568.00	149,403.68	August Operating Subsidy
08/07/2017	DEP	Rent ACH		10,259.00	159,662.68	
08/07/2017	DEP	Rent		2,618.00	162,280.68	
08/07/2017	DEP	Rent		5,185.36	167,466.04	
08/07/2017	014393	American Waste / Walloon Lake Refuse	244.00		167,222.04	Regular trash removal for August
08/07/2017	014394	Oleson's Food Stores	16.30		167,205.74	beverages for resident training
08/07/2017	014395	Michigan Officeways	162.50		167,043.24	office supplies - envelopes, copy paper, labels, binder tabs
08/07/2017	014396	Housing Authority Accounting S	373.24		166,670.00	Accounting service for July 2017
08/07/2017	014397	State Chemical Manufacturing C	400.92		166,269.08	disinfectants
08/08/2017	EFT	Paychex of New York LLC	2,926.14		163,342.94	payroll for 07/22/17 to 08/04/17
08/09/2017	EFT	Paychex of New York LLC	1,132.05		162,210.89	Federal Withholding Taxes
08/09/2017	EFT	Paychex of New York LLC	72.04		162,138.85	costs for payroll services
08/10/2017	DEP	Rent		516.00	162,654.85	
08/10/2017	014398	Common Angle	30.00		162,624.85	offsite data backup for August 2017
08/10/2017	014399	Julie Waterman	296.93		162,327.92	Mileage through 8-09-2017
08/10/2017	014400	American Tenant Screen, Inc.	13.59		162,314.33	Applicant screening
08/10/2017	014401	SimplexGrinnell LP	13,976.64		148,337.69	part of quote for addressable device upgrade
08/10/2017	014402	Sam's Club / GEMB	374.33		147,963.36	office supplies, microwave, popcorn popper cart, popcorn supplies
08/10/2017	014403	Business Card	834.15		147,129.21	money for cleaning washing machines, rechargeable emergency flashlight, pizza and cookies for resident training meetings, angle grinder, containers for popcorn supplies, garden hose, signs, deposit on conference rooms
08/10/2017	014404	ACE Hardware	767.71		146,361.50	LED lightbulbs, bug & weed killer, tablecloth for picnic tables, hallway fans, keys, extension cords, sign-maker materials, ice melt spreader, showerhead, grinder and sawzall blades, roof patch materials, propane refill
08/11/2017	EFT	Paychex of New York LLC	58.30		146,303.20	timeclock contract costs
08/11/2017	DEP	WASH Income		783.53	147,086.73	collection for 71 days
08/14/2017	014405	Louisville Fire & Safety	1,984.00		145,102.73	safety equipment - Firestop automatic vent hood suppressors

Charlevoix Housing Commission
Check Register Summary Report
 Operational Budget
 From: 08/01/2017 To: 08/31/2017

Date	Ref Num	Payee	Payment	Deposit	Balance	Memo
08/16/2017	DEP	Rent		287.00	145,389.73	
08/21/2017	DEP	Rent & Security Deposit		190.15	145,579.88	
08/21/2017	014406	Critical Signal Technologies	420.00		145,159.88	September monitoring charge for emergency call system.
08/21/2017	014407	Municipal Underwriters Of MI	18,611.00		126,548.88	annual coverage
08/22/2017	EFT	Paychex of New York LLC	2,893.36		123,655.52	payroll for 08/05/17 to 08/18/17
08/22/2017	014408	Edith Jantzi	303.00		123,352.52	Refund Security and Pet Deposit
08/22/2017	014409	Delta Dental	163.75		123,188.77	Dental Insurance
08/23/2017	EFT	Paychex of New York LLC	1,117.56		122,071.21	Federal Withholding Taxes
08/29/2017	DEP	Grand River Insurance Agency, LLC		526.00	122,597.21	adjustment from insurance company
08/29/2017	014410	AT & T Mobility	121.94		122,475.27	Mobile service through 8/16/2017.
08/29/2017	014411	DTE Energy	558.73		121,916.54	gas through 8/21/2017
08/29/2017	014412	Charter Communications	1,694.87		120,221.67	Bulk rate cable TV, office phones and cable internet service 9/01/2017 to 9/30/2017
08/29/2017	014413	Housing Data Systems	120.00		120,101.67	Qtr. MTCs Transmittal
08/29/2017	014414	Charlevoix Area Chamber of Commerce	60.00		120,041.67	staff training
08/29/2017	014415	Home Depot Credit Services	110.20		119,931.47	plywood and screws for storage building
08/29/2017	014416	Blue Cross/ Blue Shield	1,996.82		117,934.65	Medical Insurance through 10/09/2017
08/31/2017	ADJUST	Huntington Bank		6.50	117,941.15	banking interest payment
			Total:	51,834.07		24,939.54

