

**THE CORPORATION OF THE TOWN OF TECUMSEH**

**BY-LAW NUMBER 2013-82**

Being a By-law to provide for the adoption of the estimates of all sums required (budget) for general municipal purposes for the Year 2014.

**WHEREAS** Section 290 of *The Municipal Act*, S.O. 2001 Chapter 25, as amended, provides that a municipality shall, in the year or the immediately preceding year, prepare and adopt a budget including estimates of all sums required during the year for the purposes of the municipality;

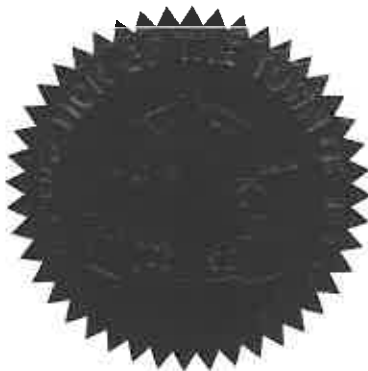
**AND WHEREAS** the Council of the Town of Tecumseh adopted By-law 2003-06, in accordance with Section 251 of *The Municipal Act*, S.O. 2001 Chapter 25, establishing procedures for the giving of notices under the said Act;

**AND WHEREAS** in accordance with By-law No. 2003-06, notice of Council's intention to adopt a budget for the year 2014, was given at the November 12, 2013 regular meeting and November 18, 2013 special meeting of Tecumseh Town Council, as well as on the Town's web site, and Facebook page, and published in the Shoreline Week on October 18, 2013 and November 29, 2013.

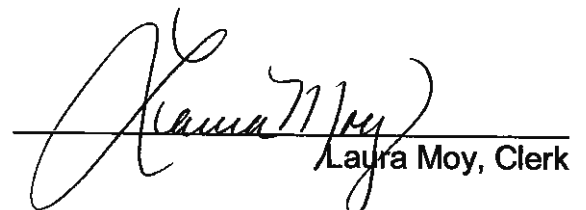
**NOW THEREFORE THE COUNCIL OF THE CORPORATION OF THE TOWN OF TECUMSEH DOES HEREBY ENACT AS FOLLOWS:**

1. **THAT** the estimates (budget) for all sums required during the 2014 year for the purposes of the municipality as per Schedules "A" and "B" attached hereto, are hereby adopted.
2. **THAT** this by-law shall come into force and take effect upon the date of the third and final reading thereof.

**READ** a first, second and third time and finally passed this 10<sup>th</sup> day of December, 2013.



  
Gary McNamara, Mayor

  
Laura Moy, Clerk

**Schedule "A"**  
**BY-LAW 2013-82**  
**The Corporation of the Town of Tecumseh**  
**2014 Budget Summary**

|  | 2014              | 2013              | Change             |
|--|-------------------|-------------------|--------------------|
| <b>Revenues</b>                          |                   |                   |                    |
| <b>Taxation:</b>                         |                   |                   |                    |
| General Levy                             | 20,433,567        | 19,268,618        | 1,164,949          |
| Local Improvements                       | 106,815           | 116,473           | (9,658)            |
| Rights of Way                            | 5,800             | 8,400             | (2,600)            |
| Payment In Lieu of Taxes                 | 39,400            | 39,400            | -                  |
|  | <b>20,585,582</b> | <b>19,432,891</b> | <b>1,152,691</b>   |
| <b>Operating:</b>                        |                   |                   |                    |
| Ontario Specific Grants                  | 395,732           | 392,296           | 3,436              |
| Fees, Services Charges and Donations     | 10,196,625        | 10,112,189        | 84,436             |
| Licences, Permits and Fines              | 611,450           | 556,450           | 55,000             |
| Penalties and interest                   | 560,000           | 560,000           | -                  |
| Investment income                        | 857,000           | 804,600           | 52,400             |
| Other Revenues                           | 536,100           | 541,496           | (5,396)            |
| Transfer from reserves and reserve funds | 614,077           | 428,813           | 185,264            |
|  | <b>13,770,984</b> | <b>13,395,844</b> | <b>375,140</b>     |
| <b>Capital/Lifecycle</b>                 |                   |                   |                    |
| Ontario Grants                           | 2,025,000         | 7,357,635         | (5,332,635)        |
| Share of Gas Tax Revenues                | 1,075,200         | 1,189,200         | (114,000)          |
| Other Municipalities                     | 3,816             | 150,000           | (146,184)          |
| Capital contributions from Landowners    | 2,387,484         | 633,000           | 1,754,484          |
| Contributed Assets                       | 90,000            | 265,000           | (175,000)          |
| Proceeds from long term debt issued      | -                 | 72,734            | (72,734)           |
| Transfer from reserve and reserve funds  | 13,618,383        | 10,603,099        | 3,015,284          |
|  | <b>19,199,883</b> | <b>20,270,668</b> | <b>(1,070,785)</b> |
| <b>Total Revenues</b>                    | <b>53,556,449</b> | <b>53,099,403</b> | <b>457,046</b>     |

