

**FLORIDA WEST COAST
OPERATING ENGINEERS
APPRENTICESHIP TRUST FUND**

December 31, 2021

Income and Expense Statement

(Based on accrual accounting effective plan year beginning April 1, 2021)

FLORIDA WEST COAST OPERATING ENGINEERS APPRENTICESHIP TRUST FUND
COMPARATIVE BALANCE SHEET
FOR THE NINE MONTHS ENDING December 31, 2021 AND December 31, 2020

	<u>Dec-21</u>	<u>Dec-20</u>	<u>Variance</u>
ASSETS			
Current Assets			
PowerNet Savings Acct #9267	37,872.90	54,631.68	(16,758.78)
PowerNet Acct #5660	13,718.83	54,855.24	(41,136.41)
Savings Acct #5660	2,875.50	9,068.87	(6,193.37)
LPL Cash	13,398.75	17,211.78	(3,813.03)
LPL Investments	811,870.60	813,373.07	(1,502.47)
Contributions Receivable	33,332.93	25,407.01	7,925.92
Late Fees Receivable	0.66	0.00	0.66
Due to PowerNet	0.00	60,000.00	(60,000.00)
Prepaid Insurance	4,156.76	4,344.47	(187.71)
Total Current Assets	917,226.93	1,038,892.12	(121,665.19)
Property and Equipment			
Building	47,164.00	47,164.00	0.00
Office Equipment	10,646.72	10,646.72	0.00
Land	755,184.35	755,184.35	0.00
Land Improvements	181,240.58	145,127.58	36,113.00
Machinery & Equipment	1,062,338.25	1,063,833.45	(1,495.20)
Major Repairs	0.00	13,224.00	(13,224.00)
Building Improvements	139,591.66	130,567.66	9,024.00
Accumulated Depreciation	(276,098.00)	(188,848.00)	(87,250.00)
Total Property and Equipment	1,920,067.56	1,976,899.76	(56,832.20)
TOTAL ASSETS	<u>\$ 2,837,294.49</u>	<u>\$ 3,015,791.88</u>	<u>(\$ 178,497.39)</u>
LIABILITIES & EQUITY			
Current Liabilities			
Accounts Payable	10,565.85	5,116.98	5,448.87
Federal W/H Tax Payable	0.00	1,604.62	(1,604.62)
FICA Tax Payable	(2.81)	2,324.77	(2,327.58)
Unemployment Tax Liability	1,955.81	0.33	1,955.48
PAC Fund Payable	34.85	16.90	17.95
Dues Check-Off	957.66	432.71	524.95
Total Current Liabilities	13,511.36	9,496.31	4,015.05
TOTAL LIABILITIES	13,511.36	9,496.31	4,015.05
Equity			
Reserve Balance	2,930,908.34	2,876,214.62	54,693.72
Net Income	(107,125.21)	130,080.95	(237,206.16)
Total Equity	2,823,783.13	3,006,295.57	(182,512.44)
TOTAL LIABILITIES & EQUITY	<u>\$ 2,837,294.49</u>	<u>\$ 3,015,791.88</u>	<u>(\$ 178,497.39)</u>

FLORIDA WEST COAST OPERATING ENGINEERS APPRENTICESHIP TRUST FUND
COMPARATIVE INCOME STATEMENT
FOR THE NINE MONTHS ENDING December 31, 2021 AND December 31, 2020

