

**LAKE LIMERICK COUNTRY CLUB -
WATER COMMITTEE MEETING**

Minutes of July 9, 2022, 8:30 am

Meeting Location: Online by Zoom for Committee & Community Members

Call to Order: Meeting called to order by Chairman Kelly Evans.

Members Attending: Chairman Kelly Evans, Secretary Anne Moen, Treasurer Don Bird, and Members Dan Cossano, Bruce Bronson, and Wally Montz.

Board Members: John Ingemi, Tamra Ingwaldson and Esther Springer-Johannesen (Treasurer Support)

Employees Attending: Water System Manager Chris McMullen & CAM- Roger Milliman

Guests: Dan Bussler 05-092

Approval of Minutes - June 11:

- Water data for May has been updated to the following:
 - 4,173,900 gallons were pumped
 - 4,022,739 gallons consumed
 - 3.6% loss

**Motion made by Don Bird to approve June's minutes as amended, seconded by Bruce Bronson, and carried with no nays.*

Comments from Board members:

- Roger (CAM report)
 - **Additional office space:** Roger met with Mason County officials:
 - A modular or construction trailer idea were well received.
 - Norm will collaborate with Mason County officials.
 - A 10 ft setback from property line is needed.

Additions to Agenda: None

Financial Report:

1) Water System Financial Report - See attached Budget to Actual for Month Ended June 2022

- Net income for June 2022 \$45,219, bringing our year-to-date net income to \$260,485.
- Month end revenue is under budget by a small amount, with warm weather in the forecast the assumption is homeowners will increase water use and revenue will increase.
- Operation expenses are slightly under budget.
- After consultation with CPA Rich Thornbrue, interest will be shown at the end of the fiscal year.

2) Accounts Payable / Receivable update –

- Approximately 200 accounts over 90 days late \$36,300.
- Roger stated phone calls are being made to collect on overdue accounts. Individuals are paying or setting up payment plans. Letters to shut off water have not been sent out as per collection policy.

**Motion made by Don Bird to initiate the collection policy fully to include shutting off water if needed, starting August 1, 2022 for accounts that are over past 90 days and greater than \$300.00. Motion seconded by Bruce Bronson and carried with no nays.*

3) Cash Accounts, CD & Money Market Review: See attached Water Cash Accounts for Month ended June 2022

- Total cash was \$1,371,303.57 which includes reserves of \$937,224.80.
- Scott Davis with Edward Jones indicated he could invest cash currently in Edward Jones accounts in additional CDs rather than have it in cash.
- Don presented the idea of opening another account to reduce the amount of money in the Heritage and OCCU accounts.

**Motion made by Bruce Bronson to open another account with Edward Jones that acts as a savings account, not associated with reserves (no new signatures needed). Motioned seconded by Anne Moen and carried with no nays.*

4) Ampstun Utility Billing System upgrade –

- Meter reading updates – At this time only Source meter readings are not synchronizing with consumer meter readings.
- HOA member access – Esther has set up her account to understand how the system works and will be able to teach the community at the Town Hall in July.

**Motion made by Wallace Montz to approve the financials, seconded by Bruce Bronson, and carried with no nays.*

Water System Manager's Report: Chris McMullen

1) Mangers Report & Consumption Spreadsheet – See attached July 2022 Manager's report (referencing for June 2022 Data) & LLWS Spreadsheet

- 4,781,000 gallons pumped
- 4,600,861 gallons accounted for
- 180,139 gallons net loss
- 3.8% Loss
 - Once the three leaks were repaired (381 Ballycastle, 471 E Penzance & service to the restroom at hole #5) the loss dropped down to 3.3%.
- SCADA at wells #4 & #6 had issues, they have been corrected.
- Waiting for repair estimate for Water's F-350 door.
- All the water meter "tamperers have been reset. "Tamperers" have been reduced from 12 to 2.
- In the process of locating all valve boxes

2) Project status:

- **Backflow customer survey & testing:** Chris anticipates having backflow testing done by the end of month.
- **Fencing:** Fencing will be done in house; this will save money. Due to terrain, Chris will do this project internally with Lake Limerick staff.

3) Water sample testing: Regularly performed water coliform samples were satisfactory. Additionally, required nitrate testing was also performed, the results were satisfactory.

