



the Bear Facts

the League of Women Voters of the
White Bear Lake Area



AFFORDABLE HOUSING

November Units

Local Affordable Housing Study

Between the summer of 2016 and the winter of 2017, the LWV Roseville Area conducted a study of the availability of fair and affordable housing in the communities of Roseville, Falcon Heights, Lauderdale, Little Canada and Maplewood. The study was released on March 7, 2017.

LWVWBLA will be using this study as a reference for its presentations and discussions at the November units. Please come to one of the units and join in on the information and discussion. Please see pages 7-12 for background.

Nov. 8 - 12:30 PM North Oaks Unit, Incarnation Lutheran Church, 4880 Hodgson Rd, North Oaks
Nov. 9 - 7:00 PM White Bear Lake Unit, White Bear Lake City Hall
Nov. 10 - 10:00 AM - ST. Croix Valley Unit, Boutwell's Landing, 5600 Norwich Dr., Oak Park Heights
Nov. 13 - 7:00 PM. Mahtomedi Unit, WBL Unitarian Church, 328 Maple St. Mahtomedi, MN

Here is your official invitation to the LWV White Bear Lake Area holiday Party
Plan to come with a guest or two.
Please make reservations by Nov. 27 to Judy Ottman



COMING EVENTS

TOPICS AND STUDIES:

NOVEMBER: TOPIC: AFFORDABLE HOUSING

DECEMBER : NO UNIT MEETINGS **HOLIDAY PARTY DECEMBER 3**

JANUARY: WHAT HAPPENED AFTER THE PASSAGE OF THE VOTING RIGHTS ACT IN 1965? WHAT TURBULENT FORCES DID IT UNLEASH? FOR DISCUSSIONS ON THIS TOPIC READ, *Give us the Ballot*, BY ARI BERMAN . BERMAN CHARTS BOTH THE TRANSFORMATION OF AMERICAN DEMOCRACY UNDER THE VRA AND FORCES THAT HAVE SOUGHT TO LIMIT IT FROM THE MOMENT IT WAS SIGNED INTO LAW. ORDER A PAPERBACK COPY FROM MARY SANTI FOR \$8*

JAN 27: IS OUR ANNUAL POLICY AND PASTA BRUNCH WHERE WE HAVE DISCUSSIONS ABOUT ABOUT WHAT TOPICS WE WOULD LIKE TO STUDY IN THE COMING YEAR.

FEBRUARY: OUR LOCAL STUDY ON POLICE TRAINING OF THE FORCES IN RAMSEY AND WASHINGTON COUNTIES.

MARCH: TOPIC: TAKING ACTION ON REDISTRICTING

MARCH: TOPIC: A REDISTRICTING PUBLIC FORUM - LATE MARCH

APRIL: TOPIC: CIVICS EDUCATION IN OUR SCHOOLS

APRIL 19 ANNUAL MEETING HOSTED BY NORTH OAKS UNIT

MAY: TOPIC: INTERVIEWS OF CITY MANAGERS OR MAYORS

President's column

Unit meetings: Affordable Housing. We'll take a look at a local study recently published by the Roseville Area LWV, and see how some of our cities compare. We'll also discuss ways of preserving existing affordable housing. Hint: it doesn't involve government subsidies.

Don't forget to vote on November 7th! There are many municipal and school board candidates, as well as levies, on local ballots this year. Turnout is usually low for these commendable people who are working for the common good, so do your part to choose who will lead your city and schools!

Our November unit meeting topic is on affordable housing. This is a complicated and huge subject, and the Roseville Area LWV has written a great study on their area; we'll be looking at it and at how our local cities measure up. State President, Terry Kalil, has declared November to be "Bring a friend to League" month. Do you know someone who is interested in our topic, or in learning more about the League? Invite them! And share a ride!

Our next big event is the Christmas party, hosted by the White Bear unit (see announcement within). Mark your calendar, and bring a friend or a spouse, or both!

Finally, **the Police Study Committee needs you!** There are great opportunities to contribute your time, whether you have a little or a lot. There's something for everyone. And working with this great group of ladies is fun! You'll be a part of something that is meaningful and important. Contact Ruth Jones or Mary Santi to find out more.

