O-3 Past President's Report Rob Banks

There is very little to report as Past President.

Judy re-invested our \$20,000 CD for one year at 1.20% APR. That was the best rate Judy could find for a one-year CD. We were reluctant to commit to a longer term in case we either needed the funds or if rates went up in a year, we would be stuck at the low rate.

The budget will be prepared for the January meeting.

Staff evaluations will be completed by the end of the year and presented to the board in January from the Administration Committee.