



Martin O. Weddington Papers.

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EXECUTIVE BOARD MEETING  
NOVEMBER 20, 1990

Those Present:

Harrison Jones  
Martin Weddington  
Lee Douglas  
Patricia Black

Floyd Barr  
Beatrice Goss  
Ann Shelby  
Clarence Jones

Ruth Murphy  
Ray Peterson  
Ronald Pauline  
Clareen Menzies

The Executive Board Meeting was held at the Aurora/St. Anthony Block Club office on November 20, 1990 at 7:00 p.m. The meeting was called to order by Mr. Martin Weddington. The following was discussed:

Foster Homes Project: Discussion of the proposed foster home as presented by Mr. and Mrs. Kenneth Jackson, to be located at 751 Central was had. The facility is presently a six unit apartment building which does not conform to the zoning codes for a residential area. To comply a zoning change would be needed and variance on lot size and parking would be needed. Rezoning would open the neighborhood to boarding houses and other such facilities in an area already saturated with these type facilities.

Mr. Barr made a motion we acquire signatures from the neighbors within 100 feet of the premises indicating their desire to rezone or not to rezone the area for a residential facility as presented by Mr. Jackson. Ms. Goss seconded the motion. All were in favor.

Ms. Goss made another motion that we do not support the rezoning and variance changes to support the project. The motion was seconded by Pat Black and all were in favor.

Comprehensive Plan: Ruth Murphy of Community Design presented the outline for the five-year Comprehensive Plan. The plan states the goals and steps to be taken to achieve the goals for the Block Club. Everyone received a copy. Clareen Menzies and Ruth Murphy will be working together on this plan with Clareen Menzies writing the proposals.

Clarence Jones made a motion that the conclusion of the Comprehensive Plan be turned over to Ruth Murphy and Clareen Menzies to work on together and in turn, formalize it by December 14th. Mr. Harrison Jones seconded the motion and all were in favor.

Mr. Pauline expressed his dream which he would like to see take place in the next three years. This is to see the entire block, where the Faust Theatre is located, turned into a cultural area. The main tenant would be the Penumbra Theatre. There would also be a gourmet restaurant featuring ethnic foods, mainly soul foods. Another tenant would be the Sound of Blackness and feature mens and womens accessories. There would be other shops and businesses to attract people who appreciate culture from all over the city.

Bush Foun-      Mr. Douglas made a motion we respond to the Bush  
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                 that we received no notice from the IRS of adverse  
                 action with respect to our tax exempt status. Mr.  
                 Barr seconded the motion and all were in favor.

Miscellaneous: A suggestion was made by Ruth Murphy that Mr. Pauline receive TV exposure with positive representation of our organization and black people in general.

The meeting was adjourned at 9:00 p.m. followed by a brief social hour.

Patricia A. Black  
Secretary

pab

AURORA/SAINT ANTHONY AREA BLOCK CLUBS, INCORPORATED  
770 UNIVERSITY AVENUE, SAINT PAUL, MINNESOTA 55104



August 22, 1991

To Whom it May Concern:

We have been battling disruptive and disrespectful behavior for many years and have noticed that the people we remove from our neighborhood relocate to other neighborhoods in the city i.e. east side, Frogtown, etc. So because of the mobility of bad behavior, its important that we address this issue on a citywide basis.

We must first coordinate a standard of behavior that is acceptable by responsible residents and promote it throughout the neighborhoods in Saint Paul. We must then educate our churches, social service entities, business, landlords, tenants, etc. as to the negative effect disrespectful and disruptive behavior have on the positiveness of the City of Saint Paul. Within the realm of the legal system we need to track perpetrators of bad behavior so as to minimize the mobility and offer specific alternatives. (clean-up your act or leave the city)

We strongly support the Saint Paul Crime Prevention Coalition proposal and hope you give it strong consideration.

Sincerely,

Ronald W. Pauline  
President

Martin O. Weddington  
Chairman

RWP:pd

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FINANCIAL REPORT AND WORKOUT PLAN  
FOR  
AURORA ST. ANTHONY NEIGHBORHOOD DEVELOPMENT CORPORATION

September 4, 1996

By  
Mary L. Bochnak

Submitted to: The Board of Directors of  
Aurora St. Anthony Neighborhood Development Corporation



## SUMMARY

This report outlines the current financial condition of the Aurora St. Anthony Neighborhood Development Corporation and provides debt repayment and organizational structure recommendations for its Board of Directors.

The corporation is insolvent. If immediately liquidated, the \$93,615 net proceeds from the sale of assets are insufficient to cover \$163,648 of liabilities: unsecured creditors would fail to recover 43% claims on average. Continuing to operate until December 31, 1996 (without repaying the principal due two major lenders) consumes another \$34,053, if the organization retains its Executive Director at current salary and adopts the recommendation to hire an Administrator or Business Manager. Although the September to December period is crucial, the prospects for next year are better, and will become clearer by year-end.

If the organization retains its office building, defers loan repayments, negotiates discounts from certain creditors, and operates through December, commitments for \$56,082 of emergency workout funding must be raised immediately. This is the organization's only chance for survival. Although formal bankruptcy proceedings are not suggested now, treating creditors evenly, and establishing priorities for cash use and various other financial policies are recommended.

## BACKGROUND

The Aurora St. Anthony Neighborhood Development Corporation (ASA) began crime prevention & community improvement activities in 1980 in the area of St. Paul from University Avenue south to the Highway 94 freeway between Dale and Lexington. The organization was officially incorporated as the Aurora-St. Anthony Area Block Club, Inc. in 1982 by the current executive director, Ronald Pauline. The Internal Revenue Service (IRS) determined ASA to be a tax exempt 501(c)(3) organization in 1983. Over time, ASA moved into commercial development planning (particularly for the Faust Theater site at University & Dale) and housing rehabilitation.

The St. Paul office of Local Initiatives Support Corporation (LISC) provided ASA with Phase One operating support and management assistance monies from 1992 to 1995. ASA's total revenues peaked in 1991; support from certain foundations and rental income declined thereafter. Table 1 summarizes ASA activity statement data from auditor reports and 990 tax returns. Staff salaries and benefits (ASA's largest expense category) increased 75% from 1991 to 1992, and essentially remained at that level despite revenue decreases. Net losses were reported in each of the last four years. By 1995, ASA cash flow shortfalls appeared as significant overdue payroll tax liabilities. Accounting difficulties were indicated by delay in producing a 1994 audit (dated 8/11/95 for a 12/31/94 fiscal year end), a large prior period adjustment (the fourth irregular item in six years), and a management letter indicating ASA was not internally recording property fund transactions for their balance sheet. (This problem was not new; the lack of accounting records was cited by audit opinion disclaimers in 1991 and 1992).

LISC -- ASA's largest funder in 1995 -- declared ASA ineligible for Phase Two (a second four years) funding, due to the neighborhood's small geographic size and resulting concentration of rehabilitation efforts. ASA has ceased direct housing development activities (although two projects await disposition), but did not lay off housing and other staff until July 1996. Discussions on a LISC transition funding commitment (about \$35,000/year for two years) were halted in July, due to ASA's financial condition. The accounting review

Table 1. ASA Revenues &amp; Expenses 1990-1995

	1995	1994	1993	1992	1991	1990
LISC	45,000	40,550	27,000	45,000	0	
LISC Assess & retreat	17,160					
St. Paul Cos.	35,000	70,000	35,000	35,000	50,000	
Northwest Area Fdn	5,000		35,000	70,000	70,000	
Bush Foundation					25,000	
3M Co.	10,000					
McKnight Fdn		12,500	25,000			
City of St. Paul				25,000		
Dayton Hudson	7,500	7,500	7,500			
Gamble/Skogmo/MplsFdn	6,750	7,250	7,250		18,000	
NSP	5,000	5,000	5,000			
Western Bank	3,000	3,000	3,000		3,000	
American Bank (Firstar)	1,000					
fiscal agent fees	4,800					
fiscal agent funds	26,000					
misc < \$5,000	1,990		550	(4,700)	25,800	
TotContributed-operating	168,200	145,800	145,300	170,300	191,800	45,481
contributed-prop fund	0	0	83,000	35,200	5,000	18,577
rent	7,682	20,024	14,589	26,925	31,420	25,214
interest	6,739	4,890	10,902	7,821	499	13
developer fees/other	31,720	19,478	21,080	24,237	25,397	51,927
gain/loss on sale	0	8,499	(50,804)	(51,672)	0	0
total revenue	214,341	198,691	224,067	212,811	254,116	141,212
salaries & benefits	121,468	121,186	111,838	127,746	72,209	21,397
rehab	1,675	313	6,846	3,321	4,966	33,103
bldg maintenance	10,712	12,354	18,338	2,564	1,426	4,072
office copier	4,411	2,601				
prof fees/contract serv	25,208	3,079	40,333	32,874	25,434	38,908
office supplies	479	2,209	5,733	720	468	1,260
travel/meetings	1,761	755	1,107	2,213	1,651	523
print/postage	2,317	567	2,581	2,410	637	685
staff/board development			2,913	2,013	1,867	1,192
telephone	3,467	4,505	4,737	4,908	1,382	2,285
bank fees	1,570	692	207	791	172	356
equip maintenance	1,470	4,674	3,699	2,628	1,167	1,206
interest	24,215	18,177	10,966	23,382	21,743	29,006
advertising	1,847	274	1,411	3,165	3,858	730
property taxes/assessments	0	6,321	5,282	16,895	17,988	2,169
utilities	4,868	9,707	6,303	4,853	4,432	6,243
insurance	3,741	6,075	8,851	7,805	4,750	3,674
depreciation	7,747	10,340	7,455	7,455	4,953	4,680
annual dinner/membership	4,393	0	0	5,314	0	0
education (youth)	10,000	0	0	755	0	0
miscellaneous	4,450	5,989	3,703	661	0	162
total expenses	235,799	209,818	242,303	252,473	169,103	151,651
excess (loss)	(21,458)	(11,127)	(18,236)	(39,662)	85,013	(10,439)
prior pd adj/writedown	(58,861)	(20,000)	55,473	0	0	(19,840)
change in equity	(80,319)	(31,127)	37,237	(39,662)	85,013	(30,279)

showed ASA's March 31, 1996 fund balance to be \$9,000 negative (at book value). In July, the Board resolved to sell three houses to cover IRS payroll liabilities dating back to the previous July and unpaid salaries to employees.