4) Security Camera Q and A with Bruce Loftin: Monthly charges would be at least \$40 - \$50 for any of the normal internet services (e.g. Comcast, HCC, etc.) but using radios to connect would be higher capital cost but would eliminate, or substantially reduce, monthly cost.

** Motion made by Don Bird to purchase one set of test equipment for non-line of site radio for multiple locations. Money is available in account and purchase/test labor is to be kept under \$950.00. Seconded by Dan Cassano and carried with no nays.*

Forgiveness: Laura Russell is requesting a one-time forgiveness of \$613.50 (\$663.50 – \$50 base). Her vacant home at 31 E Connemara Way had a water leak (117,790 gallons) in March resulting in a bill of \$663.50 (\$655.30 + \$8). The leak has been repaired.

** Motion made by Dan Cassano to grant a onetime forgiveness of \$613.50 for Laura Russell at 31 E Connemara Way because of a water leak while house was vacant and is now repaired. Seconded by Wallace Montz and carried with no nays.*

Motions to the BOD from June 9th meeting: No motions to the board were made.

Unfinished Business:

- 1) **Water System Plan Completion**- Lydia with NWS suggests finalizing the draft WSP and turning that in to DOH with the suggestion of having it be good until 2029 (10 years from original draft of 2019) and let DOH approve or deny that request.
- 2) **Well #2 Repairs** – Chris is still obtaining and reviewing bids for repairs needed at well #2, so far, all bids coming in seem reasonable.
- 3) **Short- & long-range project plans** – Tabled this month.
- 4) **Hydrant issues** – Bags are being restored where they have fallen off or have been taken off. Chris will be meeting with Mason County Fire July 25,26 & 27 to evaluate flow.
- 5) **Town Hall topic Water System** – Kelly is in the process of touching base with Mitch who will be facilitating the meeting. Additionally, Kelly will send out an agenda for the hour time frame we have during the meeting.
- 6) **Review/addition of miscellaneous fees including collection costs**- Discussion of charging a meter installation impact fee. Numerous other water departments including Harstine charge an impact fee for water connections to help cover departments costs.

*Motion made by Don Bird that new meter installs will be charged a water connection impact fee of \$3,000.00, new rates would begin October 1 after Budget approval. Seconded by Dan Cossano and carried with no nays.

- 7) **Ampstun late fee programming**: No updates this month.
- 8) **Future grant and/or loans update**: Bruce informed he has confirmed for the purpose of Grants we are a for profit organization. There are low interest rate loans offered through Washington State that could help repair our water infrastructure. Discussion of various loan and grant options and what would be needed before pursuing these options.
- 9) **2022 -2023 Review & Approval** – Committee went through Assumptions, Revenue Projections, Capital Projections, Rate Structure, Fees and Fines line by line and made suggestions and edits. Esther will send out for approval over Zoom early this week. Kelly Evans is requesting a ZOOM meeting at 7:00 PM Tuesday, July 12th to review and approve the proposed Water System budget pending receipt of updated documents.

New Business:

- 1) **Committee Roles and Responsibilities** – We each have special talents and need to all help.
- 2) **Potential Upcoming Study Sessions**- On hold until next month
- 3) **Proposed Finance Committee Representation**

*Motion made by Don Bird for Esther Springer-Johannesen be the Water Committee representative for the newly proposed Finance Committee, seconded by Dan Cossano and carried with no nays.

Announcements:

Next meeting: August 13, 2022, 8:30 AM

Location: Zoom for committee members and guests

Motion to adjourn to closed session if needed: Closed session was not needed.

Adjourn:

Motion made by Wallace Montz to adjourn the meeting, seconded by Dan Cossano, and carried with no nays.

Committee Member Tasks

- **ALL** – Read draft Water Plan, make edits & suggestions to be discussed and reviewed.

