



P.O. Box 3395
West Palm Beach, Florida 33402-3395

November 15, 2002

Ms. Blanca S. Bayo, Director
Commission Clerk and Administrative Services
Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, Florida 32399-0950

Re: Docket No. 020001-EI
CONTINUING SURVEILLANCE AND REVIEW OF FUEL COST
RECOVERY CLAUSES OF ELECTRIC UTILITIES

Dear Ms. Bayo:

We are enclosing ten (10) copies of October 2002 Fuel Schedules for our Marianna and Fernandina Beach divisions.

The over-recovery in our Marianna division is lower than expected due to fuel costs being higher than projected. The over-recovery in our Fernandina Beach division is higher than expected due to fuel revenues being higher than projected.

Sincerely,

Michelle Waples for Cheryl Martin
Cheryl Martin
Controller

Enclosure

Cc: Kathy Welch/ FPSC
Doc Horton
George Bachman (no enclosure)
Mark Cutshaw (no enclosure)
Mario Lacaci (no enclosure)
Jack English (no enclosure)
Chuck Stein (no enclosure)
SJ 80-441

COMPARISON OF ESTIMATED AND ACTUAL
FUEL AND PURCHASED POWER COST RECOVERY FACTOR
MONTH: October 2002

	DOLLARS				MWH				CENTS/KWH			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
1 Fuel Cost of System Net Generation (A3)					0	0	0	0.00%	0	0	0	0.00%
2 Nuclear Fuel Disposal Cost (A13)												
3 Coal Car Investment												
4 Adjustments to Fuel Cost (A2, Page 1)												
5 TOTAL COST OF GENERATED POWER	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
6 Fuel Cost of Purchased Power (Exclusive of Economy) (A8)	545,241	485,808	59,433	12.23%	26,597	23,698	2,899	12.23%	2.05001	2.05	1E-05	0.00%
7 Energy Cost of Sched C & X Econ Purch (Broker)(A9)												
8 Energy Cost of Other Econ Purch (Non-Broker)(A9)												
9 Energy Cost of Sched E Economy Purch (A9)												
10 Demand and Non Fuel Cost of Purchased Power (A9)	411,946	380,339	31,607	8.31%	26,597	23,698	2,899	12.23%	1.54884	1.60494	-0.0561	-3.50%
11 Energy Payments to Qualifying Facilities (A8a)												
12 TOTAL COST OF PURCHASED POWER	957,186	866,147	91,039	10.51%	26,597	23,698	2,899	12.23%	3.59885	3.65494	-0.05609	-1.53%
13 TOTAL AVAILABLE MWH (LINE 5 + LINE 12)					26,597	23,698	2,899	12.23%				
14 Fuel Cost of Economy Sales (A7)												
15 Gain on Economy Sales (A7a)												
16 Fuel Cost of Unit Power Sales (SL2 Partpts)(A7)												
17 Fuel Cost of Other Power Sales (A7)												
18 TOTAL FUEL COST AND GAINS OF POWER SALES (LINE 14 + 15 + 16 + 17)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
19 NET INADVERTENT INTERCHANGE (A10)												
20 TOTAL FUEL AND NET POWER TRANSACTIONS (LINES 5 + 12 + 18 + 19)	957,186	866,147	91,039	10.51%	26,597	23,698	2,899	12.23%	3.59885	3.65494	-0.05609	-1.53%
21 Net Unbilled Sales (A4)	(68,774)	(107,231)	38,457	-35.86%	(1,911)	(2,934)	1,023	-34.86%	-0.25082	-0.41778	0.16696	-39.96%
22 Company Use (A4)	864	621	243	39.13%	24	17	7	41.18%	0.00315	0.00242	0.00073	30.17%
23 T & D Losses (A4)	38,292	34,649	3,643	10.51%	1,064	948	116	12.24%	0.13965	0.135	0.00465	3.44%
24 SYSTEM KWH SALES	957,186	866,147	91,039	10.51%	27,420	25,667	1,753	6.83%	3.49083	3.37458	0.11625	3.44%
25 Wholesale KWH Sales												
26 Jurisdictional KWH Sales	957,186	866,147	91,039	10.51%	27,420	25,667	1,753	6.83%	3.49083	3.37458	0.11625	3.44%
26a Jurisdictional Loss Multiplier	1.000	1.000	0.000	0.00%	1.000	1.000	0.000	0.00%	1.000	1.000	0.000	0.00%
27 Jurisdictional KWH Sales Adjusted for Line Losses	957,186	866,147	91,039	10.51%	27,420	25,667	1,753	6.83%	3.49083	3.37458	0.11625	3.44%
28 GPIF**												
29 TRUE-UP**	12,587	12,587	0	0.00%	27,420	25,667	1,753	6.83%	0.0459	0.04904	-0.00314	-6.40%
30 TOTAL JURISDICTIONAL FUEL COST	969,773	878,734	91,039	10.36%	27,420	25,667	1,753	6.83%	3.53674	3.42359	0.11315	3.31%
31 Revenue Tax Factor									1.00072	1.00072	0	0.00%
32 Fuel Factor Adjusted for Taxes									3.53929	3.42605	0.11324	3.31%
33 FUEL FAC ROUNDED TO NEAREST .001 (CENTS/KWH)									3.539	3.426	0.113	3.30%

*Included for Informational Purposes Only
**Calculation Based on Jurisdictional KWH Sales

