



West Central Electric Cooperative

February 2022

A Touchstone Energy® Cooperative 

ElectricNews

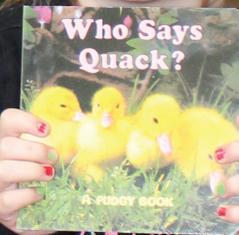
Member Appreciation

WCE welcomes members during first in-person event since Covid
Page 4



PAGE 3
IMPORTANT NOTICE to members regarding third-party bill-paying company DOXO

PAGES 4-5
Details on each of WCE's available scholarships: John & Kathryn English, West Central Electric and WCE/EDS



PAGE 7
Don't forget co-op members can get great deals at these area Co-op Connections businesses

IMPORTANT DEADLINES

Students entering the

2022 Rural Electric Youth Tour contest

Essays must be turned in to the Higginsville office no later than 4:30 p.m. February 18, 2022.

Essays submitted via email must arrive no later than 4:30 p.m. Feb. 18, 2022.

Applications for the

2022 John & Kathryn English Memorial Scholarship

must be postmarked no later than Feb. 18, 2022.

Applications submitted via email must arrive no later than 4:30 p.m. Feb. 18, 2022.

Applications for the

2022 West Central Electric Cooperative Scholarship

must be postmarked no later than March 11, 2022.

Applications submitted via email must arrive no later than 4:30 p.m. March 11, 2022.

Applications for the

2022 WCE Electrical Distributions Systems Scholarship

must be postmarked no later than April 1, 2022.

Applications submitted via email must arrive no later than 4:30 p.m. April 1, 2022.

West Central Electric Cooperative, Inc.

Headquarters:

7867 S. Highway 13, P.O. Box 452, Higginsville, MO 64037
816-565-4942 or 1-800-491-3803 • PAY BY PHONE: 1-855-874-5349

To report outages 24/7:

Call 816-565-4942 or 1-800-491-3803 • or report outages at
www.westcentralelectric.coop under "View & Report Outages"

District office:

506 N. Broadway, Oak Grove, MO 64075

Website:

www.westcentralelectric.coop

General Manager:

Mike Gray

Board of Directors:

Densil Allen, Jr. *President*; Clark Bredehoeft, *Vice-Pres.*; Dale Jarman, *Treasurer*; Robert Simmons, *Secretary*; Stan Rhodes, *Asst. Sect.*; Max Swisegood, *Director*; Richard Strobel, *Director*; Sandra Streit, *Director*; Jeremy Ahmann, *Director*

This institution is an equal opportunity provider and employer.



Energy Efficiency

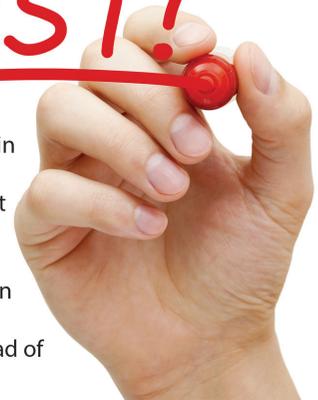
Tip of the Month

According to the U.S. Department of Energy, you can trim 10% off the cost of heating your home by turning down your thermostat 10 or 15 degrees for eight hours per day. Do this while you are away and at night when you are sleeping under thick blankets.

SAFETY FIRST!

Electrical fires are more common in winter. Avoid problems by:

- Using only 1 appliance per outlet
- Use only light bulbs that are the proper wattage for the fixture
- If breakers trip have an electrician find out why and fix the problem
- Have new outlets installed instead of using extension cords



ON THE COVER: Oliver and Bella Rosekrans show off the books they received at WCE's Member Appreciation Day courtesy of West Central Electric, Touchstone Energy and the Dolly Parton Imagination Library.



John English (left) is awarded a plaque at his retirement from the WCE Board of Directors from President Henry Fiegenbaum.

John & Kathryn English Memorial Scholarship

Trust has awarded nearly \$200,000 since 1994

In 1993, following the death of Kathryn English, WCE member and wife of former board member John English, West Central Electric Cooperative's board of directors was named as the trustee of a \$100,000 scholarship trust fund donated by the couple.

The purpose of the trust was to "provide scholarship grants for high school graduates who are or were active 4-H club members at the time of their high school graduation and who desire to attend college and pursue a college degree." According to the terms of their will and the trust, the scholarship was to be known as the "John and Kathryn English Memorial Scholarship," and "created in the honor and memory of my husband, John English, and myself."

