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BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

DIRECT TESTIMONY OF

CARL SMITH

ON BEHALF OF

CITY GAS COMPANY OF FLORIDA

DOCKET NO. 010004-GU

May 15, 2001

Q. Please state your name, business address, by whom you are employed, and in what capacity.

A. My name is Carl Smith and my business address is 955 East 25th Street, Hialeah, Florida 33013-3498. I am employed by NUI Corporation as Director of Marketing for its regulated businesses, comprising the Florida, North Carolina, Maryland, Pennsylvania, New York and New Jersey utility operations of NUI Corporation.

Q. Are you familiar with the energy conservation programs of City Gas Company of Florida ("City Gas")?

A. Yes, I am. City Gas is NUI Corporation's Florida utility operation.

Q. Are you familiar with the costs that have been incurred and that are projected to be incurred by City Gas in implementing its energy conservation programs?

DOCUMENT NUMBER-DATE
06087 MAY 15 2001
FILED-RECORDS/REPORTING

1 A. Yes, I am.

2

3 **Q. What is the purpose of your testimony in this docket?**

4 A. To submit the recoverable costs incurred during the period ending
5 December 31, 2000, and to identify the final true-up amount related to that
6 period.

7

8 **Q. Has City Gas prepared schedules which show the expenditures**
9 **associated with its energy conservation programs for the period you**
10 **have mentioned?**

11 A. Yes. I have prepared and filed together with this testimony Schedules CT-
12 1, CT-2 and CT-3.

13

14 **Q. What amount did City Gas spend on conservation programs during**
15 **this period?**

16 A. \$1,628,648.

17

18 **Q. What is the final true-up amount associated with the period ending**
19 **December 31, 2000?**

20 A. An over-recovery of \$616,757, including interest.

21

22 **Q. Does this conclude your testimony?**

23 A. Yes, it does.

SCHEDULE CT-1

CITY GAS COMPANY OF FLORIDA
DOCKET NO. 010004-GU

ADJUSTED NET TRUE UP
JANUARY 2000 THROUGH DECEMBER 2000

END OF PERIOD NET TRUE-UP

PRINCIPLE	(611,327)	
INTEREST	(18,569)	(629,896)

LESS PROJECTED TRUE-UP

PRINCIPLE	(10,388)	
INTEREST	(2,751)	(13,139)

ADJUSTED NET TRUE-UP (616,757)

() REFLECTS OVER-RECOVERY

ANALYSIS OF ENERGY CONSERVATION PROGRAM COSTS
ACTUAL VERSUS ESTIMATED
JANUARY 2000 THROUGH DECEMBER 2000

	<u>ACTUAL</u>	<u>PROJECTED</u>	<u>DIFFERENCE</u>
CAPITAL INVESTMENT	-		-
PAYROLL & BENEFITS	381,150	530,451	(149,301)
MATERIALS & SUPPLIES	-	4,800	(4,800)
ADVERTISING	150,185	220,000	(69,815)
INCENTIVES	998,703	1,419,000	(420,297)
OUTSIDE SERVICES	29,205	-	29,205
VEHICLES	69,405	96,612	(27,207)
OTHER	<u>-</u>	<u>3,200</u>	<u>(3,200)</u>
SUB-TOTAL	1,628,648	2,274,063	(645,415)
PROGRAM REVENUES	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL PROGRAM COSTS	1,628,648	2,274,063	(645,415)
LESS:			
PAYROLL ADJUSTMENTS	-	-	-
AMOUNTS INCLUDED IN RATE BASE	-	-	-
CONSERVATION ADJUSTMENT REVENUES	(2,239,975)	(2,284,451)	44,476
ROUNDING ADJUSTMENT	<u>-</u>	<u>-</u>	<u>-</u>
TRUE-UP BEFORE INTEREST	(611,327)	(10,388)	(600,939)
INTEREST PROVISION	(18,569)	(2,751)	(15,818)
END OF PERIOD TRUE-UP	<u>(629,896)</u>	<u>(13,139)</u>	<u>(616,757)</u>

