

Residents and Members of Swann Keys Civic Association,

Over the last month, things have really started to settle down with the SK Staff and Board of Directors. We continue to make progress on the Marina Bulkhead and Boat Ramp Projects. Property surveys are in the process of being completed. These two projects are in the capital budget that was approved by the Community earlier this year. Due to the construction crunch in the area, we may have challenges getting bids and beginning this work in the fall. I will keep you posted with the very latest.

We are excited that a new Long Range Planning Committee has been formed. We started meeting on Wednesday, October 14th, 2020. The Committee is comprised of a group of Board Members and Residents with a variety of professional and community experience with Swann Keys. The findings and recommendations of this Committee will be presented to the Board and Community during Feedback Sessions that will be scheduled later this year.

We continue to be under budget for our Operations Accounts. Our accounting software conversion has taken considerably longer than typical. Under the leadership of Wilma Denton, our Accountant, and Beverly Dennis, we continue to find historical data issues and are correcting them weekly. These issues were not picked up by our Accountants/CPA in the past. Based on typical accounting procedures, the issues we are finding would not be called out by an Accountant as the issues are more clerical vs. structural.

The Board of Directors has chalked up 42 accomplishments since taking office in May. The Board of Directors and the entire Community should be pleased with the progress and positive changes. We will continue to share the accomplishments with the community.

Until the State of Delaware relaxes COVID-19 restrictions, the monthly Board of Directors meetings will be held via Webex. The Club House remains open with the proper COVID-19 procedures in place. Due to the size and use of the Community Center, the Center remains closed at this time. There was a meeting with three groups that were interested in opening the Community Center. We reviewed the work required and cost considerations with these groups and all decided to hold off on reopening the Center at this time. We will open the Center as soon as restrictions are relaxed.

Unfortunately, last weekend there were many disturbing posts on NextDoor that caused major turmoil and derision in the Community. It hurt the Community and unsettled the hearts of many of our residents. NextDoor is a very effective way for me to distribute up to the minute updates to the community. For example, Water Main Breaks, Meeting Notification and Alerts to the community. Unfortunately, there are residents using this social media platform as their vehicle for releasing their emotions. I will continue to work with our Web Master on creating effective communication vehicles via the Swann Keys web site and no longer post to NextDoor.

Overall, despite all of the challenges this Board of Directors and the community has faced with COVID-19, Swann Keys is still the best community in the Delmarva Region. We all have to set aside differences, not dwell on the past, and work together for a better community.

"Managing the Future of Swann Keys, and not its decline."

Respectfully submitted

*Jeff Markiewicz,
President, SKCA 2020/2021
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2020/2021 Board of Directors
Summary of Community Accomplishments
 Since May 17th, 2020

1	Implemented Daily Proper Checks
2	Removed dangerous Putt Putt Course
3	Started weekly Operations Meetings with Staff and Leaders
4	Started monthly Community Update Videos and President Reports to community
5	Designed, Conducted and Compiled Community wide Survey – Released on 9/20
6	Implemented new processes for Cash Reimbursements
7	Changed Petty Cash Processes
8	Installed new Accounting Software / System
9	Converted all historical Accounting Transactions
10	Implemented new Payments Approval Processes
11	Designed / Implemented new Chart of Accounts
12	Implemented new “Financial Snapshot Report” for the community
13	Provided detailed Financial Summaries / Treasurers Report Timely
14	Reconciled Check Book / Payments back 10 years +/-
15	Started Webex / Teleconference for Board and other meetings
16	Updated / New Community Center Rental Contract
17	Installed new Security System for Office to protect sensitive resident information.
18	Installed / Repaired new Security Cameras
19	Began regular meetings with Shady Park Property Manager
20	Completed Water Upgrade Project
21	Started Boat Ramp and Marina Replacement Projects
22	Developed all Documentation, Signage and Procedure required to open Covid Safe Facilities
23	Opened Pool, Park and Community Center on July 8 th , while many communities closed
24	Updates to Sewage Lift Stations (Doors, Guiderails, Power)
25	Started process to rewire / reconfigure all West Side Sewage Lift Stations
26	New Boat Ramp Signage / No Wake Signage Installed
27	Started routine cutting of Laws Point Drainage Ditches
28	Installed Commercial Grade / Kid Safe Mulch in Playground
29	Updated Basketball, Volleyball, Horseshoe Pits
30	Web Site / Timely Postings of News and Events
31	Dispatched team for Safety and Property Damage Notification during Tropical Storm Isaias
32	Removed dangerous pool chairs / equipment from pool area
33	Developed Covid procedures for Clubhouse Fall opening
34	Continued Wellness Checks
35	Assisted Property Owners who were quarantined with finding vendors for maintenance / lawn care
36	Introduced new community engagement activities, Picture, Sign Contests
37	Passed Motion to add consistency with SK Common Area Parking – No parking on Marina Grass
38	Installed Pet Bag Stations in critical areas
39	Responded to urgent Laws Point Road power replacement project
40	Formed Long Range Planning Committee / Started work on SK Long Range Plan
41	Synchronized QuickBooks, Survey and OneCall Customer Information
42	Developed a BOD and Community Communications Plan

