



The City Council of the City of St. Charles welcomes you to its
 Regular Meeting of Tuesday, August 23, 2016 at 6:00 p.m.
 at 830 Whitewater Avenue, City Council Chambers, St. Charles, Minnesota.

ITEM	ACTION REQUESTED
1. Call to Order	
2. Pledge of Allegiance	
3. Approval of the Agenda	
4. Notices and Communications –	
5. Review of Financials	
6. Senator Matt Schmit	INFORMATION
7. Ordinance #587 Family Healthcare Dwelling Opt Out (2 nd Reading)	APPROVE
8. Tri-County Electric Cooperative Presentation	DISCUSS
9. Fire Department Tanker Replacement	DISCUSS
10. 2017 Electric CIP Truck Replacement	DISCUSS/APPROVE
11. Preliminary 2017 General Fund Budget	DISCUSS

UNSCHEDULED PUBLIC APPEARANCES: Members of the audience may address any item not on the agenda. State Statute prohibits the City Council from discussing an item that is not on the agenda, but the City Council does listen to your concerns and has staff follow up on any questions you raise.

ADJOURNMENT

*Attachment. Questions? Contact Nick Koverman at St. Charles City Hall at 932-3020 or by email at nkoverman@stcharlesmn.org.



**MEMORANDUM for the CITY COUNCIL of St. Charles for
Tuesday, August 23, 2016**

- 6. Senator Matt Schmit.** Senator Schmit will be present to give us a highlight of the legislative session and to answer any questions.
- 7. Ordinance #587 Family Healthcare Dwelling Opt Out (2nd Reading).** The second reading of the ordinance will be held.
- 8. Tri-County Electric Cooperative Presentation.** Brian Krambeer, President and CEO of Tri-County Electric Service Cooperative, will be present with members of his team to present an opportunity for St. Charles to join the Tri-County family.
- 9. Fire Department Tanker Replacement.** Please see the Request For Council Action. Fire Chief Peterson will also be present to review the request and add information related to the airpack grant that the department will be making to the Otto Bremer Foundation.
- 10. 2017 Electric CIP Truck Replacement.** Please see the Request For Council Action. Supt. Karger will be present to answer any questions.
- 11. Preliminary 2017 Governmental Fund Budget.** The preliminary 2017 Governmental Fund budget will be discussed with a preliminary proposal and options for council to consider moving forward.

GLADIOLUS DAYS
August 21st - 28th, 2016
Schedule of Events

August 21st – Sunday

1:00 pm	Little Miss Gladiolus Days Pageant	SCES Theater
5:00 pm	Jr. Miss Gladiolus Days Pageant	SCES Theater
** Bike, Walk, Run Family Fun Event - (Pick up cards at Mike's Food Center today) **		

August 22nd – Monday

8:00 am	Prairie Fire Children's Theater "Auditions"	SCES Theater
8:00 am	Treasure Hunt (16 & Under)	City Hall
7:00 pm	Teen Miss Gladiolus Days Pageant	SCES Theater

August 23rd – Tuesday

3:00 pm – 6:00 pm	Farmers Market	City Hall Parking Lot
4:00 pm – 6:30 pm	Ice Cream Sundaes/Cones (free cone with button)	City Hall Gazebo
6:30 pm – 8:00 pm	American Flag Retirement Service	City Hall Gazebo

August 24th – Wednesday

2:00 pm – 7:00 pm	Blood Drive (open to the public)	EMS Building
8:00 pm – 11:00 pm	Teen Dance	Moose Lodge

August 25th – Thursday

6:00 pm	Window Contest Judging	Main Street
7:30 pm	FFA Comedy Show	Moose Lodge

August 26th – Friday

10:00 am – 5:00 pm	Sidewalk Sales	Main Street
11:00 am – 2:00 pm	Hot Dog Fundraiser for Cancer Research	Merchants Bank
2:00 pm	Painter's Hat Decorating	City Hall Gazebo
3:00 pm – Dusk	Live Music	City Hall Gazebo
5:00 pm	Food Vendors	Fairgrounds
5:00 pm – 8:00 pm	Inflatable Bounce Houses	Fairgrounds
7:00 pm	Prairie Fire Children's Theater "Robin Hood"	SCES Theater
8:00 pm – 1:00 pm	DJ Slim (Live Music)	Patriot's Pub
8:30 pm	Outdoor Movie "Home"	City Hall Gazebo

