

Minutes
Town Council Finance Committee Meeting
April 12, 2021
Town Hall Conference Room B and Via ZOOM

1. The meeting was called to order at 7:00 PM.
Present: Matthew O'Brien, Sr., Lisa Thomas, Richard Williams, Julie Blanchard
Also Present: John Elsesser, Town Manager; Amanda Backhaus, Finance Director; Jonathan Hand
2. **Acceptance of Minutes, March 8, 2021:**
Richard Williams moved to accept the minutes of March 8, 2021. The motion was seconded by Lisa Thomas and carried on unanimous vote.
3. **Reports:**
 - A. **Committee Chair – Matthew O'Brien, Sr.:** Matthew thanked Amanda and John for their hard work and creative thinking on the budget. He appreciates how much time and effort goes into all of this, and he thinks we got a pretty good result. He thanked the Council also for their support.
 - B. **Committee members:** Lisa Thomas also thanked John and Amanda for their assistance in answering her questions during the budget process, as well as anyone in the departments that she asked questions of. Everyone has been very cooperative.
 - C. **Finance Director: Amanda Backhaus:**
 - Tax collections are at 100.02% of anticipated property tax revenue for the year. We had lowered the expected collection rate based on the anticipated issue of COVID impacts. If we had left our collection rate as is, we would still be at 99.22% of expectations, which is still higher than the prior period at 98.6%. Collections this year have been very good, surprisingly. John Elsesser noted we also got what is known as a 490 redemption, where someone had to pay back taxes as a penalty for taking their land out of 490 protection ahead of schedule. The amount was between \$23,000-\$28,000. It will be included in next month's reports. It will help with fund balance.
 - The total general fund is at 90.24%, which is significantly higher than 88.5% last year. In addition to the 490 payment, we also got FEMA money for prior year costs of approximately \$15,000, and CRF money for prior year costs of \$55,760. These amounts will be turned back to the general fund to offset expenses from last year. We are also anticipating additional FEMA money from Storm Isaias of approximately \$100,000. Amanda is still working with Public Works to determine the vehicle usage. That would also go to the general fund. This will be shown on a FEMA line in the revenue report when the amount is confirmed with a commitment letter.
 - On the expenditures side, encumbrances and expenditures are at 77.71%, which is down slightly from the prior year. A transfer request and some items to consider out of the Council's 1.5% fund are on the agenda for later tonight. The Board of Education is also slightly under last year's amount at 66%.
 - COVRRRA is at 97.51% for collections, which is up from the prior year both in percentage and dollar amount. We are looking at a projected year-end balance of \$190,000. That is after the Council chose to release the \$200,000 in capital. We have significantly reduced that fund balance. Matthew noted that it was \$406,000 in the prior year. We took a big hit with the change in the recycling market and the increased volume of disposal over the

last year. Richard asked if the increased volume and shortages of cardboard boxes has made a difference. John said that right now we pay \$35/ton to dispose of recyclables. We used to receive \$30/ton, so there has been a \$65/ton swing. It doesn't matter what type of material has increased, because it is all co-mingled. We would have to pay a fee to separate it. Lisa said at some sites, such as school, cardboard is segregated. John said it is segregated, but then they put it all together. Lisa said she anticipates that will change because there is such a crisis ahead of us. John said they are actually talking about co-mingling more materials. CT DEEP is moving forward to implement it after a year-long study.

- The sewer fund is at 100.62% for collections. We're slightly lower than the prior year, but we are still hopeful to collect that revenue throughout the rest of the year. The sewer fund still does have a healthy balance – they were saving up that money to use for capital projects. As we discussed in our budget meeting, we have requested that they redirect that money to help pay for the sewer assessment debt, and in return we will find other sources of funds for their capital project. No increase in rates is planned for this year.
- We still anticipate having a \$95,000 deficit in the Recreation fund at the end of the year. There should be over \$300,000 eligible funds from the American Rescue Plan to restore that lost revenue. That is not displayed in the reports yet until we get more finalized information.
- John Elssesser noted we had a tax sale last year on one property. The owner redeemed it, and then died. It was also a blighted property, so issues remain, although the Town is whole on the taxes. It is near a parcel of open space, so it might be worth looking at in the future. It takes a while for these things to settle out.
- Matthew reviewed the crumbling foundations report. As of March, there are 57 homes that are suffering, and the impact on current outstanding tax losses is about \$175,000. There have been some that have returned to the tax rolls – seven during this last year.

