

# Saint James Golf Club HOA Newsletter



Volume 6 Issue 1

October 2006

## HOA Meetings

These meetings are posted in the locked bulletin boards at the front entrance of the club house and at the entrance to the club house from the pool. Notice of meetings are posted at least 48 hours before the meeting.

Currently the Board Of Directors meet on the 2nd and 4th Wednesday of each month at 7:00P.M. This is subject to change. Please check the bulletin boards for correct times.

### Board of Directors

President: Peter Moss  
VP: Robert Coleman  
Secretary: George Maher  
Treasurer: Robert Evans  
Member: Char Poole  
Member: Jeremy Silber  
Member: LeRoy Hoff

### Inside this issue:

Financials 9 Months	2
Social Club	3
Lawn Care	4
Budget Questionnaire	4
Community Patrol	5
Traffic Regulations	5
Golf Tips from the Pro	6
Golf Leagues	6
Community Bulletin Board	7
Activities Corner	7
Clubhouse Parties	8
Board Actions	9
Volunteers Needed	9

## FROM YOUR HOA

**The summer is over and, thanks to El Nino, the hurricane season may soon go out with a whimper and not a bang.**

**We have accomplished a lot this summer from the new Tot Lot to the many beautifying plantings and mulch.**

**Our committees have worked tirelessly to preserve and protect our community. Our Board members seem to have a full time job. It is hard to go anywhere in the community without seeing one of them engaged in some community enhancing activity. They all deserve our applause and thanks. But even more than that they need our help.**

**How can I help—Well, volunteering for committees and special projects is the obvious one, but just being there helps too.**

**Come to the meetings, hear what's happening, give your opinions.**

**Come to the events. We have a full plate of happenings coming up in the Fall - The Halloween party should be a fantastic time to meet more of your neighbors, if you can recognize them.**

**Pit your Poker skills against the champions of the first two Texas Hold'em tournaments and maybe take home a buck or two to boot.**

**It's your community—make the most of it.**

## Halloween Party

SATURDAY October 28th

8:00 PM—Adults Only

Costume Contest, Food, Drinks, Dancing & Spooky Games

\$15.00 per person / \$25.00 if RSVP after 10/21

RSVP or Questions call:

Bobbi Van Moorlegem—873-1645  
Monika Segnello — 336-3154  
Cindy Gartin — 879-0577

## Flu Shots at the Clubhouse

### Flu Season is Coming.

Often there are long lines at the local pharmacies or long waits at your doctor's office just to get a flu shot.

As a service to the community, our Board has arranged for Saint James residents to get their flu shots at the community clubhouse. The



IV Plus Pharmacy in Fort Pierce has agreed to provide the shots Free to Medicare recipients and only \$25.00 for non-Medicare recipients.

They will be here on two dates, Thursday October 12 and Thursday October 26.

While no appointment time is necessary, **it is requested that you call the Pharmacy directly (772)468-0074 for a reservation.**

# Financials 9 Months 2006

Details available at the HOA clubhouse

Saint James Golf Club HOA., Inc

January through Sept 2006

As of Sept 30, 2006

## Profit & Loss

### Profit & Loss

#### Ordinary Income/ Expense

Assessments	\$777,256.72
Capital Contributions	\$7,140.00
Late Fees	\$5,920.00
Interest Income-Operating	\$25.00
Homeowner Publications	\$880.00
Applications & Sales Fees	\$4,150.00
Gate Opener	\$3,105.00
Contractor Reimbursement	\$109.36
Misc. Income	\$5,110.45
<b>Total Income</b>	<b>\$803,696.53</b>

#### Expense

Administration	\$63,287.81
Maintenance & Repair-General	\$35,681.24
Insurance	\$17,539.70
Grounds, Landscape & Irrigation	\$296,284.02
Lakes & Fountains	\$20,567.18
Clubhouse Operations	\$81,371.18
Utilities	\$193,709.83
Transfer Reserve	\$60,375.01
<b>Total Expense</b>	<b>\$768,815.97</b>

