

Member Cities

Capitola
Del Rey Oaks
Gonzales
Greenfield
Hollister
King City
Marina
Sand City
Scotts Valley
Soledad

AGENDA

JPA: MBASIA Executive and Finance Committee Meeting

DATES/TIMES: Tuesday, August 13th, 2013 at 10:00 AM

LOCATION: City of Scotts Valley
One Civic Center Drive
Scotts Valley, CA 95066

LEGEND:

A – Action may be taken
I – Information

1 – Included

2 – Handout

3 – Separate

4 – Verbal

In accordance with the requirements of the Brown Act, notice of this meeting must be posted in publicly accessible places, 72 hours in advance of the meeting, in each of the member agencies involved.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant Insurance Services at (415) 403-1400, 24 hours in advance of the meeting. Access to some buildings may require routine provision of identification to building security. However, MBASIA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

PAGE

A. CALL TO ORDER

B. CONSENT CALENDAR

1. Approval of the Minutes from the April 10, 2013 meeting

C. ORAL COMMUNICATIONS & PUBLIC COMMENTS

(I)

The public is invited at this point to address the Board on issues of interest to them.

D. EXECUTIVE COMMITTEE

1. 1. Del Rey Oaks Loan Repayment Schedule

(A)

Members will review the proposed restructuring of the DRO loan and may take action to give direction to the Board of Directors.

ADJOURNMENT

**MINUTES OF THE
MBASIA EXECUTIVE COMMITTEE TELECONFERENCE
WEDNESDAY, APRIL 10, 2013
PRIMARY TELECONFERENCE LOCATION:
SAN FRANCISCO, CA**

MEMBERS PRESENT

Daniel Dawson, City of Del Rey Oaks
Rene Mendez, City of Gonzales
Robert Galvan, City of Hollister
Steve Ando, City of Scotts Valley

MEMBERS ABSENT

GUESTS AND CONSULTANTS

Jamie Goldstein, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Monica Sandbergen-Izo, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Amy Young, Alliant Insurance Services
Tabatha Bettencourt, JT2 Integrated Services, Inc.
Arleane Cavlan, JT2 Integrated Services, Inc.
Milissa Gillihan, JT2 Integrated Services, Inc.

A. CALL TO ORDER

Rene Mendez called the meeting to order at 10:02 a.m.

B. CONSENT CALENDAR

None.

C. PUBLIC COMMENTS

None.

D. EXECUTIVE AND FINANCE COMMITTEE

D1. Workers' Compensation Administrator's Report

The MBASIA Board of Directors entered into Closed Session pursuant to Government Section Code 54956.95

A motion was made to enter into closed session at 10:03 AM pursuant to Government Section Code 54956.95.

MOTION: Daniel Dawson **SECOND:** Robert Galvan **MOTION CARRIED**

A motion was made to come out of closed session at 10:40 AM.

MOTION: Robert Galvan **SECOND:** Steve Ando **MOTION CARRIED**

Rene Mendez reported that a recommendation is being developed to the Board of Directors.

E. CORRESPONDENCE/INFORMATION

None

ADJOURNMENT

A motion was made to adjourn the meeting at 10:41 AM.

MOTION: Rene Mendez **SECOND:** Daniel Dawson **MOTION CARRIED**

Item No. D.1

Executive and Finance Committee

August 13th, 2013

DRO LOAN REPAYMENT SCHEDULE

ISSUE: Due to financial difficulties at the City of Del Rey Oaks, the City has requested restructuring their debt structure.

RECOMMENDATION: It is recommended that the Committee review the proposed plans and provide direction to the Board of Directors for approval.

FISCAL IMPACT: The Fiscal Impact is outlined by the attached schedules of repayment.

BACKGROUND: Due to an unexpected increase in insurance costs and financial difficulties at the City, the City of Del Rey Oaks took a loan in 2010 to help absorb the increased costs.

The City has been making payments on this debt amount, but would like to roll the existing \$59,471 still outstanding into a new loan, which would include an additional \$133,815 from the current year premium. The total request is for \$194,327. The term of the loan is up for discussion during the meeting, with the proposed interest rate of 1.75%.

