



MYERSTOWN

EST 1768

Budgets

FY 2020



MYERSTOWN
EST 1768

November 8, 2019

Borough Council and Mayor:

Submitted for your review, as required by §1-307(C) of the Borough of Myerstown Code of Ordinances, is the proposed Fiscal Year 2020 Budget for review and recommendation. This is my third budget as your Borough Manager. It is an honor to prepare this document as a strategic plan for our community. This budget is just that: a plan. It is not an accounting of money, but rather a forecast of how much revenue the Borough anticipates it will collect and how many expenses it plans on incurring based on an analysis of trends. The accounting or record of past transactions is called the audit, which is completed annually and is published each spring in an Annual Financial Report.

As it is presented, the proposed Fiscal Year 2020 Budget does not require an increase in property tax or sewer rates. The proposed budget is balanced; revenues and cash balances cover all necessary expenses.

This budget document is formatted so that it will better serve as a policy document, an operations guide, a financial plan, and a communications medium. The goal is for the format to present a clear picture of the operations and financial plan that is embodied in the FY2020 budget.

The Borough has a clearly outlined philosophy guided by planning efforts based on community input when it comes to setting its budget priorities. Resolution 2018-11 of Borough Council identified five core values of the Borough, refined the vision of the 2012 Mini-Comprehensive plan, and set forth a prioritized list of goals to guide policy decisions. The Borough Values, Vision, and Goals are used, in conjunction with the Mini-Comprehensive Plan and the recommendations set forth in the EIP planning projects, to guide current operations and future policy decisions. They are as follows:

Borough Values

We believe in the PRESERVATION OF MYERSTOWN — Our future is built on a strong historical foundation and its preservation is essential to our smart growth.

We believe in AUTHENTICITY — We believe that genuine and meaningful experiences foster stronger and more caring communities.

We believe in SERVICE — We encourage the creation of genuine and meaningful experiences through community events, historic tours, and engaging activities for people of all ages and abilities.

We believe in SUSTAINABILITY — We envision strong, resilient neighborhoods characterized by healthy homes, clean air, an efficient built environment, and locally-sourced and locally-made goods.

We believe in CREATING A DIVERSE ECONOMY — We believe in allowing for inclusive pathways to prosperity with a broad variety of opportunities for people to secure their livelihood.

Myerstown Borough Vision

The Borough seeks to provide public services, utilities, and community facilities in a sustainable and cost-effective manner to meet business and resident demands.

The Borough supports, encourages and seeks to strengthen the Borough's economic vitality and strength through various initiatives.

The Borough supports, encourages and seeks to provide for a compatible and complimentary mixture of land uses, development patterns, and building designs while respecting, supporting, and enhancing the community's established neighborhoods, other developed areas, and natural resources.

The Borough supports, encourages and seeks to promote open communication through a variety of media and forums for fostering strong partnerships with a variety of local organizations, groups and entities.

The Borough supports, encourages and seeks to promote safe and efficient access and mobility for people and goods within the community through preserving and enhancing the well-established and appropriately designed network of streets and alleys, public transit, and non-motorized opportunities.

The Borough supports, encourages and seeks to preserve, enhance, and promote the community's historic, cultural and architectural heritage.

The Borough supports, encourages and seeks to preserve, enhance, and promote the community's natural and environmental resources.

Myerstown Borough Goals

1. Create, prioritize, activate and monitor a multi-year capital improvements program to include a capital equipment & facilities replacement schedule, financing plan, and budget plan.
2. Create and activate a human resources system that supports talented and robust staffing and ensures efficiency and effectiveness of internal operations.
3. Develop comprehensive strategies to ensure stronger codes and code enforcement for the improvement of public safety and quality of life.
4. Develop strategies to improve zoning, subdivision and land development ordinances and their enforcement.
5. Carry out the successful transition of the new municipal building and the new pool.
6. Develop and implement a communication and public relations plan with the Borough's brand at its core.
7. Develop comprehensive strategies to preserve, enhance, and protect natural and environmental resources.
8. Use Geographic Information Systems (GIS) mapping technology to create and activate an electronic work order system for Public Works and Wastewater Treatment Facility staff to manage infrastructure maintenance tasks.
9. Develop comprehensive strategies to ensure funding is in place for critical infrastructure, public safety, and quality of life needs of Borough residents and businesses.

FY2020 REVENUES SUMMARY



Figure 1: Distribution General Fund Revenues as proposed for FY2020.

The Borough's largest revenue source is the Real Estate Property Tax. Since 2017 this rate has been set at 2.5 mills. The Borough also imposes a Street Lighting Tax on real estate that is 0.290 mills. The total tax on Real Estate for Borough revenue is 2.79 mills, or .00279 of assessed value of land and buildings. For Fiscal Year 2020 this budget proposes **NO TAX INCREASE**, meaning the property tax rate is proposed to remain the same.

The Borough property tax is only a small portion of the total property taxes paid by Borough residents each year. In FY2019, the ELCO School District had a property tax rate of 15.2614 mills, and Lebanon County had a property tax rate of 3.2925. The breakdown of property taxes paid by Borough property owners is as follows:

ELCO SCHOOL DISTRICT	15.2614 Mills
LEBANON COUNTY	3.2925 Mills
MYERSTOWN BOROUGH	2.79 Mills

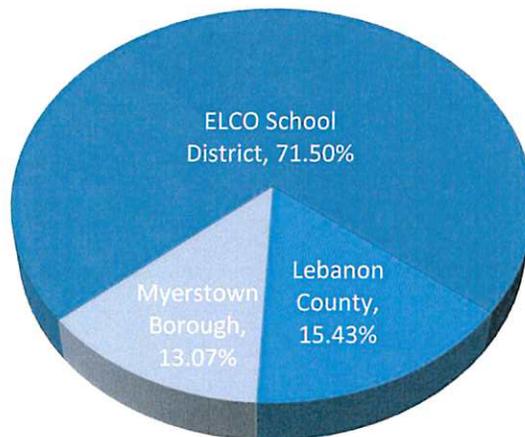


Figure 2: Distribution of total property tax paid by Borough property owners. For every \$1 of property taxes paid, approximately 13¢ goes to Myerstown Borough.

