Minutes - Timbergrove Manor Civic Club (TMCC) Board Meeting June 28, 2016

Meeting Began: 7:08 PM Location: Rainbow Lodge Quorum Met (See Attendance Sheet)

Deed Restriction Enforcement - Traci Riley circulated her proposed City of Houston sidewalk PowerPoint presentation to be posted on the website and will send out finished product before posting. She also circulated a booklet given to new neighbors by the TMNA suggesting that TMCC prepare a similar package including a map, deed restrictions and by-laws. She asked Board Members to submit suggested guidelines to her of how the TMCC Board will address reported possible deed restriction violations in the future.

Officer's Reports

- Secretary's Report (Meeting Minutes for May 31, 2016 Meeting)
 - Following the review by the Board Members, Darlene Wayt made the motion to approve the Minutes which was seconded by Paige Ochterbeck. By a show a hands the motion was approved.
- Treasurer's Report (from June 1 to 27, 2016)
 - Kirk Guy made a motion to approve the report which was seconded by Gary Nordstrom.
 By a show of hands, the motion was approved

Committee Reports

- Activities- Tim reviewed his report and planning for the upcoming 4th of July Ice Cream Social.
 Planning continues for the future adult event.
- Beautification Sprinkler issue on West T.C. Jester has been repaired and Leslie is waiting on the area to dry out before replacing the boxwoods.
- Block Captains Carolyn recapped her activities during the past month.
- Design Review Dana's report is attached.
- Environmental Affairs See the attached reports by Lorraine Cherry and Darlene Wayt.
 Residents have received a letter from the City of Houston concerning a Municipal Setting
 Designation (MSD) for a previous business located at 3025 Maxroy. The Secretary will circulate a copy of this letter to the Board Members.
- Membership –Gary reviewed his report which is attached.
- Neighborhood Security Dale reviewed the recent report and indicated that activity has picked up this summer, in particular with vehicle related crimes. Funding is secure for this fiscal year and Paige will report on the status of funds for the next meeting.
- Timbergram Kirk reported that the Timbergram is being delivered.
- Timbergreeter Carolyn reported that she visited six (6) neighbors in the past month.
- Yard of Month Leslie reported that the committee was in the process of getting TMCC Yard of the Month magnetic signs to be placed on vehicles while they are judging.
- Web-Site Chris reported that an additional global e-mail address has been created to send e-mails to groups such as committee chairs.

Minutes - Timbergrove Manor Civic Club (TMCC) Board Meeting June 28, 2016

Old Business

- Bill indicated that he would be willing to serve one more term as President provided that the Vice President position is filled by someone willing to succeed him as President for the following year.
- Darlene requested input for the March 14, 2017 Membership Meeting including the possibility of having either CM Ellen Cohen or someone from the COH Deed Restriction Department as a guest speaker. By consensus, Darlene was advised to pursue getting a guest speaker from the COH Deed Restriction Department for the March 14, 2017 Membership Meeting and pursue getting CM Ellen Cohen as the guest speaker for the May 9, 2017 Membership Meeting. It was decided to limit all general meetings to one (1) guest speaker. However, if any TMCC Committee Chair needed extra time for a verbal committee report or presentation, then written committee reports must be provided by the chairs and made available to membership so that Membership Meetings are concluded on time. (See TMCC Bylaws, Article 8, Sec. 23)
- Chris updated the Board concerning the SNC-14 request to the City of Houston to establish time limits for on street parking on Seamist and Grovewood. The City is currently studying this issue as well as ADA parking access for the Park.
- Leslie Hillendahl made a motion to authorize Darlene Wayt to contact Goodman/Daikin concerning the parking issue. By a show of hands, the motion was approved with one "no" vote.

New Business

Meeting was adjourned at 8:49 PM

• There was a discussion concerning future event sponsorships. By a consensus, the Board approved of the current practice of checking with prior sponsors as to whether or not they want to continue their sponsorship of an event.