August 27th – Saturday

8:00 am – 4:00 pm	City Wide Rummage Sale	Throughout the City
8:00 am	Co-Ed Volleyball Tournament	City Park
8:00 am	Men's Softball Tournament	City Park
9:00 am	3 Mile Run/Walk Race	SCHS Track
9:00 am – 7:00 pm	9 th Annual Tractor Show	Fairgrounds
9:00 am – 7:00 pm	Craft/Flea Market	Fairgrounds
10:00 am – 4:00 pm	Rural Heritage Museum	Fairgrounds
10:00 am	"Markie Fun Run" (Field Events)	SCHS Track
10:30 am	"Markie Fun Run" (Races)	SCHS Track

11:00 am	Food Vendors	Fairgrounds
11:00 am – 8:00 pm	Inflatable Bounce Houses	Fairgrounds
11:00 am – 7:00 pm	Grilled Chicken Dinner	Del's Cafe
Noon – 2:00 pm	1860's Baseball Game	Fairgrounds
1:00 pm	Bean Bag Tournament	Patriot's Pub
1:00 pm	Youth "3 on 3" Basketball Tournament	Fairgrounds
1:00 pm	"500" Card Party (Lunch & Prizes)	Senior Center
1:00 pm	Bucket Brigade Contest	Fairgrounds
1:00 pm	Prairie Fire Children's Theater "Robin Hood"	SCES Theater
2:00 pm – 4:00 pm	Family Bingo	Moose Lodge
4:00 pm – 6:00 pm	Bandana's Band	Fairgrounds
6:00 pm	"Music at the Grounds" (Live Music)	Fairgrounds
6:00 pm - ?	Burger & Fries Supper	Moose Lodge Parking Lot
8:30 pm – 12:30 am	Street Dance "Diesel Drive"	Moose Lodge Parking Lot

August 28th – Sunday

8:00 am – Noon	Lions Club Pancake Breakfast	Fairgrounds
8:00 am	Men's Softball Tournament	City Park
8:00 am – Noon	Rural Heritage Museum	Fairgrounds
9:00 am – 4:00 pm	9 th Annual Tractor Show	Fairgrounds
9:00 am – 4:00 pm	Craft/Flea Market	Fairgrounds
9:00 am – 4:00 pm	Car Show	Fairgrounds
10:00 am	Pedal Tractor Pull (4 years old & up)	Fairgrounds
11:00 am – 5:00 pm	Food Vendors	Fairgrounds
11:00 am – 7:00 pm	Grilled Chicken Dinner	Del's Cafe
Noon – 1:00 pm	Queen's Tea Party	Aquatic Center Pavilion
Noon – 5:00 pm	Inflatable Bounce Houses	Fairgrounds
1:00 pm	GRAND PARADE	High School/Route
3:00 pm – 4:00 pm	Turkey River All-Stars	Fairgrounds
4:00 pm	"Kiss the Pig" Contest	Fairgrounds
4:00 pm	Bike, Walk & Run Family Fun Event Drawing	Fairgrounds

Event Prices

Gladiolus Days Pageant	\$ 5.00
(Sunday & Monday Night)	
With a Button	\$ 3.00
Preschool	Free
Teen Dance - "Music on Wheels"	\$ 5.00
(Wednesday Night)	
With a Button	\$ 3.00
FFA Comedy Show.....	Advanced Tickets
(Thursday Night)	At the Door.....
	\$10.00
	\$15.00
Prairie Fire Children's Theater	\$ 3.00
(Friday & Saturday)	
Students.....	\$ 2.00
Preschool.....	Free
Street Dance - "Diesel Drive"	\$3.00
(Saturday Night)	(Free with a Button)

ORDINANCE NO. 587

CITY OF ST. CHARLES

**AN ORDINANCE OPTING-OUT OF
THE REQUIREMENTS OF
MINNESOTA STATUTES, SECTION 462.3593**

WHEREAS, on May 12, 2016, Governor Dayton signed into law the creation and regulation of temporary family health care dwellings, codified at Minn. Stat. § 462.3593, which permit and regulate temporary family health care dwellings;

WHEREAS, subdivision 9 of Minn. Stat. §462.3593 allows cities to “opt out” of those regulations;

THE CITY COUNCIL OF THE CITY OF ST. CHARLES, ORDAINS as follows:

Title XV. City Code, Chapter 152 Zoning is amended as follows:

OPT-OUT OF MINNESOTA STATUTES, SECTION 462.3593:

SECTION 1. Pursuant to authority granted by Minnesota Statutes, Section 462.3593, subdivision 9, the City of St. Charles opts-out of the requirements of Minn. Stat. §462.3593, which defines and regulates Temporary Family Health Care Dwellings.