Community Critical Path Projects / Tasks

#	Item	Notes	Lead	Status
1	Pool, Park Club House	<ul style="list-style-type: none"> Pool Closed for season Park and Club House remain open. 	Jeff Markiewicz	ACTIVE
2	Water Plan Renovations	<ul style="list-style-type: none"> Renovations Completed – Monitoring and adjustments ongoing 	Bill Althoff	DONE
3	New Accounting Software and Chart of Accounts Installed	<ul style="list-style-type: none"> Wrapping up all conversion work and new reports. 	Wilma Denton	ACTIVE
4	Lift Station & Power in Canals	<ul style="list-style-type: none"> Meetings with boring company and electricians completed. New DEC Power Line installs changes this project significantly. 	Ronnie Young	
5	Boat Ramp Signage	<ul style="list-style-type: none"> Installed 	Ronnie Young	DONE
6	No Wake Signage	<ul style="list-style-type: none"> Several signs install – others being prepped and install soon 	Ronnie Young	ACTIVE
7	New Boat Ramp	<ul style="list-style-type: none"> Need survey of property – Survey Company selected – 6 quotes received Review options – Wood vs. Composite, Concrete Options Need meeting with adjoining property owners Need refreshed quotes / bids after drawings are ready Begin Construction – Mid October 2020 – Close ramp for winter Ready Spring of 2021 - DELAYED 	Ronnie Young Bill Althoff	Delayed
8	Bulkhead Replacement Community Center	<ul style="list-style-type: none"> Need survey of property Need refreshed quotes / bids after drawings are ready Begin Construction – Mid October 2020 – Delayed 	Ronnie Young Bill Althoff	Delayed
9	Community Survey	<ul style="list-style-type: none"> Closed Survey on Aug 17th. Present to BOD and Community on Sept 20th. 	Lori Monroe	DONE
10	Long Range Planning Committee	<ul style="list-style-type: none"> Committee Formed Began meeting on Oct 14, 2020 Great Team / Even better results expected. 	LRPC	ACTIVE
11	Residents Checks	<ul style="list-style-type: none"> Continue – Great work Dan 	Dan Cavanaugh	ACTIVE
12	Energy Usage Study	<ul style="list-style-type: none"> With new COA we can now track energy usage more effectively. Review options for Energy Savings – ie: why do we cool large areas 24/7 	?????	Not Started
13	Web Site Management	<ul style="list-style-type: none"> Have started self-posting content 	Tom Tompkins Jeff Markiewicz	DONE
14	Image and Identity	<ul style="list-style-type: none"> New format for communications pieces Redesign of News Letter Templates Explore Monthly Update to community Develop Communications Matrix 	Tom Tompkins	Not Started
15	Dog Bag Stations	<ul style="list-style-type: none"> Installed 	Bill Althoff	DONE
16	Community Communications Plan	<ul style="list-style-type: none"> Work started almost finalized by Tom and BOD Will be shared with the community soon. Excellent Job! Tommy. 	Tom Tompkins	ACTIVE

Account and Cash Summary

Operations Accounts	
PNC Checking - Ending 9681	\$ 230,921.23
M.M. Savings - PNC - 6328	\$ 80,951.31
Business Checking - Bank of Ocean City - 5459	\$ 4,184.70
Petty Cash	\$ 191.24
	\$ 316,248.48
Reserve / Capital Accounts	
MM Savings - Bank of Ocean City - 4468	\$ 196,418.65
Bank of Ocean City - Reserve CD	\$ 101,504.36
	\$ 297,923.01
Total Operations / Reserve Accounts	\$ 614,171.49

