

BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

In re: Energy Conservation Cost Recovery)
Clause)
_____)

DOCKET NO. 050004-GU
Filed: May 2, 2005

**PETITION OF FLORIDA CITY GAS
FOR APPROVAL OF TRUE-UP**

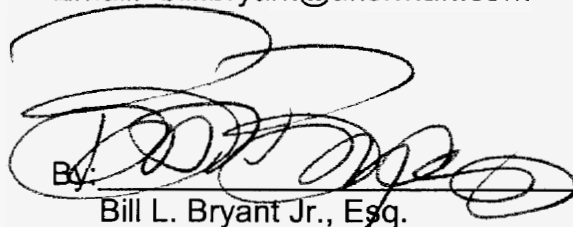
Florida City Gas hereby petitions the Commission for Approval of the Company's conservation cost recovery true-up for the months January 2004 through December 2004. In support thereof, the Company says:

1. The final true-up amount (Adjusted Net True-Up) for the months January 2004 through December 2004, is an over-recovery of \$76,175, including interest.
2. The Company's calculation of the true-up amount is consistent with the Commission's methodology, and supported by the Direct Testimony of Rosie Abreu and Schedules CT-1, CT-2 and CT-3.

WHEREFORE, Florida City Gas requests that its true-up for the months January 2004 through December 2004, be approved.

RESPECTFULLY SUBMITTED this 2nd day of May 2005.

AKERMAN SENTERFITT
106 East College Avenue, Suite 1200
P. O. Box 1877
Tallahassee, FL 32302-1877
Phone: (850) 224-9634
Fax: (850) 222-0103
Email: bill.bryant@akerman.com

By: 

Bill L. Bryant Jr., Esq.
Florida Bar Number: 179270
Attorney for Florida City Gas

DOCUMENT NUMBER-DATE

04269 MAY-2 05

FPSC-COMMISSION CLERK

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the Petition of Florida City Gas for Approval of True-Up and supported by the Direct Testimony and Exhibits of Rosie Abreu, has been furnished by regular U.S. Mail to the following the 2nd day of May 2005.

Elizabeth Wade
AGL Resources Inc.
Ten Peachtree Place
Location 1470
Atlanta, GA 30309

Florida Division of Chesapeake Utilities
Corp.
Mr. Thomas A. Geoffroy
Post Office Box 960
Winterhaven, FL 33882-0960

Florida Public Utilities Company
Mr. Geoff Hartman
Post Office Box 3395
West Palm Beach, FL 33402-3395

People Gas System
Ms. Angela L. Llewellyn
Regulatory Affairs
Post Office Box 111
Tampa, FL 33601-0111

MacFarlane Ferguson Law Firm
Ansley Watson, Jr.
Post Office Box 1531
Tampa, FL 33601-1531

St. Joe Natural Gas Company, Inc.
Mr. Stuart L. Shoaf
Post Office Box 549
Port St. Joe, FL 32457-0549

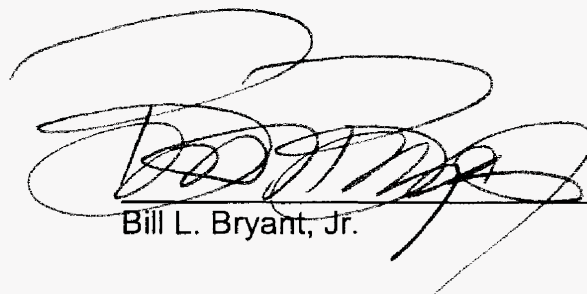
Messer Law Firm
Norman Horton, Jr./Floyd R. Self
Post Office Box 1876
Tallahassee, FL 32302-1876

TECO Energy, Inc.
Matthew Costa
Post Office Box 111
Tampa, FL 33601-0111

Rose Law Firm
Wayne Schiefelbein
2548 Blairstone Pines Drive
Tallahassee, FL 32301

Martha Brown
Florida Public Service Commission
2540 Shumard Oak Boulevard
Tallahassee, FL 32399

Florida City Gas
Charles A. Rawson, III
955 East 25th Street
Hialeah, FL 33013-3498



Bill L. Bryant, Jr.