### Net Income

**\$34,880.56**

## Balance Sheet

### Balance Sheet

#### Assets

<b>Current Assets</b>	
Total Checking and Saving	\$185,901.49
Total Accounts receivable	\$64,982.22
Total Other Current Assets	\$13,735.03
<b>Total Current Assets</b>	<b>\$264,618.74</b>
<b>Total Fixed Assets</b>	<b>\$6,051.05</b>
<b>Total Assets</b>	<b>\$270,669.79</b>

#### Liabilities & Equity

Payroll Liabilities	(\$622.79)
Unit Owners Advance Payments	\$107,056.00
<b>Total Current Liabilities</b>	<b>\$106,433.21</b>
<b>Equity</b>	
Reserves	\$86,120.49
Retained Earnings	\$43,235.53
Net Income	\$34,880.56
<b>Total Equity</b>	<b>\$164,236.58</b>

**Total Liabilities Equities \$270,669.79**



## "The Albert Beichel Connection"

Coldwell Banker Residential  
 Debbie 772-708-3292 Cell  
 Ron Albert 772-359-3810  
 Toll Free 1-800-368-4757  
[www.debrabeichel.com](http://www.debrabeichel.com)



# Saint James Community Social Club

## Story Time

Tuesday October 17th - 10:30 AM at the Clubhouse

One of our newest neighbors is volunteering to do story time at the clubhouse. She is a retired kindergarten teacher and has some great ideas for puppet shows and creative things to do with reading. She will begin Tues October 17th for her first story time and will continue once month after that.

If you have children of any age at home during the day this is great opportunity for you and them to get out, meet some of the other full time parents and neighborhood children while enjoying the power of reading to your kids.

Questions? Call for details: Liz 340-7372 or Jan 873-6079

## Texas Hold'em

October 20th and November 17th.



There have been 2 Texas Hold'em Friday night tournaments. We had over 35 players in each tournament.

The committee has done a spectacular job and the events have raised over \$700 for the Social Club.

But it not too late to try your luck, there are still 2 more night scheduled.:

October 20th and November 17th. The games start at 7 pm. It is asked that you RSVP by the Wednesday prior to the game.

There is a \$25 Donation with prizes for the top places.

RSVP or Questions call:

- Bobbi Van Moorlegem – 873-1645
- Monika Segnello – 336-3154
- Jody Dugan – 344-3457

## Crafts Anyone!

St James Ladies Club will have a craft and filled basket sale in December. All ladies are invited to make a basket filled with goodies (examples Grandma basket, card players basket, baking basket etc ) They will be sold and the monies received will be used for future Ladies Club projects. The sale is open to anyone. An early December date is planned.

## Father/Son Turtle Races

October 15th @ 4: PM  
St. James Clubhouse

Snacks & Crafts after the race. Must RSVP by Oct 9th!  
The turtles will be raffled off after the races

RSVP to: Carolyn Collins - 871-8908  
Jeremy Silber - 340-7372

*We Take you from the Ordinary to a Lush Tropical Oasis*



Specializing In Quality Service for:

- Annuals Mulching Stone and Rocks Landscape Borders
- Retaining walls Landscape Lighting Trees and Planting additions
- Drainage Sprinkler Repair Pond/Waterfall Installation

Custom Design & Installation

**Anthony Scavone**

**772-873-5799**

Licensed & Insured

**\$50 off our regular Landscape Package**



# COMMUNITY PATROL

The St. Lucie North Community Patrol, based in our own community patrols a 20 square mile area of the city. This unit consists almost entirely of residents of St. James. Patrolling 7 days a week, they are vigilant as to open garage doors, suspicious vehicles cruising our streets, and many evenings are parked at the entrance to offer assistance and discourage those who would tailgate to gain entrance.

