

SUPPLEMENTAL PACKET

City of Afton
3033 St. Croix Trl, P.O. Box 219
Afton, MN 55001

Meeting Date Nov. 15, 2016

Council Memo

To: Honorable Mayor Bend and Members of the City Council

From: Ron Moose, City Administrator

Date: November 15, 2016

Re: Global Warming Resolution

Attached is a resolution drafted by Joan Meierotto regarding global warming. She will present this resolution and related information during the public comment portion of the agenda.

Resolution

Where as: An increase in global temperature has led to alterations in climate.

Where as: Release of carbon dioxide due to human activity contributes to this temperature increase.

Where as: Temperature increases have led to many natural disasters such as floods, drought, and severe storms.

Be it resolved: That the city of Afton go on record as supporting efforts to reduce global warming by encouraging citizens to reuse, repair, and recycle, and by fostering an appreciation of rural landscapes and natural ecosystems that sequester carbon.

Abstract of Votes Cast
In the Precincts of the City of Afton
State of Minnesota
at the STATE GENERAL ELECTION
Held Tuesday, November 8, 2016

as compiled from the official returns.

Summary of Totals
City of Afton
Tuesday, November 8, 2016 STATE GENERAL ELECTION

Number of persons registered as of 7 a.m.	2203
Number of persons registered on Election Day	111
Number of accepted regular, military, and overseas absentee ballots and mail ballots	447
Number of federal office only absentee ballots	3
Number of presidential absentee ballots	0
Total number of persons voting	2020

Summary of Totals
City of Afton
Tuesday, November 8, 2016 STATE GENERAL ELECTION

KEY TO PARTY ABBREVIATIONS

NP - Nonpartisan

Mayor (Afton)

NP Richard Bend 1492	WI WRITE-IN** 51
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Council Member Ward 1 (Afton)

NP Simon Wirth 119	NP Bill Palmquist 352	WI WRITE-IN** 0
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Council Member Ward 4 (Afton)

NP Randy P. Nelson 370	WI WRITE-IN** 5
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Detail of Election Results
City of Afton
Tuesday, November 8, 2016 STATE GENERAL ELECTION

Precinct	Persons Registered as of 7 A.M.	Persons Registered on Election Day	Total Number of Persons Voting
82 0005 : AFTON W-1 P-1	577	28	529
82 0010 : AFTON W-2 P-1	548	17	493
82 0015 : AFTON W-3 P-1	535	27	488
82 0020 : AFTON W-4 P-1	543	39	510
City of Afton Total:	2203	111	2020

Detail of Election Results
 City of Afton
 Tuesday, November 8, 2016 STATE GENERAL ELECTION

Office Title: Mayor (Afton)

Precinct	NP Richard Bend	WI WRITE-IN**
82 0005 : AFTON W-1 P-1	397	9
82 0010 : AFTON W-2 P-1	361	19
82 0015 : AFTON W-3 P-1	362	14
82 0020 : AFTON W-4 P-1	372	9
Total:	1492	51

Office Title: Council Member Ward 1 (Afton)

Precinct	NP Simon Wirth	NP Bill Palmquist	WI WRITE-IN**
82 0005 : AFTON W-1 P-1	119	352	0
Total:	119	352	0

Office Title: Council Member Ward 4 (Afton)

Precinct	NP Randy P. Nelson	WI WRITE-IN**
82 0020 : AFTON W-4 P-1	370	5
Total:	370	5

We, the legally constituted county canvassing board, certify that we have herein specified the names of the persons receiving votes and the number of votes received by each office voted on, and have specified the number of votes for and against each question voted on, at the STATE GENERAL ELECTION held on Tuesday, November 8, 2016

As appears by the returns of the election precincts voting in this election, duly returned to, filed, opened, and canvassed, and now remaining on file in the office of the City of Afton Clerk. Witness our official signature at _____ in _____ County this _____ day of _____, 2016.

