EXHIBIT A

CITY OF SAN MARCOS
POTENTIAL ADVANTAGES - USE OF EXCESS FUND BALANCE RESERVES
CAPITAL FUNDING COSTS FOR WINCO/HOBBY LOBBY/DMV

- Unassigned Fund Balance Reserves are approx. $12 million in excess of Required 50% of General Fund Expenditures
- One-time Recurring Savings/Opportunity Costs
    - Investment Reserves earning < 1%
    - Avoid Loan Fees – typically 1-1.5% of Loan Amount – approx. $10K + per transaction
    - Avoid Borrowing at 4.5-5% interest over 10+ years – approx. $450K + per transaction
- Loan disbursements can be made per construction schedule minimizing interest carrying costs during the construction period
- Dedicated funding sources (Lease/Loan repayments) will be used for the Reserve Replenish plan as required by Reserve policy
- For DMV, typical Bank financing would require collateralization of DMV building and possible 570 Rancheros building, this would avoid any risk of losing property should any default on loan occur
- Risk – default of lease/loan payments from WinCo/Hobby Lobby and/or DMV could delay or require another plan for replenishing reserves

EXHIBIT B

CITY OF SAN MARCOS
PROJECTED FUND BALANCES SUMMARY

	Actual FY 11/12	Actual FY 12/13	Projected FY 13/14	Projected FY 14/15	Projected FY 15/16 *	Projected FY 16/17 *
GENERAL FUND						
Beginning Fund Balance	$ 52,945,259	$ 51,159,485	$ 57,001,899	$ 55,368,658	$ 52,245,734	$ 50,879,609
Prior Period Adjustments		$ 2,154,790				
Revenues	59,691,915	67,026,017	60,018,480	58,821,190	58,746,757	59,991,207
Transfer from Creekside	5,100,000	2,000,000	4,250,000	5,000,000	5,000,000	5,000,000
Total Revenues & Transfers	64,791,915	69,026,017	64,268,480	63,821,190	63,746,757	64,991,207
Expenditures	66,577,689	65,338,393	62,015,588	63,744,114	65,112,882	66,522,165
Revenues Over (Under) Expenditures	(1,785,774)	3,687,624	2,252,892	77,076	(1,366,125)	(1,530,958)
Set aside use of surplus for Fires			320,133			
Equity Transfer to Replacement Funds			3,566,000	3,200,000		
Ending Fund Balance	**$ 51,159,485**	**$ 57,001,899**	**$ 55,368,658**	**$ 52,245,734**	**$ 50,879,609**	**$ 49,348,651**
General Fund Restricted:						
Land Held for Resale		15,554,499.00	10,789,838.00	10,789,838.00	10,789,838.00	10,789,838.00
Deposits		1,054,037.00	1,169,104.00	1,169,104.00	1,169,104.00	1,169,104.00
Total Restricted	16,924,452.00	16,608,536.00	11,958,942.00	11,958,942.00	11,958,942.00	11,958,942.00
General Fund Unassigned	34,235,033.00	40,393,363.00	43,409,716.00	40,286,792.00	38,920,667.00	37,389,709.00
Total General Fund Reserves	$ 51,159,485.00	$ 57,001,899.00	$ 55,368,658.00	$ 52,245,734.00	$ 50,879,609.00	$ 49,348,651.00
	-	-	-	-	-	-
As of Percent of General Fund Exp:						
General Fund Unassigned	51.42%	61.82%	70.00%	63.20%	59.77%	56.21%
Total General Fund Reserves	76.84%	87.24%	89.28%	81.96%	78.14%	74.18%
Required 50% minimum of Unassigned FB	$ 33,288,844.50	$ 32,669,196.50	$ 31,007,794.00	$ 31,872,057.00	$ 32,556,441.00	$ 33,261,082.50
Excess of Unassigned Fund Balance	$ 946,188.50	$ 7,724,166.50	$ 12,401,922.00	$ 8,414,735.00	$ 6,364,226.00	$ 4,128,626.50

* Based on current spending plan as shown in FY14/15 adopted budget.