() REFLECTS OVER-RECOVERY

ACTUAL CONSERVATION PROGRAM COSTS PER PROGRAM
JANUARY 2000 THROUGH DECEMBER 2000

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	94,593	-	8,423	732,523	-	17,494	-	853,033
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	12,169	-	809	-	-	2,261	-	15,239
PROGRAM 3: ELECTRIC REPLACEMENT	-	63,726	-	123,014	179,867	-	11,577	-	378,184
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	378	-	-	25	-	69	-	472
PROGRAM 7: WATER HEATER RETENTION	-	46,673	-	479	22,014	-	8,883	-	78,049
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	13,460	-	-	6,632	-	2,565	-	22,657
PROGRAM 9: COMM/IND CONVERSION	-	134,505	-	15,960	23,642	-	22,711	-	196,818
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	5,239	-	1,500	34,000	-	1,468	-	42,207
COMMON COSTS	-	10,407	-	-	-	29,205	2,377	-	41,989
TOTAL TOTAL OF ALL PROGRAMS	-	381,150	-	150,185	998,703	29,205	69,405	-	1,628,648

CITY GAS COMPANY OF FLORIDA
PROJECTED CONSERVATION COSTS PER PROGRAM
JANUARY 2000 THROUGH DECEMBER 2000

PROGRAM NAME	CAPITAL	PAYROLL &	MATERIALS	OUTSIDE				TOTAL	
	INVESTMENT	BENEFITS	& SUPPLIES	ADVERTISING	INCENTIVES	SERVICES	VEHICLE		OTHER
PROGRAM 1: SINGLE FAMILY HOME BUILDE	-	65,946	-	20,600	884,400	-	15,384	-	986,330
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	8,528	-	1,000	9,000	-	1,512	-	20,040
PROGRAM 3: ELECTRIC REPLACEMENT	-	148,478	-	83,700	270,000	-	26,328	-	528,506
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	7,260	-	2,700	4,800	-	1,296	-	16,056
PROGRAM 7: WATER HEATER RETENTION	-	24,692	-	12,300	18,000	-	4,404	-	59,396
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	11,258	-	5,100	10,800	-	1,992	-	29,150
PROGRAM 9: COMM/IND CONVERSION	-	220,806	-	33,000	90,000	-	39,456	-	383,262
PROGRAM 10 ALTERNATIVE TECHNOLOGY	-	35,053	-	37,600	132,000	-	6,240	-	210,893
COMMON COSTS	-	8,430	4,800	24,000	-	-	-	3,200	40,430
TOTAL	TOTAL OF ALL PROGRAMS	530,451	4,800	220,000	1,419,000	-	96,612	3,200	2,274,063

CONSERVATION COSTS PER PROGRAM - VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2000 THROUGH DECEMBER 2000

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	28,647	-	(12,177)	(151,877)	-	2,110	-	(133,297)
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	3,641	-	(191)	(9,000)	-	749	-	(4,801)
PROGRAM 3: ELECTRIC REPLACEMENT	-	(84,752)	-	39,314	(90,133)	-	(14,751)	-	(150,322)
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	(6,882)	-	(2,700)	(4,775)	-	(1,227)	-	(15,584)
PROGRAM 7: WATER HEATER RETENTION	-	21,981	-	(11,821)	4,014	-	4,479	-	18,653
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	2,202	-	(5,100)	(4,168)	-	573	-	(6,493)
PROGRAM 9: COMM/IND CONVERSION	-	(86,301)	-	(17,040)	(66,358)	-	(16,745)	-	(186,444)
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	(29,814)	-	(36,100)	(98,000)	-	(4,772)	-	(168,686)
COMMON COSTS	-	1,977	(4,800)	(24,000)	-	29,205	2,377	(3,200)	1,559
TOTAL TOTAL OF ALL PROGRAMS	-	(149,301)	(4,800)	(69,815)	(420,297)	29,205	(27,207)	(3,200)	(645,415)

