

**IN THE MATTER OF THE INSURANCE ACT, R.S.O. 1990, c. I.8 s. 275, AND ALL
REGULATIONS THERETO, AS AMENDED**

AND IN THE MATTER OF THE ARBITRATION ACT 1991 , S.O. 1991, c. 17

AND IN THE MATTER OF AN ARBITRATION

BETWEEN:

SECURITY NATIONAL INSURANCE COMPANY

Applicant

-and-

AXA INSURANCE CANADA

Respondent

AWARD

COUNSEL

Patrick C. Ho, for the Applicant

Jonathan Schrieder and Catherine McGhee, for the Respondent

ISSUE – PRIORITY DISPUTE – PRINCIPALLY DEPENDANT FOR FINANCIAL SUPPORT OR CARE

This matter concerns a claim by Security National Insurance Company (herein Security National) against Axa Insurance Company (herein Axa) pursuant to the provisions of Ontario Regulation 283/95 – Disputes Between Insurers.

On September 15, 2006 Shanti Mathur was a pedestrian who was struck by a motor vehicle insured pursuant to a policy of motor vehicle liability insurance issued by Axa; at the time he lived with his son, Subhash Mathur, who was the named insured under a policy of insurance issued by Security National.

The insurers agree, by application of the priority provisions of s. 268 of the Insurance Act, R.S.O. 1990, c. 8, that if Shanti Mathur was principally dependant on his son then Security National is required to respond to his claim for SABS, whereas if Shanti Mathur was not principally dependant on his son then Axa is required to respond to his claim for SABS.

DECISION

On September 15, 2006 Shanti Mathur was **not** principally dependant for financial support on his son Subhash Mathur and therefore Axa Insurance Company is required to respond to his claim for SABS.

FACTS

Counsel reached an agreement concerning the facts for my consideration as contained in an Agreed Statement of Facts and an appended Schedule “A” – Summary of Household Expenses both of which are attached to this decision; by further agreement I was also provided with a Medical Brief.

Before the commencement of argument counsel agreed to amend paragraph 1 of the Agreed Statement of Facts to add Shanti Mathur’s date of birth as being October 15, 1917.

Counsel also provided me with all of the items which I have set out on a list entitled Appendix 1 to this decision, all of which I have read and given careful consideration – to the extent that anything other than what is set out the Agreed Statement of Facts and Schedule ‘A’ thereto is considered by me as evidence is as dealt with in this decision and if not referred to the information was considered but not found to be persuasive or compelling and therefore given little or no weight.

I state this and provide Appendix 1 because I acknowledge registered objection from counsel for Security National about the transcript of the examination under oath of Subhash Mathur dated October 23, 2008 and several pages of advertisements of rooms for rent in Markham as well as submissions as to what constituted agreed facts in the Respondent's Factum and the content of an Amended Respondent's Factum delivered after argument. I have dealt with this, in so far as concerns the issue of evidence - by application of weight.

I further note that by agreement I was not provided with the statement of Subhash Mathur dated November 16, 2006 which is referenced as enumerated item 4 in a letter from counsel for Axa dated August 31, 2010, but deleted and not provided to me by agreement of both counsel.

LAW

This matter concerns the application of the relevant priority provisions of s. 268 of the Insurance Act, R.S.O. 1990, c. I.8, with regard to the definition of dependant, which is set out in s. 2(6) of the Insurance Act, as:

For the purpose of this Regulation, a person is a dependant of another person if the person is principally dependant for financial support or care on the other person or the other person's spouse.

This matter concerns financial support, not care. Nevertheless I note that the original SABS which came into force on or about June 22, 1990 contained a definition of dependant without reference to care, which was added in respect of accidents occurring on or after January 1, 1994 and has remained the same to date. For the purposes of the analysis of this case I am dealing with legislation which has been in place for more than 20 years.

Arbitrator Lee Samis chartered the path to the interpretation and analysis of principal dependency for financial support in the context of SABS. I adopt the analysis set out in his decision in *Federation Insurance Company of Canada v. Liberty Mutual Insurance Company*¹ wherein he did two things – first citing and following the criteria in *Miller v. Safeco*² and second establishing what is considered to be the 51% rule.

In *Miller v. Safeco* Justice Joseph O'Brien, while dealing with the meaning of "dependant relative" in the context of entitlement to SABS under a different legislative scheme, endorsed an approach to interpretation on the basis that the legislation was "...of a remedial nature, intended to broaden insurance coverage to include members of family units as persons insured under the policy... and, in addition, matters such as the amount and duration of the financial dependency,

¹ unreported decision dated May 7, 1999

² (1985) 9 C.C.L.I. 1

the financial needs of the claimant and the ability of the claimant to be self-supporting... should be considered.”

