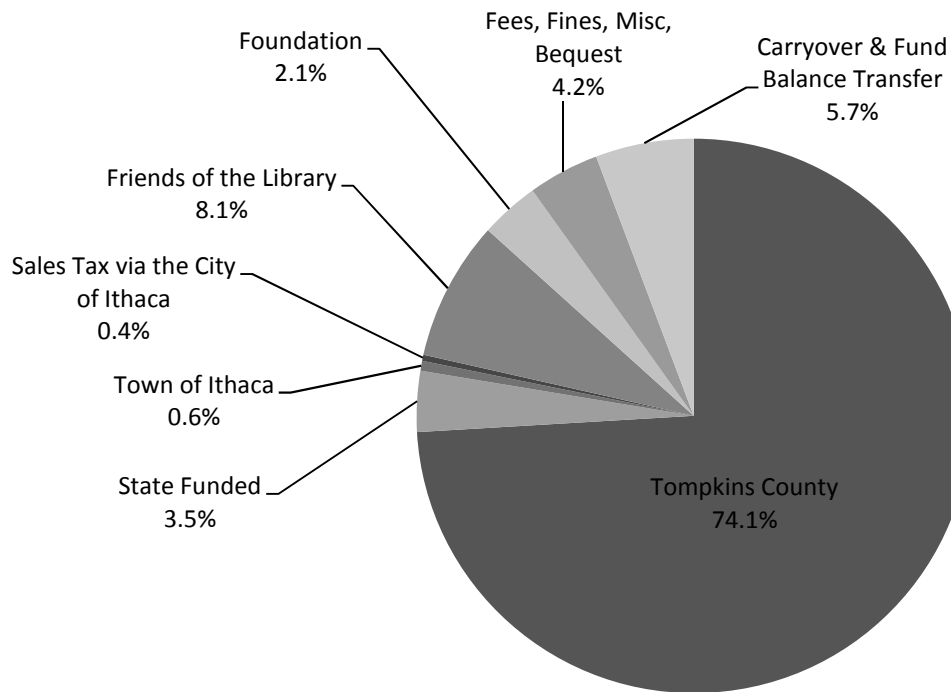


**Tompkins County Public Library
2010 Budget Summary**

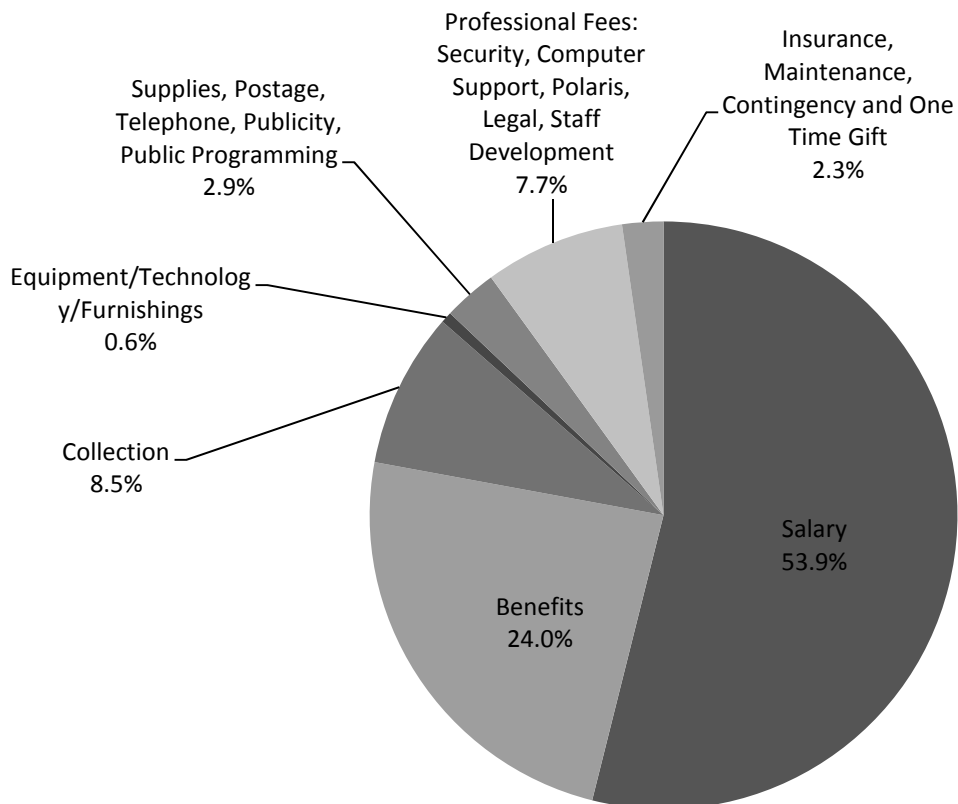
	2009	2010	Percent Change
<u>Revenue</u>			
1 Tompkins County	2,700,789	2,548,704	-5.63%
2 State Funded	121,913	121,913	0.00%
3 Town of Ithaca	20,000	20,000	0.00%
4 Sales Tax via the City of Ithaca	13,000	12,220	-6.00%
5 Friends of the Library	269,200	280,000	4.01%
6 Foundation - Directed & Grants *	100,809	77,683	-22.94%
6 Foundation - Unreserved	41,911	40,000	-4.56%
Subtotal Foundation	142,720	117,683	-17.54%
7 Fees, Fines, Miscellaneous	144,008	142,896	-0.77%
7 One Time Bequest	92,981	0	-100.00%
Subtotal - Fees, Fines, Misc, Bequest	236,989	142,896	-39.70%
8 Carryover & Fund Balance Transfer	<u>63,809</u>	<u>197,479</u>	<u>209.48%</u>
	3,568,420	3,440,895	-3.57%
<u>Expenses</u>			
1 Salary	1,845,942	1,854,647	0.47%
2 Benefits	735,122	825,727	12.33%
3 Collection	317,643	294,058	-7.43%
4 Equipment/Technology/Furnishings	90,300	21,389	-76.31%
5 Supplies, Postage, Telephone, Publicity, Public Programming	125,598	101,380	-19.28%
6 Professional Fees: Security, Computer Support, Polaris, Legal, Staff Development	278,949	265,598	-4.79%
7 Insurance, Maintenance, Contingency	81,885	78,095	-4.63%
7 One Time Gift	92,981	0	-100.00%
Subtotal - Insurance, Maintenance, Contingency and One Time Gift	<u>174,866</u>	<u>78,095</u>	<u>-55.34%</u>
	3,568,420	3,440,894	-3.57%

* As Foundation gifts and grants are received, the budget is amended accordingly.

