

**TOWN OF SUFFIELD
WATER POLLUTION CONTROL AUTHORITY
2021/2022 BUDGET**

FUNDS:

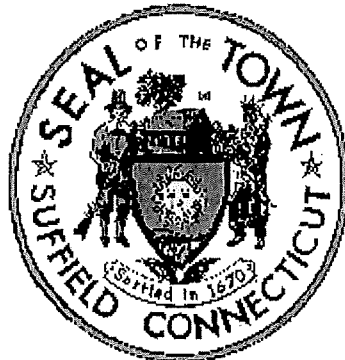
**ADMINISTRATION
ASSESSMENT
RESERVE CAPACITY MAINTENANCE**

WPCA Public Hearing - May 11, 2021

WPCA Meeting – May 11, 2021

Questions May Be Directed To:

**Jamie Kreller, Superintendent OR Julie Nigro, Business Administrator
Town of Suffield WPCA
860-668-3856**



WATER POLLUTION CONTROL AUTHORITY BUDGET SUMMARY

	2020-2021	2021-2022
ADMINISTRATION:	\$2,898,500	\$3,610,500
ASSESSMENT:	\$561,000	\$222,000
RESERVE CAPACITY MAINTENANCE:	\$993,052	\$1,595,000
	\$4,452,552	\$5,427,500

	2020-2021		2021-2022	
2020-2021 Town of Suffield Sewer Use Fee:	\$350	per unit	\$360	per unit
2020-2021 Kent Farm Sewer Use Fee:	\$350	per unit	\$360	per unit
2020-2021 Dollar Per 1,000 Gallons:	\$8.37		\$8.61	

Water Pollution Control Authority Commission Members:

Janet Davis, Chairman
 Roger Ives, Vice Chairman/Treasurer
 Frank Bauchiero
 Jeff Davis
 Daniel Holmes
 John Murphy
 Chris Rago

TOWN OF SUFFIELD WATER POLLUTION CONTROL AUTHORITY
2021/2022 Expense Budget - \$3,610,500

General

A copy of the WPCA Administration Expense Budget is attached. The major points are as follows:

- The 2021-2022 Expense Budget increased \$712,000 or 24.56% with the inclusion of Fund Balance money, however, the actual increase in expenses is 3.62%. The Overall budget (ALL 3 BUDGETS: ADMIN, RCM, ASSESSMENT) has increased by 21.90% or 8.26% excluding the fund balance transfer.
- The Equivalent Dwelling unit (EDU) charge for FY 2021-2022 has increased to \$360 , representing a 2.86% increase.
- The use of Fund Balance in the amount of \$607,000, is to account for the possibility of carrying over projects not completed in 20/21. Therefore, if the projects are completed within fiscal 20/21, there will be no need to use fund balance in 21/22
- The most recent rate change of \$10.00/year, was for the last fiscal period; we have capital projects planned out for future years and must plan for level increases accordingly.

Capital projects this year include:

- Paving inside and outside of the Plant gate & motorize the entrance gate to the Plant (if not completed in 20/21)
- Vactor lease annual payment
- Pipe lining/point repairs
- Stony Brook repair study (if not completed in 20/21)
- Lake Congamond Study (if not completed in 20/21)
- Re-build the Clarifier
- New pump at pump station #1
- Pump station capital repairs – including buildings/generators/roofs/railings

Payroll, Social Security & Pension:

- Costs for WPCA employees total \$1,201,000 , or approximately 33% of operation and maintenance expenses.
- The aggregate increase in Payroll of 9.1% is comprised of: (1) a budgeted increase in pay for all administrative staff of between 2.00 and 2.25% with actual increases determined by the Commission in June.

- This line item also includes an estimated 2.40% increase for the union staff under the Collective Bargaining Unit contract.
- This line item also includes an additional Operator hired back and not included in last year's budget. Current staff includes 10 employees: Superintendent, Chief Operator, 7 Operators, and a Business Administrator. The budget includes the addition of a part-time assistant to the Business Administrator at 20 hours with no benefits.
- Additionally, this includes unscheduled overtime and the cost of the WPCA's contribution to deferred compensation accounts.
- Social Security is based on 7.65% of budgeted salaries. The town's Pension Administrator determines WPCA's contribution to the Pension Fund. Employees hired after 6/30/2014 participate in the Town's 457 Deferred Compensation plan with matching up to 7% in lieu of a pension.