() REFLECTS PROJECTED OVER ACTUAL EXPENSE ESTIMATES

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
SUMMARY OF EXPENSES BY MONTH
JANUARY 2000 THROUGH DECEMBER 2000

EXPENSES:	Jan-00	Feb-00	Mar-00	Apr-00	May-00	Jun-00	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Total
PROGRAM 1:	58,320	110,403	92,398	52,706	79,100	88,018	30,227	103,651	74,283	31,147	106,434	26,346	853,033
PROGRAM 2:	306	-	-	1,616	2,010	1,509	1,452	1,334	1,575	1,758	1,457	2,222	15,239
PROGRAM 3:	44,375	58,611	23,707	48,618	24,963	27,383	16,834	16,239	25,409	31,615	27,235	33,195	378,184
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	-	-	54	50	50	48	69	49	54	49	49	472
PROGRAM 7:	4,917	6,528	6,195	7,512	7,596	7,072	6,263	4,714	7,351	5,199	6,748	7,954	78,049
PROGRAM 8:	1,128	1,678	1,307	1,941	2,834	2,129	1,443	1,197	1,651	2,634	2,053	2,662	22,657
PROGRAM 9:	26,600	14,906	18,146	11,460	15,357	14,333	19,016	14,753	16,256	8,365	18,796	18,830	196,818
PROGRAM 10:	561	2,017	670	467	18,441	441	684	188	182	54	218	18,284	42,207
COMMON COST	4,303	5,527	5,381	3,250	1,101	1,591	8,599	-	2,821	2,405	3,571	3,440	41,989
TOTAL	140,510	199,670	147,804	127,624	151,452	142,526	84,566	142,145	129,577	83,231	166,561	112,982	1,628,648
LESS AMOUNT INCLUDED IN RATE BASE	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE CONSERVATION EXPENSES	<u>140,510</u>	<u>199,670</u>	<u>147,804</u>	<u>127,624</u>	<u>151,452</u>	<u>142,526</u>	<u>84,566</u>	<u>142,145</u>	<u>129,577</u>	<u>83,231</u>	<u>166,561</u>	<u>112,982</u>	<u>1,628,648</u>

SCHEDULE CT-2
PROJECTED CONSERVATION COSTS PER MONTH
JANUARY 2000 THROUGH DECEMBER 2000

EXPENSES:

	Jan-00	Feb-00	Mar-00	Apr-00	May-00	Jun-00	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Total
PROGRAM 1:	84,649	80,293	80,436	83,900	81,552	84,000	81,500	80,400	82,400	82,400	82,400	82,400	986,330
PROGRAM 2:	1,187	823	2,323	1,023	823	2,523	823	823	2,423	2,423	2,423	2,423	20,040
PROGRAM 3:	46,482	42,620	42,974	51,372	43,954	42,872	43,872	42,872	42,872	42,872	42,872	42,872	528,506
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	1,509	1,291	1,309	1,406	1,299	1,306	1,406	1,306	1,306	1,306	1,306	1,306	16,056
PROGRAM 7:	5,324	4,769	4,972	5,011	4,843	4,911	5,011	4,911	4,911	4,911	4,911	4,911	59,396
PROGRAM 8:	2,685	2,346	2,414	2,492	2,369	2,392	2,492	2,392	2,392	2,392	2,392	2,392	29,150
PROGRAM 9:	35,126	31,755	31,483	31,401	33,090	31,401	31,401	32,001	31,401	31,401	31,401	31,401	383,262
PROGRAM 10:	21,058	15,885	18,985	20,385	15,885	16,485	20,385	15,885	16,485	16,485	16,485	16,485	210,893
COMMON COSTS	3,226	3,033	3,929	3,097	4,666	3,097	3,097	3,897	3,097	3,097	3,097	3,097	40,430
TOTAL	201,246	182,815	188,825	200,087	188,481	188,987	189,987	184,487	187,287	187,287	187,287	187,287	2,274,063
LESS AMOUNT INCLUDED IN RATE BASE	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE													
CONSERVATION EXPENSES	<u>201,246</u>	<u>182,815</u>	<u>188,825</u>	<u>200,087</u>	<u>188,481</u>	<u>188,987</u>	<u>189,987</u>	<u>184,487</u>	<u>187,287</u>	<u>187,287</u>	<u>187,287</u>	<u>187,287</u>	<u>2,274,063</u>

SCHEDULE CT-2
SUMMARY OF EXPENSES BY PROGRAM
VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2000 THROUGH DECEMBER 2000

