

2015/2016

Annual Report



Nova Scotia
College of
Respiratory
Therapists



Message from the President and Registrar

We are pleased to report on the activities of 2015. The year began with change. The NSCRT Board of Directors approved a business plan that would see us integrate administrative functions into the Registrar role, with financial services contracted to an accounting firm. We launched a new website and on-line data base that includes on-line registration and registration renewal. We thank the Pathfinder Group for providing administrative support throughout the past eight years.

The operational transition was grounded in our commitment to serve the public interest. Lowering administrative overhead will allow us to invest in enhancing regulatory functions. We want to ensure that RTs in Nova Scotia appropriately respond to the changing needs and demands of the healthcare system through delivery of quality respiratory care.

This change has allowed us to invest in the future by hiring a Deputy Registrar to support the growth in the regulatory functions of the College. Tara Planetta was the successful candidate chosen by a three-person search committee made up of two public Board members and the NSCRT President. Tara is rapidly learning the regulatory responsibilities of the College.

We continue to work with colleagues across Canada through active participation in the National Alliance of Respiratory Therapy Regulatory Bodies. The primary focus of 2015 was the National Competency Framework. This validated Framework will be published in the fall of 2016.

We also engage with our provincial colleagues through the Nova Scotia Regulated Health Professions Network. This organization encourages collaboration that is supporting change and evolution of health care services in Nova Scotia.

We look forward to ongoing quality improvement within our organization in 2016. Respiratory therapists throughout the province are encouraged to engage in positive change through delivery of quality of respiratory care.

Sincerely,

Debbie Gillis
President, NSCRT

Shannon McDonald
Registrar, NSCRT

The Mission of the Nova Scotia College of Respiratory Therapists is to promote excellence and leadership in the practice of Cardio-Respiratory Care.

NSCRT Board of Directors

| | |
|--------------------------|------------------------------------|
| Debbie Gillis | President |
| Tara Planetta | President-elect |
| Louanna Bethune | Treasurer |
| Adam Gillis | Director-at-large; Board Secretary |
| Sarah LaRoche | Director at Large |
| Jim Fitzpatrick | Director at Large |
| Jasmine Ghosn | Public Member |
| Denise MacDonald-Billard | Public Member |
| Andrew Mott | Public Member |
| Shannon McDonald | Registrar, Ex-officio member |

Governance Report

The Board of Directors met six times throughout the fiscal year by conference call and in person. The Executive Committee met twice during the year. The Annual General Meeting was held on November 14, 2015. Traditionally the NSCRT has held the AGM during the Atlantic Respiratory and Critical Care Conference. This conference was placed on hold for 2015 due to other closely related conferences being held in Halifax and other cities in close proximity. The NSCRT welcomed Dr. Tim Mullen who provided a four-hour workshop on “Approach to and Management of Airway Challenges”. RTs had the opportunity to review airway management approaches in a lecture and apply technique, utilizing varied instruments, in a simulated session.

The Board of Directors were engaged in oversight of the operational changes that were underway in 2015 and received detailed updates from the Registrar at each Board meeting. Board members also engaged in committee activities by participating on the Credentials Committee, the Professional Practice Committee and the Nominations Committee. The Complaints Committee and the Professional Conduct Committee were not active this year as there were no complaints filed with the NSCRT and no outstanding proceedings.

Board Development

The Board set aside a full board meeting to hold a planning session to develop and operational plan for the 2015 Strategic Plan. The Board and Statutory Committees then met in May to identify priorities based on the NSCRT Strategic Plan at a half day workshop. This was facilitated by two of our public member, Denise MacDonald-Billard and Jasmine Ghosn. Each committee and the Board completed a review of their mandate, emerging issues, and developed a work plan. The Board will monitor progress.

Strategic Plan

The Board began to engage in the operational plan that was developed to execute our Strategic Plan.

Priority 1 – Governance for long term viability

The NSCRT will gather information at registration renewal about members' interest in and capacity to participate in the work of the College. The data gathered will be used by the Nominations Committee to recruit Board and Committee members.