SECTION 2. This Ordinance shall be effective thirty days after its publication.

Adopted this 23rd day of August, 2016, by the City Council of the City of St. Charles.

CITY OF ST. CHARLES

By: _____
John Schaber, Mayor

ATTEST:

Nick Koverman, City Administrator

**Request for City Council Action**

Date: August 17, 2016

Requested Council Date: August 23, 2016

Originating Department: Fire Department

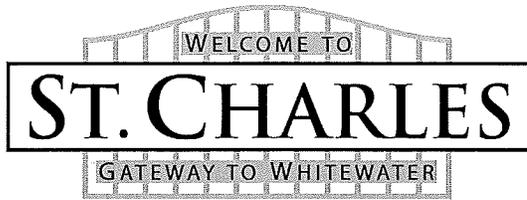
Council Action Requested: Approve transmission improvements to 1995 small tanker

Background Information: The St. Charles Fire Department respectfully requests to update the 1995 small tanker which is a 5-speed, 2-speed rear axel unit with an automatic transmission. The Chevy tanker which has less than 10,000 miles is in good condition, but the fact that only a few members on the department know how to drive the unit effectively makes it a liability to the department.

A truck committee has investigated replacing the unit with a new tanker, but the cost for a new tanker was approximately \$250,000. Another option investigated was putting a new chassis with the current tank, which was approximately \$150,000. It was then discussed to look at the possibility of just replacing the transmission and after learning that it would indeed be an option, the group research and found a transmission unit that would work. The truck committee would also recommend improving the lighting system to an LED system.

The total cost for the transmission and lighting upgrades would be approximately \$25,000. The Fire Department would utilize a small portion of its 2017 budget along with fire department reserves.





Request for City Council Action

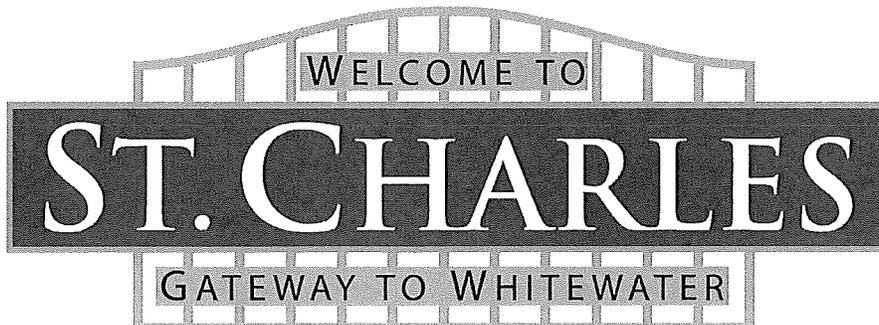
Date: August 17, 2016

Requested Council Date: August 23, 2016

Originating Department: Electric Department

Council Action Requested: Approve lease/annual replacement plan of 2017 Ford F-150 for 2005 Expedition replacement.

Background Information: The 2005 Ford Expedition currently has 131,000 miles and is on the CIP list to replace in 2017. In order to be ready for January 2017, Ford has requested if the City could order the unit to allow for lead time. Supt. Karger also requested a smaller unit from Ford to be used in the lease/annual replacement program as this unit would not plow snow. Ford agreed and the cost for the unit \$29,078, which is within the budgeted amount. The Expedition was previously used by the police department and is showing signs of transmission wear, starter problems, and tire replacement, thus the trade-in allowance would be reduced.