The second largest revenue source for the Borough is the Earned Income Tax. The Borough levies a 1% tax for general revenue purposes at a rate of 1 percent on earned income and net profits of individual residents of the Borough. Revenue from this tax is split evenly between the Borough and the ELCO School District. Since 2015, this revenue source has seen a steady upward trend. This is a positive indicator of the state of the local economy.

2015	2016	2017	2018	2019 Est.	2020 Est.
250,470	265,198	280,411	291,272	295,634	305,000

Figure 3: Earned Income Tax collected from 2015-2018 and estimated collection for 2019-2020.

FY2020 EXPENDITURES SUMMARY



Figure 3: Distribution of General Fund Expenditures as proposed for FY2020.

In 2020, the Borough will continue to fund core services in the areas of road maintenance, park maintenance, wastewater treatment, code enforcement, snow & ice management, stormwater management, and an administrative staff that manages the borough's records and finances, carries out the day-to-day business of the borough, and assists residents with a variety of services.

Other services are delivered through contracted providers. Law enforcement is provided by the Pennsylvania State Police; building, zoning, and land development codes are administered by third-party agencies; two

volunteer fire companies provide fire protection; the county emergency management agency and an appointed emergency management coordinator oversee emergency management; solid waste management (trash and recycling collection) services are contracted by each individual property owner; a separate authority oversees a potable water system; and several auxiliary commissions are in place to administer a variety of concerns, including community planning, codes appeals, zoning hearings, recreation, the Isaac Meier Homestead, and the community library.

The two largest expense items for the Borough's General Fund are the Public Works Department and Government Administration. These line items include wages and salaries, operating supplies, charges for professional services, communications, utility costs, and repair and maintenance costs for each department.

The third largest expense item for the Borough's General fund is Employer-Paid Group Insurance Benefits. This includes health insurance and life insurance costs.

The fourth largest expense item for the Borough's General Fund is interfund operating transfers. This includes an annual transfer of \$60,000 to the Capital Reserve Fund, \$49,000 to the Municipal Center Fund to help cover the annual debt repayment cost for debt incurred by the acquisition and renovation of the former elementary school, and a \$17,835 transfer to the Debt Service Fund to help cover the annual debt repayment cost for debt incurred by the repaving of Broad and Cherry Streets.

5-YEAR CAPITAL IMPROVEMENT PLAN

With assistance from our engineer, Mike Knouse of RETTEW, and funding assistance from a DCED Early Intervention Program Grant, we have developed a 5-Year Capital Improvement Plan and a budget to fund it. This fund is mostly funded from a \$60,000 transfer from the General Operating Fund.

Projects slated for the next 5 years include:

- 2020 Projects
 - o Installation of Security Cameras at the Public Works Highway Garage.
 - o Replacement of the Chevrolet 3500 Dump Truck (1990).
 - o Construction of a Pole Building for additional vehicle and equipment storage.
- 2021 Projects
 - o Replacement of the Ford Explorer.
 - o Community pool bathhouse and concession renovation.
- 2022 Projects
 - o Purchase of Gardner-Denver air compressor.
 - o Salt storage roof replacement.
 - o Addition of electrical service to park pavilion.
 - o Locust Street restroom building roof replacement.
- 2023 Projects
 - o Replacement of the GMC Top-Kick Dump Truck.
 - o Highway garage furnace replacement.
- 2024 Projects
 - o Community pool fence replacement.

5-YEAR ROAD IMPROVEMENT PLAN

With assistance from our engineer, Mike Knouse of RETTEW, and funding assistance from a DCED Early Intervention Program Grant, we have developed a 5-Year Road Improvement Plan and a budget to fund it. This plan is funded largely from our annual Liquid Fuels allocation of approximately \$95,000, and Community Development Block Grant Funding.

- 2020 Projects
 - o Main Street from N. College Street to Railroad Street. (Mill, paving fabric, overlay)
 - o Railroad Street from Route 422 to E. Washington Avenue. (Mill, paving fabric, overlay)
 - o S. Broad Street from Main Avenue to Richland Avenue. (base repair only)
 - o W. Washington Avenue from N. Locust Street to Borough Line. (fibermat, single oil and chip)
 - o Madison Alley from N. Goodwill Street to College Street. (oil and chip [double])
- 2021 Projects
 - o N. Locust Street from Route 422 to Main Avenue. (fibermat, double micro)
- 2022 Projects
 - o Center Avenue from Railroad Street to Cherry Street. (full depth reconstruction)
 - o Center Avenue from College Street to Railroad Street. (mill, paving fabric, overlay)
- 2023 Projects
 - o S. Locust Street from Main Street to Borough Line. (microsurface [double])
 - o S. Broad Street from Main Street to Richland Avenue. (fibermat, double micro)
- 2024 Projects
 - o Railroad Street from Center Avenue to Richland Avenue. (cold-in-place recycling)

5-YEAR STORMWATER MANAGEMENT IMPROVEMENT PLAN

Myerstown Borough spent the last two years tackling the difficult issue of how to fully and equitably fund stormwater management to meet the unfunded mandates of the Environmental Protection Agency (EPA) and Pennsylvania Department of Environmental Protection (PADEP). In order to comply, the Borough implemented a new Stormwater Assessment User Fee in 2019 to fund a Stormwater Management Program.

All non-residential properties are assessed based upon the total number of Equivalent Residential Units (ERUs) for that parcel. ERUs are determined by calculating the total impervious surface on the property and dividing that by the total impervious surface on the average single family residential (SFR) parcel (3,382 sq. ft.).

With assistance from our engineer, Mike Knouse of RETTEW, we have developed a 5-Year Stormwater Management Plan and a budget to fund it. This plan is funded entirely from the new Stormwater Assessment User Fee. In 2020 the Borough will begin its approved project from the Pollution Reduction Plan that was required by our NPDES Permit. In 2021 the Borough will make major repairs to the stormwater management system, including infrastructure repair and replacement. In 2022 the Borough will begin a potential second project required by DEP for pollution reduction. In 2023 the Borough will make more repairs to the stormwater management system. All projects will be designed by the Borough Engineer.

LAW ENFORCEMENT

Currently the Borough does not provide police services to its residents and businesses. Law enforcement is provided by the Pennsylvania State Police. It is a stated goal of Borough Council to improve law enforcement efforts in the Borough, as the State Police cannot enforce local ordinances, and cannot provide a constant police presence. An increase in crime in recent years has raised concern from citizens and elected officials that increased law enforcement presence is necessary to adequately provide for public safety.