ATTACHMENT: MBASIA's Member Loan Policy
2010 DRO Promissory Note for \$106,305
Proposed Debt Structure

Policy on Loans

Those members who are in both funds may borrow from the surplus fund (Liability) to pay for the increased cost of WC premium. The conditions are:

- * Up to \$325, 000 may be used from the Liability Fund.
- * Loan may not exceed the increase in premium and \$125,000.
- * Once the \$325,000 is committed, no further loans may be granted.
- * Repayment may be over 5 years at an interest rate equal to LAIF interest paid.
- * The City electing the loan must request from the Board and agree in writing to repay.

This policy also applies to the Fund.

Revised May 1994

PROMISSORY NOTE

Borrower: City of Del Rey Oaks of 650 Canyon Del Rey Rd. Del Rey Oaks, CA 93940 (individually and collectively the "Borrower")

Lender: MBASIA

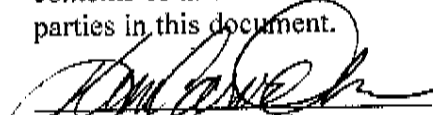
Principal Amount: \$106,305

1. FOR VALUE RECEIVED, The Borrower promises to pay to MBASIA at such address as may be provided in writing to the Borrower, the principal sum of one hundred, six thousand, three hundred five (\$106,305) USD, with interest payable on the unpaid principal at the rate of 1.75 percent per annum, calculated monthly not in advance.
2. This Note will be repaid in 36 equal consecutive monthly installments of principal and interest on the first day of each month commencing July 15, 2010 with any outstanding balance owing under this Note being paid at the end of its term.
3. Notwithstanding anything to the contrary in this Note, if the Borrower defaults in the performance of any obligation under this Note, then MBASIA may declare the principal amount owing and interest due under this Note at that time to be immediately due and payable.
4. This Note will be construed in accordance with and governed by the laws of the State of California.
5. All costs, expenses and expenditures including, and without limitation, the complete legal costs incurred by MBASIA in enforcing this Note as a result of any default by the Borrower, will be added to the principal then outstanding and will immediately be paid by the Borrower.
6. This Note will enure to the benefit of and be binding upon the respective heirs, executors, administrators, successors and assigns of the Borrower and MBASIA. The Borrower waives presentment for payment, notice of non-payment, protest and notice of protest.

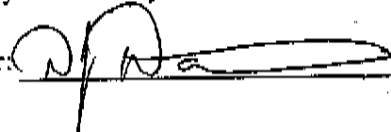
IN WITNESS WHEREOF the parties have duly affixed their signatures under seal on this 1st day of July, 2010.

SIGNED, SEALED, AND DELIVERED

this 1st day of July, 2010 in front of the person below who is over 18 years of age and not involved with the contents of this document or related to any of the parties in this document.


(signature of witness)

City of Del Rey Oaks

per:  (SEAL)

WITNESS DETAILS:

Name: Kim Carvalho
Address: 650 Canyon Del Rey
Del Rey Oaks CA 93940

SIGNED, SEALED, AND DELIVERED

From: [Steve Ando](#)
To: [Rene Mendez](#); [Robert Galvan](#); [Michael Simmons](#); [Conor Boughey](#); [Amy Young](#)
Cc: [Daniel Dawson](#)
Subject: Executive Committee Meeting
Date: Monday, July 29, 2013 4:32:22 PM
Attachments: [New DRO Repayment Schedule.xlsx](#)

I ran some alternatives with various repayment terms. The total amount owing is \$194,327.10. That is \$133,815.32 for the balance on the 2012-13 WC premium plus \$59,471.04 still owing on the original note plus \$1,040.74 interest for one year on the existing note. I ran 5, 7, 8, and 9 years (attached). Daniel wants to request either the 7 or 8 year repayment schedule. This would be at 1.75% interest, the same as the existing note. LAIF is currently 0.24%.

Let me know how you would like to proceed. We can still have a phone meeting or if you are okay with taking 7 or 8 years to the entire Board, you could e-mail your approval to do so. If you still want a phone meeting, please respond to Amy with your availability next week. I believe the choices were 9, 10, and 11 am or 2 pm on 8/5, 8/6, or 8/7.