	PERIOD TO DATE DOLLARS				PERIOD TO DATE MWH				CENTS/KWH			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
1 Fuel Cost of System Net Generation (A3)					0	0	0	0.00%	0	0	0	0.00%
2 Nuclear Fuel Disposal Cost (A13)												
3 Coal Car Investment												
4 Adjustments to Fuel Cost (A2, Page 1)												
5 TOTAL COST OF GENERATED POWER	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
6 Fuel Cost of Purchased Power (Exclusive of Economy) (A8)	5,717,378	5,588,602	128,776	2.30%	278,895	272,616	6,279	2.30%	2.05001	2.04999	2E-05	0.00%
7 Energy Cost of Sched C & X Econ Purch (Broker)(A9)												
8 Energy Cost of Other Econ Purch (Non-Broker)(A9)												
9 Energy Cost of Sched E Economy Purch (A9)												
10 Demand and Non Fuel Cost of Purchased Power (A9)	4,503,257	4,107,679	395,578	9.63%	278,895	272,616	6,279	2.30%	1.61468	1.50677	0.10791	7.16%
11 Energy Payments to Qualifying Facilities (A8a)												
12 TOTAL COST OF PURCHASED POWER	<u>10,220,635</u>	<u>9,696,281</u>	<u>524,354</u>	5.41%	278,895	272,616	6,279	2.30%	3.66469	3.55676	0.10793	3.03%
13 TOTAL AVAILABLE MWH (LINE 5 + LINE 12)					278,895	272,616	6,279	2.30%				
14 Fuel Cost of Economy Sales (A7)												
15 Gain on Economy Sales (A7a)												
16 Fuel Cost of Unit Power Sales (SL2 Partpts)(A7)												
17 Fuel Cost of Other Power Sales (A7)												
18 TOTAL FUEL COST AND GAINS OF POWER SALES (LINE 14 + 15 + 16 + 17)	0	0	0	0.00%	0	0	0	0.00%	0	0	0	0.00%
19 NET INADVERTENT INTERCHANGE (A10)												
20 TOTAL FUEL AND NET POWER TRANSACTIONS (LINES 5 + 12 + 18 + 19)	<u>10,220,635</u>	<u>9,696,281</u>	<u>524,354</u>	5.41%	278,895	272,616	6,279	2.30%	3.66469	3.55676	0.10793	3.03%
21 Net Unbilled Sales (A4)	52,625 *	129,353 *	(76,728)	-59.32%	1,436	3,637	(2,201)	-60.52%	0.01978	0.05016	-0.03038	-60.57%
22 Company Use (A4)	10,115 *	7,220 **	2,895	40.10%	276	203	73	35.96%	0.0036	0.0028	0.001	35.71%
23 T & D Losses (A4)	408,833 *	387,865 *	20,968	5.41%	11,156	10,905	251	2.30%	0.15368	0.15041	0.00327	2.17%
24 SYSTEM KWH SALES	10,220,635	9,696,281	524,354	5.41%	266,027	257,871	8,156	3.16%	3.84195	3.76013	0.08182	2.18%
25 Wholesale KWH Sales												
26 Jurisdictional KWH Sales	10,220,635	9,696,281	524,354	5.41%	266,027	257,871	8,156	3.16%	3.84195	3.76013	0.08182	2.18%
26a Jurisdictional Loss Multiplier	1.000	1.000	0.000	0.00%	1.000	1.000	0.000	0.00%	1.000	1.000	0.000	0.00%
27 Jurisdictional KWH Sales Adjusted for Line Losses	10,220,635	9,696,281	524,354	5.41%	266,027	257,871	8,156	3.16%	3.84195	3.76013	0.08182	2.18%
28 GPIF**												
29 TRUE-UP**	<u>125,865</u>	<u>125,865</u>	<u>0</u>	0.00%	266,027	257,871	8,156	3.16%	0.04731	0.04881	-0.0015	-3.07%
30 TOTAL JURISDICTIONAL FUEL COST	10,346,500	9,822,146	524,354	5.34%	266,027	257,871	8,156	3.16%	3.88927	3.80894	0.08033	2.11%
31 Revenue Tax Factor									1.00072	1.00072	0	0.00%
32 Fuel Factor Adjusted for Taxes									3.89207	3.81168	0.08039	2.11%
33 FUEL FAC ROUNDED TO NEAREST .001 (CENTS/KWH)									3.892	3.812	0.08	2.10%

*Included for Informational Purposes Only
 **Calculation Based on Jurisdictional KWH Sales

CALCULATION OF TRUE-UP AND INTEREST PROVISION

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: MARIANNA DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	AMOUNT	DIFFERENCE %	ACTUAL	ESTIMATED	AMOUNT	DIFFERENCE %
A. Fuel Cost & Net Power Transactions								
1. Fuel Cost of System Net Generation	\$	\$	\$		\$	\$	\$	
1a. Fuel Related Transactions (Nuclear Fuel Disposal)								
2. Fuel Cost of Power Sold								
3. Fuel Cost of Purchased Power	545,241	485,808	59,433	12.23%	5,717,378	5,588,602	128,776	2.30%
3a. Demand & Non Fuel Cost of Purchased Power	411,946	380,339	31,607	8.31%	4,503,257	4,107,679	395,578	9.63%
3b. Energy Payments to Qualifying Facilities								
4. Energy Cost of Economy Purchases								
5. Total Fuel & Net Power Transactions	957,186	866,147	91,039	10.51%	10,220,635	9,696,281	524,354	5.41%
6. Adjustments to Fuel Cost (Describe Items)								
7. Adjusted Total Fuel & Net Power Transactions	\$ 957,186	\$ 866,147	\$ 91,039	10.51%	\$ 10,220,635	\$ 9,696,281	\$ 524,354	5.41%