Priority 2 – Engaged members

Member engagement begins with improved communication. Various communication tools such as Facebook and Twitter are being investigated to improve our ability to contact members. Policies and procedures must be developed to secure these methods of communication. In the mean time, group emails will continue to be the communication tool used by the NSCRT.

Priority 3 – Proactive partnering

The Nova Scotia Regulated Health Professions Network (the Network) and the National Alliance of Respiratory Therapy Regulatory Bodies (the Alliance) provide opportunities to partner on specific goals.

It is within the mandate of the NSRHPN to help build capacity among the 21 regulated health professions. To that end, the Network has several work groups underway to collaborate on items such as jurisprudence, criminal records check, scope of practice in which the NSCRT participates. The Alliance members are collaborating on assessment of international applicants with a goal to standardize this practice across all jurisdictions. A grant application has been submitted to the federal government to develop an on-line portal as a single point of access to enter respiratory therapy practice in Canada.

Priority 4 – Recognized professional identity

As healthcare in Nova Scotia undergoes restructuring it is critical to ensure the continuation of quality respiratory care provided by respiratory therapists. The NSCRT will work with our registrants to guide them as their roles evolve and change. In this time of change it is important that our registrants understand their legislated scope of practice, their standards of practice, as well as the unique skills they bring to the system. We will guide them in applying these to practice.

NSCRT Statutory Committees

At the 2014 Annual General Meeting the NSCRT called for new members for the Complaints Committee and Professional Conduct Committee. New committee members were appointed by the Board in 2015. The NSCRT does not process complaints on a regular basis. Therefore, training of new members of the disciplinary committees will take place when a complaint is received.

Complaints Committee Members

Jasmine Ghosn Public Member (appointed February 2015)

Jim Jones Regular Member

Tammy Scott Regular Member

Tracy Cushing Regular Member

Dawn Oliver Regular Member

2015 Report

The Complaints Committee did not meet in 2015 as there were no complaints brought forward.

Credentials Committee Members

Kim Thompson Chair, Regular Member

Jim Jones Regular Member

Wendy Conrad Regular Member

Christine Siteman Regular Member

Denise MacDonald-Billard Public Member

2015 Report

I am pleased to report on the activities of the Credentials Committee in 2015.

1. The Committee completed a scan of several hospitals in the province to determine current orientation practices. This committee will be developing Guiding Principles with regards to orientation practices of employers in the public and private sector in Nova Scotia.
2. Continuing Education and Maintenance of Competency: We began preliminary work comparing other jurisdictions and professions to determine current practices used to track and maintain competency and learning. The NSCRT launched a new on-line registration and data base platform which has the capacity to include on-line records of continuing education and maintenance of competency. The committee explore this avenue as it reviews and revises the current program.

3. The committee met on three occasions to review license applications and became aware that there are RTs who are close to not meeting currency requirements. This was identified as a priority in the NSCRT Policy Workshop and is now a top priority for this committee.
4. Return to practice. Much of the work of the committee in 2015/2016 has been addressing the need for a refresher program or a mechanism to remediate gaps in skills or learning, of individuals who have been away from Respiratory Therapy practice for a period of time. Benchmarking of practices in other provinces and areas of the United States were reviewed by the committee.

We found no jurisdiction that has a specific assessment process for RTs returning to practice or a re-entry program. In keeping with best practices among other healthcare professions, the committee determined that a re-entry to practice program would require three components:

- a. Competency assessment
- b. Learning modules
- c. Clinical placement

The committee is now actively engaged in exploring potential partnerships that could facilitate a return to practice process. This would be a large project requiring financial resources.

In 2014 we completed a Competency Assessment Project, funded through the Department of Labour and Advanced Education (LAE), where we developed tools to assess internationally educated health professionals who wish to enter respiratory therapy practice in Nova Scotia. These tools can also be used to assess RTs wishing to return to practice. Our final project report to LAE included recommendations for development of a bridging program to remediate identified competency gaps. Funding grants through LAE will be investigated as a potential avenue to support this initiative.