It was the dream of the Englishes to provide help with college funding to students not based exclusively on financial need or the very top scholastic achievement, but "on the basis of character, ability, academic achievement and dedication of the recipient to work diligently and faithfully" and to be "an active and good citizen and constructive member of society."

"In the past 27 years, the members of West Central's scholarship committee have seen some amazing students apply for this scholarship, and I believe Mr. and Mrs. English would not only be pleased to see how many students have applied and how many scholarships have been awarded, but also the caliber of students who have been named English Scholars over the years," Communications Specialist Heather Hoflander said. "These students have definitely lived up to the expectations of the English family, and the cooperative is pleased to have been able to help so many of them fund their college educations."

Since the first scholarships were awarded in 1994, the John and Kathryn English Memorial Scholarship has assisted more than 120 students in paying for college, and awarded nearly \$200,000 those students. The scholarship, which is set up as a four-year renewable award, allows students to continue to receive funding throughout their college careers.

The first winners of the John and Kathryn English Memorial Scholarship in 1994 were Jarrod Gillig of Odessa and Brian Iles of Higginsville.

Reminder to WCE members...DOXO is NOT affiliated with WCE Cooperative

Some West Central Electric Cooperative members may have signed up for an account on a website called Doxo believing they were directly accessing their WCE billing account. Please note that Doxo is NOT affiliated with WCE in any way and is NOT A DIRECT PAYMENT PROCESSOR. Doxo is an unnecessary third party bill payment platform.

Not only does Doxo charge an additional processing fee that you wouldn't otherwise have to pay, using their service also

creates a risk that your payment is not passed through to WCE in time to avoid late fees or past due balances.

The best way to pay your bill is directly through the co-op by using the SmartHub app found on our website at www.westcentralelectric.coop, calling in a payment by phone at 855-874-5349, visiting our office in person or mailing your payment with the stub from your bill.

2022 West Central Electric Cooperative Scholarship

I. Amount of Scholarship

This year, approximately 20 high school seniors meeting DESE graduation requirements will receive a \$600 West Central Electric Cooperative scholarship for use at any college, university, trade or technical school the fall semester after their senior year/high school graduation.

II. Selection Criteria

- A. The applicant will be selected without regard to sex, race, religion or color.
- B. The applicant's parent or legal guardian must be a current WCE member.
- C. A cumulative 3.0 or better grade point average is required.
- D. Students MUST provide an ACT score or equivalent college entrance exam score to apply.
- E. A high school transcript must accompany the application. ****Applications received without transcripts WILL BE PENALIZED.**
- F. The Scholarship Committee will consider financial need and special circumstances when selecting the winner of this scholarship. Please address financial need and any special circumstances when answering question # 7 on this application.
- G. Please submit a recent photo along with your application. This photo will be used for press releases and for the WCE newsletter if you are selected a winner. If you submit your application online, please email a photo to heather@wcecoop.com.

H. All scholarship applications **MUST BE TYPED.**

I. High School counselor must sign your transcript. (Home school transcripts are accepted, but must be signed by the teacher.)

III. Restrictions

- A. Children and grandchildren of current West Central employees and directors are not eligible to apply.
- B. Four-year recipients of the John and Kathryn English Memorial Scholarship Trust will not be considered.

IV. Application Deadline

All applications **must be postmarked on or before March 11, 2022.** Send applications to: Heather Hoflander, West Central Electric Cooperative, P.O. Box 452, Higginsville, MO 64037.

V. On-line applications

Scholarship applications are available on line at www.westcentralelectric.coop under the heading "Youth Programs." Applications may be printed and mailed, or filled out on line and emailed. If you choose to email your application, please also either email your photo as a jpeg to heather@wcecoop.com or mail a photograph along with your transcript. Applications submitted via email **must arrive by 4:30 p.m. March 11, 2022.**

VI. Winners' Notification

Recipients of the scholarship will be notified by **May 1, 2022** by mail.

2022 John & Kathryn English Memorial Scholarship

I. Background

The John & Kathryn English Memorial Scholarship Trust was created under the terms of the Last Will & Testament of Kathryn English. The purpose of this trust is to provide scholarship grants for high school seniors who meet DESE graduation requirements, and who are or were active 4-H members at the time of their high school graduation, and who desire to attend college the fall semester following their senior year/high school graduation to pursue a degree. John English, a former director of West Central Electric Cooperative, Inc., designated West Central's Board of Directors as Trustees of the Memorial Scholarship Trust.