CALCULATION OF TRUE-UP AND INTEREST PROVISION

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: MARIANNA DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
B. Sales Revenues (Exclude Revenue Taxes & Franchise Taxes)								
1. Jurisdictional Sales Revenue	\$	\$	\$		\$	\$	\$	
a. Base Fuel Revenue								
b. Fuel Recovery Revenue	1,049,920	981,269	68,651	7.00%	10,264,502	9,870,983	393,519	3.99%
c. Jurisdictional Fuel Revenue	1,049,920	981,269	68,651	7.00%	10,264,502	9,870,983	393,519	3.99%
d. Non Fuel Revenue	577,921	435,431	142,490	32.72%	5,686,319	4,390,607	1,295,712	29.51%
e. Total Jurisdictional Sales Revenue	1,627,841	1,416,700	211,141	14.90%	15,950,821	14,261,590	1,689,231	11.84%
2. Non Jurisdictional Sales Revenue	0	0	0	0.00%	0	0	0	0.00%
3. Total Sales Revenue	\$ 1,627,841	\$ 1,416,700	\$ 211,141	14.90%	\$ 15,950,821	\$ 14,261,590	\$ 1,689,231	11.84%
C. KWH Sales								
1. Jurisdictional Sales	27,420,178	25,666,860	1,753,318	6.83%	266,027,739	257,870,510	8,157,229	3.16%
2. Non Jurisdictional Sales	0	0	0	0.00%	0	0	0	0.00%
3. Total Sales	27,420,178	25,666,860	1,753,318	6.83%	266,027,739	257,870,510	8,157,229	3.16%
4. Jurisdictional Sales % of Total KWH Sales	100.00%	100.00%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%

CALCULATION OF TRUE-UP AND INTEREST PROVISION

SCHEDULE A2

Page 3 of 4

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: MARIANNA DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
D. True-up Calculation								
1. Jurisdictional Fuel Rev. (line B-1c)	\$ 1,049,920	\$ 981,269	\$ 68,651	7.00%	10,264,502	\$ 9,870,983	\$ 393,519	3.99%
2. Fuel Adjustment Not Applicable								
a. True-up Provision	12,587	12,587	0	0.00%	125,865	125,865	0	0.00%
b. Incentive Provision								
c. Transition Adjustment (Regulatory Tax Refund)	0	0	0	0.00%	0	0	0	0.00%
3. Jurisdictional Fuel Revenue Applicable to Period	1,037,333	968,682	68,651	7.09%	10,138,637	9,745,118	393,519	4.04%
4. Adjusted Total Fuel & Net Power Transaction (Line A-7)	957,186	866,147	91,039	10.51%	10,220,635	9,696,281	524,354	5.41%
5. Jurisdictional Sales % of Total KWH Sales (Line C-4)	100.00%	100.00%	0.00%	0.00%	N/A	N/A		
6. Jurisdictional Total Fuel & Net Power Transactions (Line D-4 x Line D-5 x *)	957,186	866,147	91,039	10.51%	10,220,635	9,696,281	524,354	5.41%
7. True-up Provision for the Month Over/Under Collection (Line D-3 - Line D-6)	80,147	102,535	(22,388)	-21.83%	(81,998)	48,837	(130,835)	-267.90%
8. Interest Provision for the Month	(223)		(223)	0.00%	(3,267)		(3,267)	0.00%
9. True-up & Inst. Provision Beg. of Month	(202,950)	(395,936)	192,986	-48.74%	(151,039)	(455,516)	304,477	-66.84%
9a. Deferred True-up Beginning of Period								
10. True-up Collected (Refunded)	12,587	12,587	0	0.00%	125,865	125,865	0	0.00%
11. End of Period - Total Net True-up (Lines D7 through D10)	\$ (110,439)	\$ (280,814)	\$ 170,375	-60.67%	(110,439)	\$ (280,814)	\$ 170,375	-60.67%

* Jurisdictional Loss Multiplier

CALCULATION OF TRUE-UP AND INTEREST PROVISION

SCHEDULE A2

Page 4 of 4

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: MARIANNA DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
E. Interest Provision							--	--
1. Beginning True-up Amount (lines D-9 + 9a)	\$ (202,950)	\$ (395,936)	\$ 192,986	-48.74%	N/A	N/A	--	--
2. Ending True-up Amount Before Interest (line D-7 + Lines D-9 + 9a + D-10)	(110,216)	(280,814)	170,598	-60.75%	N/A	N/A	--	--
3. Total of Beginning & Ending True-up Amount	(313,166)	(676,750)	363,584	-53.73%	N/A	N/A	--	--
4. Average True-up Amount (50% of Line E-3)	\$ (156,583)	\$ (338,375)	\$ 181,792	-53.73%	N/A	N/A	--	--
5. Interest Rate - First Day Reporting Business Month	1.7600%	N/A	--	--	N/A	N/A	--	--
6. Interest Rate - First Day Subsequent Business Month	1.6500%	N/A	--	--	N/A	N/A	--	--
7. Total (Line E-5 + Line E-6)	3.4100%	N/A	--	--	N/A	N/A	--	--
8. Average Interest Rate (50% of Line E-7)	1.7050%	N/A	--	--	N/A	N/A	--	--
9. Monthly Average Interest Rate (Line E-8 / 12)	0.1421%	N/A	--	--	N/A	N/A	--	--
10. Interest Provision (Line E-4 x Line E-9)	(223)	N/A	--	--	N/A	N/A	--	--

ELECTRIC ENERGY ACCOUNT
Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
(MWH)								
1 System Net Generation	0	0	0	0.00%	0	0	0	0.00%
2 Power Sold								
3 Inadvertent Interchange Delivered - NET								
4 Purchased Power	26,597	23,698	2,899	12.23%	278,895	272,616	6,279	2.30%
4a Energy Purchased For Qualifying Facilities								
5 Economy Purchases								
6 Inadvertent Interchange Received - NET								
7 Net Energy for Load	26,597	23,698	2,899	12.23%	278,895	272,616	6,279	2.30%
8 Sales (Billed)	27,420	25,667	1,753	6.83%	266,027	257,871	8,156	3.16%
8a Unbilled Sales Prior Month (Period)								
8b Unbilled Sales Current Month (Period)								
9 Company Use	24	17	7	41.18%	276	203	73	35.96%
10 T&D Losses Estimated 0.04	1,064	948	116	12.24%	11,156	10,905	251	2.30%
11 Unaccounted for Energy (estimated)	(1,911)	(2,934)	1,023	-34.86%	1,436	3,637	(2,201)	-60.52%
12								
13 % Company Use to NEL	0.09%	0.07%	0.02%	28.57%	0.10%	0.07%	0.03%	42.86%
14 % T&D Losses to NEL	4.00%	4.00%	0.00%	0.00%	4.00%	4.00%	0.00%	0.00%
15 % Unaccounted for Energy to NEL	-7.19%	-12.38%	5.19%	-41.92%	0.51%	1.33%	-0.82%	-61.65%