1 BEFORE THE FLORIDA PUBLIC SERVICE COMMISSION

2 DIRECT TESTIMONY OF

3 ROSIE ABREU

4 ON BEHALF OF FLORIDA CITY GAS

5 DOCKET NO. 050004-GU

6

7

8

9

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

10

11

A. My name is Rosie Abreu and my business address is 955 East 25 Street, Hialeah, FL 33013. I am employed by Florida City Gas as a Regulatory and Business Analyst.

12

13

14

15

Q. Please describe your educational and employment background.

16

A. I have a Bachelor of Science Degree in Computer Science from Florida International University and an Associates in Arts Degree in Business Data Processing from Miami-Dade Community College. In 2001, I joined Florida City Gas as a Regulatory and Business Analyst in the Regulatory Affairs Department. I have been employed in the gas utility industry in Florida for over ten years.

17

18

19

20

21

22

23

Q. Are you familiar with the energy conservation programs of Florida City Gas?

24

25

A. Yes, I am.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

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

A. Yes, I am.

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

A. To submit the recoverable costs incurred during the period ending December 31, 2004, and to identify the final true-up amount related to that period.

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

A. Yes. I have prepared and filed together with this testimony Exhibit RA-1 consisting of Schedules CT-1, CT-2 and CT-3.

Q. What amount did Florida City Gas spend on conservation programs during this period?

A. \$3,237,142.

Q. What is the final true-up amount associated with the period ending December 31, 2004?

A. An over-recovery of \$76,175.

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

2 **A. Yes, it does.**

ADJUSTED NET TRUE UP
JANUARY 2004 THROUGH DECEMBER 2004

END OF PERIOD NET TRUE-UP

PRINCIPLE	(34,669)	
INTEREST	(4,212)	(38,881)

LESS PROJECTED TRUE-UP

PRINCIPLE	41,218	
INTEREST	(3,924)	37,294

ADJUSTED NET TRUE-UP (76,175)

() REFLECTS OVER-RECOVERY

ANALYSIS OF ENERGY CONSERVATION PROGRAM COSTS
ACTUAL VERSUS ESTIMATED
JANUARY 2004 THROUGH DECEMBER 2004

	<u>ACTUAL</u>	<u>PROJECTED ***</u>	<u>DIFFERENCE</u>
CAPITAL INVESTMENT			-
PAYROLL & BENEFITS	689,636	696,691	(7,055)
MATERIALS & SUPPLIES			
ADVERTISING	353,814	296,052	57,762
INCENTIVES	2,131,779	2,390,729	(258,950)
OUTSIDE SERVICES	34,987	35,478	(491)
VEHICLES	26,925	26,385	540
OTHER	-	-	-
SUB-TOTAL	3,237,142	3,445,335	(208,193)
PROGRAM REVENUES			
TOTAL PROGRAM COSTS	3,237,142	3,445,335	(208,193)
LESS:			
PAYROLL ADJUSTMENTS		-	-
AMOUNTS INCLUDED IN RATE BASE		-	-
CONSERVATION ADJUSTMENT REVENUES	(3,271,811)	(3,404,117)	132,306
ROUNDING ADJUSTMENT			
TRUE-UP BEFORE INTEREST	(34,669)	41,218	(75,887)
INTEREST PROVISION	(4,212)	(3,924)	(288)
END OF PERIOD TRUE-UP	(38,881)	37,294	(76,175)