Respectfully Submitted,
Kim Thompson
Chair, Credentials Committee

Nominations Committee Members

| | |
|------------------|---------------------|
| Jim Fitzpatrick | Chair, Board Member |
| Noel Pendergast | Regular Member |
| Veronica Grosset | Past President |

2015 Report

The NSCRT replaced 4 vacant positions at the November 2015 Annual General Meeting. There were just enough nominations to fill the open positions so no election was required and nominees were acclaimed. The NSCRT Board welcomed Tara Sampson as President Elect, Louanna Bethune as Treasurer, and Directors at Large Sarah Boyne and Keith Johnston.

Respectfully Submitted,
Jim Fitzpatrick
Chair, Nominations Committee

Professional Conduct Committee Members

| | |
|------------------|-----------------------|
| Dawn O’Hearn | Chair, Regular Member |
| Chastity Bennett | Regular Member |
| Laura Betts | Regular Member |
| Rory Lake | Regular Member |
| Andrew Mott | Public Member |
| Kathy Spurr | Regular Member |
| Donna Young | Regular Member |

2015 Report

The Professional Conduct Committee did not meet in 2015 as there were no proceedings required.

Professional Practice Committee Members

| | |
|-----------------|-----------------------|
| Robert Martell | Chair, Regular Member |
| Dan Meagher | Regular Member |
| Adam Gillis | Board Member |
| Noel Pendergast | Regular Member |
| Donna Young | Regular Member |

2015 Report

The Committee members participated in the Policy Workshop in May 2015 and came away with three policy priorities:

- A guide for RTs who perform diagnostic tests for sleep disordered breathing and apply pressure to the airway.
- A guide for RTs performing non-invasive ventilation in all settings
- Clinical Practice Guidelines

The PPC is currently engaged in the development of a Practice Guideline for RTs working with sleep disordered breathing. We are collaborating with experts in this field, with the CRNNS as RNs also practice in this area, and our legal counsel. We will also consult with stakeholders in this field once a draft document is available.

The Committee members continue to support and advise the Registrar when dealing with professional practice inquiries.

Respectfully Submitted,
Rob Martell
Chair, Professional Practice Committee

Registration Appeal Committee

Ian Ayles

Tammy Weagle

There were no registration appeals filed this year.

Regulation and Operations

The NSCRT Registrar is responsible for the regulatory and operational functions of the College. In 2015 the Registrar also assumed all administrative functions. Bookkeeping / Accounting, and IT services are contracted externally.

We welcomed a new employee as Deputy Registrar, Tara Planetta, in 2015 to support regulatory functions. Tara began by participating in the first on-line registration renewal on our new IT platform. Her primary area of focus will be supporting professional practice activities such as practice inquiries and the activities of the Professional Practice Committee. This position will evolve and change over time.

2015 was busy developing new systems and assuring that no governance or regulatory function was compromised during the transition. Our auditor completed a partial year financial audit to validate our financial operations as they were transitioning from the Pathfinder Group. The transition was completed by October 2015 and we thank the Pathfinder Group for their professionalism during this transition.

While we now enjoy improved operational efficiencies, it took a great deal of work to achieve these efficiencies.

Registration

Table 1 reflects the annual registration numbers for April 1st of each licence year. On-line renewal was completed well with some areas for improvement identified. These will be incorporated into the next renewal.

Table 1

| Year | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|---------|------|------|------|------|------|------|------|------|
| April 1 | 245 | 252 | 245 | 249 | 260 | 262 | 289 | 289 |

Professional Portfolio Audits:

Professional Portfolios are audited annually as a quality assurance activity as required in the Respiratory Therapists Act. The NSCRT Continuing Competency Program outlines a process by which respiratory

therapists reflect on their practice and individual competencies, identify areas for ongoing learning or skills refresher and set learning goals to meet these needs, and demonstrate how they have achieved their individual goals. We feel this practice encourages life long learning and maintenance of competency.