Above DRAFT Meeting Minutes, as prepared b review by the members.	y Peter Davies, were placed on the TMCC web-site for
Peter Davies, TMCC Secretary	P. Davies
Attachments	

TIMBERGROVE MANOR CIVIC CLUB (TMCC)

Board Meeting ATTENDANCE LIST

DATE: June 28, 2016

Location: Rainbow Lodge

Name - Title	Signature
William Morfey -President	William E. Morfey
Leslie Hillendahl - VP	N
Peter Davies - Secretary	Futches
Paige Ochterbeck - Treasurer	Vaice Ochtob
Forrest Andrews - Director	
Lorraine Cherry - Director	
Kirk Guy - Director	The same
Gary Nordstrom- Director	None Hard
Darlene Wayt - Director	Daren Wart
Carolyn Bryant	Caxolin Briant
Traci liker	
DALEDUSTS	Neighborhood Searn
TIM LOUQUE	Jim J. Lougue
Leslie Hillendahl	
Chris Ochtenbeck	Mi Och
	*

Timbergrove Manor Civic Club Profit & Loss Budget Performance June 1 - 28, 2016

Jun 1 - 28, 16	Jan 1 - Jun 28, 16	Annual Budget
		Allitual Budget
40.00	1,215.00	1,000.00
120.00	23,520.00	27,000.00
10.00	380.00	700.00
500.00	500.00	500.00
0.00	500.00	500.00
0.85	2,097.59	2,000.00
0.00	0.00	3,000.00
0.00	1,330.00	500.00
0.00	464.91	440.00
0.00	895.00	
0.00	541.00	3,200.00
170.00	66,460.00	66,560.00
0.00	0.00	600.00
415.00	1,395.00	5,505.00
1,255.85	99,298.50	111,505.00
0.00	0.00	600.00
		1,000.00
		12,500.00
	,	2,000.00
		800.00
		650.00
		750.00
		3,200.00
		750.00
		300.00
		66,860.00
•	,	50.00
		1,000.00
		700.00
		5,250.00
		440.00
		5,505.00
		500.00
		1,250.00
		225.00
6,429.97	46,721.79	104,330.00
E 474 40	E0 E76 74	7.475.00
-5,174.12	52,576.71	7,175.00
0,2		
	10.00 500.00 0.00 0.85 0.00 0.00 0.00 0.0	120.00

8:21 PM 06/27/16 Cash Basis

ASSETS

Timbergrove Manor Civic Club Balance Sheet

As of June 27, 2016

	Jun	27,	1

Current Assets

Checking/Savings

 Integrity Bank CD - January
 26,410.78

 Integrity Bank CD - July
 25,536.43

 Integrity Bank Checking
 106,792.25

 Total Checking/Savings
 158,739.46

Total Current Assets 158,739.46

TOTAL ASSETS 158,739.46

LIABILITIES & EQUITY

Equity

 Opening Bal Equity
 62,608.80

 Unrestrict (retained earnings)
 43,553.95

 Net Income
 52,576.71

 Total Equity
 158,739.46

TOTAL LIABILITIES & EQUITY 158,739.46

Timbergrove Manor Civic Club Transaction Detail By Account

June 1 - 27, 2016

	Туре	Date	Num	Name	Memo	Split	Amount
Integrity Bank Checking							
	Check	06/01/2016	1399	Gary Nordstrom	Custodial Services	General Meetings	-30.00
	Check	06/01/2016	1400	Sinclair PTA	Fall Fest Train	Donations	-375.00
	Check	06/01/2016	1401	Lazybrook Baptist Church	Mtg Space- June Mtgs	Donations	-100.00
	Deposit	06/15/2016			Deposit	Timbergram Adv. Rev	415.00
	Check	06/27/2016	1402	Seal Security Solutions LLC	May 16 to June 15	Neighborhood Security	-5,920.00
	Deposit	06/27/2016			Deposit	-SPLIT-	660.00
	Deposit	06/27/2016			Deposit	-SPLIT-	39.73
	Deposit	06/27/2016			Deposit	-SPLIT-	136.15

Total Integrity Bank Checking

TOTAL

Deed Restriction Enforcement Report for 6-28-16 BTMCC Board Meeting

Below are the deed restrictions enforcement committee updates and items for your review. I will be at tonight's meeting but my husband has a dinner so if I'm able to go first with the few discussion items I would be very appreciative.