(\$)

16 Fuel Cost of Sys Net Gen								
16a Fuel Related Transactions								
16b Adjustments to Fuel Cost								
17 Fuel Cost of Power Sold								
18 Fuel Cost of Purchased Power	545,241	485,808	59,433	12.23%	5,717,378	5,588,602	128,776	2.30%
18a Demand & Non Fuel Cost of Pur Power	411,946	380,339	31,607	8.31%	4,503,257	4,107,679	395,578	9.63%
18b Energy Payments To Qualifying Facilities								
19 Energy Cost of Economy Purch.								
20 Total Fuel & Net Power Transactions	957,186	866,147	91,039	10.51%	10,220,635	9,696,281	524,354	5.41%

(Cents/KWH)

21 Fuel Cost of Sys Net Gen								
21a Fuel Related Transactions								
22 Fuel Cost of Power Sold								
23 Fuel Cost of Purchased Power	2.0500	2.0500	-	0.00%	2.0500	2.0500	-	0.00%
23a Demand & Non Fuel Cost of Pur Power	1.5490	1.6050	(0.0560)	-3.49%	1.6150	1.5070	0.1080	7.17%
23b Energy Payments To Qualifying Facilities								
24 Energy Cost of Economy Purch.								
25 Total Fuel & Net Power Transactions	3.5990	3.6550	(0.0560)	-1.53%	3.6650	3.5570	0.1080	3.04%

PURCHASED POWER

(Exclusive of Economy Energy Purchases)
For the Period/Month of: October 2002

(1) PURCHASED FROM	(2) TYPE & SCHEDULE	(3) TOTAL KWH PURCHASED (000)	(4) KWH FOR OTHER UTILITIES (000)	(5) KWH FOR INTERRUPTIBLE (000)	(6) KWH FOR FIRM (000)	(7) CENTS/KWH		(8) TOTAL \$ FOR FUEL ADJ. (6)X(7)(a) \$
						(a) FUEL COST	(b) TOTAL COST	

ESTIMATED:

GULF POWER COMPANY	RE	23,698			23,698	2.049996	3.654937	485,808
TOTAL		23,698	0	0	23,698	2.049996	3.654937	485,808

ACTUAL:

GULF POWER COMPANY	RE	26,597			26,597	2.050008	3.598850	545,241
TOTAL		26,597	0	0	26,597	2.050008	3.598850	545,241

CURRENT MONTH: DIFFERENCE		2,899	0	0	2,899	0.000012	-0.056087	59,433
DIFFERENCE (%)		12.20%	0.00%	0.00%	12.20%	0.00%	-1.50%	12.20%
PERIOD TO DATE: ACTUAL	RE	278,895			278,895	2.050011	3.664689	5,717,378
ESTIMATED	RE	272,616			272,616	2.049993	3.556758	5,588,602
DIFFERENCE		6,279	0	0	6,279	0.000018	0.107931	128,776
DIFFERENCE (%)		2.30%	0.00%	0.00%	2.30%	0.00%	3.00%	2.30%

ECONOMY ENERGY PURCHASES

INCLUDING LONG TERM PURCHASES
For the Period/Month of: October 2002

(1)	(2)	(3)	(4)	(5)	(6)		(7)
PURCHASED FROM	TYPE & SCHEDULE	TOTAL KWH PURCHASED (000)	TRANS. COST CENTS/KWH	TOTAL \$ FOR FUEL ADJ. (3) X (4) \$	COST IF GENERATED		FUEL SAVINGS (6)(b)-(5) \$
					(a) CENTS/KWH	(b) TOTAL COST \$	

ESTIMATED:

TOTAL							
-------	--	--	--	--	--	--	--

ACTUAL:

TOTAL							
-------	--	--	--	--	--	--	--

FOOTNOTE: PURCHASED POWER COSTS INCLUDE CUSTOMER, DEMAND & ENERGY CHARGE: 411,946

CURRENT MONTH: DIFFERENCE DIFFERENCE (%)							
PERIOD TO DATE: ACTUAL ESTIMATED DIFFERENCE DIFFERENCE (%)							

