

# ANNUAL REPORT CERTIFICATION

Fort Vancouver Regional Library  
(Official Name of Government)

1637  
MCAG No.

Submitted pursuant to RCW 43.09.230 to the Washington State Auditor's Office

For the Fiscal Year Ended 12/31/2021

## GOVERNMENT INFORMATION:

Official Mailing Address 1007 E Mill Plain Blvd  
Vancouver, WA 98663

Official Website Address www.fvrl.org

Official E-mail Address abhangal@fvrl.org

Official Phone Number \_\_\_\_\_

## AUDIT CONTACT or PREPARER INFORMATION and CERTIFICATION:

Audit Contact or Preparer Name and Title Teresa Johnson CPA

Contact Phone Number \_\_\_\_\_

Contact E-mail Address team@tdj.cpa

I certify 24th day of May, 2022, that annual report information is complete, accurate and in conformity with the Budgeting, Accounting and Reporting Systems Manual, to the best of my knowledge and belief, having reviewed this information and taken all appropriate steps in order to provide such certification. I acknowledge and understand our responsibility for the design and implementation of controls to ensure accurate financial reporting, comply with applicable laws and safeguard public resources, including controls to prevent and detect fraud. Finally, I acknowledge and understand our responsibility for immediately submitting corrected annual report information if any errors or an omission in such information is subsequently identified.

Signatures

Teresa Johnson (team@tdj.cpa)

**Fort Vancouver Regional Library District  
Fund Resources and Uses Arising from Cash Transactions  
For the Year Ended December 31, 2021**

**Beginning Cash and Investments**

308	Beginning Cash and Investments	18,031,326
388 / 588	Net Adjustments	-

**Revenues**

310	Taxes	25,967,516
320	Licenses and Permits	-
330	Intergovernmental Revenues	675,147
340	Charges for Goods and Services	56,400
350	Fines and Penalties	-
360	Miscellaneous Revenues	2,718,326
Total Revenues:		29,417,389

**Expenditures**

570	Culture and Recreation	23,731,545
Total Expenditures:		23,731,545
Excess (Deficiency) Revenues over Expenditures:		5,685,844

**Other Increases in Fund Resources**

391-393, 596	Debt Proceeds	-
397	Transfers-In	-
385	Special or Extraordinary Items	3,915,358
381, 382, 389, 395, 398	Other Resources	233,033
Total Other Increases in Fund Resources:		4,148,391

**Other Decreases in Fund Resources**

594-595	Capital Expenditures	5,581,298
591-593, 599	Debt Service	-
597	Transfers-Out	-
585	Special or Extraordinary Items	2,557,170
581, 582, 589	Other Uses	52,784
Total Other Decreases in Fund Resources:		8,191,252

**Increase (Decrease) in Cash and Investments: 1,642,983**

**Ending Cash and Investments**

50821	Nonspendable	-
50831	Restricted	-
50841	Committed	9,033,756
50851	Assigned	-
50891	Unassigned	10,640,553
<b>Total Ending Cash and Investments</b>		<b>19,674,309</b>

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

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### NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Fort Vancouver Regional Library District is a special purpose governmental entity that provides library services to the general public and is supported primarily through property taxes. The District was founded in 1950 and operates under the provisions of RCW 27.12, the laws of the state of Washington applicable to a library district. The District uses single-entry, cash basis accounting which is a departure from generally accepted accounting principles (GAAP).

The District reports financial activity in accordance with the Cash Basis Budgeting, Accounting and Reporting System (BARS) Manual prescribed by the State Auditor's Office under the authority of Washington State law, Chapter 43.09 RCW. This manual prescribes a financial reporting framework that differs from generally accepted accounting principles (GAAP) in the following manner:

- Financial transactions are recognized on a cash basis of accounting as described below.
- Component units are required to be disclosed, but are not included in the financial statements.
- Government-wide statements, as defined in GAAP, are not presented.
- All funds are presented, rather than a focus on major funds.
- The Schedule of Liabilities is required to be presented with the financial statements as supplementary information.
- Supplementary information required by GAAP is not presented.
- Ending balances are presented using classifications that are similar to the ending balance classification in GAAP.