() REFLECTS OVER-RECOVERY

*** Eight months actual and four months projected (Jan-Dec'2004)

ACTUAL CONSERVATION PROGRAM COSTS PER PROGRAM
JANUARY 2004 THROUGH DECEMBER 2004

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	229,131		45,116	1,865,416	-	8,075	-	2,147,739
PROGRAM 2: MULTI FAMILY HOME BUILDER		11,020			33,600	-	608	-	45,228
PROGRAM 3: ELECTRIC REPLACEMENT		117,375		128,378	81,491	-	6,001	-	333,245
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	-	-		550	-	8	-	558
PROGRAM 7: WATER HEATER RETENTION		21,240			112,174	-	1,728	-	135,142
PROGRAM 8: RESIDENTIAL CUT AND CAP		17,866			650	-	609	-	19,125
PROGRAM 9: COMM/IND CONVERSION		254,291			37,898	-	9,448	-	301,636
PROGRAM 10: ALTERNATIVE TECHNOLOGY		5,605		4,641	-	-	448	-	10,694
COMMON COSTS		33,108		175,679	-	34,987	-	-	243,775
TOTAL TOTAL OF ALL PROGRAMS	-	689,636		353,814	2,131,779	34,987	26,925	-	3,237,142

CITY GAS COMPANY OF FLORIDA
PROJECTED CONSERVATION COSTS PER PROGRAM
JANUARY 2004 THROUGH DECEMBER 2004
EIGHT MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDEI	-	214,246	-	32,607	2,085,766	-	7,917	-	2,340,536
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	12,102	-	-	45,600	-	506	-	58,208
PROGRAM 3: ELECTRIC REPLACEMENT	-	136,584	-	87,591	93,384	-	6,113	-	323,672
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	1,378	-	-	450	-	-	-	1,828
PROGRAM 7: WATER HEATER RETENTION	-	34,608	-	-	106,386	-	1,737	-	142,731
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	19,227	-	-	2,450	-	575	-	22,252
PROGRAM 9: COMM/IND CONVERSION	-	242,821	-	1,400	40,693	-	9,081	-	293,995
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	6,431	-	4,725	16,000	-	456	-	27,612
COMMON COSTS	-	29,294	-	169,729	-	35,478	-	-	234,501
TOTAL		696,691		296,052	2,390,729	35,478	26,385		3,445,335

CONSERVATION COSTS PER PROGRAM - VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2004 THROUGH DECEMBER 2004

PROGRAM NAME	CAPITAL INVESTMENT	PAYROLL & BENEFITS	MATERIALS & SUPPLIES	ADVERTISING	INCENTIVES	OUTSIDE SERVICES	VEHICLE	OTHER	TOTAL
PROGRAM 1: SINGLE FAMILY HOME BUILDER	-	14,885	-	12,509	(220,350)	-	158	-	(192,797)
PROGRAM 2: MULTI FAMILY HOME BUILDER	-	(1,082)	-	-	(12,000)	-	102	-	(12,980)
PROGRAM 3: ELECTRIC REPLACEMENT	-	(19,209)	-	40,787	(11,893)	-	(112)	-	9,573
PROGRAM 4: DEALER PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 5: SCHOOLS PROGRAM	-	-	-	-	-	-	-	-	-
PROGRAM 6: PROPANE CONVERSION	-	(1,378)	-	-	100	-	8	-	(1,270)
PROGRAM 7: WATER HEATER RETENTION	-	(13,368)	-	-	5,788	-	(9)	-	(7,589)
PROGRAM 8: RESIDENTIAL CUT AND CAP	-	(1,361)	-	-	(1,800)	-	34	-	(3,127)
PROGRAM 9: COMM/IND CONVERSION	-	11,470	-	(1,400)	(2,795)	-	367	-	7,641
PROGRAM 10: ALTERNATIVE TECHNOLOGY	-	(826)	-	(84)	(16,000)	-	(8)	-	(16,918)
COMMON COSTS	-	3,814	-	5,950	-	(491)	-	-	9,274
TOTAL TOTAL OF ALL PROGRAMS	-	(7,055)	-	57,762	(258,950)	(491)	540	-	(208,193)