According to DCED, there are three options for providing municipal police services: starting a police force, contracting police services, or joining a regional police force. Last winter a letter was sent to the governing bodies of the other ELCO municipalities to gauge interest in a Regional Police Force Study. We received a formal response from Richland that they would be interested if there was no cost but did not receive any formal response from Jackson Township, Heidelberg Township or Millcreek Township.

Our current efforts are focused on contracting police services, as its benefits outweigh those of starting our own force. Contracting police services will increase expenses for the Borough and will require a property tax increase to cover such expenses. The exact amount is unknown at this time, as we currently do not have any proposals to provide police services.

CODE ENFORCEMENT

A stated goal of the Borough is to improve its code enforcement efforts to promote public safety and quality of life. In FY2020 the Borough will be transitioning to a third party for code enforcement services. The third party will administer and enforce the following codes:

- 1) Pennsylvania Uniform Construction Code
- 2) Borough of Myerstown Zoning Ordinance
- 3) International Property Maintenance Code of Myerstown Borough
- 4) Myerstown Residential Rental Dwelling Code (to be written)
- 5) Abandoned, Vacant, and/or Foreclosure Property Code
- 6) Any associated property maintenance or nuisance ordinances

The Borough will develop a Residential Rental Dwelling Code to manage rental properties in the Borough. Owners of residential rental properties will be required to register with the Borough and have an inspection performed on a semi-annual basis. The purpose of this effort is to protect and promote public health, safety and welfare, and to establish rights and obligations of owners and occupants of residential rental units in the Borough. Establishment of certain obligations will encourage owners and occupants to maintain and improve the quality of rental housing within the Borough through a systematic inspection program, registration, and licensing of residential rental units.

COMMUNITY REVITALIZATION AND ECONOMIC DEVELOPMENT

Borough Council began promoting revitalization and economic development with the publishing of the Myerstown Borough Mini-Comprehensive Plan in 2012, which set forth a renewed and coordinated community vision, related set of objectives, and action strategies and projects that supported the Borough's community planning and development efforts. In 2013, the Borough entered into Phase One of the Pennsylvania Early Intervention Program (EIP), where a consultant was hired to perform an analysis of Borough operations and provide recommendations for a fiscal and management plan and economic study. In 2014, the Borough successfully completed Phase Two of the EIP and received an analysis of economic development opportunities, evaluation of infrastructure assets, identification of opportunities and investment areas, identification and prioritization of strategies and funding, and an implementation plan.

Since then, the Borough has acquired over \$1.57 million in grant funding that has helped complete the following projects:

- 2015: 3-year Circuit Rider partnership with Lebanon City to implement development projects.
- 2016: Acquisition of vacant former elementary school as community anchor building.
- 2017: \$1.3 million community pool renovation to rehab deteriorating pool.
- 2017: LERTA Tax Abatement passed by Borough and School District to incentivize development.
- 2017: Branding and marketing strategy created to establish identity.
- 2017: Rewrite of zoning ordinance and map to remove barriers for business and private investment.
- 2018: New website and social media launched to promote brand identity and improve communication with community.
- 2018: Establishment of Borough values, vision and goals by Council, in concert with development of goals-based budgeting efforts.
- 2018: Sestercentennial Celebration events.
- 2019: Establishment of a community development corporation: the Myerstown Vitality Partnership.

MYERSTOWN VITALITY PARTNERSHIP (MVP)

The Borough has initiated the establishment of a community development corporation called the Myerstown Vitality Partnership (MVP) to spearhead Myerstown's revitalization efforts. MVP is a nonprofit, community-based organization focused on revitalizing the Borough of Myerstown. It is a partnership between the Myerstown Borough Government, the local business community, local agencies, and individuals from throughout the community to promote the building of community wealth, and to improve the community's overall health. As a 501(c)(3) nonprofit organization, it is governed by an independent board of directors and all donations to the organization are tax-deductible.

The MVP will be involved in a range of initiatives that are critical to community health including, but not limited to, economic development, real estate development, sanitation, streetscaping, and neighborhood planning projects. The overall goal of these initiatives will be to anchor capital in the community by promoting the development of residential, commercial, and industrial property, and by promoting the enhancement of community conditions for residents.

It is the intent of the MVP to apply for and administer a Main Street Revitalization Program: a program of the National Trust for Historic Preservation and administered by the Pennsylvania Downtown Center (PDC), which is a comprehensive, community-based approach to revitalizing downtowns and central business districts. The Main Street Revitalization Program is a "Four-Point Approach" revitalization that has worked in more than 45 states and Puerto Rico since the 1980s.

SUMMARY

The Borough's current fiscal condition continues to provide the basis to operate a stable level of core services for residents and business owners. All departments continue to take steps to be more efficient and effective in the provision of these services. Questions are continuously asked as to "why" we perform certain functions and "how" we can perform them more effectively. In addition to asking these questions, we work toward achieving the goals set out by Borough Council.

Myerstown Borough continues to be very vigilant in providing services on a basis of what is affordable to the citizens today and will not become a burden to them in the future. The Borough also works to improve and add essential services where there may be deficits, in order to assist in the development of a better future for Myerstown residents and business owners. It is a busy and exciting time to be involved with Myerstown Borough.

Very Truly Yours,

A handwritten signature in black ink, appearing to read "Michael R. McKenna". The signature is fluid and cursive, with a long horizontal stroke at the end.