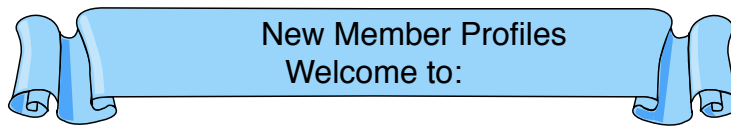
Be well, and vote on November 7th!

Liz Lauder.

Review and a thank you on the Health Care Forum held October 9th

On Monday, October 9 the LWVWBLA partnered with the St. Croix Valley Women's Alliance and held a healthcare forum titled A Minnesota Conversation: Minnesota Style. By all accounts, it was a tremendous success! This forum would not have run so smoothly without the valuable assistance from Lori Soukup (who arranged to have the speaker names printed) and Mary Santi who served as timekeepers, Molly Anthony who hosted the League sponsor table, Kathy Gaylord who was an "on call" question screener, and Liz Lauder who helped open the forum by speaking about the League and introducing moderator extraordinaire Miriam Simmons. Last but not least, Joan Sullivan performed her publicity magic.

For those who missed the forum or want to see it again, go to [youtube.com](https://www.youtube.com) and enter Health Care Forum LWV in the search box. Gladys Rlitter



Theresa Casey-Wolf grew up in White Bear Lake. After high school Theresa studied and graduated from Century College, then continued her education at St. Cloud State where she majored in Psychology. She then went on to complete a master's degree in School Psychology at the U. of WI in River Falls. She and her husband, Bob, moved to Lindstrom, MN where Theresa worked as a school psychologist and as a special education coordinator in the North Branch School District. After 30 years in Lindstrom, they moved to White Bear Lake four years ago. Bob currently works as the Communications Director at the Osceola Medical Center in Wisconsin. Their daughter is an archeologist, and their son is a band teacher. Theresa is now working as a part-time independent contractor at various charter schools in the Twin Cities.

As a Minnesotan, Theresa has enjoyed numerous trips to the North Shore with her family and friends. She has also enjoyed taking a few trips to Europe. Her latest trip was to Austria.

Theresa recently became interested in joining LWV, wanting to know how she could participate more in government, helping with voter turnout, and learning more about redistricting, etc.

Lisa Larson and her husband, Gregg, grew up in the Twin Cities. Lisa attended Brandeis University in Massachusetts, majoring in political science. After college, she taught high school social studies and completed a master's degree in educational administration. Later, after earning a law degree from William Mitchell College of Law, she worked as a legislative analyst for the Minnesota House of Representative Research Department, a nonpartisan office providing state legislators with legal advice and policy analysis. She served as counsel to the House K-12 education policy committee for almost all of the 30-plus years she worked at the legislature. She retired the day before the 2016 election.

Lisa and Gregg have lived in Dellwood for almost 30 years. They have one adult son who lives and works in New York City. Gregg has spent his entire career at 3M. Lisa and her husband have a cabin in northern Minnesota where they visit whenever possible.

Lisa joined the LWV because she believes the United States is at a critical juncture in its history and thinks the LWV and its members can help inform citizens. She hopes her experiences in education and government can be useful to LWV's efforts to support public discourse.

Vote Services Committee Fall 2017 Report

The VS Committee held two voter registration events on National Voter Registration Day. League members offered voter registration assistance at Stillwater Area High School and Century College. We collaborated with Century students from the Student Senate and shared voter registration shifts with members of the St Paul LWV on the Century campus. Additional voter registration events at area high schools are planned for the spring.

2017 candidate forums included a combined White Bear Lake mayoral and school board candidate event in September followed by a Mahtomedi city council candidate forum in October. All but one candidate participated. GTN 16 Cable taped the forums for live coverage and made replays available on their website.

A big thank you to all the League volunteers who's support made these events possible!!

Molly Anthony



Mahtomedi forum - Liz Nordling, Moderator and Candidates.

Recap: Start to Finish
“A Healthcare Conversation: Minnesota Style”
“You Know the Problems, Let’s Talk about the Solutions”
October 9, 2017
Stillwater Middle School 6:30 PM to 8:30 PM

In August, the LWVWBLA was approached by the St. Croix Valley Women’s Alliance’s healthcare task force to be a partner in a healthcare forum. This group was formed in the Stillwater vicinity after the Women’s March in January 2017. The two groups were a perfect fit as both wanted to provide information about healthcare to the local community through a question and answer forum.