#### PROCEDURES

Monthly financial reports were not produced for the ASA Board during 1996. The checking accounts were last reconciled at the end of March for the audit firm review. Operating fund cash receipts and disbursements through June were recorded in the QuickBooks computer software package by Brenda Kennedy, the volunteer coordinator laid off July 12, 1996. A consultant, Bernadette Hebert, supervised payroll twice a month, completed payroll returns, and briefly corrected QuickBooks trial balances and checking account reconciliations prepared by Ms. Kennedy.

The QuickBooks check register and trial balance at July 31, 1996, prepared for this study, failed to accurately portray ASA's financial results. Ms. Kennedy lacked accounting knowledge to appropriately record transactions. At least 15% of the 250 transactions are miscoded. Ms. Hebert lacked familiarity with ongoing operations to catch mistakes. Transactions related to development and investment properties were generally not recorded at all, because the accounting people were not provided the information. Several checking accounts remain in use (in order to avoid overdrafts on the main account); payments from and deposits to ancillary accounts in July and August have generally not been recorded. Little reliance should be placed on auditor reviewed March 1996 financial statements, because internally prepared trial balances were probably misleading. Whole assets (marketplace leasehold improvements and vacant lots acquired) have been omitted. This situation exists largely because accounting was neither a priority activity nor an area of particular expertise for the executive director and the Board did not demand timely, accurate reporting.

This study commenced by discussing ASA's financial history and most current financial position with Mike Wilson of Barry Rogers and Company and examining the financial reports (particularly the workpapers supporting the year-end 1995 review) they prepared. Any attempt to reconstruct past book value accounting statements was quickly abandoned in favor of depicting ASA's assets and liabilities at current values from unpaid invoices and confirmations of liabilities with the major lender (Western bank) and the city of St. Paul (property taxes). Lacking a cash reconciliation, there can be no absolute assurance that the payables have been completely and accurately enumerated. 1996 accounting information was merely cross-checked to identify inconsistencies and omissions.

This consultant met and conversed by telephone several times with Martin O. Weddington, ASA Board chair, and updated the Board twice with progress reports (at one regular and one special meeting) and submitted a draft final report for review by the chair, individual Board members, and the executive director.

#### CURRENT ASA FINANCIAL POSITION

ASA is insolvent. The \$93,615 net proceeds estimated from the liquidation of all ASA assets is significantly less than the \$163,648 owed unsecured (non-mortgage) creditors, leaving 43% of these claims unpaid (see Table 2). If formal Chapter 7 liquidation were undertaken, administration/trustee expenses would further reduce the recoveries. In order to transfer title to the real estate ASA owns, the mortgage debt, property taxes and assessments, and

Table 2. LIQUIDATION: ASA net assets calculation

property ~~~~~	778 Univ ~~~~~	784 Univ ~~~~~	675 Aur ~~~~~	770 Univ ~~~~~	3 lots ~~~~~	all Sales ~~~~~
gross sale	63,000	62,000	58,000	85,000	3,000	271,000
sales fee	(3,465)	(3,410)	(2,900)	(4,250)	(120)	(14,145)
closing costs	(1,011)	(1,005)	(1,000)	(1,200)	(100)	(4,316)
work orders	(1,000)	(1,000)	(1,000)	(500)	0	(3,500)
mortgages	(27,668)	(34,666)	(28,659)	(63,931)	0	(154,924)
utilities due	(2,042)	(1,400)	0	(1,325)	0	(4,768)
property tax due	(2,943)	(371)	(1,224)	(373)	(1,321)	(6,232)
net sales proceeds	24,870	20,148	23,217	13,420	1,459	83,115
developer fee receivable on 879 Aurora closing						6,000
\$683 utilities due/accruing paid from \$2,741 remaining contingency						
636 Aurora (assumes Western Bank forgives about \$22,000 debt 8/29)						0
955 Aurora house scheduled for demolition 9/25						0
1986 Chevrolet Beauville van						3,500
video equipment: 6 video cams, 9 VCRs & TVs, 800 tapes, &						0
8 binoculars technically owned by city of St. Paul & not saleable						
cash balance @8/18/96						1,000
total assets						93,615
Pauline Salary & fringes & expense reimbursement (\$2,000 priority)						41,576
payroll taxes & withholding due on salaries paid through August 15						25,980
consultants payable						20,080
other salaried staff gross payroll to 8/31/96						3,857
copier/tuition/miscellaneous operating payables						2,370
telephone/garbage/marketplace payables						1,388
LISC home rehab loan fund recoverable grant						20,000
LISC recoverable grant Univ/Dale (assumes \$30,000 writeoff)						0
Western unsecured loan %10% interest to 8/14/96						9,876
Western credit line balance @18% at 8/22/96						15,120
Lakewood tuition/3M \$10,000 grant balance						9,525
Theresa Anderson/St Paul Cos LIN grant fiscal agent balance						9,875
repay developer fee on 720-22 Aurora (LISC)						4,000
trustee/administration costs to liquidate						?
total liabilities/due						163,648
net deficit						(70,033)



utility bills on these properties would end up being paid in full. Because payroll taxes and salaries up to a \$2,000/employee have priority in liquidation, \$31,837 would first be paid these claimants. If ASA could immediately go out of business, the remaining unsecured creditors would lose 53% of their claims or about \$70,000.

### Assets

Although ASA owns eight houses, there is equity in at most four. Because ASA's net worth calculation is so dependent on the assumed values of these properties, an independent estimate of probable sale price was commissioned for this study. Competitive market analysis summaries on 675 Aurora and 784, 778, and 770 University and are reproduced in the Appendix in Tables I through IV. These were prepared by Bruce Jansson, a realtor with the RE/MAX office in Plymouth. Although Ron Pauline suggested two values might be low (certainly lower than the listing price), a third is probably high, suggesting the overall value is reasonable. In addition, the three vacant lots owned by ASA (two garden sites and one tot lot) were arbitrarily valued at \$1,000 each. Therefore, the total gross proceeds from selling four houses & three lots is \$271,000.

In order to determine net property sales proceeds, various deductions were considered. The sales (brokerage) fee on 778 and 784 University was calculated at the 5.5% specified in the listing agreements; for the other two houses, 5% was assumed; 4% for the lots. Closing costs and work orders (fix-up costs) were taken or estimated from listing agreements. Western Bank provided payoff amounts for the mortgages on three buildings, assuming sales in 120 days (around December 4th), and no further debt service payments; see Table V in the Appendix for details. Current principal balances were used for 770 University. Utility figures were taken from NSP and St. Paul Water Utility statements; an allowance was added to cover 4 months of average bills on two properties (see Table VI of the Appendix). No utilities were estimated for 675 Aurora, because the tenant is responsible for them. Property tax and assessment data was obtained from Ramsey County, and is detailed in Table VI in the Appendix.

As Table 2 indicates, the net proceeds from the sales of four houses and three lots amounts to only about \$83,000, but is 89% of the total assets of the corporation.

The house at 879 Aurora was rehabbed with a LISC loan, although some finishing touch-ups may remain. A purchase agreement on it recently fell through. When a sale does close, ASA is due to receive the \$6,000 developer fee listed as a receivable in Table 2. \$683 of utility bills are now due on this property (see Table VI in the Appendix). However, the remaining contingency allowance of \$2,741 should be sufficient to pay these charges.

A brick house was moved and set on a new foundation at 636 Aurora and then rehabbed by ASA several years ago. It had been rented, then sold on a contract for deed, while ASA remained obligated on the underlying mortgage debt to Western Bank. The buyer didn't homestead the property, failed to pay the property taxes, and then defaulted on the contract. ASA cancelled the contract for deed and resold the property on August 29, 1996 for \$42,000. The property taxes and assessments due were about \$12,900 (see Appendix Table VI). At the end of March, when Western stopped accruing interest on the mortgages, the total debt was \$48,302 (see Appendix Table V). After deductions for other closing costs, the net proceeds to Western were about \$26,000, giving Western

a loss of over \$22,000. On August 29th, Western's president, Steve Erdahl, indicated that total forgiveness of this debt would be conditional on payment/negotiation of ASA's unsecured Western debt (about \$25,000 -- see the section on liabilities below). For purposes of this analysis, the value of 636 Aurora was assumed to be zero.

955 Aurora is a structurally unsound eyesore that will be torn down on September 25th. The \$2,678 of property taxes and assessments outstanding (mostly from prior years -- see Appendix Table VI) and the costs of demolition will be absorbed by the city and Habitat for Humanity when the land is transferred to Habitat, who will build a new house. Therefore, the net value of this property to ASA is zero.

The last house, 720-22 Aurora, was acquired with a LISC loan commitment in April 1996. It is listed in the liability section of Table 2, and discussed below under Liabilities.

The only other saleable asset owned by ASA is a 1986 Chevrolet van donated by 3M in 1992. The \$3,500 assigned is approximately bluebook for a trade-in. Although ASA has lots of video equipment (six video cams, 9 VCRs and televisions, 800 tapes, and eight sets of binoculars), these were acquired with crime prevention funds from the city of St. Paul. Because the city technically owns this equipment, it is not saleable by ASA, and zero value is assigned to this asset.

Lastly, the various checking accounts operated by ASA had balances totalling about \$1,000 at August 18th, making the grand total assets of the organization \$93,615.