Accounts Receivable / Payable Summary

Accounts Receivable		
Accounts Receivable - Maintenance Fees		
0 - 30 Days	\$ 49.91	
31 - 60 Days	\$ (63.47)	
61 - 90 Days	\$ (63.50)	
91 and Greater	\$ 26,443.59	
Total Maintenance Fees Receivable	\$ 26,366.53	
Other Accounts Receivable	\$ -	
	\$ 26,366.53	
Accounts Payable	\$ 96,365.53	>>> \$68,196 of AP is Sharp Water

FY 21 Maintenance Fee Performance	
FY21 Annual Fees	\$ 545,401.00
FY21 Collected	\$ 519,034.47
Total Due	\$ 26,366.53
% Collected	95%

Operating Budget Expenses

Monthly Operating Budget Performance		
Budgeted Expenses for Month	\$ 38,001.00	
Actual Expenses	\$ 42,522.04	
Under / Over Budget for Month	\$ (4,521.04)	
Annual Operating Budget Performance		
Annual Budgeted Expenses to Date	\$ 152,004.00	
Annual Expenses to Date	\$ 143,780.43	
Under / Over Budget for Year	\$ 8,223.57	Under Budet for FY2021

Annual Capital / Reserve Projects Performance

Capital / Reserve beginning balance June 1, 2020	\$ 297,758.98		
Planned Projects	Budget / Estimate	Revised	Spend
Boat Ramp- I - West Side	\$ 27,000.00	\$ -	\$ -
WoodPiling- Club House - Marina - Phase 1	\$ 37,000.00	\$ -	\$ -
Completion Water Plant Upgrades (1/2 Cost)	\$ 68,196.00	\$ 68,196.00	\$ -
Swimming Pool Sand Filter - Phase 1	\$ 1,230.00	\$ -	\$ -
Capital / Reserve Contingency	\$ 10,250.00	\$ 10,250.00	\$ -
Unplanned Project			
Project 1	\$ -	\$ -	\$ -
Project 2	\$ -	\$ -	\$ -
Totals	\$ 143,676.00	\$ 78,446.00	\$ -
Under / Over Budget	\$ 143,676.00	Under Budget	
Capital / Reserve Fund Estimated May 31, 2021	\$ 154,082.98		

SWANN KEYS CIVIC ASSOCIATION
Budget vs. Actuals: FY_2020_2021 - FY21 P&L
 June 2020 - May 2021