SUGAR LOAF FORD LINCOLN



1222 West Service Drive • Winona, MN 55987
sugarloafford.com
507-454-5170

X2B

Stock #: _____ Date: _____ Salesperson: _____
 Buyer Name: (Last) City of St Charles (First) _____ (Middle) _____
 Co-Buyer Name: (Last) _____ (First) _____ (Middle) _____
 Address: _____ City: _____ State: _____ County: _____ Zip: _____
 Home Phone: _____ Bus Phone: _____ Buyer DOB: _____ Co-Buyer DOB: _____
 Buyer D.L. #: _____ Co-Buyer D.L. #: _____
 Buyers Insurance Co.: _____

PLEASE ENTER MY ORDER FOR: New Used Demo Lienholder _____ Address _____

YEAR <u>17</u>	MAKE <u>FORD</u>	MODEL <u>F350</u>	BODY <u>SLC X2B</u>	TRANSMISSION <u>Next</u>	COLOR <u>White</u>	INTERIOR
VIN #	LIC. #	TAB EXP. DATE	STATE	MILEAGE	DELIVERED ON OR ABOUT	

Buyer Email: (Ordered 2) to replace
 Co-Buyer Email: 2-2016 Ford 4x4G
Water Truck 4th year / Electric Truck 3rd year
 Fleet # @MSD
 MSRP

TRADE-IN DATA

YEAR <u>16</u>	MAKE <u>F350</u>	MODEL <u>S/A</u>	BODY STYLE <u>TRK</u>
VIN <u>1FT7X2B626EA59622</u>	FORD FINANCING		
LIEN HOLDER'S NAME	<input type="checkbox"/> YES	<input type="checkbox"/> NO	
ADDRESS			
LICENSE PLATE #	LICENSE STATE	EXP. DATE	
MILEAGE NOW	TRANSMISSION		
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR INSURANCE SALVAGE HISTORY? YES <input type="checkbox"/> NO <input type="checkbox"/>			
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? YES <input type="checkbox"/> NO <input type="checkbox"/>			

REBATE EXP. DATE:	REBATES -
	<u>Fleet 35640</u>

TRADE-IN DATA

YEAR	MAKE	MODEL	BODY STYLE
VIN #	LIEN HOLDER'S NAME		
ADDRESS			
LICENSE PLATE #	LICENSE STATE	EXP. DATE	
MILEAGE NOW	TRANSMISSION		
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR INSURANCE SALVAGE HISTORY? YES <input type="checkbox"/> NO <input type="checkbox"/>			
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? YES <input type="checkbox"/> NO <input type="checkbox"/>			

REGISTRATION TAX	TOTAL <u>35640</u>
PLATE FEE	LESS TRADE-IN ALLOWANCE (-) <u>34320</u>
PUBLIC SAFETY VEHICLE FEE	TRADE DIFFERENCE <u>1320</u>
TRANSFER TAX	<u>(Cost per truck)</u>
TITLE/TRANSFER FEE	MOTOR VEHICLE SALES TAX
STATE/DEPUTY FILING FEE	SERVICE CONTRACT
LIEN RECORDING FEE	DOCUMENT ADMINISTRATION FEE <u>\$75 00</u>
	ELECTRONIC TRANSFER FEE <u>\$24 00</u>
TOTAL LICENSE & FEES	SUBTOTAL
	LESS AMOUNT SUBMITTED WITH ORDER (-)
	PLUS BALANCE OWING TO LEINHOLDER ON TRADE IN (+)
	TOTAL AMOUNT DUE ON DELIVERY

Dealer's Disclaimer of Warranty
 Unless the vehicle is sold with a separate written dealer warranty or the dealer enters into a service contract with the buyer, the vehicle is sold "AS IS". Dealer expressly disclaims all warranties, either express or implied, including the implied warranties of merchantability and fitness for a particular purpose. The entire risk of the quality and performance of the vehicle is with the buyer.
 Important: A manufacturer warranty may apply.

The front and back of this CONTRACT comprise the entire CONTRACT affecting this purchase. The DEALER will not recognize any verbal agreement, or any other agreement or understanding of any nature. You certify that you are 18 years of age or older and acknowledge receiving a copy of this contract.

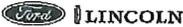
The terms of this CONTRACT were agreed upon and the CONTRACT signed in the dealership on the date noted at top of this form.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT PERFORM ACCORDING TO ITS TERMS.

NOTICE OF SALESPERSON'S LIMITED AUTHORITY. This contract is not valid unless signed and accepted by Sales Manager or Officer of Dealership.