Twenty-six members to randomly selected at registration renewal to submit their portfolios for audit. All 26 members met the minimum requirements of the NSCRT Continuing Competency Program.

External Relations

Provincial:

The NSCRT works collaboratively with other regulated health professions and the Department of Health and Wellness through the Regulated Health Professions Network. In 2015 we actively engaged with DHW and our IT developers to prepare our data base to share data with the DHW. This is standard data that is collected to enable the province to plan for future health human resource needs. Our data base is now coded to extract and export the requested data.

The Network continues to evolve to meet its mandate. There are working groups collaborating on developing a jurisprudence model that can be adopted by all regulated health professions, modifying scopes of practice, social media and implications for regulators, infection control guidelines, to name a few.

The NSCRT maintains a close relationship with the Dalhousie/QEII School of Health Sciences, Respiratory Therapy program. We participate in student presentations throughout the year and provide students with information related to entering a regulated profession. We have collaborated with school faculty for competency assessment and the school continues to offer its facilities for this service when required. We are proud to have one of Canada's leading respiratory therapy education programs located in our province.

We continue to work collaboratively with the Lung Association of Nova Scotia in areas where our goals are aligned. We hope to support a new conference format as the Lung Association remodels and refocuses its annual education conference. We look forward to experiencing the new format.

The NSCRT is accountable to comply with the Fair Registration Practices Act and the Agreement on Internal Trade. The Provincial Review Officer meets with regulators bi-month and provides a venue for information sharing, continuing education and dialogue. These meetings assist regulators meet the requirements of FRPA. We submit an annual report to the Review Officer on registration statistics.

National:

The National Alliance of Respiratory Therapy Regulatory Bodies focused significant time, money and human resources on developing a National Competency Framework that will replace the National Competency Profile. The evolution to a framework brings more definition of the level of proficiency required to meet each competency and also incorporates four career stages; entry to practice, experienced professional, senior professional, expert. Respiratory therapy practice in Canada is continually evolving

and changing and inclusion of three additional career stages will guide RTs through change. Regulators will use this document as a resource to inform continuing competency requirements as well as practice guidelines.

The Entry to Practice Standard will inform education curricula, will be the standard upon which the national entry to practice exam is built, and will be incorporated into accreditation standards. This document will also be very helpful for employers to set expectations of new graduates entering practice, to design orientation programs for new staff, and will be a valuable resource when optimizing the RT role.

We are proud of the level of engagement this project experienced from the RT community across the country. Many RTs from all provinces and areas of practice were directly involved in working groups and validation processes. In the fall of 2015 a national practice survey was launched as the largest validation exercise of the project. We were thrilled to have a 25% response rate from RTs across Canada.

The National Alliance continues to improve stakeholder relationships and accountability. We meet with the national exam corporation, Canadian Board for Respiratory Care (CBRC) annually and are pleased the CBRC will offer the national exam in an on-line platform beginning July 2016. The change in format will allow for more extensive examination of competence through interactive on-line testing. The CBRC had representatives participating in validation of the NCF and will receive an exam matrix upon completion of the NCF.

We also meet annually with the Council on Accreditation of Respiratory Therapy Education (CoARTE). There is ongoing discussion with CoARTE to ensure that competencies defined in the NCF become critical elements for attainment of accreditation status. The National Alliance will provide CoARTE a list of competencies that are required to be met to the NCF standard. CoARTE will then modify accreditation templates to reflect these new critical elements.

Overall there has been significant progress achieved to assure respiratory therapists entering practice are prepared to meet the expectations of RT practice in Canada.

Financial:

Audited financial statements are attached.

Peverill & Associates Incorporated

INDEPENDENT AUDITOR'S REPORT

To the Members of:
Nova Scotia College of Respiratory Therapists

We have audited the accompanying financial statements of Nova Scotia College of Respiratory Therapists which comprise the statement of financial position as at March 31, 2016 and the statements of operations, statement of net assets, and cash flow statement for the year ended March 31, 2016 and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained in our audits is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, these financial statements present fairly, in all material respects, the financial position of Nova Scotia College of Respiratory Therapists as at March 31, 2016 and its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.