	Sep 2020			Total		
	Actual	Budget	over Budget	Actual	Budget	over Budget
Income						
346 Maintenance Fee	9,202.91	0.00	9,202.91	536,507.53	545,400.00	-8,892.47
360 Home Resale Package	600.00	0.00	600.00	2,800.00	5,000.00	-2,200.00
365 Resale Administrative Fee	300.00		300.00	800.00	0.00	800.00
368 Ladies Club Income		0.00	0.00	0.00	300.00	-300.00
369 Sports Club Income		0.00	0.00	0.00	500.00	-500.00
4150 Miscellaneous Income			0.00	220.00	0.00	220.00
Sales			0.00	1,086.40	0.00	1,086.40
Unapplied Cash Payment Income	-824.91		-824.91	-1,188.48	0.00	-1,188.48
Total Income	\$ 9,278.00	\$ 0.00	\$ 9,278.00	\$ 540,225.45	\$ 551,200.00	-\$ 10,974.55
Gross Profit	\$ 9,278.00	\$ 0.00	\$ 9,278.00	\$ 540,225.45	\$ 551,200.00	-\$ 10,974.55
Expenses						
400 SALARIES/BENEFITS			0.00	0.00	0.00	0.00
400.1 Payroll			0.00	0.00	0.00	0.00
Total 400.1 Payroll	\$ 3,262.70	\$ 3,300.00	-\$ 37.30	\$ 15,469.83	\$ 42,900.00	-\$ 27,430.17
400.5 Employer FUTA expense		0.00	0.00	0.00	180.00	-180.00
400.6 Payroll Tax Employer MC/SS	249.59	252.45	-2.86	1,183.05	3,200.00	-2,016.95
400.7 PayrollTax -St.Unemp/Train	4.02	0.00	4.02	49.64	180.00	-130.36
409 - Payroll -Quartley St. Tax		0.00	0.00	0.00	1,000.00	-1,000.00
Total 400 SALARIES/BENEFITS	\$ 3,516.31	\$ 3,552.45	-\$ 36.14	\$ 16,702.52	\$ 47,460.00	-\$ 30,757.48
410 INSURANCE			0.00	0.00	0.00	0.00
410.1 Property and Liability	6,127.00	1,817.00	4,310.00	6,127.00	21,800.00	-15,673.00
Total 410 INSURANCE	\$ 6,127.00	\$ 1,817.00	\$ 4,310.00	\$ 6,127.00	\$ 21,800.00	-\$ 15,673.00
420 Taxes/Donations/Service Charges			0.00	0.00	0.00	0.00
420.1 Donations		33.00	-33.00	100.00	400.00	-300.00
420.12 Property Taxes	4,473.74	383.33	4,090.41	4,473.74	4,600.00	-126.26
420.3 Bank/Service Charges		25.00	-25.00	6.00	300.00	-294.00
420.75 Misc. Expense	-50.00	200.00	-250.00	-50.00	2,400.00	-2,450.00
Total 420 Taxes/Donations/Service Charges	\$ 4,423.74	\$ 641.33	\$ 3,782.41	\$ 4,529.74	\$ 7,700.00	-\$ 3,170.26
421 Office			0.00	0.00	0.00	0.00
420.4 Office Supplies	91.74	250.00	-158.26	907.41	3,000.00	-2,092.59
420.5 Office Telephone/Internet		183.00	-183.00	969.82	2,200.00	-1,230.18
420.6 Web Master		17.00	-17.00	0.00	200.00	-200.00
420.7 Office Equip.Repairs/ Lease	218.34	267.00	-48.66	1,909.33	3,200.00	-1,290.67
Total 421 Office	\$ 310.08	\$ 717.00	-\$ 406.92	\$ 3,786.56	\$ 8,600.00	-\$ 4,813.44
425 TRASH REMOVAL			0.00	0.00	0.00	0.00
425.1 Trash Collection	8,536.50	8,925.00	-388.50	42,682.50	107,100.00	-64,417.50
Total 425 TRASH REMOVAL	\$ 8,536.50	\$ 8,925.00	-\$ 388.50	\$ 42,682.50	\$ 107,100.00	-\$ 64,417.50
427 Internet/Clubhouse	63.99		63.99	127.98	0.00	127.98
430 PROFESSIONAL FEES			0.00	0.00	0.00	0.00
420.2 Accounting	150.00	500.00	-350.00	1,875.00	6,000.00	-4,125.00
430.1 Legal/Professional		500.00	-500.00	4,977.50	6,000.00	-1,022.50
430.2 Collections Legal fees		167.00	-167.00	49.00	2,000.00	-1,951.00
Total 430 PROFESSIONAL FEES	\$ 150.00	\$ 1,167.00	-\$ 1,017.00	\$ 6,901.50	\$ 14,000.00	-\$ 7,098.50
440 GROUNDS MAINTENANCE			0.00	0.00	0.00	0.00
440.1 Bayscapes Lawn Care	561.11	992.00	-430.89	2,664.44	11,900.00	-9,235.56
440.2 Flower/shrubs/misc	535.95	167.00	368.95	2,384.54	2,000.00	384.54
440.3 Snow Removal		0.00	0.00	0.00	900.00	-900.00