June 2016

Deed Restrictions contact details

- no submissions using the DRV website report form since being updated
- four deed restrictions information requests using the email address
- two phone calls
- one collaboration with the DRCon a fence question

Website / Email

- RESIDENT FEEDBACK: Can we please update the website to include all homes currently under construction and approved by the DRC throughout TMCC? I agree with this request and am happy to do drive bys if we don't currently have a comprehensive list on hand.
- thank you to Chris and Dana! Several people have commented that they were happy to see the information for approvals on the home page.

New business:

- I would like to propose revamping our current timber greeters binder into a deed restrictions and bylaws packet.

Need to confirm from Carolyn what our current cost per binder and printing is and I will have the binding and printing cost and sample of the proposed packet at tonight's meeting.

- quick discussion of the garden oaks situation and items you would like for me to work on for thorough discussion at our next meeting.

My current highlights are consistency, documentation and improved close knit coordination with the DRC.

- I would like for us to consider having a presentation from the design review committee on the plans submission process at one of the next Sinclair meetings. I know we already have speakers booked but in tying in with the Garden Oaks situation, I think it's something we should discuss and offer to our residents. If no one from the DRC is available or willing to present I'm willing to work with them on the details and make the presentation. Ideally there is time during their committee report and maybe they can go first after the speaker.

Old Business

- I have a power point presentation I've put together on the sidewalk variance issue we've discussed in the past. In preparation for the growing new construction requests coming through I would like to get feedback and propose that we post this to our website for homeowners to provide to their contractors once we have an approved final version
- I still owe Pete a bank of Deed Restrictions highlights by section that I hope to have completed before the next meeting. My hope is that this is a cliff notes guide to anyone on the committee or to future board members.

Traci Riley

Design Review Committee

Report for 06/28/2016 Board of Directors Meeting Dana Whitney

For the month of June the Design Review Committee has approved a rear yard gazebo for Larry and Elizabeth Vadavik for their residence at 1319 Guese Rd. An approval letter was sent on 06/05/16.

Approval was also given for a master suite rear addition for Chase Griffen for his residence at 1303 Seaspray Court . An approval letter was sent 06/12/16.

Approval was given for an addition to the residence at 1303 Foxwood Road to Michael and Ashley Kushar. An approval letter was sent 06/23/16.

Environmental Affairs

Report for 06/28/2016 Board of Directors Meeting Lorraine Cherry

- We have re-instituted negotiations with the Houston Parks Board to have the trail work done. A
 previous vendor may no longer be available to do the work (repair of several areas, spraying for
 poison ivy, new construction on an access trail on the east side), so a new bid is being sought. A
 walk-through with the HPB representative was undertaken to confirm the requested improvements.
- Construction on the Bryce Street Trailhead Park has stepped up over the last few weeks. About 60% of the new path that will run from West 11th to W. T.C. Jester has already been installed and construction of the rain garden that will serve as a drainage basis for the on-site parking area is underway. The final plans also call for construction of new and more attractive fence to separate the trailhead park from the Bryce Street chemical treatment station. This remains to be done.