Bedford, Nova Scotia
December 15, 2016
CHARTERED ACCOUNTANTS

~ Founded in 1988 ~

Wardour Centre, Suite 206, 15 Dartmouth Road, Bedford, Nova Scotia B4A 3X6
Phone: (902) 468-9634 Fax: (902) 468-9635 Toll Free: 1-877-901-9634


Nova Scotia College of Respiratory Therapists

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2016

| | <u>2016</u> | <u>2015</u> |
|--|-------------------|-------------------|
| ASSETS | | |
| CURRENT | | |
| Cash - Current Account | \$ 219,600 | \$ 178,000 |
| Term Deposits and Short Term Securities | 105,188 | 146,995 |
| Accounts Receivable | 1,502 | 11,785 |
| Prepaid Expenses | <u>4,976</u> | <u>3,452</u> |
| | <u>331,266</u> | <u>340,232</u> |
| WEBSITE AND EQUIPMENT (Note 3) | <u>20,506</u> | <u>740</u> |
| | <u>\$ 351,772</u> | <u>\$ 340,972</u> |
| LIABILITIES | | |
| CURRENT | | |
| Accounts Payable and Accrued Liabilities | \$ 4,193 | \$ 18,122 |
| Deferred Revenue | <u>123,718</u> | <u>125,850</u> |
| | <u>127,911</u> | <u>143,972</u> |
| NET ASSETS | | |
| CONTINGENCY FUND) | 131,640 | 118,134 |
| OPERATING RESERVE FUND (Note 3) | 30,000 | 30,000 |
| SPECIAL PURPOSE FUND (Note 3) | 29,663 | 22,910 |
| NET ASSETS | <u>32,558</u> | <u>25,956</u> |
| | <u>223,861</u> | <u>197,000</u> |
| | <u>\$ 351,772</u> | <u>\$ 340,972</u> |

APPROVED ON BEHALF OF THE COLLEGE:

 President

 Treasurer

Nova Scotia College of Respiratory Therapists

STATEMENT OF OPERATIONS FOR THE YEAR ENDED MARCH 31, 2016

| | <u>2016</u> | <u>2015</u> |
|--|------------------|------------------|
| RECEIPTS | | |
| License fees | \$ 126,240 | \$ 130,535 |
| Application fees | 2,975 | 1,725 |
| Annual General Meeting | 24 | - |
| Interest and miscellaneous | <u>2,723</u> | <u>6,766</u> |
| | <u>131,962</u> | <u>139,026</u> |
| DISBURSEMENTS | | |
| Accounting | 4,809 | 5,277 |
| Administrative and secretarial | 7,536 | 13,088 |
| Bank charges | 1,479 | 853 |
| Committees | 617 | 768 |
| Courier and postage | 314 | 246 |
| Credit card fees | 3,033 | 2,877 |
| Depreciation | 3,714 | 354 |
| Dues and subscriptions | 4,500 | 5,500 |
| Educational funding | 2,800 | 3,750 |
| Insurance | 1,579 | 1,556 |
| Legal and Audit | 2,030 | 1,915 |
| Meetings | 12,476 | 12,457 |
| Miscellaneous | 126 | 170 |
| Office expenses | 2,228 | 1,760 |
| Honorariums | 500 | 700 |
| Registrar | 51,129 | 54,528 |
| Registration fees | 1,290 | 1,767 |
| Telephone | 1,459 | 1,561 |
| Website maintenance | 469 | 302 |
| Rent | 2,177 | - |
| Strategic planning | 776 | - |
| Bad debts | - | 300 |
| Travel expenses | <u>60</u> | <u>-</u> |
| | <u>105,101</u> | <u>109,729</u> |
| EXCESS OF RECEIPTS OVER DISBURSEMENTS | 26,861 | 29,297 |
| NET ASSETS, beginning of year | <u>25,956</u> | <u>18,631</u> |
| | 52,817 | 47,928 |
| TRANSFER TO SPECIAL PURPOSE FUND (Note 3) | (6,753) | (16,482) |
| TRANSFER TO CONTINGENCY FUND (Note 3) | <u>(13,506)</u> | <u>(5,490)</u> |
| NET ASSETS, end of year | <u>\$ 32,558</u> | <u>\$ 25,956</u> |