Member of canvassing board

State of Minnesota
City of Afton

I, _____, Clerk of the City of Afton do hereby certify the within and foregoing _____ pages to be a full and correct copy of the original abstract and return of the votes cast in the City of Afton STATE GENERAL ELECTION held on Tuesday, November 8, 2016.

Witness my hand and official seal of office this _____ day of _____, 2016.

RESOLUTION 2016-50

CITY OF AFTON
WASHINGTON COUNTY, MINNESOTA

**A RESOLUTION APPROVING THE VACATION OF CARTWAY NO. 7
WITH PID# 22.028.20.32.0007**

WHEREAS, the City of Afton is a municipal corporation organized and existing under the laws of the State of Minnesota; and,

WHEREAS, Cartway #7, with PID# 22.028.20.32.0007, was created in 1917; and,

WHEREAS, the Cartway is steep, winding and narrow, and has a steep slope along its northeast side and a very steep and deep ravine along its southwest side. The cartway and the steep slopes on either side are experiencing substantial erosion; and,

WHEREAS, the Cartway does not meet City standards for streets or driveways and does not provide adequate access for emergency public safety vehicles; and,

WHEREAS, Cartway #7 currently serves a rental house located on a parcel with the ability to obtain direct access to both Paradox End Avenue South and 42nd Street South; and,

WHEREAS, Washington County has requested that the city change the address of this parcel to correspond to the practical location of the parcel in terms of access for emergency vehicles, which would be Paradox End Avenue South or 42nd Street South; and,

WHEREAS, if the Cartway was closed to vehicular traffic it could be regraded and revegetated to eliminate its current slope toward the steep bank along the northeast edge of the cartway and to create a wide, shallow, vegetated swale to carry the majority of the stormwater drainage and protect the steep slopes on either side of the cartway.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of Afton does hereby APPROVE the vacation of Cartway #7, with PID# 22.028.20.32.0007.

ADOPTED BY THE CITY COUNCIL OF THE CITY OF AFTON THIS 15th DAY OF NOVEMBER, 2016.

SIGNED:

Richard Bend, Mayor

ATTEST:

Ronald J. Moorse, City Administrator

Motion by:

Second by:

Palmquist:

Richter:

Ross:

Nelson:

Bend:

City of Afton
3033 St. Croix Trl, P.O. Box 219
Afton, MN 55001

Meeting Date Nov. 15, 2016

Council Memo

To: Honorable Mayor Bend and Members of the City Council
From: Ron Moose, City Administrator
Date: November 15, 2016
Re: Street Improvements Planning - **Supplemental**

Staff has prepared three pay-as-you-go funding scenarios to provide comparisons with the bonding scenario. Council member Ross prepared comparisons regarding the timing and total costs of each scenario. All scenarios use the same amount and timing of levy funding. One pay-as-you-go scenario uses a one-time cash infusion of \$400,000 in 2017. (This could be from the Street Capital Improvement Fund if the cash flow for the downtown village improvements project would allow it.)

The comparison of the funding alternatives shows that the bonding scenario has the lowest cost and completes a substantially larger number of miles in earlier years. The summary also shows that, under each of the scenarios, it is possible to complete the reclamation and mill and overlay projects in 12 to 13 years.

At its November 14 work session, the Council discussed the attached funding scenarios as well as scheduling an open house to share information and obtain public feedback regarding road improvement needs, timing and funding.

Council Action Requested

Motion regarding scheduling an open house and continued investigation of funding methods.