This program is fully funded by the City of Port St. Lucie, providing the Patrol unit, CP-13, maintenance and fuel, equipment, and uniforms. The patrol is in constant contact with 911 dispatch and Headquarters, and sworn officers respond to any and all requests for assistance.

Police Departments from many parts of the nation have used the Port St. Lucie program as a model to create their own citizen patrols. Cpt. Bob Coleman, along with Sgts. Don Pascoe, Paul Oberg, and Charlene Poole extend their thanks to all members for their continued service, the giving of their time, and their devotion to their community.

## MOTORCYCLES

Thanks to all residents who own motorcycles for registering their bikes with the HOA. You should have received written permission to take these vehicles in and out of the community. If you have registered and have not received an acknowledgement, please contact the HOA office.

As a reminder, permission was granted for EXIT and ENTRANCE only, and is not permission to use the bike throughout the community. This would include riding to the pool, or visiting neighbors. And the bike must be operated at the lowest possible noise level and observe the posted traffic control signs.

If you own a motorcycle, and have not done so, you must request permission from the HOA. This is a requirement of the Covenants and Restrictions. In addition, visitors to your home who operate a motorcycle are your responsibility. Any complaint or violation observed could result in fines levied against you. PLEASE RESPECT YOUR NEIGHBORS AND YOUR COMMUNITY

## TRAFFIC REGULATIONS

### BICYCLE OPERATION

Florida Law states ANYONE riding a bicycle between SUNDOWN and SUNSET must have a light in the front visible for at least 500 feet, and a reflector in the back visible from at least 600 feet.

In light of many close calls and the concern expressed by motorists within our community, your HOA is requesting full compliance with this safety issue. Any bikes being used on the streets and or sidewalks within the St. James Community must have the proper lighting and reflectors.

PARENTS, please see that your children are properly protected. You may help avoid a tragedy that would remain in our thoughts forever.

### GOLF CART OPERATION

The name, "St. James Golf Club" naturally means that many residents, whether golfers or not, operate golf carts on the streets of our community. This is a unique opportunity, one that all owners may enjoy.

Be reminded, that carts must be operated in the same manner as a motor vehicle, and obey the rules of the road. Operators must be LICENSED DRIVERS, and no more than 2 persons may occupy a cart.

Carts driven between SUNDOWN and SUNRISE must have proper lighting both front and rear. Without this safety equipment, operation on our streets is PROHIBITED.

# Blind Shack™

BLINDS • SHUTTERS • SOLAR FILMS

(772) 344-7744

1-888-624-1718

[www.blindshack.com](http://www.blindshack.com)



## Tips From the Pro



The first golf tip will not about how to play the game but how to keep pace on the course.

Many golfers watch the best players in the world on television and mimic their behaviors much to the chagrin of the course starters and rangers. These players may take forever to play the game but they are playing, of course, for millions of dollars and it very important for them to pick the right club or read the greens properly. They often take 5 hours or more to play a round of golf, including commercials. This is unacceptable in the world of club golf.

In order to play the game in a timely fashion and to increase the enjoyment of your group as well as those behind you it is important to play "READY GOLF". This way of playing will speed up the game for everyone.

How do you play ready golf? On the tee, if the fairway is open and you are the only one ready to hit the ball, go ahead and tee it up and let it fly. In the fairway, if your ball is only a short distance away and not in front of someone else who is ready to hit, do not sit in your cart waiting for the driver to hit. Get out of the cart, select your club, and prepare to hit as soon as your partners ball has come to rest. This process should continue all the way to the green. Remember also, the time to talk is on the way to the next tee and not on the green.

It's all part of Golf Etiquette.

The month of November is the beginning of our membership year. If you are an active golfer and would like to play affordable golf year round a membership might be the way for you to achieve that goal. As homeowners in St. James you receive a 20% discount off the green fees as well as membership fees. While a single annual membership at the course is \$1,650, the homeowner's price would only be \$1,330. **WHAT A DEAL!**

We also offer seasonal and family memberships that might be an appropriate choice for some golfers. To find out about all out offerings just call the Pro Shop (336-4653) or stop by and pick up a membership brochure.