Many meetings were held from late August up to the day of the forum in October. A goal was set (nonpartisan conversation about healthcare), identifying a target audience (community members interested in a healthcare dialogue), and organizing committees to do the work. (Logistics, Recruiting, and Messaging). One of the biggest challenges was to create a non-partisan panel of experts to headline the forum.

Thanks to the tenacity of group members, a balanced panel was formed:

State Senator Jim Abeler, Matthew Eastwood (Canvas Health Executive Officer),
Senator John Marty, Kathleen Picard (physical therapist and health consultant),
Andy Slavitt (health care consultant and policy consultant).

With focus and diligence, the two partner groups produced a successful and satisfying collaboration between an established LWVWBLA and a newcomer SCVWA, as well as providing a valuable service to the community with nonpartisan up-to-date information on healthcare in Minnesota.

Gladys Ritter

Thank You

Thank you to member Julie Drennen of the White Bear Lake Unit for developing a comprehensive yet understandable report of Minnesota’s energy future for the September Unit Meetings. Did you know that from 2005 to 2015 Minnesota went from 6% to 21% of its energy produced from renewable resources? And that coal use, in the same period, went from 62% to 44%. According to Julie’s research, it is unlikely that leaving the Paris Agreement will have any effect on Minnesota’s clean energy policies and renewable energy development.

If you missed the presentations and would like to have a copy of Julie’s report, contact her directly at julie@conservationminnesota.org. Also thank you to topic presenters Julie Drennen at the White Bear Lake Unit, Carol Bergeson for North Oaks and Ann Johnson for Mahtomedi.

LWV WBLA November 2017
Affordable Housing
Liz Lauder
Workbook and Background Information

1. LWV Minnesota Program for Action on housing

This is the position of LWV Minnesota on housing:

All people have a right to housing. The public and private sectors should work together to ensure that everyone has access to adequate, decent, affordable housing.

Support an active state role in providing long-term decent and affordable housing for very low-, low-, and moderate- income households. Specifically support programs that:

Increase a community's capacity to provide a full range of housing opportunities

Preserve and expand the existing affordable housing stock

Prevent homelessness

Promote rental housing subsidies

Support incentives to local units of government to promote a mix of housing opportunities including home-ownership and rental housing for people of all ages with very low-, low- and moderate- incomes.

Support disincentives to local units of government that do not promote such a mix of housing opportunities.

Support revising the tax system to:

- Narrow the tax disparity between rental and owner occupied residential property
- Reduce the tax rate on rental residential property available to very low-, low- and moderate- income households
- Encourage maintenance of rental property available to very low-, low- and moderate-income households

2. What is affordable housing?

"In the United States, the term *affordable housing* is used to describe housing, rental or owner-occupied, that is affordable no matter what one's income is. The U.S. government regards housing costs at or below 30% of one's income to be affordable."

There are 3 types of affordable housing: public housing (built with government funding), privately built properties with some public financing in exchange for offering lower rent units, and privately owned properties for which the owners agree to accept vouchers like Section 8 (usually the household pays 30% of their income for rent, and the federal government pays the rest).

Highlights in affordable housing history:

- Began during Franklin Roosevelt's administration, as part of his New Deal.

- 1974 - Section 8 voucher program began
- 1980s - Funding for Section 8 goes from \$10 billion to \$2 billion
- 1990s - Federal funding for building public housing ends
- Today -
 - Minnesota has almost 30,000 apartment units that receive Section 8 vouchers
 - $\frac{2}{3}$ of those with Section 8 vouchers cannot use them
 - In 2015, when the Met Council opened its waiting list for Section 8 vouchers for the first time in 8 years, 35,000 people applied but only 2,000 were selected to be in a lottery to receive a voucher. The Met Council provides 6,500 rent subsidies annually.