-Steve

Term: 5 Years
Interest Rate 1.75%
Compound Period Monthly

<u>Date</u>	<u>Payment</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>
				194,327.10
1	3,384.91	283.39	3,101.52	191,225.58
2	3,384.91	278.87	3,106.04	188,119.54
3	3,384.91	274.34	3,110.57	185,008.98
4	3,384.91	269.80	3,115.11	181,893.87
5	3,384.91	265.26	3,119.65	178,774.22
6	3,384.91	260.71	3,124.20	175,650.02
7	3,384.91	256.16	3,128.75	172,521.27
8	3,384.91	251.59	3,133.32	169,387.95
9	3,384.91	247.02	3,137.89	166,250.07
10	3,384.91	242.45	3,142.46	163,107.61
11	3,384.91	237.87	3,147.04	159,960.56
12	3,384.91	233.28	3,151.63	156,808.93
13	3,384.91	228.68	3,156.23	153,652.70
14	3,384.91	224.08	3,160.83	150,491.86
15	3,384.91	219.47	3,165.44	147,326.42
16	3,384.91	214.85	3,170.06	144,156.36
17	3,384.91	210.23	3,174.68	140,981.68
18	3,384.91	205.60	3,179.31	137,802.37
19	3,384.91	200.96	3,183.95	134,618.42
20	3,384.91	196.32	3,188.59	131,429.83
21	3,384.91	191.67	3,193.24	128,236.59
22	3,384.91	187.01	3,197.90	125,038.69
23	3,384.91	182.35	3,202.56	121,836.13
24	3,384.91	177.68	3,207.23	118,628.89
25	3,384.91	173.00	3,211.91	115,416.99
26	3,384.91	168.32	3,216.59	112,200.39
27	3,384.91	163.63	3,221.28	108,979.11
28	3,384.91	158.93	3,225.98	105,753.13
29	3,384.91	154.22	3,230.69	102,522.44
30	3,384.91	149.51	3,235.40	99,287.04
31	3,384.91	144.79	3,240.12	96,046.92
32	3,384.91	140.07	3,244.84	92,802.08
33	3,384.91	135.34	3,249.57	89,552.51
34	3,384.91	130.60	3,254.31	86,298.20
35	3,384.91	125.85	3,259.06	83,039.14
36	3,384.91	121.10	3,263.81	79,775.33
37	3,384.91	116.34	3,268.57	76,506.76
38	3,384.91	111.57	3,273.34	73,233.42
39	3,384.91	106.80	3,278.11	69,955.31
40	3,384.91	102.02	3,282.89	66,672.41
41	3,384.91	97.23	3,287.68	63,384.74
42	3,384.91	92.44	3,292.47	60,092.26

43	3,384.91	87.63	3,297.28	56,794.99
44	3,384.91	82.83	3,302.08	53,492.90
45	3,384.91	78.01	3,306.90	50,186.00
46	3,384.91	73.19	3,311.72	46,874.28
47	3,384.91	68.36	3,316.55	43,557.73
48	3,384.91	63.52	3,321.39	40,236.34
49	3,384.91	58.68	3,326.23	36,910.11
50	3,384.91	53.83	3,331.08	33,579.03
51	3,384.91	48.97	3,335.94	30,243.09
52	3,384.91	44.10	3,340.81	26,902.28
53	3,384.91	39.23	3,345.68	23,556.60
54	3,384.91	34.35	3,350.56	20,206.05
55	3,384.91	29.47	3,355.44	16,850.60
56	3,384.91	24.57	3,360.34	13,490.27
57	3,384.91	19.67	3,365.24	10,125.03
58	3,384.91	14.77	3,370.14	6,754.89
59	3,384.91	9.85	3,375.06	3,379.83
60	3,384.91	4.93	3,379.98	(0.15)