EXHIBIT C

CREEKSIDE CAPITAL FUND COSTS
WINCO/HOBBY LOBBY

	Capital Funding Costs						
	Lowe's Building	Building Shell	Hobby Lobby	Leasing Commissions			Cumulative
Date	Purchase [1]	Construction	TI's	WinCo	Hobby Lobby	Totals	Totals
7/1/2014							$0
8/1/2014					$175,631	$175,631	$175,631
9/1/2014						0	175,631
10/1/2014						0	175,631
11/1/2014	$4,479,004	$509,706		$237,530		5,226,240	5,401,871
12/1/2014		509,706				509,706	5,911,578
1/1/2015		509,706				509,706	6,421,284
2/1/2015		509,706				509,706	6,930,990
3/1/2015		509,706				509,706	7,440,697
4/1/2015		509,706				509,706	7,950,403
5/1/2015		509,706				509,706	8,460,109
6/1/2015		509,706	$696,000		175,631	1,381,338	9,841,447
7/1/2015						0	9,841,447
8/1/2015						0	9,841,447
9/1/2015				237,530		237,530	10,078,977
Totals	$4,479,004	$4,077,651	$696,000	$475,059	$351,263	$10,078,977	

(1) Amount due October 31, 2014.

EXHIBIT D

GENERAL FUND RESERVE ANALYSIS
WINCO/HOBBY LOBBY

Date	Loan Disbursements	Lease Payments @ 90.00% Replenish FB Lease Revenues	FB Comm Per Budget	Excess 50% Fund Balance	Required 50% Unassigned Fund Balance	Excess FB plus Req 50% FB	Budgeted Expenditures	% of Unassigned Fund Balance	
7/1/2014				$12,400,000.00	$ 31,872,057.00	$44,272,057.00	63,744,114	50.00%	
8/1/2014	($175,631.26)			$12,224,368.74	$ 31,872,057.00	$44,096,425.74	63,744,114	50.00%	
9/1/2014	0.00			$12,224,368.74	$ 31,872,057.00	$44,096,425.74	63,744,114	50.00%	
10/1/2014	0.00			$12,224,368.74	$ 31,872,057.00	$44,096,425.74	63,744,114	50.00%	
11/1/2014	(5,226,239.89)			$6,998,128.86	$ 31,872,057.00	$38,870,185.86	63,744,114	50.00%	
12/1/2014	(509,706.38)			$6,488,422.48	$ 31,872,057.00	$38,360,479.48	63,744,114	50.00%	
1/1/2015	(509,706.38)			$5,978,716.11	$ 31,872,057.00	$37,850,773.11	63,744,114	50.00%	
2/1/2015	(509,706.38)			$5,469,009.73	$ 31,872,057.00	$37,341,066.73	63,744,114	50.00%	
3/1/2015	(509,706.38)			$4,959,303.36	$ 31,872,057.00	$36,831,360.36	63,744,114	50.00%	
4/1/2015	(509,706.38)			$4,449,596.98	$ 31,872,057.00	$36,321,653.98	63,744,114	50.00%	
5/1/2015	(509,706.38)			$3,939,890.61	$ 31,872,057.00	$35,811,947.61	63,744,114	50.00%	
6/1/2015	(1,381,337.64)	$57,637.50	(3,200,000.00)	($583,809.53)	$ 31,872,057.00	$31,288,247.47	63,744,114	49.08%	
7/1/2015	0.00	57,637.50	77,076.00	($449,096.03)	$ 31,872,057.00	$31,422,960.97	63,744,114	49.30%	End FY 2014/15
8/1/2015	0.00	57,637.50		($391,458.52)	$ 32,556,441.00	$32,164,982.48	65,112,882	49.40%	
9/1/2015	(237,529.50)	123,262.50		($505,725.52)	$ 32,556,441.00	$32,050,715.48	65,112,882	49.22%	
10/1/2015		123,262.50		($382,463.02)	$ 32,556,441.00	$32,173,977.98	65,112,882	49.41%	
11/1/2015		123,262.50		($259,200.51)	$ 32,556,441.00	$32,297,240.49	65,112,882	49.60%	
12/1/2015		123,262.50		($135,938.01)	$ 32,556,441.00	$32,420,502.99	65,112,882	49.79%	
1/1/2016		123,262.50		($12,675.51)	$ 32,556,441.00	$32,543,765.49	65,112,882	49.98%	
2/1/2016		123,262.50		$110,586.99	$ 32,556,441.00	$32,667,027.99	65,112,882	50.00%	
3/1/2016		123,262.50		$233,849.50	$ 32,556,441.00	$32,790,290.50	65,112,882	50.00%	
4/1/2016		123,262.50		$357,112.00	$ 32,556,441.00	$32,913,553.00	65,112,882	50.00%	
5/1/2016		123,262.50		$480,374.50	$ 32,556,441.00	$33,036,815.50	65,112,882	50.00%	
6/1/2016		123,262.50		$603,637.01	$ 32,556,441.00	$33,160,078.01	65,112,882	50.00%	
7/1/2016		123,262.50	(1,366,125.00)	($639,225.49)	$ 32,556,441.00	$31,917,215.51	65,112,882	49.02%	End FY 2015/16
2016/17		1,479,150.04	(1,530,958.00)	($691,033.45)	$ 33,261,082.50	$32,570,049.05	66,522,165	48.96%	End FY 2016/17
2017/18		1,479,150.04		$788,116.59	$ 33,261,082.50	$34,049,199.09	66,522,165	50.00%	End FY 2017/18
2018/19		1,479,150.04		$2,267,266.63	$ 33,261,082.50	$35,528,349.13	66,522,165	50.00%	End FY 2018/19
2019/20		1,487,850.03		$3,755,116.66	$ 33,261,082.50	$37,016,199.16	66,522,165	50.00%	End FY 2019/20
2020/21		1,531,350.00		$5,286,466.66	$ 33,261,082.50	$38,547,549.16	66,522,165	50.00%	End FY 2020/21
2021/22		1,093,526.35		$6,379,993.01	$ 33,261,082.50	$39,641,075.51	66,522,165	50.00%	End FY 2021/22
		0.00							
Totals	($10,078,976.53)	$10,078,976.54	($6,020,007.00)						