	Dec-21	Dec-20	YEAR TO DATE		Variance
			2021	2020	
INCOME					
Contributions					
Contributions	33,332.93	25,407.01	277,264.03	225,790.68	51,473.35
Reimburse Late Fees	0.66	0.00	2.03	112.51	(110.48)
Employer Reimbursement	0.00	0.00	0.00	220.00	(220.00)
Hillsborough County Public Schools	0.00	0.00	72,423.74	66,440.21	5,983.53
Class Training	0.00	2,000.00	0.00	2,000.00	(2,000.00)
Investment Dividends & Interest					
PowerNet	1.01	3.73	9.01	42.41	(33.40)
PowerNet Savings	0.82	1.60	7.80	19.68	(11.88)
LPL	1,927.27	3,424.68	13,463.71	15,326.41	(1,862.70)
Intererst Received from Buyer	0.00	0.00	286.81	0.00	286.81
Gain/Loss on Securities					
LPL Realized Gain/Loss	0.00	26.04	100.62	5,663.72	(5,563.10)
LPL Unrealized Gain/Loss	(1,659.86)	63.03	(14,422.98)	18,391.33	(32,814.31)
Miscellaneous Income					
Union Grant	0.00	109,500.00	0.00	109,500.00	(109,500.00)
TOTAL INCOME	33,602.83	140,426.09	349,134.77	443,506.95	(94,372.18)
EXPENSES					
Fringe Benefits					
Health & Welfare Fund	4,025.00	1,800.00	32,243.75	19,300.00	12,943.75
Central Pension Fund	5,172.00	2,249.90	39,699.60	23,037.90	16,661.70
IUOE General Pension Plan	1,368.85	1,067.08	10,883.40	10,345.23	538.17
Salaries					
Director	7,822.00	3,605.92	60,069.60	54,153.84	5,915.76
Apprentice	13,820.00	4,692.00	107,799.95	52,012.00	55,787.95
Secretary	1,760.00	0.00	8,800.00	4,000.00	4,800.00
Instructor	10,283.82	3,636.64	28,761.86	15,737.95	13,023.91
Operating Expense					
Administration Fee	3,248.00	3,093.00	28,767.00	27,480.00	1,287.00
Tax Expense					
Employer Payroll Tax	2,636.56	1,163.25	15,938.33	10,071.75	5,866.58
State Unemployment Tax	0.00	0.00	46.62	28.00	18.62
Mailing Expense					
UPS Expense	0.00	0.00	102.90	102.19	0.71
Postage	0.00	0.00	0.00	129.31	(129.31)
Bank Expense					
PowerNet Credit Union Bank Fee	0.00	0.00	96.00	2.00	94.00
Stop Payment Charge	0.00	0.00	25.00	0.00	25.00
Peachtree DD Bank Fee	30.00	12.10	198.75	107.80	90.95
Misc. Disbursements					
TWIC	0.00	250.50	751.50	501.00	250.50
DOT Physical	217.50	227.50	2,530.00	2,032.50	497.50
Background Check	0.00	259.00	2,516.00	1,404.00	1,112.00
Repair & Maintenance Expense	7,335.85	1,044.04	33,178.22	22,928.29	10,249.93
Office Supplies	2,065.29	1,221.66	7,841.29	5,875.42	1,965.87
Training Materials	0.00	0.00	0.00	3,871.91	(3,871.91)
Property & Building Mainten.	0.00	0.00	944.41	1,109.15	(164.74)
Training Class Expense	1,460.25	1,118.00	13,679.33	11,922.53	1,756.80
Crane Certification Exam	510.00	0.00	2,885.00	1,500.00	1,385.00
Printing & Stationery	0.00	575.35	1,008.52	822.61	185.91

FLORIDA WEST COAST OPERATING ENGINEERS APPRENTICESHIP TRUST FUND
COMPARATIVE INCOME STATEMENT
FOR THE NINE MONTHS ENDING December 31, 2021 AND December 31, 2020