Report for TMCC 6-28-16 Board Meeting

Jaycee Park

- CIP is complete. For any issues regarding the ball field lights, including the security lights on 3 of the poles, do 311. Permit process to reserve the ball field is the same.
- Houston Parks Board (HPB) will contract with Moss Landscaping to do the following at the Grovewood/Seamist corner: 1) with direction from HPARD Irrigation, correctly position all hoses and bubblers around the crepe myrtles; 2) weed around & trim the trees; 3) add garden soil, mulch for tree wells; 4) Clean-up/Disposal/Delivery/Travel. Cost \$845.95 paid for by HPB-managed fund for Jaycee Park. HPB will begin HPARD approval process; work will probably be completed in mid-late August.
- Electrical Issue Affecting Playground & Tennis Courts Per Anthony LaFaso, HPARD Electrical Superintendent, HPARD is working with a Centerpoint consultant to upgrade the electrical equipment at the back of the park near Seaspray to restore electricity to the playground and tennis court poles for night-time security lighting. When all the electricity was shut off to the park during the CIP, Centerpoint denied HPARD's request to reactivate this service until HPARD brings the electrical equipment up-to-code. Per Mr. LaFaso, getting a permit, ordering materials, and then installation will probably take at least 40 days. Anthony LaFaso, 832-395-7219, Anthony.LaFaso@houstontx.gov.
- Porto potty units I talked to Frank Felix of Payless Porta Jons and requested that the units be moved back to where they were on the ball field corner. He said he would do so, no charge, on 6-23-16, but they were not moved so I'll continue to follow up with him. He also said he would not raise his price of \$2,208.30 for the units for 2017.

TMCC Guest Speakers

- See other attachment for list of guest speakers.
- March 14, 2017 Venue has to be moved from Sinclair to Lazybrook Baptist Church because Sinclair has spring break.
- I would like to pursue getting either Mayor Pro Tempore/CM Ellen Cohen or someone from the COH Deed Restriction Enforcement Team for the March 14, 2017 meeting.
 What is the board's advice?

Goodman/Daiken Mfg.

I received the name and email of a Goodman Senior VP, Kari Durham,

Kari.Durham@goodmanmfg.com, from a Timbergrove resident I was sitting next to at the traffic study meeting. Does the board see any merit in me contacting Ms. Durham and request that Goodman supervisors stop telling entire shifts of employees to park in front of Jaycee Park and suggest that a more appropriate parking option be the parking garage at Seamist and 18th Street that offers visitor parking?

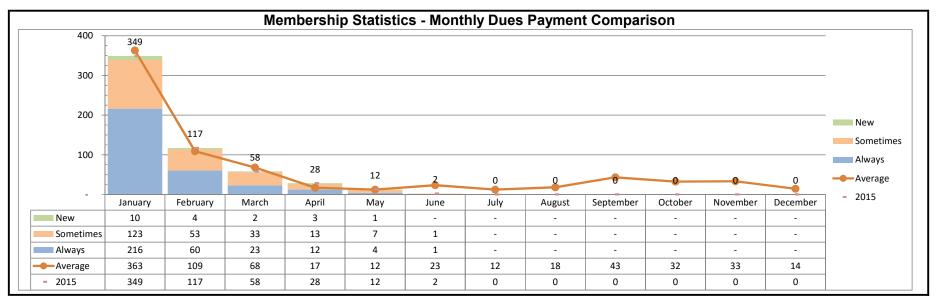
TMCC Attendance and Guest Speaker History