II. Amount of Scholarship

The John & Kathryn English Memorial Scholarship Committee will award one \$1,000 scholarship (\$500 per semester) to a student beginning his/her freshman year in college. This student may reapply for additional funds for their next three years of study. Renewal requests will be filed in the spring and submitted with a transcript for the previous school year. Grants will be paid out by semester as long as the student remains enrolled full-time and meets academic requirements stated on the renewal application. The amount of these grants may vary due to availability of funds. The committee may decide to make one or more one-time scholarship awards based on merit.

III. Selection Criteria

- A. The applicant will be selected without regard to sex, race, religion or color.
- B. The applicant must attend a high school in West Central Electric's service area -- Lafayette, Johnson and eastern Jackson counties (including Oak Grove, Lone Jack and home school students) OR have a parent or legal guardian who is a current West Central Electric member. Districts NOT in the WCE service area (Sherwood, Grain Valley, Ft. Osage, etc.) may have students who qualify based on a parent or legal guardian being a current member of the cooperative.
- C. A cumulative 3.0 or better grade point average is required.
- D. Students MUST provide an ACT score or equivalent college entrance exam score to apply.
- E. Participation in 4-H at the time of high school graduation is required.
- F. Two reference letters are required. No letter may come from a relative, and one letter must be from an adult involved with 4-H (for example a project leader, a 4-H youth specialist, etc.)

G. Students must submit a copy of their completed Missouri Report Form (including required signatures) along with their application.

H. A high school transcript must accompany the application.

I. The Scholarship Committee will consider financial need and special circumstances when selecting the winner of this scholarship. Please address financial need and any special circumstances when answering question #4 on this application.

J. Please submit a recent photo along with your application. This photo will be used for press releases and for the WCE newsletter if you are selected a winner. If you submit your application online, please email a photo to heather@wcecoop.com.

K. Finalists will be required to participate in an interview with the scholarship committee. If applying, you should tentatively plan to be available that evening for interviews, should you be named a finalist.

L. All scholarship applications **MUST BE TYPED.**

M. High School counselor must sign your transcript. (Home school transcripts are accepted, but must be signed by the teacher.) ****Applications received without transcripts WILL BE PENALIZED.**

IV. Restrictions

Children and grandchildren of current WCE directors are not eligible to apply.

V. Application Deadline

All applications **must be postmarked on or before Feb. 18, 2022.** Send applications to Heather Hoflander, West Central Electric Cooperative, P.O. Box 452, Higginsville, MO 64037.

VI. On-line applications

Scholarship applications are available on line at www.westcentralelectric.coop under the heading "Youth Programs." Applications may be printed and mailed, or filled out on line and emailed. If you choose to email your application, please also either email your photo as a jpeg to heather@wcecoop.com or mail a photograph along with your transcript. Applications submitted via email **must arrive by 4:30 p.m. on Feb. 18, 2022.**

VII. Finalist Notification

Interviews will be scheduled for the evening of Wednesday, March 30, 2022. All students applying for this scholarship should tentatively plan for an interview on this date. Those scheduled for interviews **will be notified by Friday, March 4, 2022.**

Scholarships SCHOLARSHIPS scholarships SCHOLARSHIPS

2021 West Central Electric Cooperative Electrical Distribution Systems Scholarship

I. General Description

West Central Electric Cooperative, Higginsville, Missouri, will accept applications from students interested in pursuing a degree in Electrical Distribution Systems at an accredited institution in Missouri, Kansas or Iowa. This program provides for students a scholarship as well as on-the-job training. General provisions of the scholarship are as follows:

II. Eligibility Requirements

A. Applicant should reside in the West Central Electric Cooperative service area.

B. Applicant shall be expected to participate in an interview with the cooperative general manager and/or staff representatives in April of the application year.

C. Applicant should be a student in good academic standing with a minimum 2.5 high school cumulative GPA, or GED with 260 minimum score.