			YEAR TO DATE		
	Dec-21	Dec-20	2021	2020	Variance
Misc. Expense					
Telephone - Cell	82.63	165.68	743.91	830.89	(86.98)
Water - City of Plant City	197.82	192.10	1,740.34	1,689.35	50.99
Telephone - Spectrum	225.24	178.72	1,786.18	1,486.15	300.03
Fuel Expenses	285.75	156.79	5,198.68	4,290.92	907.76
Car Tags/Decals	0.00	0.00	92.95	0.00	92.95
Tampa Electric	339.04	0.00	3,624.99	3,117.29	507.70
Director Expense					
Travel Expenses	0.00	25.00	2,064.15	(94.00)	2,158.15
Insurance Expense					
Fidelity Bond	0.00	0.00	376.00	376.00	0.00
Property Insurance	775.02	728.17	2,959.52	2,689.75	269.77
Workers Comp. Policy	0.00	0.00	1,039.00	921.00	118.00
G/L & Property	0.00	282.33	16,321.81	15,142.13	1,179.68
Accounting Fee Expense					
Annual Audit - Gramling & Haya	14,025.00	0.00	14,025.00	0.00	14,025.00
Investment Management Fees					
LPL	0.00	0.00	3,351.42	3,610.67	(259.25)
Legal Fees					
Venable Law Firm, P.A.	450.00	750.00	2,520.00	2,769.25	(249.25)
Phillips, Richard & Rind, P.A.	0.00	0.00	0.00	5,628.75	(5,628.75)
Conference Expense					
Registration Fee	0.00	0.00	300.00	0.00	300.00
Conference Expenses	0.00	0.00	249.00	0.00	249.00
IFEBP Expense					
Membership Dues	1,100.00	1,065.00	1,100.00	1,065.00	35.00
Trustee Meeting Expense					
Trustee Meeting Expenses	0.00	0.00	0.00	451.22	(451.22)
Interest Expense					
Interest Due to Seller	0.00	0.00	0.00	976.25	(976.25)
TOTAL EXPENSES	79,235.62	29,559.73	456,259.98	313,426.00	142,833.98
NET INCOME	(45,632.79)	110,866.36	(107,125.21)	130,080.95	(237,206.16)