EXPENSES:	Jan-00	Feb-00	Mar-00	Apr-00	May-00	Jun-00	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Total
PROGRAM 1:	(26,329)	30,110	11,962	(31,194)	(2,452)	4,018	(51,273)	23,251	(8,117)	(51,253)	24,034	(56,054)	(133,297)
PROGRAM 2:	(881)	(823)	(2,323)	593	1,187	(1,014)	629	511	(848)	(665)	(966)	(201)	(4,801)
PROGRAM 3:	(2,107)	15,991	(19,267)	(2,754)	(18,991)	(15,489)	(27,038)	(26,633)	(17,463)	(11,257)	(15,637)	(9,677)	(150,322)
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	(1,509)	(1,291)	(1,309)	(1,352)	(1,249)	(1,256)	(1,358)	(1,237)	(1,257)	(1,252)	(1,257)	(1,257)	(15,584)
PROGRAM 7:	(407)	1,759	1,223	2,501	2,753	2,161	1,252	(197)	2,440	288	1,837	3,043	18,653
PROGRAM 8:	(1,557)	(668)	(1,107)	(551)	465	(263)	(1,049)	(1,195)	(741)	242	(339)	270	(6,493)
PROGRAM 9:	(8,526)	(16,849)	(13,337)	(19,941)	(17,733)	(17,068)	(12,385)	(17,248)	(15,145)	(23,036)	(12,605)	(12,571)	(186,444)
PROGRAM 10:	(20,497)	(13,868)	(18,315)	(19,918)	2,556	(16,044)	(19,701)	(15,697)	(16,303)	(16,431)	(16,267)	1,799	(168,686)
COMMON COST	1,077	2,494	1,452	153	(3,565)	(1,506)	5,502	(3,897)	(276)	(692)	474	343	1,559
TOTAL	(60,736)	16,855	(41,021)	(72,463)	(37,029)	(46,461)	(105,421)	(42,342)	(57,710)	(104,056)	(20,726)	(74,305)	(645,415)
LESS AMOUNT INCLUDED IN RATE BASE	-	-	-	-	-	-	-	-	-	-	-	-	-
RECOVERABLE CONSERVATION EXPENSES	(60,736)	16,855	(41,021)	(72,463)	(37,029)	(46,461)	(105,421)	(42,342)	(57,710)	(104,056)	(20,726)	(74,305)	(645,415)

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2000 THROUGH DECEMBER 2000

	<u>Jan-00</u>	<u>Feb-00</u>	<u>Mar-00</u>	<u>Apr-00</u>	<u>May-00</u>	<u>Jun-00</u>	<u>Jul-00</u>	<u>Aug-00</u>	<u>Sep-00</u>	<u>Oct-00</u>	<u>Nov-00</u>	<u>Dec-00</u>	<u>Total</u>
1 RCS AUDIT FEES	-	-	-	-	-	-	-	-	-	-	-	-	-
2 OTHER PROGRAM REVS	-	-	-	-	-	-	-	-	-	-	-	-	-
3 CONSERV. ADJ REVS	<u>(249,232)</u>	<u>(267,438)</u>	<u>(240,181)</u>	<u>(202,569)</u>	<u>(172,921)</u>	<u>(174,332)</u>	<u>(162,934)</u>	<u>(167,858)</u>	<u>(153,496)</u>	<u>(177,383)</u>	<u>(185,578)</u>	<u>(203,680)</u>	<u>(2,357,602)</u>
4 TOTAL REVENUES	<u>(249,232)</u>	<u>(267,438)</u>	<u>(240,181)</u>	<u>(202,569)</u>	<u>(172,921)</u>	<u>(174,332)</u>	<u>(162,934)</u>	<u>(167,858)</u>	<u>(153,496)</u>	<u>(177,383)</u>	<u>(185,578)</u>	<u>(203,680)</u>	<u>(2,357,602)</u>
5 PRIOR PERIOD TRUE UP NOT APPLICABLE TO THIS PERIOD CONSERVATION REVENUES	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,802</u>	<u>9,805</u>	<u>117,627</u>
6 APPLICABLE TO THE PERIOD	<u>(239,430)</u>	<u>(257,636)</u>	<u>(230,379)</u>	<u>(192,767)</u>	<u>(163,119)</u>	<u>(164,530)</u>	<u>(153,132)</u>	<u>(158,056)</u>	<u>(143,694)</u>	<u>(167,581)</u>	<u>(175,776)</u>	<u>(193,875)</u>	<u>(2,239,975)</u>
CONSERVATION EXPENSES 7 (FROM CT-3, PAGE 1)	<u>140,510</u>	<u>199,670</u>	<u>147,804</u>	<u>127,624</u>	<u>151,452</u>	<u>142,526</u>	<u>84,566</u>	<u>142,145</u>	<u>129,577</u>	<u>83,231</u>	<u>166,561</u>	<u>112,982</u>	<u>1,628,648</u>
8 TRUE-UP THIS PERIOD	<u>(98,920)</u>	<u>(57,966)</u>	<u>(82,575)</u>	<u>(65,143)</u>	<u>(11,667)</u>	<u>(22,004)</u>	<u>(68,566)</u>	<u>(15,911)</u>	<u>(14,117)</u>	<u>(84,350)</u>	<u>(9,215)</u>	<u>(80,893)</u>	<u>(611,327)</u>
9 INTEREST PROVISION THIS PERIOD (FROM CT-3 PAGE 3)	<u>301</u>	<u>(119)</u>	<u>(519)</u>	<u>(965)</u>	<u>(1,266)</u>	<u>(1,458)</u>	<u>(1,759)</u>	<u>(2,036)</u>	<u>(2,181)</u>	<u>(2,514)</u>	<u>(2,867)</u>	<u>(3,185)</u>	<u>(18,569)</u>
10 TRUE-UP & INTER. PROV. BEGINNING OF MONTH	<u>117,627</u>	<u>9,206</u>	<u>(58,682)</u>	<u>(151,577)</u>	<u>(227,487)</u>	<u>(250,222)</u>	<u>(283,486)</u>	<u>(363,613)</u>	<u>(391,362)</u>	<u>(417,462)</u>	<u>(514,128)</u>	<u>(536,012)</u>	
11 PRIOR PERIOD TRUE UP													
COLLECTED/(REFUNDED)	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,802)</u>	<u>(9,805)</u>	
12 TOTAL NET TRUE UP (SUM LINES 8 + 9 + 10 + 11)	<u>9,206</u>	<u>(58,682)</u>	<u>(151,577)</u>	<u>(227,487)</u>	<u>(250,222)</u>	<u>(283,486)</u>	<u>(363,613)</u>	<u>(391,362)</u>	<u>(417,462)</u>	<u>(514,128)</u>	<u>(536,012)</u>	<u>(629,896)</u>	<u>(629,896)</u>

CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2000 THROUGH DECEMBER 2000

	Jan-00	Feb-00	Mar-00	Apr-00	May-00	Jun-00	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Total
1. INTEREST PROVISION BEGINNING TRUE-UP	117,627	9,206	(58,682)	(151,577)	(227,487)	(250,222)	(283,486)	(363,613)	(391,362)	(417,462)	(514,128)	(536,012)	
2. ENDING TRUE-UP BEFORE INTEREST	8,905	(58,562)	(151,059)	(226,522)	(248,956)	(282,028)	(361,854)	(389,326)	(415,281)	(511,614)	(533,145)	(626,710)	
3. TOTAL BEGINNING & ENDING TRUE-UP	126,532	(49,357)	(209,741)	(378,100)	(476,444)	(532,250)	(645,340)	(752,938)	(806,642)	(929,076)	(1,047,274)	(1,162,722)	
4. AVERAGE TRUE-UP (LINE 3 TIMES 50%)	63,266	(24,678)	(104,870)	(189,050)	(238,222)	(266,125)	(322,670)	(376,469)	(403,321)	(464,538)	(523,637)	(581,361)	
5. INTER. RATE - 1ST DAY OF REPORTING MONTH	5.600%	5.800%	5.800%	6.070%	6.180%	6.570%	6.580%	6.500%	6.480%	6.500%	6.490%	6.650%	
6. INTER. RATE - 1ST DAY OF SUBSEQUENT MONTH	5.800%	5.800%	6.070%	6.180%	6.570%	6.580%	6.500%	6.480%	6.500%	6.490%	6.650%	6.500%	
7. TOTAL (SUM LINES 5 & 6)	11.400%	11.600%	11.870%	12.250%	12.750%	13.150%	13.080%	12.980%	12.980%	12.990%	13.140%	13.150%	
8. AVG INTEREST RATE (LINE 7 TIMES 50%)	5.700%	5.800%	5.935%	6.125%	6.375%	6.575%	6.540%	6.490%	6.490%	6.495%	6.570%	6.575%	
9. MONTHLY AVG INTEREST RATE	0.475%	0.483%	0.495%	0.510%	0.531%	0.548%	0.545%	0.541%	0.541%	0.541%	0.548%	0.548%	
10. INTEREST PROVISION (LINE 4 TIMES LINE 9)	301	(119)	(519)	(965)	(1,266)	(1,458)	(1,759)	(2,036)	(2,181)	(2,514)	(2,867)	(3,185)	(18,569)
10 a. INT ADJ													