PLAN(S) COMPARISON

	Reclamation	M & O	u Surfacing	Crack Seal	Financing Cost	TOTAL COST
10 Yr Bond =	\$3,560,042	\$4,016,339	\$4,771,913	\$596,303	\$339,796	\$13,284,392
PAYG # 3 =	\$4,077,893	\$4,269,262	\$4,765,850	\$574,815	\$0	\$13,687,820
PAYG # 2 =	\$3,904,012	\$4,460,733	\$4,839,415	\$574,065	\$0	\$13,778,225
PAYG # 1 =	\$4,011,895	\$4,460,733	\$4,771,913	\$561,264	\$0	\$13,805,804

Today's Costs (per mile):

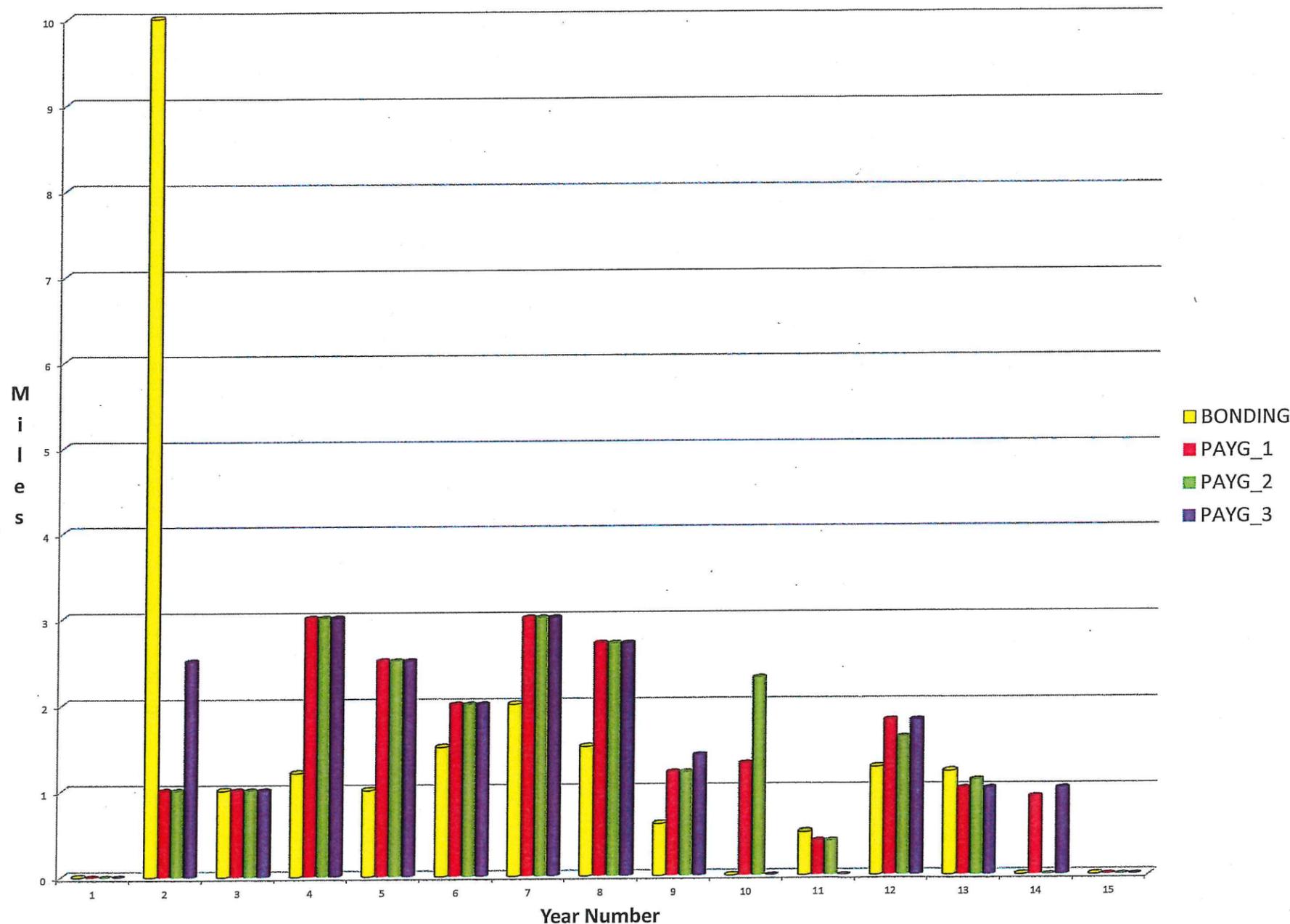
Reclamation (\$350k / mile) =	\$350,000	
Mill & Overlay (\$240k / mile) =	\$240,000	
Micro Coat (\$120k / mile) =	\$120,000	
Seal / Skim Coating (\$35k / mile) =	\$35,000	
Crack Sealing (\$6k / mile) =	\$6,000	
Inflation Rate =	5.0%	