Motions for the Board

- *Motion made by Don Bird to initiate the collection policy fully to include shutting off water if needed, starting August 1, 2022, for accounts that are over past 90 days and greater than \$300.00. Motion seconded by Bruce Bronson and carried with no nays.*
- *Motion made by Bruce Bronson to open another account with Edward Jones that acts as a savings account, not associated with reserves (no new signatures needed). Motioned seconded by Anne Moen and carried with no nays.*
- *Motion made by Don Bird to purchase one set of test equipment for non-line of site radio for multiple locations. Money is available in account and purchase/test labor is to be kept under \$950.00. Seconded by Dan Cassano and carried with no nays.*
- *Motion made by Dan Cassano to grant a onetime forgiveness of \$613.50 for Laura Russell at 31 E Connemara Way because of a water leak while house was vacant and is now repaired. Seconded by Wallace Montz and carried with no nays.*
- *Motion made by Don Bird that new meter installs will be charged a water connection impact fee of \$3,000.00, new rates would begin October 1 after Budget approval. Seconded by Dan Cossano and carried with no nays.*
- *Motion made by Don Bird for Esther Springer-Johannesen be the Water Committee representative for the newly proposed Finance Committee, seconded by Dan Cossano and carried with no nays.*



Lake Limerick Water

Manager's Report July 8, 2022 (Referencing for June 2022)

July 8, 2022

The condition of the water system is good, with reliable water availability to the customers.

All Well sites are up and running appropriately.

SCADA is regularly monitored and operated throughout the 24 hour period.

Well Conditions:

- ✚ Well #1 is operating "normally."
- ✚ Well #2 Offline
- ✚ Wells #3A/3B are operating "normally"
- ✚ Well #4 is operating "normally."
- ✚ Well #5 is operating "normally."
- ✚ Well #6 is operating "normally."

Water Usage:

- 4,781,000 gallons were pumped.
- 4,600,861 gallons were metered and accounted for.

Customer Inquiries/Locates:

LLWS had 16 regular locates and 3 Emergency locates

Water Sampling:

LLWS performed regularly scheduled water coliform sampling for the month of June and both samples were satisfactory. During the month of July, in addition to the monthly routine coliform samples, we will also be collect Nitrate samples from each well site.

Other items:

The Annual CCR was posted on the Lake Limerick website and was also delivered with the monthly billing statements.

We are still soliciting electrical quotes to get well #2 back into service.

In house backflow assembly testing is underway and should be completed by the end of the month.

We are in the process of cleaning all of the valve boxes in the system for accessibility.

All of the water meter "tamperers" have been reset. We had two tamperers during the June reading, there were typically 12 before the reset. We will assess data to reset the 2 current tamperers.

Leaks: We repaired 3 water leaks this month. 381 E BallyCastle, 471 E Penzance and the service to the restrooms at Hole#5. (This leak was past the water meter and leakage was accounted for in authorized consumption.)

We will conduct Fire Hydrant Flow Testing in conjunction with the Fire Dept. on July 25th, 26th and 27th.

We are getting estimates to repair the drivers side door on the F-350.

Legacy will be onsite Tuesday July 12th to survey and give an estimate for the generator removal at well site #2

WATER CONSUMPTION REPORT - 2022

WATER VOLUME ENTERING DISTRIBUTION SYSTEM

1 A. Total Volume Produced	Jan.-22	Feb.-22	Mar.-22	Apr.-22	May-22	June-22	July-22	Aug.-22	Sept.-22	Oct.-22	Nov.-22	Dec.-22	Totals
Total Volume Produced Well #1	121,500	0	98,300	21,900	0	16,600							258,300
Total Volume Produced Well #2	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Volume Produced Well #3a	623,900	924,600	448,100	46,400	102,900	392,400							2,538,300
Total Volume Produced Well #3b	822,000	1,221,100	587,200	72,000	135,500	519,400							3,357,200
Total Volume Produced Well #4	1,520,400	1,285,400	1,410,800	1,975,100	2,090,000	1,866,000							10,147,700
Total Volume Produced Well #5	570,600	0	2,000	0	1,900	0							574,500
Total Volume Produced Well #6	0	61,700	1,344,700	1,446,900	1,843,600	1,986,600							6,683,500
1 B. Total Volume Purchased	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
1. Total Water Produced All Sources:	3,658,400	3,492,800	3,891,100	3,562,300	4,173,900	4,781,000	0	0	0	0	0	0	23,559,500

TOTAL VOLUME CONSUMED

2 A. Water Volume Metered (Billed and Unbilled)	3,334,678	3,260,076	3,569,965	3,426,827	4,020,839	4,600,861							22,213,246
2 C. Estimated Authorized Uses (may be billed or Unbilled)													0
Utility Flushing and Tank Cleaning			2,000		1,900								3,900
Firefighting and Training													0
Tank Level Difference													
Other: Well flush													
Distribution storage - Allowed													
2. Total Authorized Consumption	3,334,678	3,260,076	3,571,965	3,426,827	4,022,739	4,600,861	0	0	0	0	0	0	22,217,146