Justice O’Brien’s decision in *Miller v. Safeco* was upheld by the Ontario Court of Appeal³, with the exception of any consideration of “...the general standard of living within the family unit...”

In *Federation Insurance Company of Canada v. Liberty Mutual Insurance Company* Arbitrator Lee Samis dealt with the issue of principally dependant for financial support in the case of a young able bodied man regularly employed at \$13 per hour earning \$300 per week at less than full capacity who lived with his parents, performed household chores and received free room and board and perhaps \$40 to \$100 per week in spending money. Arbitrator Samis’s analysis formed the genesis of the 51% rule:

The problem posed is more difficult than simply measuring the cost of Jonathan’s needs and comparing that to his own resources. Even if Jonathan was unable to meet the basic costs, this would not render him “principally” dependent on someone else. He only becomes “principally” dependant on another when that other person provides for most of his needs.

In other words, Jonathan can only be considered principally dependant for financial support on someone else if the cost of meeting Jonathan’s needs is more than twice Jonathan’s resources. I cannot conclude that Jonathan is principally dependant for financial support on others.

On the Appeal of Arbitrator Lee Samis’ decision in *Liberty Mutual Insurance Company v. Federation Insurance Company* before a single Judge of the Superior Court⁴, Justice O’Leary stated:

“ I understand him [Arbitrator Lee Samis] to be saying that if Jonathan’s resources were sufficient to pay for 51% of his financial needs, then he would not be dependant on others.

That in my view is a correct statement. In concluding that Jonathan was not principally dependant on others the Arbitrator looked at his gross earnings of \$300. per week over the 19 weeks prior to the accident, the 19 week period when he had become employed on a full time basis and concluded that he was not principally dependant on his parents. It is implicit in that finding if it indeed it is not explicit in his full reasons, that out of gross earnings of \$300. a week Jonathan was able to provide for at least 51% of his financial needs.”

On the Appeal of Justice O’Leary’s decision in *Liberty Mutual Insurance Company v. Federation Insurance Company*⁵, the relevant portion of the Ontario Court of Appeal’s endorsement by Justice Labrosse dismissing the Appeal, states:

The arbitrator followed the decision of the court in *Miller v. Safeco*, (50) O.R. (2d) 797.

³ (1986) 13 C.C.L.I. 31

⁴ unreported decision dated September 15, 1999

⁵ [2000] O.J. No. 1234 April 10, 2000 Labrosse, Doherty and Austin JJ.A.

There is nothing in the language of the present legislation that would dictate a different approach to measuring of dependency.

There is no shortage of Arbitration decisions⁶ wherein the special facts and elements of each particular case must be carefully considered in the context of the application of the principles of legislative intent, *Miller v. Safeco* and the 51% rule when dealing with the analysis of principally dependant for financial support; including the reasonableness of the time frame for review⁷, the capacity to work⁸, the totality of the case - the big picture⁹, cultural issues¹⁰, younger people in transition¹¹, older people in transition¹² and personal savings and disposable income¹³.

ANALYSIS AND DISCUSSION

Shanti Mathur was born on October 15, 1917 and was therefore 88 years old at the time of his involvement in the September 15, 2006 pedestrian and motor vehicle accident.

Of significance I note agreed facts concerning Shanti Mathur's general circumstances including:

. he had income, did not ask his son for money and had a joint bank account with his son, the holder of a Power of Attorney, with a balance of \$17,854.27.

⁶ See Zarek Taylor Grossman Hanrahan LLP – ZTGH Private Arbitration Collection and a useful search engine at <http://www.ztgh.com/Links/PrivateArbitrationCollection.html>

⁷ *Pafco Insurance Company v. Axa Insurance Company and Dominion of Canada General Insurance Company*, unreported decision of Arbitrator Guy Jones December 2008.

⁸ *The Co-operators v. The Halifax Insurance Company*, unreported decision of Arbitrator Lee Samis December 14, 2001.