PROJECT DEFINITIONS

1.91	R1 = Reclamation Project - Top Priority
0.60	R2 = Reclamation Project - Second Priority
2.25	R3 = Reclamation Project - Third Priority
2.00	R4 = Reclamation Project - Fourth Priority
0.90	R5 = Reclamation Project - Fifth Priority
7.66	
8.08	M1 = Mill and Overlay Top Priority, 0 - 5 years from 2016
4.38	M2 = Mill and Overlay Second Priority, 5 - 8 years from 2016
1.61	M3 = Mill and Overlay Third Priority, 8 - 12 years from 2016
14.07	
19.62	G = Good Condition as of 2016, Micro Coat In 2023 - 2026
0.11	G2 = Good Condition as of 2016, Micro Coat in 2023 - 2026
3.41	N = New As of 2011
23.14	
0.85	L = Special Condition (Dirt, Shared, ect.)

**** In 2017; a \$150k increases the overall budget by 9.86% = \$121 per year total tax increase on \$500k house.**

Work Accomplished by Year



Afton Road Planning Spread Sheet - 2016

09.13.16

Designed By: Stan Ross

Bond Amount = **\$3,000,000**
 Bond Duration (years) = **10**
 Bond Rate (%) = **2.0%**

										Reclamation (25 year life)		Mill & Overlay (10 - 15 year life)		Micro Surfacing / Thin Overlay (Extends life by 25 years)		Crack Seal			
Year	Year Number	Yearly Allocation (includes Budget Increases)	Periodic Adjustment Notes	Dollar Amount Increase based on %	Annual % Road Budget Increase		Annual Projected Cost	Bond Annual Cost (P&I)	Balance After Expense	Distance (Miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Year	Year Number
2016	1	\$145,000					\$0		145,000	0.0	\$0	0.0	\$0	0.0	\$0	0.0	\$0	2016	1
2017	2	\$275,800	\$25,000	\$150,800	104%		\$2,924,250	\$333,980	162,570	3.5	\$1,286,250	6.5	\$1,638,000	0.0	\$0	0.0	\$0	2017	2
2018	3	\$577,490	\$150,000	\$151,690	55%		\$264,600	\$333,980	141,481	0.0	\$0	1.0	\$264,600	0.0	\$0	0.0	\$0	2018	3
2019	4	\$652,564		\$75,074	13%		\$486,203	\$333,980	-26,138	1.2	\$486,203	0.0	\$0	0.0	\$0	0.0	\$0	2019	4