Workers' Compensation, Employee Medical Insurance, Property, General Liability, Umbrella, Automobile and Boiler and Machinery Insurance:

- The WPCA is included in the Town contracts.

OPEB Contribution:

This line item represents the WPCA's portion of "Other Postemployment Benefits" as provided by the Valuation Report by hooker & holcombe, Inc. dated July 1, 2018 with an estimated 3% increase for fiscal 21/22.

Operation and Maintenance:

- **Chemicals**

-The cost of purchasing chemicals used to treat wastewater. Chemical costs (Polymer) are estimated to be approximately 6% higher than last year. However, the purchase of fewer totes is expected this year. Polymer is used for sludge dewatering and usage is based on the Hood demand on the system.

- **Waste:**

- The cost of disposing of sludge at the Metropolitan District Commission sludge handling facility, and other waste produced during the treatment process. MDC's rate is increasing from \$260/ton to \$275/ton and we've been trending 9% higher in tons delivered to MDC over last year.

- **Uniforms:**

- The cost of supplying uniforms, foul weather gear and safety footwear to all of its operational employees as required under the collective bargaining agreement is up, based on the last 3 year's actuals.

- **Laboratory Testing:**

- The cost of performing and reporting laboratory analysis using an outside vendor for the WPCA main facility and the Kent Farms Sewer District (due to the complex nature of the tests and advanced level of the technical equipment that is required, these tests are performed by outside vendors).

- **Training, Safety Supplies, and medical expenses:**

- The cost for employees to participate in appropriate training opportunities including training for Operators to pursue advanced licenses, safety courses, exam fees, safety supplies, and equipment. In addition, any administrative classes (Business writing, advanced spreadsheet prep., etc.) are included in this line item.

- The Safety supplies line item is for the purchase of safety supplies including: OSHA compliance items, first aid supplies, gloves, and hard hats.

- Required medical tests and treatments for new hires, and DOT mandated testing.

- **Plant/ Process Equipment R&M and Collection System Maintenance:**

- General Plant Maintenance- Plant maintenance is guided by our JobPlus program and helps identify actual maintenance needs on a predictive and ideally, preventative basis.

- Buildings and Grounds – These are expenses that are associated with the repair and maintenance of the treatment facility,

- Utilities related equipment

- Buildings HVAC,

- Windows and Doors,

- Structural repairs

- Computers and related equipment

- Process Equipment R&M- The cost of major process equipment maintenance including:

- Instrumentation

- repairs and maintenance for major mechanical components of the biological treatment process.

- annual UV parts - \$35k per year

- Collection system maintenance of public sewer system**

- There is a significant increased focus on maintenance of the aging sewer system dating back to the 1960's, with an advanced focus on system requirements based on EPA recommended practices. This includes repair and maintenance of:

- Five low pressure sewer systems. Plant Staff are only responsible for the pipes and related specialized low pressure sewer equipment in the public right of way, only up to and including the curb box shut off structures (generally at the private property line).

- Predictive, Preventive, and Corrective Maintenance (parts and materials) for underground assets such as pipes, manholes, force mains, CCTV, subcontracted repair work

- **Tools & Equipment:**

- This line item includes all miscellaneous tools and equipment (gauges, shovels, lab equipment, mower parts and accessories, etc.).

- **Utilities: Telephone, Electricity, Fuel oil-generators, and Water:**

-These line items fund the cost of telephone, Cable internet, electrical service (including electric heat), generator, and potable water service to the treatment facility.

-The WPCA participates in the Town wide fuel oil contract for the small usage of heating oil for the Headworks building and pump station generators. The WPCA is currently in a two-year electricity contract for supply generation with a rate of \$0.0839 (to expire 11/19/2021). Our new contract for supply generation is a decreased rate of \$0.07630 for the next 3 years. This line item has also increased significantly due to a credit we worked off in the previous fiscal period.

- **Vehicles: Gas-automotive, Mileage, R&M Vehicles:**

These line items fund the cost of providing gasoline and diesel fuel to:

-WPCA vehicles through the Town's Dieselgard and Keegard service; the cost of reimbursing WPCA employees for use of a personal vehicle for work related travel; vehicle repair and maintenance costs.

-The repair and maintenance budget decreased due to newer vehicles with less repair expenses.

-Auto gas has decreased based on actual usage over the last 2 years and lower Town contracted gas price (\$1.67 vs \$1.89 last year). The mileage reimbursement rate has decreased from \$0.575 to \$0.56 per mile.