Michael R. McKenna, MPA
Manager, Myerstown Borough

BOROUGH FUNDS

GOVERNMENTAL FUNDS	
01	GENERAL OPERATING FUND
02	STREET LIGHTING TAX FUND
04	MUNICIPAL CENTER FUND
05	SESTERCENTENNIAL FUND
15	PROJECT ACCOUNT - REVENUE BONDS - SERIES OF 2007
18	MUNICIPAL SEPARATE STORM SEWER FUND*
23	DEBT SERVICE FUND*
30	CAPITAL RESERVE FUND*
35	HIGHWAY AID FUND (Liquid Fuels)
95	GENERAL OPERATING RESERVE FUND
ENTERPRISE FUNDS	
08	WWTF OPERATING FUND
09	POOL OPERATING FUND
96	WWTF OPERATING RESERVE FUND
FIDUCIARY FUNDS	
60	POLICE PENSION FUND**
65	MUNICIPAL PENSION FUND**
80	UNEMPLOYMENT COMPENSATION FUND

* New Fund

** No Budget for these funds

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
GENERAL OPERATING FUND**

EST. CASH BALANCE ON HAND: 01/01/2020 **197,715**

INCOME	BUDGET AMT
301 · Real Property Taxes	
301-10 · Real Estate Taxes – Current Year’s Levy	429,177
301-20 · Real Estate Taxes – Prior Year’s Levy	20,000
310 · Local Tax Enabling Act (Act 511) Taxes	
310-10 · Real Estate Transfer Tax	35,000
310-20 · Earned Income Tax	305,000
310-50 · Local Services Tax	80,000
321 · Business Licenses and Permits	
321-61 · Transient Retailers	100
321-80 · Cable Television Franchise	65,000
322 · Non-Business Licenses and Permits	
322-00 · Residential Rental Unit Licenses	17,500
322-20 · Demolition Permits	100
322-21 · Dumpster Permits	100
322-50 · Street Opening Permits	750
322-80 · Street and Curb Permits	500
322-90 · Excavator and Snow Mover Licenses	200
331 · Fines	
331-10 · Court – District Magistrate	3,000
331-14 · Parking Violation Fines	50
331-17 · County Adult Probation Services Fines	1,000
341 · Interest Earnings	
341-01 · Interest on Checking	5,000
342 · Rents and Royalties	
342-10 · Rent of Land	18,000
342-20 · Rent of Buildings	1
342-21 · Utility Charge of Buildings	200
354 · State Capital and Operating Grants	
354-09 · Community Development	67,078
354-15 · Recycling/Act 101	6,000
355 · State Shared Revenue and Entitlements	
355-01 · Public Utility Realty Tax (PURTA)	800
355-04 · Alcoholic Beverages Licenses	250
355-05 · General Municipal Pension System State Aid	31,542
355-07 · Foreign Fire Insurance Premium Tax	14,000
357 · Local Government Units Capital Operating Grants	
357-03 · County Liquid Fuels Tax Grant	3,062
358 · Local Government Units Shared Payments for Contracted Intergovernmental Services	
358-40 · Jackson Twp Share Workers’ Comp for Fire/EMS	14,870
361 · Charges for Services – General Government	

361-01 · Admin Services – Office Staff	80,000
361-03 · Admin Services – Manager	20,000
361-11 · Foreclosure Property Registration Fees	100
361-34 · Zoning Hearing Fees	300
361-74 · Postage	200
363 · Charges for Services – Public Works – Highways and Streets	
363-60 · Stormwater Management Work	11,247
363-70 · Inspection Fees	1,000
364 · Charges for Services – Public Works – Sanitation	
364-50 · Sale of Recyclable Material	100
364-52 · Sale of Leaf Bags	100
367 · Charges for Services – Culture and Recreation	
367-14 · Pavilion Rental Fees	1,000
387 · Contributions and Donations from Private Sources	
387-20 · Payments in Lieu of Taxes (PILOT)	7,000
TOTAL INCOME	1,239,326

EXPENSES

BUDGET AMT

400 · Governing Body

400-100 · Salaries and Wages – Mayor	1,320
400-105 · Salaries and Wages – Council	6,300
400-200 · Supplies	250
400-215 · Postage	50
400-420 · Dues, Subscriptions and Memberships	570
400-460 · Meetings and Conference, Continuing Education	100

401 · Government Administration

401-112 · Salaries and Wages – Full-Time Staff	199,013
401-180 · Overtime Pay	3,000
401-210 · Office Supplies	2,500
401-211 · Paper Products	500
401-213 · Printer/Copier	5,250
401-214 · Maps	250
401-215 · Postage	1,750
401-226 · Cleaning Supplies	500
401-229 · Purified Water	500
401-231 · Vehicle Fuel	150
401-260 · Fire Extinguisher Services	100
401-317 · Document Shredding Services	420
401-318 · Office Cleaning Services	5,720
401-319 · Unplanned Charges and Fees	500
401-321 · Telephone and Internet Service	3,450
401-324 · Wireless Phone Service	1,400
401-331 · Travel Expense	500
401-340 · Advertising, Printing, and Binding	3,000
401-374 · Office Equipment Maintenance and Repair	250
401-375 · Vehicle Maintenance and Repair	1,000
401-420 · Dues, Subscriptions and Memberships	2,000

401-460 · Meetings and Conference, Continuing Education	2,000
402 · Financial Services	
402-310 · Financial Advisory Services	1,000
402-311 · Accounting and Auditing Services	13,400
402-317 · Actuarial Services	1,000
402-318 · Payroll Services	3,000
402-390 · Bank Service Charges/Fees	1,250
403 · Tax Collection	
403-310 · Tax Collection Services	650
404 · Legal Services	
404-310 · Legal Services	32,500
404-314 · Codification Services	500
404-317 · Special Legal Services – Planning Commission	500
404-318 · Special Legal Services – Zoning Hearing Board	1,000
407 · IT – Networking Services – Data Processing	
407-213 · Computer Supplies	1,000
407-310 · IT and Networking Services	9,000
407-329 · Office 365 Subscription	1,000
407-453 · Web Design/Maintenance	4,250
408 · Engineering Services	
408-313 · Engineering and Architectural Services	12,500
411 · Fire	
411-000 · Foreign Fire Insurance Premium Relief Payment	14,000
411-363 · Fire Hydrant Water Consumption	5,700
411-525 · Contribution – Gas/Oil Dry	750
411-540 · Contribution – Keystone Hook & Ladder Co.	9,000
411-543 · Contribution – Goodwill Fire Police	1,000
411-544 · Contribution – Fire Alarm Operation	200
412 · Ambulance/Rescue	
412-540 · Contribution – Myerstown First Aid Unit	3,000
413 · UCC and Code Enforcement	
413-112 · Salaries and Wages- Full-Time Staff	1,000
413-200 · Supplies	250
413-231 · Vehicle Fuel	50
413-310 · Code Enforcement Services	20,000
413-317 · Vehicle Towing Services	250
413-375 · Vehicle Repairs & Maintenance	250
414 · Planning and Zoning	
414-220 · Operating Supplies	250
415 · Emergency Management and Communications	
415-200 · MEMA Supplies	150
415-238 · Clothing and Uniforms	100
415-317 · LebCo EMA Alarm Fee	2,143
415-326 · MEMA Radio Repeater Service	186
422 · Animal Control	
422-540 · Contribution – Humane Society	200
426 · Recycling Collection and Disposal	