⁹ *Echelon General Insurance Company v. Wawanesa Insurance Company and Wawanesa Mutual Insurance Company*, unreported decision of Arbitrator Ken Bialkowski November 4, 2008

¹⁰ *Singh v. State Farm Mutual Automobile Insurance Company*, [1993] O.I.C.D. No.31, Senior Arbitrator Susan Naylor

¹¹ *The Co-operators v. The Halifax Insurance Company*, unreported decision of Arbitrator Lee Samis December 14, 2001; *Co-operators General Insurance Company v. Gore Mutual Insurance Company*, unreported decision of Arbitrator Guy Jones dated February 2008; upheld on Appeal unreported decision of Justice Perell dated September 18, 2008; *Pouty v. Economical Mutual Insurance Company* FSCO June 7, 2010.

¹² *CT Direct Insurance Company and Liberty Mutual Insurance Company*, unreported decision of Arbitrator Guy Jones December 3, 2004; *TTC Insurance Company Limited v. The Co-operators*, unreported decision of Arbitrator Lee Samis July 23, 2007.

¹³ *Co-operators General Insurance Company v. Her Majesty the Queen in the Right of the Province of Ontario (The Motor Vehicle Accident Claims Fund)*, unreported decision of Arbitrator Guy Jones dated August 2001.

. he was independent and in good health, his personal spending included special foods, gifts for his grandchildren and return airfare at a cost of \$1,600 to \$1,700 to India where he spent 2 to 3 months with relatives without incurring any expense during the Canadian winters. He used Markham transit or walked, spending time visiting friends or going to the mall.

. he made no financial contribution to his son's house and household expense. He occupied one furnished room and shared a bathroom. He did not perform household chores beyond making his own bed and doing his own laundry.

. he ate little compared to his son and his son's wife, and his vegetarian lunch and dinner was prepared by his son's wife. He travelled in the family motor vehicle on family excursions and his son would give him a ride if needed and his son was available. His son would pay for his hotel accommodation if required on a family trip.

Of further significance I note agreed facts relating to income, home and household expense including:

. Shanti Mathur received \$916.66 from Old Age Security and a further \$9. per month from Canada Pension Plan; which I calculate as being \$925.66 per month x 12 months, which by my calculation I find equals **\$11,107.92** per annum.

. the Mather home and household expenses over a 13 month period total \$31,529 – \$32,829 which, by my calculation, if divided by 13 and the multiplied by 12 – to get an annual sum, is \$29,103 - \$30,304 for a one year period; a one third share of which by my calculation I find would be no more than **\$10,101**.

I have carefully considered all of the facts set out in the Agreed Statement of Facts and the full content of Schedule "A" – Summary of Household Expenses and simply highlight the facts referenced herein as those to which I am inclined to attach more weight than others.

There is no indication that the circumstances of this case call on a departure from the standard principles and methodology upheld by the Ontario Court of Appeal.

I have exercised caution not to adopt a pure mathematical calculation in the face of other and meaningful or compelling evidence of principal dependency.

The analysis of this matter does not involve an element concerning the time frame for review – the agreed facts utilize financial data over a period of 13 months before the September 15, 2006 accident which I find to be reasonable and in any event no issue of time frame has been raised by the parties.

The analysis of this matter does not involve capacity to work.

The evidence related to cultural issues is simply that by custom Shanti Mathur would not pay for any expenses while a guest of his relatives in India while visiting every year for 2 or 3 months.

Reduced expenses would increase his personal spending capacity; less time spent at the Markham Mathur residence ought to reduce the share of the home and household expense arguably attributable to Shanti Mathur.

In the totality or big picture view of this case Shanti Mathur had income and expenses. Evidence in respect of his expenses is, as in all of these matters, not precise – there is no evidence other than that he lived simply and within his means. Whether he could have lived in a different setting by himself in Markham at the same or lesser level of quality of life is not the test; whether he could have lived in a different setting purchasing services independently on the open market equal to those he received from his family is not the test¹⁴.

In the further totality of this case Shanti Mathur had personal income of **\$11,107.92** per annum; his annual financial needs would appear to be close to this amount, but on the evidence not apparently as much as more than twice this amount – which is what would be required on a purely mathematical analysis of principal dependency for financial support to meet the 51% rule.

The evidence does not support transitional living or other circumstances, such as would require application of special analysis.

Shanti Mathur did have assets, being \$17,854.27 held in joint bank account with his son Subhash Mathur. There is no evidence as to how or if the funds were ever accessed.

I do not propose to produce a detailed list of home and household expense as has been done by other Arbitrators in many cases. That process is not always necessary. In this case it is not necessary because the parties have agreed and produced a list which forms part of the agreed facts.