2010 Library Operating Budget: Revenue



2010 Library Operating Budget: Expenses



2010 REVENUE, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes
1	L002A	Tompkins County *	Appropriations *	2,649,289	2,548,704	-3.8%	-100,585	74.1%	Less 6.25% target reduction \$165,585 & Vol Coord Includes \$20,000 1/3 of Sunday costs As of 11/9/09 (\$19,000+ \$30,000 + \$16,000 Vol Coord) One-time technology
				15,000			-15,000		
				<u>36,500</u>	<u>0</u>	<u>-100.0%</u>	<u>-36,500</u>		
				2,700,789	2,548,704	-5.6%	-152,085		
4	L002D	Sales Tax Revenue	Negotiated agreement between the City of Ithaca and Tompkins County	13,000	12,220	-6.0%	-780	0.4%	Best estimate per Steve Thayer, City Controller in 8/09 less 6%.
3		Town of Ithaca	Support Sunday Hours	20,000	20,000	0.0%	0	0.6%	1/3 of Sunday costs
2	L3840A1	NYS Local Library Services Aid	General Operating Aid based on per capita	27,032	27,032	0.0%	0	0.8%	Continue 9.64% 2009 Reduction. Additional reduction possible.
2	L3840A4	NYS Other	Special Legislative Grants	0	0	#DIV/0!	0	0.0%	
2	L2760	NYS Central Library Development Aid	Aid to strengthen and assist library in its role as central library for the five county Finger Lakes Library System	94,881	94,881	0.0%	0	2.8%	Continue 9.64% 2009 Reduction. Additional reduction possible.
5	L2755F	Friends of the Library	Grant may be targeted for specific expenditures at the discretion of the Library Director	265,200	275,000	3.7%	9,800	8.0%	Friends Request - acquisitions \$219,000, collection supplies \$25,000, Sunday hours \$21,000, green plant maintenance \$5,000, and books for kindergarteners \$5,000.
5	L2755FS	Friends of the Library Staff Development	Grant targeted for specific staff training & development	4,000	5,000	25.0%	1,000	0.1%	Friends Request - staff development & training \$5,000
6	L2755G	TCPL Foundation Directed	Endowed funds	25,497	32,345				Interest due from endowed funds. Materials \$25,869 + Bradford \$1,910 + Processing Fees \$4,566 = \$32,345 As gifts and grants are received, TCPL's budget is amended accordingly. Misc memorial directed gifts \$6,862.50 Teen Writing \$2,000, Aneja staff fund \$500 Steiner \$4,400 M&T \$2,000 Silk Oak \$250 McNamara \$1,000 Wegmans \$2,375 Sculpture Moving \$225 Collection \$117 CRESP \$963 Directed 2010 Processing Fees \$595 Business Manager 5 hrs/wk
			Restricted gifts - amended quarterly	44,212	21,288				
				1,725					
			Other	6,000	6,000				
		Subtotal		77,434	59,633	-23.0%	-17,802	1.7%	
6	L2755GR	TCPL Foundation Grants	Grants	23,375	18,050	-22.8%	-5,325	0.5%	Helen Thomas Howland \$4,750, Brooks \$9,500 CAP \$2,000, Community Foundation \$1,800
6	L2755U	TCPL Foundation Unrestricted	Annual Appeal	40,000	40,000	-4.6%	-1,911	1.2%	Placeholder Support Library Operations
				1,911					
7	L2082	Fines	Fines collected from patrons for overdue items	83,000	88,000	6.0%	5,000	2.6%	Based on projected 2009 revenues.
7	L2083	Out of System Fee	Fee paid by patrons out of FLLS system	500	700	40.0%	200	0.0%	Based on projected 2009 revenues.
7	L2690	Lost and Paid Library Materials	Library materials lost and paid for by patrons; item is replaced if available	7,750	7,100	-8.4%	-650	0.2%	Based on projected 2009 revenues.
7	L2690P	Lost and Paid Processing Fees	Processing fees	4,000	3,650	-8.8%	-350	0.1%	Based on projected 2009 revenues.

2010 REVENUE, TOMPKINS COUNTY PUBLIC LIBRARY									
Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes
7	L2650	Holds	Handling fee	10,000	9,100	-9.0%	-900	0.3%	Based on projected 2009 reveunes.
7	L2401	Interest	From fund balances in TCTC savings account	15,000	7,500	-50.0%	-7,500	0.2%	Conservative projection based on projected 2009 revenues and expected continuation of present day interest rates.
7	L2360C	Printing & Copying	Commission from copiers and printing fees	10,000	10,000	0.0%	0	0.3%	New Library owned public copiers installed 8/09 and prices reduced. Expect to maintain 2009 revenue levels.
7	L2770	Miscellaneous	Reimbursements, unanticipated income Borg Warner Fees	106,739	16,846	-84.2%	-89,893	0.5%	\$6,000 Borg Warner fees, \$1,000 misc. (reference, headsets, comm libraries) IPEI / KDT \$3,000 program prep and 487 children @ \$8 = \$3,896 Discovery Trail fiscal agent fee \$2,000 FLLS mini-grant \$150 IPEI Community Grant \$800 Decrease due to large bequest received in 2009.
8	L2850	Fund Balance Transfer	Fund balance transfers	-42,461	134,858				Possible fund balance draw downs: Benefit Reserve \$36,013 Unreserved \$98,845 Partially restore microcomputer support
8	L2850	Fund Balance Transfer	Fund balance transfers - Foundation gifts	106,270	17,511				Foundation-2010 restricted gifts received in 2009 Directed processing fees \$1,722 2009 Donation Box/Unrestricted \$2,861 Carryover unexpended 2009 restricted material funds \$ 9,788 Carryover unexpended 2009 equipment funds \$3,400 Carryover unexpended 2009 marketing funds \$14,400 Carryover unexpended 2009 prof fee for web site design \$2,500 Return to Fund Balance - Library Lion books purchased in 2009 \$5,000 Carryover unexpended 2009 Foundation directed funds Additional Foundation support for Business Manager Foundation 2011 gifts received in 2010
8			Subtotal all fund balance transfers	63,809	197,479	209.5%	133,670	5.7%	
			TOTAL REVENUE	3,568,420	3,440,895	-3.6%	-127,526	100.0%	

* Does not include support for maintenance, cleaning and utilities which is in the Tompkins County Facilities budget.