### Liabilities

A detailed compilation of current ASA operating bills (shown in Appendix Table VII) was used to determine most liabilities listed in the bottom half of Table 2.

The organization's largest creditor (for \$41,576) is Ron Pauline, the Executive Director. He is still owed salary (at \$49,350 per year) from 1995. Assuming a cut in pay to \$45,000 per year, the gross salary & tax owed him for 1996 is \$32,295. In addition, ASA expenditures for \$2,426 (the largest a \$1,300 video cam) charged to his personal American Express account have not been reimbursed.

A year's unpaid federal payroll taxes and withholding (from the third quarter of 1995 to the second quarter of 1996) amount to \$24,934 at August 1st. \$4,515 of that is interest and penalty charges. Until recently, the last contact with the IRS had been made by Ron Pauline in April, who had assured the IRS the bills would be paid. Tom Hughes, an attorney on ASA's Board, has volunteered to contact the IRS and negotiate payment of these obligations from the proceeds of ASA's property sales. So far, the IRS has not levied ASA's bank accounts or filed property liens regarding these amounts. There are no amounts due to the State for employee withholding through the second quarter of 1996. Withholding (to both the IRS and the state) and payroll taxes on salaries actually paid during July and August are not due until October, but will amount to \$1,046. By size, the \$25,980 payroll tax liability is ASA's second largest, and the only one for which the Board of directors is potentially personally liable.

Various consultants and outside contractors are owed \$20,080. The largest amount is due Gordon Brigham for a 1995 Board retreat, despite the funding Northwest Area Foundation gave ASA to pay this balance. Jim King, another author of ASA's 1995 management assessment, is owed about \$4,500 for writing grant proposals. The third largest debt, for \$4,175 of Bernadette Hebert's accounting services, is not quite a year of her time. The rest of the contractor bills are detailed in Table VII in the Appendix.

The two employees laid off in July account for the largest share of the \$3,857 listed in Table 2 for other salaried staff gross payroll due through August. Brenda Kennedy is owed for the first half of July and vacation. Frank Sprandel (whose attorney has been corresponding with ASA) is owed a vacation check and \$200 of health insurance allowance. The only employee currently being paid, Bertha Douglas the senior coordinator, is due a check for the second half of August. The other three salaried employees listed in Table VII in the Appendix are Board members normally paid a stipend for writing minutes and correspondence or signing checks.

The detail on the next two operating payable categories -- copier/tuition/miscellaneous and telephone/garbage/marketplace -- listed in Table 2 can be found in Table VII in the Appendix.

The 3/31/96 auditor review shows two outstanding liabilities to LISC. The first LISC recoverable grant listed in Table 2 for \$20,000 is a zero interest working capital loan (a revolving credit line) to support rehab on LISC projects. It was meant to cover the city's slowness in reimbursing costs submitted under the Houses to Homes program, allowing developers to stay current on contractor bills. This fund should have been replenished by cost reimbursements received on homes rehabbed by ASA. The second \$30,000 recoverable grant related to a proposed development at the Faust University/Dale site which never materialized. Although these monies were spent appropriately, ASA had no financing project to repay the grant. LISC staff have indicated LISC would probably write-off this grant if the ASA Board were to formally request forgiveness (for the reasons cited above) in a letter to Paul Fate. Accordingly, the liability on this grant has been valued at zero.

In addition to the mortgage debt outstanding to Western Bank, there are two unsecured loans. The first is a 10% interest only demand note due October 1, 1996 with an August principal and interest balance of \$9,876. ASA principal payments have paid down the original \$25,000 loan amount over time. The second unsecured Western loan is an 18% credit line attached to ASA's main checking account with an August balance of \$15,120. Normal repayment terms require an automatic principal reduction charge to ASA's checking account that equal or exceed the current balance therein.

ASA received \$10,000 in restricted funds this summer from 3M Company to pay tuition and book bills for 3M employees who are Aurora/St. Anthony residents attending Lakewood Community College. A summer bill for \$473 was included in the copier/tuition/miscellaneous payable category. The \$9,525 balance of the gift must be spent on Lakewood tuition and books over the 1996-97 school year. The funds were used to pay old Lakewood and other operating bills.

ASA is fiscal agent on a \$26,775 St. Paul Companies LIN (Leadership Initiative in Neighborhood) grant to Theresa Anderson for personal professional development. ASA received these funds in 1995 and still owes about \$9,876 -- \$845 less allowing for agency fees on monies already disbursed under this grant.



The last liability in Table 2 is the eighth house. 720-22 Aurora was acquired with a LISC loan commitment for rehabilitation in April. Because ASA's housing specialist was laid off in July, ASA does not have the ability to complete this project. ASA has already received one half (\$4,000) of the developer fee for this property, which Table 2 assumes would have to be repaid LISC. If ASA does not either complete this project itself or transfer the property to another developer who does, ASA's ultimate liability in April 1997 is the entire \$71,100 loan.

This brings total ASA liabilities in liquidation to the \$161,181 shown in Table 2.

#### PROSPECTIVE ASA OPERATIONS

The July Board resolution calling for the sale of three houses presumed ASA would retain its office building at 770 University and continue operating. In order to investigate this possibility, revenues and operating costs for the rest of 1996 were projected in Table 3.

##### September to December 1996

On the revenue side, as of September 1, ASA will be renting to vendors at the 620 University marketplace leasehold site and residential tenants upstairs at 770 University and in 675 Aurora. Re-sale of 879 Aurora is assumed to close in December, making collectible the \$6,000 developer fee discussed above.

ASA begins a \$24,000 After School Enrichment Grant from the Minnesota Department of Children, Families & Learning, (administered by Ramsey County) in September. Ramsey County will pay a \$6,000 advance September 15th; monthly reimbursement requests can be submitted thereafter with short (10 day) expected turnaround. The \$7,500 revenue forecast equals the spending projected for salary and benefits for the new youth coordinator discussed below.

Although NSP usually makes a grant to ASA late in the year, zero receipts have been forecast. The 5-year Gamble/Skogmo fund (Minneapolis Foundation) operating commitment should disburse \$6,250 before year-end. The city has agreed to reimburse materials up to \$10,000 for a 32' x 24' garage at 770 University, including a shop for teaching youth to use tools and a large storage loft; ASA has arranged to build the garage with free labor from the masons and carpenters unions. Garage cash flows are forecast evenly split between October and November, bringing overall ASA revenues for September through December to the \$35,410 total shown in Table 3.

Salaries clearly represent the majority of expenditures. The forecast assumes Ron Pauline would continue as Executive Director and be paid \$45,000/year, in contrast to the first eight months of this year, for which he has not been paid. Although it can be argued the Board should terminate the Executive Director for mismanagement, ASA has little or no program without him. A newly created half-time position at \$22,000/year for an Administrator or Business Manager is also forecast. This person would report to the Board, manage any money ASA might have, handle all accounting (including payroll) and reporting, and remove the Executive Director from those functions. Salaries for these two positions are the only variables the Board can really control in the forecast. The only other option for the organization is demoting Ron Pauline to a lesser paid Community Organizer position and hiring a new Executive Director.

Table 3. ASA Forecast Revenue/Expense Cashflows Sept-Dec 1996

	Sep	Oct	Nov	Dec	Total
rent @marketplace	700	700	350		1,750
rent @770 Univ	565	565	565	565	2,260
rent @675 Aurora	550	550	550		1,650
developer fee 879 Aurora				6,000	6,000
Ramsey Youth Grant	6,000			1,500	7,500
NSP donation				0	0
Gamble/Skogmo grant			6,250		6,250
St. Paul garage grant		5,000	5,000		10,000
Total revenues	7,815	6,815	12,715	8,065	35,410
Exec Director - Pauline	3,750	3,750	3,750	3,750	15,000
Admin/Bus Mgr-1/2 time	1,833	1,833	1,833	1,833	7,333
Youth Coord - Buckner	1,250	1,667	1,667	1,667	6,250
Sr Coord PT - Douglas	1,000	1,000	1,000	1,000	4,000
Bd Secretary - Black	100	100	100	100	400
FICA+medicare 7.65%	607			1,916	2,523
work comp policy OHMS	350				350
unemploy comp 0.1%	8			25	33
health ins allow Buckner	175	175	175	175	700
accounting services	1,000				1,000
grant writing Karen Reed	550	550	550	550	2,200
other secretarial serv	175	175	100	100	550
liab/prop insurance	2,028			2,028	4,056
interest @18% & 10%	305	305	305	305	1,220
mtg debt serv - 770	577	577	577	577	2,310
current prop tax 770+lots		483			483
utilities - 770/2	354	354	354	354	1,417
electric @marketplace	110	110			220
porta potties@mktpplace	176	176			352
telephone	324	324	324	324	1,294
maintenance	400	400	200	200	1,200
copying	259	259	259	259	1,037
postage	50	50	50	50	200
print newsletter	125	125	125	125	500
misc. supplies	50	50	50	50	200
transportation	100	100	100	100	400
Lakewood tuition/books	1,058	1,058	1,058	1,058	4,234
garage construction		5,000	5,000		10,000
total cash expenditures	16,715	18,622	17,578	16,548	69,463
Excess Revenue (Loss)	(8,900)	(11,807)	(4,863)	(8,483)	(34,053)

Patricia Buckner starts September 9th as Youth Coordinator at \$20,000/year plus 20% (\$4,000) benefits. She would be the only staff paid an allowance for health insurance -- about \$175/month. Bertha Douglas, the Senior Coordinator, would continue working 5 hours/day at \$11,700/year to organize senior citizens' events; she is the only staff ASA currently pays. Patricia Black, the Board secretary, would continue writing board minutes and correspondence for a \$100/month salary stipend; she has not been paid for the last three months.