Attendees	Meeting	Guest Speaker	Topic	Scheduler
	November 14, 2017			
	September 12, 2017			
	May 9, 2017			
	March 14, 2017*			
	January 10, 2017	David Hagy, Executive Director for Texas Central	High Speed Rail, Texas Central's Project	Darlene
	November 15, 2016	Abby Taylor, Sinclair Principal	Magnet Program & School Funding	
	September 13, 2016	Lisa Kasianowitz, Houston Parks Board Outreach Coordinator	Bryce Greenspace Trailhead Project	Darlene
38	May 10, 2016	Sgt. Tracy Hicks, HPD	Auto Theft Prevention	Darlene
21	March 22, 2016	Michael Norvell and Tommy Britt, TMNA	2016 RUN the GROVE Fun Run	Darlene
44	January 12, 2016	Joseph Myers, PWE+6 from PWE & Alan Plummer	Bryce Chemical Feed Station Rebuild	Darlene
55	November 2015	Gary Bezemek, Erin Going, Elizabeth Stinsman	HCFCD, FEMA lots, Flooding issues	Darlene
28	September 2015	Ellen Cohen, District C Council Member	City Hall Update/Area Issues	Darlene
35	May 2015	Harvin Moore, HISD Board of Education	Sinclair Funding & Boundary Issues	Darlene
87	March 2015	Diana Foss, Wildlife Specialist (Abington vote)	Coyotes in area	Darlene/Lorraine
45	January 2015	Valerie Luna, CM Cohen's office (Cohen canceled)	City Hall Update/Area Issues	Darlene
250				
53	November 2014	Jennifer Estopinal + 3 HPD Animal Cruelty Officers	Cats – Cruelty or Animal Predation	Darlene
56	September 2014	Abby Taylor, Sinclair Principal	Sinclair Update	Darlene
47	May 2014	Lisa Johnson, COH GSD	Jaycee Park CIP	Darlene
40	March 2014	Jason Iken, PWE Wastewater+Mike Neese, PWE Water	Bryce CFS Odors/Low Water Pressure	Bill
30	January 2014	Bill Morfey, Attorney	Dispute Resolution Options	Bill
226				
20	November 2013	Scott Leichtenberg, Light Hill Partners	Apartments on W. 11 th Street	Bill
35	September 2013	PWE Speaker – No-show	Low Water Pressure – No-show	Bill
21	May 2013	Houston Parks Board Bayou Greenways Rep	Bayou Greenways 2020	Leslie
36	March 2013	Jason Iken, PWE Wastewater	Bryce Chemical Feed Station Odors	Denny Fegan
24	January 2013	Lee Mashburn, Sinclair Magnet Coordinator	Sinclair Magnet Program	Darlene
136				

^{*}Change venue to Lazybrook; HISD spring break that week

				2016 Mem	bership 8	k Donatio	n Inform	ation				
l		Mail	W	ebsite	Squ	ıare	Meeting	g/Events	Other / I	Prepaid	To	otal
Income	Count	Amt	Count	Amt	Count	Amt	Count	Amt	Count	Amt	Count	Amt
Dues	391	15,600.00	151	7,230.00	3	120.00	14	570.00	7	-	566	23,520.00
Beautification	20	505.00	16	710.00	-	-	-	-	-	-	36	1,215.00
Deed Restriction	10	220.00	6	160.00	-	-	-	-	-	-	16	380.00
4th of July	1	500.00	-	-	-	-	-	-	-	-	1	500.00
Easter Egg Hunt	1	500.00	-	-	-	-	-	-	-	-	1	500.00
Snow Fest	-	-	-	-	-	-	-	-	-	-	-	-
Security	224	42,360.00	104	21,850.00	2	425.00	11	1,825.00	-	-	341	66,460.00
Rummage Sale	-	-	-	-	-	-	-	-	-	-	-	-
Timbergram Ads	2	415.00	10	980.00	_	-	-	-	-	_	12	1,395.00
Jaycee Park	24	745.00	7	150.00	-	-	-	-	-	-	31	895.00
Jaycee Porto Units	14	481.00	2	60.00	_	-	-	-	-	_	16	541.00
W. 11th St. Park	34	950.00	9	380.00	_	-	-	-	-	_	43	1,330.00
Other Donation	30	1,390.00	126	657.97	3	9.62	2	40.00	-	-	161	2,097.59
Bank Fees	427	-	194	(885.27)	4	(17.72)	16	-	-	-	641	(902.99
2016 Total	69%	\$ 63,666.00	27%	\$31,292.70	1%		2%	\$2,435.00	1%	\$ -		\$ 97,930.60
2015 Percentages	62%	•	29%		1%	-	8%	,	0%			•
		_					• • •			2015	2014	2013
		Amount			# Homes		Avg. Pymt		Avg.		Avg.	Avg.
	•										-	
2015 Dues Budget		\$ 27,000			900			\$ 30.00				
Paid Homes		\$ 23,520	87%		568	63%		\$ 41.41		\$ 37.91	\$ 41.44	\$ 36.51
Remaining to Budge	et .	\$ 3,480	_ 0.70		332	. 0070		Ψ		φ σσ.	Ψ	φ σσ.σ.
		Ψ 0,100	=									
To Meet # Homes B	udget	\$ 9,960			332			\$ 30.00				
 I	3	, ,,,,,,,						,				
To Meet \$ Budget		\$ 3,480			84			\$ 41.41				
			N	/lembership	Statistic	s - Annu	al Compa	risons				
			1						I t O	l 0	1	
)ues	Beau	tification	Legal	Fund	Securi	ty Fund	Event Spor Park S		Other / Fee R	eimbursemer
	Count	Amt	Count	Amt	Count	Amt	Count	Amt	Count	Amt	Count	Amt
2016 Total	566	\$ 23,520	36	\$ 1,215	16	\$ 380	341	\$ 66,460	92	\$ 3,766	676	\$ 1,195
2015 Total	750	\$ 28,395	62	\$ 1,313	31	\$ 694	409	\$ 21,538	37	\$ 7,944	462	\$ 1,824
2014 Total	734	\$ 30,000	54	\$ 1,163	35	\$ 1,033	84	\$ 2,335	5	\$ 3,625	41	\$ 1,649
2013 Total	744	\$ 27,235	20	\$ 605	5	\$ 95	20	\$ 620	-	\$ -	93	\$ 2,750
		,		_		-		_				, -