**Charlevoix Housing Commission
Low Rent Public Housing
Balance Sheet
As of August 31, 2017**

ASSETS

CURRENT ASSETS

Cash

1111.1 - General Fund	\$	119,937.97
1162.1 - Money Mkt Acct 9391		<u>67,962.46</u>

Total Cash \$ 187,900.43

Receivables

1122 - Tenants	\$	<u>59.00</u>
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Total Receivables \$ 59.00

Investments

Total Investments \$ 0.00

Deferred Charges

1211 - Prepaid Insurance	\$	20,529.76
1290 - Other Deferred Charges		<u>209.00</u>

Total Deferred Charges \$ 20,738.76

TOTAL CURRENT ASSETS \$ 208,698.19

Fixed Assets

1400.6 - Land	\$	227,602.26
1400.61 - Land Improvements		243,775.56
1400.7 - Buildings		1,773,119.40
1400.71 - Building Improvements		1,474,771.46
1400.72 - Non-dwelling Structures		237,109.51
1400.8 - Furn., Equip., Mach.-Dwellings		42,263.55
1400.9 - Furn., Equip., Mach.-Admin		108,485.08
1495 - Accumulated Depreciation		<u>(3,454,579.38)</u>

Total Fixed Assets \$ 652,547.44

TOTAL ASSETS \$ 861,245.63

**Charlevoix Housing Commission
Low Rent Public Housing
Balance Sheet
As of August 31, 2017**

LIABILITIES AND EQUITY

CURRENT LIABILITIES

Accounts Payable

2111 - Vendors and Contractors	\$	3,202.53
2114 - Tenant Security Deposits		15,695.00
2117.4 - Health Insurance Withheld		492.72
2117.6 - Dental Insurance Withheld		22.49
Total Accounts Payable	\$	19,412.74

Accrued Liabilities

2135 - Salaries and Wages	\$	4,021.40
2135.1 - Accrued Absences-Current		6,680.29
2135.2 - Accrued Absences-Long Term		157.69
2136 - Accrued Liabilities-Other		10,015.03
2137 - Payments in Lieu of Taxes		6,429.20
Total Accrued Liabilities	\$	27,303.61

Deferred Credits

2690 - Undistributed Deposits After Cutoff	\$	526.00
Total Deferred Credits	\$	526.00

Total Current Liabilities \$ 47,242.35

NONCURRENT LIABILITIES

Total Noncurrent Liabilities \$ 0.00

TOTAL LIABILITIES \$ 47,242.35

NET ASSETS

Net Assets

2806 - Unrestricted Net Assets	\$	159,743.17
2802.1 - Invested in Capital Assets, Net of Debt		652,547.44
Income and Expense Clearing		1,712.67
TOTAL NET ASSETS	\$	814,003.28

TOTAL LIABILITIES/NET ASSETS \$ 861,245.63

**Charlevoix Housing Commission
Public Housing
Statement of Operating Receipts & Expenditures
For the 5 Months Ended August 31, 2017**