Total Volume DSL	323,722	232,724	319,135	135,473	151,161	180,139	0	0	0	0	0	0	1,342,354
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Percent DSL	8.8%	6.7%	8.2%	3.8%	3.6%	3.8%							
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Year to Date Total DSL:	5.7%	Compliance with leakage standard is based on a 3-year average from last three submitted years	12.4%
		Next years 3 year average based on current data	6.4%

Water Rights Data	Right (acrf/yr)		Total	Acre-feet used	%Water right used	WR allocated (AFY)	WR allocated (%)	MIFR (Qi) GPM
	AFY (Qa)	% of total						
5566-A (G2-08049) AHA-974 S05 Well #1	117	16.7%	258,300	0.8	0.7%	0.8	0.1%	100
5587-A AHA-978 S02 Well #2	166	0.0%	0	0.0	0.0%	22.3	3.2%	200
5888-A (G2-08834) AHA-976 S03 Well #3A	84	12.0%	2,538,300	7.8	9.3%	7.8	1.1%	100
APP G2-29483 AHA-975 S06 Well #3B	254	36.3%	3,357,200	10.3	4.1%		0.0%	210
7012-A (G2-09889) AHA-973 S04 Well #4	79	11.3%	10,147,700	31.1	39.4%	31.1	4.4%	100
G2-27215 AHA-977 S07 Well #5*	152	15.0%	574,500	1.8	1.2%		0.0%	190
G2-27443 S08 Well #6*	160	15.8%	6,683,500	20.5	12.8%		0.0%	200
Total AFY without supplementals	700	107.1%	23,559,500	72.3	10.3%	62.0	8.9%	710
Total*	1,012							1100

Electrical Usage in Kwh

		Jan.-22	Feb.-22	Mar.-22	Apr.-22	May-22	Jun-22	Jul-22	Aug.-22	Sept.-22	Oct.-22	Nov.-22	Dec.-22	Total
	Well #1	1,217	903	1,254	1,153	819								5,346
	Well #2	456	914	1001	813	872								4,056
	Well #3	4,276	5,817	3,471	1,261	1,624								16,449
	Well #4	4,000	3,462	3,706	4,894	4,648								20,710
	Well #5	1,399	427	435	409	787								3,457
	Well #6	1,103	1,174	6,163	6,776	7,683								22,899
	total:	12,451	12,697	16,030	15,306	16,433	0	0	0	0	0	0	0	72,917

Gallons Per KwH		Gal/KwH YTD
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Well #1	100	0	78	19	0								39
Well #2		0	0	0	0								0
Well #3	338	369	298		147								288
Well #4	380	371	381	404	450								397
Well #5	408	0	5	0	2								83
Well #6	0	53	218	214	240								145
total:	294	275	243	233	254							AVG Gal/KwH combined =	323

Historical Data

	Pumped	Sold	Loss
2010	69,790,309	66,840,300	4.2%
2011	60,958,882	56,483,665	7.3%
2012	57,963,886	54,775,298	5.5%
2013	56,859,553	54,275,297	4.5%
2014	62,649,611	60,973,228	2.7%
2015	66,109,416	61,749,171	6.6%
2016	66,784,811	62,157,037	6.9%
2017	64,963,044	62,010,322	4.5%
2018	67,149,235	64,162,480	4.4%
2019	79,119,500	61,189,708	22.7%
2020	71,162,988	65,090,958	8.5%
2021	66,707,700	63,814,600	4.3%
2022	23,559,500	22,217,146	5.7%

Updated March 7, 2019 per Water Use Efficiency Guide Book Third Edition (Jan. 2017)
per WSDOH Division of Environmental Health Office of Drinking Water Pub. DOH 331-375