D. Monthly Finance Reports:

No discussion.

E. Board of Education Fiscal Reports:

Matthew said he was disappointed that the Food Service report was still January, but he understands from Amanda that the February reports were received over the weekend. Amanda said unfortunately due to the timing of the meetings, we've been getting the Board of Ed fiscal reports late in the day, or mid-day Friday, and our Finance agenda has already gone out on Thursday. We're going to try to coordinate to get those on the agenda – we don't like to wait until Friday in case something happens, but we're going to try to figure something out. Richard asked if Amanda has a better feel on where the Board of Ed is going to end up. Matthew said if you look at the current management report as attached to the agenda, there are a number of items that are confusing to him. You would typically add up the account year-to-date and then encumbrances, and project a balance available for the rest of the year. They have a number of items where they have pretty substantial balances with no encumbrances, and yet they are projecting a zero balance. He estimates that some of those items will not be spent and will be surplus, although he cannot say that definitively. It's a strange way of doing accounting or planning, if you're not encumbering what you're going to be spending going forward, and then all of a sudden you have these big expenditures in the tens of thousands of dollars. His guess is that they're in better shape than this report projects, but we will have to keep an eye on it.

1. Correspondence with Board Of Education: Budget Questions/Answers:

Documents were emailed ahead of the meeting to committee members (*attached to*

minutes). Matthew wanted to clarify a statement that said these questions were asked at the joint meeting – they were not. They were sent prior to the joint meeting and were not discussed at the joint meeting. These questions were sent by him to Amanda, and she asked the Board for clarification. It appears that the Board has been continuing to carry COVID expenses that should have been moved over to grant funding. During the school year, they received \$53,000 in CRF money directly, and they identify how those things were spent, as salaries and other supplies. The additional \$47,000 they got from CRF was handled through the Town, because that was our money that we allocated to them. Amanda received a request to pay for salaries for temporary employees through Kelly Services with that money. If you look at COVID salaries at the top of the management report and follow along, there was not a time in January or February when those numbers dropped. They were given that money right at the end of the year, so they probably would have spent it in January. There doesn't seem to be a \$47,000 reduction in salaries in any of those line items. In the answers we got back from Mr. Petrone, he said the Board decided to continue to show those expenses. Matthew went back through the management reports over several months and cannot find where \$47,000 in expenses was removed. There should be a notation on the management report saying \$47,000 in temporary salaries has been moved to the Town grant report for CRF funding, and the prior \$53,000 should also be noted to wherever those funds were moved. There's no good documentation or way to track it. It doesn't seem clear that they have moved the items that are being paid through grant funding from these reports. He is going to request further clarification on this.

Matthew said when we did meet together, Mr. Petrone said they had a freeze on, and listed a number of places where they saved money. In Matthew's estimation, those things were all COVID savings. They are things that happened because of the COVID situation in the schools. He would like to request that we receive a list of COVID savings that would offset the COVID expenditures that they continue to show on the management report. \$117,000 in ESSER funds is identifiable, and there is a separate ledger as to what they used them for, although they identify other supplies, which is not clear. He is assuming they are COVID supplies, but he doesn't want to assume things. The same is true for the CRF money. They say again, "other supplies - \$48,000" but you would think they would identify a COVID supplies line item.

Matthew said we still have not gotten the profit and loss from the Food Services, but he did three years of a study to try and see what the P&L was before COVID. That's why he was able to give an estimation as to where we stand this year. He thinks another \$11,000 was added to that account through February. Amanda verified that.

Richard asked if Amanda was able to clarify the amounts shown in the management report. Amanda replied that she is not involved in preparing it, so she doesn't know what numbers are included or not included. She verified that we offset the Board of Ed expense line by \$47,000 on December 31, and recorded that in our grant fund. We moved their expenses from the general fund to the grant fund in the amount of \$47,000. She does not have access to Bob's ledger, so she doesn't know if or when he has or would have recorded that. We do try to reconcile – Debbie sends monthly reports, and she knows he reconciled recently, so she would assume he would have that recorded somewhere, but she cannot confirm or deny that. Matthew said in his estimation, through the February report, the \$47,000 has not been removed from

salaries. If that's true, it would mean they are already running a surplus.