No ASA cost has been forecast for other current staff that volunteer or are paid by another organization. Mrs. Wilson would continue as half-time (11 am to 3 pm) receptionist paid by the Urban League's Seniors in Community Service program. Three teenage boys would continue landscaping and cleanup work 10 hours/week each at \$4.50/hr in September and be paid by the YSCC/Public Achievement Team program through Wilder Foundation. ASA can also continue to use ten volunteer moving/cleanup crews working eight hour days from re-entry offender programs -- Sentence to Service adults and Juvenile Centers to Service youth.

Regarding benefits, OHMS cancelled the May 1996-97 workers compensation insurance policy for nonpayment; a \$350 September cash outflow is forecast to replace coverage, without which ASA cannot legally operate.

\$1,000 (at \$20/hour, 50 hours of time) for extra accounting services is forecast for September. Bernadette Hebert (unpaid for almost a year and still willing to work for ASA) is already scheduled to continue the checking account reconciliation begun for this study. The cost of a current contract with WIND, Inc. to write grant proposals and a historical ASA report is forecast at \$6,000 in equal installments over twelve months. Karen Reed has written proposals for two state grants already submitted and is working on more.

The cost of liability and casualty insurance is an important uncertainty. ASA's former carrier cancelled coverage due to claims for furnace failure and water damage at 778 University and van accidents. Although coverage has been obtained from a new company, cost and payment dates are not known yet. A 10% premium increase, equal quarterly payments, and September start have been forecast; this overstates the actual expense incurred once three houses are sold and no longer insured.

Only interest on the Western Bank unsecured loan principal of \$9,394 at 10% and the credit line balance of \$15,120 at 18% is projected; no allowance has been made for principal amortization. The mortgage debt service allowance covers payments calculated at current rates; adjustments in the variable interest rate on one loan have been ignored. Property taxes due October 15th on 770 University and the three lots are assumed to be paid on time.

Most non-salary costs were estimated from monthly charges included in the list of current operating payables shown in Table VII in the Appendix. The allowance for most Table 3 costs (utilities through transportation) are bare bone estimates. No marketplace advertising costs have been forecast, under the assumption the city would reimburse them. The 3M grant \$9,525 balance for Lakewood tuition and books is assumed paid equally over nine months, reducing the year-end grant outstanding to \$5,292.

This brings total 1996 cash expenditures to \$69,463, producing a deficit of \$34,053. Allowing for repayment of the Western Bank and LISC unsecured debt would increase the funding needed by the same amount.

### 1997 forecast

Similar assumptions were used to forecast ASA cash outflows next year -- see Table 4. Although some operating costs (for instance postage) are higher than those projected for 1996, they are more representative of normal, past operations. Membership expenses are forecast to equal dues revenues. Expenditures (for supplies, services and tickets) specifically requested in two recent grant proposals have also been included.

ASA already has the restricted funding commitment from the state After School Enrichment grant administered by Ramsey County that is shown in the column headed RamseyYth to pay Youth Coordinator salary and benefits.

The next two columns represent proposals for two major state Prevention & Intervention Initiative two-year grants that could commence January 1997. YthCrime is a youth-focused crime prevention program to build self-esteem, life skills and provide educational and cultural enrichment opportunities to supplement school curriculum; it would provide \$60,000 revenue in 1997. CrimePrev is a crime prevention program where community members monitor suspected criminal and gang activity to assist law enforcement and prosecution that would provide \$78,000 revenue. Both grants cover some existing operating costs -- a third of the executive director and administrator/business manager salaries and some overhead items.

The last column of Table 4 indicates \$79,830 of total forecast ASA expenditures must be funded by other sources, detailed in the lower portion of Table 4. Renting stalls at the marketplace and space above the office at current rates yields \$22,435. St. Paul Companies and NSP operating grants are forecast at amounts previously received by ASA over the past several years. Although the Dayton Hudson Foundation has declined to provide ASA further operating funds, program monies are forecast at the amount received the past three years. Lastly, the Gamble/Skogmo commitment would disburse \$5,750 in 1997.

If ASA receives both state grants, 1997 operations are financially viable. ASA can just about break even, with a small \$1,645 deficit. Bear in mind, this forecast makes no provision for repayment of unsecured debt to Western Bank and LIISC. Any amount of debt reduction planned requires exactly that much extra funding.

The picture of ASA financial health is less favorable if only one of the two state grants is received. Because the proposal writer considers the Youth Crime grant less likely, Table VIII in the Appendix examines the situation without it. Certain costs would simply not be incurred -- tutor stipends, a second newsletter, carpentry and other supplies, and tickets. Losing the administration and overhead contributions from that grant widens the deficit projected (all other assumption unchanged) to about \$39,000. Raising that funding plus monies for debt reduction is a challenge, but not insurmountable with four months lead time before the year begins.

### THE IMPACT OF CONTINUED OPERATIONS

Table 5 examines ASA's financial condition if only three houses are sold and ASA operates through the end of 1996 (at the deficit projected in Table 3). Losing the net proceeds from the sale of the 770 office building, three lots, and the van reduces monies available by only \$18,379, compared to the results shown in Table 2 above. (ASA retains the proceeds from the 879 Aurora



Table 4. 1997 ASA Forecast Revenue &amp; Expenditure Cashflows

Item	Cost	RamseyYth received	YthCrime proposed	CrimePrev proposed	Unfunded Cost
Exec Director - Pauline	45,000		14,850	14,850	15,300
Admin/Bus Mgr-1/2 time	22,000		7,260	7,260	7,480
Youth Coord - Buckner	20,000	20,000	0	0	0
Sr Coord PT - Douglas	12,000			5,750	6,250
Crime Prev Coord PT	13,000			13,000	0
subtotal salaries	112,000	20,000	22,110	40,860	29,030
FICA+medicare 7.65%	8,568	1,530	1,691	3,126	2,221
work/unemploy comp 0.66%	739	132	146	270	192
health ins allow 11.69%	13,093	2,338	2,585	4,777	3,394
subtotal benefits	22,400	4,000	4,422	8,172	5,806
accounting/audit	5,000		2,000	2,000	1,000
video editing	10,000			10,000	0
grant writing Karen Reed	4,400				4,400
tutor stipends	7,500		7,500		0
secretarial	1,050				1,050
subtotal other services	27,950	0	9,500	12,000	6,450
liab/prop insurance	8,112		2,000		6,112
regular loan interest 14%	3,432				3,432
mtg debt serv - 770	6,929				
prop tax - 770 + lots	994		3,000	3,338	5,597
utilities - 770/2	4,012				
electric @marketplace	660				660
porta potties@mktpplace	1,056				1,056
telephone	3,883		1,200	1,200	1,483
bldg/equip maintenance	7,500				7,500
copying	3,112		200	500	2,412
postage	4,000		2,000	1,000	1,000
print newsletters (2)	4,200		1,350	1,350	1,500
video/photo equip	6,000			6,000	0
carpentry supplies	5,000		5,000		0
tutor/sew/mentor supply	3,000		3,000		0
misc. supplies	5,298		2,218	3,080	0
event tickets	2,000		2,000		0
transportation	2,500		2,000	500	0
membership/dinner/trips	2,500				2,500
Lakewood tuition/books	5,292				5,292
subtot occupancy/supply	79,480	0	23,968	16,968	38,544
total cash expenditures	241,830	24,000	60,000	78,000	79,830
membership dues					2,500
rent @marketplace					15,655
rent @770					6,780
St. Paul Cos.					35,000
NSP & Dayton Hudson (program)					12,500
Gamble/Skogmo					5,750
Total other funding					78,185
Excess Revenue (Loss - funding needed)					(1,645)

Table 5. Net Assets -- Retain 770, Pay Everyone in Full, &amp; Operate to 12/31/96

property ~~~~~	778 Univ ~~~~~	784 Univ ~~~~~	675 Aurora ~~~~~	all Sales ~~~~~
gross sale	63,000	62,000	58,000	183,000
sales fee	(3,465)	(3,410)	(2,900)	(9,775)
closing costs	(1,011)	(1,005)	(1,000)	(3,016)
work orders	(1,000)	(1,000)	(1,000)	(3,000)
mortgages	(27,668)	(34,666)	(28,659)	(90,993)
utilities due	(2,042)	(1,400)	0	(3,442)
property tax due	(2,943)	(371)	(1,224)	(4,538)
	-----	-----	-----	-----
net sales proceeds	24,870	20,148	23,217	68,236
636 Aurora (assumes Western Bank forgives about \$22,000 debt 8/29)				0
955 Aurora house scheduled for demolition 9/25				0
cash balance @8/18/96				1,000
				-----
total assets				69,236
Pauline Salary/fringes/reimbursement to 8/31/96				41,576
payroll taxes & withholding due on salaries paid through August 15				25,980
consultants payable				20,080
other salaried staff gross payroll/fringes to 8/31/96				3,857
copier/tuition/miscellaneous operating payables				2,370
telephone/garbage/marketplace payables				1,388
old property taxes on 770 University/lots				1,212
old 770 utility bills				1,325
missed mortgage payments on 770 University (if late fees forgiven)				2,001
LISC home rehab loan fund recoverable grant				20,000
LISC recoverable grant Univ/Dale (assumes \$30,000 writeoff)				0
Western unsecured loan plus %10% interest to 8/14/96				9,876
Western credit line balance @18% at 8/22/96				15,120
Lakewood tuition/3M \$10,000 grant paid \$1,058/mo balance remaining				5,292
Theresa Anderson/StPaul Cos LIN grant fiscal agent balance				9,875
repay developer fee on 720-22 Aurora (ASA facilitates transfer to Habitat or Dayton's Bluff NDC)				0
operating loss September to December 1996				34,053
interest on unsecured Western debt included in operating loss				(1,212)
				-----
total liabilities/due				192,795
				=====
net deficit -- FUNDING NECESSARY				(123,559)

developer fee, but this is included in the 1996 operating loss figure shown at the bottom of Table 5). The items listed in the bottom half of Table 5 assume full payment of all ASA liabilities. Compared to Table 2, two extra line items cover property tax/assessments and utilities on the real estate retained (770 and lots) and not paid through a sale. In addition, the missed payments on 770 mortgages are assumed paid, with late fees waived by Western. The \$4,538 total for these liabilities is almost offset by assuming successful negotiations with LISC avoid repayment of the \$4,000 720-722 Aurora developer fee, in consideration for facilitating transfer of the property to another developer who completes the rehabilitation. The net result of retaining 770 University and operating until year-end is the \$125,804 deficit shown at the bottom of Table 5 -- about \$53,500 greater than the complete liquidation figure shown in Table 2.