426-218 · Leaf Bags	200
426-438 · Recycling Expenses	200
428 · Weed Control	
428-310 · Mowing/Weed/Pest Control Services	4,000
430 · Public Works Department	
430-110 · Salary and Wages – Department Head	42,794
430-112 · Salary and Wages – Full-Time Staff	129,168
430-115 · Salary and Wages – Part-Time Staff	40,000
430-180 · Overtime Pay	10,000
430-210 · Office Supplies	250
430-213 · Computer/Copier Supplies	100
430-230 · Heating Fuel	2,500
430-232 · Vehicle Fuel	6,000
430-233 · Equipment Fuel	700
430-238 · Clothing and Uniforms	2,500
430-242 · Safety Shoes	400
430-243 · Health & Welfare Supplies	750
430-260 · Small Tools and Minor Equipment	2,000
430-261 · Fire Extinguisher Service	300
430-321 · Telephone and Internet Service	900
430-324 · Wireless Phone Service	1,500
430-361 · Electricity	2,000
430-364 · Water & Sewer	1,000
430-367 · Garbage – Refuse Removal	1,200
430-373 · Building Repairs and Maintenance	2,500
430-374 · Machinery and Equipment Repair and Maintenance	500
430-375 · Vehicle Repair and Maintenance	17,500
430-384 · Rent of Machinery and Equipment	1,500
430-391 · Licenses and Permits	50
430-420 · Dues, Subscriptions and Memberships	280
430-440 · County Liquid Fuels Grant Expenses	3,062
430-460 · Meetings and Conference, Continuing Education	500
432 · Winter Maintenance – Snow Removal	
432-310 · Snow Removal Services	4,000
433 · Traffic Control Device	
433-245 · Highway Supplies – Street Signs	500
433-361 · Electricity – Traffic Signals	1,500
433-370 · Traffic Signal Repair and Maintenance	1,500
434 · Street Lighting	
434-200 · Street Lighting Supplies	500
438 · Maintenance and Repairs of Roads and Bridges	
438-245 · Highway Supplies	1,000
454 · Parks	
454-247 · Recreation Supplies	4,000
454-250 · Repair and Maintenance Supplies	1,500
454-260 · Small Tools and Minor Equipment	250
454-341 · Advertising	250

454-361 · Electricity	4,500
454-364 · Water & Sewer	150
454-370 · Repair and Maintenance Services	4,000
454-374 · Machinery and Equipment Repair and Maintenance	750
454-386 · Portable Toilet Rental	2,900
456 · Libraries	
456-373 · Building Repair and Maintenance	250
456-520 · Contribution – Library Association	3,000
460 · Community Development	
460-640 · Contribution – Myerstown Vitality Partnership	20,000
463 · Economic Development	
463-293 · Early Intervention Program Expenses	13,000
463-297 · Economic Development Expenses	10,000
463-500 · Façade Improvement Program Grants	86,378
481 · Employer Paid Benefits and Withholding Items	
481-10 · Social Security (FICA) – Employer Paid	22,948
481-20 · Medicare – Employer Paid	5,367
483 · Pension Contribution	
483-30 · Non-Uniform Pension Contribution	34,675
484 · Workers’ Compensation Insurance	
484-10 · Workers’ Compensation Insurance - Borough	22,530
484-20 · Workers’ Compensation Insurance – Fire/EMS	15,771
486 · Insurance, Casualty, and Surety	
486-10 · Insurance – Liability	5,137
486-15 · Insurance – Umbrella	2,826
486-20 · Insurance – Property/Casualty	15,655
486-30 · Insurance – Automobile	3,044
486-40 · Insurance – Public Officials	3,132
486-60 · Insurance – Fidelity and Surety Bonds	367
486-75 · Insurance – Herbicide and Pesticide	280
486-85 · Insurance – Inland Marine	4,620
486-95 · Insurance – Employee Errors	895
487 · Group Insurance Benefits	
487-10 · Health Insurance Premium	111,082
487-15 · HDHP HSA Contribution	22,500
487-35 · Life Insurance Premium	590
487-40 · Medical Service Allowance	2,400
492 · Interfund Operating Transfers	
492-04 · Transfer to Municipal Center Fund	49,000
492-23 · Transfer to Debt Service Fund	17,835
492-30 · Transfer to Capital Reserve Fund	60,000
TOTAL EXPENSES	1,218,309
EST. CASH BALANCE ON HAND: 12/31/2020	218,732

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
STREET LIGHTING TAX FUND**

EST. CASH BALANCE ON HAND: 01/01/2020	10,542
INCOME	BUDGET AMT
301 · Real Property Taxes	
301-10 · Real Estate Taxes – Current Year’s Levy	49,780
341 · Interest Earnings	
341-01 · Interest on Checking	0
TOTAL INCOME	49,780
EXPENSES	BUDGET AMT
402 · Financial Services	
402-390 · Bank Service Charges/Fees	25
434 · Street Lighting	
434-361 · Electricity	46,320
TOTAL EXPENSES	46,345
EST. CASH BALANCE ON HAND: 12/31/2020	13,977

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
MUNICIPAL CENTER FUND**

EST. CASH BALANCE ON HAND: 01/01/2020 **44,341**

INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	500
342 · Rents and Royalties	
342-20 · Rent of Buildings	52,000
367 · Charges for Services – Culture and Recreation	
367-19 · Gymnasium Rental Fees	1,500
392 · Interfund Operating Transfers	
392-01 · Transfer from General Operating Fund	49,000
TOTAL INCOME	103,000

EXPENSES	BUDGET AMT
404 · Legal Services	
404-310 · Legal Services	500
409 · General Building	
409-226 · Cleaning Supplies	500
409-229 · Purified Water	500
409-236 · Building Supplies	1,000
409-260 · Fire Extinguisher Service	200
409-317 · Cleaning Services	5,720
409-318 · Pest Control Services	900
409-361 · Electricity	9,500
409-362 · Gas	13,500
409-365 · Water and Sewer	3,000
409-373 · Building Repair and Maintenance	2,500
409-374 · Machinery and Equipment Repair and Maintenance	5,000
409-430 · Real Estate Taxes - County	484
409-431 · Real Estate Taxes – School District	4,706
409-600 · Capital Construction	44,249
409-700 · Capital Purchases	5,208
492 · Interfund Operating Transfers	
492-23 · Transfer to Debt Service Fund	500
TOTAL EXPENSES	96,967