2010 EXPENDITURES, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes	Friends of the Library	Foundation 2010	2009 Carryover	Sundays	CLDA
1	100	Personnel	To run the library 55 hours per week	1,698,970	1,797,207	0.6%	11,440	53.0%	Per separate spreadsheet. Includes longevity & premium pay. Freeze 2 FTE's Voluntary Reductions (Lib 1 14 hrs, Acct Clk 5 hrs, Pub Prog 5 hrs)			-1,000		
					-52,896									
					-27,275									
			Sundays	47,400	47,900				Sundays (Friends, Town, County)	21,000			47,900	
			Central Library Personnel	65,493	58,367				Provide services to FLLS members					58,367
1	100F	Personnel	Restricted	31,218	6,000	-5.7%	-1,785	0.9%	Business Manager \$6,000		6,000			
			Foundation and grant funded		1,030				Actual 2009 Res Gifts Proc Fees \$1030			1,030		
					6,796				IPEI / KDT \$6,796					
					4,566				Estimated 2010 Endowed Proc Fees \$4,566		4,566			
					55				2009 carryover CRES support salaries \$55			55		
					345				2009 carryover TRIAD Outreach proc fee			345		
					3,525				2009 carryover TRIAD support Librarian salary			3,525		
					1,689				Helen Thomas Howland summer rdg prg \$1,689		1,689			
					302				M&T Summer rdg prg \$302		302			
					250				Silk Oak summer rdg prg \$250		250			
					2,375				Wegmans - The Reader Is In \$2,375		2,375			
					2,500				Brooks - Babies Books & Bounce \$2,500		2,500			
1	100F	Personnel	Salary Pool - Unrestricted	2,861	1,911	-33.2%	-950	0.1%	2009 Donation box/unrestricted gifts			1,911		
1			Subtotal - Personnel	1,845,942	1,854,647	0.5%	8,705	53.9%		21,000	17,682	5,866	47,900	58,367
2	8810	Retirement	Contributions to the NYS Retirement fund	156,283	201,880	29.2%	45,597	5.9%	Estimated at 11% of participating payroll per advice David Squires 8/24/09.				3,675	24,514
2	8830	Social Security & Medicare	7.65% of payroll less flexible benefits	136,920	142,001	0.4%	576	4.0%	Flex benefit savings estimated at \$5,000. Freeze 2 FTE's Voluntary Reductions					
					-4,047									
					-2,087									
					1,381				Helen Thomas Howland summer rdg \$1,381		1,381			
					248				M&T Summer rdg prg \$248		248			
2	8840	Workers	Based on NYS Retirement payroll	27,698	28,000	1.1%	302	0.8%	Based on 2009 experience.					