FLORIDA WEST COAST OPERATING ENGINEERS
APPRENTICESHIP TRUST FUND
COMPARATIVE INCOME STATEMENT
For the Twelve Months Ended December 31, 2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
INCOME												
Contributions												
Contributions	26,841.26	28,703.94	59,521.00	640.86	33,573.63	30,985.99	30,600.51	37,160.66	34,385.81	34,841.29	41,742.35	33,332.93
Reimburse Late Fees	0.00	0.00	0.00	0.00	1.37	0.00	0.00	0.00	0.00	0.00	0.00	0.66
Hillsborough County Public Schools	24,014.25	0.00	0.00	24,016.50	0.00	0.00	0.00	0.00	24,203.62	0.00	24,203.62	0.00
Investment Interest & Dividends												
PowerNet	5.40	1.80	1.34	0.99	1.01	0.99	1.01	1.01	0.99	1.01	0.99	1.01
PowerNet Savings	1.32	1.20	1.32	0.82	1.11	1.08	0.89	0.47	1.09	0.84	0.68	0.82
LPL	747.99	3,518.92	5,619.11	0.00	0.00	661.20	797.78	3,695.28	2,349.30	2,034.33	1,998.55	1,927.27
Interest Received from Buyer	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286.81	0.00	0.00	0.00	0.00
Gain/Loss on Securities												
LPL Realized Gain/Loss	0.00	0.00	0.00	0.00	(697.72)	0.00	0.00	1,911.37	0.00	(1,113.03)	0.00	0.00
LPL Unrealized Gain/Loss	(1,258.81)	(4,333.09)	(4,566.58)	572.14	1,050.75	(2,925.63)	385.84	(2,845.73)	(2,492.57)	(3,820.85)	(2,687.07)	(1,659.86)
TOTAL INCOME	50,351.41	27,892.77	60,576.19	25,231.31	33,930.15	28,723.63	31,786.03	40,209.87	58,448.24	31,943.59	65,259.12	33,602.83
EXPENSES												
Fringe Benefits												
Health & Welfare Fund	2,362.50	3,318.75	2,050.00	2,500.00	3,150.00	5,412.50	3,712.50	2,968.75	3,350.00	3,900.00	3,225.00	4,025.00
Central Pension Fund	2,778.40	4,009.05	3,699.50	3,986.40	3,805.20	4,608.00	4,816.00	3,852.00	4,304.00	5,012.00	4,144.00	5,172.00
IUOE General Pension Plan	1,333.85	1,067.08	1,067.08	1,333.85	1,067.08	1,093.68	1,368.85	1,095.08	1,095.08	1,365.85	1,095.08	1,368.85
Salaries												
Director	7,622.00	6,097.60	6,097.60	7,622.00	6,097.60	6,249.60	5,683.60	6,257.60	6,257.60	7,822.00	6,257.60	7,822.00
Apprentice	4,926.00	10,039.60	8,568.00	8,613.20	10,571.20	13,526.00	13,612.70	10,883.25	11,897.60	13,820.00	11,056.00	13,820.00
Secretary	0.00	0.00	0.00	0.00	0.00	0.00	320.00	1,520.00	1,600.00	2,000.00	1,600.00	1,760.00
Instructor	0.00	2,979.73	1,081.29	4,348.44	2,099.95	2,367.37	0.00	0.00	2,392.90	3,642.32	3,627.06	10,283.82
Operating Expense												
Administration Fee	3,093.00	3,093.00	3,093.00	3,093.00	3,093.00	3,093.00	3,248.00	3,248.00	3,248.00	3,248.00	3,248.00	3,248.00
Tax Expense												
Employer Payroll Tax	959.91	1,462.43	1,395.20	1,574.62	1,435.77	1,693.92	1,664.19	1,427.50	1,694.27	2,087.18	1,724.32	2,636.56
State Unemployment Tax	0.34	0.00	0.00	28.56	0.00	0.00	13.50	0.00	0.00	4.56	0.00	0.00
Mailing Expense												
UPS Expense	0.00	0.00	97.55	0.00	0.00	0.00	0.00	0.00	0.00	54.16	48.74	0.00
Postage	34.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bank Expense												
PowerNet Credit Union Bank Fee	25.00	0.00	0.00	0.00	0.00	0.00	30.00	4.00	54.00	4.00	4.00	0.00
Stop Payment Charge	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25.00	0.00	0.00	0.00	0.00
Peachtree DD Bank Fee	15.20	16.25	10.00	18.75	25.00	18.75	18.75	16.25	32.50	15.00	23.75	30.00
Misc. Disbursements												
TWIC	0.00	0.00	0.00	125.25	125.25	125.25	0.00	0.00	250.50	125.25	0.00	0.00
DOT Physical	385.00	492.50	107.50	517.50	60.00	267.50	435.00	407.50	277.50	227.50	120.00	217.50
Pre-Employment Testing	0.00	120.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Background Check	0.00	592.00	0.00	629.00	37.00	0.00	185.00	148.00	0.00	1,147.00	370.00	0.00
Repair & Maintenance Expense	2,149.13	6,791.60	1,037.88	3,593.25	4,021.02	4,835.18	2,623.11	1,259.86	1,642.39	3,609.15	4,258.41	7,335.85
Office Supplies	61.92	0.00	0.00	0.00	330.94	110.00	639.12	2,539.87	1,278.11	363.95	514.01	2,065.29
Training Materials	0.00	0.00	1,299.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Property & Building Mainten.	0.00	0.00	0.00	0.00	98.29	0.00	0.00	550.50	145.62	0.00	150.00	0.00
Training Class Expense	1,354.49	7,939.10	724.23	62.99	439.25	1,803.16	2,288.91	2,876.67	2,163.30	847.00	1,737.80	1,460.25
Crane Certification Exam	6,150.00	0.00	0.00	930.00	300.00	240.00	645.00	0.00	200.00	60.00	0.00	510.00
Printing & Stationery	15.90	111.22	43.64	42.32	60.23	63.81	83.44	239.30	194.62	295.96	28.84	0.00