Term: 7 Years
Interest Rate 1.75%
Compound Period Monthly

<u>Date</u>	<u>Payment</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>
				194,327.10
1	2,459.69	283.39	2,176.30	192,150.80
2	2,459.69	280.22	2,179.47	189,971.33
3	2,459.69	277.04	2,182.65	187,788.69
4	2,459.69	273.86	2,185.83	185,602.85
5	2,459.69	270.67	2,189.02	183,413.83
6	2,459.69	267.48	2,192.21	181,221.62
7	2,459.69	264.28	2,195.41	179,026.21
8	2,459.69	261.08	2,198.61	176,827.60
9	2,459.69	257.87	2,201.82	174,625.79
10	2,459.69	254.66	2,205.03	172,420.76
11	2,459.69	251.45	2,208.24	170,212.52
12	2,459.69	248.23	2,211.46	168,001.05
13	2,459.69	245.00	2,214.69	165,786.37
14	2,459.69	241.77	2,217.92	163,568.45
15	2,459.69	238.54	2,221.15	161,347.29
16	2,459.69	235.30	2,224.39	159,122.90
17	2,459.69	232.05	2,227.64	156,895.27
18	2,459.69	228.81	2,230.88	154,664.38
19	2,459.69	225.55	2,234.14	152,430.24
20	2,459.69	222.29	2,237.40	150,192.85
21	2,459.69	219.03	2,240.66	147,952.19
22	2,459.69	215.76	2,243.93	145,708.26
23	2,459.69	212.49	2,247.20	143,461.07
24	2,459.69	209.21	2,250.48	141,210.59
25	2,459.69	205.93	2,253.76	138,956.83
26	2,459.69	202.65	2,257.04	136,699.79
27	2,459.69	199.35	2,260.34	134,439.45
28	2,459.69	196.06	2,263.63	132,175.82
29	2,459.69	192.76	2,266.93	129,908.88
30	2,459.69	189.45	2,270.24	127,638.64
31	2,459.69	186.14	2,273.55	125,365.09
32	2,459.69	182.82	2,276.87	123,088.23
33	2,459.69	179.50	2,280.19	120,808.04
34	2,459.69	176.18	2,283.51	118,524.53
35	2,459.69	172.85	2,286.84	116,237.69
36	2,459.69	169.51	2,290.18	113,947.51
37	2,459.69	166.17	2,293.52	111,654.00
38	2,459.69	162.83	2,296.86	109,357.13
39	2,459.69	159.48	2,300.21	107,056.92
40	2,459.69	156.12	2,303.57	104,753.36
41	2,459.69	152.77	2,306.92	102,446.43
42	2,459.69	149.40	2,310.29	100,136.14

43	2,459.69	146.03	2,313.66	97,822.49
44	2,459.69	142.66	2,317.03	95,505.45
45	2,459.69	139.28	2,320.41	93,185.04
46	2,459.69	135.89	2,323.80	90,861.25
47	2,459.69	132.51	2,327.18	88,534.06
48	2,459.69	129.11	2,330.58	86,203.49
49	2,459.69	125.71	2,333.98	83,869.51
50	2,459.69	122.31	2,337.38	81,532.13
51	2,459.69	118.90	2,340.79	79,191.34
52	2,459.69	115.49	2,344.20	76,847.14
53	2,459.69	112.07	2,347.62	74,499.52
54	2,459.69	108.65	2,351.04	72,148.47
55	2,459.69	105.22	2,354.47	69,794.00
56	2,459.69	101.78	2,357.91	67,436.09
57	2,459.69	98.34	2,361.35	65,074.75
58	2,459.69	94.90	2,364.79	62,709.96
59	2,459.69	91.45	2,368.24	60,341.72
60	2,459.69	88.00	2,371.69	57,970.03
61	2,459.69	84.54	2,375.15	55,594.88
62	2,459.69	81.08	2,378.61	53,216.26
63	2,459.69	77.61	2,382.08	50,834.18
64	2,459.69	74.13	2,385.56	48,448.62
65	2,459.69	70.65	2,389.04	46,059.59
66	2,459.69	67.17	2,392.52	43,667.07
67	2,459.69	63.68	2,396.01	41,271.06
68	2,459.69	60.19	2,399.50	38,871.55
69	2,459.69	56.69	2,403.00	36,468.55
70	2,459.69	53.18	2,406.51	34,062.05
71	2,459.69	49.67	2,410.02	31,652.03
72	2,459.69	46.16	2,413.53	29,238.50
73	2,459.69	42.64	2,417.05	26,821.45
74	2,459.69	39.11	2,420.58	24,400.87
75	2,459.69	35.58	2,424.11	21,976.77
76	2,459.69	32.05	2,427.64	19,549.13
77	2,459.69	28.51	2,431.18	17,117.95
78	2,459.69	24.96	2,434.73	14,683.22
79	2,459.69	21.41	2,438.28	12,244.94
80	2,459.69	17.86	2,441.83	9,803.11
81	2,459.69	14.30	2,445.39	7,357.72
82	2,459.69	10.73	2,448.96	4,908.76
83	2,459.69	7.16	2,452.53	2,456.22
84	2,459.69	3.58	2,456.11	0.12