	Section	2016 Paid	Homes	_	2015 Paid	Homes	2014 Paid	2013 Paid	2012 Paid		Total Homes
	5		↓ 51%		113	68%	61%	59%	50%		165
	6		4 4%		184	58%	56%	61%	47%		315
	7		4 5%		95	61%	62%	65%	52%		155
	8		42 %		64	58%	62%	63%	44%		111
	9	21	↓ 57%		23	62%	68%	65%	57%		37
	10	38	48 %		52	66%	61%	57%	47%		79
	11		4 6%		42	69%	61%	64%	52%		61
	12	26	y 51%		35	69%	65%	63%	61%		51
	13	62	4 8%		72	56%	55%	55%	41%		128
	14	53	4 1%		70	55%	61%	56%	41%		128
	Total	568	⊌ 46%	_	750	61%	60%	61%	48%	_	1,230
			Members	= hip Donation						=	1,200
	2016	2015	Members	hip Donatio						2007	2006
Dues Paid	2016 23,520	2015 28,395			on Statist	ics - Due	s Annual	Comparis	on	2007 23,910	
Dues Paid Houses Paid % Paid			2014	2013	on Statist	ics - Due 2011	s Annual 2010	Comparis	on 2008		2006 24,750 839
Houses Paid	23,520 566 46%	28,395 750 61%	2014 30,000 734	2013 27,235 745	2012 21,150 588	2011 23,720 670	s Annual 2010 23,970 685	2009 24,580 714	2008 25,110 750	23,910 784	2006 24,750
Houses Paid % Paid	23,520 566 46%	28,395 750 61%	2014 30,000 734	2013 27,235 745	2012 21,150 588	2011 23,720 670	s Annual 2010 23,970 685	2009 24,580 714	2008 25,110 750	23,910 784	2006 24,750 839
Houses Paid % Paid TMCC Meetin	23,520 566 46% g Attendanc	28,395 750 61%	2014 30,000 734 60%	2013 27,235 745 61%	2012 21,150 588	2011 23,720 670	s Annual 2010 23,970 685	2009 24,580 714	2008 25,110 750	23,910 784	2006 24,750 839
Houses Paid % Paid TMCC Meetin January	23,520 566 46% g Attendanc	28,395 750 61% e	2014 30,000 734 60%	2013 27,235 745 61%	2012 21,150 588	2011 23,720 670	s Annual 2010 23,970 685	2009 24,580 714	2008 25,110 750	23,910 784	2006 24,750 839
Houses Paid % Paid TMCC Meetin January March	23,520 566 46% g Attendanc 44 21	28,395 750 61% e 45 87	2014 30,000 734 60%	2013 27,235 745 61% 24 36	2012 21,150 588	2011 23,720 670	s Annual 2010 23,970 685	2009 24,580 714	2008 25,110 750	23,910 784	2006 24,750 839