If you have a UGSA (GHIN) handicap, you may be interested in our **annual Par 3 Championship Tournament on Saturday, October 14th**, where the 1st prize is a free annual golf membership. See the sign up sheet in the clubhouse for the details. Ladies welcome.

Beginning with the month of November we will be offering Citavo, a premium coffee, every day starting at 6:30 am. We will have a flavor of the day along with our regular blend and decaffeinated coffee. We will also be having a Halloween Sale in the Pro Shop so stop by and take advantage of the great deals.

Have a great season!

Jim DeLarme P.G.A. Professional and  
General Manager St. James Golf Club



BUS.: 772-878-2600  
BUS. FAX: 772-871-9933  
CELL: 772-834-8678  
robincheckj@bellsouth.net

REALTORS®

MULTIPLE LISTING SERVICE  
**MLS.**

**JIM ROBINCHECK.com**  
REALTOR



*Your Local St. James Resident/Owner Realtor*  
*Please Call for Excellent Service*

109 S.E. Floresta Dr., Port St. Lucie, FL 34983

### Looking for the camaraderie of Golf, join a golf league.

Saint James Golf Club has several leagues open to Homeowners and the Public including the following:

Treasure Coast League—Mon AM  
Ladies League—Tues AM  
St. James Golf Club League—Wed AM  
Friday Skins Game—Friday AM

For more information see Lucy at the  
St. James Pro Shop.

# COMMUNITY BULLETIN BOARD

## BUNCO'S BACK

Bunco will start again in November. All ladies of St James are invited. This is a very easy dice game. We play on the first Wednesday of the month at the clubhouse at 7:00pm.

An exercise group is in the planning stages. Watch for dates and times.

Have an activity, hobby or other interest that you would like to share with your fellow homeowners?

Is there some club or regular event that would like to see promoted in this newsletter?

Do you have something to say to the community at large?

If so, send the details to:  
stjameshoa@bellsouth.net

## Activities Corner

### Tennis

If you are interested in more tennis activity or even playing other HOAs' tennis teams, please contact Jack Borchers at 878-8319. Jack is willing to do the organizational work required as well as compete for St. James.

### Aqua Diva's

This wonderful **water aerobic** activity is open to all of our residents. It is for the novice as well as the advanced - as we all go at our own pace..

Aqua Diva's meet 6 days a week (every day except Sunday) at the community pool - 9:00 am. til 10: a.m. Just bring your bathing suit, self, a towel, and a smile. and come on down..



### Bicycling

I small group of residents are gathering at 7:15 am at the clubhouse for a 15 mile bicycle ride. It takes about one hour and leaves the clubhouse promptly at 7:30. There is no one person in charge or leading the group. For additional information call Paul or Cathy Oberg at 340-3780.

### Woman Golfers

9 Holes

Anyone interested in playing regularly with a group of ladies possibly form a league?

Please call Linda Martino  
446-7861

## WINDOW CLEANING

### WE DO WINDOWS

Established 1988  
Licensed and Insured  
Call Tom 772-812-8881

### *Umberto's* Italian Restaurant & Pizzeria

Publix at St. Andrews  
5489 St. James Drive  
Port St. Lucie, FL 34983

Dine In or Take Out

Tel: 772-871-0344  
Fax: 772-871-0342

Monday-Thursday 11 am-9 pm  
Friday & Saturday 11 am-10 pm  
Sunday 4-9 pm

## Pool Umbrellas

Put 'em up—Put 'em down

You may have noticed that we have new umbrella in the pool area. As there are no attendants at the pool to watch over them please remember—if you put them up—please put them down when you leave.