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
SUMMARY OF EXPENSES BY MONTH
JANUARY 2004 THROUGH DECEMBER 2004

EXPENSES:	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
PROGRAM 1:	134,127	182,380	273,123	155,547	148,828	223,716	153,010	319,753	136,137	128,598	147,764	144,756	2,147,739
PROGRAM 2:	22,003	12,637	969	1,037	1,032	975	1,818	487	1,461	572	1,146	1,094	45,228
PROGRAM 3:	41,000	20,167	23,512	19,580	22,402	16,251	23,319	24,136	43,421	12,667	21,211	65,581	333,245
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	225	925	-	14,500	4,150	-	-	(18,450)	(900)	2	1	106	558
PROGRAM 7:	14,485	10,782	11,248	12,293	8,758	10,809	9,930	13,438	11,091	9,914	11,355	11,038	135,142
PROGRAM 8:	1,171	1,111	1,536	1,492	1,830	1,847	1,828	1,728	2,165	1,488	1,568	1,360	19,125
PROGRAM 9:	18,152	28,597	16,660	24,579	24,803	25,147	24,134	21,495	45,492	22,056	25,758	24,762	301,636
PROGRAM 10:	204	2,486	(49)	640	552	444	672	225	1,386	2,971	577	586	10,694
COMMON COSTS:	4,962	10,687	43,643	26,013	18,749	22,058	3,600	24,872	39,503	8,156	5,553	35,979	243,775
TOTAL	236,330	269,773	370,642	255,681	231,103	301,247	218,311	387,682	279,756	186,424	214,932	285,261	3,237,142
LESS AMOUNT INCLUDED IN RATE BASE													
RECOVERABLE CONSERVATION EXPENSES	236,330	269,773	370,642	255,681	231,103	301,247	218,311	387,682	279,756	186,424	214,932	285,261	3,237,142

SCHEDULE CT-2
PROJECTED CONSERVATION COSTS PER MONTH
JANUARY 2004 THROUGH DECEMBER 2004
EIGHT MONTHS ACTUAL AND FOUR MONTHS ESTIMATED

EXPENSES:	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
PROGRAM 1:	134,127	182,381	273,123	155,546	148,827	223,716	153,010	319,753	187,729	187,914	185,596	187,914	2,339,636
PROGRAM 2:	22,004	12,637	969	1,037	1,032	975	1,817	486	4,350	4,358	4,185	4,358	58,208
PROGRAM 3:	41,000	20,168	23,511	19,580	22,402	16,251	23,319	24,137	33,671	33,971	31,691	33,971	323,672
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	225	925	-	14,500	4,150	-	-	(18,450)	354	357	310	357	2,728
PROGRAM 7:	14,485	10,782	11,249	12,293	8,758	10,809	9,929	13,439	12,859	12,944	12,240	12,944	142,731
PROGRAM 8:	1,170	1,111	1,536	1,493	1,831	1,847	1,828	1,728	2,483	2,493	2,239	2,493	22,252
PROGRAM 9:	18,152	28,598	16,660	24,579	24,803	25,148	24,135	21,495	28,587	28,150	24,838	28,850	293,995
PROGRAM 10:	204	2,486	(49)	640	553	444	672	225	6,230	5,046	4,915	6,246	27,612
COMMON COSTS	<u>4,962</u>	<u>10,688</u>	<u>43,642</u>	<u>26,013</u>	<u>18,748</u>	<u>22,059</u>	<u>3,600</u>	<u>24,871</u>	<u>20,045</u>	<u>20,056</u>	<u>19,761</u>	<u>20,056</u>	<u>234,501</u>
TOTAL	<u>236,329</u>	<u>269,776</u>	<u>370,641</u>	<u>255,681</u>	<u>231,104</u>	<u>301,249</u>	<u>218,310</u>	<u>387,684</u>	<u>296,308</u>	<u>295,289</u>	<u>285,775</u>	<u>297,189</u>	<u>3,445,335</u>
LESS AMOUNT INCLUDED IN RATE BASE													
RECOVERABLE													
CONSERVATION EXPENSES	<u>236,329</u>	<u>269,776</u>	<u>370,641</u>	<u>255,681</u>	<u>231,104</u>	<u>301,249</u>	<u>218,310</u>	<u>387,684</u>	<u>296,308</u>	<u>295,289</u>	<u>285,775</u>	<u>297,189</u>	<u>3,445,335</u>