If ASA actually stays in business, all of its debt would not have to be paid instantaneously and some creditors might accept payment at less than 100% of their claims. Ron Pauline (both prospectively -- in current and future salary -- and retroactively) and the consultants as a group are the creditors most likely to be willing to negotiate; the 53% they would lose in liquidation is presumably the maximum discount acceptable.

Table 6 considers the situation if Western and LISC unsecured debt is not repaid now, but only interest on Western loans is paid. Payment of old taxes/assessments on properties retained and the year-end 3M grant balance for Lakewood costs are also deferred. Table 6 assumes Ron Pauline and the consultants would discount their claims by 25% and that Tom Hughes negotiates a 50% (\$2,257) reduction in IRS interest and penalty charges on payroll liabilities. In this scenario, Table 6 indicates about \$56,000 funding is needed beyond that provided from the property sales. This is about \$67,500 less than immediately paying everyone in full (Table 5) and about \$14,000 less than the deficit with liquidation (Table 2).

Seeking over \$50,000 of emergency one-time immediately is ASA's only hope for staying in business. Regular operating grants are not an option, because no grantor wants to cover operating losses and old bills under normal circumstances. Emergency funding requests will put the question of ASA's value to the community into investment decisions for funders and current lenders. Whether ASA will be judged worth saving is uncertain, but the Board should definitely ask the question.

If larger discounts or more creditors can be negotiated, the funding necessary shrinks directly as well. The amount needed increases by any unsecured Western and LISC debt reduction planned. Although this four month period is crucial, if ASA can operate through year-end, next year's prospects appear somewhat reasonable and will be much better known by then.

#### RECOMMENDATIONS

- Immediately request one-time emergency workout funds from (given ASA's history and grantors' focus) St. Paul Companies, the St. Paul Foundation, and LISC. If any one of these responds favorably, the search might be broadened to include other foundations and companies. This report can function as the bulk of a formal proposal.
- Attempt to put ASA's financial house in order without ticking off any creditors. Monitor Tom Hughes' progress on IRS negotiations. Deliver this report to LISC and Western Bank as soon as the Board reviews it.



Table 6. Retain 770, Negotiate Some Creditors, Defer Loans, &amp; Operate to 12/31/96

property ~~~~~	778 Univ ~~~~~	784 Univ ~~~~~	675 Aurora ~~~~~	all Sales ~~~~~
gross sale (estimate)	63,000	62,000	58,000	183,000
sales fee	(3,465)	(3,410)	(2,900)	(9,775)
closing costs	(1,011)	(1,005)	(1,000)	(3,016)
work orders	(1,000)	(1,000)	(1,000)	(3,000)
mortgages	(27,668)	(34,666)	(28,659)	(90,993)
utilities due	(2,042)	(1,400)	0	(3,442)
property tax due	(2,943)	(371)	(1,224)	(4,538)
	-----	-----	-----	-----
net sales proceeds	24,870	20,148	23,217	68,236
636 Aurora (assumes Western Bank forgives about \$22,000 debt				0
955 Aurora house scheduled for demolition 9/25				0
cash balance @8/18/96				1,000
				-----
total assets				69,236
Pauline Salary/fringes/reimbursement to 8/31/96 @ 75%				31,182
payroll taxes & withholding due to August 15 (pay half %/penalty)				23,723
consultants payable @75%				15,060
other salaried staff gross payroll/fringes to 8/31/96				3,857
copier/tuition/miscellaneous operating payables				2,370
telephone/garbage/marketplace payables				1,388
old property taxes on 770 University/lots \$1,212 total				0
old 770 utility bills				1,325
missed mortgage payments on 770 University (if late fees forgiven)				2,001
accrued interest on Western unsecured loan				483
LISC home rehab loan fund recoverable grant \$20,000 balance				0
LISC recoverable grant Univ/Dale (assumes \$30,000 writeoff)				0
Western unsecured loan %10% interest to 8/14/96 principal \$9,394				0
Western credit line balance @18% at 8/22/96 \$15,120				0
Lakewood tuition/3M \$10,000 grant paid over 9 months				0
balance @12/31/96 at risk is \$5,292				
Theresa Anderson/StPaul Cos LIN grant fiscal agent balance				9,875
repay developer fee on 720-22 Aurora (ASA facilitates transfer to Habitat or Dayton's Bluff NDC)				0
operating loss September to December 1996				34,053
				-----
total liabilities/due				125,318
				=====
net deficit -- FUNDING NECESSARY				(56,082)

Begin discussing debt deferral or repayment as the responses to the funding search become known.

- Avoid formal Chapter 7 liquidation or Chapter 11 reorganization. MAP for Nonprofits (Charlie Revine at 647-1216x228) will find a volunteer attorney to handle a federal bankruptcy for \$250-300 plus filing fees and costs. Tom Hughes has also indicated he would do a Chapter 7 liquidation for ASA if necessary. Defer this option now and avoid it entirely if possible (advice from Eve Borenstein, an attorney specializing in nonprofit organizations).
- Treat all creditors fairly and evenly across the board, while paying attention to the priority status of claims. Once a corporation is insolvent, its officers and directors have a fiduciary duty to not take actions preferring one unsecured creditor over another. Personal liability can attach to individuals who sign/write checks for payments that violate this rule, according to Eve Borenstein. Even though Ron Pauline is the largest creditor (and working unpaid), do not offer him settlement terms better than the consultants, Western Bank or LISC. If Pauline is offered the hope of ultimate payment in full, his upfront discount should be larger than that offered unsecured creditors who permanently settle (according to Ellen McVeigh, a personnel attorney).
- Establish priorities for the use of cash. Keeping the properties insured until sold is the first priority. The second is re-instating the workers compensation insurance policy if Mrs. Douglas is not laid off and Patricia Buckner begins working. Decide whether or not to lay-off Mrs. Douglas; paying her net salary check builds further withholding and payroll tax liability. Use property sale proceeds or emergency funding obtained to pay the IRS and past employee salaries up to \$2,000. Use restricted funds for the purposes designated; the Ramsey Youth grant advance will be a temptation.
- Terminate all fiscal agent relationships as quickly as possible and don't undertake any more. \$300 or so in an ASA account for Mothers United could be levied by the IRS; find them a new fiscal agent and transfer the balance.
- Establish some basic financial policies. Close the five or more extra checking/savings accounts still in use and operate out of one account. Prohibit check signers from signing blank checks. Require all cash received and paid to be receipted at least; an imprest petty cash fund is best in the long run.
- Promptly hire an administrator/business manager if ASA stays in business. Bring bank reconciliations up to date. Produce monthly financial reports for the Board (even if it's just a list of deposits made and checks cleared). Ultimately, find a person with a financial background to fill the vacant Board of Directors slot.



## Appendix Table I.

COMPETITIVE  
MARKET ANALYSISPREPARED FOR: Mary BochnakADDRESS: 675 Aurora AvenuePHONE: 377-7191RE/MAX AGENT: Bruce A. JanssonDATE PREPARED: August 24, 1996

FOR SALE NOW	AGE	TYPE HEAT	TAXES	BED- RMS.	BATHS	DEN	BSMT.	GAR.	FIRE- PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS
SUBJECT PROPERTY	84	GHW	1007	4	1.00	No	Full	None	No	1608					
840 Aurora Ave	85	GHW	688	3	3	No	Full	2Det	No	1457	\$38,000	\$58,000	96	Many	2 story
1195 Thomas Ave	86	GRG	805	3	1.00	No	Full	1Det	No	1050	No info	\$61,900	31	Many	2 story
730 Lexington Pkwy	73	GHW	887	3	1.75	No	Full	1Det	1	1464	\$55,993	\$64,900	56	Many	2 story

SOLD WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED- RMS.	BATHS	DEN	BSMT.	GAR.	FIRE- PLACE	SQ. FEET	LIST PRICE	SALE PRICE	DAYS ON MARKET	TERMS	REMARKS
1267 Charles	85	GHW	982	3	1.00	No	Full	2Det	No	1104	\$67,000	\$65,000	241	FHA	
545 Lexington Pkwy	73	GHW	Non	3	1.00	No	Full	1Det	No	1572	\$64,900	\$66,198	31	FHA	
618 Lexington Pkwy	80	GHW	799	3	1.50	No	Full	1Att	No	1632	\$72,900	\$69,900	80	FHA	

EXPIRED WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED- RMS.	BATHS	DEN	BSMT.	GAR.	FIRE- PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS

## ASSETS OF YOUR PROPERTY

The Maple hardwood floors on the second floor are nice. It adds to the original beauty of the home. 100 amp circuit breakers help to modernize. The vacant lot next door is nice. Outside appearance for the most part looks good.

## DRAWBACKS OF YOUR PROPERTY

Although the house sits on a residential street with a church across from it, there is a liquor store behind it. The 4th bedroom is a little small, but could be used easily for a new born. No garage, and only 1 bath are a drawback.

## AREA MARKET CONDITIONS

The market is good right now and the rates are still great!

## SUGGESTIONS FOR THE HOMEOWNER

Repair the "false stone" front and clean the awning above the front door for a fresh appearance. Remove or replace the carpet in the hall upstairs. The sidewalk could use some attention. Clean up the back yard.

RECOMMENDED TERMS: FHA, VA, Insured Conventional, Cash, Conventional, Special Funding.