EXHIBIT E

DMV
FUNDING OF CAPITAL COSTS

TERM SHEET

OPTION 1
GENERAL FUND LOAN FOR CONSTRUCTION AND UPFRONT COSTS

Loan/Credit Feature	Description
Purpose:	• Proceeds will be used to fund a loan with the Rancheros Commercial Park, LP (the "Partnership") which in turn will use the monies to finance the construction and upfront costs associated with a new DMV office on Rancheros Dr.
Funding Source:	• City's General Fund will loan money from its Reserves.
Loan Amount:	• Approximately $10,400,000 for Capital Costs plus approximately $130,000 for capitalized interest (assuming 2.50% interest rate) • City will fund loan with monthly disbursements in amounts sufficient to cover the anticipated monthly expenditures based on a preliminary draw schedule.
Payments:	• Loan payments will be made monthly
Security for the Loan:	• Loan will be secured with pledge of lease revenues by the Partnership.
Initial Term of DMV Lease:	• 10 years
Interest Rate:	• Interest rate (options) o 2.00% o 2.50% o 3.00%
Revenue Sources:	• Lease revenues, net of annual operating costs, from the DMV will be the primary source of the Partnership's revenues for the loan. However, additional revenues from Partnership's lease revenues from 570 Rancheros Dr. may be needed based upon the interest rate on the loan. o 2.00% interest rate requires no additional pledged revenues o 2.50% interest rate requires additional 2.50% of pledged revenues o 3.00% interest rate requires additional 5.00% of pledged revenues • Partnership may, if it so chooses, use additional lease revenues from 570 Rancheros Dr to shorten up the term of the loan.
Term:	• Term of the loan will vary based upon the interest rate of the loan. o 10 years, 8 months assuming an interest rate of 2.50%
Opportunity Cost:	• General Fund current rate of return <1% o $638,995 (assuming 1.00% return for 10 years, 8 months) • Interest from loan o $1,499,798 (assuming 2.50% for 10 years, 8 months)
Risks:	• Loan repayment can be delayed in the event the DMV and/or Partnership default on their scheduled lease payment(s) and or declare bankruptcy.