Lake Limerick Water Systems

BUDGET TO ACTUAL

Month Ended June 30, 2022

Variance	Month Budget	Month Actual		Year to Date Actual	Year to Date Budget	Variance	2022 Budget	% of Budget
			Revenue					75.0%
(16,261)	74,000	57,740	Gross Revenue Water	496,995	613,520	(116,525)	855,735	58.1%
0	0	0	Meter Insatallation	4,695	0	4,695	0.00	
11,000	-	11,000	Reserves	97,754	-	97,754	-	
-	-	-	Miscellaneous Income	13	-	13	-	
-	-	-	Refunds	(6,587)	-	(6,587)	-	
(5,261)	74,000	68,740	Total Revenue	592,869	613,520	(20,651)	855,735	69.3%
			Operating Expenses					
0	-	-	Bad Debt	383	-	383	-	
(1,300)	1,300	0	Fuel/Gas Expense	5,145	8,200	(3,055)	11,800.00	43.6%
(300)	300	0	Auto Repair & Maintenance	0	2,900	(2,900)	4,000.00	0.0%
(19)	70	51	Bank Service Charges_	538	670	3,200	900	59.8%
(1,100)	1,100	0	Computer and Internet Expenses	3,067	8,700	(5,633)	12,000	25.6%
(100)	100	0	Dues & Subscriptions	2,341	2,500	(159)	3,000	78.0%
(200)	300	100	401k	1,649	2,610	(961)	3,500	47.1%
0	0	0	New Hire Expense	11	800	(789)	800	1.4%
399	250	649	Education & Training	1,473	2,250	(777)	3,000	49.1%
(100)	100	0	Employee Expense other	0	900	(900)	1,200	0.0%
(22)	13,950	13,928	Salaries & Wages	173,107	123,640	49,467	164,850	105.0%
(307)	1,630	1,323	Payroll Expenses	16,432	14,460	1,972	19,300	85.1%
(266)	270	4	Payroll Tax Expense	113	2,400	(2,287)	3,200	3.5%
(650)	650	0	Equipment Rental	425	5,850	(5,425)	7,800	5.5%
(680)	680	0	General Liability Expense	9,087	8,640	447	12,900	70.4%
(1,300)	1,300	0	Health Insurance	5,377	11,100	(5,723)	15,000	35.9%
0	0	0	Interest Expense	1,087	1,160	(73)	1,160	93.7%
(750)	750	0	Legal Expenses	0	6,750	(6,750)	9,000	0.0%
(200)	200	0	License & Permits	1,815	2,200	(385)	3,000	60.5%
(60)	60	0	Meals and Entertainment	0	540	(540)	800	0.0%
(11)	690	679	Merchant Account Charges	6,586	5,560	1,026	7,500	87.8%
0	0	0	NSF Check Fees Returned Items	54	80	(27)	100	53.5%
(100)	100	0	Office Supplies	393	890	(497)	1,100	35.8%
(100)	100	0	Office Expense	287	800	(513)	2,700	10.6%
0	0	0	Postage and Delivery	790	4,160	(3,370)	5,200	15.2%
(10,604)	12,000	1,396	Professional Fees	21,434	108,500	(87,066)	145,500	14.7%
(4,800)	4,800	0	Repairs and Maintenance	27,998	43,400	(15,402)	58,000	48.3%
(400)	400	0	Tree Felling / Trimming	0	3,600	(3,600)	5,000	0.0%
(300)	300	0	Small Tools and Equipment	2,047	2,400	(353)	3,200	64.0%
1,097	650	1,747	Supplies	8,112	5,550	2,562	7,500	108.2%
(21)	2,830	2,809	Taxes - Public Utility	24,573	22,575	1,998	32,845	74.8%
52	300	352	Telephone Expense	1,975	2,700	(725)	3,600	54.9%
(200)	200	0	Travel Expense	6	1,800	(1,794)	2,500	0.3%
(68)	100	32	Uniforms	453	700	(247)	1,000	45.3%
(1,779)	2,200	421	Utilities	15,230	19,800	(4,570)	26,400	57.7%
(354)	400	46	Water Testing	560	3,750	(3,190)	5,000	11.2%
(24,543)	48,080	23,537	Total Operating Expenses	332,547	432,535	(99,988)	584,355	56.9%
19,283	25,920	45,203	Operating Income (Loss)	260,322	180,985	79,337	271,380	95.9%
(184)	200	16	Interest Income	163	1,800	(1,637)	2,400	6.8%
19,099	26,120	45,219	Net Income (Loss)	260,485	182,785	77,700	273,780	95.1%