- 2. Consideration/Possible Action: Release Of COVID-19 Board Of Education Reserve Funds:** Amanda said this is to release the \$99,000 that we had previously reserved. Matthew said right now we have a reserve fund of \$99,999 that can be requested by the Board for outstanding COVID expenditures that can't be by grant fund savings or other savings within their budget. We would like to ask formally that the Board communicate with us as to whether they anticipate requesting any or all of those funds. Hopefully by June 1 at the latest we can get that information from them, and then the Council should release those funds and they would become part of the unrestricted fund balance again. Richard and Lisa agreed. Lisa said she thinks they said they anticipate doing that, anyway.
- 4. Consideration/Possible Action: Year-End Transfers FY 2020-21:** Amanda said when we passed the fiscal year 20/21 budget, we assumed zero percent increases for Town Hall Union, Supervisor Union, and Non-Union Personnel. The Council added \$25,000 to the Contingency line in order to cover the raises when they were implemented. We have implemented them, but in addition to that, we've had turnover. We've had turnover in Public Works that is still vacant at this time, and turnover in Police - we ended up hiring back two officers even though one was in the budget. Amanda went through and reviewed all of the salary lines, looked at the savings we had in some departments. Some departments were shortened because the union contracts were implemented later in the year. She also added in the potential payout for our Parks & Recreation Director – she is leaving June 30, which is appropriate to encumber. She feels we can cover all of the salaries for the Town and the payout without touching that \$25,000 in Contingency. She would like to leave that there, because she has a feeling we're going to need it for legal bills and a couple other areas in the budget. Her proposed transfer takes the money from all of the salary lines and moves it around. We take a little bit from Public Works to help with Public Safety, but it smooths out all the salaries for the year and covers us completely. John Elsesser said according to the Charter, we can do transfers on April 15, which would be appropriate for the next Council meeting on April 19. Richard Williams moved to recommend these transfers to the Town Council as proposed. Lisa Thomas seconded the motion, which carried on unanimous vote.
- 5. Consideration/Possible Action: Authorization For Use Of Council's 1.5% Funding:** Matthew said that these are items that were discussed during the budget process. Amanda clarified that we had removed \$5,000 from the budget, but the Chief had originally requested \$9,000 and we had lowered it. In order to do the assessment center that he is looking to do, he is recommending \$9,000. It is a higher-quality process. Amanda said she has also come across an additional item since the agenda came out. She talked to Todd Penney, the Town Engineer, and he is looking for about \$4,000 for engineering for the Community Connectivity grant program. The Council had previously given \$4,000. We've spent over \$10,000 already. Todd has chipped in some of his engineering money, but to complete the engineering for that, he is going to need approximately \$4,000 more.

Matthew asked how the department budget looks overall, and whether we might need to do more than \$4,000. Amanda replied his department will be fine covering the costs he's covered, but won't have \$4,000 more to borrow. Matthew said he thinks everyone will agree, that for fire special equipment we need to discuss \$20,000. If we were to do all those things, it would be \$63,600.

Matthew requested a motion recommending to the Town Council to authorize \$63,600 from

the Council's 1.5% fund for these items: Police Sgt. promotion assessment - \$9,000; tree removal increase - \$7,500; fund mechanic equipment removed from the budget - \$3,000; cemetery survey - \$3,500; police video equipment - \$16,600; fire special equipment - \$20,000; engineering - \$4,000. Lisa asked how this affects the health of our fund balance. John replied we have had other revenues come in to offset it, so right now he feels comfortable with it. Lisa moved to recommend the items as discussed to the Town Council. The motion was seconded by Richard Williams and carried on unanimous vote.