Ideal Percentage-41.67%

	ANNUAL BUDGET	1 Month Ended <u>August 31, 2017</u>	5 Months Ended <u>August 31, 2017</u>	% Budget Used	*(OVER)/UNDER
Operating Income					
Rental Income					
3110 - Dwelling Rental	\$ 223,690.00	\$ 17,489.60	\$ 87,664.22	39.19%	\$ 136,025.78
Total Rental Income	\$ 223,690	\$ 17,489.60	\$ 87,664.22	39.19%	\$ 136,025.78
Revenues - HUD PHA GRANTS					
-	\$ 57,020.00	\$ 4,568.00	\$ 25,439.00	44.61%	\$ 31,581.00
Total HUD PHA GRANTS	\$ 57,020.00	\$ 4,568.00	\$ 25,439.00	44.61%	\$ 31,581.00
Nonrental Income					
3610 - Interest Income-Gen. Fund	\$ 250.00	\$ 15.15	\$ 72.93	29.17%	\$ 177.07
3690 - Tenant Income	1,000.00	10.00	146.00	14.60%	854.00
3690.1 - Non-Tenant Income	5,000.00	783.53	1,877.62	37.55%	3,122.38
3690.3 - (Gain)/Loss on Sale of Equipment	0.00	0.00	71,028.05	0.00%	(71,028.05)
3690.4 - Tenant Income-Cable	15,200.00	1,508.91	7,462.21	49.09%	7,737.79
Total Nonrental Income	\$ 21,450.00	\$ 2,317.59	\$ 80,586.81	375.70%	\$ (59,136.81)
Total Operating Income	\$ 302,160.00	\$ 24,375.19	\$ 193,690.03	64.10%	\$ 108,469.97
Operating Expenses					
Routine Expense					
Administration					
4110 - Administrative Salaries	\$ 47,480.00	\$ 4,162.90	\$ 22,817.71	48.06%	\$ 24,662.29
4130 - Legal Expense	7,000.00	0.00	0.00	0.00%	7,000.00
4140 - Staff Training	2,000.00	60.00	2,035.00	101.75%	(35.00)
4150 - Travel Expense	2,500.00	714.62	2,509.22	100.37%	(9.22)
4170 - Accounting Fees	5,610.00	373.24	2,406.20	42.89%	3,203.80
4171 - Auditing	3,700.00	0.00	4,400.00	118.92%	(700.00)
4182 - Employee Benefits - Admin	4,130.00	351.71	4,320.83	104.62%	(190.83)
4185 - Telephone	4,000.00	311.88	1,785.85	44.65%	2,214.15
4190.1 - Publications	100.00	0.00	0.00	0.00%	100.00
4190.2 - Membership Dues and Fees	680.00	0.00	155.00	22.79%	525.00
4190.3 - Admin Service Contracts	4,590.00	280.34	1,331.16	29.00%	3,258.84
4190.4 - Office Supplies	2,000.00	228.34	1,339.89	66.99%	660.11
4190.5 - Other Sundry Expense	3,000.00	13.59	1,218.32	40.61%	1,781.68
4190.51 - Advertising and Marketing	500.00	0.00	0.00	0.00%	500.00
Total Administration	\$ 87,290.00	\$ 6,496.62	\$ 44,319.18	50.77%	\$ 42,970.82
Tenant Services					
4220 - Rec., Publ. & Other Svcs.	\$ 400.00	\$ 155.77	\$ 191.68	47.92%	\$ 208.32
4230 - Contract Costs-Cable	16,200.00	1,504.93	9,028.92	55.73%	7,171.08
Total Tenant Services	\$ 16,600.00	\$ 1,660.70	\$ 9,220.60	55.55%	\$ 7,379.40

Charlevoix Housing Commission
Public Housing
Statement of Operating Receipts & Expenditures
For the 5 Months Ended August 31, 2017

	ANNUAL BUDGET	1 Month Ended August 31, 2017	5 Months Ended August 31, 2017	% Budget Used	*(OVER)/UNDER
Utilities					
4310 - Water	\$ 5,350.00	\$ 0.00	\$ 2,463.56	46.05%	\$ 2,886.44
4320 - Electricity	20,100.00	0.00	9,134.19	45.44%	10,965.81
4330 - Gas	16,500.00	558.73	6,505.73	39.43%	9,994.27
4390 - Other Utilities Expense	11,600.00	0.00	4,713.38	40.63%	6,886.62
Total Utilities	\$ 53,550.00	\$ 558.73	\$ 22,816.86	42.61%	\$ 30,733.14
Ordinary Maint. & Operations					
4410 - Labor, Maintenance	\$ 50,610.00	\$ 3,823.54	\$ 21,141.53	41.77%	\$ 29,468.47
4420 - Materials	18,000.00	3,848.31	12,066.93	67.04%	5,933.07
4430.02 - Heating & Cooling Contracts	500.00	0.00	353.03	70.61%	146.97
4430.03 - Snow Removal Contracts	1,000.00	0.00	0.00	0.00%	1,000.00
4430.04 - Elevator Maintenance Contracts	5,500.00	0.00	3,026.28	55.02%	2,473.72
4430.05 - Landscape & Grounds Contracts	2,000.00	0.00	1,693.95	84.70%	306.05
4430.06 - Unit Turnaround Contracts	8,000.00	0.00	0.00	0.00%	8,000.00
4430.07 - Electrical Contracts	500.00	0.00	0.00	0.00%	500.00
4430.08 - Plumbing Contracts	300.00	0.00	508.00	169.33%	(208.00)
4430.09 - Extermination Contracts	500.00	0.00	0.00	0.00%	500.00
4430.10 - Janitorial Contracts	300.00	0.00	0.00	0.00%	300.00
4430.11 - Routine Maintenance Contracts	5,000.00	0.00	7,540.79	150.82%	(2,540.79)
4430.12 - Miscellaneous Contracts	2,000.00	0.00	8,842.88	442.14%	(6,842.88)
4431 - Garbage Removal	3,100.00	244.00	1,220.00	39.35%	1,880.00
4433 - Employee Benefits - Maint.	15,860.00	387.43	5,396.26	34.02%	10,463.74
4480 - Protective Services	5,040.00	420.00	3,142.97	62.36%	1,897.03
Total Ordinary Maint. & Oper	\$ 118,210.00	\$ 8,723.28	\$ 64,932.62	54.93%	\$ 53,277.38
General Expense					
4510 - Insurance	\$ 18,600.00	\$ 1,576.17	\$ 7,880.85	42.37%	\$ 10,719.15
4511 - Insurance-Wk Comp	2,980.00	235.25	1,176.25	39.47%	1,803.75
4520 - Payment in Lieu of Taxes	17,010.00	1,285.84	6,429.20	37.80%	10,580.80
4570 - Collection Losses	0.00	0.00	239.80	0.00%	(239.80)
Total General Expense	\$ 38,590.00	\$ 3,097.26	\$ 15,726.10	40.75%	\$ 22,863.90
Total Routine Expense	\$ 314,240.00	\$ 20,536.59	\$ 157,015.36	49.97%	\$ 157,224.64
Non-Routine Expense					
Extraordinary Maintenance					
Total Extraordinary Maintenance	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	\$ 0.00
Casualty Losses-Not Cap.					
Total Casualty Losses	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	\$ 0.00
Total Non-Routine Expense	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	\$ 0.00
Total Operating Expenses	\$ 314,240.00	\$ 20,536.59	\$ 157,015.36	49.97%	\$ 157,224.64
Operating Income (Loss)	\$ (12,080.00)	\$ 3,838.60	\$ 36,674.67	(303.60%)	\$ (48,754.67)