#### **A. Fund Accounting**

The financial transactions and accounts of the Fort Vancouver Regional Library District are organized on the basis of funds, each of which is considered a separate accounting entity. Each fund is accounted for with a separate set of single-entry accounts that comprises its cash, investments, revenues, and expenditures as appropriate. The District's resources are allocated to and accounted for in individual funds depending on their intended purpose. The following are the fund types used by the District:

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

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### *Governmental Fund Type*

General Fund: This fund is the primary operating fund of the District. It accounts for the financial resources of the District except those required or elected to be accounted for in another fund.

#### **B. Basis of Accounting and Measurement Focus**

Financial statements are prepared using the cash basis of accounting and measurement focus. Revenues are recognized when cash is received and expenditures are recognized when paid.

#### **C. Cash and Investments**

It is the District's policy to invest all temporary cash surpluses. The amount is included on the statement of resources and uses arising from cash transactions as net cash and investments. See Note 2, *Deposits and Investments* for detailed year-end information and data.

#### **D. Capital Assets**

Capital assets are assets with an initial individual cost of more than \$10,000 and an estimated useful life in excess of 3 years. Capital assets are long-lived assets of the District and are recorded as expenditures when purchased. Collection materials (books, magazines, videos, electronic resources, etc.) are recorded as operating expenditures when purchased.

#### **E. Compensated Absences**

Vacation leave may be accumulated up to 240 hours and is payable upon separation or retirement. Payments are recognized as expenditures when paid.

Sick leave may accumulate indefinitely. Upon separation or retirement, employees with over 10 years of employment will be paid 25% of their balance up to 240 hours. Payments are recognized as expenditures when paid.

Vacation leave and sick leave liabilities are reflected on Schedule 09, the schedule of long-term liabilities. The District's estimated liability for vacation

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

pay benefits on December 31, 2021 is \$883,554 and the estimated liability for sick leave benefits on December 31, 2021 is \$192,662.

### F. Restricted and Committed Portion of Ending Cash and Investments

Beginning and Ending Cash and Investments are reported as restricted or committed when it is subject to restrictions on use imposed by external parties or due to internal commitments established by Board Resolution. When expenditures that meet restrictions are incurred, the District intends to use the most restricted resources first.

Restrictions and commitments of Ending Cash and Investments consist of the following:

<u>Purpose</u>		<u>Amount</u>
AHM Systems Replacement	\$	550,000
New Vehicles		48,380
Innovation		68,467
Other Capital		5,903,559
Washougal Library		1,547,814
Woodland Library		915,536
Total Committed	\$	<u>9,033,756</u>

### NOTE 2 – DEPOSITS AND INVESTMENTS

The District's deposits are covered by the Federal Deposit Insurance Corporation and/or the Washington Public Deposit Protection Commission as utilized by the Clark County Treasurer's Office.

Fort Vancouver Regional Library District investments are held by Clark County as its agent in the District's name involuntarily. The pool is not rated or registered with the SEC. Rather, oversight is provided by the County Finance Committee in accordance with RCW 36.48.070. The District's cash is invested by Clark County Local Government Investment Pool. Investments in the pool are reported at fair value and the financial statement reports the investments at original cost, with interest reported when received. The fair value increase at December 31,

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

2021 was \$(42,488.51) as reported on the investment pool statement. Deposits and investments by type at December 31, 2021 are as follows:

		12/31/2021
Cash on hand	\$	2,066
Cash held by Clark County *		350
Subtotal – Cash		2,416
FVRL Investment		19,671,892
Subtotal – Clark County Investment Pool		19,671,892
Total Cash & Investments	\$	19,674,308

\*\$908,358 held to pay warrants outstanding at 12/31/2021.

### NOTE 3 – BUDGET

The Fort Vancouver Regional Library District Board of Trustees adopts an annual appropriated budget for the General Fund. This budget is appropriated at the fund level. The budget constitutes the legal authority for expenditures at that level. Annual appropriations for these funds lapse at the fiscal year end. The annual appropriated budget is adopted on the same basis of accounting as used for financial reporting.