2020	5	\$724,346		\$71,782	11%		\$291,722	\$333,980	72,507	0.0	\$0	1.0	\$291,722	0.0	\$0	0.0	\$0	2020	5
2021	6	\$796,780		\$72,435	10%		\$459,461	\$333,980	75,846	0.0	\$0	1.5	\$459,461	0.0	\$0	0.0	\$0	2021	6
2022	7	\$955,523	\$95,000	\$63,742	8%		\$723,652	\$333,980	-26,262	0.0	\$0	2.0	\$643,246	0.0	\$0	10.0	\$80,406	2022	7
2023	8	\$1,003,299		\$47,776	5%		\$514,999	\$333,980	128,058	0.0	\$0	1.5	\$506,556	0.0	\$0	1.0	\$8,443	2023	8
2024	9	\$1,053,464		\$50,165	5%		\$809,477	\$333,980	38,066	0.0	\$0	0.6	\$212,754	3.3	\$586,085	1.2	\$10,638	2024	9
2025	10	\$1,106,137		\$52,673	5%		\$624,698	\$333,980	185,526	0.0	\$0	0.0	\$0	3.3	\$615,390	1.0	\$9,308	2025	10
2026	11	\$1,161,444		\$55,307	5%		\$945,876	\$333,980	67,114	0.5	\$285,057	0.0	\$0	3.3	\$646,159	1.5	\$14,660	2026	11
2027	12	\$1,479,516	\$260,000	\$58,072	5%		\$1,549,885	\$0	-3,255	1.3	\$748,273	0.0	\$0	3.3	\$678,467	12.0	\$123,144	2027	12
2028	13	\$1,553,492		\$73,976	5%		\$1,493,588	\$0	56,649	1.2	\$754,260	0.0	\$0	3.3	\$712,391	2.5	\$26,938	2028	13
2029	14	\$1,631,166		\$77,675	5%		\$768,375	\$0	919,440	0.0	\$0	0.0	\$0	3.3	\$748,010	1.8	\$20,365	2029	14
2030	15	\$1,712,725		\$81,558	5%		\$797,290	\$0	1,834,874	0.0	\$0	0.0	\$0	3.3	\$785,411	1.0	\$11,880	2030	15
2031	16	\$1,798,361		\$85,636	5%		\$24,947	\$0	3,608,288	0.0	\$0	0.0	\$0	0.0	\$0	2.0	\$24,947	2031	16
2032	17	\$1,888,279		\$89,918	5%		\$173,539	\$0	5,323,029	0.0	\$0	0.0	\$0	0.0	\$0	13.3	\$173,539	2032	17
2033	18	\$1,982,693		\$94,414	5%		\$50,883	\$0	7,254,839	0.0	\$0	0.0	\$0	0.0	\$0	3.7	\$50,883	2033	18
2034	19	\$2,081,828		\$99,135	5%		\$25,991	\$0	9,310,675	0.0	\$0	0.0	\$0	0.0	\$0	1.8	\$25,991	2034	19
2035	20	\$2,185,919		\$104,091	5%		\$15,162	\$0	11,481,432	0.0	\$0	0.0	\$0	0.0	\$0	1.0	\$15,162	2035	20
				\$1,082,725			\$12,944,596	\$3,339,796		7.65	\$3,560,042	14.10	\$4,016,339	23.14	\$4,771,913	53.8	\$596,303		