|  |                  |                  |                |
|--|------------------|------------------|----------------|
| <b>Expenditures</b>                          |                  |                  |                |
| <b>Operating</b>                             |                  |                  |                |
| <b>General Government:</b>                   |                  |                  |                |
| Council                                      | 327,190          | 336,942          | (9,752)        |
| Administration                               | 3,258,440        | 2,915,865        | 342,575        |
|  | <b>3,585,630</b> | <b>3,252,807</b> | <b>332,823</b> |
| <b>Protection To Persons &amp; Property:</b> |                  |                  |                |
| Fire   | 1,108,580        | 1,092,396        | 16,184         |
| Police                                       | 5,333,041        | 4,963,168        | 369,873        |
| Crossing Guards                              | 66,508           | 64,256           | 2,252          |
| Building Department                          | 376,150          | 365,246          | 10,904         |
| Animal Control                               | 40,780           | 37,430           | 3,350          |
| Conservation Authority                       | 233,432          | 231,612          | 1,820          |
| Emergency Measures                           | 20,764           | 21,338           | (574)          |
|  | <b>7,179,255</b> | <b>6,775,446</b> | <b>403,809</b> |
| <b>Transportation Services:</b>              |                  |                  |                |
| Roadways (Public Works)                      | 1,333,879        | 1,319,398        | 14,481         |
| Winter Control                               | 231,769          | 227,323          | 4,446          |
| Transit                                      | 267,187          | 265,903          | 1,284          |
| Street Lighting                              | 343,500          | 346,500          | (3,000)        |
|  | <b>2,176,335</b> | <b>2,159,124</b> | <b>17,211</b>  |