**Charlevoix Housing Commission
Public Housing
Statement of Operating Receipts & Expenditures
For the 5 Months Ended August 31, 2017**

	ANNUAL BUDGET	1 Month Ended	5 Months Ended	% Budget Used	*(OVER)/UNDER
		August 31, 2017	August 31, 2017		
Depreciation Expense					
4800 - Depreciation - Current Year	\$ 0.00	\$ 6,992.40	\$ 34,962.00	0.00%	\$ 34,962.00
Total Depreciation Expense	\$ 0.00	\$ 6,992.40	\$ 34,962.00	0.00%	\$ (34,962.00)
Surplus Credits & Charges					
Total Surplus Credits & Charges	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	\$ 0.00
Capital Expenditures					
7520 - Replacement of Equipment	\$ 0.00	\$ 0.00	\$ (10,105.34)	0.00%	\$ (10,105.34)
7540 - Betterments and Additions	7,500.00	(13,976.64)	(15,356.74)	(204.76%)	(22,856.74)
7590 - Operating Expenditures-Contra	(7,500.00)	13,976.64	25,462.08	(339.49%)	32,962.08
Total Capital Expenditures	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	\$ 0.00
Other Financial Items					
Total Other Financial Items	\$ 0.00	\$ 0.00	\$ 0.00	0.00%	\$ 0.00
Reserve Net Income (Loss)	\$ 420.00	\$ (10,138.04)	\$ 11,212.59	2669.66%	\$ (10,792.59)

Charlevoix Housing Commission
Report of Tenants Accounts Receivable (TARs)
Low Rent Program - August 2017
Project: 001 - Low Rent

A. Basic Identification Data

3. Total Units Available: 62 5. Fiscal Year Beginning: 04/01/2017 6. Report Period Ending Date: 08/31/2017

B. Charges to Tenants

1. No. of Units Occupied by TIP on the Last Day of this Reporting Period: 62 2. Total Charges: 18,885.15 3. Dwelling Rental: 17,366.24 4. Retroactive Rent: 0.00 5. Excess Utility: 0.00 6. Additional Charges: 1,518.91

C. Receivables	No. of Accounts Delinquent	Accounts Receivable				Amounts Delinquent
		Dwelling Rental	Retroactive Rent	Excess Utility	Additional Charges	
Tenants in Possession (TIP)						
One Month or Less Delinquent	1	35.00	0.00	0.00	25.00	60.00
Over One Month Delinquent	0	0.00	0.00	0.00	0.00	0.00
Total for TIP	1					60.00
Vacated TAR	0					0.00
Total	1					60.00

D. TARs

Tenants Accounts Receivable	No. of Accounts	Balances
Under Formal Repayment Agreement	0	0.00
Under Formal Repayment Agreement with Payments Up-to-Date	0	0.00
Excluding Amounts Covered by Formal Up-to-Date Repayment Agreements	1	60.00

E. Percentage Analysis

Tenants in Possession (TIP) Accounts Receivable	Current Reporting Period (end date)	Prior FY (one year to date)	Previous FY (two years to date)
	08/31/2017	08/31/2016	08/31/2015
1. Percent of Accounts Delinquent to No. of Tenants in Possession	2	3	3
5. Percent of Amount Delinquent (excluding amounts covered by formal up-to-date repayment agreement) to Total Charges	0	0	3

F. Collection Losses

1. Amount Charged to Loss this Period 0.00
2. Amount Charged to Loss this Year to Date 0.00