Pav As You Go - Option 1

09.13.16
Designed By: Stan Ross

SUMMARY										Reclamation (25 year life)		Mill & Overlay (10 - 15 year life)		Micro Surfacing / Thin Overlay (Extends life by 25 years)		Crack Seal			
Year	Year Number	Yearly Allocation (Includes Budget Increases)	Periodic Adjustment Notes	Dollar Amount Increase based on %	Annual % Road Budget Increase	Annual Projected Cost	Bond Annual Cost (P&I)	Balance After Expense		Distance (Miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Year	Year Number
2016	1	\$145,000				\$0		145,000		0.0	\$0	0.0	\$0	0.0	\$0	0.0	\$0	2016	1
2017	2	\$275,800	\$25,000	\$150,800	104%	\$367,500		53,300		1.0	\$367,500	0.0	\$0	0.0	\$0	0.0	\$0	2017	2
2018	3	\$577,490	\$150,000	\$151,690	55%	\$264,600		366,190		0.0	\$0	1.0	\$264,600	0.0	\$0	0.0	\$0	2018	3
2019	4	\$652,564		\$75,074	13%	\$960,829		57,925		1.0	\$405,169	2.0	\$555,660	0.0	\$0	0.0	\$0	2019	4
2020	5	\$724,346		\$71,782	11%	\$729,304		52,967		0.0	\$0	2.5	\$729,304	0.0	\$0	0.0	\$0	2020	5
2021	6	\$796,780		\$72,435	10%	\$753,006		96,741		1.0	\$446,699	1.0	\$306,308	0.0	\$0	0.0	\$0	2021	6
2022	7	\$955,523	\$95,000	\$63,742	8%	\$972,909		79,354		0.0	\$0	3.0	\$964,869	0.0	\$0	1.0	\$8,041	2022	7
2023	8	\$1,003,299		\$47,776	5%	\$1,075,025		7,628		1.0	\$492,485	1.7	\$574,097	0.0	\$0	1.0	\$8,443	2023	8
2024	9	\$1,053,464		\$50,165	5%	\$1,038,187		22,905		0.0	\$0	1.2	\$425,507	3.3	\$586,085	3.0	\$26,594	2024	9
2025	10	\$1,106,137		\$52,673	5%	\$1,122,674		6,368		0.0	\$0	1.3	\$484,014	3.3	\$615,390	2.5	\$23,270	2025	10
2026	11	\$1,161,444		\$55,307	5%	\$822,080		345,732		0.0	\$0	0.4	\$156,374	3.3	\$646,159	2.0	\$19,547	2026	11
2027	12	\$1,479,516	\$260,000	\$58,072	5%	\$1,797,029		28,219		1.8	\$1,077,514	0.0	\$0	3.3	\$678,467	4.0	\$41,048	2027	12
2028	13	\$1,553,492		\$73,976	5%	\$1,380,808		200,903		1.0	\$628,550	0.0	\$0	3.3	\$712,391	3.7	\$39,868	2028	13
2029	14	\$1,631,166		\$77,675	5%	\$1,389,508		442,561		0.9	\$593,979	0.0	\$0	3.3	\$748,010	4.2	\$47,518	2029	14
2030	15	\$1,712,725		\$81,558	5%	\$830,553		1,324,733		0.0	\$0	0.0	\$0	3.3	\$785,411	3.8	\$45,142	2030	15
2031	16	\$1,798,361		\$85,636	5%	\$29,937		3,093,157		0.0	\$0	0.0	\$0	0.0	\$0	2.4	\$29,937	2031	16
2032	17	\$1,888,279		\$89,918	5%	\$75,964		4,905,472		0.0	\$0	0.0	\$0	0.0	\$0	5.8	\$75,964	2032	17
2033	18	\$1,982,693		\$94,414	5%	\$64,635		6,823,530		0.0	\$0	0.0	\$0	0.0	\$0	4.7	\$64,635	2033	18
2034	19	\$2,081,828		\$99,135	5%	\$73,643		8,831,715		0.0	\$0	0.0	\$0	0.0	\$0	5.1	\$73,643	2034	19
2035	20	\$2,185,919		\$104,091	5%	\$57,614		10,960,020		0.0	\$0	0.0	\$0	0.0	\$0	3.8	\$57,614	2035	20
				\$1,555,919		\$13,805,804	\$0			7.70	\$4,011,895	14.10	\$4,460,733	23.14	\$4,771,913	47.0	\$561,264		