	DOLLARS				MWH				CENTS/KWH			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
1 Fuel Cost of System Net Generation (A3)					0	0	0	0.0%	0.00000	0.00000	0.00000	0.0%
2 Nuclear Fuel Disposal Cost (A13)												
3 Coal Car Investment												
4 Adjustments to Fuel Cost (A2, Page 1)			0	0.0%								
5 TOTAL COST OF GENERATED POWER	0	0	0	0.0%	0	0	0	0.0%	0.00000	0.00000	0.00000	0.0%
6 Fuel Cost of Purchased Power (Exclusive of Economy) (A8)	700,267	716,078	(15,811)	-2.2%	39,209	38,812	397	1.0%	1.78599	1.84499	(0.05900)	-3.2%
7 Energy Cost of Sched C & X Econ Purch (Broker)(A9)												
8 Energy Cost of Other Econ Purch (Non-Broker)(A9)												
9 Energy Cost of Sched E Economy Purch (A9)												
10 Demand and Non Fuel Cost of Purchased Power (A9)	479,554	599,871	(120,317)	-20.1%	39,209	38,812	397	1.0%	1.22307	1.54558	(0.32251)	-20.9%
11 Energy Payments to Qualifying Facilities (A8a)	5,859	7,480	(1,621)	-21.7%	313	400	(87)	-21.8%	1.87188	1.87000	0.00188	0.1%
12 TOTAL COST OF PURCHASED POWER	1,185,680	1,323,429	(137,749)	-10.4%	39,522	39,212	310	0.8%	3.00005	3.37506	(0.37501)	-11.1%
13 TOTAL AVAILABLE MWH (LINE 5 + LINE 12)					39,522	39,212	310	0.8%				
14 Fuel Cost of Economy Sales (A7)												
15 Gain on Economy Sales (A7a)												
16 Fuel Cost of Unit Power Sales (SL2 Partpts)(A7)												
17 Fuel Cost of Other Power Sales (A7)												
18 TOTAL FUEL COST AND GAINS OF POWER SALES (LINE 14 + 15 + 16 + 17)	0	0	0	0.0%	0	0	0	0.0%	0.00000	0.00000	0.00000	0.0%
19 NET INADVERTENT INTERCHANGE (A10)												
20 LESS GSLD APPORTIONMENT OF FUEL COST	314,977	401,349	(86,372)	-21.5%	0	0	0	0.0%				
20a TOTAL FUEL AND NET POWER TRANSACTIONS (LINES 5 + 12 + 18 + 19)	870,703	922,080	(51,377)	-5.6%	39,522	39,212	310	0.8%	2.20308	2.35153	(0.14845)	-6.3%
21 Net Unbilled Sales (A4)	(65,520) *	(74,050) *	8,530	-11.5%	(2,974)	(3,149)	175	-5.6%	(0.16348)	(0.18527)	0.02179	-11.8%
22 Company Use (A4)	1,035 *	917 *	118	12.9%	47	39	8	20.5%	0.00258	0.00229	0.00029	12.7%
23 T & D Losses (A4)	52,235 *	55,332 *	(3,097)	-5.6%	2,371	2,353	18	0.8%	0.13033	0.13844	(0.00811)	-5.9%
24 SYSTEM KWH SALES	870,703	922,080	(51,377)	-5.6%	40,078	39,969	109	0.3%	2.17251	2.30699	(0.13448)	-5.8%
25 Wholesale KWH Sales												
26 Jurisdictional KWH Sales	870,703	922,080	(51,377)	-5.6%	40,078	39,969	109	0.3%	2.17251	2.30699	(0.13448)	-5.8%
26a Jurisdictional Loss Multiplier	1.000	1.000	0.000	0.0%	1.000	1.000	0.000	0.0%	1.000	1.000	0.00000	0.0%
27 Jurisdictional KWH Sales Adjusted for Line Losses	870,703	922,080	(51,377)	-5.6%	40,078	39,969	109	0.3%	2.17251	2.30699	(0.13448)	-5.8%
28 GPIF**												
29 TRUE-UP**	(9,721)	(9,721)	0	0.0%	40,078	39,969	109	0.3%	(0.02426)	(0.02432)	0.00006	-0.3%
30 TOTAL JURISDICTIONAL FUEL COST (Excluding GSLD Apportionment)	860,982	912,359	(51,377)	-5.6%	40,078	39,969	109	0.3%	2.14827	2.28267	(0.13440)	-5.9%
31 Revenue Tax Factor									1.01609	1.01609	0.00000	0.0%
32 Fuel Factor Adjusted for Taxes									2.18284	2.31940	(0.13656)	-5.9%
33 FUEL FAC ROUNDED TO NEAREST .001 (CENTS/KWH)									2.183	2.319	(0.136)	-5.9%

*Included for Informational Purposes Only
**Calculation Based on Jurisdictional KWH Sales

	PERIOD TO DATE DOLLARS				PERIOD TO DATE MWH				CENTS/KWH			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
1 Fuel Cost of System Net Generation (A3)					0	0	0	0.0%	0.00000	0.00000	0.00000	0.0%
2 Nuclear Fuel Disposal Cost (A13)												
3 Coal Car Investment												
4 Adjustments to Fuel Cost (A2, Page 1)	0	0	0	0.0%								
5 TOTAL COST OF GENERATED POWER	0	0	0	0.0%	0	0	0	0.0%	0.00000	0.00000	0.00000	0.0%
6 Fuel Cost of Purchased Power (Exclusive of Economy) (A8)	6,953,293	7,511,764	(558,471)	-7.4%	377,996	407,142	(29,146)	-7.2%	1.83951	1.84500	(0.00549)	-0.3%
7 Energy Cost of Sched C & X Econ Purch (Broker)(A9)												
8 Energy Cost of Other Econ Purch (Non-Broker)(A9)												
9 Energy Cost of Sched E Economy Purch (A9)												
10 Demand and Non Fuel Cost of Purchased Power (A9)	4,898,062	6,319,906	(1,421,844)	-22.5%	377,996	407,142	(29,146)	-7.2%	1.29580	1.55226	(0.25646)	-16.5%
11 Energy Payments to Qualifying Facilities (A8a)	64,899	74,800	(9,901)	-13.2%	3,470	4,000	(530)	-13.3%	1.87029	1.87000	0.00029	0.0%
12 TOTAL COST OF PURCHASED POWER	11,916,254	13,906,470	(1,990,216)	-14.3%	381,466	411,142	(29,676)	-7.2%	3.12380	3.38240	(0.25860)	-7.7%
13 TOTAL AVAILABLE MWH (LINE 5 + LINE 12)					381,466	411,142	(29,676)	-7.2%				
14 Fuel Cost of Economy Sales (A7)												
15 Gain on Economy Sales (A7a)												
16 Fuel Cost of Unit Power Sales (SL2 Partpts)(A7)												
17 Fuel Cost of Other Power Sales (A7)												
18 TOTAL FUEL COST AND GAINS OF POWER SALES (LINE 14 + 15 + 16 + 17)	0	0	0	0.0%	0	0	0	0.0%	0.00000	0.00000	0.00000	0.0%
19 NET INADVERTENT INTERCHANGE (A10)												
20 LESS GSLD APPORTIONMENT OF FUEL COST	2,159,503	3,792,281	(1,632,778)	-43.1%	0	0	0	0.0%				
20a TOTAL FUEL AND NET POWER TRANSACTIONS (LINES 5 + 12 + 18 + 19)	9,756,751	10,114,189	(357,438)	-3.5%	381,466	411,142	(29,676)	-7.2%	2.55770	2.46002	0.09768	4.0%
21 Net Unbilled Sales (A4)	(120,289) *	(216,605) *	96,316	-44.5%	(4,703)	(8,805)	4,102	-46.6%	(0.03315)	(0.05485)	0.02170	-39.6%
22 Company Use (A4)	11,152 *	9,053 *	2,099	23.2%	436	368	68	18.5%	0.00307	0.00229	0.00078	34.1%
23 T & D Losses (A4)	585,406 *	606,862 *	(21,456)	-3.5%	22,888	24,669	(1,781)	-7.2%	0.16134	0.15367	0.00767	5.0%
24 SYSTEM KWH SALES	9,756,751	10,114,189	(357,438)	-3.5%	362,845	394,910	(32,065)	-8.1%	2.68896	2.56113	0.12783	5.0%
25 Wholesale KWH Sales												
26 Jurisdictional KWH Sales	9,756,751	10,114,189	(357,438)	-3.5%	362,845	394,910	(32,065)	-8.1%	2.68896	2.56113	0.12783	5.0%
26a Jurisdictional Loss Multiplier	1.000	1.000	0.000	0.0%	1.000	1.000	0.000	0.0%	1.000	1.000	0.00000	0.0%
27 Jurisdictional KWH Sales Adjusted for Line Losses	9,756,751	10,114,189	(357,438)	-3.5%	362,845	394,910	(32,065)	-8.1%	2.68896	2.56113	0.12783	5.0%
28 GPIF**												
29 TRUE-UP**	(97,211)	(97,211)	0	0.0%	362,845	394,910	(32,065)	-8.1%	(0.02679)	(0.02462)	(0.00217)	8.8%
30 TOTAL JURISDICTIONAL FUEL COST	9,659,540	10,016,978	(357,438)	-3.6%	362,845	394,910	(32,065)	-8.1%	2.66217	2.53652	0.12565	5.0%
31 Revenue Tax Factor									1.01609	1.01609	0.00000	0.0%
32 Fuel Factor Adjusted for Taxes									2.70500	2.57733	0.12767	5.0%
33 FUEL FAC ROUNDED TO NEAREST .001 (CENTS/KWH)									2.705	2.577	0.128	5.0%

