\$20 million seem like a lot of money to you? That's how much La Crosse's auditor recently told city council members exists in the city's reserve fund balance. Some of that money's already dedicated for other purposes. But \$19 million is available for use. In emergencies, typically. But, according to one city council finance committee member we've talked to, mayor Matt Harter plans to use \$900 thousand of that reserve fund to pay for regular budget items this year, apparently in an effort to keep tax increases to a minimum. The city council agreed to a similar raid of the reserve fund during budget back-and-forth last year.