Term: 8 Years
 Interest Rate 1.75%
 Compound Period Monthly

<u>Date</u>	<u>Payment</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>
				194,327.10
1	2,170.72	283.39	1,887.33	192,439.77
2	2,170.72	280.64	1,890.08	190,549.70
3	2,170.72	277.88	1,892.84	188,656.86
4	2,170.72	275.12	1,895.60	186,761.26
5	2,170.72	272.36	1,898.36	184,862.90
6	2,170.72	269.59	1,901.13	182,961.78
7	2,170.72	266.82	1,903.90	181,057.88
8	2,170.72	264.04	1,906.68	179,151.20
9	2,170.72	261.26	1,909.46	177,241.74
10	2,170.72	258.48	1,912.24	175,329.50
11	2,170.72	255.69	1,915.03	173,414.47
12	2,170.72	252.90	1,917.82	171,496.64
13	2,170.72	250.10	1,920.62	169,576.02
14	2,170.72	247.30	1,923.42	167,652.60
15	2,170.72	244.49	1,926.23	165,726.37
16	2,170.72	241.68	1,929.04	163,797.34
17	2,170.72	238.87	1,931.85	161,865.49
18	2,170.72	236.05	1,934.67	159,930.82
19	2,170.72	233.23	1,937.49	157,993.34
20	2,170.72	230.41	1,940.31	156,053.02
21	2,170.72	227.58	1,943.14	154,109.88
22	2,170.72	224.74	1,945.98	152,163.90
23	2,170.72	221.91	1,948.81	150,215.09
24	2,170.72	219.06	1,951.66	148,263.43
25	2,170.72	216.22	1,954.50	146,308.93
26	2,170.72	213.37	1,957.35	144,351.58
27	2,170.72	210.51	1,960.21	142,391.37
28	2,170.72	207.65	1,963.07	140,428.30
29	2,170.72	204.79	1,965.93	138,462.38
30	2,170.72	201.92	1,968.80	136,493.58
31	2,170.72	199.05	1,971.67	134,521.91
32	2,170.72	196.18	1,974.54	132,547.37
33	2,170.72	193.30	1,977.42	130,569.95
34	2,170.72	190.41	1,980.31	128,589.64
35	2,170.72	187.53	1,983.19	126,606.45
36	2,170.72	184.63	1,986.09	124,620.36
37	2,170.72	181.74	1,988.98	122,631.38
38	2,170.72	178.84	1,991.88	120,639.50
39	2,170.72	175.93	1,994.79	118,644.71
40	2,170.72	173.02	1,997.70	116,647.02
41	2,170.72	170.11	2,000.61	114,646.41
42	2,170.72	167.19	2,003.53	112,642.88