*Included for Informational Purposes Only
**Calculation Based on Jurisdictional KWH Sales

CALCULATION OF TRUE-UP AND INTEREST PROVISION

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: FERNANDINA BEACH DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
A. Fuel Cost & Net Power Transactions								
1. Fuel Cost of System Net Generation	\$	\$	\$		\$	\$	\$	
1a. Fuel Related Transactions (Nuclear Fuel Disposal)								
2. Fuel Cost of Power Sold								
3. Fuel Cost of Purchased Power	700,267	716,078	(15,811)	-2.2%	6,953,293	7,511,764	(558,471)	-7.4%
3a. Demand & Non Fuel Cost of Purchased Power	479,554	599,871	(120,317)	-20.1%	4,898,062	6,319,906	(1,421,844)	-22.5%
3b. Energy Payments to Qualifying Facilities	5,859	7,480	(1,621)	-21.7%	64,899	74,800	(9,901)	-13.2%
4. Energy Cost of Economy Purchases								
5. Total Fuel & Net Power Transactions	1,185,680	1,323,429	(137,749)	-10.4%	11,916,254	13,906,470	(1,990,216)	-14.3%
6. Adjustments to Fuel Cost (Describe Items)								
7. Adjusted Total Fuel & Net Power Transactions	1,185,680	1,323,429	(137,749)	-10.4%	11,916,254	13,906,470	(1,990,216)	-14.3%
8. Less Apportionment To GSLD Customers	314,977	401,349	(86,372)	-21.5%	2,159,503	3,792,281	(1,632,778)	-43.1%
9. Net Total Fuel & Power Transactions To Other Classes	\$ 870,703	\$ 922,080	\$ (51,377)	-5.6%	\$ 9,756,751	\$ 10,114,189	\$ (357,438)	-3.5%

CALCULATION OF TRUE-UP AND INTEREST PROVISION

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: FERNANDINA BEACH DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
B. Sales Revenues (Exclude Revenue Taxes & Franchise Taxes)								
1. Jurisdictional Sales Revenue (Excluding GSLD)	\$	\$	\$		\$	\$	\$	
a. Base Fuel Revenue								
b. Fuel Recovery Revenue	1,105,972	999,036	106,936	10.7%	10,522,345	10,235,255	287,090	2.8%
c. Jurisdictional Fuel Revenue	1,105,972	999,036	106,936	10.7%	10,522,345	10,235,255	287,090	2.8%
d. Non Fuel Revenue	575,439	620,815	(45,376)	-7.3%	5,543,429	5,742,418	(198,989)	-3.5%
e. Total Jurisdictional Sales Revenue	1,681,411	1,619,851	61,560	3.8%	16,065,774	15,977,673	88,101	0.6%
2. Non Jurisdictional Sales Revenue	0	0	0	0.0%	0	0	0	0.0%
3. Total Sales Revenue (Excluding GSLD)	\$ 1,681,411	\$ 1,619,851	\$ 61,560	3.8%	\$ 16,065,774	\$ 15,977,673	\$ 88,101	0.6%
C. KWH Sales (Excluding GSLD)								
1. Jurisdictional Sales KWH	29,428,350	26,600,421	2,827,929	10.6%	239,587,984	232,268,435	7,319,549	3.2%
2. Non Jurisdictional Sales	0	0	0	0.0%	0	0	0	0.0%
3. Total Sales	29,428,350	26,600,421	2,827,929	10.6%	239,587,984	232,268,435	7,319,549	3.2%
4. Jurisdictional Sales % of Total KWH Sales	100.00%	100.00%	0.00%	0.0%	100.00%	100.00%	0.00%	0.0%