Administration Costs: Office Supplies, Postage, Advertising, Legal/Advice, Engineering Services, Service Contracts, Dues & Subscriptions:

These line items fund costs associated with office operations:

-routine correspondence,

- Invoices and notices

- Certified mailings

- Legal advertising (projecting 3 RFP's this year)
- Engineering review and advice
- Outside consultants
- Legal advice
- Copy machine, a wide format printer, and
- Various professional organizations and journals.

- **Contingency:**

- This line item represents approximately 3% of the Operating budget (less the "Contingency" line item itself and the "Transfer to RCM" line item) and is designated for unforeseen items not planned for in the RCM Budget for emergencies.

- **Capital Costs:**

- Include the following Capital line items:

- The "**Capital Replacement – Vehicles**"

- This line item funds the cost of replacing WPCA vehicles. This year's line item is \$0 – with no new vehicle purchases.

- The "**Interest Expense**" line item represents the interest portion of any financing- \$0 this year.

- The **Reserve Cap Projects** – line item is designated to be transferred to the RCM fund for Capital Projects, using Sewer Use fees revenue.

KENT FARMS COMMUNITY SEPTIC SYSTEM
2021/2022 Expense Budget - \$360

The Kent Farms Community Septic System is operated by the WPCA as a separate sewer district.

- The system was designed to a maximum of 44 homes, and currently serves 44 homes.
- Based on the schedule of expenses for “Pump Station #8 – Plantation Drive”, the WPCA levies a separate user fee against property owners using that system.
- The WPCA is responsible for maintaining on-site septic systems in the Kent Farms Sewer District.
- The 2021/2022 Kent Farms Sewer Use Fee will increase from \$350 to \$360 , representing an approximate 2.86% increase.
- The fee covers pump station maintenance, electricity, time and labor for station monitoring, as well as pump-outs of the separate septic tanks for 1/3 of Kent Farms each year (homes are pumped out every three years), and the cost to treat this at the Plant.

2021/2022 WPCA Assessment Fund Budget - \$222,000

The WPCA Assessment Fund is the account into which all WPCA Sewer Benefit Assessment payments or Sewer Connection Charges are deposited.

- A Sewer Benefit Assessment is levied against any property owner whose property is “specially benefited” by the installation of a public sewer line, as enabled by Chapter 103, Section 7-249 through 7-254 of the Connecticut General Statutes.
- The Sewer Connection Charges are assigned to a property whenever construction results in the creation of additional units connected to the existing sanitary sewer system per CGS§7-255.
- The cash in this fund is used to pay down any debt from the financing of the acquisition or construction of the sewerage system OR for the acquisition or construction of the sewerage system.
- There is currently no debt to the Town from the WPCA, therefore all Assessment and Sewer Connection revenues are transferred into the RCM fund for Capital Improvement Projects allowable by State statute.

2021/2022 WPCA Reserve Capacity Maintenance Fund Budget – \$1,595,000

This fund is used to help finance WPCA Collection System & Plant construction projects. Included in this year’s RCM budget besides Sewer Development are the following Plant Upgrade projects:

Capital - Plant		\$
Roads	Paving - inside & outside of Plant gate - <i>if not completed in 20/21</i>	\$250,000
Clarifier re-build	Rebuild Clarifier	\$50,000
Total Capital - Plant		<u>\$300,000</u>

Capital - Pump Stations/Collections System		
Pipe lining/point repairs	Pipes - lining and excavation of pipes	\$535,000
Pump Station Capital Repairs	Building/generators/roofs/railings	\$300,000
Studies	Stony Brook Repair Study - <i>if not completed in 20/21</i>	\$250,000
Studies/SSE Programs	Lake Congamond - <i>if not completed in 20/21</i>	\$107,000
Vactor	4th of 7 lease payments	\$63,000
Pump Station 1 pump	Replace with new pump & installation	\$40,000
Total Capital - Pump Stations/Collections System		<u>\$1,295,000</u>