6. Avery Shore Road Turnover:

Matthew said the Chair had asked Finance to look at the financial impact of these kind of decisions. We have not been involved in these discussions recently, but one thing he heard about was there was a possibility of identifying the work that needed to be done for the road to become eligible to be turned over to the Town, and then somehow having the residents of Avery Shores, who would benefit, either through an assessment or special assessment, pay for that over a period of years. He hasn't seen anything that came out of that, and he doesn't have any numbers, but that was one aspect of this that he would like to look at while we're looking at the financial implications. John said there is an infrequently-used law on betterment assessments, where the Town could fund something and then levy the assessments to the abutting property owners, because their property values go up. It is the same type of thing as a sewer assessment. It is not used often. He became aware of it decades ago when Farmington did it in an association that now has million-dollar houses. He did verify a number of years ago with Rich Roberts of Halloran & Sage that it could be used. That has to be a mutual agreement. Matthew said his concern about the whole thing is that years ago these items were identified and the association was told if they do them, the Town would take over the road. Not a lot of that work has been done, and he is not sure that they are proposing to do the work now. He is concerned about setting a precedent by saying we're going to take over the roads as they are, and we'll do the work, and we'll have taxpayers pay for it. This was an alternative he would like to explore and consider, and share with them and get their input. It seems like it would allow the Council to continue the same standard that we've had for years about what we would be able to take over, and at the same time, get done what they need and put everybody in a better situation. He can't say that they'll accept that, but he also doesn't have the numbers, so until he has more numbers or better information, he can't really make a proposal or even suggest that we discuss it with them.

John said that the numbers we've been using were developed by Mark Kiefer several years ago. Clearly the roads have probably deteriorated over that time. Maybe they have done some work, too. He thinks the first step would be to ask our Public Works Department to go back and look at it again. Simultaneously John can look at the assessment process and see how it works and what they would need to agree to if they want to do that. Matthew said if this doesn't work, we'll have to continue our discussions and look at other avenues. This option seems to meet our needs as a Town Council, and he would hope they would feel comfortable that it would help them as well. John said the only thing that has really changed over the last few years, is that some of the roads that the sewers were done on 20 years ago, the Farmers' Home Administration, or Rural Development Authority at that point, did a fairly narrow road which is probably all we had room for anyway, but they only did about two inches because it was a sewer project, not a road project. So a lot of those roads are going to need to be ground up and redone. It's going to be a target of looking at all the other associations, going through and chewing up and putting down the road again. Usually a road is four inches. Two inches would be a good base coat, and maybe because they are low-traffic roads we could use the cold-in-place recycling method as a cheaper way to get it done. If it's tied in with a bond referendum, to look at that - he's envisioning a couple of years out. We had done one

approximately every three years. We need a break, both fiscally and workload wise. It wouldn't be next year, it would probably be the year after at the earliest, but that would be more cost-effective because we might be doing some of the other roads in that neighborhood at the same time. It could be tied in with a betterment assessment, but in terms of prices we may also want to look at what it would cost now, vs. tied into a larger project in the future.

Matthew said financially, they also have a number of legal issues that have to be addressed. He doesn't know if that's part of this, or if that's a different discussion that they have to take care of. John replied there are still severe issues legally, because they have deeded off land that was the road, and they haven't defined where the road is. So even if we were to chew it up, the equipment doesn't go back in exactly the same spot. Those issues still remain. The legal aspects of it certainly have financial consequences. He believes some survey work is needed, and some other things too. Matthew said maybe we could put that in a spreadsheet, and determine what's going to be used for the betterment, and what is not, but before we can come to any suggestions, he thinks we need to get those numbers. He agrees with John that the first step is to do another assessment and find out where we are, and get a better idea of numbers. John said a couple of years ago when we talked about it, there was a middle section that was better. We were ready to take that, but at that point there wasn't an agreement to do that. When there's a big problem, we can try to make it a smaller problem and look at it over time. The association can also do these betterment assessments. They are really a little municipality, so they could do the same thing. They would have to have their own rules to borrow money. They could also just do a bank loan.

Matthew said another issue that's been going on is that they've had changes in representation and membership on their committee to the Council over the last five years. We didn't know who we were talking to, and it changed on a fairly regular basis. Richard said he thinks he remembers this from years and years ago. Was this when Sam Norman came in years ago? Matthew said yes. Lisa said the names have changed, but the issues have not. John said when the sewers were put in, we offered to take it, because as part of the reconstruction, the Farmers' Home Administration would have fixed the road. They refused. They've done little maintenance on it, and then they wanted us to take it over after not doing any work on it. Matthew said 2007 was the last time they could make it known that they wanted us to take it over. John said they met that deadline. We will keep it moving on the two tracks. We will get a current estimate of what it will cost - that will not be in two weeks because Todd Penney is tied up on critical projects, but we will get it in a reasonable amount of time, and pursue the betterment issues at the same time. Matthew asked if there are any other comments or concerns. Richard said it goes back to the issue we have always had - of setting a precedent that maybe we do or don't want to do, and to make sure we do it the right way.