## HOA DUES DUE

4th Quarter HOA Dues were due on October 1st. There is a late fee of \$25.00 per month that dues are late. This will be collected, no exceptions.

Please use your coupon when making your payments and mail them to the locked box.

- SERVICE 7 DAYS A WEEK (772) 466-2400
- 24 HOUR ANSWER SERVICE (772) 770-1971 VERO (772) 466-3053 FAX

### SEA COAST AIR CONDITIONING & SHEET METAL, INC.

• HEATING & COOLING • RESIDENTIAL & COMMERCIAL

JOHN V. LANGEL  
PATRICK LANGEL  
Owners

3207 INDUSTRIAL 31st ST.  
FT. PIERCE, FL 34946  
CA C016446 • CM C035421

### ALL AMERICAN GARAGE DOORS, Inc.

SALES ~ SERVICE ~ REPAIRS ~ REPLACEMENTS  
Emergency Service



St. Lucie West  
Fort Pierce  
460-6900

PSL  
Jensen Beach  
873-2882

Stuart  
Palm City  
223-9992

25 Years Experience Free Estimates

## Clubhouse Hours

The Clubhouse main doors are locked but residents can still enter the clubhouse through the HOA office during office hours (Mon-Fri 10am –4pm).

Additional access will be arranged for groups with regular meetings. Access to the Gym and bathrooms or bulletin board from the pool area is available from 7:00am to 10:00pm

## Clubhouse Parties

The clubhouse may be reserved by homeowners for private functions. Reservations are available in 4 hour blocks of time:

- 8 A.M.-Noon
- 1 P.M.-5 P.M.
- 6 P.M.-10 P.M.

If you need time for set up, for example, you must reserve 2 blocks of time. The **non-refundable** donation to the St James HOA is \$75 per block of time. A \$200 damage deposit is also required. Clean up is the responsibility of the renter.

NOTE: use of the pool and exercise facilities are not included in your reservation!

For info or to make reservation contact :Ric Martino 446-7861.

### Committees

- Architectural Control Committee  
Chair: Phil Leggio
- Covenants Enforcement Committee  
Chair: Clemet Lagala
- Covenants and Restrictions Committee:  
Chair: Char Poole
- Finance and Insurance Committee  
Chair: Jack Ross
- Maintenance Committee  
Chair: Jim Santilli

# SIGNIFICANT BOARD ACTION EVENTS

## 3rd Quarter 2006

The following is not complete minutes of board meetings. It is information from the minutes that the writer thought would be of interest to the readers of the newsletter. The full minutes are available in the HOA office.

### The Board issues:

- The Directors have determined that Maintenance/ storage building is necessary. Once the Master Land use plan is developed they will try to determine its size. The plan is to build it so that like similar to the houses in the area. Not in size but style and color.
- Contracted for a master land use plan for developing the common area around clubhouse. The Directors will not determine how to use this land until they know how much land will be available.

- It has been requested that all renters register with the office if they have not already done so.
- Problems with the Lawn service was discussed and 2 directors took on the job of interfacing with them to get the problems corrected.
- Windows in the gatehouse were tinted in order to reduce air conditioning cost and improve its looks.
- Approved the new Architectural Control Committee rules
- Approved limiting the clubhouse hours of operations due to misuse and abuse of facilities.
- Approved and installed an alarm in the office of the HOA

## VOLUNTEERS NEEDED

Covenant/Covenant Enforcement committee is looking for volunteers. If you are interested, please leave your name and phone number at the office (355-7155). We will contact you and give you details of what the job entails. Please support your community and get involved. Thank you.

cpagjj@aol.com

(772) 879-3738  
Cell (772) 538-1870  
1 (800) 768-3738  
Fax (772) 879-2801

### GERALD J. JACKSON JR.

CERTIFIED PUBLIC ACCOUNTANT, P.A.

