

**Town of Ancram**

**Summary Financial Reports**

**August 31, 2014**

**Town of Ancram**  
**CASH SUMMARY**  
**Bank of Greene County**

		<u>General</u>	<u>Highway</u>	<u>Light</u>	<u>Monument</u>	<u>Heritage</u>	<u>Building Committee</u>	<u>Trust &amp; Agency</u>
<b>CHECKING</b>								
Bank of Greene County								
BAL @ 7/31/2014	8,845.64	8,845.64	-	-			-	-
Abstract transfer from MMKT	459,828.35	302,746.37	156,661.70	420.28			-	-
Abstract checks	(459,828.35)	(302,746.37)	(156,661.70)	(420.28)			-	-
Void check		-	-	-			-	-
Manual check		-	-	-			-	-
Interest	18.29	18.29					-	-
BAL @ 8/31/2014	8,863.93	8,863.93	-	-			-	-
<b>T&amp;A PAYROLL</b>								
Bank of Greene County								
BAL @ 7/31/2014	4,630.36							4,630.36
transfer to TA	42,230.11							42,230.11
payroll	(41,975.08)							(41,975.08)
Interest	0.39							0.39
BAL @ 8/31/2014	4,885.78							4,885.78
<b>MONEY MARKET</b>								
Bank of Greene County								
BAL @ 7/31/2014	1,128,329.59	883,669.37	218,699.26	2,871.03	1,650.94	16,285.00	5,153.99	-
POOL	316.15	316.15						
KIDS CAMP	1,691.00	1,691.00						
TABACCO SETTLEMENT	13,335.55	13,335.55						
BUILDING DEPT FEES	50.00	50.00						
JUDGE WITTLINGER	2,928.00	2,928.00						
JUDGE WILCOX	4,056.00	1,078.00						
BUILDING DEPT FEES	1,312.00	1,312.00						
INSURANCE PROCEEDS	8,414.44		8,414.44					
KIDS CAMP	1,177.50	1,177.50						
KIDS CAMP	495.55	495.55						
PLANNING BOARD FEES	634.70	634.70						
BUILDING DEPT FEES	285.00	285.00						
KIDS CAMP BONUSES	550.00	550.00						
KIDS CAMP	232.00	232.00						
PAYROLLS	(42,230.11)	(27,825.19)	(14,404.92)					
WARRANT TRANSFER	(459,828.35)	(302,746.37)	(156,661.70)	(420.28)				
	-							
	-							
	-							
	-							
	-							
	-							
	-							
INTEREST	218.83	137.83	80.00	1.00				
BAL @ 8/31/2014	658,989.85	577,321.09	56,127.08	2,451.75	1,650.94	16,285.00	5,153.99	-
<b>FUND TOTALS</b>	<u>672,739.56</u>	<u>586,185.02</u>	<u>56,127.08</u>	<u>2,451.75</u>	<u>1,650.94</u>	<u>16,285.00</u>	<u>5,153.99</u>	<u>4,885.78</u>

**Town of Ancram**  
Bank of Greene County  
**CHECKING**

		GEN	HWY	LIGHT
G/L BAL @ 7/31/2014	8,845.64	8,845.64	-	-
Abstract Transfer	459,828.35	302,746.37	156,661.70	420.28
Abstract Checks	(459,828.35)	(302,746.37)	(156,661.70)	(420.28)
	-	-	-	
	-	-	-	
Interest	18.29	18.29		
G/L BAL @ 8/31/2014	<b>8,863.93</b>	8,863.93	-	-
<b>BANK BALANCE 8/31/2014</b>	<b>467,351.62</b>			
Less: o/s checks				
4459	100.00			
4482	200.00			
4487	58.41			
4522	98.00			
4533	1,187.22			
4568	49.70			
4571	800.00			
4572	26.23			
4573	14.11			
4574	113.97			
4575	425.27			
4576	21.60			
4578	615.36			
4579	99.45			
4580	42.25			
4581	2,950.00			
4582	928.65			
4583	1,270.00			
4584	513.50			
4585	343.00			
4586	262.82			
4587	91.26			
4588	813.60			
4589	48.76			
4590	666.33			
4591	288,372.00			
4592	1,714.50			
4593	695.70			
4594	23,866.82			
4595	118,133.39			
4596	378.40			
4597	89.25			
4598	360.38			
4599	463.66			
4600	211.67			
4601	39.18			
4602	29.97			
4603	718.00			
4604	90.00			
4605	22.85			
4606	112.96			
4607	1,516.12			
4608	1,117.76			
4609	5,247.55			
4610	254.04			
4611	2,402.00			
4612	912.00			
Total O/S checks	458,487.69			
Deposit in transit				
<b>Adjusted Bank Bal @ 8/31/2014</b>	<b>8,863.93</b>			