SCHEDULE CT-2
SUMMARY OF EXPENSES BY PROGRAM
VARIANCE ACTUAL VERSUS PROJECTED
JANUARY 2004 THROUGH DECEMBER 2004

EXPENSES:	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
PROGRAM 1:	0	(1)	0	1	1	0	(0)	(0)	(51,592)	(59,316)	(37,832)	(43,158)	(191,897)
PROGRAM 2:	(1)	(0)	(0)	(0)	(0)	0	1	1	(2,889)	(3,786)	(3,039)	(3,264)	(12,980)
PROGRAM 3:	0	(1)	1	(0)	(0)	(0)	0	(1)	9,750	(21,304)	(10,480)	31,610	9,573
PROGRAM 4:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 5:	-	-	-	-	-	-	-	-	-	-	-	-	-
PROGRAM 6:	-	-	-	-	-	-	-	-	(1,254)	(355)	(309)	(251)	(2,170)
PROGRAM 7:	0	(0)	(1)	(0)	0	(0)	1	(1)	(1,768)	(3,030)	(885)	(1,906)	(7,589)
PROGRAM 8:	1	(0)	0	(1)	(1)	0	0	(0)	(318)	(1,005)	(671)	(1,133)	(3,127)
PROGRAM 9:	(0)	(1)	(0)	0	(0)	(1)	(1)	0	16,905	(6,094)	920	(4,088)	7,641
PROGRAM 10:	0	0	0	0	(1)	(0)	0	(0)	(4,844)	(2,075)	(4,338)	(5,660)	(16,918)
COMMON COSTS	0	(1)	1	0	1	(1)	0	1	19,458	(11,900)	(14,208)	15,923	9,274
TOTAL	1	(3)	1	(0)	(1)	(2)	1	(2)	(16,552)	(108,865)	(70,843)	(11,928)	(208,193)
LESS AMOUNT INCLUDED IN RATE BASE													
RECOVERABLE CONSERVATION EXPENSES	1	(3)	1	(0)	(1)	(2)	1	(2)	(16,552)	(108,865)	(70,843)	(11,928)	(208,193)