**Schedule "A"**  
**BY-LAW 2013-82**  
**The Corporation of the Town of Tecumseh**  
**2014 Budget Summary**

|   | 2014              | 2013              | Change           |
|---|-------------------|-------------------|------------------|
| <b>Environmental Services:</b>          |                   |                   |                  |
| Sanitary Sewer                          | 2,726,081         | 2,653,321         | 72,760           |
| Storm Sewers                            | 236,095           | 229,515           | 6,580            |
| Waterworks System                       | 3,178,324         | 3,162,505         | 15,819           |
| Garbage Collection                      | 463,700           | 448,150           | 15,550           |
| Garbage Disposal                        | 760,000           | 754,000           | 6,000            |
|   | <b>7,364,200</b>  | <b>7,247,491</b>  | <b>116,709</b>   |
| <b>Social and Family Services:</b>      |                   |                   |                  |
| Assistance to aged                      | 32,795            | 32,900            | (105)            |
|   | <b>32,795</b>     | <b>32,900</b>     | <b>(105)</b>     |
| <b>Recreation Services:</b>             |                   |                   |                  |
| Parks                                   | 1,066,881         | 1,017,984         | 48,897           |
| Arena                                   | 1,221,405         | 1,179,361         | 42,044           |
| Pool                                    | 213,728           | 214,133           | (405)            |
| Other                                   | 31,000            | 34,000            | (3,000)          |
|   | <b>2,533,014</b>  | <b>2,445,478</b>  | <b>87,536</b>    |
| <b>Cultural Services:</b>               |                   |                   |                  |
| Libraries                               | 8,029             | 5,992             | 2,037            |
| Corn Festival                           | 178,367           | 173,866           | 4,501            |
| Special Events                          | 12,000            | 15,000            | (3,000)          |
|   | <b>198,396</b>    | <b>194,858</b>    | <b>3,538</b>     |
| <b>Planning and Development:</b>        |                   |                   |                  |
| Planning and Zoning                     | 495,144           | 382,968           | 112,176          |
| Committee of Adjustment                 | 63,732            | 62,681            | 1,051            |
| Agricultural and Reforestation          | 91,372            | 12,293            | 79,079           |
| Tile Drainage/Shoreline Assistance      | 8,016             | 9,566             | (1,550)          |
|   | <b>658,264</b>    | <b>467,508</b>    | <b>190,756</b>   |
| Transfer to reserve and reserve funds   | 3,094,677         | 3,245,009         | (150,332)        |
| <b>Total Operating Expenditures</b>     | <b>26,822,566</b> | <b>25,820,621</b> | <b>1,001,945</b> |
| <b>Capital/Lifecycle</b>                |                   |                   |                  |
| General Government                      | 279,000           | 276,000           | 3,000            |
| Protection To Persons and Property      | -                 | 25,000            | (25,000)         |
| Transportation Services                 | 6,480,700         | 5,336,620         | 1,144,080        |
| Environmental Services                  | 10,473,483        | 12,032,183        | (1,558,700)      |
| Recreation Services                     | 1,723,500         | 2,166,000         | (442,500)        |
| Planning and Development                | 414,400           | 277,600           | 136,800          |
| Transfer to reserve and reserve funds   | 7,243,000         | 7,055,679         | 187,321          |
| Opening Unfinanced Capital              | 146,500           | 202,019           | (55,519)         |
| Closing Unfinanced Capital              | (26,700)          | (92,319)          | 65,619           |
| <b>Total Capital Expenditures</b>       | <b>26,733,883</b> | <b>27,278,782</b> | <b>(544,899)</b> |
| <b>Total Expenditures</b>               | <b>53,556,449</b> | <b>53,099,403</b> | <b>457,046</b>   |
| <b>Net Surplus(Deficit) End of Year</b> | <b>-</b>          | <b>-</b>          | <b>-</b>         |

Schedule "B"  
 BY-LAW 2013-82  
 The Corporation of the Town of Tecumseh  
 2014 Budget Summary

| RESERVES                           | Est. Balance<br>@<br>Dec 31/13 | Transfer (To)<br>From Other<br>Reserve | From<br>Current<br>Operations | From<br>Capital<br>Operations | From<br>Developers | Interest<br>Earned | 2014<br>Revenues | To<br>Current | To Capital<br>Projects | 2014<br>Expenditures | Balance<br>@<br>Dec 31/14 |
|------------------------------------|--------------------------------|--|-------------------------------|-------------------------------|--------------------|--------------------|------------------|---------------|------------------------|----------------------|---------------------------|
| <b>General Reserves</b>            |                                |  |                               |                               |                    |                    |                  |               |                        |                      |                           |
| Sick Pay                           | 54,878                         |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 54,878                    |
| Arena Capital                      | 11,500                         | (11,500)                               | 5,000                         |                               |                    |                    | 5,000            |               |                        | 0                    | 5,000                     |
| Road Widening Site Plan (M. Troup) | 10,000                         |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 10,000                    |
| Street Lights Site Plan (M. Troup) | 3,000                          |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 3,000                     |
| Working Fund                       | 130,000                        |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 130,000                   |
| Tax Rate Stabilization             | 1,531,107                      | 119,412                                | 250,000                       |                               |                    |                    | 250,000          |               |                        | 0                    | 1,900,519                 |
| Health ASO                         | 171,342                        |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 171,342                   |
| Transit                            | 73,187                         | (73,187)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Capital                            | 31,678                         | (31,678)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Contingencies                      | 100,000                        | (100,000)                              |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Meeting Investigator               | 5,000                          |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 5,000                     |
| Fire Education and awareness       | 8,945                          |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 8,945                     |
| Insurance                          | 211,000                        |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 211,000                   |
| Road improvements                  | 15,645                         | (15,645)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Infrastructure                     | 473,641                        | 149,308                                | 34,000                        |                               |                    |                    | 34,000           | 19,500        | 12,500                 | 32,000               | 624,949                   |
| Special projects                   | 83,188                         | (83,188)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Parks                              | 47,459                         | (47,459)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Environment                        | 19,412                         | (19,412)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| Cada Complex Art Work              | 17,543                         |  |                               |                               |                    |                    | 0                | 3,000         |                        | 3,000                | 14,543                    |
| Pike Creek training walls          | 37,500                         | (37,500)                               |                               |                               |                    |                    | 0                |               |                        | 0                    | 0                         |
| West St. Louis Pump                | 275,037                        |  |                               |                               |                    |                    | 0                |               |                        | 0                    | 275,037                   |
| <b>General Reserves</b>            | <b>3,311,062</b>               | <b>(150,849)</b>                       | <b>289,000</b>                | <b>0</b>                      | <b>0</b>           | <b>0</b>           | <b>289,000</b>   | <b>22,500</b> | <b>12,500</b>          | <b>35,000</b>        | <b>3,414,213</b>          |