7. Softball Field Study Committee Update:

Matthew said we did receive the report that the committee is putting forward late last week. He asked if committee members have had a chance to look through it. Matthew has a couple of things he would like them to clarify before they come and present. Following the meeting at which they approved this recommendation, Todd Penney had come back with some additional figures with the cost at the landfill fields, and that is not reflected in this report. He would like to get an update on the actual costs. The differences are, for the landfill the first field would be able to be done for \$170,000 and field two, just to have the field ready to play, would be \$212,000. It's a reduction of \$67,000 from what is shown in this report. We had talked about this, and Wendy had asked if she needed an update, and he said no, let us work on the budget and then we'll get back to you. He thought in their final report that they would update it to reflect current knowledge that we have as far as the costs go. There is a

considerable difference in costs, as well as other issues in the two projects, that wasn't as severe when they voted to make this happen. Matt's question to Wendy was did they consider that after that point, and had they reconsidered their vote in any way. She said no, they are still going to want to go forward with the same thing, that they didn't think it was that substantial. He thinks the difference is \$170,000-\$180,000 between the two projects. He would like an update from the committee's report of February 19, 2021, so that we have accurate numbers. John said he was not part of this, but he understands there was also an issue of parking. Matthew said in talking with Todd, he said that some parking would be eliminated by the gravel pit project and would need to be relocated, so there is an additional expense that would be added to that project. Matthew said he did ask some other questions that weren't as clear. There is a very steep walk-down from the road to the second field - and we may or may not do two fields now, so it could be a future issue, and Todd said we could work it out so it would be smoother, so that would be a little more work. He also asked questions about people walking past the first field to get to the second field and interrupting play, and Todd thought there was a way around that as well. The other question was about the swamp. He did ask, and no one knew if there would be any issues with mosquitos or smell, so that is something that would probably have to be investigated. John said these would not be issues that Todd would know - we would have to ask the public works department, or the neighbors.

Regarding the potential site at the WPCA, Matthew said we never received a report about why they rejected it. He's asked them, and they said after walking through, they rejected it. There is a report they received from the WPCA, and he would like to request that they include it so we can see what led them to that conclusion. He would like to have everything together in one package. Richard said he can say as a parent, and as someone who has watched a lot of baseball games all over different states, it gets pretty buggy and that's not a lot of fun. You can use as much DEET as you want, but especially for the young people who are going to be playing, and if you possibly put lights on this thing at some point, it's going to get a little yucky. Matthew said we did ask a few meetings ago for additional information - there seemed to be a concern that the landfill, which is now 30 years old, was going to continue to deteriorate and continue to produce methane for many years to come and become a real hazard. Once it's actually taken care of through the STEAP grant project, it would no longer be a problem. From what he's read, it says that landfills probably stop this production after 30 years or so, so we're pretty much near the end of that anyway. Once it's taken care of, engineered properly and done well, would that even continue to be an issue? That needs to be considered from the Town's standpoint. He'd like to get more information on that as well. He is suggesting things for the committee to round out their report and presentation. Richard said he is going to emphasize as a parent, and watching a lot of baseball games over his kid's career, there are good fields and bad fields. If you have bugs, and there's a swamp next to that, it really should be thought about. Matthew said we are not going to make any determinations tonight - he just wanted to go through this and see if there are things we can help them to do to improve, and then answer questions from the Finance Committee and then maybe have them come to the Town Council. Matthew asked if the Finance Committee members had any other issues regarding this. Jen had called him and gave him a verbal rundown and it seemed like they had tried to cover almost everything. They said there was going to be something in the report that covered their fundraising efforts going forward. He saw what they have done to date, but if there was something more available that would be great. Richard asked if we have been able to identify any type of grants that might be eligible for this. John said we haven't found any government grants. They are looking at corporate and association-type grants, and they keep saying you need the field first. You need to have a location and then you can start looking for money.