ENERGY CONSERVATION ADJUSTMENT CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2004 THROUGH DECEMBER 2004

	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
1 RCS AUDIT FEES													
2 OTHER PROGRAM REVS													
3 CONSERV. ADJ REVS	(297,283)	(280,887)	(281,232)	(245,384)	(210,948)	(194,121)	(192,763)	(185,214)	(188,212)	(189,404)	(210,639)	(242,898)	(2,718,985)
4 TOTAL REVENUES	(297,283)	(280,887)	(281,232)	(245,384)	(210,948)	(194,121)	(192,763)	(185,214)	(188,212)	(189,404)	(210,639)	(242,898)	(2,718,985)
5 PRIOR PERIOD TRUE UP NOT APPLICABLE TO THIS PERIOD	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,069)	(46,067)	(552,826)
6 CONSERVATION REVENUES APPLICABLE TO THE PERIOD	(343,352)	(326,956)	(327,301)	(291,453)	(257,017)	(240,190)	(238,832)	(231,283)	(234,281)	(235,473)	(256,708)	(288,965)	(3,271,811)
7 CONSERVATION EXPENSES (FROM CT-3, PAGE 1)	236,330	269,773	370,642	255,681	231,103	301,247	218,311	387,682	279,756	186,424	214,932	285,261	3,237,142
8 TRUE-UP THIS PERIOD	(107,022)	(57,183)	43,341	(35,772)	(25,914)	61,057	(20,521)	156,399	45,475	(49,049)	(41,776)	(3,704)	(34,669)
9 INTEREST PROVISION THIS PERIOD (FROM CT-3 PAGE 3)	(508)	(519)	(475)	(445)	(446)	(448)	(453)	(351)	(179)	(129)	(144)	(114)	(4,212)
10 TRUE-UP & INTER. PROV. BEGINNING OF MONTH	(552,826)	(614,287)	(625,920)	(536,985)	(527,134)	(507,425)	(400,747)	(375,651)	(173,534)	(82,169)	(85,279)	(81,130)	
11 PRIOR PERIOD TRUE UP													
COLLECTED/(REFUNDED)	46,069	46,069	46,069	46,069	46,069	46,069	46,069	46,069	46,069	46,069	46,069	46,067	
12 TOTAL NET TRUE UP (SUM LINES 8+9+10+11)	(614,287)	(625,920)	(536,985)	(527,134)	(507,425)	(400,747)	(375,651)	(173,534)	(82,169)	(85,279)	(81,130)	(38,881)	(38,881)

CALCULATION OF TRUE-UP AND INTEREST PROVISION
JANUARY 2004 THROUGH DECEMBER 2004

	Jan-04	Feb-04	Mar-04	Apr-04	May-04	Jun-04	Jul-04	Aug-04	Sep-04	Oct-04	Nov-04	Dec-04	Total
INTEREST PROVISION													
1. BEGINNING TRUE-UP	(552,826)	(614,287)	(625,920)	(536,985)	(527,134)	(507,425)	(400,747)	(375,651)	(173,534)	(82,169)	(85,279)	(81,130)	
2. ENDING TRUE-UP BEFORE INTEREST	(613,779)	(625,401)	(536,511)	(526,688)	(506,979)	(400,299)	(375,198)	(173,183)	(81,990)	(85,149)	(80,986)	(38,767)	
3. TOTAL BEGINNING & ENDING TRUE-UP	(1,166,605)	(1,239,688)	(1,162,431)	(1,063,674)	(1,034,113)	(907,723)	(775,945)	(548,834)	(255,524)	(167,319)	(166,264)	(119,897)	
4. AVERAGE TRUE-UP (LINE 3 TIMES 50%)	(583,303)	(619,844)	(581,215)	(531,837)	(517,056)	(453,862)	(387,973)	(274,417)	(127,762)	(83,659)	(83,132)	(59,948)	
5. INTER. RATE - 1ST DAY OF REPORTING MONTH	1.060%	1.030%	0.980%	0.980%	1.030%	1.040%	1.330%	1.470%	1.600%	1.770%	1.940%	2.220%	
6. INTER. RATE - 1ST DAY OF SUBSEQUENT MONTH	1.030%	0.980%	0.980%	1.030%	1.040%	1.330%	1.470%	1.600%	1.770%	1.940%	2.220%	2.340%	
7. TOTAL (SUM LINES 5 & 6)	2.090%	2.010%	1.960%	2.010%	2.070%	2.370%	2.800%	3.070%	3.370%	3.710%	4.160%	4.560%	
8. AVG INTEREST RATE (LINE 7 TIMES 50%)	1.045%	1.005%	0.980%	1.005%	1.035%	1.185%	1.400%	1.535%	1.685%	1.855%	2.080%	2.280%	
9. MONTHLY AVG INTEREST RATE	0.087%	0.084%	0.082%	0.084%	0.086%	0.099%	0.117%	0.128%	0.140%	0.155%	0.173%	0.190%	
10. INTEREST PROVISION (LINE 4 TIMES LINE 9)	(508)	(519)	(475)	(445)	(446)	(448)	(453)	(351)	(179)	(129)	(144)	(114)	(4,212)
10. a. INT. ADJ													