CASH ACCOUNTS

June 2022

Location	Type	Name	Balance	Operating	Savings	Reserve
<u>WATER</u>						
Heritage	Checking-8937	Water Operating	\$ 254,972.96	\$ 254,972.96		
	Money Market-8953	Water Mainline	\$ 15,003.48			\$ 15,003.48
	Money Market-8945	Well #6 Reserves	\$ 15,001.67			\$ 15,001.67
OCCU	Checking-0216S50	Water Committee	\$ 76,687.42	\$ 76,687.42		
	Savings-0216S7	Water Committee	\$ 102,418.39		\$ 102,418.39	
Edward Jones #11177	various length investments	LLWS Mainline Reserve	\$ 584,766.85			\$ 584,766.85
Edward Jones #20044	various length investments	LLWS Capacity Reserve	\$ 322,452.80			\$ 322,452.80
<i>Heritage Bank</i> \$ 284,978.11			Total Water \$ 1,371,303.57 \$ 331,660.38 \$ 102,418.39 \$ 937,224.80			
<i>OCCU</i> \$ 179,105.81						
<i>Edward Jones</i> \$ 1,940,222.59						
<u>\$ 2,404,306.51</u>			TOTAL: <u>\$ 2,404,306.51 \$ 331,660.38 \$ 102,418.39 \$ 1,970,227.74</u>			
Upcoming Accounts Payable \$41,819.63						

EDWARD JONES INVESTMENTS

June-22

<u>Acct No.</u>	<u>Type</u>	<u>Value</u>	<u>Purchase</u> <u>date</u>		<u>Rate</u>	<u>Maturity</u> <u>Date</u>	<u>Maturity</u> <u>Value</u>	<u>Interest at</u> <u>Maturity</u>	<u>FDIC</u> <u>Insured</u>	2022
WATER	Cert of Deposit	\$ 99,897.00	3/18/2022	Fall Riv Five Cents	0.30%	7/18/2022	\$ 99,897	\$ 100.17	yes	\$ 99,897
841-11177-1-9	Cert of Deposit	\$ 49,895.50	2/8/2022	State Bank India	0.25%	8/8/2022	\$ 49,896	\$ 61.86	yes	\$ 49,896
Main Line	Cert of Deposit	\$ 105,736.06	6/23/2022	Guilford Svgs Bk	1.05%	9/22/2022	\$ 105,736	\$ 276.80	yes	\$ 105,736
	Cert of Deposit	\$ 29,891.40	4/12/2022	Bank Hapoalim	0.90%	10/12/2022	\$ 29,891	\$ 134.88	yes	\$ 29,891
	Cert of Deposit	\$ 49,653.00	2/18/2022	Bank of China	0.45%	11/18/2022	\$ 49,653	\$ 167.12	yes	\$ 49,653
	Cert of Deposit	\$ 105,619.46	6/13/2022	Mizrahi Tefahot Bk Ltd	1.45%	12/13/2022	\$ 105,619	\$ 767.84	yes	\$ 105,619
	Cert of Deposit	\$ 31,754.24	3/23/2022	Bank of China	0.70%	12/23/2022	\$ 31,754	\$ 167.47	yes	\$ 31,754
	Money Market	\$ 112,320.19		Edward Jones	0.01%				Yes	
		<u>\$ 584,766.85</u>								
WATER	Cert of Deposit	\$ 72,719.68	3/18/2022	Bank Baroda New York	0.45%	9/19/2022	\$ 72,720	\$ 165.86	Yes	\$ 72,720
841-20044-1-1	Cert of Deposit	\$ 39,861.20	3/10/2022	Bank of India	0.40%	9/9/2022	\$ 39,861	\$ 79.94	Yes	\$ 39,861
Well Reserve	Cert of Deposit	\$ 110,758.02	6/10/2022	TBk Bk Ssb Instl Ctf	1.05%	9/12/2022	\$ 110,758	\$ 299.50	Yes	\$ 110,758
	Cert of Deposit	\$ 25,905.88	4/12/2022	Bank Hapoalim	0.90%	10/12/2022	\$ 25,906	\$ 116.90	Yes	\$ 25,906
	Cash	\$ 73,208.02		Edward Jones	0.01%				Yes	
		<u>\$ 322,452.80</u>								