**Town of Ancram**

Bank of Greene County

**TRUST & AGENCY**

		<u>TA</u>	<u>GEN</u>
<b>G/L BAL @ 7/31/2014</b>	4,630.36	4,630.36	-
payroll transferred from money market	42,230.11	42,230.11	-
		-	
Disbursements	(41,975.08)	(41,975.08)	-
Interest	0.39	0.39	
<b>G/L BAL @ 8/31/2014</b>	<b>4,885.78</b>	4,885.78	-
<b>BANK BALANCE 8/31/2014</b>	<b>16,552.91</b>		
Add: deposit in transit			
Less: o/s checks			
2415	397.50		
206	100.00		
3266	54.02		
3271	139.49		
3661	94.00		
3663	593.22		
3667	207.02		
3673	568.28		
3674	280.03		
3675	257.94		
3676	159.30		
3677	214.71		
3678	283.97		
3679	126.98		
3680	803.49		
3681	431.86		
3682	683.23		
3683	161.41		
3684	401.18		
3685	46.17		
3686	46.17		
3687	46.17		
3688	46.17		
3689	46.17		
3690	46.17		
3691	46.17		
3692	46.17		
3693	46.17		
3694	46.17		
3695	46.17		
eftps	4,644.81		
promptax	556.82		
Total O/S checks	11,667.13		
Deposit in transit	-		
<b>Adjusted Bank Bal @ 8/31/2014</b>	<b>4,885.78</b>		

**ANCRAM GENERAL FUND**  
**BUDGETED REVENUES -VS- ACTUAL REVENUES**  
**AUGUST 31, 2014**

	Adjusted Budget	Current Month Collections	Year to Date Collections	Uncollected Balance	Percent Uncollected
01001 REAL PROPERTY TAXES	164,970	0.00	164,970.00	0	0
01081 PMTS IN LIEU OF TAXES	6,200	0.00	2,233.88	3,966	64
01090 INT/PEN ON REAL PROP TA	6,500	0.00	0.00	6,500	100
01120 SALES TAX	240,000	0.00	126,936.74	113,063	47
01170 FRANCHISE TAX CATV	4,700	0.00	4,534.15	166	4
01255 CLERK FEES	500	0.00	0.00	500	100
01550 DOG CONTROL FEES	0	0.00	200.00	(200)	0
01560 SAFETY INSPECTIONS	1,000	0.00	0.00	1,000	100
02013 SPEC REC FEES - POOL	1,500	316.15	1,583.15	(83)	(6)
02014 SPECIAL REC - CAMP	15,000	3,596.05	14,077.55	922	6
02110 ZONING FEES	500	0.00	0.00	500	100
02115 PLANNING BOARD FEES	500	634.70	1,628.31	(1,128)	(226)
02401 INTEREST AND EARNINGS	3,000	156.12	1,564.39	1,436	48
02555 BUILDING PERMITS	20,000	1,647.00	22,279.00	(2,279)	(11)
02610 FINES AND FORFEITURES	10,000	2,291.50	8,833.67	1,166	12
02701 DONATIONS-CAMP	2,000	550.00	550.00	1,450	73
02770 DONATION - HISTORICAL	0	0.00	7,350.94	(7,351)	0
02770. CAC	8,000	0.00	6,434.50	1,566	20
02770. TOBACCO SETTLEMENT	13,000	13,335.55	13,335.55	(336)	(3)
03001 S/A PER CAPITA	6,500	0.00	0.00	6,500	100
03005 S/A MORTGAGE TAX	30,000	0.00	15,477.42	14,523	48
03089. JCAP GRANT 2012	0	0.00	420.00	(420)	0
03820 S/A YOUTH	300	0.00	0.00	300	100
<b>TOTAL REVENUES</b>	<b>534,170</b>	<b>22,527.07</b>	<b>392,409.25</b>	<b>141,761</b>	<b>27</b>