TOP COMPETITIVE SALES PRICE \$ 59,900.00

PROBABLE SALE PRICE \$ 58,000.00



# COMPETITIVE MARKET ANALYSIS

## Appendix Table II.

PREPARED FOR: Mary Bochnak

ADDRESS: 784 University Avenue W

PHONE: 377-7191

RE/MAX AGENT: Bruce A. Jansson

DATE PREPARED: August 24, 1996

FOR SALE NOW	AGE	TYPE HEAT	TAXES	BED-RMS.	BATHS	DEN	BSMT.	GAR.	FIRE-PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS
SUBJECT PROPERTY	84	GHW	****	3	1.75	No	Full	None	No	1348					
840 Aurora Ave	85	GHW	688	3	3	No	Full	2Det	No	1457	\$38,000	\$58,000	96	Many	2 story
1195 Thomas Ave	86	GRG	805	3	1.00	No	Full	1Det	No	1050	No info	\$61,900	31	Many	2 story
730 Lexington Pkwy	73	GHW	887	3	1.75	No	Full	1Det	1	1464	\$55,993	\$64,900	56	Many	2 story

SOLD WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED-RMS.	BATHS	DEN	BSMT.	GAR.	FIRE-PLACE	SQ. FEET	LIST PRICE	SALE PRICE	DAYS ON MARKET	TERMS	REMARKS
1267 Charles	85	GHW	982	3	1.00	No	Full	2Det	No	1104	\$67,000	\$65,000	241	FHA	
545 Lexington Pkwy	73	GHW	Non	3	1.00	No	Full	1Det	No	1572	\$64,900	\$66,198	31	FHA	
618 Lexington Pkwy	80	GHW	799	3	1.50	No	Full	1Att	No	1632	\$72,900	\$69,900	80	FHA	

EXPIRED WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED-RMS.	BATHS	DEN	BSMT.	GAR.	FIRE-PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS

## ASSETS OF YOUR PROPERTY

Three bedrooms on one level is nice. The overall appearance is pleasing. The closets are large. The somewhat finished basement can be used for extra living space. New flat roof on the back side of the house. More than one bath.

## DRAWBACKS OF YOUR PROPERTY

University Avenue is the biggest drawback of this property. The soffits and roof on the front of the house give it a worn appearance. There is no garage. The furnace is old. Being right next to that brick building.

## AREA MARKET CONDITIONS

The market is good right now and the rates are still great! Even if the property needs attention, it can sell if priced right.

## SUGGESTIONS FOR THE HOMEOWNER

From the outside, the soffits and roof are in need of repair. The front porch also needs attention for the railings and stairs. Complete the "finished" basement. Clean out the basement before showings.

RECOMMENDED TERMS: FHA, VA, Insured Conventional, Cash, Conventional, Special Funding.

TOP COMPETITIVE SALES PRICE \$ 64,900.00

PROBABLE SALE PRICE \$ 62,000.00





## Appendix Table III.

PREPARED FOR: Mary BochnakADDRESS: 778 University Avenue WPHONE: 377-7191RE/MAX AGENT: Bruce A. JanssonDATE PREPARED: August 24, 1996COMPETITIVE  
MARKET ANALYSIS

FOR SALE NOW	AGE	TYPE HEAT	TAXES	BED- RMS.	BATHS	DEN	BSMT.	GAR.	FIRE- PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS
SUBJECT PROPERTY	90	GHW	1172	5	3	No	Full	1Det	No	1616					
840 Aurora Ave	85	GHW	688	3	3	No	Full	2Det	No	1457	\$38,000	\$58,000	96	Many	2 story
1195 Thomas Ave	86	GRG	805	3	1.00	No	Full	1Det	No	1050	No info	\$61,900	31	Many	2 story
730 Lexington Pkwy	73	GHW	887	3	1.75	No	Full	1Det	1	1464	\$55,993	\$64,900	56	Many	2 story

SOLD WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED- RMS.	BATHS	DEN	BSMT.	GAR.	FIRE- PLACE	SQ. FEET	LIST PRICE	SALE PRICE	DAYS ON MARKET	TERMS	REMARKS
1267 Charles	85	GHW	982	3	1.00	No	Full	2Det	No	1104	\$67,000	\$65,000	241	FHA	
545 Lexington Pkwy	73	GHW	Non	3	1.00	No	Full	1Det	No	1572	\$64,900	\$66,198	31	FHA	
618 Lexington Pkwy	80	GHW	799	3	1.50	No	Full	1Att	No	1632	\$72,900	\$69,900	80	FHA	

EXPIRED WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED- RMS.	BATHS	DEN	BSMT.	GAR.	FIRE- PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS

## ASSETS OF YOUR PROPERTY

Three bedrooms on one level PLUS the fourth room that was added. Good sized rooms on the main level and entry. The stucco exterior is always a plus. The new roof over the addition helps. The front deck and back porch help too.

## DRAWBACKS OF YOUR PROPERTY

University Avenue is the biggest drawback of this property. The bathroom situation is odd, but functional. The house from the outside looks tired and worn out. Being across the street from commercial property is a drawback too.

## AREA MARKET CONDITIONS

The market is good right now and the rates are still great! Even if the property needs attention, it can sell if priced right.

## SUGGESTIONS FOR THE HOMEOWNER

The stucco exterior needs attention. A kitchen with appliances looks better and sells faster. Clean the back yard (remove shale roof pieces). The front deck needs attention. Trim the landscaping.

RECOMMENDED TERMS: FHA, VA, Insured Conventional, Cash, Conventional, Special Funding.

TOP COMPETITIVE SALES PRICE \$ 65,000.00

PROBABLE SALE PRICE \$ 63,000.00



## Appendix Table IV.

COMPETITIVE  
MARKET ANALYSISPREPARED FOR: Mary BochnakADDRESS: 770 University Avenue WPHONE: 377-7191RE/MAX AGENT: Bruce A. JanssonDATE PREPARED: August 24, 1996

FOR SALE NOW	AGE	TYPE HEAT	TAXES	BED-RMS.	BATHS	DEN	BSMT.	GAR.	FIRE-PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS
SUBJECT PROPERTY	??	GHW	****	4	1.50	No	Full	None	No	2400					
840 Aurora Ave	85	GHW	688	3	3	No	Full	2Det	No	1457	\$38,000	\$58,000	96	Many	2 story
1195 Thomas Ave	86	GRG	805	3	1.00	No	Full	1Det	No	1050	No info	\$61,900	31	Many	2 story
730 Lexington Pkwy	73	GHW	887	3	1.75	No	Full	1Det	1	1464	\$55,993	\$64,900	56	Many	2 story

SOLD WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED-RMS.	BATHS	DEN	BSMT.	GAR.	FIRE-PLACE	SQ. FEET	LIST PRICE	SALE PRICE	DAYS ON MARKET	TERMS	REMARKS
1267 Charles	85	GHW	982	3	1.00	No	Full	2Det	No	1104	\$67,000	\$65,000	241	FHA	
545 Lexington Pkwy	73	GHW	Non	3	1.00	No	Full	1Det	No	1572	\$64,900	\$66,198	31	FHA	
618 Lexington Pkwy	80	GHW	799	3	1.50	No	Full	1Att	No	1632	\$72,900	\$69,900	80	FHA	

EXPIRED WITHIN PAST YEAR	AGE	TYPE HEAT	TAXES	BED-RMS.	BATHS	DEN	BSMT.	GAR.	FIRE-PLACE	SQ. FEET	1ST LOAN	LIST PRICE	DAYS ON MARKET	TERMS	REMARKS

## ASSETS OF YOUR PROPERTY

The space and room sizes of this home are wonderful. The nearly finished basement could also add even MORE space if finished properly. The building has been maintained for the most part. The aluminum siding and roof look good.

## DRAWBACKS OF YOUR PROPERTY

Being this is an office building, University Avenue is an asset as compared to a drawback! If it were to sell as a single family home, a garage would be helpful. If it sells as an office, it wouldn't need a garage.

## AREA MARKET CONDITIONS

The market is good right now and the rates are still great!

## SUGGESTIONS FOR THE HOMEOWNER

Finish the basement off for more "Finished" square footage. The first floor carpet could use some updating. For the most part, this is an extremely nice property and very well cared for.

RECOMMENDED TERMS: FHA, VA, Insured Conventional, Cash, Conventional, MAYBE Special Funding.

TOP COMPETITIVE SALES PRICE \$ 87,900.00

PROBABLE SALE PRICE \$ 85,000.00

Appendix Table V. ASA Interest Bearing Debt

property ~~~~~	Westloan# ~~~~~	rate ~~~	mature ~~~~~	principal balance ~~~~~	bal date ~~~~~	monthly payment ~~~~~	months unpaid ~~~~~	late payments ~~~~~	late fees ~~~~~	total due ~~~~~
770 Univ	62024980	2.00%	08/25/97	12,281.53	8/14	74.15	7-8/25	148.30	204.52	352.82
770 Univ	430024980	10.42%	08/25/97	41,582.02	8/14	442.29	5-8/25	1,769.16	533.82	2,302.98
770 Univ	7062024980	2.00%	08/25/12	3,776.44	8/14	22.80	7-8/25	45.60	178.68	224.28
770 Univ	PED	2.00%	08/25/12	6,291.17	8/14	38.15	8/1	38.15	0.00	38.15
770 total				63,931.16		577.39		2,001.21	917.02	2,918.23
unsecured	2007702	10.00%	10/01/96	9,393.68	8/14		2-8/11	482.73	200.00	682.73
creditline	04006813	18.00%		15,120.08	8/22					?
total operating loans				24,513.76				4,485.15	2,034.04	6,519.19
778 Univ	62025967	2.00%		6,946.10	12/4	50.59	6-8/1	151.77	118.93	270.70
778 Univ	321025967	11.52%		20,722.20	12/4	238.16	5-8/1	952.64	224.84	1,177.48
subtotal 778				27,668.30		288.75		1,104.41	343.77	1,448.18
784 Univ	62025541	2.00%		6,672.84	12/4	50.59	6-8/1	151.77	125.24	277.01
784 Univ	311025541	9.82%		27,993.23	12/4	304.67	5-8/4	1,218.68	519.13	1,737.81
subtotal 784				34,666.07		355.26		1,370.45	644.37	2,014.82
675 Aurora	62026237	2.00%		12,997.91	12/4	93.59	6-8/6	280.77	75.00	355.77
675 Aurora	311026237	9.35%		15,661.04	12/4	168.56	5-8/6	674.24	160.52	834.76
subtotal 675				28,658.95		262.15		955.01	235.52	1,190.53
total sale properties				90,993.32		906.16		3,429.87	1,223.66	4,653.53
636 Aurora	2007748	2.00%		4,129.90	3/31				880.00	880.00
636 Aurora	2007747	8.00%		44,172.18	3/31					0.00
total C/D property				48,302.08					880.00	880.00