The appropriated and actual expenditures for the legally adopted budget is as follows:

		Final Appropriated		Actual	
Fund	\$	Amount	\$	Expenditures	Variance
General	\$	34,045,000	\$	32,349,775	\$ 1,695,225

Budgeted amounts are authorized to be transferred between object classes within departments by the Finance Director, however, any revisions that alter the total expenditures of a fund, or that affect salary ranges, hours, or other conditions of employment must be approved by the Fort Vancouver Regional Library District’s Board of Trustees (the District’s legislative body).

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

### NOTE 4 – PENSION PLANS

Substantially all District full-time and qualifying part-time employees participate in the following statewide retirement systems administered by the Washington State Department of Retirement Systems (DRS), under cost-sharing, multiple-employer public employee defined contribution retirement plans, PERS 1 and PERS 2/3.

The State Legislature establishes, and amends, laws pertaining to the creation and administration of all public retirement systems.

The Department of Retirement Systems, a department within the primary government of the State of Washington, issues a publicly available comprehensive annual financial report (CAFR) that includes financial statements and required supplementary information for each plan. The DRS CAFR may be obtained by writing to:

Department of Retirement Systems  
Communications Unit  
PO Box 48380  
Olympia, WA 98504-8380.

The DRS CAFR may also be downloaded from the DRS website at [www.drs.wa.gov](http://www.drs.wa.gov).

At June 30, 2021 (the measurement date of the plans), the District's proportionate share of the collective net pension liabilities (assets) was as follows:

Plan	Employer Contributions	Allocation %	Liability (Asset)
Pers 1	501,613	0.067341%	822,391
Pers 2/3	793,021	0.083716%	(8,339,461)

Net pension liabilities are reported on the Schedule of Liabilities.

### NOTE 5 – PROPERTY TAX

The county treasurer acts as an agent to collect property tax levied in the county for all taxing authorities. Collections are distributed (at/after) the end of each month.

Property tax revenues are recognized when cash is received by the District. Delinquent taxes are considered fully collectible because a lien affixes to the property after tax is levied.

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

Fort Vancouver Regional Library District's regular levy for the year 2021 was \$.3427465249 per \$1,000 as follows:

<u>County</u>	<u>Assessed Valuation</u>	<u>Levy</u>
Clark	\$ 68,473,966,376 \$	23,469,214
Skamania	1,937,688,735	664,135
Klickitat	3,968,560,764	1,360,210
Cowlitz	938,711,715	321,740
	<u>\$ 75,318,927,590 \$</u>	<u>25,815,299</u>

### NOTE 6 – RISK MANAGEMENT

The District purchases insurance from commercial carriers to protect itself against general liability, employee dishonesty, and automobile and property damages. The insurance is purchased through Biggs Insurance Services.

The District has had no settlements that exceeded insurance coverage for the past three years.

The District participates in the State of Washington Labor and Industries worker's compensation insurance program, however, management has elected to become self-insured through the Washington State Employment Security Department on a reimbursement basis. No reserve for self-insurance has been established as the potential liability is not considered to be material to the financial statements.

### NOTE 7 – RELATED PARTY TRANSACTIONS

#### Library Capital Facility Areas

Fort Vancouver Regional Library District serves as fiscal agent for Vancouver Library Capital Facility Area.

In 1995, The Washington Legislature adopted legislation, codified as Chapter 27.15 RCW, permitting the creation of library capital facility areas (LCFA) for the purpose of financing the construction of library capital facilities (libraries). A LCFA is formed when a library district and a city or town request a county legislative authority to both establish a library capital facility area and submit a ballot proposition to create a LCFA. Once formed, a LCFA may issue general



# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

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obligation bonds with a super majority (60%) approval of voters in the LCFA and then construct a library capital facility including the building, equipment, collection, and other items needed to operate a library with the LCFA.

The District has entered into two such library capital facility areas with Clark County. The LCFAs are independent taxing districts that are separate from the County, the Library District and the City. The District has been designated by interlocal agreements with Clark County to perform specific functions relative to the Capital Facility Areas and serve as administrator of them. The Library District, with assistance from the County Treasurer, is responsible for selecting the underwriter, bond counsel and other consultants necessary for issuance of the Bonds.