2010 EXPENDITURES, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes	Friends of the Library	Foundation 2010	2009 Carryover	Sundays	CLDA
		Compensation												
2	8850	Employee Assistance Program	Library pays 100% for all employees @ 3.01 per month per employee	2,059	2,093	1.7%	34	0.1%	Per Karen Fritz - 57 employees, \$3.06 per person per month.					
2	8855	Parking/Mass Transit	Parking/Mass Transit Reimbursement Accounts (PRA) offered to staff to set aside money, tax-free for expenses	2,265	5,000	120.8%	2,735	0.1%	\$50 per month administration fee. \$4,400 bus pass & parking subsidy - no prior experience, monitor & adjust as needed					
2	8860	Health Insurance	Library pays 85% of family or individual coverage of all employees working 18 hours per week or more, plus retirees	392,399	428,458	9.2%	36,059	12.5%	7/09 participation levels, 7% increase in premium. Best information as of 9/8, consortium under development.					
2	8865	Disability	.75% of payroll for all staff working 18 hours per week or more	13,268	12,800	-3.5%	-468	0.4%	Based on projected 2009 experience					
2	8870	Unemployment	Unemployment benefits	4,230	10,000	136.4%	5,770	0	Contingency in the event of layoffs.					
2			Total Benefits	735,122	825,727	12.3%	90,605	24.0%		0	1,629	0	3,675	24,514
4	271	Equipment / Capital		90,300	21,389	-76.3%	-68,911	0.6%	In absence of county funding, replacements as needed. 2009 carryover \$3,400 2009 carryover JM McDonald \$3,389 Park Foundation carryover \$200 Steiner Fund for art purchase \$4,400		4,400	6,789		
4			Total Equipment	90,300	21,389	-76.3%	-68,911	0.6%		0	4,400	6,989	0	0
3	300-410A	Books, Adult	Average price \$18	106,553	94,647	-11.2%	-11,906	2.8%	Polson \$10,323 2009 carryover donor gift for books \$100		10,323	100		
3	300-410AG	Books, Adult Gifts & Memorials		15,497	14,074	-9.2%	-1,423	0.4%	Endowed \$5,300, Misc gifts \$2,990 2009 carryover \$3,679 2009 carryover CRESP \$150 2009 carryover TRIAD outreach \$1,955		8,290	5,784		
3	300-410J	Books, Children's	Average price \$16	49,148	47,202	-4.0%	-1,946	1.4%	Polson \$6,882 JM McDonald \$1,361, Directed general gifts \$75 Brooks Babies Books & Bounce \$2,500		7,562	1,361		
3	300-410JG	Books, Children's Gifts & Memorials		4,826	4,311	-10.7%	-516	0.1%	Endowed \$3,364, Misc gifts \$382 2009 carryover CRESP \$200 2009 carryover \$365		3,746	565		

2010 EXPENDITURES, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes	Friends of the Library	Foundation 2010	2009 Carryover	Sundays	CLDA
3	300-410Y	Books, Young Adult		5,110	5,000	-2.2%	-110	0.1%						
3	300-410YG	Books, Young Adult Gifts & Memorials		0	0	#DIV/0!	0	0.0%						
3	300-410SO	Books, Standing Orders		11,600	14,850	28.0%	3,250	0.4%						
3			Subtotal - Books	192,735	180,084	-6.6%	-12,651	5.2%		219,000	29,921	7,810	0	0
3	300-413P	Periodicals, Print	Subscriptions to Magazines and Newspapers	7,060	7,000	-0.8%	-60	0.2%						
3	300-413PG	Periodicals, Print Gifts & Memorials		7,226	6,559	-9.2%	-667	0.2%	2009 carryover \$4,371		2,188	4,371		
3			Subtotal -Periodicals	14,286	13,559	-5.1%	-727	0.4%		0	2,188	4,371	0	0
3	300-424	Bindery	Repairs, reformatting	3,550	5,000	40.8%	1,450	0.1%						
3			Subtotal - Bindery	3,550	5,000	40.8%	1,450	0.1%		0	0	0	0	0
3	300-425A	AV, Adult	DVD's, recorded books, music CD's Includes audiobook downloads	53,332	58,072	8.9%	4,740	1.7%						
3	300-425AG	AV, Adult Gifts & Memorials		8,880	2,676	-69.9%	-6,204	0.1%	2009 carryover \$1,373		1,303	1,373		
3	300-425J	AV, Children	DVD's, recorded books, music CD's	20,000	13,642	-31.8%	-6,358	0.4%	Directed general gifts \$42		42			
3	300-425JG	AV, Children Gifts & Memorials		0	0	#DIV/0!	0	0.0%						
3			Subtotal - AV	82,212	74,390	-9.5%	-7,822	2.2%		0	1,345	1,373	0	0
3	300-426C	Electronic Information Sources	Licensed Data Bases E-Books	14,860 5,000 5,000	16,025 5,000 0	7.8% 0.0% -100.0%	1,165 0 -5,000	0.5% 0.15% 0.00%						
3			Subtotal - Electronic Info	24,860	21,025	-15.4%	-3,835	0.6%		0	1,345	1,373	0	0
3			SUBTOTAL - LIBRARY MATERIALS	317,643	294,058	-7.4%	-23,585	8.5%	County ongoing \$25,000 Friends 219,000 Foundation \$20,385	219,000	33,454	13,554	0	0
5	300-430A	Library and Office Supplies - Staff	Supplies for Staff to support internal operations	10,310	7,800	-24.3%	-2,510	0.2%	Based on 2009 projected expenses.					
5	300-430B	Library and Office Supplies - Public	Supplies for Equipment used by the Public	5,690	4,800	-15.6%	-890	0.1%	Based on 2009 projected expenses.					
5	300-430C	Library and Office Supplies - Collection	Collection Processing and Repair Vendor processing fees (VAS)	30,536	21,000	-31.2%	-9,536	0.6%	Friends of the Library \$25,000	25,000				