**ANCRAM GENERAL FUND**  
 Budgeted Expenditures -vs- Actual Expenditures  
 August 31, 2014

	Adjusted Budget	Current Actual	Year to Actual	Unexpended Balance	Percent Unexpended
1010.1 TOWN BOARD	18,500	0.00	13,125.00	5,375	29
1010.4 TOWN BOARD	2,000	38.08	274.15	1,726	86
1110.1 JUSTICE	10,000	0.00	5,000.00	5,000	50
1110.12 JUSTICE CLERK	8,500	1,220.17	6,005.80	2,494	29
1110.4 JUSTICE	5,500	255.78	2,039.25	3,461	63
1220.1 SUPERVISOR	4,500	0.00	2,250.00	2,250	50
1220.4 SUPERVISOR	2,000	38.09	320.40	1,680	84
1320.4 ACCOUNTANT	9,600	800.00	6,400.00	3,200	33
1330.1 TAX COLLECTION	1,500	111.12	948.80	551	37
1355.1 ASSESSORS	16,500	1,219.04	11,014.32	5,486	33
1355.12 ASSESSOR - CLERK	12,000	837.00	6,618.50	5,382	45
1355.4 ASSESSORS	2,000	0.00	1,186.03	814	41
1410.1 CLERK	25,000	1,851.86	16,717.79	8,282	33
1410.4 CLERK	5,000	40.34	2,261.70	2,738	55
1420.4 ATTORNEY	15,000	539.24	1,491.74	13,508	90
1620.1 BUILDINGS	5,150	228.63	2,975.17	2,175	42
1620.4 BUILDINGS	17,500	4,195.56	19,744.24	(2,244)	(13)
1620.41 BUILDINGS PROPANE	5,200	0.00	5,197.59	2	0
1620.42 ELECTRIC - BUILDINGS	1,700	71.71	1,202.43	498	29
1680.4 CENTRAL DATA	9,200	2,126.50	6,823.82	2,376	26
1910.4 UNALLOCATED INSURAN	24,000	0.00	21,781.85	2,218	9
1920.4 MUNICIPAL DUES	1,000	0.00	800.00	200	20
1990.4 CONTINGENT	51,000	0.00	0.00	51,000	100
3520.1 CONTROLL OF ANIMALS	4,120	304.44	2,750.02	1,370	33
3520.4 CONTROL OF ANIMALS	1,000	0.00	685.00	315	31
4020.1 REGISTRAR	1,500	111.12	999.96	500	33
5010.1 SUPT. OF HIGHWAYS	51,000	3,777.78	34,115.37	16,885	33
5010.4 SUPT. OF HIGHWAYS	2,000	0.00	1,372.98	627	31
5132.4 GARAGE	15,000	397.26	13,020.98	1,979	13
5182.4 STREET LIGHTING	2,000	124.73	937.66	1,062	53
7020.1 CAMP -REC ADMIN	11,000	7,234.19	14,102.20	(3,102)	(28)
7020.4 REC ADMIN	4,000	0.00	135.00	3,865	97
7110.4 PARKS	11,400	1,325.39	6,739.37	4,661	41
7310.1 POOL -YOUTH PROGRAM:	17,000	6,305.74	12,615.84	4,384	26
7310.4 YOUTH PROGRAMS	14,000	1,572.24	9,469.12	4,531	32
7410.4 LIBRARY	5,000	0.00	5,000.00	0	0
7510.1 HISTORIAN	1,600	0.00	0.00	1,600	100
7510.4 HISTORIAN	10,000	0.00	3,489.64	6,510	65
7550.4 CELEBRATIONS	3,000	0.00	0.00	3,000	100
7620.4 ADULT RECREATION	500	0.00	0.00	500	100
8010.11 ZONING - ZEO	18,500	1,369.88	12,335.54	6,165	33
8010.12 ZONING - DEPUTY	5,300	943.50	3,261.62	2,038	38
8010.13 ZONING - SECRETARY	3,100	0.00	1,276.90	1,823	59
8010.14 ZBA SECRETARY	4,000	333.25	2,546.50	1,453	36
8010.41 ZONING	3,850	8.19	3,298.36	552	14
8010.42 ZBA	2,000	40.57	1,421.55	578	29
8020.4F FARMLAND PROTECTION	3,500	0.00	0.00	3,500	100
8020.4Z ZRC PLANNING	12,500	823.37	5,478.56	7,021	56
8020.4c C.A.C.	13,000	0.00	5,664.00	7,336	56
8810.4 CEMETERIES	2,000	0.00	0.00	2,000	100
9010.8 STATE RETIREMENT	20,000	0.00	0.00	20,000	100
9030.8 SOCIAL SECURITY	16,000	1,977.47	11,556.04	4,444	28
9050.8 UNEMPLOYMENT	2,250	262.82	1,317.04	933	41
9060.8 HOSP/MED INSURANCE	7,200	0.00	0.00	7,200	100
9710.6 PRINCIPAL SER BONDS	40,000	280,000.00	280,000.00	(240,000)	(600)
9710.7 INTEREST SERIAL BONDS	8,500	8,372.00	8,372.00	128	2
<b>Total Expenses</b>	<b>568,170</b>	<b>328,857.06</b>	<b>576,139.83</b>	<b>(7,970)</b>	<b>(1)</b>