To determine Shanti Mathur's needs for financial support I start with Schedule "A" – Summary of Household Expenses and find, as I have explained, that the annual cost of operating the Mathur home and household with 3 adults is \$29,103 - \$30,304; if Shanti Mathur's share is equal to that of the two other adults one third would be no more than **\$10,101**.

For a number of reasons I find it difficult to attribute a full one third of the annual Mathur home and household expense to Shanti Mather, given the fact that he derived no potential capital return on disposition of the house which a share of payment of municipal tax and home insurance would support; he had a cell telephone but did not know how to use it, he had access to a computer and internet but did not know how to use it; he was an occasional passenger in the Mather family vehicle, he consumed less food than the other 2 adults and, importantly, spent 2 to 3 months in India every year.

¹⁴ *State Farm Mutual Automobile Insurance Company v. American Home Assurance Company and York Fire and Casualty Insurance Company*, unreported decision of Arbitrator Jones dated November 2002

The Applicant's counsel submits, by agreed fact, that if Shanti Mathur's needs are determined to be one third of the agreed annual Mathur home and household expense or no more than **\$10,101** then Shanti Mather's needs are not met by at least 51% support from his son, his needs are met 100% by himself – because Shanti Mathur's annual income is **\$11,107.92**. While the math is correct the analysis of Shanti Mather's needs requires further consideration – I have listed reasons for concern that one third of the Mather household expense may not be accurate.

The Respondent's counsel submits, by argument, that Shanti Mathur's needs exceed the mathematical analysis of the Mathur home and household expense.

In the Respondent's Factum delivered before argument counsel submitted that Shanti Mathur's financial needs included amounts for rent or contribution to a mortgage paid off years ago, the cost of gas (even though presumably included under the agreed fact listing of transportation), the cost of the performance of household chores (it is an agreed fact that Shanti Mathur "did not contribute to housekeeping or home maintenance chores" but made his own bed and tidied his own room), a share of the cost of house improvements performed years ago, cost attributable to furnishings, appliances and equipment including family television and VCR (it is an agreed fact that Shanti Mathur "would watch a lot of TV"), the cost of using laundry facilities (it is an agreed fact that Shanti Mathur "did his own laundry"), consumption of Tylenol from the family medicine cabinet, a monthly cost for paper and cleaning products, an amount equal to the cost of his hotel room paid for by his son, an amount for entertaining such as dining out, visiting a movie theatre or other shows.

There is no evidence of the amounts attributed in argument by the Respondent for all of this – and in the initial Factum the math performed produced an annual amount of \$17,880 for Shanti Mathur's financial needs. There is no evidence of the additional amounts submitted in argument; but even if accepted the total produced is still within less than twice Shanti Mathur's income and therefore not supportive of an argument that 51% of his needs were met by his son.

In the Respondent's Amended Factum, delivered over objection of counsel for the Applicant after argument, which I did read so as to ensure that I fully understood the Respondent's position, a further argument concerning the quantification of Shanti Mathur's financial needs was submitted, wherein further non-evidence based sums (the amounts proposed in the first Factum were simply increased) were stated as representing Shanti Mathur's financial needs - for accommodation, for heat, gas and water, for Indian vegetarian food, for housekeeping, for furnishings/equipment, for cable TV and telephone, for laundry, gifts for grandchildren, for toiletries, for medication and for public transportation. The argument was not based on facts. The Respondent asserts that the non-evidence total produces a dependency percentage of 51% - by my review it does not on straight math, or by way of adjustment for considerations which I have discussed and particularly the fact that Shanti Mathur would live with relatives in India for 2 or 3 months every year.

What I do think is important is, that the position of the Respondent is helpful in that it is open for argument that Shanti Mathur received value for the room and board, housekeeping home maintenance, access to laundry facilities, meals, family activity, family travel, incidental car travel and lots of TV. In the absence of a fact foundation – such as evidence of the cost of providing any of this or the proper method of valuation – it is difficult to come to a conclusion different than set out herein.

I am content to accept and find that whatever any additional values or costs may have totaled, on an as-argued on a non-evidentiary basis by the Respondent it does not produce a number for financial needs supplied by his son which is more than twice Shanti Mathur's annual income of **\$11,107.92** – i.e. more than **\$22,215.84**.