**150 SW Chamber Court, Suit 202  
Port St Lucie, FL. 34986-3413**

## Thank You!

The St. James Newsletter Staff want to take this opportunity to thank all of our volunteers for assembly of the July newsletter in a timely manner. A big THANK YOU goes to: Marianne & Perry Skittone, Bob & Sandi Coleman, Irma Bloecker, Char Poole, Kathy Burns, Ginny Rosen and Joani Mulligan. If we missed anyone, please accept our apology.

Genworth  
Financial



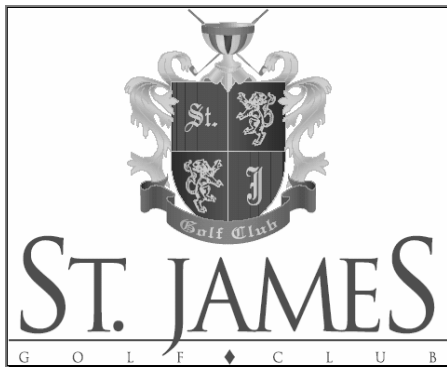
**Gerald Jackson, Jr., CPA**  
Registered Representative  
*Terra Securities Corporation*  
Investment Advisor Representative  
*Terra Financial Planning Group, Ltd.*  
150 SW Chamber Court, Suite 202  
Port St. Lucie, FL. 34986-3413

772 879.3738  
772 538.1870 mobile  
772 879.2801 fax  
cpagjj@aol.com

# Mailing Information

SAINT JAMES GOLF CLUB HOA  
5601 NW Saint James Blvd  
Port Saint Lucie, FL. 34983

Phone: 772-335-7155  
Fax: 772-344-0818  
Email: stjamesgchoa@bellsouth.net  
Web Site



# TO:

---

ST. JAMES  
  
GOLF CLUB  
772-336-4653

MEMBERSHIPS  
NOW AVAILABLE

ANNUAL\*  
Single \$1,650 Family \$2,750  
SEASONAL\*  
Single \$1,100 Family \$1,820  
Includes Free Range Balls.

Sign up before 10/15/06 and receive up to 2 weeks free

Call 772-336-4653  
For details

\*St. James Homeowners eligible for 20% discount

This newsletter is written to benefit the residents or our community. While we think the newsletters have covered information that is important to homeowners, it would be helpful if residents provided feedback to us. If there are issues that you would like to see covered or issues that you feel receive too much attention please let us know by calling the HOA office or e-mail us at stjamesgchoa@bellsouth.net.

We also need volunteers to assist us in writing articles, design, and publishing our newsletter. We want to make this meaningful, valuable, and readable, and pay for itself. If you know of anyone who would like to advertise in our newsletter please have them contact Bob Burke, Larry Cordisco or Gerry Hoff through the HOA office at 772-335-7155.

Support our Advertisers and when you use one of our advertisers please let them know you live in Saint James Golf Club and that you saw their Advertisement in our newsletter.

The HOA could use volunteers in the following areas:

- 1) Computer Administration. Help make sure that the computer in the clubhouse and gatehouse are working at their optimal level and make repairs and upgrades as needed to obtain and maintain the highest level of operation.
- 2) Administrating, coordinating, and following up on the Clubhouse usage and donation program.
- 3) Librarian - We need someone to take care of the clubhouse library. Time required about one hour per week.
- 4) We need someone to take care of plants in pool area. Time required about one hour per week.

If you are interested in helping in either of these please contact the HOA office.

## Volunteers Needed

**NEVER CLEAN YOUR ROOF AGAIN**

You may have noticed that ST. James Golf Course has put up "NO TRESPASSING" signs at various entrances to the course.

The golf course is owned by a separate corporation and is not a component of St. James Golf Club Homeowners Association.