ANCRAM GENERAL FUND  
INCOME STATEMENT  
FOR THE EIGHT MONTHS ENDING AUGUST 31, 2014

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
REVENUES				
REAL PROPERTY TAXES	\$ 0.00	\$ 0.00	\$ 164,970.00	\$ 171,849.00
PMTS IN LIEU OF TAXES	0.00	0.00	2,233.88	1,257.35
SALES TAX	0.00	0.00	126,936.74	119,726.93
FRANCHISE TAX CATV	0.00	0.00	4,534.15	4,564.71
CLERK FEES	0.00	321.25	0.00	321.25
DOG CONTROL FEES	0.00	0.00	200.00	0.00
SPEC REC FEES - POOL	316.15	464.50	1,583.15	2,509.07
SPECIAL REC - CAMP	3,596.05	3,226.25	14,077.55	11,396.75
PLANNING BOARD FEES	634.70	0.00	1,628.31	849.00
INTEREST AND EARNINGS	156.12	204.33	1,564.39	1,739.56
BUILDING PERMITS	1,647.00	1,578.00	22,279.00	21,715.31
FINES AND FORFEITURES	2,291.50	254.75	8,833.67	7,979.75
MISCELLANEOUS INCOME	0.00	0.00	0.00	100.00
DONATIONS-CAMP	550.00	0.00	550.00	2,000.00
REFUND P/Y EXPENDITURES	0.00	0.00	0.00	12.85
DONATION - HISTORICAL	0.00	750.00	7,350.94	750.00
CAC	0.00	0.00	6,434.50	0.00
TOBACCO SETTLEMENT	13,335.55	13,423.86	13,335.55	13,423.86
S/A MORTGAGE TAX	0.00	0.00	15,477.42	20,882.46
JCAP GRANT 2012	0.00	0.00	420.00	0.00
S/A YOUTH	0.00	0.00	0.00	290.00
<b>TOTAL REVENUES</b>	<b>22,527.07</b>	<b>20,222.94</b>	<b>392,409.25</b>	<b>381,367.85</b>
EXPENDITURES				
1010.1 TOWN BOARD	0.00	0.00	13,125.00	3,937.50
1010.4 TOWN BOARD	38.08	0.00	274.15	241.53
1110.1 JUSTICE	0.00	0.00	5,000.00	5,000.00
1110.12 JUSTICE CLERK	1,220.17	565.75	6,005.80	4,221.63
1110.4 JUSTICE	255.78	6.29	2,039.25	1,754.38
1220.1 SUPERVISOR	0.00	0.00	2,250.00	2,250.00
1220.4 SUPERVISOR	38.09	68.50	320.40	396.12
1320.4 ACCOUNTANT	800.00	800.00	6,400.00	7,200.00
1330.1 TAX COLLECTION	111.12	115.40	948.80	1,038.40
1355.1 ASSESSORS	1,219.04	1,269.24	11,014.32	10,788.42
1355.12 ASSESSOR - CLERK	837.00	790.50	6,618.50	7,662.32
1355.4 ASSESSORS	0.00	54.47	1,186.03	1,193.40
1410.1 CLERK	1,851.86	1,923.08	16,717.79	17,307.68
1410.4 CLERK	40.34	234.95	2,261.70	1,701.16
1420.4 ATTORNEY	539.24	1,093.30	1,491.74	24,733.17
1620.1 BUILDINGS	228.63	213.13	2,975.17	2,521.21
1620.4 BUILDINGS	4,195.56	1,237.17	19,744.24	19,403.87
1620.41 BUILDINGS PROPANE	0.00	0.00	5,197.59	3,209.01
1620.42 ELECTRIC - BUILDINGS	71.71	240.41	1,202.43	1,437.24
1680.4 CENTRAL DATA	2,126.50	360.00	6,823.82	8,490.49
1910.4 UNALLOCATED INSURANC	0.00	0.00	21,781.85	20,005.91
1920.4 MUNICIPAL DUES	0.00	0.00	800.00	800.00
3520.1 CONTROLL OF ANIMALS	304.44	316.94	2,750.02	2,852.24
3520.4 CONTROL OF ANIMALS	0.00	0.00	685.00	610.00
4020.1 REGISTRAR	111.12	115.40	999.96	1,038.40
5010.1 SUPT. OF HIGHWAYS	3,777.78	3,923.08	34,115.37	35,307.68
5010.4 SUPT. OF HIGHWAYS	0.00	99.00	1,372.98	385.39
5132.4 GARAGE	397.26	529.16	13,020.98	12,042.17
5182.4 STREET LIGHTING	124.73	121.13	937.66	999.36
7020.1 CAMP -REC ADMIN	7,234.19	5,882.63	14,102.20	11,723.14
7020.4 REC ADMIN	0.00	1,054.73	135.00	1,932.53
7110.4 PARKS	1,325.39	1,275.15	6,739.37	6,685.72