43	2,170.72	164.27	2,006.45	110,636.43
44	2,170.72	161.34	2,009.38	108,627.05
45	2,170.72	158.41	2,012.31	106,614.75
46	2,170.72	155.48	2,015.24	104,599.51
47	2,170.72	152.54	2,018.18	102,581.33
48	2,170.72	149.60	2,021.12	100,560.21
49	2,170.72	146.65	2,024.07	98,536.14
50	2,170.72	143.70	2,027.02	96,509.12
51	2,170.72	140.74	2,029.98	94,479.14
52	2,170.72	137.78	2,032.94	92,446.20
53	2,170.72	134.82	2,035.90	90,410.30
54	2,170.72	131.85	2,038.87	88,371.43
55	2,170.72	128.87	2,041.85	86,329.58
56	2,170.72	125.90	2,044.82	84,284.76
57	2,170.72	122.92	2,047.80	82,236.95
58	2,170.72	119.93	2,050.79	80,186.16
59	2,170.72	116.94	2,053.78	78,132.38
60	2,170.72	113.94	2,056.78	76,075.60
61	2,170.72	110.94	2,059.78	74,015.83
62	2,170.72	107.94	2,062.78	71,953.05
63	2,170.72	104.93	2,065.79	69,887.26
64	2,170.72	101.92	2,068.80	67,818.46
65	2,170.72	98.90	2,071.82	65,746.64
66	2,170.72	95.88	2,074.84	63,671.80
67	2,170.72	92.85	2,077.87	61,593.94
68	2,170.72	89.82	2,080.90	59,513.04
69	2,170.72	86.79	2,083.93	57,429.11
70	2,170.72	83.75	2,086.97	55,342.14
71	2,170.72	80.71	2,090.01	53,252.13
72	2,170.72	77.66	2,093.06	51,159.07
73	2,170.72	74.61	2,096.11	49,062.95
74	2,170.72	71.55	2,099.17	46,963.78
75	2,170.72	68.49	2,102.23	44,861.55
76	2,170.72	65.42	2,105.30	42,756.26
77	2,170.72	62.35	2,108.37	40,647.89
78	2,170.72	59.28	2,111.44	38,536.45
79	2,170.72	56.20	2,114.52	36,421.93
80	2,170.72	53.12	2,117.60	34,304.32
81	2,170.72	50.03	2,120.69	32,183.63
82	2,170.72	46.93	2,123.79	30,059.84
83	2,170.72	43.84	2,126.88	27,932.96
84	2,170.72	40.74	2,129.98	25,802.98
85	2,170.72	37.63	2,133.09	23,669.89
86	2,170.72	34.52	2,136.20	21,533.68
87	2,170.72	31.40	2,139.32	19,394.37
88	2,170.72	28.28	2,142.44	17,251.93
89	2,170.72	25.16	2,145.56	15,106.37
90	2,170.72	22.03	2,148.69	12,957.68
91	2,170.72	18.90	2,151.82	10,805.86
92	2,170.72	15.76	2,154.96	8,650.90
93	2,170.72	12.62	2,158.10	6,492.79
94	2,170.72	9.47	2,161.25	4,331.54

95	2,170.72	6.32	2,164.40	2,167.14
96	2,170.72	3.16	2,167.56	(0.42)

Term: 9 Years
Interest Rate 1.75%
Compound Period Monthly

<u>Date</u>	<u>Payment</u>	<u>Interest</u>	<u>Principal</u>	<u>Balance</u>
				194,327.10
1	1,946.05	283.39	1,662.66	192,664.44
2	1,946.05	280.97	1,665.08	190,999.36
3	1,946.05	278.54	1,667.51	189,331.85
4	1,946.05	276.11	1,669.94	187,661.91
5	1,946.05	273.67	1,672.38	185,989.54
6	1,946.05	271.23	1,674.82	184,314.72
7	1,946.05	268.79	1,677.26	182,637.46
8	1,946.05	266.35	1,679.70	180,957.76
9	1,946.05	263.90	1,682.15	179,275.61
10	1,946.05	261.44	1,684.61	177,591.00
11	1,946.05	258.99	1,687.06	175,903.94
12	1,946.05	256.53	1,689.52	174,214.41
13	1,946.05	254.06	1,691.99	172,522.43
14	1,946.05	251.60	1,694.45	170,827.97
15	1,946.05	249.12	1,696.93	169,131.05
16	1,946.05	246.65	1,699.40	167,431.64
17	1,946.05	244.17	1,701.88	165,729.77
18	1,946.05	241.69	1,704.36	164,025.40
19	1,946.05	239.20	1,706.85	162,318.56
20	1,946.05	236.71	1,709.34	160,609.22
21	1,946.05	234.22	1,711.83	158,897.40
22	1,946.05	231.73	1,714.32	157,183.07
23	1,946.05	229.23	1,716.82	155,466.25
24	1,946.05	226.72	1,719.33	153,746.92
25	1,946.05	224.21	1,721.84	152,025.08
26	1,946.05	221.70	1,724.35	150,300.73
27	1,946.05	219.19	1,726.86	148,573.87
28	1,946.05	216.67	1,729.38	146,844.49
29	1,946.05	214.15	1,731.90	145,112.59
30	1,946.05	211.62	1,734.43	143,378.16
31	1,946.05	209.09	1,736.96	141,641.21
32	1,946.05	206.56	1,739.49	139,901.72
33	1,946.05	204.02	1,742.03	138,159.69
34	1,946.05	201.48	1,744.57	136,415.12
35	1,946.05	198.94	1,747.11	134,668.01
36	1,946.05	196.39	1,749.66	132,918.35
37	1,946.05	193.84	1,752.21	131,166.14
38	1,946.05	191.28	1,754.77	129,411.38
39	1,946.05	188.72	1,757.33	127,654.05
40	1,946.05	186.16	1,759.89	125,894.16
41	1,946.05	183.60	1,762.45	124,131.71
42	1,946.05	181.03	1,765.02	122,366.68