2010 EXPENDITURES, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes	Friends of the Library	Foundation 2010	2009 Carryover	Sundays	CLDA
5	300-430F	FLLS Polaris Supplies	Library cards & bar codes	3,700	4,150	12.2%	450	0.1%	Based on projected 2009 expenses.					
5	300-430S	Software / Licenses	Software & Licenses	5,060	9,050	78.9%	3,990	0.3%	Based on projected 2009 expenses. 2009 carryover TRIAD Outreach			800		
5			Subtotal - Supplies	55,296	46,800	-15.4%	-8,496	1.4%		25,000	0	800	0	0
5	300-430P	Publicity and Printing	Brochures, ads, fliers, bookmarks, signs, envelopes and stationary, newsletter, e newsletter	30,100	11,675	-61.2%	-18,425	0.3%	Misc expenses \$3,000 Constant Contact \$2,100 Budget Reduction \$5,000 Carryover 2009 marketing funds \$6,750 Brooks flash drives for school librarians \$175		175	6,750		
5	300-430PP	Public Programming	Public programming expenses - supplies, printing & publicity	19,042	21,955	15.3%	2,913	0.6%	\$1,300 summer rdg program, \$100 KDT/IPEI CAP Match \$450 Book Page \$500 Books for kindergarteners \$5,000 Return to Fund Balance - Library Lion books purchased in 2009 2009 carryover Brooks Cultural \$2,229 2009 carryover Brooks Co-Sponsored \$470 2009 carryover Park Foundation \$1076 2009 carryover Brooks Outreach to Babies \$6,500 2009 carryover CRESP YS Storytime 2009 carryover CAP 2010 grant \$1,850 2009 carryover TRIAD Outreach \$500 Endowed YS Programs \$455 FLLS mini grant \$150, IPEI Community Grant \$800 Helen Thomas Howland summer rdg \$1,680 M&T Summer Reading Program \$750 Brooks Community Read \$2,545 Brooks Art Exhibits \$500	5,000		-5,000 2,229 470 1,076 6,500 100 1,850 500 455 1,680 750 2,545 500		
	300		SUBTOTAL 300	422,081	374,488	-11.3%	-47,593	10.9%		244,000	39,559	28,829	0	0
5	431	Telephone Internet Access	Line charges and monthly bill	3,600	4,900	36.1%	1,300	0.1%	Broadview w/ Erate discount & Directory Advertising			90		
				10,560	10,560	0.0%	0	0.3%	Clarity Connect - Internet Access (possible savings) 2009 carryover CRESP Internet support					
5	433	Postage	Overdue notices, bills, reserve notices, mail	7,000	5,400	-22.9%	-1,600	0.2%	Expected to remain level. Postage increases / Decreased mailings					
6	435	Staff Development	Education and training of library staff	5,357	6,455	20.5%	1,098	0.2%	Endowed Staff Development Fund \$955	5,000	1,455			