TOTAL CAPITAL PROJECTS \$1,595,000

Suffield WPCA 2021/2022 O&M Revenue Budget

	2020/2021	2021/2022	variance	
Proposed 2021/2022 Use Fee	\$350.00	\$360.00	2.86%	2.94% increase in EDU cost from 2020 (*See Definition of EDU below)
Proposed Dollar Per Gallon (Com)	\$8.37	\$8.61	2.87%	Commercial excess gallons charge in excess of 1 EDU
Use Charges - Commercial	\$ 274,109	\$ 302,000	10.18%	collection rate of 99% (last year 97%)
Use Charges - Residential billed	\$ 1,091,025	\$ 1,142,500	4.72%	collection rate of 94% (last year 93%)
Use Charges - Kent Farms	\$ 15,050	\$ 15,000	-0.33%	collection rate of 93% (last year 98%)
Use Charges - Prison	\$ 880,967	\$ 885,000	0.46%	Increase based on recent flows and an increase in the Commercial rate to \$8.61
Use Charges - Hood	\$ 544,550	\$ 551,000	1.18%	Increase based 1st 3 quarters of 2020/2021 & estimates on 4th qtr's with recent Hood flows and strength of flow.
Use Charges - Delinquent	\$ 22,346	\$ 25,000	11.88%	based on past delinquent collection rate of 59% on projected delinquent
Interest & Fees	\$ 14,172	\$ 15,000	5.84%	based on average rate of 39% of total delinquent
Permits & Septic	\$ 38,548	\$ 54,000	40.09%	based on last year's receipts
Investment Income	\$ 17,733	\$ 14,000	-21.05%	based on approximate interest bearing balance
Transfer from Fund Balance	\$ -	\$ 607,000		Possible use of Fund Balance for projects budgeted in 20/21 and pushed to 21/22 - to be transferred to RCM Budget for Cap Projects

	\$ 2,898,500	\$ 3,610,500		
	\$	\$ 712,000		
Kent Farms rate	\$ 350	\$ 360		

* EDU - Equivalent Dwelling Unit =
46,000 gpy per single family dwelling or 126 gpd
24.56% incr with Fund Bal usage
3.62% Actual increase excluding use of Fund Balance