EST. CASH BALANCE ON HAND: 12/31/2020 **872**

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
SESTERCENTENNIAL FUND**

EST. CASH BALANCE ON HAND: 01/01/2020 **11,775**

INCOME	BUDGET AMT
387 · Contributions and Donations from Private Sources	
387-100 · Sponsorships – Community Block Party	6,700
387-101 · Vendor Fees – Community Block Party	2,400
387-102 · Sponsorships – Night Out at Reading Fightin’ Phils	4,000
387-103 · Registration Fees – Chili Cookoff	100
TOTAL INCOME	13,200

EXPENSES	BUDGET AMT
457 · Civil and Military Celebrations	
457-940 · Event Expenses – Night Out at Reading Fightin’ Phils	4,000
457-960 · Event Expenses – Community Block Party	6,000
460 · Community Development	
460-640 · Contribution – Myerstown Vitality Partnership	5,000
492 · Interfund Operating Transfers	
492-01 · Transfer to General Operating Fund	9,975
TOTAL EXPENSES	24,975

EST. CASH BALANCE ON HAND: 12/31/2020 **0**

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
PROJECT ACCOUNT FUND – REVENUE BONDS – SERIES OF 2007**

EST. CASH BALANCE ON HAND: 01/01/2020 **107,944**

INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	0
TOTAL INCOME	0

EXPENSES	BUDGET AMT
492 · Interfund Operating Transfers	
492-08 · Transfer to WWTF Operating Fund	100,000
TOTAL EXPENSES	0

EST. CASH BALANCE ON HAND: 12/31/2020 **7,944**

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
STORMWATER MANAGEMENT FUND**

EST. CASH BALANCE ON HAND: 01/01/2020 **80,656**

INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	500
383 · Special Assessments	
383-20 · Stormwater Assessment Fee	186,000
TOTAL INCOME	186,500

EXPENSES	BUDGET AMT
402 · Financial Services	
402-390 · Bank Service Charges/Fees	25
403 · Tax Collection	
403-310 · Tax Collection Services	2,525
404 · Legal Services	
404-310 · Legal Services	10,400
406 · General Administration	
406-319 · Unplanned Charges/Fees	550
406-341 · Advertising	1,000
406-342 · Printing	500
407 · IT – Networking Services – Data Processing	
407-200 · IT and Networking Supplies	1,545
408 · Engineering Services	
408-313 · Engineering Services – MS4	10,000
408-313 · Engineering Services – MS4 BMP Implementation	5,500
446 · Stormwater Management	
446-120 · Salaries and Wages – MS4 Coordinator	14,717
446-121 · Salaries and Wages – Public Works Staff	11,247
446-130 · Fringe Benefits – MS4 Coordinator	11,124
446-260 · Small Tools and Minor Equipment	1,030
446-310 · Street Sweeping Services	10,400
446-317 · Street Sweeping Disposal	7,800
446-375 · Infrastructure Repairs and Maintenance	2,500
446-376 · Equipment Repairs and Maintenance	2,625
446-480 · Permits and Fees	500
446-670 · Capital Construction – MS4 BMPs	55,890
492 · Interfund Operating Transfers	
492-23 · Transfer to Capital Reserve Fund	5,000
TOTAL EXPENSES	154,878

EST. CASH BALANCE ON HAND: 12/31/2020 **112,278**

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
DEBT SERVICE FUND**

EST. BALANCE ON HAND: 01/01/2020	0
INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	25
392 · Interfund Operating Transfers	
392-01 · Transfer from General Operating Fund	17,835
392-04 · Transfer from Municipal Center Fund	49,002
392-08 · Transfer from Pool Operating Fund	66,351
TOTAL INCOME	133,188
EXPENSES	BUDGET AMT
471 · Debt Principal	
471-22 · General Obligation Note Series B 2014	21,488
471-23 · General Obligation Note Series 2017	20,700
472 · Debt Interest	
472-22 · General Obligation Note Series B 2014	60,000
472-23 · General Obligation Note Series 2017	31,000
TOTAL EXPENSES	133,188
EST. BALANCE ON HAND: 12/31/2020	25

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
CAPITAL RESERVE FUND**

EST. BALANCE ON HAND: 01/01/2020	5,000
INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	150
391 · Proceeds of General Fixed Asset Disposition	
391-11 · Vehicle Trade-in Reimbursement	2,500
392 · Interfund Operating Transfers	
392-01 · Transfer from General Operating Fund	60,000
392-18 · Transfer from Stormwater Management Fund	5,000
392-95 · Transfer from General Operating Reserve Fund	115,000
TOTAL INCOME	182,650
EXPENSES	BUDGET AMT
430 · Public Works Department	
430-610 · Capital Const – Security Cameras Highway Garage	6,000
430-730 · Building Const – Pole Building Highway Garage	145,000
430-760 · Vehicle Purchase – Dump Truck	14,250
TOTAL EXPENSES	165,250
EST. BALANCE ON HAND: 12/31/2020	22,400

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
HIGHWAY AID FUND**

EST. BALANCE ON HAND: 01/01/2020	215,333
INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	500
355 · State Shared Revenue and Entitlements	
355-02 · State Liquid Fuels Grant Allocation	95,000
355-03 · Alcoholic Beverages Licenses	680
357 · Local Government Units Capital and Operating Grants	
357-01 · County CDBG Grant Allocation	171,630
TOTAL INCOME	267,810
EXPENSES	BUDGET AMT
430 · Public Works Department	
430-700 · Capital Project – Railroad Street Reconstruction	343,000
438 · Road and Bridge Maintenance	
438-245 · Road Maintenance - Salt	25,000
438-370 · Road and Bridge Repair and Maintenance	15,000
TOTAL EXPENSES	383,000
EST. BALANCE ON HAND: 12/31/2020	100,143

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
GENERAL OPERATING RESERVE FUND**