In 2016 the VLCFA issued \$26,115,000 of general obligation refunding bonds to retire \$28,365,000 of existing 2007 and 2009 series bonds. This refunding was undertaken to reduce total debt service payments over the next 12 years by \$2,955,249. VLCFA will reduce its levy proportionally in ensuing years as the tax burden is reduced over the life of the bonds.

The books, records and financial statements of the Vancouver Library Capital Facility Area are available at FVRL's District Headquarters located at 16821 McGillivray Blvd. Suite 100, Vancouver, WA 98683.

### **Yale Valley Library District**

Fort Vancouver Regional Library District serves as fiscal agent for Yale Valley Library District. In May 2003, citizens in the Yale precinct successfully voted to form a partial-county, rural library district. Yale Valley Library District contracts with Fort Vancouver Regional Library District for services. During 2021, the Yale Valley Library District reimbursed the District for \$653,084 construction expenses paid on its behalf and \$126,553 for operating expenses and annual contract payment for services.

### **Fort Vancouver Regional Library Foundation**

The Fort Vancouver Regional Library Foundation exists to provide assistance and aid in the development, maintenance, promotion, growth and preservation of the Fort Vancouver Regional Library District. Fort Vancouver Regional Library District and the Fort Vancouver Regional Library Foundation have a current agreement entered into on August 21, 2015. The articles of incorporation and the bylaws of the foundation specifically limit the activities of the foundation to projects that support Fort Vancouver Regional Library District. The relationship between the foundation and the library is contractual. The foundation has agreed to solicit and manage

# FORT VANCOUVER REGIONAL LIBRARY DISTRICT

## Notes to Financial Statements

For the year ended December 31, 2021

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donations on behalf of the library in return for administrative support. The Foundation supports programs which complement, but do not supplant, tax-based funding for FVRL. During 2021, the foundation provided \$2,385,590. In addition to general contributions, \$1.9 million was given towards the construction of the Ridgefield Library, and \$408K towards the construction of the Woodland Library.

### **NOTE 8 – COVID-19**

In February 2020, the Governor of the state of Washington declared a state of emergency in response to the spread of COVID-19. Precautionary measures to slow the spread of the virus continued throughout 2021. These measures included limitations on business operations, public events, gatherings, travel, and in-person interactions.

The length of time these measures will continue to be in place, and the full extent of the direct or indirect financial impact on the District is unknown at this time.

### **NOTE 9 – SUBSEQUENT EVENTS**

#### **Flooding of the District Operations Center**

The District Operations Center was flooded in October 2020 with approximately a million gallons of water from a broken water main. The breakage was caused by a subcontractor on the new school building being constructed on property adjacent to the District Operations Center, and the company, Nutter Corporation, has filed a claim of responsibility. The District is working with its insurer, Liberty Mutual to manage the disaster and has received \$3,915,358 in insurance recoveries for this project during 2021 to repair the lower level of the structure and replace lost equipment, materials, furnishings and supplies. During 2022, the District will make retainage payment on the construction of \$505,511. The final insurance settlement will occur in 2022. The District continues to lease office space thru 2022 while the building is being repaired.

These transactions are recorded as extraordinary transactions in the financial statements.