Expenses	\$ 3,610,500
Revenue	\$ 3,610,500
Difference from Revenue	\$ 0

Suffield WPCA O&M 2021/2022 Budget

	2020/2021	2021/2022		variance	Description
Payroll	\$ 909,274	\$ 992,000	82,726	9.10%	Assumes Admin wage increase between 2.0% and 2.2% & 2.4% for Union (Union contract assumption based on 1st year contract increase per previous contract-as current Union contract expires 6/30/21). This includes an additional Operator hired back from last year, as well as a p/t Assistant to the Business Admin.
Social security	\$ 69,559	\$ 76,000	6,441	9.26%	7.65% of Payroll
Pension	\$ 96,326	\$ 133,000	36,674	38.07%	Per Pension estimate dated 11/24/20 from Debbie
Workers Comp	\$ 20,000	\$ 16,000	(4,000)	-20.00%	based on figures provided by Debbie 3/31/21
Office supplies	\$ 22,000	\$ 21,000	(1,000)	-4.55%	based on last 3 years spend, and includes purchase of 2 computers for SCADA
Chemicals	\$ 26,000	\$ 22,000	(4,000)	-15.38%	based on usage of Polymer totes and 6% increase in cost/tote
Postage	\$ 4,000	\$ 3,000	(1,000)	-25.00%	decr. based on 3 yrs actuals
Telephone	\$ 14,000	\$ 16,000	2,000	14.29%	incr. based on actuals for bundled telephone with internet/cameras - avg 3 yrs
Electricity	\$ 130,000	\$ 164,000	34,000	26.15%	incr. based on LY's actuals and used up Eversource credit during previous year (locked in at new rate of .0763 beginning 11/2021 from rate of .0839)
Water	\$ 6,000	\$ 7,000	1,000	16.67%	incr. based on 3 yrs actuals
Gas - automotive	\$ 12,000	\$ 12,000	0	0.00%	no change
Fuel oil - heat	\$ 6,000	\$ 1,500	(4,500)	-75.00%	decr based on reduced fuel usage with electric heat.
Mileage	\$ 2,000	\$ 1,000	(1,000)	-50.00%	decr. based on 4 year actuals
Waste disposal	\$ 125,000	\$ 143,000	18,000	14.40%	incr. based on 2 year actuals and includes rate increase of 6% - note: the majority of the increase is due to additional wasting vs the price increase, which only represents \$7500
Insurance	\$ 32,000	\$ 34,000	2,000	6.25%	based on figures provided by Debbie 3/31/21
Advertising	\$ 8,000	\$ 4,000	(4,000)	-50.00%	decr. based on 2 years' actuals & RFP's as a result of Facilities Plan-for Capital Projects
Legal/advice	\$ 65,000	\$ 70,000	5,000	7.69%	incr. based on 3 yrs legal fees & union negotiations for contract expiration 6/30/21
Engineering Services	\$ 30,000	\$ 12,000	(18,000)	-60.00%	decr. Based on last 3 year actuals
Service Contracts	\$ 40,000	\$ 42,000	2,000	5.00%	incr- based on 3 YRS actuals on service contracts with: TAB computers, WINN -11, HACH, Huber, Otis, HACH sensors, & service from TAB
Uniforms	\$ 5,500	\$ 6,500	1,000	18.18%	incr. based on last 3 year actuals
Tests	\$ 24,000	\$ 24,000	0	0.00%	no change
Dues & Subscriptions	\$ 1,500	\$ 1,500	0	0.00%	no change
Employee Insur	\$ 353,000	\$ 350,000	(3,000)	-0.85%	The cost of Health insurance for current employees & 100% of 1 retiree, plus cost of: Life, std & ltd insurance, H S A contributions, and retirees medicare supplemental policies - used estimate of 10% incr. in cost over last year-budget reduced due to 1 employee going from family to individual rate
Training	\$ 20,000	\$ 20,000	0	0.00%	no change
Medical Expenses	\$ 2,700	\$ 2,700	0	0.00%	no change
Plant Maintenance	\$ 50,000	\$ 50,000	0	0.00%	no change
Collection System	\$ 45,000	\$ 45,000	0	0.00%	no change
R & M - Vehicles	\$ 16,000	\$ 10,000	(6,000)	-37.50%	decr. Based on newer trucks requiring less repairs
Cap Replace - Vehicles	\$ -	\$ -	0	#DIV/0!	no vehicle purchases or leases - RCM budget includes Vactor lease payment
Cap Improve	\$ -	\$ -	0	0.00%	no change
Tools & Equipment	\$ 12,000	\$ 20,000	8,000	66.67%	incr. due to purchase of misc tools & annual Tractor lease payment (0% interest)
Process Equipment - R&M	\$ 118,000	\$ 118,000	0	0.00%	no change
Reserve Cap Projects	\$ 272,450	\$ 218,000	(54,450)	-19.99%	use fees to be applied to current year capital projects - See RCM budget
Interest Expense	\$ -	\$ -	0	#DIV/0!	no change
OPEB Contribution	\$ 141,727	\$ 146,000	4,273	3.01%	per Debbie, estimate 3% over last year
Transfer to RCM	\$ -	\$ 607,000	607,000	#DIV/0!	Possible usage of Fund Balance if not completing \$607k worth of projects in fiscal 2020/2021 - see transfer in RCM Budget for Capital Projects
Safety Supplies	\$ 14,000	\$ 14,000	0	0.00%	no change
Contingency	\$ 84,464	\$ 85,300	836	0.9898%	3%+ of budget (less the fund balance transfer) for unforeseen items not planned for in RCM for emergencies
#1 -Thompsonville Rd	\$ 17,000	\$ 18,000	1,000	5.88%	routine exp including Electricity + Mission Communic.
#10 - Mapleton Estates	\$ 7,000	\$ 4,000	(3,000)	-42.86%	routine exp including Electricity + Mission Communic.
#11 - Mapleton Ave	\$ 7,000	\$ 9,000	2,000	28.57%	routine exp including Electricity + Mission Communic.
#12 - Bridge St	\$ 8,000	\$ 8,000	0	0.00%	routine exp including Electricity + Mission Communic.
#13 - Stony Brook	\$ 4,000	\$ 5,000	1,000	25.00%	routine exp including Electricity + Mission Communic.
#2 - Willow Creek	\$ 4,000	\$ 4,000	0	0.00%	routine exp including Electricity + Mission Communic.
#3 - Mountain Road	\$ 11,000	\$ 12,000	1,000	9.09%	routine exp including Electricity + Mission Communic.
#4 - River Blvd	\$ 6,000	\$ 6,000	0	0.00%	routine exp including Electricity + Mission Communic.
#5 - Fairhill Lane	\$ 7,000	\$ 7,000	0	0.00%	routine exp including Electricity + Mission Communic.
#6 - Suffield Meadows	\$ 7,000	\$ 7,000	0	0.00%	routine exp including Electricity + Mission Communic.
#7 - Poole Rd.	\$ 8,000	\$ 9,000	1,000	12.50%	routine exp including Electricity + Mission Communic.
#8 - Plantation Dr	\$ 8,000	\$ 8,000	0	0.00%	routine exp including Electricity + Mission Communic.
#9 - Eagles Watch	\$ 8,000	\$ 5,000	(3,000)	-37.50%	routine exp including Electricity + Mission Communic.
#16 Prospect Hill Estates	\$ 4,000	\$ 4,000	0	0.00%	routine exp including Electricity + Mission Communic.
#17 Cedar Crest Drive	\$ 5,000	\$ 6,000	1,000	20.00%	routine exp including Electricity + Mission Communic.
#18 Wisteria Lane	\$ 6,000	\$ 6,000	0	0.00%	routine exp including Electricity + Mission Communic.
#19 Malec Farms	\$ 4,000	\$ 5,000	1,000	25.00%	routine exp including Electricity + Mission Communic.