2010 EXPENDITURES, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes	Friends of the Library	Foundation 2010	2009 Carryover	Sundays	CLDA
			and trustees, workshops, and local, state, and national conferences						Friends of the Library \$5,000, Aneja \$500 Budget Reduction \$5,000					
6	436	Public access library catalog and circulating system	Contract with Finger Lakes Library System	59,634	59,634	0.0%	0	1.7%	Expected to remain level.					12,000
6	437	Professional fees, contracts	Sherpa MicroComputer Support Services	98,079	96,089	-2.0%	-1,990	2.8%	35 hours per week @\$43.93 = \$79,953 + add'l projects. Budget reduction \$15,990. Partial restoration \$14,000 to 40 hrs per week					
6	437	Professional fees, contracts	Facilities - Sunday utilities	8,200	8,200	0.0%	0	0.2%	Sunday cleaning and utilities				8,250	
6	437	Professional fees, contracts	Unique Management - collection services and additional accounts	8,600	8,600	0.0%	0	0.2%	Average 80 placements @ \$8.95					
6	437	Professional fees, contracts	Newsletter layout and design	2,080	2,080	0.0%	0	0.1%	\$520 per newsletter x 4					
6	437	Professional fees, contracts	Misc fees	15,500	7,500	-51.6%	-8,000	0.2%	Friends of the Library-Plant Maintenance \$5,000 Armory Associates GASB45 study (every 2 yrs, budget in 2011.) Carryover one time web-redesign final payment	5,000		2,500		
6	437	Professional fees, contracts	Legal Fees	10,000	10,000	0.0%	0	0.3%						
6	437	Professional fees, contracts	Security Guard	41,642	42,885	3.0%	1,244	1.2%	52 hours per week @ \$15.86 (\$15.40 +3% increase)				2,900	
6	437	Professional fees, contracts	Public Programs	27,857	22,155	-20.5%	-5,702	0.6%	Endowed YS Prog \$500 Exhibit & Display Coordinator \$4,900 of which \$2,500 is CAP Match. 2009 Carryover marketing funds \$7,650 Park Foundation \$ 450 Brooks Community Read \$ 2,455 Teen Writing \$2,000 M&T Summer Reading Program \$700 Sculpture moving \$225 Brooks Art Exhibit fees \$2,800 Brooks Workshops & Performances \$375		500			
6			Subtotal - Professional fees, contracts	211,958	197,509	-6.8%	-14,448	5.7%		5,000	6,600	13,055	11,150	0

2010 EXPENDITURES, TOMPKINS COUNTY PUBLIC LIBRARY

Pie Code	Code	Category	Description	Amended 2009	Approved 2010	Percent Change	Amount Change	Percent of Total Budget	Notes	Friends of the Library	Foundation 2010	2009 Carryover	Sundays	CLDA
6	438	Library membership fees	Local, regional, state, and national	2,000	2,000	0.0%	0	0.1%	ALA, Rotary, NYLA, SCRLC, Central Libraries Discovery Trail, NYSALB, Ithaca Rotary					
7	439C	Equipment Repair and Maintenance	Postage Meter and equipment	750	770	2.7%	20	0.0%	Meter rental @ \$360 Maintenance agreement @ \$410					
7	439C	Equipment Repair and Maintenance	3M System Maintenance agreements	10,970	11,600	5.7%	630	0.3%	4 943 workstations prorated @ \$856 each, 2 995 workstations @ \$1,092 3 Self Checks @ \$1,884 & project 3% increase.					
7	439C	Equipment Repair and Maintenance	Office Copiers	1,400	1,405	0.4%	5	0.0%	1 Ricoh - Based on actual 2009 \$910. 3 Sharps - Based on new 2009 contract \$495.					
7	439C	Equipment Repair and Maintenance	Software Maintenance	15,000	15,000	0.0%	0	0.4%	Based on 2008 experience. Per separate spreadsheet.					
7	439C	Equipment Repair and Maintenance	All Mode Communications	2,500	2,500	0.0%	0	0.1%	Annual maintenance decreased due to upgrade. \$205 month					
7	439C		Subtotal - Equipment Repairs and Maintenance	30,620	31,275	2.1%	655	0.9%		0	0	0	0	0
7	439S	Equipment Service	All service not covered by contracts	3,300	5,300	60.6%	2,000	0.2%	CAP Match \$150 2009 carryover CAP 2010 Grant \$150			150		
7	454	Insurance	Centrally Distributed Item, Tompkins County: employee dishonesty bond, valuable papers, excess liability, risk management services	13,223	13,620	3.0%	397	0.4%	Per J Kippola 8/09.					
7	472	Miscellaneous / Contingency Fund	not specified	122,873	24,000	-80.5%	-98,873	0.7%	Contingencies and other unanticipated expenditures or loss of revenue.					
7	490	Ads, bank fees charges	Ads, bank charges, refunds	4,850	3,900	-19.6%	-950	0.1%						
			SUBTOTAL - 400	474,975	364,643	-23.2%	-110,421	10.6%		10,000	8,055	13,295	11,150	12,000
			GRAND TOTALS	3,568,420	3,440,894	-3.6%	-127,615	100.0%		275,000	71,325	54,979	62,725	94,881

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