EXHIBIT F

DMV CAPITAL COSTS
OPTION 1 - GF LOAN FOR CONSTRUCTION AND UP FRONT COSTS

	Capital Funding Costs			
Date	Up Front Costs	Building Construction Costs	Totals	Cumulative Totals
9/1/2014				$0
10/1/2014	$1,371,600	$1,125,000	$2,496,600	$2,496,600
11/1/2014		1,125,000	1,125,000	3,621,600
12/1/2014		1,125,000	1,125,000	4,746,600
1/1/2015		1,125,000	1,125,000	5,871,600
2/1/2015		1,125,000	1,125,000	6,996,600
3/1/2015		1,125,000	1,125,000	8,121,600
4/1/2015		1,125,000	1,125,000	9,246,600
5/1/2015		1,125,000	1,125,000	10,371,600
6/1/2015			0	10,371,600
7/1/2015			0	10,371,600
8/1/2015			0	10,371,600
9/1/2015			0	10,371,600
10/1/2015			0	10,371,600
11/1/2015			0	10,371,600
Totals	$1,371,600	$9,000,000	$10,371,600	

EXHIBIT G

GENERAL FUND RESERVES ANALYSIS
CAPITAL FUND COSTS FOR DMV

	DMV							
	Net Lease Revenues @ 100%							
Date	Loan Disbursements	Replenish FB Loan Repayments @ 2.50%	FB Comm Per Budget	Excess 50% Fund Balance	Required 50% Unassigned Fund Balance	Excess FB plus Req 50% FB	Budgeted Expenditures	% of Unassigned Fund Balance
7/1/2014				$12,400,000.00	$31,872,057.00	$44,272,057.00	$63,744,114.00	50.00%
8/1/2014				12,400,000.00	31,872,057.00	44,272,057.00	63,744,114.00	50.00%
9/1/2014				12,400,000.00	31,872,057.00	44,272,057.00	63,744,114.00	50.00%
10/1/2014	($2,496,600.00)			9,903,400.00	31,872,057.00	41,775,457.00	63,744,114.00	50.00%
11/1/2014	(1,130,201.25)			8,773,198.75	31,872,057.00	40,645,255.75	63,744,114.00	50.00%
12/1/2014	(1,132,555.84)			7,640,642.91	31,872,057.00	39,512,699.91	63,744,114.00	50.00%
1/1/2015	(1,134,915.33)			6,505,727.58	31,872,057.00	38,377,784.58	63,744,114.00	50.00%
2/1/2015	(1,137,279.73)			5,368,447.85	31,872,057.00	37,240,504.85	63,744,114.00	50.00%
3/1/2015	(1,139,649.07)			4,228,798.78	31,872,057.00	36,100,855.78	63,744,114.00	50.00%
4/1/2015	(1,142,023.34)			3,086,775.44	31,872,057.00	34,958,832.44	63,744,114.00	50.00%
5/1/2015	(1,144,402.55)			1,942,372.89	31,872,057.00	33,814,429.89	63,744,114.00	50.00%
6/1/2015	(21,786.72)		(3,200,000.00)	(1,279,413.83)	31,872,057.00	30,592,643.17	63,744,114.00	47.99%
7/1/2015	(21,832.11)		77,076.00	(1,224,169.94)	31,872,057.00	30,647,887.06	63,744,114.00	48.08%
8/1/2015	0.00	$91,354.92		(1,132,815.02)	32,556,441.00	31,423,625.98	65,112,882.00	48.26%
9/1/2015	0.00	91,354.92		(1,041,460.10)	32,556,441.00	31,514,980.90	65,112,882.00	48.40%
10/1/2015	0.00	91,354.92		(950,105.18)	32,556,441.00	31,606,335.82	65,112,882.00	48.54%
11/1/2015	0.00	91,354.92		(858,750.26)	32,556,441.00	31,697,690.74	65,112,882.00	48.68%
12/1/2015		91,354.92		(767,395.35)	32,556,441.00	31,789,045.66	65,112,882.00	48.82%
1/1/2016		91,354.92		(676,040.43)	32,556,441.00	31,880,400.57	65,112,882.00	48.96%
2/1/2016		91,354.92		(584,685.51)	32,556,441.00	31,971,755.49	65,112,882.00	49.10%
3/1/2016		91,354.92		(493,330.59)	32,556,441.00	32,063,110.41	65,112,882.00	49.24%
4/1/2016		91,354.92		(401,975.67)	32,556,441.00	32,154,465.33	65,112,882.00	49.38%
5/1/2016		91,354.92		(310,620.75)	32,556,441.00	32,245,820.25	65,112,882.00	49.52%
6/1/2016		94,065.28		(216,555.48)	32,556,441.00	32,339,885.52	65,112,882.00	49.67%
7/1/2016		94,065.28	(1,366,125.00)	(1,488,615.20)	32,556,441.00	31,067,825.80	65,112,882.00	47.71%
2016/17		1,037,510.26	(1,530,958.00)	(1,982,062.94)	33,261,082.50	31,279,019.56	66,522,165.00	47.02%
2017/18		1,165,165.84		(816,897.10)	33,261,082.50	32,444,185.40	66,522,165.00	48.77%
2018/19		1,199,768.38		382,871.28	33,261,082.50	33,643,953.78	66,522,165.00	50.00%
2019/20		1,235,414.14		1,618,285.42	33,261,082.50	34,879,367.92	66,522,165.00	50.00%
2020/21		1,272,136.78		2,890,422.20	33,261,082.50	36,151,504.70	66,522,165.00	50.00%
2021/22		1,309,967.82		4,200,390.02	33,261,082.50	37,461,472.52	66,522,165.00	50.00%
2022/23		1,348,937.70		5,549,327.72	33,261,082.50	38,810,410.22	66,522,165.00	50.00%
2023/24		1,389,084.09		6,938,411.81	33,261,082.50	40,199,494.31	66,522,165.00	50.00%
2024/25		1,237,822.82		8,176,234.63	33,261,082.50	41,437,317.13	66,522,165.00	50.00%
Totals	($10,501,245.94)	$12,297,487.57	($6,020,007.00)					