EST. BALANCE ON HAND: 01/01/2020	136,839
INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	2,000
TOTAL INCOME	2,000
EXPENSES	BUDGET AMT
402 · Financial Services	
402-390 · Bank Service Charges/Fees	60
482 · Judgments and Losses	
482-100 · Grumbine Plan Repayment	4,439
492 · Interfund Operating Transfers	
492-30 · Transfer to Capital Reserve Fund	115,000
TOTAL EXPENSES	119,499
EST. BALANCE ON HAND: 12/31/2020	19,340

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
WASTEWATER TREATMENT OPERATING FUND**

EST. BALANCE ON HAND: 01/01/2020 **100,000**

INCOME **BUDGET AMT**

341 · Interest Earnings

341-01 · Interest on Checking 20,000

351 · Interest Earnings

351-50 · Investment Income 20,000

355 · State Shared Revenue and Entitlements

355-05 · General Municipal Pension System State Aid 24,783

364 · Sewer Use

364-100 · Industrial Waste Monitoring 17,500

364-101 · Contracted Laboratory Services 12,500

364-102 · Industrial Cost Recovery 2,500

364-105 · Shared Cost – Jackson Township 180,000

364-106 · Shared Cost – Millcreek/Richland 90,000

364-110 · Tapping Fees 2,085

364-120 · Sewer Rents – Residential 362,500

364-121 · Sewer Rents – Commercial 68,000

364-122 · Sewer Rents – Industrial 135,000

364-123 · Sewer Rents – Public 8,000

364-125 · Sewer Debt Service 700,000

364-127 · Penalties/Special Charges 6,000

364-128 · Industrial Surcharge 500

364-129 · Engineer Service Fee Reimbursement (PennDOT) 22,500

364-130 · Industrial Discharge Permit Renewal Fees 1,000

389-391 · Unclassified Operating Revenue

389-10 · Insurance Reimbursements 50,000

390-005 · Reimbursement – Enernoc/Enel X 3,600

390-007 · Rebates – Sludge Disposal & Tipping 5,000

391-15 · Sale of Scrap Metal 250

391-16 · Miscellaneous Income 750

392 · Interfund Operating Transfers

392-084 · Transfer from 2007A Proceeds 100,000

392-086 · Transfer from WWTF Operating Reserve Fund 120,000

392-087 · Transfer from General Operating Fund 45,000

TOTAL INCOME **1,997,468**

EXPENSES **BUDGET AMT**

406 · General Office Expenses

406-110 · PW Admin Wages (M) 35,750

406-198 · Employee Life Insurance (S) 375

406-210 · Office Supplies (S) 200

406-213 · Computer Service and Supplies (S) 1,000

406-215 · Postage (S)	200
406-218 · Miscellaneous Expenses Myerstown (M)	250
406-219 · Advertising and Printing (S)	200
406-238 · Uniform Rental (S)	4,000
406-240 · Dues and Publications (S)	1,000
406-242 · Protective Equipment (S)	500
406-245 · Office Equipment Purchase and Replacement (S)	250
406-310 · Legal Services (S)	3,000
406-311 · Auditing Services (S)	3,600
406-321 · Telephone (S)	2,100
406-322 · Cell Phone Monthly Charges (S)	3,500
406-325 · Internet (S)	1,000
428 · Collection and Industrial Monitoring	
428-112 · Wages – Collection System	12,250
428-122 · Wages – Industrial Monitoring	15,500
428-180 · Overtime – Collection and Monitoring	250
428-210 · Collection System Mat and Supp	400
428-215 · Postage – Billings	2,500
428-216 · Collection System – Miscellaneous Expenses	200
428-241 · Conferences and Training	400
428-31 · Contracted Services – Inflow and Infiltration Engineer	3,000
428-313 · Engineering Services	35,000
428-314 · Legal Services	3,000
428-315 · Contracted Services – Water Authority Billing	17,000
428-316 · Contracted Services – Lab Testing (M)	17,000
428-317 · Contracted Maintenance and Rep Coll Sys (M)	10,000
428-32 · Contracted Services – Inflow and Infiltration (M)	5,000
428-33 · Contracted Services – Inflow Rep Proj (M)	100,000
428-338 · Vehicle Expense – Fuel (M)	200
428-339 · Vehicle Expense – Repair and Maintenance (M)	500
428-368 · PA One Call Faxes (M)	225
428-374 · Collection Equipment Repairs and Maintenance (M)	1,500
428-384 · Equipment Rental (M)	500
428-740 · Capital Purchases (M)	10,000
429 · Wastewater Treatment	
429-110 · Salary – Treatment Supervisor (S)	28,616
429-112 · Wages – Treatment (S)	154,194
429-171 · PTO (S)	16,119
429-172 · Holiday Pay (S)	8,972
429-177 · Sick Pay (S)	3,988
429-180 · Overtime – Treatment (S)	8,135
429-192 · FICA Employer Expense (S)	13,307
429-193 · Medicare Employer Expense (S)	3,112
429-210 · Office Supplies (S)	1,000
429-222 · Chemicals – Phosphorus (S)	500
429-223 · UV System Purch and Replace (S)	6,000
429-224 · Chemicals – Phosphorus (S)	22,000