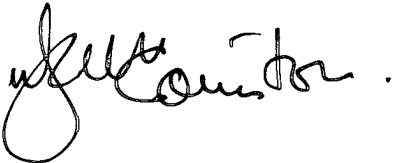
DECISION

In the final analysis I am fully satisfied that by application of the outlined principles of statutory interpretation, *Miller v. Safeco* and a cautious application of the 51% rule, that on September 15, 2006 Shanti Mathur was **not** principally dependant for financial support on his son Subhash Mathur and therefore Axa Insurance Company is required to respond to his claim for SABS.

INTEREST ON AWARD AND COSTS

I leave the issue of costs to be resolved by the parties, failing which I shall be pleased to speak to the parties; if necessary receiving further submissions.

Dated this 15th day of February, 2011.



William J. McCorriston, Arbitrator

APPENDIX 1

Delivered and Filed by Applicant's Counsel

A1 August 26, 2010 letter from Lawson LLP to Reisler Franklin

A2 Applicant's Factum

A3 Applicant's Book of Authorities

A4 August 26, 2010 letter from Lawson LLP to Reisler Franklin – re Schedule A Summary of Household Expenses

A5 September 1, 2010 letter from Lawson LLP to Reisler Franklin

A6 Applicant's Reply Factum

Delivered and Filed by Respondent's Counsel

R1 August 3, 2010 letter from Reisler Franklin to Lawson LLP with enclosures

R2 Agreed Statement of Facts

R3 Schedule "A" – Summary of Household Expenses

R4 Medical Documentation Index and Brief

R5 Transcript – examination of Subhash Mathur under oath October 23, 2008

R6 Respondent's Factum

R7 Respondent's Book of Authorities

R8 Advertisements – Rooms for Rent in Markham

R9 Najem v. Axa; Najem v. Economical FSCO A-003115 and A-003116, Arbitrator Mackintosh
July 27, 1993

R10 Respondent's Amended Factum

AGREED STATEMENT OF FACTS

The Accident

1. The claimant, Shanti Mathur (the "claimant"), was involved in a motor vehicle accident on September 15, 2006.
2. The claimant was a pedestrian struck by a motor vehicle operated by Michael Okojie and insured by Axa Insurance Canada.
3. The claimant does not own a motor vehicle. He is not a listed driver or named insured under any policy of insurance.
4. The claimant, at the time of the accident, lived with his son, Subhash Mathur. Subhash Mathur is a named insured under a policy of insurance with Security National.

Background of the Claimant's Finances

5. Prior to immigrating to Canada, the claimant was the under secretary of the Ministry of Defence in India. At age 61, he retired from that position.
6. In Canada, the claimant had odd jobs as a crossing guard and an envelope stuffer.
7. From 1990 onwards, the claimant received an Old Aged Pension. At the time of this accident, the claimant was receiving approximately \$916.66 per month from Old Age Security. The claimant also received \$9.00 per month from CPP.
8. Subhash Mathur is the guardian and power of attorney over the claimant's property.
9. The claimant had no investments. The claimant had a joint bank account with Subhash Mathur with a balance of \$17,854.27 on October 31, 2008.

The Claimant's Living Arrangements

10. At the time of the accident, the claimant lived with his son, Subhash Mathur, then age 58, at 10 Peel Court, Markham.
11. At the "Mathur" residence also resided Mrs. Shobha Mathur, then age 54, who is a loans assistant at TD Bank. Subhash Mathur's sons, Sumeet Mathur and Sachin Mathur (now 26 and 29 years old, respectively), have resided outside the Mathur residence since 2005.
12. The claimant has three other children living in North America.

13. The claimant has a daughter, Mrs. Chandra Seghal, age 64, who lives in Markham. She is a divorced housewife. She divorced in 2008. Prior to that, she was married to a representative of the UN who earned an income of approximately \$200,000.00 per year.

14. The claimant has a son, Mr. Ashok Mathur, who is 58 years of age. He is a chemical engineer living in Pennsylvania with two university aged children.

15. The claimant has another daughter, Mrs. Roopkala Chadha, age 56, who is a housewife. She resides in Ajax. She is married to a shipping broker.

16. Subhash Mathur's home was purchased in 1986 for \$153,000.00. It is a 4 bedroom, 2,200 sq. foot home. The mortgage was paid off in 2000. The house was sold in 2007 for \$428,000.00.

17. The roof was changed in 2005 for \$4,000.00 and in 2002 a deck was built for \$5,000.00.

18. The household expenses were as follows:

- a. Hydro expenses;
- b. Property Taxes;
- c. Home Insurance;
- d. Gas and heating expenses;
- e. Phone bill;
- f. Cable bill.