## Fort Vancouver Regional Library District

Schedule 01

For the year ended December 31, 2021

MCAG	Fund #	Fund Name	BARS Account	BARS Name	Amount
1637	001	General	3089100	Unassigned Cash and Investments - Beginning	\$18,031,326
1637	001	General	3111000	Property Tax	\$25,967,516
1637	001	General	3321523	Payment In-Lieu of Tax	\$190,729
1637	001	General	3321523	Payment In-Lieu of Tax	\$627
1637	001	General	3321560	Payment In-Lieu of Tax	\$10,782
1637	001	General	347200	Library Services	\$3,550
1637	001	General	3334531	Federal Indirect Grant from National Endowment for the Arts	\$5,102
1637	001	General	3370000	Local Grants, Entitlements and Other Payments	\$286,680
1637	001	General	3370000	Local Grants, Entitlements and Other Payments	\$181,227
1637	001	General	3417000	Sales of Merchandise	\$11,267
1637	001	General	3472000	Library Services	\$38,783
1637	001	General	3479000	Other Fees	\$2,800
1637	001	General	3611000	Investment Earnings	\$134,426
1637	001	General	3620000	Rents and Leases	\$8,991
1637	001	General	3670000	Contributions and Donations from Nongovernmental Sources	\$24,635
1637	001	General	3699100	Miscellaneous Other, Operating	\$2,550,274
1637	001	General	5721010	Administration	\$4,093,965
1637	001	General	5721020	Administration	\$1,636,147
1637	001	General	5721030	Administration	\$502,392
1637	001	General	5721040	Administration	\$1,932,278
1637	001	General	5722010	Library Services	\$6,461,776
1637	001	General	5721020	Administration	(\$838)
1637	001	General	5722020	Library Services	\$2,809,170
1637	001	General	5722030	Library Services	\$3,669,058
1637	001	General	5722040	Library Services	\$144,354

MCAG	Fund #	Fund Name	BARS Account	BARS Name	Amount
1637	001	General	5724040	Training	\$58,742
1637	001	General	5725010	Facilities	\$517,984
1637	001	General	5725020	Facilities	\$257,468
1637	001	General	5725030	Facilities	\$262,719
1637	001	General	5725040	Facilities	\$1,386,330
1637	001	General	5084100	Committed Cash and Investments - Ending	\$9,033,756
1637	001	General	5089100	Unassigned Cash and Investments - Ending	\$10,640,553
1637	001	General	3823000	Non-Fiduciary Collections for Others	\$233,033
1637	001	General	3850000	Special or Extraordinary Items	\$3,915,358
1637	001	General	5823000	Non-Fiduciary Remittance for Others	\$52,784
1637	001	General	5850000	Special or Extraordinary Items	\$2,557,170
1637	001	General	5947260	Capital Expenditures/Expenses - Libraries	\$5,581,298

**Fort Vancouver Regional Library District  
Schedule of Liabilities  
For the Year Ended December 31, 2021**

ID. No.	Description	Due Date	Beginning Balance	Additions	Reductions	Ending Balance
<b>Revenue and Other (non G.O.) Debt/Liabilities</b>						
264.30	Net Pension Liability		3,775,100	-	2,952,709	822,391
259.12	Vacation Sick Liability		1,309,311	-	398,792	910,519
	<b>Total Revenue and Other (non G.O.) Debt/Liabilities:</b>		<b>5,084,411</b>	<b>-</b>	<b>3,351,501</b>	<b>1,732,910</b>
	<b>Total Liabilities:</b>		<b>5,084,411</b>	<b>-</b>	<b>3,351,501</b>	<b>1,732,910</b>

**Fort Vancouver Regional Library District  
Schedule of Expenditures of Federal Awards  
For the Year Ended December 31, 2021**

Federal Agency (Pass-Through Agency)	Federal Program	CFDA Number	Other Award Number	Expenditures			Passed through to Subrecipients	Note
				From Pass- Through Awards	From Direct Awards	Total		
THE INSTITUTE OF MUSEUM AND LIBRARY SERVICES, THE INSTITUTE OF MUSEUM AND LIBRARY SERVICES (via Office of the Secretary of States, Washington State Librrary)	COVID 19 - Grants to States	45.310	IG-7390	5,102	-	5,102	-	1
<b>Total Federal Awards Expended:</b>				<b>5,102</b>	<b>-</b>	<b>5,102</b>	<b>-</b>	

*The accompanying notes are an integral part of this schedule.*

**Fort Vancouver Regional Library District**  
NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS  
For the Year Ended December 31, 2021

**NOTE 1**

**BASIS OF ACCOUNTING**

The Schedule of Financial Assistance is prepared on the same basis of accounting as the District's financial statements. The District uses the cash basis method of accounting.

**NOTE 2**

**PROGRAM COSTS**

The amounts shown as current year expenditures represent only federal grant Districtions of the program costs. Entire program costs, including the District's costs, may be more than shown.

**NOTE 3**

**INDIRECT COST RATE**

The District has not elected to use the 10-percent de minimis indirect cost rate allowed under Uniform Guidance.