Accepted _____ (Signature)
 Buyer's Signature Accepting Terms of Contract

SUGAR LOAF FORD LINCOLN



1222 West Service Drive • Winona, MN 55987
sugarloafford.com
507-454-5170

Stock #: _____ Date: _____ Salesperson: _____
 Buyer Name: (Last) _____ (First) _____ (Middle) _____
 Co-Buyer Name: (Last) _____ (First) _____ (Middle) _____
 Address: _____ City: _____ State: _____ County: _____ Zip: _____
 Home Phone: _____ Bus Phone: _____ Buyer DOB: _____ Co-Buyer DOB: _____
 Buyer D.L. #: _____ Co-Buyer D.L. #: _____
 Buyers Insurance Co.: _____

PLEASE ENTER MY ORDER FOR: New Used Demo Lienholder _____ Address _____

YEAR 2017	MAKE FORD	MODEL 7-150	BODY 7/c	TRANSMISSION	COLOR White	INTERIOR
VIN #	LIC. #	TAB EXP. DATE	STATE	MILEAGE	DELIVERED ON OR ABOUT	

Buyer Email: *Would like to order 4*
 Co-Buyer Email: *to replace 2005 Ford Expedition 131,000 miles*

38,550

TRADE-IN DATA			
YEAR	MAKE	MODEL	BODY STYLE
VIN #	LIEN HOLDER'S NAME		
ADDRESS			
LICENSE PLATE #	LICENSE STATE	EXP. DATE	
MILEAGE NOW	TRANSMISSION		
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR INSURANCE SALVAGE HISTORY? YES <input type="checkbox"/> NO <input type="checkbox"/>			
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? YES <input type="checkbox"/> NO <input type="checkbox"/>			

MSRP	
REBATE EXP. DATE:	REBATES -
FORD FINANCING	
<input type="checkbox"/> YES	<input type="checkbox"/> NO
TOTAL	
<i>Price 29,078</i>	

TRADE-IN DATA			
YEAR	MAKE	MODEL	BODY STYLE
VIN #	LIEN HOLDER'S NAME		
ADDRESS			
LICENSE PLATE #	LICENSE STATE	EXP. DATE	
MILEAGE NOW	TRANSMISSION		
DOES YOUR TRADE-IN HAVE A BRANDED TITLE OR INSURANCE SALVAGE HISTORY? YES <input type="checkbox"/> NO <input type="checkbox"/>			
IS THE POLLUTION CONTROL EQUIPMENT ON YOUR TRADE-IN INTACT AND IN OPERATING CONDITION? YES <input type="checkbox"/> NO <input type="checkbox"/>			

REGISTRATION TAX	LESS TRADE-IN ALLOWANCE (-)		
PLATE FEE	TRADE DIFFERENCE		
PUBLIC SAFETY VEHICLE FEE	MOTOR VEHICLE SALES TAX		
TRANSFER TAX	SERVICE CONTRACT		
TITLE/TRANSFER FEE	DOCUMENT ADMINISTRATION FEE	\$75	00
STATE/DEPUTY FILING FEE	ELECTRONIC TRANSFER FEE	\$24	00
LIEN RECORDING FEE			
TOTAL LICENSE & FEES			
SUBTOTAL			
LESS AMOUNT SUBMITTED WITH ORDER (-)			
PLUS BALANCE OWING TO LEINHOLDER ON TRADE IN (+)			
TOTAL AMOUNT DUE ON DELIVERY			

Dealer's Disclaimer of Warranty
 Unless the vehicle is sold with a separate written dealer warranty or the dealer enters into a service contract with the buyer, the vehicle is sold "AS IS". Dealer expressly disclaims all warranties, either express or implied, including the implied warranties of merchantability and fitness for a particular purpose. The entire risk of the quality and performance of the vehicle is with the buyer.
Important: A manufacturer warranty may apply.

The front and back of this CONTRACT comprise the entire CONTRACT affecting this purchase. The DEALER will not recognize any verbal agreement, or any other agreement or understanding of any nature. You certify that you are 18 years of age or older and acknowledge receiving a copy of this contract.

The terms of this CONTRACT were agreed upon and the CONTRACT signed in the dealership on the date noted at top of this form.

IMPORTANT: THIS MAY BE A BINDING CONTRACT AND YOU MAY LOSE ANY DEPOSITS IF YOU DO NOT PERFORM ACCORDING TO ITS TERMS.

NOTICE OF SALESPERSON'S LIMITED AUTHORITY. This contract is not valid unless signed and accepted by Sales Manager or Officer of Dealership.