3. How is affordable housing funded?

- Met Council's Livable Community Program. Cities apply to the Met Council for grants to build or preserve affordable housing. The cities are awarded the grants based on their Housing Performance Score, which the Met Council assigns according to the level of the city's efforts to expand and promote affordable housing and to make transit available. White Bear Lake's Housing Performance Score is 75, while Roseville's is 82 and Maplewood's is 84.
- Minnesota Housing Finance Agency. They partner with the Met Council and Greater Minnesota Housing to distribute state and federal funds to cities. Cities apply for funds through a consolidated RFP (Request For Proposal) system.
- Low Income Housing Tax Credit. Developers of housing properties apply for federal tax incentives in exchange for including lower-rent units in their buildings. These tax credits apply to housing that includes those households making up to 60% of the AMI. The tax credits are paid for by the federal government and are administered by local housing authorities. In White Bear Lake, there are 116 units in properties built using LIHTCs. By comparison, Roseville has 258 units and Maplewood has 31.

4. Roseville Area LWV affordable housing study.

In March, 2017, the Roseville Area LWV published the results of a two-year study to discover the current situation of affordable housing in their communities.

Members of the Roseville study team sent a survey to cities in their area to find out what type of housing each one had. We did the same for White Bear Lake and included their response alongside those of Roseville and Maplewood for comparison.

You will notice that the survey asked about the number of units available to people with an income at a certain percentage of AMI. What is AMI? It stands for Area Median Income. It means that half of the population in that city makes less income than the Area Median Income, and half of them make more. People who make 30% of the AMI, for example, make 30% of what a person in the middle makes.

Availability of affordable housing

City	Population	# units 0-30% AMI	# units 31-50% AMI	# units 51-80% AMI	Apartments (units)	Mobile home parks/units
Maplewood	40,567	1,327	2,920	7,776	4,373	4/726
Roseville	35,580	371 + 15 owned by Met Council	175	Unknown (7,268 Met Council Assessment)	About 5,000	1/105
White Bear Lake	25,634 (2016)	98	476	1,000	2,270	0

To give you a better idea of what household income looks like for people in our area, this chart lists the Area Median Income per household in six of our communities, and what the income is like for households in the three major housing assistance levels:

Median Household Income in some WBLA cities

City	Area Median Income (AMI)	Annual income at 30% of AMI	50% of AMI	80% of AMI
White Bear Lake	\$62,205	\$18,662	\$31,103	\$49,764
Mahtomedi	\$94,258	\$28,277	\$47,129	\$75,406
Stillwater	\$76,970	\$23,091	\$38,485	\$61,576
Vadnais Heights	\$71,518	\$21,455	\$35,759	\$57,214
Shoreview	\$79,252	\$23,776	\$39,626	\$63,402
Marine on St. Croix	\$99,000	\$29,700	\$49,500	\$79,200

Data from <https://www.census.gov/quickfacts/fact/table/US/PST045216>

5. Current Situation

Hot Rental Market

During the housing bubble and the mortgage crisis, many people turned to renting as the most affordable housing option. Combine this with many in the so called Millennial generation preferring to live in urban areas, and you have a very tight rental market in the Twin Cities metro area. The apartment vacancy rate in the Twin Cities in the second quarter of 2017 was 2.4%. A balanced rate is 5%. When demand is high, rents go up, and developers see a golden opportunity to buy up under-performing rental properties, refurbish them, and either re-sell them or rent them out to higher paying tenants. The low-income tenants who used to live there are forced to find different housing, if they can, in an ever-decreasing supply of affordable housing.

Take, for example, the case of the Crossroads apartments in Richfield. In 2015 the building was sold to an investor who turned the 700 unit building into luxury apartments and stopped accepting Section 8 vouchers. This forced out many of the low-income tenants who lived there. The story of Crossroads became the subject of a documentary called Sold Out that aired on TPT (<http://www.tpt.org/sold-out-affordable-housing-at-risk/>). The owners of Crossroads, now called Concierge, recently lost a court battle and will have to pay \$650,000 for violating the federal Fair Housing Act.

6. Naturally Occurring Affordable Housing (NOAH)

Crossroads is an example of what is being called Naturally Occurring Affordable Housing (NOAH). These are privately-owned rental properties built without government subsidies or tax credits. They are typically 30 years old or more and offer few amenities. Because of their age and condition, rents are naturally kept low. And developers are snapping them up.