7.66

14.07

23.14

Pav As You Go - Option 2

09.13.16

Designed By: Stan Ross

SUMMARY										Reclamation (25 year life)		Mill & Overlay (10 - 15 year life)		Micro Surfacing / Thin Overlay (Extends life by 25 years)		Crack Seal				
Year	Year Number	Yearly Allocation (Includes Budget Increases)	Periodic Adjustment Notes	Dollar Amount Increase based on %	Annual % Road Budget Increase		Annual Projected Cost	Bond Annual Cost (P&I)	Balance After Expense	Distance (Miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Year	Year Number	
2016	1	\$145,000					\$0		145,000	0.0	\$0	0.0	\$0	0.0	\$0	0.0	\$0	2016	1	
2017	2	\$275,800	\$25,000	\$150,800	104%		\$367,500		53,300	1.0	\$367,500	0.0	\$0	0.0	\$0	0.0	\$0	2017	2	
2018	3	\$577,490	\$150,000	\$151,690	55%		\$264,600		366,190	0.0	\$0	1.0	\$264,600	0.0	\$0	0.0	\$0	2018	3	
2019	4	\$652,564		\$75,074	13%		\$960,829		57,925	1.0	\$405,169	2.0	\$555,660	0.0	\$0	0.0	\$0	2019	4	
2020	5	\$724,346		\$71,782	11%		\$729,304		52,967	0.0	\$0	2.5	\$729,304	0.0	\$0	0.0	\$0	2020	5	
2021	6	\$796,780		\$72,435	10%		\$753,006		96,741	1.0	\$446,699	1.0	\$306,308	0.0	\$0	0.0	\$0	2021	6	
2022	7	\$955,523	\$95,000	\$63,742	8%		\$972,909		79,354	0.0	\$0	3.0	\$964,869	0.0	\$0	1.0	\$8,041	2022	7	
2023	8	\$1,003,299		\$47,776	5%		\$1,075,025		7,628	1.0	\$492,485	1.7	\$574,097	0.0	\$0	1.0	\$8,443	2023	8	
2024	9	\$1,053,464		\$50,165	5%		\$1,038,187		22,905	0.0	\$0	1.2	\$425,507	3.3	\$586,085	3.0	\$26,594	2024	9	
2025	10	\$1,106,137		\$52,673	5%		\$1,050,249		78,793	1.0	\$542,965	1.3	\$484,014	0.0	\$0	2.5	\$23,270	2025	10	
2026	11	\$1,161,444		\$55,307	5%		\$1,016,430		223,807	0.0	\$0	0.4	\$156,374	4.3	\$840,510	2.0	\$19,547	2026	11	
2027	12	\$1,479,516	\$260,000	\$58,072	5%		\$1,677,305		26,017	1.6	\$957,790	0.0	\$0	3.3	\$678,467	4.0	\$41,048	2027	12	
2028	13	\$1,553,492		\$73,976	5%		\$1,550,183		29,326	1.1	\$691,405	0.0	\$0	3.8	\$818,910	3.7	\$39,868	2028	13	
2029	14	\$1,631,166		\$77,675	5%		\$1,654,091		6,401	0.0	\$0	0.0	\$0	7.1	\$1,606,573	4.2	\$47,518	2029	14	
2030	15	\$1,712,725		\$81,558	5%		\$365,891		1,353,234	0.0	\$0	0.0	\$0	1.3	\$308,869	4.8	\$57,022	2030	15	
2031	16	\$1,798,361		\$85,636	5%		\$29,937		3,121,659	0.0	\$0	0.0	\$0	0.0	\$0	2.4	\$29,937	2031	16	
2032	17	\$1,888,279		\$89,918	5%		\$73,345		4,936,593	0.0	\$0	0.0	\$0	0.0	\$0	5.6	\$73,345	2032	17	
2033	18	\$1,982,693		\$94,414	5%		\$66,010		6,853,276	0.0	\$0	0.0	\$0	0.0	\$0	4.8	\$66,010	2033	18	
2034	19	\$2,081,828		\$99,135	5%		\$60,647		8,874,457	0.0	\$0	0.0	\$0	0.0	\$0	4.2	\$60,647	2034	19	
2035	20	\$2,185,919		\$104,091	5%		\$72,776		10,987,600	0.0	\$0	0.0	\$0	0.0	\$0	4.8	\$72,776	2035	20	
							\$13,778,225	\$0			7.70	\$3,904,012	14.10	\$4,460,733	23.11	\$4,839,415	48.0	\$574,065		