43	1,946.05	178.45	1,767.60	120,599.09
44	1,946.05	175.87	1,770.18	118,828.91
45	1,946.05	173.29	1,772.76	117,056.15
46	1,946.05	170.71	1,775.34	115,280.81
47	1,946.05	168.12	1,777.93	113,502.88
48	1,946.05	165.53	1,780.52	111,722.35
49	1,946.05	162.93	1,783.12	109,939.23
50	1,946.05	160.33	1,785.72	108,153.51
51	1,946.05	157.72	1,788.33	106,365.18
52	1,946.05	155.12	1,790.93	104,574.25
53	1,946.05	152.50	1,793.55	102,780.70
54	1,946.05	149.89	1,796.16	100,984.54
55	1,946.05	147.27	1,798.78	99,185.76
56	1,946.05	144.65	1,801.40	97,384.36
57	1,946.05	142.02	1,804.03	95,580.32
58	1,946.05	139.39	1,806.66	93,773.66
59	1,946.05	136.75	1,809.30	91,964.37
60	1,946.05	134.11	1,811.94	90,152.43
61	1,946.05	131.47	1,814.58	88,337.85
62	1,946.05	128.83	1,817.22	86,520.63
63	1,946.05	126.18	1,819.87	84,700.75
64	1,946.05	123.52	1,822.53	82,878.23
65	1,946.05	120.86	1,825.19	81,053.04
66	1,946.05	118.20	1,827.85	79,225.19
67	1,946.05	115.54	1,830.51	77,394.68
68	1,946.05	112.87	1,833.18	75,561.50
69	1,946.05	110.19	1,835.86	73,725.64
70	1,946.05	107.52	1,838.53	71,887.11
71	1,946.05	104.84	1,841.21	70,045.89
72	1,946.05	102.15	1,843.90	68,201.99
73	1,946.05	99.46	1,846.59	66,355.40
74	1,946.05	96.77	1,849.28	64,506.12
75	1,946.05	94.07	1,851.98	62,654.14
76	1,946.05	91.37	1,854.68	60,799.46
77	1,946.05	88.67	1,857.38	58,942.08
78	1,946.05	85.96	1,860.09	57,081.99
79	1,946.05	83.24	1,862.81	55,219.18
80	1,946.05	80.53	1,865.52	53,353.66
81	1,946.05	77.81	1,868.24	51,485.42
82	1,946.05	75.08	1,870.97	49,614.45
83	1,946.05	72.35	1,873.70	47,740.76
84	1,946.05	69.62	1,876.43	45,864.33
85	1,946.05	66.89	1,879.16	43,985.16
86	1,946.05	64.15	1,881.90	42,103.26
87	1,946.05	61.40	1,884.65	40,218.61
88	1,946.05	58.65	1,887.40	38,331.21
89	1,946.05	55.90	1,890.15	36,441.06
90	1,946.05	53.14	1,892.91	34,548.15
91	1,946.05	50.38	1,895.67	32,652.49
92	1,946.05	47.62	1,898.43	30,754.05
93	1,946.05	44.85	1,901.20	28,852.85
94	1,946.05	42.08	1,903.97	26,948.88

95	1,946.05	39.30	1,906.75	25,042.13
96	1,946.05	36.52	1,909.53	23,132.60
97	1,946.05	33.74	1,912.31	21,220.29
98	1,946.05	30.95	1,915.10	19,305.18
99	1,946.05	28.15	1,917.90	17,387.29
100	1,946.05	25.36	1,920.69	15,466.59
101	1,946.05	22.56	1,923.49	13,543.10
102	1,946.05	19.75	1,926.30	11,616.80
103	1,946.05	16.94	1,929.11	9,687.69
104	1,946.05	14.13	1,931.92	7,755.77
105	1,946.05	11.31	1,934.74	5,821.03
106	1,946.05	8.49	1,937.56	3,883.47
107	1,946.05	5.66	1,940.39	1,943.08
108	1,946.05	2.83	1,943.22	(0.14)