# Appendix Table VI. Property Taxes and Utilities Payable

## Property Taxes & Assessments Payable

	pre-1996 ~~~~~	1996 late ~~~~~	due 10/15 ~~~~~	property 10/15 total ~~~~~	est1997 3.00% ~~~~~
770 University T/E office	0.00	195.55	177.77	373.32	366
707 Fuller garden	348.03	151.02	137.29	636.34	283
741 Fuller tot lot	332.70	144.33	131.21	608.24	270
895 Central garden	0.00	39.88	36.25	76.13	75
955 Aurora** demolish	2,069.02	318.98	289.98	2,677.98	0
subtotal operating **	680.73	530.78	482.52	1,694.03	993.99

\*\* 955 Aurora amounts omitted from totals: Habitat & city absorb

778 University	1,512.50	749.23	681.12	2,942.85
784 University T/Exempt	205.39	86.93	79.03	371.35
675 Aurora	0.00	640.97	582.70	1,223.67
subtotal sale property	1,717.89	1,477.13	1,342.85	4,537.87

636 Aurora C/D	11,933.38	507.09	460.99	12,901.46	
	=====	=====	=====	=====	=====
grand total	14,332.00	2,515.00	2,286.36	19,133.36	993.99

## Utilities Due on NonOperating Properties

vendor ~~~~~	item ~~~~~	amount due ~~~~~	thru date ~~~~~	monthly charge ~~~~~
NSP	778 University	1,646.11	Aug	80.00
St Paul water	778 University	26.35	May	8.33
total 778		1,672.46		88.33
NSP	784 University	934.93	Aug	110.00
St Paul water	784 University	24.82	May	4.17
total 784		959.75		114.17
NSP	879 Aurora	576.58		60.00
NSP	879 Aurora #2	81.70	07-Aug	8.00
St Paul water	879 Aurora	24.71	May	8.33
total 879		682.99		76.33

Appendix Table VII. ASA Operating Accounts Payable &amp; Periodic Charges

vendor	item	amount due	thru date	monthly charge
IOS	copier service	488.54	08-Sep	79.30
Ikon Capital	copier lease	369.00	25-Sep	180.00
Racy Printing	newsletter printing	700.98	Feb-Jul	125.00
St. Paul Recorder	1 yr subscription	20.00	3/97	1.67
insurance	property/casualty	0.00	?Sep	676.36 ?
OHMS-work comp insure	policy cancelled \$328/year	0.00	May-97	
United Broadcasting	radio ad	97.00	pre 3/31	0.00
Post Specialty	for sale sign	38.00	9/95	0.00
American Express	lawn/flowers & ann fee	183.04		
Lakewood College	summer books/3M grant	<u>473.88</u>	summer	<u>1,058.46</u>
subtot copy/tuition/misc **		2,370.44		2,120.78
AT&T	phone lease	107.71	July	37.57
AT&T	small bus advantage	31.96	July?	5.51
AT&T	wireless lg distance	8.20		0.00
US West Cellular	6 mos cell phone time	190.66	15-Aug	0.00
US West	telephone service	266.03	?	280.52
Red Arrow Disposal	office garbage service	264.58	30-Jul	61.00
On Site Sanitation	porta potties @marketplace	352.00	Aug	176.00
NSP	620 Univ - marketplace	<u>167.06</u>	Aug	<u>110.00</u>
subtotal phone/garbage/market		1,388.20		670.60
NSP	770 Univ - office	1,027.89	Aug	208.33
NSP	770 Univ - upstairs	216.93	Aug	30.00
St Paul - water	770 Univ - office	0.00	Aug	22.67
NSP	772 Univ - garage	<u>80.65</u>	Aug	<u>9.40</u>
subtotal 770 utilities		1,325.47		270.40
RonPauline(AmEx reimb)	gas/food/lawn/video cam	2,426.71	Jun	100.00
Ron Pauline	bal95 salary @49k+FICA	6,854.22		0.00
Ron Pauline	1996 salary @45k+FICA	<u>32,295.00</u>	31-Aug	<u>4,036.88</u>
subtotal Pauline		41,575.93		4,136.88
Brenda Kennedy	Jul & vacation/FICA	1,377.92	12-Jul	0.00
Frank Sprandel	vacation/FICA/insure	1,276.52	31-Jul	0.00
Bertha Douglas	senior coordinator & FICA	557.09	31-Aug	1,114.18
Pat Black	board secretary & FICA	322.95	31-Aug	107.65
James Kirk	board treasurer & FICA	161.46	31-Aug	53.82
Mrs. Jasmine	check signer & FICA	<u>161.46</u>	31-Aug	<u>53.82</u>
subtotal other staff		3,857.40		1,329.47
Lois Stewart	write/type newsletter, etc.	1,164.75	31-May	175.00
Bernadette Hebert	accounting/payroll	4,175.00	15-Aug	375.00
Glendenning	architect 955 Aurora	255.00	old	0.00
Close Architects	old Univ/Dale plan	3,248.00	old	0.00
Bruce Nealson	plumbing	1,737.75		
Brigham	bd retreat bal-NW Area	4,999.00	1995	0.00
Jim King	funding proposal \$5800 orig	4,500.00	1995	0.00
Temali/Karen Reed	write proposals/report	<u>0.00</u>		<u>550.00</u>
subtotal consultants		20,079.50		1,100.00
IRS-pay tax/penalty/%	95Q3-96Q2 (\$4,514.97 %/pen)	24,934.34	01-Aug	
fed/state w/hold/FICA	Jul & Aug/15 1996	<u>1,046.12</u>	15-Oct	
subtotal payroll tax		25,980.46		18,193.93
total operating payables **		96,577.40		27,822.06

\*\* \$330 Frog Town Times bill for marketplace ad excluded; reimbursable by city

Appendix Table VIII. 1997 ASA Forecast Revenue &amp; Expenditure Cash

Item	Cost	RamseyYth received	CrimePrev proposed	Unfunded Cost
Exec Director - Pauline	45,000		14,850	30,150
Admin/Bus Mgr-1/2 time	22,000		7,260	14,740
Youth Coord - Buckner	20,000	20,000	0	0
Sr Coord PT - Douglas	12,000		5,750	6,250
Crime Prev Coor PT	13,000		13,000	0
subtotal salaries	112,000	20,000	40,860	51,140
FICA+medicare 7.65%	8,568	1,530	3,126	3,912
work/unemploy comp 0.66%	739	132	270	338
health ins allow 11.69%	13,093	2,338	4,777	5,978
subtotal benefits	22,400	4,000	8,172	10,228
accounting/audit	5,000		2,000	3,000
video editing	10,000		10,000	0
grant writing Karen Reed	4,400			4,400
tutor stipends	0			0
secretarial	1,050			1,050
subtotal other services	20,450	0	12,000	8,450
liab/prop insurance	8,112			8,112
regular loan interest 14%	3,432			3,432
mtg debt serv - 770	6,929		11	11
prop tax - 770 + lots	994		3,338	8,597
utilities - 770/2	4,012		11	11
electric @market	660			660
porta potties@mkt	1,056			1,056
telephone	3,883		1,200	2,683
bldg/equip maintenance	7,500			7,500
copying	3,112		500	2,612
postage	4,000		1,000	3,000
print newsletter (1)	2,100		1,350	750
video/photo equip	6,000		6,000	0
carpentry supplies	0			0
tutor/sew/mentor supply	0			0
misc. supplies	3,080		3,080	0
event tickets	0			0
transportation	1,700		500	1,200
membership/dinner/trips	2,500			2,500
Lakewood tuition/books	5,292			5,292
subtot occupancy/supply	64,362	0	16,968	47,394
total cash expenditures	219,212	24,000	78,000	117,212
membership dues				2,500
rent @market				15,655
rent @770				6,780
St. Paul Cos.				35,000
NSP & Dayton Hudson (program)				12,500
Gamble/Skogmo				5,750
Total other funding				78,185
Excess Revenue (Loss -- funding needed)				(39,027)

# Aurora/St. Anthony Area Block Clubs Newsletter



May/June 1989

Vol. 6/No. 2

## Meeting Notices

### May

#### Senior Block Workers Meeting

Date: Monday, May 8, 1989  
Time: 12:00 Noon  
Place: 770 University Ave.

#### Executive Board Meeting

Date: Tuesday, May 30, 1989  
Time: 7:00 PM  
Place: 770 University Ave.

#### General Membership Meeting

Date: Tuesday, May 23, 1989  
Time: 7:00 PM  
Place: St. Peter Claver Church

### June

#### Senior Block Workers Meeting

Date: Monday, June 12, 1989  
Time: 12:00 Noon  
Place: 770 University Ave.

#### Executive Board Meeting

Date: Tuesday, June 20, 1989  
Time: 7:00 PM  
Place: 770 University Ave.