Schedule "B"  
 BY-LAW 2013-82  
 The Corporation of the Town of Tecumseh  
 2014 Budget Summary

| RESERVES                    | Est. Balance<br>@<br>Dec 31/13 | Transfer (To)<br>From Other<br>Reserve | From<br>Current<br>Operations | From<br>Capital<br>Operations | From<br>Developers | Interest<br>Earned | 2014<br>Revenues | To<br>Current  | To Capital<br>Projects | 2014<br>Expenditures | Balance<br>@<br>Dec 31/14 |
|-----------------------------|--------------------------------|--|-------------------------------|-------------------------------|--------------------|--------------------|------------------|----------------|------------------------|----------------------|---------------------------|
| <b>Lifecycle Reserves</b>   |                                |  |                               |                               |                    |                    |                  |                |                        |                      |                           |
| Arenas                      | 66,413                         | 761,500                                |                               | 80,000                        |                    |                    | 80,000           |                | 420,000                | 420,000              | 487,913                   |
| Bridges and culverts        | 1,102,460                      |  |                               | 270,000                       |                    |                    | 270,000          |                | 585,000                | 585,000              | 787,460                   |
| Buildings                   | 625,207                        | 8,055                                  |                               | 165,000                       |                    |                    | 165,000          |                | 250,000                | 250,000              | 548,262                   |
| Community trails            | 57,975                         |  |                               | 50,000                        |                    |                    | 50,000           |                | 22,500                 | 22,500               | 85,475                    |
| Drains                      | 270,326                        |  |                               | 40,000                        |                    |                    | 40,000           |                | 53,900                 | 53,900               | 256,426                   |
| Election                    | 47,139                         |  |                               | 16,000                        |                    |                    | 16,000           | 73,325         |                        | 73,325               | (10,186)                  |
| Fire Apparatus              | 704,541                        |  |                               | 144,000                       |                    |                    | 144,000          |                |                        | 0                    | 848,541                   |
| Fire SCBA                   | 48,083                         | 4,000                                  |                               | 28,000                        |                    |                    | 28,000           |                |                        | 0                    | 80,083                    |
| Fleet                       | 733,698                        | 10,410                                 |                               | 497,000                       |                    |                    | 497,000          |                | 715,000                | 715,000              | 526,108                   |
| ITS infrastructures         | 399,695                        | 1,138                                  |                               | 134,000                       |                    |                    | 134,000          |                | 129,000                | 129,000              | 405,833                   |
| New lifecycle issues        | 405,633                        |  |                               | 100,000                       |                    |                    | 100,000          | 8,000          |                        | 8,000                | 497,633                   |
| Outdoor Pool                | 117,452                        |  |                               | 49,000                        |                    |                    | 49,000           |                | 28,000                 | 28,000               | 138,452                   |
| Park development            | 240,593                        | 81,859                                 |                               | 175,000                       |                    |                    | 175,000          |                | 166,000                | 166,000              | 331,452                   |
| Playground equipment        | 306,311                        |  |                               | 95,000                        |                    |                    | 95,000           |                | 144,000                | 144,000              | 257,311                   |
| Railroad crossings          | 121,539                        |  |                               | 17,000                        |                    |                    | 17,000           |                | 116,000                | 116,000              | 22,539                    |
| Reforestation               | 122,000                        |  |                               | 30,000                        |                    |                    | 30,000           |                |                        | 0                    | 152,000                   |
| Roads                       | 7,334,490                      | (669,400)                              |                               | 4,160,000                     |                    |                    | 4,160,000        | 104,917        | 3,971,000              | 4,075,917            | 6,749,173                 |
| Sidewalks                   | 116,725                        |  |                               | 74,000                        |                    |                    | 74,000           |                | 154,000                | 154,000              | 36,725                    |
| Storm sewers                | 597,016                        |  |                               | 800,000                       |                    |                    | 800,000          |                | 1,703,400              | 1,703,400            | (306,384)                 |
| Strategic issues - one time | 60,106                         |  |                               | 50,000                        |                    |                    | 50,000           |                |                        | 0                    | 110,106                   |
| Transit                     | 20,659                         | 73,187                                 |                               | 100,000                       |                    |                    | 100,000          | 68,294         |                        | 68,294               | 125,552                   |
| <b>Lifecycle Reserves</b>   | <b>13,498,061</b>              | <b>270,749</b>                         | <b>0</b>                      | <b>7,074,000</b>              | <b>0</b>           | <b>0</b>           | <b>7,074,000</b> | <b>254,536</b> | <b>8,457,800</b>       | <b>8,712,336</b>     | <b>12,130,474</b>         |
| <b>Grand Total Reserves</b> | <b>16,809,123</b>              | <b>119,900</b>                         | <b>289,000</b>                | <b>7,074,000</b>              | <b>0</b>           | <b>0</b>           | <b>7,363,000</b> | <b>277,036</b> | <b>8,470,300</b>       | <b>8,747,336</b>     | <b>15,544,687</b>         |