Matthew said he did look through the report on other parcels they considered, including the one on Sam Green Road. He asked if they ever did an evaluation of that. John said no, because they thought it was too hilly. There is a big hill there, with a big plateau at the top. He looked at the GIS, but he doesn't think they ever walked it. Matthew said he is familiar with that site because we considered it for public works. John said there are some big cobbles, but you can usually design around them or move them. Matthew said if the consideration is just between the two sites, the landfill and the gravel pit, because we're doing the STEAP grant, which is \$200,000 worth of work soon, we could probably get them up and running faster at that field. The other thing is whether we just do one field first, and then a future second field. He asked if the other Finance Committee members had any additional questions or comments. Richard said when he looked at these, it just seemed that the landfill option was a neater option. Matthew said an additional consideration is that Boys' Baseball said they can share their snack shack and bathrooms until they can get their own. John Elsesser said that Boys' Baseball will not be running their snack shack this year, because they don't think it's cost effective. Matthew said on the landfill side, there is a consideration of giving up the field for future use for other sports, but as of right now there is no defined need for the fields. He can't say there never will be, but those are things to take into consideration when making the decision. John said unlike baseball, you can actually have a football or soccer field over a softball field, because there's no mound. You don't have grass in that area, but you can still play. When he went to Manchester High School, the field was multi-purpose, so it's not unusual. One other thing that has not been discussed anywhere, you notice that our baseball field has a full-size field and a smaller field, because you have a spectrum of age groups. You don't necessarily need two full-size fields, or short of that, you don't have an outfield fence in one of the fields. The smaller field could overlap a football field or soccer field. You just have the backstop far enough off, so smaller people can play there and you have a full-size regulation field. Baseball only has one regulation field at Miller Richardson, because you're bringing a lot of people up. You want to have one regulation size field so that travel teams have a good home field, and then on the other you just have bases depending on what season you're playing. Richard asked if the full-size field John is talking about is the one with the fence. John said yes. Richard said that is not actually a full-size field. It is an intermediate-size baseball field appropriate for age 13 only. You can use it for other things, but it's not a regulation field. John said he agrees with Richard, but the issue here is we're going to build two college-level softball fields. We don't have a regulation-size baseball field, except up at the school. Richard said we have an abundance of baseball fields in this town. Matthew said that will be for the discussion going forward.

8. Adjournment:

Richard Williams moved to adjourn the meeting at 8:26 PM. The motion was seconded by Lisa Thomas and carried on unanimous vote.

Respectfully submitted,

Laura Stone
Council Clerk

Management Reports 8-31-20 through 2-28-21

Covid Salaries

	YTD	Encumbrances	Estimated to EOY	Balance
2-28-21	144,937	51,350	51,350	(196,288)
1-31-21	119,666	80,431	80,431	(200,098)
12-31-20	100,422	101,476	99,778	(199,201)
11-30-20	107,000	79,664	75,264	(182,265)
10-31-20	83,299	101,854	99,354	(182,654)
9-30-20	18,959	90,090	213,090	(232,050)
8-31-20	13,129	41,618	156,618	(169,748)

Covid Supplies

2-28-21	110,573	1,197	1,197	(111,770)
1-31-21	108,909	2,729	2,729	(111,638)
12-31-20	125,559	13,201	(6208)	(119,350)
11-30-20	140,155	24,419	(24,391)	(115,763)
10-30-20	130,257	31,218	1,817	(132,074)
9-30-20	94,905	62,565	62,565	(157,471)
8-31-20	6,434	123,363	123,363	(129,797)

Covid Contracted Services

2-28-21	3,512	1,666	1,666	(5,178)
1-31-21	2,414	595	595	(3,010)
12-31-20	2,296	714	714	(3,010)
11-30-20	2,177	833	833	(3,010)
10-31-20	553	390	390	(943)
9-30-20	489	64	64	(553)
8-31-20	489	0	0	(489)

Covid Equipment

2-8-21	6,253	0	0	(6,258)
1-31-21	6,253	0	0	(6,253)
12-31-20	7,440	0	0	(7,440)
11-30-20	5,740	1,700	1,700	(7,440)
10-31-20	4,541	2,899	2,899	(7,440)
9-30-20	0	4,061	4,061	(4,061)
8-31-20	0	1,700	1,700	(1,700)

Federal Covid Grant Funding use by the Board of Education

Esser 1 \$117,663

- Salaries 6,636
- Consulting 900
- Contracted Services 30,728
- Other Supplies 56,299
- Equipment 23,100

CRF \$53,211

- Salaries 4,401
- Other Supplies \$48,810

Additional CRF \$47,613 ?