D. Applicant should be **admitted as a full-time student to the school of choice, and be accepted into that institution's Electrical Distribution Systems Program.**

E. Applicant should attend school commencing during the Fall semester immediately following receipt of the application.

F. Applicant is required to complete a summer internship at West Central Electric Cooperative.

III. Selection Criteria and Award of Scholarship

A. To be considered, applicants must submit a complete application by the **scholarship application deadline of April 1, 2022.** The criteria used to evaluate applications for award will be based upon the following:

- Academic achievement
- Civic involvement
- Leadership
- Ability to communicate clearly defined personal goals through personal goal statement (on application)
- Financial need
- Interview conducted by the general manager and/or cooperative staff

B. Selection Priority: This is a one-time annual scholarship awarded to full-time students attending an accredited EDS program. West Central Electric Cooperative will determine the number of awards based on need and the number of applicants as well as the availability of funds. In the event a student is unable to fulfill the requirement of full-time enrollment for the fall semester in the year the scholarship is awarded, the scholarship may be transferred to the next available alternate.

C. Scholarship Award: The scholarship provides up to \$5,000 annually to begin in the fall semester upon the student's verified enrollment. The scholarship may be used for the cost of tuition, fees, books, tools, and/or other costs associated with a student's education. The scholarship is renewable each semester if the recipient meets the continued expectations of the scholarship, up to \$10,000 maximum per recipient.

IV. Application

Deadline for application to assure consideration for the next following academic

year is **April 1, 2022.** Please submit the following to be considered:

- Letter of acceptance to an accredited institution and admittance to the school's EDS program.
- High school transcript, college transcript or official GED score report.
- Complete scholarship application, including personal goal statement.
- Two letters of character reference.
- Applications may be printed and mailed along with transcript or GED report and letters, or you may apply online at www.westcentralelectric.coop under the heading "Youth Programs." If you apply online, please mail your high school transcript or GED score report and your letters of reference. Applications submitted via email **must arrive by 4:30 p.m. April 1, 2022.** Please also either email your photo as a .jpg to heather@wcecoop.com or mail a photograph along with your transcript and letters.
- Applications may be mailed to West Central Electric Cooperative, Inc., Attention: Heather Hoflander. P.O. Box 452, Higginsville, MO 64037.

V. Expectations of Scholarship Recipient

A. Recipient must maintain 3.0 GPA per semester. There will be a one (1) semester probation should the student's grades fall below a 3.0 GPA. Failure to return to a 3.0 could mean loss of scholarship. Applicant will provide the cooperative with a transcript at the end of each semester.

B. Recipient must attend all classes and work as scheduled. Excessive school attendance absences may result in suspension or termination of the remainder of the scholarship benefits.

C. Recipient must comply with the institution's student policies and rules. Failure to abide by such policies and rules may result in suspension or termination of the remainder of the scholarship benefits.

D. Recipient must contractually agree to work at West Central Electric Cooperative for four years following completion of the degree. A copy of the employment contract is attached as Exhibit A. The receipt of this scholarship is expressly contingent upon the successful applicant executing said employment contract, Exhibit A. Failure to complete the contract would mean reimbursement of the scholarship based on incomplete term. Employment after graduation will be solely at the discretion of West Central Electric Cooperative management. The employment contract may be changed or terminated at any time due to employee misconduct or if a position is not available.

E. In the event the student initially awarded the scholarship is unable to fulfill the requirement of full-time enrollment for the fall semester, the scholarship may be awarded to the next available alternate.

F. Release of Information: In submitting the application, the applicant grants permission for the scholarship committee to review high school and college transcripts and to contact character references. Submission of the application also grants permission to promote and publicize the scholarship and recipient(s).

G. Recipient must submit an official transcript to West Central Electric Cooperative at the conclusion of each semester to verify eligibility and GPA.

VI. Winners' Notification

Recipients of the scholarship will be notified by **May 1, 2022.**

Scholarship applications are available from your high school counselor's office, online at www.westcentralelectric.coop or from West Central Electric Cooperative's Higginsville office. Call WCE at 1-800-491-3803 for more information.

2022 Member Appreciation Day winners:

Willie Wiredhand Ornaments:

David Smith, Bates City
Tammy Harris, Bates City
David Council, Holden
Jackie Johnson, Concordia

.....

\$25 Energy Certificates:

Veronica Lively, Mayview
Renee Windle, Grain Valley
Jerry Floyd, Odessa
Colton Shockley, Odessa
Jackie Potter, Lone Jack
Paul Tieman, Corder
Steve Huffman, Bates City
Charles Daehler, Lexington



Jackie Potter of Lone Jack visits the Higginsville location during the 2021 Member Appreciation Day. Member Appreciation Day was held in-person in December 2021 after Covid forced the cancellation of the 2020 event.



Member David Council (left) visits with Member Services Manager Brent Schlotzhauer during the open house.