EXHIBIT H

GENERAL FUND RESERVES ANALYSIS
CAPITAL FUND COSTS FOR WINCO/HOBBY LOBBY AND DMV COMBINED

	Winco/Hobby Lobby Lease Payments @ 90%		DMV Net Lease Revenues @ 100%							
Date	Loan Disbursements	Replenish FB Lease Revenues	Loan Disbursements	Replenish FB Loan Repayments @ 2.50%	FB Comm Per Budget	Excess 50% Fund Balance	Required 50% Unassigned Fund Balance	Excess FB plus Req 50% FB	Budgeted Expenditures	% of Unassigned Fund Balance
7/1/2014						$12,400,000.00	$31,872,057.00	$44,272,057.00	$63,744,114.00	50.00%
8/1/2014	($175,631.26)					12,224,368.74	31,872,057.00	44,096,425.74	63,744,114.00	50.00%
9/1/2014	0.00					12,224,368.74	31,872,057.00	44,096,425.74	63,744,114.00	50.00%
10/1/2014	0.00		($2,496,600.00)			9,727,768.74	31,872,057.00	41,599,825.74	63,744,114.00	50.00%
11/1/2014	(5,226,239.89)		(1,130,201.25)			3,371,327.61	31,872,057.00	35,243,384.61	63,744,114.00	50.00%
12/1/2014	(509,706.38)		(1,132,555.84)			1,729,065.39	31,872,057.00	33,601,122.39	63,744,114.00	50.00%
1/1/2015	(509,706.38)		(1,134,915.33)			84,443.69	31,872,057.00	31,956,500.69	63,744,114.00	50.00%
2/1/2015	(509,706.38)		(1,137,279.73)			(1,562,542.42)	31,872,057.00	30,309,514.58	63,744,114.00	47.55%
3/1/2015	(509,706.38)		(1,139,649.07)			(3,211,897.87)	31,872,057.00	28,660,159.14	63,744,114.00	44.96%
4/1/2015	(509,706.38)		(1,142,023.34)			(4,863,627.58)	31,872,057.00	27,008,429.42	63,744,114.00	42.37%
5/1/2015	(509,706.38)		(1,144,402.55)			(6,517,736.51)	31,872,057.00	25,354,320.50	63,744,114.00	39.78%
6/1/2015	(1,381,337.64)	$57,637.50	(21,786.72)		(3,200,000.00)	(11,063,223.36)	31,872,057.00	20,808,833.64	63,744,114.00	32.64%
7/1/2015	0.00	57,637.50	(21,832.11)		77,076.00	(10,950,341.97)	31,872,057.00	20,921,715.03	63,744,114.00	32.82%
8/1/2015	0.00	57,637.50		$91,354.92		(10,801,349.54)	32,556,441.00	21,755,091.46	65,112,882.00	33.41%
9/1/2015	(237,529.50)	123,262.50		91,354.92		(10,824,261.62)	32,556,441.00	21,732,179.38	65,112,882.00	33.38%
10/1/2015		123,262.50		91,354.92		(10,609,644.20)	32,556,441.00	21,946,796.80	65,112,882.00	33.71%
11/1/2015		123,262.50		91,354.92		(10,395,026.78)	32,556,441.00	22,161,414.23	65,112,882.00	34.04%
12/1/2015		123,262.50		91,354.92		(10,180,409.35)	32,556,441.00	22,376,031.65	65,112,882.00	34.36%
1/1/2016		123,262.50		91,354.92		(9,965,791.93)	32,556,441.00	22,590,649.07	65,112,882.00	34.69%
2/1/2016		123,262.50		91,354.92		(9,751,174.51)	32,556,441.00	22,805,266.49	65,112,882.00	35.02%
3/1/2016		123,262.50		91,354.92		(9,536,557.08)	32,556,441.00	23,019,883.92	65,112,882.00	35.35%