19. Subhash Mathur works for GM, as a mechanical engineer, and is therefore offered GM products at a reduced cost. At the time of the accident he had a Pontiac Montana (2005) and a Pontiac Grand Am (1999). The Grand Am was paid off and the Montana was financed.

20. At the time of the accident, the claimant was independent with his transportation needs. He would take Markham transit or walk. The claimant would spend most of the day visiting friends or going to the mall.

21. If the claimant needed he could get rides from his son if his son were home. Otherwise, if the claimant was alone, he was independent with his transportation needs.

22. If there was a family excursion, and if there was family trip, the claimant would go in the family car.

23. The claimant would also travel to India every year for 2-3 months. The claimant would return to his family home in India. He would not be responsible

for any expenses while in India. A plane ticket to India would cost approximately \$1,600.00 to \$1,700.00.

24. Typically, the claimant would spend the winter months in India. It was an Indian custom that he would be the guest of his relatives in India and would not be required to pay for any expenses.

25. For the remaining 10 months in Canada, the claimant was not required to contribute to any household expenses. He would spend his money on special foods and gifts for his grandchildren.

26. The claimant never asked Subhash Mathur for money.

27. The Mathur family spent between \$200.00 to \$250.00 per week on groceries. A portion of the grocery expenditure would go towards food for the claimant's grandson, Sumeet Mathur, who was studying in Waterloo.

28. At the time of the accident, the claimant's health was good and he needed no medical treatment.

29. The claimant had a modest lifestyle and was a simple man. He could speak and read English.

30. The claimant did not eat a lot and consumed the least in comparison to Subhash Mathur and Shobha Mathur. The claimant had a breakfast of tea, two slices of bread and sometimes cereal. Lunch and dinner would be vegetarian Indian food prepared by Shobha Mathur because the claimant was not a big meat eater.

31. The claimant was given a cell phone by Subhash for safety but the claimant did not know how to use it.

32. The claimant had access to a computer and Internet but did not know how to use it. He would watch a lot of TV.

33. The claimant had a bedroom furnished with a bed, dresser and night table. The claimant did not contribute to the cost of the furniture. He had the use of a shared bathroom on the second floor of the house.

34. The claimant did not contribute to housekeeping or home maintenance chores. Subhash mopped the floors, vacuumed, mowed the lawn and shoveled the snow. Subhash and Shobha would dust, clean and tidy the house, wash dishes and tend to the garden. The claimant made his own bed, tidied his room and did his own laundry. Subhash would also tidy, clean and vacuum the claimant's room.

35. The claimant would also visit his other children and spend extended time with Mr. Ashook Mathur in Pennsylvania. The longest time he would spend there would be two months.

36. The claimant would travel by car with Mathur family one to two times a year to visit their relatives in Pennsylvania (Shanti's other children). During the time that they were driving to Pennsylvania, Subhash paid for the meals and hotel accommodations where necessary.

Schedule "A" – Summary of Household Expenses

MONTH	HOME TAXES	HYDRO & WATER	HOME GAS	ROGERS CABLE INTERNET/CELL	HOME PHONE	CAR INSURANCE	HOME INSURANCE	FOOD Approximate	TRANSPORTATION Approximate
September	284.79	308.81	84.61	165.53	44.58	232.00	41.12	900	300/400
October	284.79		292.28	203.97	49.31	258.80	41.12	900	300/400
November	284.79	251.31	247.63	216.86	49.31	258.80	41.12	900	300/400
December	284.79		247.63	178.23	49.31	258.80	41.12	900	300/400
2006									
January	292.30	276.13	288.28	220.50	49.31	258.80	41.12	900	300/400
February	292.30		239.77	226.86	49.31	258.80	41.12	900	300/400
March	292.30	227.95	403.27	276.77	49.31	222.37	46.19	900	300/400
April	292.30		67.74	326.79	49.31	222.33	46.07	900	300/400
May	292.30	216.64	174.42	640.59	49.31	222.33	46.07	900	300/400
June	292.30		174.41	252.07	44.30	222.33	46.07	900	300/400
July	292.30		174.41	322.21	43.91	222.33	46.07	900	300/400
August	292.30		158.06	342.30	43.91	222.33	46.07	900	300/400
September	292.30	382.19	88.39	206.79	43.91	231.68	46.07	900	300/400
TOTAL	\$3769.86	\$1662.95	\$2640.90	\$3579.47	\$615.09	\$3091.70	\$569.33	\$11700.00	\$3900/5200