Schedule "B"  
 BY-LAW 2013-82  
 The Corporation of the Town of Tecumseh  
 2014 Budget Summary

| RESERVE FUNDS | Est. Balance<br>@<br>Dec 31/13 | Transfer (To)<br>From Other<br>Reserve | From<br>Current<br>Operations | From<br>Capital<br>Operations | From<br>Developers | Interest<br>Earned | 2014<br>Revenues | To<br>Current | To Capital<br>Projects | 2014<br>Expenditures | Balance<br>@<br>Dec 31/14 |
|---------------|--------------------------------|--|-------------------------------|-------------------------------|--------------------|--------------------|------------------|---------------|------------------------|----------------------|---------------------------|
|---------------|--------------------------------|--|-------------------------------|-------------------------------|--------------------|--------------------|------------------|---------------|------------------------|----------------------|---------------------------|

**Discretionary Reserve Funds**

|                                    |                   |                |                  |                |          |                |                  |                |                  |                  |                  |
|------------------------------------|-------------------|----------------|------------------|----------------|----------|----------------|------------------|----------------|------------------|------------------|------------------|
| Hydro Electric Commission (HEC)    | 401,209           |                |                  |                |          | 16,000         | 16,000           | 200,000        |                  | 200,000          | 217,209          |
| Water surplus                      | 3,885,914         | 65,300         | 232,165          |                |          | 87,400         | 319,565          | 30,620         | 1,180,500        | 1,211,120        | 3,059,659        |
| Water surplus - Facilities         | 3,919,184         |                | 1,310,000        |                |          | 88,200         | 1,398,200        |                |                  | 0                | 5,317,384        |
| Water surplus - Vehicles           | 0                 |                | 60,000           |                |          | 0              | 60,000           |                | 60,000           | 60,000           | 0                |
| Sanitary Sewer                     | (743,928)         | 1,388,909      | 763,517          | 169,000        |          | (16,700)       | 915,817          | 30,621         | 3,847,583        | 3,878,204        | (2,317,406)      |
| Sanitary Sewer - LC Facilities     | 830,109           | (1,198,809)    | 350,000          |                |          | 18,700         | 368,700          |                |                  | 0                | 0                |
| Sanitary Sewer - LC Vehicles       | 0                 |                | 60,000           |                |          | 0              | 60,000           |                | 60,000           | 60,000           | 0                |
| Waterfront Park                    | 461,306           |                |                  |                |          | 10,400         | 10,400           |                |                  | 0                | 471,706          |
| Water rate stabilization           | 383,716           |                | 30,000           |                |          | 8,600          | 38,600           |                |                  | 0                | 422,316          |
| Post retirement benefits           | 1,287,554         |                |                  |                |          | 29,000         | 29,000           |                |                  | 0                | 1,316,554        |
| <b>Discretionary Reserve Funds</b> | <b>10,425,064</b> | <b>255,400</b> | <b>2,805,682</b> | <b>169,000</b> | <b>0</b> | <b>241,600</b> | <b>3,216,282</b> | <b>261,241</b> | <b>5,148,083</b> | <b>5,409,324</b> | <b>8,487,422</b> |