4/1/2016		123,262.50		91,354.92		(9,321,939.66)	32,556,441.00	23,234,501.34	65,112,882.00	35.68%
5/1/2016		123,262.50		91,354.92		(9,107,322.24)	32,556,441.00	23,449,118.76	65,112,882.00	36.01%
6/1/2016		123,262.50		94,065.28		(8,889,994.45)	32,556,441.00	23,666,446.55	65,112,882.00	36.35%
7/1/2016		123,262.50		94,065.28	(1,366,125.00)	(10,038,791.67)	32,556,441.00	22,517,649.33	65,112,882.00	34.58%
2016/17		1,355,887.54		1,037,510.26	(1,530,958.00)	(9,176,351.87)	33,261,082.50	24,084,730.63	66,522,165.00	36.21%
2017/18		1,479,150.04		1,165,165.84		(6,532,035.99)	33,261,082.50	26,729,046.51	66,522,165.00	40.18%
2018/19		1,479,150.04		1,199,768.38		(3,853,117.57)	33,261,082.50	29,407,964.93	66,522,165.00	44.21%
2019/20		1,483,500.03		1,235,414.14		(1,134,203.40)	33,261,082.50	32,126,879.10	66,522,165.00	48.29%
2020/21		1,531,350.00		1,272,136.78		1,669,283.38	33,261,082.50	34,930,365.88	66,522,165.00	50.00%
2021/22		1,221,138.85		1,309,967.82		4,200,390.05	33,261,082.50	37,461,472.55	66,522,165.00	50.00%
2022/23		0.00		1,348,937.70		5,549,327.75	33,261,082.50	38,810,410.25	66,522,165.00	50.00%
2023/24		0.00		1,389,084.09		6,938,411.84	33,261,082.50	40,199,494.34	66,522,165.00	50.00%
2024/25		0.00		1,237,822.82		8,176,234.66	33,261,082.50	41,437,317.16	66,522,165.00	50.00%
Totals	($10,078,976.53)	$10,078,976.54	($10,501,245.94)	$12,297,487.59	($6,020,007.00)					

Exhibit I

Estimated Savings of Using General Fund Reserves

Capital Fund Costs for Winco/Hobby Lobby

Estimated Funds Required	$10,078,978	
Interest Cost to Borrow These Funds at 5%	2,745,792	(A)
Loan Fees of 1%	100,790	(B)
Total Estimated Borrowing Costs	$2,846,582	(A + B)
Opportunity Cost for the City to Use Reserve Funds Earning 1%	391,826	(C)
Savings from Using General Fund Reserves	**$2,454,756**	(A + B - C)

Capital Fund Costs for DMV

Rancheros Commercial Park Partnership

Estimated Funds Required	$10,371,600	
Interest Cost to Borrow These Funds at 5%	3,804,891	(A)
Loan Fees of 1%	103,716	(B)
Total Estimated Borrowing Costs	$3,908,607	(A + B)
Interest Cost to Borrow These Funds from the City @ 2.5%	1,499,798	(C)
Savings to Partnership of Using General Fund Reserves	$2,305,093	(A + B -C)

City of San Marcos

City's Share of Savings to Partnership (60%)	$1,383,056	(D)
Interest Earnings from Loan to Partnership	1,499,798	(C)
Opportunity Cost for the City to Use Reserve Funds Earning 1%	638,995	(E)
Total Savings from Using General Fund Reserves	**$2,243,859**	(D + C - E)