FOR MANAGEMENT PURPOSES ONLY

ANCRAM GENERAL FUND  
INCOME STATEMENT  
FOR THE EIGHT MONTHS ENDING AUGUST 31, 2014

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
7310.1 POOL -YOUTH PROGRAMS	6,305.74	5,699.51	12,615.84	12,561.22
7310.4 YOUTH PROGRAMS	1,572.24	2,086.31	9,469.12	9,726.79
7410.4 LIBRARY	0.00	0.00	5,000.00	5,000.00
7510.4 HISTORIAN	0.00	410.00	3,489.64	7,677.63
7550.4 CELEBRATIONS	0.00	57.10	0.00	329.66
7620.4 ADULT RECREATION	0.00	0.00	0.00	500.00
8010.11 ZONING - ZEO	1,369.88	1,423.08	12,335.54	12,807.68
8010.12 ZONING - DEPUTY	943.50	272.00	3,261.62	3,595.73
8010.13 ZONING - SECRETARY	0.00	201.50	1,276.90	1,183.20
8010.14 ZBA SECRETARY	333.25	0.00	2,546.50	2,555.74
8010.41 ZONING	8.19	1,875.66	3,298.36	4,784.59
8010.42 ZBA	40.57	451.54	1,421.55	827.53
8020.4F FARMLAND PROTECTION G	0.00	0.00	0.00	300.00
8020.4Z ZRC PLANNING	823.37	2,210.16	5,478.56	10,522.73
8020.4C C.A.C.	0.00	0.00	5,664.00	327.47
8810.4 CEMETERIES	0.00	0.00	0.00	6,000.00
9030.8 SOCIAL SECURITY	1,977.47	1,914.74	11,556.04	11,728.73
9050.8 UNEMPLOYMENT	262.82	(10.00)	1,317.04	992.09
9710.6 PRINCIPAL SER BONDS	280,000.00	0.00	280,000.00	0.00
9710.7 INTEREST SERIAL BONDS	8,372.00	0.00	8,372.00	0.00
TOTAL EXPENDITURES	<u>328,857.06</u>	<u>38,881.01</u>	<u>576,139.83</u>	<u>310,290.86</u>
INCREASE(DECREASE) IN FUND BA	\$ <u>(306,329.99)</u>	\$ <u>(18,658.07)</u>	\$ <u>(183,730.58)</u>	\$ <u>71,076.99</u>