Minneapolis has been especially hard hit by this scramble to buy up apartment buildings. Between 2010 and 2015, Minneapolis had more apartment property sales than in any other community in the metro area (355 properties, a total of 10,512 units). The Minneapolis City Council has taken notice and recently approved setting aside \$1.5 million for the Minneapolis Naturally Occurring Affordable Housing Preservation Fund. The money in this fund will be granted to non-profit housing providers to purchase low-rent buildings that are at risk of being sold to developers who would turn them into luxury or market rate apartments.

7. Saving NOAH properties

One of the non-profit housing providers who is stepping in to try and purchase NOAH properties before they're sold to investors is the Greater Minnesota Housing Fund. It has launched the first of its kind regional pool of money, seeded by investments from cities, foundations, and socially conscious investors, to buy up existing affordable housing before it gets resold to a developer. Called the NOAH Impact Fund, its goal is to purchase 10-20% of the affordable housing buildings that go on the market.

8. Being able to compete

Non-profits like the Greater Minnesota Housing Fund, Aeon, and CommonBond are trying to buy affordable housing before it is sold to speculative investors. But they are often unable to pull together the funding in time, if they hear about the building being for sale at all. It was a quick-thinking tenant in the Season's Park apartments in Richfield who alerted a Richfield City Council member to the fact that that building was going up for sale. The council member called the affordable housing developer, Aeon, who was able to put a purchase offer together by the next day (<https://www.minnpost.com/politics-policy/2017/07/latest-way-local-governments-are-trying-combat-twin-cities-affordable-housin>). This kind of success is more the exception than the rule. The purchase price for Season's Park was \$36 million, and it was obtained from multiple sources. The initial investment in Greater MN Housing's NOAH Impact Fund was \$25 million. So, even with investors pooling their money, it will take a coordinated effort to save even a fraction of the affordable housing that is being sold.

9. Where does the federal government fit in?

Contrast the success of Aeon's purchase of Season's Park with the chronically under-funded federal Housing and Urban Development agency. Rental properties owned by HUD have not been maintained due to a severe lack of funding for that agency. HUD estimates that \$26 billion is needed for the renovation of its properties nationwide.

One government agency that is having some success with saving affordable housing is Freddie Mac. The government-owned, mortgage-backed securities provider has developed a pilot program that links socially-responsible investors with nonprofits to make it easier for the investors to put money in the hands of the nonprofits more quickly. Sellers are more willing to consider purchase offers from nonprofit housing groups if they don't involve complex and multifaceted government subsidies and tax credits. CommonBond is one of the first housing providers to work with Freddie Mac on this pilot program (<http://www.startribune.com/freddie-mac-steps-in-to-help-nonprofit-investors-preserve-affordable-housing/404337806/>).

Freddie Mac is also partnering with the Greater Minnesota Housing Fund. Freddie Mac has committed up to \$100 million in debt financing for the purpose of underwriting loans for first-time home buyers.

Discussion questions:

1. What do you think of the Greater Minnesota Housing Fund model of using a pool of investor money to purchase at risk affordable housing? How can it be improved or expanded?
2. What role should the federal government play in building or preserving affordable housing? What is the future of the federal government in affordable housing?
3. How effective are tax credits or similar funding models for building affordable housing? How would you make building affordable housing attractive to developers?
4. Whom do you think should be the governing authority that determines how much affordable housing should be built in communities and what level of income the housing should meet? What kind of enforcement should that authority have over municipalities?

4. What are some other solutions to building more affordable housing? How can the League get involved?


For further reading:

Peter Callaghan, "The latest way local governments are trying to combat the Twin Cities' affordable housing crisis," Minnpost, July 25, 2017 (<https://www.minnpost.com/politics-policy/2017/07/latest-way-local-governments-are-trying-combat-twin-cities-affordable-housin>)

Jim Buchta, "Freddie Mac steps in to help nonprofit investors preserve affordable housing," Star Tribune December 3, 2016 (<http://www.startribune.com/freddie-mac-steps-in-to-help-nonprofit-investors-preserve-affordable-housing/404337806/>)

John Reinan, "Upscale apartment makeover forces hundreds to move in Richfield," Star Tribune November 17, 2015 (<http://www.startribune.com/upscale-apartment-makeover-forces-hundreds-to-move-in-richfield/350820061/>)