2,898,500 3,610,500 712,000

712,000.03

3.62% BUDGET INCREASE W/O INCLUDING FUND BALANCE USAGE
24.56% BUDGET INCREASE - INCLUDING FUND BALANCE USAGE

**Town of Suffield Water Pollution Control Authority
2021/2022 Reserve Capacity Maintenance (RCM) Revenue Budget**

	2020/2021	2021/2022	Variance	
Transfer from RCM Fund Balance	\$ 159,602.86	\$ 548,000		Balance on hand year end 2020/2021
Transfer from Assessment Fund	\$ 561,000	\$ 222,000	\$ (339,000)	All funds generated from Assessment Fund transferred into this fund for Capital Projects
Transfer from O&M Line Item	\$ 272,450	\$ 218,000	\$ (54,450)	revenue generated by sewer use fees & earmarked for cap projects
Grant Income	\$ -	\$ -	\$ -	No Grant Reimbursement Projects
Transfer from Fund Balance	\$ -	\$ 607,000	\$ 607,000	Possible Use of Fund Balance used this FY
TOTAL REVENUE	\$ 993,053	\$ 1,595,000		
Plant Upgrades (Capital Improvements)	\$ 230,000	\$ 300,000	\$ 70,000	Re-build Clarifier
Plant Upgrades-Collection system (Capital Improvements)	\$ 763,052	\$ 1,295,000	\$ 531,948	Pump Station 1 new pump; Vector lease annual payment (#4 of 7); Pump station capital repairs (bldgs/generators/roofs/railings); Pipe lining & repairs), & new gate @ Plant
- Facility Plan portion	\$ -	\$ -	\$ -	
- Non Facility Plan Portion	\$ -	\$ -	\$ -	
TOTAL EXPENSES	\$ 993,052	\$ 1,595,000	\$ 601,948	

**Town of Suffield Water Pollution Control Authority
2021/2022 Assessment/Connection Revenue Budget**

	2020/2021	2021/2022	Variance	Description
2021-2022 New Assessments/Sewer Connections	\$ 2,500	\$ 2,500	\$ -	2 new accounts
Developer's Agreements	\$ 75,000	\$ 100,000	\$ 25,000	Based on current Developments & estimated over 3 yrs of "normal" receipts
Current Assessments	\$ 26,000	\$ 24,500	\$ (1,499)	based on 2021 annual billing at 91% collection rate
Assessments - Prior Years	\$ 6,000	\$ -	\$ (6,000)	No delinquent balances
Penalty Interest & Fees	\$ 1,000	\$ 200	\$ (800)	estimate 9% of current assessments assessed penalty interest & fees
Advance Collection	\$ 6,500	\$ 4,500	\$ (1,999)	10% of principal not billed
Investment Interest	\$ 5	\$ 300	\$ 295	low interest - as funds are transferred to RCM
Total:	<u>\$ 117,005</u>	<u>\$ 132,000</u>		
Transfer from Assessment Fund Balance	\$ 443,995	\$ 90,000	\$ (353,995)	Estimated year end cash balance year end 2021
TOTAL REVENUE	<u>\$ 561,000</u>	<u>\$ 222,000</u>		
Transfer to Town General Fund	\$ -	\$ -	\$ -	
Transfer to RCM	\$ 561,000	\$ 222,000	\$ (339,000)	
TOTAL EXPENSES	<u>\$ 561,000</u>	<u>\$ 222,000</u>		