Communications Specialist Heather Hoflander presents Oliver and Bella Rosekrans of Odessa, children of Rachel Dehn and Stanley Rosekrans, with books courtesy of Touchstone Energy and the Dolly Parton Imagination Library. The DPIL partnered with Touchstone Energy, the nationwide marketing alliance of electric cooperatives, to provide the nation's member cooperatives with books to donate to children in their service area. WCE gave the books away to children who visited the offices during Member Appreciation Day.

Co-op Connections businesses...
**Are you remembering to use
 your Co-op Connections card?**

GET YOUR CO-OP MEMBER DISCOUNTS AT:

Sign Gypsies of Lafayette County

Oak Grove

**Abe Thompson RV Service Center
 Oak Grove Chiropractic
 STG Feed & Animal Health**

Higginsville

**Alumbaugh, Inc. Heating & Cooling
 Arcadian Moon
 Banner Coulson Chevrolet
 Generations Cafe
 Glam Guru, LLC
 Hannah Banana's Coffee & More (also Clinton location)
 Higginsville Printing
 Hoflander Ford
 My Sister's Garden
 Pigeon's Nest
 Pure Life Photography
 Shades Salon
 Vitality**

Lexington

**At Ease Coffee and Design
 Pat's Army & Sporting Goods
 Riverside Nutrition
 Hannah Banana's Coffee & More (also Clinton location)**

Warrensburg

**Awesome Blossoms
 Friesz's Donuts**

Mayview

**Dave's Corner Garage
 Michelle's Place**

Concordia

Dempsey's BBQ

Odessa

**Odessa Diesel Repair
 Odessa Nutrition**

Holden

**Jamie's Place
 K&A Creations Crafters Market**

Bates City

Bates City Antiques

Install the app or visit www.connections.coop to find participating businesses in your area and across the nation. Plus get travel and prescription benefits too!

**STAY TOASTY AND
 WARM WHILE**

**TURNING DOWN
 THE THERMOSTAT**



When the winter winds blow, it is tempting to adjust the thermostat up a few degrees to stay toasty and warm. However, turning to other (FREE!) ways to help keep you warm could help reduce your energy bills.



Each degree you reduce your thermostat saves 1% on your heating bill. No one home during the day? Adjust your thermostat 7 to 10 degrees from its normal setting to save up to 10% annually.

Source: Department of Energy

**HERE ARE WAYS TO HELP
 YOU STAY WARM WHEN
 IT IS COLD OUTSIDE:**



Bundle up by wearing layers and heavy socks

Get your body moving and stay active

Use blankets while sitting still

Caulk windows and door frames that leak air



Replace or update old or ineffective door seals



Make sure your home's heating system is working properly

Keep your furnace clean and change the filter monthly



Let the sun shine in during the day and close window coverings at night



Reduce how long you use ventilation fans (they transfer warm air outside)



Keep a fireplace damper closed when not in use

Humidify your home to make the air feel warmer



If you use a portable space heater, use it safely and for short amounts of time. Using one for extended periods can cause your energy bill to spike since it draws a lot of power.

Learn more at:



FROM THE WCE BOARDROOM...

Regular meeting of the Board of Directors held Nov. 30, 2021

A meeting of the board of directors of West Central Electric Cooperative was held at the offices of the Cooperative, in Higginsville, Missouri, at 10 a.m. on Thursday, Nov. 30, 2021, pursuant to the bylaws of the cooperative and previous resolution of the board of directors. The meeting was called to order by President Densil Allen Jr. Attorney Sheri Smiley caused the minutes of the meeting to be kept. The following directors were present: Max Swisegood, Clark Bredehoeft, Richard Strobel, Dale Jarman, Robert Simmons, Sandra Streit and Jeremy Ahmann. Stan Rhodes was absent. Also present were General Manager Mike Gray, CFO Michael Newland, Operations Manager Randy Burkeybile, Member Services Manager Brent Schlotzhauer and cooperative attorney Bill Lewis.

APPROVAL OF AGENDA

After discussion, the agenda was approved.

APPROVAL OF CONSENT AGENDA

The board approved its consent agenda consisting of the minutes of the regular meeting of Oct. 28, 2021; expenditures for the month of October 2021; new membership applications and membership terminations.