Total 440 GROUNDS MAINTENANCE	\$	1,097.06	\$	1,159.00	-\$	61.94	\$	5,048.98	\$	14,800.00	-\$	9,751.02
450 Community Correspondance						0.00		0.00		0.00		0.00
450.1 Printing & Duplicating		0.00		125.00		-125.00		20.00		1,500.00		-1,480.00
450.2 Postage & Bulk Mail				250.00		-250.00		1,092.35		3,000.00		-1,907.65
450.3 One Call				209.00		-209.00		2,634.03		2,500.00		134.03
Total 450 Community Correspondance	\$	0.00	\$	584.00	-\$	584.00	\$	3,746.38	\$	7,000.00	-\$	3,253.62
460 Cleaning Services						0.00		0.00		0.00		0.00
460.1 Misc. Expense/Clubhouse		73.04		292.00		-218.96		98.00		3,500.00		-3,402.00
460.2 Cleaning Svcs		4,560.00		459.00		4,101.00		10,918.33		5,500.00		5,418.33
460.3 Exterminator				42.00		-42.00		248.00		500.00		-252.00
Total 460 Cleaning Services	\$	4,633.04	\$	793.00	\$	3,840.04	\$	11,264.33	\$	9,500.00	\$	1,764.33
463 Utilities						0.00		0.00		0.00		0.00
463.1 Electricity						0.00		0.00		0.00		0.00
420.81 6423001 - Street Lights		628.32		650.00		-21.68		2,523.85		7,800.00		-5,276.15
420.82 6441101 - Street Lights		795.48		809.00		-13.52		3,180.32		9,700.00		-6,519.68
460.4 6447401 - Clubhouse/Pool		700.09		375.00		325.09		1,970.52		4,500.00		-2,529.48
460.5 6961201 - Community Bldg.		53.39		375.00		-321.61		280.75		4,500.00		-4,219.25
480.4 11498300 - Playground		22.05		25.00		-2.95		118.31		300.00		-181.69
500.04 6454401 - Electric Office Water		243.80		250.00		-6.20		952.25		3,000.00		-2,047.75
500.05 6483701- Entrance Lights		30.90		59.00		-28.10		126.22		700.00		-573.78
500.06 6961301 - Wtr. Plt. & Mai		633.08		350.00		283.08		2,356.00		4,200.00		-1,844.00
500.31 6451501 - Lift Stations		20.86		38.00		-17.14		81.79		450.00		-368.21
500.32 6447401L - Lift Station		25.00		21.00		4.00		50.00		250.00		-200.00
500.33 8235600 - Lift Stations		32.34		36.00		-3.66		105.92		425.00		-319.08
500.34 6392101 - Lift Station		40.37		38.00		2.37		193.65		450.00		-256.35
500.35 1387600 - Lift Stations		22.05		27.00		-4.95		88.52		325.00		-236.48
Total 463.1 Electricity	\$	3,247.73	\$	3,053.00	\$	194.73	\$	12,028.10	\$	36,600.00	-\$	24,571.90
500.4 Gas						0.00		0.00		0.00		0.00
460.6 Gas / Clubhouse				17.00		-17.00		0.00		200.00		-200.00
500.11 Gas/Water Building				117.00		-117.00		280.86		1,400.00		-1,119.14
Total 500.4 Gas	\$	0.00	\$	134.00	-\$	134.00	\$	280.86	\$	1,600.00	-\$	1,319.14
Total 463 Utilities	\$	3,247.73	\$	3,187.00	\$	60.73	\$	12,308.96	\$	38,200.00	-\$	25,891.04
470 NOMINATING						0.00		0.00		0.00		0.00
470.1 Election Monitor				0.00		0.00		0.00		5,500.00		-5,500.00
470.2 Postage/Mailing for election				0.00		0.00		0.00		600.00		-600.00
Total 470 NOMINATING	\$	0.00	\$	0.00	\$	0.00	\$	0.00	\$	6,100.00	-\$	6,100.00
480 RECREATION						0.00		0.00		0.00		0.00
480.1 Pool Supplies						0.00		566.71		0.00		566.71
480.2 Pool Maintenance		0.00				0.00		1,967.80		0.00		1,967.80
408.22 Furniture				0.00		0.00		18.98		1,500.00		-1,481.02
480.21 Lifeguards		4,973.33		6,040.00		-1,066.67		9,946.67		30,200.00		-20,253.33
Total 480.2 Pool Maintenance	\$	4,973.33	\$	6,040.00	-\$	1,066.67	\$	11,933.45	\$	31,700.00	-\$	19,766.55
480.3 Misc. Recreation				0.00		0.00		83.70		200.00		-116.30
480.5 Playground Maintenance		113.68		0.00		113.68		455.71		2,000.00		-1,544.29
Total 480 RECREATION	\$	5,087.01	\$	6,040.00	-\$	952.99	\$	13,039.57	\$	33,900.00	-\$	20,860.43
490 SECURITY						0.00		0.00		0.00		0.00
490.3 Absolute Security		102.00		150.00		-48.00		2,955.24		1,800.00		1,155.24
490.4 Security Maintenance				184.00		-184.00		779.76		2,200.00		-1,420.24
Total 490 SECURITY	\$	102.00	\$	334.00	-\$	232.00	\$	3,735.00	\$	4,000.00	-\$	265.00
500 MAINTENANCE						0.00		0.00		0.00		0.00
500.01 Misc. Maintenance		25.49		2,333.00		-2,307.51		713.27		28,000.00		-27,286.73
500.07 Sewer		1,217.73		250.00		967.73		4,689.28		3,000.00		1,689.28
500.08 Water Service		772.40				772.40		772.40		0.00		772.40
500.09 Water Plant Monthly Operations Services		1,400.00		1,417.00		-17.00		5,600.00		17,000.00		-11,400.00
500.10 Water Engineer				334.00		-334.00		600.00		4,000.00		-3,400.00