**Obligatory Reserve Funds**

|                                       |                |                  |          |          |                |               |                |               |          |               |                |
|---------------------------------------|----------------|------------------|----------|----------|----------------|---------------|----------------|---------------|----------|---------------|----------------|
| Studies                               | (236,041)      |                  |          |          | 28,600         | (5,300)       | 23,300         | 75,000        |          | 75,000        | (287,741)      |
| Fire                                  | 127,820        |                  |          |          | 18,500         | 2,900         | 21,400         |               |          | 0             | 149,220        |
| Police                                | 0              | (4,900)          |          |          | 4,900          | 0             | 4,900          |               |          | 0             | 0              |
| Roads                                 | 0              | (80,600)         |          |          | 80,600         | 0             | 80,600         |               |          | 0             | 0              |
| Wastewater                            | 0              | (190,100)        |          |          | 190,100        | 0             | 190,100        |               |          | 0             | 0              |
| Water                                 | 0              | (65,300)         |          |          | 65,300         | 0             | 65,300         |               |          | 0             | 0              |
| Library                               | 28,743         |                  |          |          | 3,300          | 600           | 3,900          |               |          | 0             | 32,643         |
| Outdoor Recreation                    | 0              | (34,400)         |          |          | 34,400         | 0             | 34,400         |               |          | 0             | 0              |
| Indoor Recreation                     | 321,060        |                  |          |          | 42,300         | 7,200         | 49,500         |               |          | 0             | 370,560        |
| <b>Development Charges</b>            | <b>241,582</b> | <b>(375,300)</b> | <b>0</b> | <b>0</b> | <b>468,000</b> | <b>5,400</b>  | <b>473,400</b> | <b>75,000</b> | <b>0</b> | <b>75,000</b> | <b>264,682</b> |
| Gas Tax                               | 111,786        |                  |          |          |                | 2,500         | 2,500          | 800           |          | 800           | 113,486        |
| Transit Gas Tax                       | 0              |                  |          |          |                | 0             | 0              |               |          | 0             | 0              |
| Parkland                              | 189,823        |                  |          |          | 4,500          | 4,300         | 8,800          |               |          | 0             | 198,623        |
| <b>Total Obligatory Reserve Funds</b> | <b>543,191</b> | <b>(375,300)</b> | <b>0</b> | <b>0</b> | <b>472,500</b> | <b>12,200</b> | <b>484,700</b> | <b>75,800</b> | <b>0</b> | <b>75,800</b> | <b>576,791</b> |

|                                  |                   |                  |                  |                |                |                |                  |                |                  |                  |                  |
|----------------------------------|-------------------|------------------|------------------|----------------|----------------|----------------|------------------|----------------|------------------|------------------|------------------|
| <b>Grand Total Reserve Funds</b> | <b>10,968,255</b> | <b>(119,900)</b> | <b>2,805,682</b> | <b>169,000</b> | <b>472,500</b> | <b>253,800</b> | <b>3,700,982</b> | <b>337,041</b> | <b>5,148,083</b> | <b>5,485,124</b> | <b>9,064,213</b> |
|----------------------------------|-------------------|------------------|------------------|----------------|----------------|----------------|------------------|----------------|------------------|------------------|------------------|

|  |                   |          |                  |                  |                |                |              |                |                   |                   |                   |
|--|-------------------|----------|------------------|------------------|----------------|----------------|--------------|----------------|-------------------|-------------------|-------------------|
| <b>Grand Total Reserve &amp; Reserve Funds</b> | <b>27,777,378</b> | <b>0</b> | <b>3,094,682</b> | <b>7,243,000</b> | <b>472,500</b> | <b>253,800</b> | <b>#####</b> | <b>614,077</b> | <b>13,618,383</b> | <b>14,232,460</b> | <b>24,608,900</b> |
|--|-------------------|----------|------------------|------------------|----------------|----------------|--------------|----------------|-------------------|-------------------|-------------------|