Labor Relations Consultant(S)  
For the Year Ended December 31, 2021

Has your government engaged labor relations consultants?  Yes  No

If yes, please provide the following information for each consultant:

Name of firm: <b>Stoel Rives LLP</b>
Name of consultant: <b>Various</b>
Business address: <b>760 SW Ninth Ave. Suite 3000 Portland, OR 97205</b>
Amount paid to consultant during fiscal year: <b>\$16,629.50</b>
Terms and conditions, as applicable, including:  Rates (e.g., hourly, etc.) <b>Varies by attorney used</b> Maximum compensation allowed <b>No current maximum or agreement on file</b> Duration of services <b>January 01, 2021 – December 31, 2021</b> Services provided <b>Labor Relations Professional Services</b>



Fort Vancouver Regional Library  
(District)

**Local Government Risk Assumption  
For the Year Ended December 31, 2021**

1. Self-Insurance Program Manager: \_\_\_\_\_ Amelia Shelley \_\_\_\_\_
2. Manager Phone: \_\_\_\_\_ 360-906-5010 \_\_\_\_\_
3. Manager Email: \_\_\_\_\_ ashelley@fvrl.org \_\_\_\_\_
4. How do you insure property and liability risks, if at all?
  - a. Formal self-insurance program for some or all perils/risks
  - b. Belong to a public entity risk pool
  - c. Purchase private insurance
  - d. Retain risk internally without a self-insurance program (i.e., risk assumption)
5. How do you provide health and welfare insurance (e.g., medical, dental, prescription drug, and/or vision benefits) to employees, if at all?
  - a. Self-insure some or all benefits
  - b. Belong to a public entity risk pool
  - c. All benefits provided by health insurance company or HMO
  - d. Not applicable – no such benefits offered
6. How do you insure unemployment compensation benefits, if any?
  - a. Self-insured (“Reimbursable”)
  - b. Belong to a public entity risk pool
  - c. Pay taxes to the Department of Employment Security (“Taxable”)
  - d. Not applicable – no employees
7. How do you insure workers compensation benefits, if any?
  - a. Self-insured (“Reimbursable”)
  - b. Belong to a public entity risk pool
  - c. Pay premiums to the Department of Labor and Industries
  - d. Not applicable – no employees
8. How do you participate in the Washington Paid Family & Medical Leave Program?
  - a. Self-insured (“Voluntary Plan”) for one or both program benefits
  - b. Pay premiums to the State’s program for both benefits
  - c. Not Applicable – No Employees

**If the local government DID NOT answer (a) to any of the above questions, then there is no need to complete the rest of this schedule.**

**If the local government answered (a) to any of the above questions, then answer the rest of the form in relation to the government's self-insured risks and copy the table below as needed.**

	<b><u>Please list the title of the self-insurance program or type of risk covered by self-insurance:</u></b>				
	<i>Program/Risk 1</i>	<i>Program/Risk 2</i>	<i>Program/Risk 3</i>	<i>Program/Risk 4</i>	<i>Program/Risk 5</i>
Self-Insurance as a <i>formal</i> program?	<b><u>YES</u></b>				
If yes, do other governments participate?	<b><u>NO</u></b>				
If yes, please list participating governments.	<b><u>N/A</u></b>				
Self-Insure as part of a joint program?	<b><u>N/A</u></b>				
Does a Third-Party Administer manage claims?	<b><u>NO</u></b>				
If no, does an employee or official reconcile claims payments to the information in the claims management software or other records of approved claims? (Not applicable for self-insured unemployment compensation.)	<b><u>N/A</u></b>				
Has program had a claims audit in last three years?	<b><u>NO</u></b>				
Are program resources sufficient to cover expenses?	<b><u>YES</u></b>				
Does an actuary estimate program liability?	<b><u>NO</u></b>				
Number of claims paid during the period?	<b><u>0</u></b>				
Total amount of paid claims during the period?	<b><u>0</u></b>				
Total amount of recoveries during the period?	<b><u>N/A</u></b>				

Provide any other information necessary to explain answers to the Schedule 21 questions above.