Greater Minnesota Housing Fund, "NOAH Impact Fund brochure," noahimpactfund.com/brochure-gmhf-noah-impact-fund_031517/



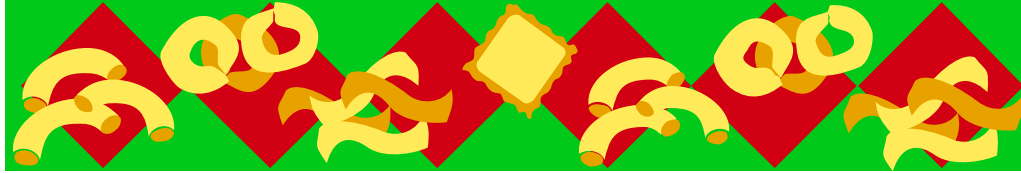
Thank you Thank You Thank You Thank You

We are indebted to Lynn Amon, Elder Resources Specialist for the White Bear Lake Senior Program for presenting the topic "No Wheels? Getting Around the NE Metro Without a Car" at both the North Oaks and White Bear Lake Units. She brought a wealth of information on many transportation options of which we were unaware. Lynn is the author of the "White Bear Area Guide to Senior Transportation" which is helpful not just for seniors and describes resources that serve much of the NE suburbs.

Thank you to Mary Santi, who presented at the St. Croix Valley Unit along with Sally Anderson, Executive Director of Community Thread, an agency that has volunteers that provide rides in the Stillwater School District for medical appointments.

Lynn left a few extra copies of the guide and they will be available at the holiday party. A current copy is available online at http://www.isd624.org/CommunityServices/userfiles/seniorprogram/transportation_final.pdf

LOOKING AHEAD.....



Save the Date Policy and Pasta Brunch January 27, 2018

Bring ideas and suggestions for studies and program for 2018

Help Wanted

Police Study Committee Needs More Members...

Members voted at the Annual Meeting to adopt a 2-year study that will examine the training of the police forces of Ramsey and Washington counties and the cities of White Bear Lake and Stillwater. We are looking specifically at police training concerning racial bias, responding to domestic violence, and engaging with the mentally ill.

A committee of four has begun work, but many more are needed to develop a survey, and decide how to proceed from there. This is a great opportunity to grow your leadership and personal skills. Along with experienced LWV members, you will help plan and organize the project, interview public officials, analyze data, write up results and report results to our units. Plus learn about police procedures in several of our communities.

Contact Ruth Jones 651-275-3700, ruthcmjones@gmail.com or Mary Santi, 651-426-5151, santi004@umn.edu



New Study - Civics Education in Our Schools

Below is a beginning report on our April topic. Please keep this information for the coming study.

The Status of Civics Education in the Public High Schools in the LWVWBLA Region

This article reflects the outcome of an LWVWBLA-wide Policy and Pasta discussion last January about the role of civics education in giving young people an understanding of and appreciation for civic values. Anticipating an April 2018 unit report on this topic, what follows briefly summarizes:

- national studies and surveys that indicate promoting democratic values in schools is not a priority and Americans' preference for strong leaders is increasing
- the statewide civics requirements MN high school students must complete to graduate
- the role of civics education in safeguarding America's system of self-governance
- a LWV plan to interview principals and curriculum specialists to ask how democratic values are taught in the Forest Lake, Irondale, Mahtomedi, Mounds View, Stillwater, and White Bear Lake North and South High Schools.

The National Assessment of Educational Progress (NAEP) is the largest nationally representative and continuing assessment measuring what students know and can do in various academic subject areas. Civics is one of many NAEP subjects. In 2014, only 22 percent of students achieved a score of proficient or above on the NAEP civics test, a one percent increase in proficiency since 1998. In response to a 2011 World Values Survey question asking whether democracy is a good or bad way to run a country, over 16 percent of Americans said having a democratic political system was bad for the country. The survey also showed Americans' support for a strong leader divides along educational lines: more than 38 percent of people who did not finish high school thought a strong leader is good; more than 81 percent of college graduates thought a strong leader is bad. According to the U.S. Census Bureau, in 2015 one in three adults held a bachelor's degree or higher.