CALCULATION OF TRUE-UP AND INTEREST PROVISION

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: FERNANDINA BEACH DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
D. True-up Calculation (Excluding GSLD)								
1 Jurisdictional Fuel Rev. (line B-1c)	\$ 1,105,972	\$ 999,036	106,936	10.7%	\$ 10,522,345	\$ 10,235,255	287,090	2.8%
2. Fuel Adjustment Not Applicable								
a. True-up Provision	(9,721)	(9,721)	0	0.0%	(97,211)	(97,211)	0	0.0%
b. Incentive Provision								
c. Transition Adjustment (Regulatory Tax Refund)							0	0.0%
3 Jurisdictional Fuel Revenue Applicable to Period	1,115,693	1,008,757	106,936	10.6%	10,619,556	10,332,466	287,090	2.8%
4. Adjusted Total Fuel & Net Power Transaction (Line A-7)	870,703	922,080	(51,377)	-5.6%	9,756,751	10,114,189	(357,438)	-3.5%
5. Jurisdictional Sales % of Total KWH Sales (Line C-4)	100.00%	100.00%	0.00%	0.0%	N/A	N/A		
6. Jurisdictional Total Fuel & Net Power Transactions (Line D-4 x Line D-5 x *)	870,703	922,080	(51,377)	-5.6%	9,756,751	10,114,189	(357,438)	-3.5%
7. True-up Provision for the Month Over/Under Collection (Line D-3 - Line D-6)	244,990	86,677	158,313	182.7%	862,805	218,277	644,528	295.3%
8. Interest Provision for the Month	1,090		1,090	0.0%	3,779		3,779	0.0%
9. True-up & Inst. Provision Beg. of Month	849,667	(1,880,304)	2,529,971	-134.6%	116,653	(1,924,414)	2,041,067	-106.1%
9a. Deferred True-up Beginning of Period								
10. True-up Collected (Refunded)	(9,721)	(9,721)	0	0.0%	(97,211)	(97,211)	0	0.0%
11. End of Period - Total Net True-up (Lines D7 through D10)	\$ 886,026	\$ (1,803,348)	2,689,374	-149.1%	\$ 886,026	\$ (1,803,348)	2,689,374	-149.1%

* Jurisdictional Loss Multiplier

CALCULATION OF TRUE-UP AND INTEREST PROVISION

Company: FLORIDA PUBLIC UTILITIES COMPANY

Division: FERNANDINA BEACH DIVISION

Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE			
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%
E. Interest Provision (Excluding GSLD)								
1. Beginning True-up Amount (lines D-9 + 9a)	\$ 649,667	\$ (1,880,304)	\$ 2,529,971	-134.6%	N/A	N/A	--	--
2. Ending True-up Amount Before Interest (line D-7 + Lines D-9 + 9a + D-10)	884,936	(1,803,348)	2,688,284	-149.1%	N/A	N/A	--	--
3. Total of Beginning & Ending True-up Amount	1,534,603	(3,683,652)	5,218,255	-141.7%	N/A	N/A	--	--
4. Average True-up Amount (50% of Line E-3)	\$ 767,302	\$ (1,841,826)	\$ 2,609,128	-141.7%	N/A	N/A	--	--
5. Interest Rate - First Day Reporting Business Month	1.7600%	N/A	--	--	N/A	N/A	--	--
6. Interest Rate - First Day Subsequent Business Month	1.6500%	N/A	--	--	N/A	N/A	--	--
7. Total (Line E-5 + Line E-6)	3.4100%	N/A	--	--	N/A	N/A	--	--
8. Average Interest Rate (50% of Line E-7)	1.7050%	N/A	--	--	N/A	N/A	--	--
9. Monthly Average Interest Rate (Line E-8 / 12)	0.1421%	N/A	--	--	N/A	N/A	--	--
10. Interest Provision (Line E-4 x Line E-9)	1,090	N/A	--	--	N/A	N/A	--	--

ELECTRIC ENERGY ACCOUNT
 Month of: October 2002

	CURRENT MONTH				PERIOD TO DATE				
	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	ACTUAL	ESTIMATED	DIFFERENCE AMOUNT	%	
(MWH)									
1	System Net Generation	0	0	0	0.00%	0	0	0	0.00%
2	Power Sold								
3	Inadvertent Interchange Delivered - NET								
4	Purchased Power	39,209	38,812	397	1.02%	377,996	407,142	(29,146)	-7.16%
4a	Energy Purchased For Qualifying Facilities	313	400	(87)	-21.75%	3,470	4,000	(530)	-13.25%
5	Economy Purchases								
6	Inadvertent Interchange Received - NET								
7	Net Energy for Load	39,522	39,212	310	0.79%	381,466	411,142	(29,676)	-7.22%
8	Sales (Billed)	40,078	39,969	109	0.27%	362,845	394,910	(32,065)	-8.12%
8a	Unbilled Sales Prior Month (Period)								
8b	Unbilled Sales Current Month (Period)								
9	Company Use	47	39	8	20.51%	436	368	68	18.48%
10	T&D Losses Estimated @ 0.06	2,371	2,353	18	0.76%	22,888	24,669	(1,781)	-7.22%
11	Unaccounted for Energy (estimated)	(2,974)	(3,149)	175	-5.56%	(4,703)	(8,805)	4,102	-46.59%
12									
13	% Company Use to NEL	0.12%	0.10%	0.02%	20.00%	0.11%	0.09%	0.02%	22.22%
14	% T&D Losses to NEL	6.00%	6.00%	0.00%	0.00%	6.00%	6.00%	0.00%	0.00%
15	% Unaccounted for Energy to NEL	-7.52%	-8.03%	0.51%	-6.35%	-1.23%	-2.14%	0.91%	-42.52%

(\$)