FLORIDA WEST COAST OPERATING ENGINEERS
APPRENTICESHIP TRUST FUND
COMPARATIVE INCOME STATEMENT
For the Twelve Months Ended December 31, 2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Misc. Expense												
Telephone - Cell	82.85	82.84	0.00	165.48	82.64	0.00	165.27	0.00	82.63	82.63	82.63	82.63
Water- City of Plant City	194.98	192.10	192.10	192.10	192.10	192.10	192.10	192.10	192.10	192.10	197.82	197.82
F.A.A.A. Membership Dues	50.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Telephone - Spectrum	178.72	181.40	357.44	199.50	0.00	245.24	215.24	450.48	0.00	450.48	0.00	225.24
Fuel Expenses	506.69	858.65	214.61	460.76	1,458.27	288.60	251.55	231.90	1,809.52	202.38	209.95	285.75
Car Tags/Decals	0.00	0.00	0.00	0.00	92.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tampa Electric	660.74	286.75	250.85	285.99	363.28	417.12	427.78	419.47	511.09	470.21	391.01	339.04
Director Expense												
Travel Expenses	0.00	132.00	0.00	0.00	0.00	0.00	169.00	1,895.15	0.00	0.00	0.00	0.00
Insurance Expense												
Fidelity Bond	0.00	0.00	0.00	376.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fiduciary Liability Policy	0.00	6,144.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Property Insurance	0.00	0.00	0.00	2,184.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	775.02
Workers Comp. Policy	0.00	0.00	0.00	897.00	142.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
G/L & Property	0.00	363.92	0.00	14,205.31	0.00	0.00	0.00	0.00	0.00	0.00	2,116.50	0.00
Accounting Fee Expense												
Annual Audit - Gramling & Haya	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,025.00
Investment Management Fees												
LPL	1,119.78	0.00	0.00	1,114.22	0.00	0.00	1,116.46	0.00	0.00	1,120.74	0.00	0.00
Legal Fees												
Venable Law Firm, P.A.	424.00	61.25	450.00	0.00	420.00	300.00	390.00	240.00	570.00	150.00	0.00	450.00
Conference Expense												
Registration Fee	100.00	0.00	0.00	200.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00
FL App. Conf. Member Dues	0.00	0.00	150.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Conference Expenses	0.00	0.00	0.00	249.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
IFEBP Expense												
Membership Dues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,100.00
TOTAL EXPENSES	36,584.50	56,432.82	31,987.00	59,548.99	39,568.02	46,950.78	44,315.07	42,748.23	45,243.33	52,319.42	46,330.52	79,235.62
NET INCOME	13,766.91	(28,540.05)	28,589.19	(34,317.68)	(5,637.87)	(18,227.15)	(12,529.04)	(2,538.36)	13,204.91	(20,375.83)	18,928.60	(45,632.79)

Florida West Coast Operating Engineers Apprenticeship Trust Fund
Expense Check Register
For the Period From December 1, 2021 to December 31, 2021

Date	Check #	Payee	Amount
12/1/21	5569	International Foundation	1,100.00
12/1/21	5570	Computer Age Electronics	339.00
12/1/21	5571	Adrian Lacey	82.63
12/1/21	5572	Central Pension Fund	2,848.00
12/1/21	5573	Central Pension Fund	1,296.00
12/1/21	5574	IUOE & Pipeline Employers H&W Fund	3,225.00
12/1/21	5575	FWCOE Apprentice Local 487 Distr. 925 ES	655.31
12/1/21	5576	IUOE General Pension Plan	1,095.08
12/1/21	5577	David McKibbin	270.00
12/1/21	5578	Equipment Inspection Services, Inc.	600.00
12/1/21	5579	Spectrum Business	225.24
12/1/21	5580	Associated Administrators, LLC	3,248.00
12/3/21	5588	Culligan Water Conditioning	69.50
12/3/21	5589	Logmein Communications, Inc.	120.69
12/3/21	5590	Safety Training Trust Fund	555.00
12/3/21	5591	Florida State Disbursement Unit	290.35
12/10/21	5596	Venable Law Firm, P.A.	450.00
12/10/21	5597	Culligan Water Conditioning	8.75
12/10/21	5598	NOW CARE Walk-In Clinic	60.00
12/10/21	5599	TIAA Commercial Finance, Inc.	259.00
12/10/21	5600	David McKibbin	50.00