MN students must complete at least 21.5 course credits to graduate from high school, including 3.5 social studies credits that encompass U.S. history, geography, government and citizenship, world history, and economics. State law prohibits the state from administering a statewide social studies assessment. A new state law requires public school students in 9th grade to try to answer 30 of 50 questions that appear on the test administered to applicants for naturalization. Students need not correctly answer the questions to graduate.

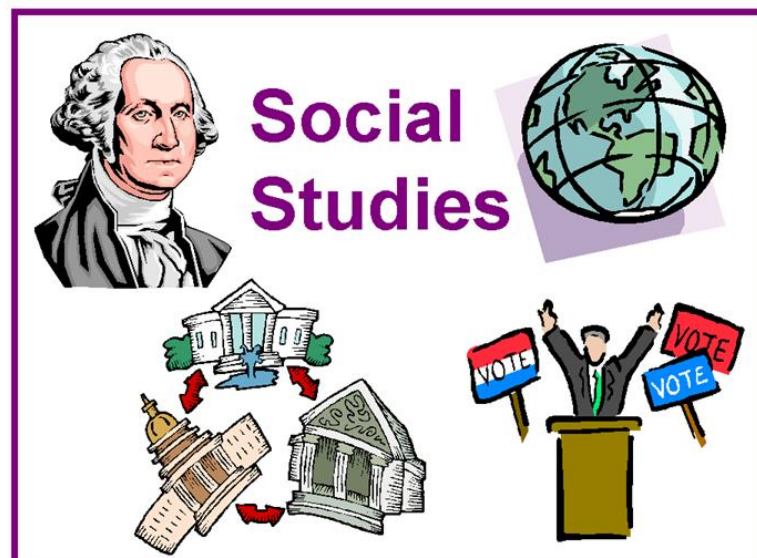
Democracy depends on the collective views of average citizens. The Founding Fathers didn't want citizens to fall prey to demagogues, a problem endemic to democracy. They saw education as the way to safeguard America's system of self-governance and help voters discern serious leaders from con men so as to choose leaders wisely.

A long-standing tension exists in schools between educating students to be skilled workers and responsible citizens; both goals are important. The National Council for the Social Studies believes public schools must prepare competent, responsible, informed, and thoughtful citizens who participate in their communities, act politically, and are concerned with moral and civic virtues.

To learn how educators use high school curriculum and instruction to cultivate students' knowledge of democratic practices and a belief in democratic values, we plan to interview the principals and curriculum specialists working in the local public high schools. We'd like to know:

- what each school includes in its government and citizenship curriculum
- how well students perform on district or state civics tests
- whether, when, and how teachers, students, and community residents participate in substantive school decisions

If you want to help with this report, please email Mary Santi (santi004@umn.edu) or Lisa Larson (larson.lisa.f@gmail.com) or meet us at the White Bear Lake library on 2nd Street in WBL at 10 AM on Monday, November 6, where we will be looking for a study room to use. Thank you.



Treasurer's Report

October 11, 2017

Elizabeth Nordling, Treasurer

		Current	YTD
Income:	Dues	\$495.00	\$2810.00
	Donations	\$50.00	\$477.00
	Meetings (socials)	\$	\$580.00
	Service	\$	
	In-kind donation	\$	
	Voters Service	\$	\$150.00
	Calendars	\$11.00	\$11.00
	Bank interest	\$0.11	\$0.25
	Total:	\$556.11	\$4228.25
Expenses:	Meetings (socials)	\$	\$630.72
	2016 National convention	\$	\$100.00
	LWVMN PMP	\$	\$1587.50
	LWVUS PMP	\$	\$2032.00
	Meeting site	\$	
	Voters Service	\$	\$575.27
	Program (includes publicity)	\$	\$124.13
	Bear Facts copying/printing	\$	
	Calendars	\$	\$304.67
	Membership	\$13.95	\$48.06
	(communication, recruiting & recognition)		
	Total:	\$13.95	\$5400.37

Opening balance from Sept. 13, 2017: \$2652.55
Income + \$556.11
Expenses: - \$ 13.95

Current balance: \$3194.71

Ed fund CD: \$5033.30

2017-18 Paid Members: 39 @ \$60
6 @ \$75