7.66

14.07

23.14

Pav As You Go - Option 3

09.13.16
Designed By: Stan Ross

2017 PFA One Time Adjust = \$400,000

SUMMARY										Reclamation (25 year life)		Mill & Overlay (10 - 15 year life)		Micro Surfacing / Thin Overlay (Extends life by 25 years)		Crack Seal			
Year	Year Number	Yearly Allocation (Includes Budget Increases)	Periodic Adjustment Notes	Dollar Amount Increase based on %	Annual % Road Budget Increase		Annual Projected Cost	Bond Annual Cost (P&I)	Balance After Expense	Distance (Miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Distance (miles)	Cost	Year	Year Number
2016	1	\$145,000					\$0		145,000	0.0	\$0	0.0	\$0	0.0	\$0	0.0	\$0	2016	1
2017	2	\$275,800	\$25,000	\$150,800	104%		\$745,500		75,300	1.0	\$367,500	1.5	\$378,000	0.0	\$0	0.0	\$0	2017	2
2018	3	\$577,490	\$150,000	\$151,690	55%		\$264,600		388,190	0.0	\$0	1.0	\$264,600	0.0	\$0	0.0	\$0	2018	3
2019	4	\$652,564		\$75,074	13%		\$960,829		79,925	1.0	\$405,169	2.0	\$555,660	0.0	\$0	0.0	\$0	2019	4
2020	5	\$724,346		\$71,782	11%		\$729,304		74,967	0.0	\$0	2.5	\$729,304	0.0	\$0	0.0	\$0	2020	5
2021	6	\$796,780		\$72,435	10%		\$753,006		118,741	1.0	\$446,699	1.0	\$306,308	0.0	\$0	0.0	\$0	2021	6
2022	7	\$955,523	\$95,000	\$63,742	8%		\$984,970		89,293	0.0	\$0	3.0	\$964,869	0.0	\$0	2.5	\$20,101	2022	7
2023	8	\$1,003,299		\$47,776	5%		\$1,075,025		17,568	1.0	\$492,485	1.7	\$574,097	0.0	\$0	1.0	\$8,443	2023	8
2024	9	\$1,053,464		\$50,165	5%		\$1,109,105		-38,073	0.0	\$0	1.4	\$496,425	3.3	\$586,085	3.0	\$26,594	2024	9
2025	10	\$1,106,137		\$52,673	5%		\$637,596		430,468	0.0	\$0	0.0	\$0	3.3	\$614,326	2.5	\$23,270	2025	10
2026	11	\$1,161,444		\$55,307	5%		\$664,589		927,323	0.0	\$0	0.0	\$0	3.3	\$645,042	2.0	\$19,547	2026	11
2027	12	\$1,479,516	\$260,000	\$58,072	5%		\$1,812,422		594,416	1.8	\$1,077,514	0.0	\$0	3.3	\$678,467	5.5	\$56,441	2027	12
2028	13	\$1,553,492		\$73,976	5%		\$1,379,577		768,331	1.0	\$628,550	0.0	\$0	3.3	\$711,159	3.7	\$39,868	2028	13
2029	14	\$1,631,166		\$77,675	5%		\$1,456,475		943,022	1.0	\$659,977	0.0	\$0	3.3	\$746,717	4.4	\$49,781	2029	14
2030	15	\$1,712,725		\$81,558	5%		\$813,752		1,841,995	0.0	\$0	0.0	\$0	3.3	\$784,053	2.5	\$29,699	2030	15
2031	16	\$1,798,361		\$85,636	5%		\$24,947		3,615,409	0.0	\$0	0.0	\$0	0.0	\$0	2.0	\$24,947	2031	16
2032	17	\$1,888,279		\$89,918	5%		\$95,610		5,408,078	0.0	\$0	0.0	\$0	0.0	\$0	7.3	\$95,610	2032	17
2033	18	\$1,982,693		\$94,414	5%		\$64,635		7,326,136	0.0	\$0	0.0	\$0	0.0	\$0	4.7	\$64,635	2033	18
2034	19	\$2,081,828		\$99,135	5%		\$77,974		9,329,989	0.0	\$0	0.0	\$0	0.0	\$0	5.4	\$77,974	2034	19
2035	20	\$2,185,919		\$104,091	5%		\$37,904		11,478,004	0.0	\$0	0.0	\$0	0.0	\$0	2.5	\$37,904	2035	20
							\$1,555,919			7.80	\$4,077,893	14.10	\$4,269,262	23.11	\$4,765,850	49.0	\$574,815		

7.66

14.07

23.14