Accepted _____

 Buyer's Signature Accepting Terms of Contract

City of St. Charles
 Vehicle Listing
 Updated 09/28/15

Year	Description	VIN#	Plate #	8/31/2013		Schedule	Replacement	
				Mileage	Replacement		Cost	Cost
Ambulance								
2006	Ford Ambulance	1FDXE45P76HA72980	925054		2014	8 years	\$	150,000
2009	Ford Ambulance	1FDXE45P39DA90579	not reqd		2017	8 years	\$	150,000
Fire								
2000	KME Pumper Truck #295	1K9AF4289YN058174	Fire	6362	2020	20 years	\$	340,000
1995	Chevy Equipment Van #294	1GBJ6H1M1SJ115596	Fire	5333	2015	20 years	\$	100,000
1993	Chevy Tanker #293	1GBP7H1M1PJ105309	Fire	4823	2013	20 years	\$	180,000
1998	Ladder Truck #296	4Z36ESEB9WR911079	Fire	21188	2018	20 years	\$	800,000
2002	Ford Grass Rig #291	1FTSX31572EB98071	Fire	7504	2022	20 years	\$	80,000
2010	2005 Intl Tanker #292	1HTWNAZT55J042912	Fire	13422	2027	17 years	\$	225,000
Electric								
1999	Cargo Trailer	1UK500F28X1026621	T9565	n/a	2016	20 years	\$	12,000
1996	Sauber Pole & Wire Trailer	1F9UZ2012TV0488041	198270	n/a	2013	20 years	\$	16,000
2000	Freightliner Bucket truck	1FVABXAK31H677304	909391	21000	2015	15 years	\$	140,000
2005	Ford Expedition	1FMPU16515LA84147	930222	131000	2017	10 years	\$	30,000
2005	Chevy Tahoe	1GNEK13Z65R235092	931804	105000	2015	10 Years	\$	30,000
2013	Intl Digger Derrick 4*2	3HAMMAAN5DL093270	940633	3010	2027	15 years	\$	160,000
2013	Electric Reel Trailer				2023	10 years	\$	18,000
2016	Ford F Series	1FT7X2B62GEA59622		4000	2017	1 year	\$	2,000
Street								
1998	Flatbed Trailer (red)	1J9HH18ZOW1118189	3660CET	n/a	2014	15 years	\$	15,000
1987	Tiltbed Trailer (small black)	5272	198266	n/a	2022	20 years	\$	15,000
1999	Spaulding Tar Trailer		No Plate	n/a	2018	15 years	\$	18,000
2002	John Deere 670 Road Grader	670CS582705		29834	2017	15 years	\$	145,000
2004	Sterling Dump truck	2FZAAWAK04AM57196	913378	37000	2019	15 years	\$	155,000
2006	Chevy 1 ton Silverado	1GCHK34U76E120773	922066	69000	2016	10 years	\$	30,000
2007	Freightliner dump truck	1FVHC7CV77HZ21528	924355		2022	15 years	\$	165,000
2011	Total Patcher	1W9BP1420BP458124			2026	15 years	\$	30,000
2013	Roller & wacher				2026	10 years	\$	15,000
2015	GlobalSweeper	1g9gm3hj5es462038	951434	3230	2030	15 years	\$	165,000
2014	Case 621F Loader			28732	2017	3 years	\$	20,000
Park								
1985	Snow Trailer (small red)	18SF3KG13F1001083	198268					
2000	Snapper MGT 2000 H Mower		no title		2014	5 years	\$	35,000
1972	John Deere 2555				2016	6 years	\$	35,000
2000	Clipper Mower				2018	8 years	\$	35,000
1996	Sand Pro Trailer	1F9UZ201ZTV048041	198270					
2005	John Deere 1445 Tractor			81359	2013	10 years	\$	32,000
2008	Chevrolet Silverado	1GBJK34K88E162134	922579	13948	2019	21 Years	\$	160,000
2003	Chevrolet Silverado	1GBHC24U13E131257	906094	69879	2015	9 years	\$	15,000
Police								
2009	Chevy Impala	2G1WS57M691284657	Police					
2010	Chevy Impala	2G1WD5EM6A1150670	Police					
2010	Chevy Impala	2G1WD5EM9A1150520	Police					
2013	Interceptor	1FM5K8AR6DGC41047	Police					
Water								
2016	Ford Pickup	1FTBF2B66GEA59619			2017	1 year	\$	2,000
Sewer								
1998	Ford F700 Sewer cleaner	1FDYF80C9WVA26260	159864		2018	20 years	\$	180,000
Admin								
2015	Dodge Caravan	2C4RDGBG1FR688930			2025	10 years	\$	25,000