429-225 · Lab/Testing Supplies (S)	1,500
429-227 · Chemicals – Polyelectrolyte (S)	23,000
429-31 · Storage Tank Op Fee (DEP) (S)	1,500
429-313 · Engineering Services (S)	25,000
429-316 · Contracted Lab Services – Treatment (S)	28,000
429-317 · Contracted Services – Janitorial (S)	13,000
429-318 · Payroll Administrative Fees (S)	1,400
429-32 · Operators Cert (DEP) (S)	500
429-320 · Alarm System – Uncovered Rep (S)	500
429-321 · Alarm System Monitoring (S)	710
429-322 · Alarm System Testing and Inspection (S)	1,225
429-323 · Alarm System – Maintenance and Service (S)	2,005
429-329 · Communications – Alarm System (S)	500
429-338 · Vehicle Expense – Fuel (S)	3,000
429-339 · Vehicle Expense – Repair and Maintenance (S)	1,000
429-361 · Electricity (S)	95,000
429-362 · Natural Gas / Heating Oil (S)	4,750
429-365 · Sludge Disposal (S)	60,000
429-366 · Water Rates (S)	650
429-367 · Trash Removal (S)	800
429-37 · Maintenance and Repairs – M/R Equip (M & R)	750
429-373 · Maintenance and Repairs – Building and Grounds (S)	3,500
429-374 · Maintenance and Repairs – Machinery and Equip (S)	45,000
429-375 · Maintenance and Repairs – SCADA (S)	3,000
429-376 · Maintenance and Repairs – Headworks (S)	5,000
429-39 · Contracted Services Repair and Maintenance	10,000
429-40 · Lab Equipment Purchase and Replacement (S)	1,000
429-41 · Machinery and Equipment Purchase and Replacement (S)	1,000
429-42 · Buildings and Grounds Purchase and Replacement (S)	1,000
429-43 · Headworks – Purchase and Replacement (S)	1,000
429-46 · Myerstown Extraordinary Repairs (M)	1,000
429-460 · Conference/Training Fees (S)	1,000
429-47 · Jackson Twp Extraordinary Repairs (J)	1,000
429-48 · Millcreek/Richland Extraordinary Repairs (M/R)	1,000
471 · Debt Principal	
471-10 · Debt Service Principal (S)	435,000
472 · Debt Interest	
472-10 · Debt Service Interest (S)	174,500
484 · Workers' Compensation Insurance	
484-354 · Workers' Compensation Insurance (S)	6,759
486 · Insurance	
486-10 · General Liability Insurance (M)	2,247
486-15 · Umbrella Insurance (S)	1,211
486-25 · Herbicide/Pesticide Insurance (S)	280
486-30 · Vehicle Insurance (S)	1,305
486-70 · Crime Insurance (S)	157
486-71 · Pollution Liability Insurance (S)	6,664

486-76 · Property Insurance (S)	4,620
487 · Group Insurance Benefits	
487-196 · Health Insurance Premium and HSA (S)	130,948
487-197 · Employer Pension Expense (S)	28,303
487-198 · Employee Medical Service Allowance (S)	2,000
489 · Unclassified Operating Expenses	
489-216 · Flood Damage Expenses (S)	500
489-900 · Jackson Township Refund (M)	10,000
489-910 · Millcreek/Richland Refund (M)	5,000
492 · Interfund Operating Transfers	
492-07 · Transfer to General Operating Fund – Admin (S)	80,000
492-08 · Transfer to WWTF Reserve Fund	150,000
492-09 · Transfer to General Operating Reserve – Manager (M)	20,000
TOTAL EXPENSES	1,956,077
EST. BALANCE ON HAND: 12/31/2020	141,391

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
POOL OPERATING FUND**

EST. BALANCE ON HAND: 01/01/2020 **69,637**

INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	500
367 · Charges for Services	
367-110 · Season Pass Sales	41,250
367-111 · Daily Admission Fees	91,500
367-130 · Concession Stand Sales	34,200
367-140 · Pavilion Rental Fees	4,000
381 · Contributions and Donations from Private Sources	
381-10 · Donations from Private Sources	2,500
381-11 · Water Authority Reimbursement	1,000
TOTAL INCOME	174,950

EXPENSES	BUDGET AMT
402 · Financial Services	
402-318 · Payroll Services	1,500
402-319 · Credit Card Usage Fees	50
402-390 · Bank Service Charges/Fees	25
404 · Legal Services	
402-310 · Legal Services	500
407 · IT – Networking Services – Data Processing	
407-310 · IT and Networking Services	100
452 · Pool Operating Expenses	
452-115 · Salaries and Wages – Part-Time Staff	25,000
452-210 · Office Supplies	250
452-221 · Chemicals	5,000
452-222 · Chlorine	11,000
452-229 · Concession Stand Inventory	19,000
452-236 · Building Supplies	750
452-238 · Uniforms	750
452-239 · Concession Stand Operating Supplies	500
452-247 · Pool Operating Supplies	1,000
452-310 · Lifeguard Services	42,000
452-316 · Lab Testing Fees	500
452-317 · Pool Inspection Fees	100
452-320 · Phone and Internet Service	850
452-340 · Advertising and Printing	750
452-352 · Insurance and Bonding	225
452-361 · Electricity	4,000
452-366 · Water	2,000
452-370 · Pool Repairs and Maintenance	250

452-373 · Building and Grounds Repairs and Maintenance	2,000
452-374 · Concession Stand Repairs and Maintenance	100
452-391 · License and Certification Fees	100
452-392 · Refunds	500
452-430 · Training Fees	500
452-480 · Background Check Fees	250
481 · Employer Paid Benefits and Withholding Items	
481-10 · Social Security (FICA) – Employer Paid	1,550
481-20 · Medicare – Employer Paid	363
492 · Interfund Operating Transfers	
492-23 · Transfer to Debt Service Fund	66,351
TOTAL EXPENSES	187,814
EST. BALANCE ON HAND: 12/31/2020	56,774

**BOROUGH OF MYERSTOWN
 FY2020 BUDGET
 WASTEWATER TREATMENT OPERATING RESERVE FUND**

EST. BALANCE ON HAND: 01/01/2020	1,955,452
INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	3,500
351 · Investment Earnings	
351-01 · Investment Income	120,000
358 · Local Government Units Shared Payments for Contracted Intergovernmental Services	
358-40 · Flood Repair Cost Reimbursement	50,000
358-50 · Capital Improvement Cost Reimbursement	55,000
389 · Unclassified Operating Revenue	
389-10 · Insurance Reimbursements	20,000
389-90 · Miscellaneous Revenues (PennDOT)	232,500
392 · Interfund Operating Transfers	
392-08 · Transfer from Wastewater Treatment Operating Fund	50,000
TOTAL INCOME	531,000
EXPENSES	BUDGET AMT
429 · Wastewater Collection and Treatment	
429-600 · Capital Construction Projects	430,000
TOTAL EXPENSES	430,000
EST. BALANCE ON HAND: 12/31/2020	2,056,542

**BOROUGH OF MYERSTOWN
FY2020 BUDGET
UNEMPLOYMENT COMPENSATION FUND**

EST. BALANCE ON HAND: 01/01/2020	91,123
INCOME	BUDGET AMT
341 · Interest Earnings	
341-01 · Interest on Checking	1,500
TOTAL INCOME	1,500
EXPENSES	BUDGET AMT
TOTAL EXPENSES	0
EST. BALANCE ON HAND: 12/31/2020	92,623