#### General Membership Meeting

Date: Tuesday, June 27, 1989  
Time: 7:00 PM  
Place: St. Peter Claver Church

## City Convention Coming Up

Final step of City Endorsements will be the City Convention, comprised of those individuals who were elected at Ward Conventions.

The City Convention will meet on Saturday, May 20 at 9:00 a.m. at Harding Senior High School, 1540 East 6th Street.

The City Convention will endorse DFL candidates for Mayor and School Board. Each convention will also conduct other DFL party business.

The Primary election is slated for Tuesday, September 12th and the general election is Tuesday, November 7th.

The officials elected will lead St. Paul in the 1990's Ward I. City Council Candidates are Roy Garza and Nick Davis, Bill Wilson indicated that he will run if neither are endorsed at the conventions.

3 Seats are open for School Board Candidates for St. Paul School Board are as follows:

Bill "Corky" Finney  
Becky Montgomery  
Richards Gibbons  
Dan Bestrum - incumbent  
Greg Falice  
Zleanor Weber - incumbent

Mayoral Candidates are as follows:

Norm Coleman  
Roy Garza  
Robert Fletcher  
James Schiebel  
Chris Nicosia  
Mary Jane Rachner

We encourage you to get involved in election. Our future totally depends on how much we support each other. Please vote for the most qualified candidates at election time.

On Monday, March 13, 1989, I participated in sorting foodstuffs at the Fare Share Program warehouse at 807 Hampden Avenue.

I learned about the Fare Share Program from other participants while working there as a volunteer. We discussed how they participated in the sorting of foodstuffs each month, and gave a monetary stipend to their community distribution center in order to get a greater amount of groceries for their families. We also discussed the fact that this program helps farmers, truckers, plastics firms, warehouse workers, and the consumers participating in it.

It was a very pleasant and enjoyable experience. I did not sign up for any commodities, but went to get the volunteer experience. I also did some address typing in the office for a mailing to be done at a later date.

It was a good experience and it happens for one week each month, and I would like to encourage other members of our Block Club to participate.

—Buelah Swan

There is no more money available in our residential Grants program. However, we are certainly appreciative of the many residences that enhanced the aesthetics of their property. We do have a wonderful neighborhood and through your concern in maintaining your property in a superb manner, we are on our way to neighborhood stability and therefore eventually realistic property values and insurance.



## Let's Stop "Hanging Out"!

Our neighborhood has recently been the scene of young people "hanging out" in the streets. With playgrounds available within a short walking distance, there can be no possible reason for these young people to play football, etc., in the middle of the streets. For the most part, they are not playing in front of their own homes, but are creating

problems for their neighbors by frequently hitting autos with footballs and trampling on lawns.

Parents, try to encourage your young people to respect the property of others by using playgrounds instead of streets for their recreation.

## Helping Hands: The Neighborly Way

The increased mobility of today's society has put geographic distances between family members. Children and other relatives can no longer be counted on to help with daily problems or to provide the material and psychological support once common to senior members of the extended family. Many now living in apartment-type settings are already relying on neighbors for informal supports.

Neighbors may provide aid with daily tasks or offer personal assistance during and following an illness or crisis. Concerned neighbors have become the elders' surrogate families—ones the senior turns to for support, encouragement and assistance.

The experience, wisdom, and instruction of our seniors is needed. Let it be said that our community is one which respects the presence of its senior citizens.

## Spring Is Here

As we progress into the warm and sometimes hot times of the year; we welcome the blossoming of the trees and flowers, the greening of the grass, and the exuberant feeling of shedding the heavy winter clothing and relieving our bodies of the excess weight.

Yes, spring is here and the sight of manicured lawns, trimmed hedges and bushes, **trash free** alleys and streets further encourage us to improve the exterior appearance of our property. It was a pleasure to drive the boundaries of our organization and note that fewer residents needed attention in terms of removal of debris from their premises. The Aurora/Saint Anthony Area Block Club, Inc., neighborhood is a great

place to live. It's convenient to downtown Minneapolis and downtown St. Paul, easily accessible to I-94, the housing stock is good, we have owner-occupied housing, and we have many interesting, knowledgeable and wisdom-conscious senior citizens. For tomorrow is the sum total of yesterday and today's experiences and encounters.

This year, we will not have a neighborhood cleanup; for the masses have shown a deep and sincere pride in our neighborhood which is encouraging. Therefore, we are looking forward to extended pride and respect on behalf of all residents.

—Ronald Wesley Pauline

## Bushes and Shrubbery Can Be Enemies

Bushes and shrubs in alleys can be dangerous. Not only can they block your view, but they can be excellent hiding places for persons contemplating committing crime. Please join the effort to make the alleys safer and

neater. Keep your bushes trimmed. Hedges and branches near sidewalk areas should also be cut so as to give full width of sidewalk for walking.

## The Aurora/Saint Anthony Area Block Club Senior Citizens Accomplishments, Since 1984:

In our community some of the seniors have accomplished a good feeling with the Aurora/Saint Anthony Area Block Club activities, field trips and living in a wholesome neighborhood and also caring for their neighbor. To continue our progress we must have greater participation from all residents in the area to attend the General Membership Meeting. We need volunteers! If you are interested to be on a committee, please call Block Club office at 222-0399.

Seniors' first tour was the Maxfield Elementary School in St. Paul - now Maxfield Elementary Technology Magnet School. First Hobby Day in Maxfield Elementary School.

### Wishes for a Speedy Recovery

Wishes for a speedy recovery are extended to Mrs. Lena Day and Mrs. Betty Baily.

### Field Trips:

Como Conservatory and Zoo - St. Paul  
Jacob Schmidt Brewing Building - St. Paul  
St. Paul Cathedral - St. Paul  
State Capitol - St. Paul

## Come Out With Us for a Fun Day at Cedar Lake Farm

The Aurora/Saint Anthony Block Club Senior Citizens are planning a trip to Cedar Lake Farm on Thursday, July 13, 1989. The

School Board Building - St. Paul  
Landmark Center - St. Paul  
Chimera Theatre - St. Paul  
Health Fair at the Martin Luther King Center - St. Paul  
Federal Bureau of Investigation Building - Minneapolis  
St. Paul Public Schools Volunteer Recognition Luncheon at the Prom Center - St. Paul  
Bachman's Greenhouse Building - Minneapolis  
Arts and Science Center - St. Paul  
Show Biz Pizza Place - St. Paul  
Frank's Nursery & Crafts - St. Paul  
Cedar Lake Farm - New Prague, Minnesota  
Fort Snelling, Minneapolis  
Gibbs Farm Museum - St. Paul  
Minnesota Zoo - Apple Valley, Minnesota  
Minnesota Landscape Arboretum - Chanhassen, Minnesota

special price for senior citizens is \$12.55. For reservations contact the Block Club office now at 222-0399.

## Senior Block Workers Meetings

On Monday, **March 13, 1989** Mrs. Credella Young opened the meeting with prayer, which was held at the Block Club office, 770 University Avenue. Mrs. Bertha Douglas read the announcement for the up-to-date meeting.

The guest speaker for the afternoon was Mrs. Helen Reed from the St. Paul Red Cross. Mrs. Reed gave a talk and slide/tape presentation on the AIDS virus.

What is AIDS? AIDS stands for: Acquired Immune Deficiency Syndrome. AIDS is caused by a virus called "HIV" — Human Immunodeficiency Virus. Remember, AIDS doesn't discriminate. For more information contact Coalition for People at 870-1193. Education will save lives!

After a very delicious luncheon, the meeting was adjourned.

The regular monthly meeting of the Senior Block Workers met Monday, **April 10, 1989**

at the Block Club office at 770 University Avenue.

Mrs. Bertha Douglas welcomed Mrs. Dora Ingram to our meeting and Ms. Dorann McKinley, a new staff Block Club Worker.

The meeting opened with prayer, led by Mrs. Aleathia Jackson. Mrs. Mattie Oakes and Mrs. Enace Pickett prepared very delicious luncheon for our group.

Mrs. Pauline Mims, from the Ramsey County Agricultural Department, was our guest speaker for the afternoon of Monday, **May 8, 1989**.

Mrs. Mims gave a talk and slide/tape presentation on beautiful landscaping, flowers and plants. She then answered several questions from the floor.

Mrs. Irene Kemp and Mrs. O'Delle Galloway prepared a delicious luncheon for our group.

## Mother to Son

Well, son, I'll tell you,  
Life for me ain't been no crystal stair.  
It's had tacks in it,  
and splinters,  
and boards torn up,  
and places with no carpet on the floor -  
Bare.

But all the time  
I've been a-climbin' on,  
and reachin' landin's  
and turnin' corners,  
and sometimes goin' in the dark  
where there ain't been no light.  
So boy, don't you turn back.  
Don't you set down the steps  
'cause you find it's kinder hard.  
Don't you fall now -  
For I'll still goin; honey,  
I'll still climbin'  
and life for me ain't been no crystal stair.

—Langston Hughes

## Father's Day Prayer

No one ever sought the Father and found  
He was not there.  
No burden too heavy to be lightened by a  
prayer.  
No problem too intricate and no sorrow  
that we face,  
is too deep and devastating to be softened  
by His grace.  
No trials and tribulations are beyond  
what we can bear,  
if we talk to Him in prayer.

And men of every color, every race and  
every creed,  
have but to seek the Father in their  
deepest hour of need.  
God asks for no credentials, he accepts us  
with our flaws,  
He is kind and understanding and he  
welcomes us because we are  
his ewing children and he loves us every-  
one,  
and he freely and completely forgives all  
that we have done,  
asking only if we're ready to follow where  
he leads -  
Content that in his wisdom, he will  
answer all our needs.

The Aurora/Saint Anthony  
Area Block Clubs, Inc. staff  
wishes all the neighbor-  
hood Dads a Happy  
Father's Day!

**Aurora-Saint Anthony Area Block Clubs**  
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