**ANCRAM HIGHWAY FUND**  
**BUDGETED REVENUE -VS- ACTUAL REVENUES**  
**AUGUST 31, 2014**

	Adjusted Budget	Current Month Collections	Year to Date Collections	Uncollected Balance	Percent Uncollected
01001 PROPERTY TAXES	634,800	0.00	634,800.00	0	0
02300 SERVICE FOR OTHER GOV	13,000	0.00	10,342.49	2,657	20
02401 INTEREST AND EARNINGS	2,000	80.00	720.90	1,279	64
02655 SALE OF EQUIPMENT	1,000	8,414.44	16,414.44	(15,414)	(1,542)
02660 SALE OF SCRAP	3,000	0.00	1,161.43	1,839	61
02770 MISCELLANEOUS INCOME	0	0.00	210.00	(210)	0
03501 STATE AID CHIPS	108,000	0.00	0.00	108,000	100
<b>TOTAL REVENUES</b>	<b>761,800</b>	<b>8,494.44</b>	<b>663,649.26</b>	<b>98,151</b>	<b>13</b>

**BUDGETED EXPENDITURES -VS- ACTUAL EXPENDITURES**  
**AUGUST 31, 2014**

	Adjusted Budget	Current Month Actual	Year to Date Actual	Unexpended Balance	Percent Unexpended
5110.1 GENERAL REPAIRS	175,000	12,670.13	120,972.51	54,027	31
5110.4 GENERAL REPAIRS	171,400	2,734.07	109,708.67	61,691	36
5112.2 IMPROVEMENTS - CHI	105,000	139,961.84	152,442.77	(47,443)	(45)
5130.4 MACHINERY	82,600	2,516.32	82,106.88	493	1
5140.4 BRUSH & WEEDS	60,000	7,881.43	44,435.20	15,565	26
5142.4 SNOW REMOVAL	63,000	0.00	62,349.90	650	1
9010.8 STATE RETIREMENT	46,000	0.00	0.00	46,000	100
9030.8 SOCIAL SECURITY	15,000	1,023.67	9,560.51	5,439	36
9060.8 HOSP & MED INSURAN	58,800	4,279.16	39,768.63	19,031	32
<b>TOTAL EXPENSES</b>	<b>776,800</b>	<b>171,066.62</b>	<b>621,345.07</b>	<b>155,455</b>	<b>20</b>

**INCOME STATEMENT**  
**FOR THE EIGHT MONTHS ENDING AUGUST 31, 2014**

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
<b>REVENUES</b>				
PROPERTY TAXES	\$ 0.00	\$ 0.00	\$ 634,800.00	\$ 634,000.00
SERVICE FOR OTHER GOVERNMENT	0.00	0.00	10,342.49	8,354.38
INTEREST AND EARNINGS	80.00	62.71	720.90	680.06
SALE OF EQUIPMENT	8,414.44	0.00	16,414.44	7,200.00
SALE OF SCRAP	0.00	0.00	1,161.43	1,139.29
MISCELLANEOUS INCOME	0.00	0.00	210.00	434.00
<b>TOTAL REVENUES</b>	<b>8,494.44</b>	<b>62.71</b>	<b>663,649.26</b>	<b>651,807.73</b>
<b>EXPENDITURES</b>				
5110.1 GENERAL REPAIRS	12,670.13	12,962.64	120,972.51	110,996.68
5110.4 GENERAL REPAIRS	2,734.07	13,242.69	109,708.67	79,667.83
5112.2 IMPROVEMENTS - CHIPS	139,961.84	660.00	152,442.77	23,721.54
5130.2 MACHINERY	0.00	0.00	0.00	34,685.00
5130.4 MACHINERY	2,516.32	5,281.26	82,106.88	67,424.77
5140.4 BRUSH & WEEDS	7,881.43	3,956.25	44,435.20	40,586.36
5142.4 SNOW REMOVAL	0.00	0.00	62,349.90	32,043.84
9030.8 SOCIAL SECURITY	1,023.67	1,012.84	9,560.51	7,840.42
9060.8 HOSP & MED INSURANCE	4,279.16	3,595.75	39,768.63	36,081.47
<b>TOTAL EXPENDITURES</b>	<b>171,066.62</b>	<b>40,711.43</b>	<b>621,345.07</b>	<b>433,047.91</b>