Florida West Coast Operating Engineers Apprenticeship Trust Fund
Expense Check Register
For the Period From December 1, 2021 to December 31, 2021

Date	Check #	Payee	Amount
12/10/21	5601	Crumpton Welding Supply & Equipment	38.62
12/10/21	5602	Florida State Disbursement Unit	290.35
12/17/21	5607	Powernet Credit Union CC	6,470.98
12/17/21	5608	Christopher Foster	240.00
12/17/21	5609	Auto-Owners Insurance	3,100.07
12/17/21	5610	ULINE Shipping Supply Specialists	1,270.77
12/17/21	5611	Do Crane Inspections, Inc.	500.00
12/17/21	5612	NAPA Auto Parts	137.83
12/17/21	5613	City of Plant City	197.82
12/17/21	5614	Florida State Disbursement Unit	290.35
12/23/21	5626	TECO	339.04
12/23/21	5627	Occupational Health Centers of the SW	107.50
12/23/21	5628	Safety Training Trust Fund	777.00
12/23/21	5629	Florida State Disbursement Unit	290.35
12/30/21	5630	Gramling & Haya CPA, P.A.	14,025.00
12/30/21	5631	Florida State Disbursement Unit	<u>290.35</u>
Total			<u><u>45,213.58</u></u>

Florida West Coast Operating Engineers Apprenticeship Trust Fund
Payroll Check Register
For the Period From December 1, 2021 to December 31, 2021

Date	Check #	Payee	Amount
12/3/21	5562	ADRIAN L. LACEY	1,143.88
12/3/21	5563	ADRIAN L. LACEY	4,696.17
12/3/21	5564	ROBERT L. SANDERS	736.90
12/3/21	5565	ALFREDO BRITO JR	1,063.64
12/3/21	5566	SIERRA LACEY	147.76
12/3/21	EFTPS 120321	PowerNet Bank	2,896.23
12/10/21	5581	ADRIAN L. LACEY	1,084.21
12/10/21	5582	ADRIAN L. LACEY	1,448.47
12/10/21	5583	ROBERT L. SANDERS	736.90
12/10/21	5584	STANLEY W. TILLIS	639.76
12/10/21	5585	ALFREDO BRITO JR	1,063.64
12/10/21	5586	ALFREDO BRITO JR	1,156.51
12/10/21	5587	SIERRA LACEY	353.53
12/10/21	EFTPS 121021	PowerNet Bank	2,719.32
12/17/21	5592	ALFREDO BRITO JR	1,063.64
12/17/21	5593	ROBERT L. SANDERS	736.90
12/17/21	5594	SIERRA LACEY	353.53
12/17/21	5595	ADRIAN L. LACEY	1,143.88
12/17/21	EFTPS 121721	PowerNet Bank	1,365.98
12/24/21	5603	ROBERT L. SANDERS	736.90
12/24/21	5604	ALFREDO BRITO JR	1,063.64

Florida West Coast Operating Engineers Apprenticeship Trust Fund
Payroll Check Register
For the Period From December 1, 2021 to December 31, 2021

Date	Check #	Payee	Amount
12/24/21	5605	ADRIAN L. LACEY	1,143.88
12/24/21	5606	SIERRA LACEY	353.53
12/24/21	EFTPS 122421	PowerNet Bank	1,365.99
12/31/21	5615	ROBERT L. SANDERS	736.90
12/31/21	5616	ADRIAN L. LACEY	1,143.88
12/31/21	5617	ALFREDO BRITO JR	1,063.64
12/31/21	5618	SIERRA LACEY	353.53
12/31/21	EFTPS 123121	PowerNet Bank	<u>1,365.98</u>
Total			<u><u>33,878.72</u></u>

Florida West Coast Operating Engineers Apprenticeship Trust Fund
Cash Disbursements Journal
For the Period From December 1, 2021 to December 31, 2021

Name	Line Description	Debit Amount	Check Amount	Account Description
Associated Administrators, LLC	Invoice: Admin Fee 12/21	3,248.00	3,248.00	Administration Fee
		3,248.00	3,248.00	