Non-members are not permitted to enter the golf course property unless they have written permission. There is no

July 2006

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

**Blind Shack™**  
BLINDS • SHUTTERS • SOLAR FILMS  
(772) **344-7744**  
1-888-624-1718  
[www.blindshack.com](http://www.blindshack.com)

## Clubhouse Parties

### Activities Corner

#### WINDOW CLEANING

##### WE DO WINDOWS

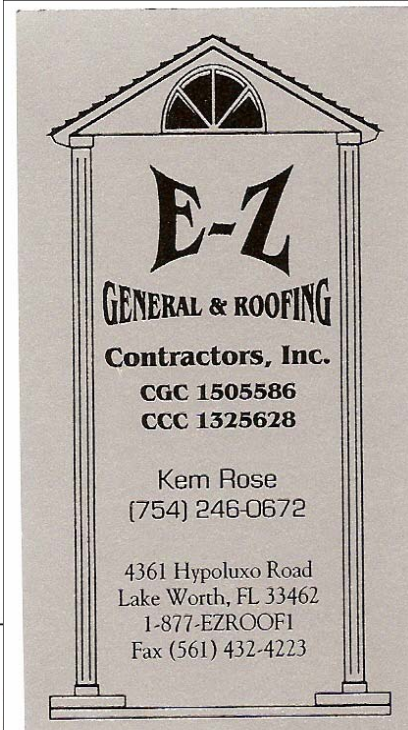
Established 1988  
Licensed and Insured  
Call Tom 772-812-8881

#### Clubhouse Hours

#### WINDOW CLEANING

##### We Do Windows

Established 1988  
Licensed and Insured  
Call Tom 772-812-8881



**E-Z**  
**GENERAL & ROOFING**  
**Contractors, Inc.**  
CGC 1505586  
CCC 1325628  
  
Kem Rose  
(754) 246-0672  
  
4361 Hypoluxo Road  
Lake Worth, FL 33462  
1-877-EZROOF1  
Fax (561) 432-4223



**Federal**

**CHRIS MANVILLE**  
BRANCH MANAGER

ST. JAMES  
5493 NW ST. JAMES DRIVE • PORT ST. LUCIE, FL 34983  
(772) 878-2080 • FAX: (772) 878-2252 • CELL: (772) 370-2894

Saint James Golf Club HOA., Inc

January through Septembet 2006

As of September 30, 2006

**Profit & Loss**

Ordinary Income/ Expense	
Assessments	\$777,256.72
Capital Contributions	\$7,140.00
Late Fees	\$5,920.00
Interest Income-Operating	\$25.00
Homeowner Publications	\$880.00
Applications & Sales Fees	\$4,150.00
Gate Opener	\$3,105.00
Contracror Reimbursement	\$109.36
Misc. Income	\$5,110.45
<b>Total Income</b>	<b>\$803,696.53</b>

Expense	
Administration	\$63,287.81
Maintenance & Repair-General	\$35,681.24
Insurance	\$17,539.70
Grounds, Landscape & Irrigation	\$296,284.02
Lakes & Fountains	\$20,567.18
Clubhouse Operations	\$81,371.18
Utilities	\$193,709.83
Transfer Reserve	\$60,375.01
<b>Total Expense</b>	<b>\$768,815.97</b>

**Net Income** **\$34,880.56**

Treasurer is working with the CPA on the Discrepancies listed above.

**Balance Sheet**

Assets
Current Assets
Total Checking and Saving
Total Accounts receivable
Total Other Current Assets
<b>Total Current Assets</b>
<b>Total Fixed Assets</b>
<b>Total Assets</b>
Liabilities & Equity
Payroll Liabilities
Unit Owners Advance Payments
<b>Total Current Liabilities</b>
Equity
Reserves
Retained Earnings
Net Income
<b>Total Equity</b>
<b>Total Liabilities Equities</b>

\$185,901.49  
\$64,982.22  
\$13,735.03

\$264,618.74

\$6,051.05

**\$270,669.79**

(\$622.79)

\$107,056.00

\$106,433.21

\$86,120.49  
\$43,235.53  
\$34,880.56

\$164,236.58

**\$270,669.79**