APPROVAL OF REPORTS

The following October 2021 reports were approved:

Financing and Treasurer's Report: Newland presented the October 2021 Operating Report (RUS Form 7) and Comparative Operating Statement. He reviewed the Financial and Statistical Report and Treasurer's Report with monthly and annual budget comparisons. He also gave the investment report. He presented and reviewed statistical data pertaining to operating revenue, expenses, margins, assets, liabilities, cash flow management, and KWH sales and ratios. He also discussed construction material acquisition, the increasing cost of construction materials and supply chain disruptions. Newland also noted that the Round Up audit is available on Dropbox.

Operations and Safety Report: Burkeybile provided the Operations Report. His report included the following: update on crews and COVID-19 issues; retirement of old services; outages for the month; and that the new mechanic began work on Nov. 15. He also provided a report on equipment, brush and spraying crews, and a right-of-way report. Requests for bids on next year's circuits have gone out and rate increases are expected. He also discussed problems with the tire balancer and air compressor which had to be replaced at a cost of \$7,000. The Dollar General store at Lake Lafayette was also discussed. He reported on construction retirement, maintenance and operations.

Safety and Engineering Report: Gray provided the Safety and Engineering Report. The November safety meeting was cancelled by AMEC. Gray referred members of the board to the written Safety and Engineering Report for more detailed information.

Member Services Report: Schlotzhauer presented the Member Services Report. He reported on Operation Round Up, Youth Tour and CYCLE as well as Co-op Connections. The triennial survey of members was also discussed. The results should be available in mid-March.

AMEC REPORT

Bredehoeft reported on the executive committee meeting. Topics discussed included Youth Tour, material shortages and tornado damage at Black River Electric Cooperative.

NW REPORT

Swisegood reported on the N.W. Electric board meeting held Nov. 10. He reviewed the financial statistics and operations report. Gray also discussed deferred revenue and emergency load shedding plans.

REVIEW AND APPROVE SEC. 5 – SERVICE RULES & REGULATIONS

Gray discussed proposed revisions to Section 5 – Service Rules and



Regulations. The proposed changes address upgrades for established services. Service Rules and Regulations was approved as presented effective Nov. 30, 2021.

2022 BOARD MEETING DATES

The meeting dates will be as follows: Jan. 25 and 26, Board Retreat at Hilton Garden Inn; Feb. 24; March 24; April 28; May 26; June 23; July 28; Aug. 25; Sept. 29; Nov. 30; and Dec. 22.

RECESS

Directors recessed at 10:55 a.m.

MEETING RECONVENED

The meeting reconvened at 11:15 a.m.

SCHOLARSHIP COMMITTEE REPORT

Jarman presented the scholarship committee report. He discussed eligibility issues related to the English Scholarship.

LEGAL COUNSEL REPORT

Lewis reported on legal matters.

MANAGER'S REPORT

Gray presented the monthly Manager's Report. He discussed the board self-assessment survey. Members of the board should complete the survey forms and return them at the December board meeting. Strategic planning session preparations were also discussed. Board members will need to complete a survey prior to the strategic planning session. The survey will be e-mailed to board members on Dec. 1. The agenda for the strategic planning session was also reviewed. Gray reminded the board members that the December board meeting will be held Tuesday, December 21. Other topics discussed included charitable contributions, the N.W. manager's update at AECl and AECl operations.

UNFINISHED BUSINESS

None.

NEW BUSINESS

None.

EXECUTIVE SESSION

The board entered into executive session at 11:40 a.m. and returned to regular session at 12:05 p.m.

RETENTION OF SEARCH FIRM

Discussion ensued regarding the need to hire a search firm to facilitate the hiring of a new general manager as a result of Gray's retirement announcement. The board approved retaining the Andreck Evans Law Firm to facilitate the hiring of a new general manager.

MEETING ADJOURNED

With no further business to come before the board, the meeting was adjourned.

FINANCIAL REPORT • Statement of Operations • October 2021

	This month	YTD 2021	YTD 2020
Revenue	\$2,172,759	\$25,577,735	\$24,672,153
Power Bill Expense	1,264,419	14,367,735	13,992,707
Operation & Maint. Expense	339,782	5,627,242	5,752,074
Depreciation Expense	205,961	2,021,079	1,936,855
Interest Expense	114,407	1,163,294	1,192,206
Total cost of Srvc. (Total Expense)	1,924,569	23,179,350	22,873,842
Operating Margins (Revenue less Expenses)	248,190	2,398,385	1,798,311
Other Margins	7,213	159,918	165,605
TOTAL MARGINS	\$255,403	\$2,558,303	\$1,963,916