16	Fuel Cost of Sys Net Gen								
16a	Fuel Related Transactions								
16b	Adjustments to Fuel Cost								
17	Fuel Cost of Power Sold								
18	Fuel Cost of Purchased Power	700,267	716,078	(15,811)	-2.21%	6,953,293	7,511,764	(558,471)	-7.43%
18a	Demand & Non Fuel Cost of Pur Power	479,554	599,871	(120,317)	-20.06%	4,898,062	6,319,906	(1,421,844)	-22.50%
18b	Energy Payments To Qualifying Facilities	5,859	7,480	(1,621)	-21.67%	64,899	74,800	(9,901)	-13.24%
19	Energy Cost of Economy Purch.								
20	Total Fuel & Net Power Transactions	1,185,680	1,323,429	(137,749)	-10.41%	11,916,254	13,906,470	(1,990,216)	-14.31%

(Cents/KWH)

21	Fuel Cost of Sys Net Gen								
21a	Fuel Related Transactions								
22	Fuel Cost of Power Sold								
23	Fuel Cost of Purchased Power	1.786	1.845	(0.059)	-3.20%	1.840	1.845	(0.005)	-0.27%
23a	Demand & Non Fuel Cost of Pur Power	1.223	1.546	(0.323)	-20.89%	1.296	1.552	(0.256)	-16.49%
23b	Energy Payments To Qualifying Facilities	1.872	1.870	0.002	0.11%	1.870	1.870	0.000	0.00%
24	Energy Cost of Economy Purch.								
25	Total Fuel & Net Power Transactions	3.000	3.375	(0.375)	-11.11%	3.124	3.382	(0.258)	-7.63%

PURCHASED POWER

(Exclusive of Economy Energy Purchases)
 For the Period/Month of: October 2002

(1) PURCHASED FROM	(2) TYPE & SCHEDULE	(3) TOTAL KWH PURCHASED (000)	(4) KWH FOR OTHER UTILITIES (000)	(5) KWH FOR INTERRUPTIBLE (000)	(6) KWH FOR FIRM (000)	(7) CENTS/KWH		(8) TOTAL \$ FOR FUEL ADJ. (6)X(7)(a) \$
						(a) FUEL COST	(b) TOTAL COST	

ESTIMATED:

JACKSONVILLE ELECTRIC AUTHORITY	MS	38,812			38,812	1.844991	3.390573	716,078
TOTAL		38,812	0	0	38,812	1.844991	3.390573	716,078

ACTUAL:

JACKSONVILLE ELECTRIC AUTHORITY	MS	39,209			39,209	1.785985	3.009057	700,267
TOTAL		39,209	0	0	39,209	1.785985	3.009057	700,267

CURRENT MONTH: DIFFERENCE		397	0	0	397	-0.059006	-0.381516	(15,811)
DIFFERENCE (%)		1.0%	0.0%	0.0%	1.0%	-3.2%	-11.3%	-2.2%
PERIOD TO DATE: ACTUAL	MS	377,996			377,996	1.839515	3.135312	6,953,293
ESTIMATED	MS	407,142			407,142	1.844999	3.397259	7,511,764
DIFFERENCE		(29,146)	0	0	(29,146)	(0.005484)	-0.261947	(558,471)
DIFFERENCE (%)		-7.2%	0.0%	0.0%	-7.2%	-0.3%	-7.7%	-7.4%

ENERGY PAYMENT TO QUALIFYING FACILITIES

For the Period/Month of: October 2002

(1) PURCHASED FROM	(2) TYPE & SCHEDULE	(3) TOTAL KWH PURCHASED (000)	(4) KWH FOR OTHER UTILITIES (000)	(5) KWH FOR INTERRUPTIBLE (000)	(6) KWH FOR FIRM (000)	(7) CENTS/KWH		(8) TOTAL \$ FOR FUEL ADJ. (6)X(7)(a) \$
						(a) FUEL COST	(b) TOTAL COST	

ESTIMATED:

JEFFERSON SMURFIT CORPORATION		400			400	1.870000	1.870000	7,480
TOTAL		400	0	0	400	1.870000	1.870000	7,480

ACTUAL:

JEFFERSON SMURFIT CORPORATION		313			313	1.871885	1.871885	5,859
TOTAL		313	0	0	313	1.871885	1.871885	5,859

CURRENT MONTH: DIFFERENCE		(87)	0	0	(87)	0.001885	0.001885	(1,621)
DIFFERENCE (%)		-21.8%	0.0%	0.0%	-21.8%	0 1%	0 1%	-21.7%
PERIOD TO DATE: ACTUAL	MS	45,980			45,980	0 141146	0.141146	64,899
ESTIMATED	MS	4,000			4,000	1.870000	1.870000	74,800
DIFFERENCE		41,980	0	0	41,980	-1.728854	-1.728854	(9,901)
DIFFERENCE (%)		1049.5%	0.0%	0.0%	1049.5%	-92.5%	-92.5%	-13.2%

ECONOMY ENERGY PURCHASES

INCLUDING LONG TERM PURCHASES
 For the Period/Month of: October 2002

(1)	(2)	(3)	(4)	(5)	(6)		(7)
PURCHASED FROM	TYPE & SCHEDULE	TOTAL KWH PURCHASED (000)	TRANS COST CENTS/KWH	TOTAL \$ FOR FUEL ADJ. (3) X (4) \$	COST IF GENERATED		FUEL SAVINGS (6)(b)-(5) \$
					(a) CENTS/KWH	(b) TOTAL COST \$	

ESTIMATED:

TOTAL							
-------	--	--	--	--	--	--	--

ACTUAL:

TOTAL							
-------	--	--	--	--	--	--	--

FOOTNOTE: PURCHASED POWER COSTS INCLUDE CUSTOMER, DEMAND & ENERGY CHARGES TOTALING

\$479,554

CURRENT MONTH: DIFFERENCE DIFFERENCE (%)							
PERIOD TO DATE: ACTUAL ESTIMATED DIFFERENCE DIFFERENCE (%)							