Peverill & Associates Incorporated

Nova Scotia College of Respiratory Therapists

STATEMENT OF CASH FLOWS

MARCH 31, 2016

| | <u>2016</u> | <u>2015</u> |
|---|-------------------|-------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Cash Receipts from Members | \$ 140,113 | \$ 137,054 |
| Cash Paid to Suppliers | (115,360) | (145,586) |
| Interest Paid | <u>(1,479)</u> | <u>(853)</u> |
| | <u>23,274</u> | <u>(9,385)</u> |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Additions to capital assets | (23,481) | (873) |
| Decrease in investments | <u>41,807</u> | <u>18,612</u> |
| INCREASE IN CASH | 41,600 | 8,354 |
| CASH, beginning of year | <u>178,000</u> | <u>169,646</u> |
| CASH, end of year | <u>\$ 219,600</u> | <u>\$ 178,000</u> |

Nova Scotia College of Respiratory Therapists

NOTES TO THE FINANCIAL STATEMENTS

MARCH 31, 2016

1. PURPOSE OF THE ORGANIZATION:

The Mission of the Nova Scotia College of Respiratory Therapists is to promote excellence and leadership in the practice of Cardio-Respiratory Care.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Presentation

The financial statements have been prepared in accordance with Canadian generally accepted accounting principles for Not-for-Profit organizations.

(b) Revenue Recognition

Membership dues and assessment revenue are recognized using the accrual basis of accounting. Deferred revenue represents license fees paid during 2016 for the 2017 year.

(c) Equipment

Equipment is recorded at cost. Depreciation is provided annually at rates calculated to write-off the assets over their estimated useful lives as follows:

| | |
|------------------|---------------------------|
| Website | - 30% diminishing balance |
| Office equipment | - 20% diminishing balance |
| Computer | - 30% diminishing balance |

(d) Funds

Contingency Fund

The purpose of the Contingency fund is to maintain reserve funds necessary to fund the legislated obligations of the College. The size of the fund is determined as a part of the annual budgeting process.

Operating Reserve Fund

The Operating Reserve fund has been established on the premise that it contains funding for three months operating expenses. The amount of the fund was estimated based on a review of the previous five years expenses.

Special Purpose Fund

The Special Purpose fund is maintained to provide funds for projects that have a defined purpose that relates to the objects of the College and the current strategic plan. The board determines the percentage of the Special Purpose Fund that can be approved for use in a given fiscal year.

Nova Scotia College of Respiratory Therapists

NOTES TO THE FINANCIAL STATEMENTS

MARCH 31, 2016

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Cont.)

(e) Financial Instruments

The College's financial instruments consists of cash and short-term investments, amounts receivable, long-term investments, accounts payable and accrued liabilities. The fair values of these financial instruments approximate their carrying values, unless otherwise stated.

(f) Use of estimates

The preparation of the financial statements in conformity with Canadian generally accepted accounting principles requires the College's management to make estimates and assumptions that affect the amounts reported in the financial statements and related notes to the financial statements. Actual results may differ from these estimates.

3. EQUIPMENT

| | <u>Cost</u> | <u>Accumulated Depreciation</u> | <u>Net 2016</u> | <u>Net 2015</u> |
|------------------|------------------|-------------------------------------|---------------------|---------------------|
| Website | \$ 22,885 | \$ 3,433 | \$ 19,452 | \$ - |
| Office equipment | 596 | 60 | 536 | - |
| Computer | <u>871</u> | <u>353</u> | <u>518</u> | <u>740</u> |
| | <u>\$ 24,352</u> | <u>\$ 3,846</u> | <u>\$ 20,506</u> | <u>\$ 740</u> |