Security by Section	5	6	7	8	9	10	11	12	13	14	Total
Total Amount	8,265	18,830	10,730	4,995	1,950	4,470	3,610	2,635	5,975	5,000	66,460
Participating Households	5	6	7	8	9	10	11	12	13	14	Total
1 - 2 Years	14	18	11	5	-	5	5	4	7	2	71
3 - 5 Years	11	16	9	3	1	2	1	1	9	7	60
6 - 10 Years	5	15	8	3	-	3	2	2	3	2	43
11 - 20 Years	6	16	9	5	4	4	7	4	3	6	64
21 - 30 Years	6	11	3	2	2	1	-	1	3	2	31
31 + Years	7	16	9	6	5	5	1	4	9	10	72
Total	49	92	49	24	12	20	16	16	34	29	341
	30%	29%	32%	22%	32%	25%	26%	31%	27%	23%	28%
Average Payment	168.67	204.67	218.98	208.13	162.50	223.50	225.63	164.69	175.74	172.41	194.90

Length & Change In Residence by Section and % Payment by Section											
Change in	_	•	_	•	•	40	44	40	40	4.4	T - 4 - 1
Residency	5	6	7	8	9	10	11	12	13	14	Total
1 - 2 Years	2	7	1	2	2	3	1	_	2	2	22
3 - 5 Years		-	•	1			•	-	2	2	
	(1)	(1)	(1)		(1)	(1)	(1)	-	- (4)	- (4)	(5)
6 - 10 Years	-	(2)	-	(1)	(1)	(2)	-	-	(1)	(1)	(8)
11 - 20 Years	-	(3)	-	(1)	-	-	-	-	-	(1)	(5)
21 - 30 Years	-	(1)	-	-	-	-	-	-	-	-	(1)
31 + Years	(1)	-	-	(1)	-	-	-	-	(1)	-	(3)
Total -	-	-	-	-	-	-	-	-	-	-	-
2016 Length In											
Residence	5	6	7	8	9	10	11	12	13	14	Total
1 - 2 Years	16	38	19	18	2	13	9	3	15	15	148
3 - 5 Years	50	62	25	15	5	13	7	4	24	25	230
6 - 10 Years	27	50	32	17	2	12	13	7	21	18	199
11 - 20 Years	36	69	37	24	9	10	11	15	23	21	255
21 - 30 Years	13	29	11	8	7	3	6	4	12	10	103
31 + Years	23	67	31	29	12	28	15	18	33	39	295
Total	165	315	155	111	37	79	61	51	128	128	1,230
% Payment by											
Section	5	6	7	8	9	10	11	12	13	14	Total
1 - 2 Years	38%	39%	53%	22%	0%	46%	33%	67%	53%	33%	40%
3 - 5 Years	42%	42%	48%	53%	20%	46%	14%	50%	58%	36%	43%
6 - 10 Years	56%	30%	41%	24%	50%	50%	38%	43%	43%	22%	38%
11 - 20 Years	56%	48%	35%	46%	67%	50%	91%	60%	30%	62%	50%
21 - 30 Years	77%	52%	45%	63%	71%	33%	67%	25%	67%	30%	55%
31 + Years	52%	54%	52%	52%	67%	50%	33%	50%	48%	49%	51%
Total	51%	44%	45%	42%	57%	48%	46%	51%	48%	41%	46%