500.11 Water Plant Preventative Maintenance Contract	325.00		325.00	1,345.00	0.00	1,345.00
500.12 Chemicals/Consumables		417.00	-417.00	1,186.23	5,000.00	-3,813.77
500.14 Distribution System Repairs	5.58		5.58	5.58	0.00	5.58
500.81 Salt		1,334.00	-1,334.00	14,087.03	16,000.00	-1,912.97
500.82 Repairs/Maintenance		584.00	-584.00	4,349.82	7,000.00	-2,650.18
500.83 Water Report/Utilities	216.00	167.00	49.00	707.00	2,000.00	-1,293.00
Total 500.08 Water Service	\$ 2,718.98	\$ 4,253.00	-\$ 1,534.02	\$ 28,653.06	\$ 51,000.00	-\$ 22,346.94
500.12 Plumbing Service Expense	1,150.38	667.00	483.38	4,318.21	8,000.00	-3,681.79
501 Vehicle Expense			0.00	0.00	0.00	0.00
500.00 Truck Expense		125.00	-125.00	0.00	1,500.00	-1,500.00
500.02 Gasoline - Auto/Truck		50.00	-50.00	148.85	600.00	-451.15
Total 501 Vehicle Expense	\$ 0.00	\$ 175.00	-\$ 175.00	\$ 148.85	\$ 2,100.00	-\$ 1,951.15
Total 500 MAINTENANCE	\$ 5,112.58	\$ 7,678.00	-\$ 2,565.42	\$ 38,522.67	\$ 92,100.00	-\$ 53,577.33
6560 Payroll Expenses			0.00	0.00	0.00	0.00
Taxes			0.00	0.00	0.00	0.00
Wages			0.00	0.00	0.00	0.00
Total 6560 Payroll Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Uncategorized Expense	0.00		0.00	0.00	0.00	0.00
Total Expenses	\$ 42,407.04	\$ 36,594.78	\$ 5,812.26	\$ 168,523.69	\$ 412,260.00	-\$ 243,736.31
Net Operating Income	-\$ 33,129.04	-\$ 36,594.78	\$ 3,465.74	\$ 371,701.76	\$ 138,940.00	\$ 232,761.76
Other Income						
7011 Interest Income Operating	0.60	0.00	0.60	10.50	1,000.00	-989.50
7030 Other Income			0.00	320.00	0.00	320.00
7052 Reserve - Interest Income	80.69		80.69	1,768.24	0.00	1,768.24
7059 Reserve - Other Income - Const			0.00	1,000.00	0.00	1,000.00
Total Other Income	\$ 81.29	\$ 0.00	\$ 81.29	\$ 3,098.74	\$ 1,000.00	\$ 2,098.74
Other Expenses						
757 Reserve - Water System			0.00	340.00	0.00	340.00
Total Other Expenses	\$ 0.00	\$ 0.00	\$ 0.00	\$ 340.00	\$ 0.00	\$ 340.00
Net Other Income	\$ 81.29	\$ 0.00	\$ 81.29	\$ 2,758.74	\$ 1,000.00	\$ 1,758.74
Net Income	-\$ 33,047.75	-\$ 36,594.78	\$ 3,547.03	\$ 374,460.50	\$ 139,940.00	\$ 234,520.50

Thursday, Oct 15, 2020 07:05:29 AM GMT-7 - Cash Basis