



ANNUAL REPORT – 2007

WWW.COLUMBIANAEMS.ORG

TABLE OF CONTENTS

SECTION 1: 2007 YEAR-IN-REVIEW

Page 1 - 2:	A Message from the EMS Chief
Page 3:	2007 Accomplishments

SECTION 2: 2007 CALL BREAKDOWN

Page 1:	Call Breakdown by Type
Page 2:	Call Breakdown by Shift
Page 3:	Call Breakdown by Hour
Page 4:	Dumped Call Report

SECTION 3: ANNUAL CALL REPORTS

Page 1:	Monthly Call Report
Page 2:	Annual Call Report
Page 3:	Annual Dumped Call Report

SECTION 4: 2007 FINANCIAL REPORT

Page 1:	Annual Summary
Page 2:	Billing Summary

SECTION 1:

2007

YEAR-IN-REVIEW

Page 1 - 2: A Message from the EMS Chief
Page 3: 2007 Accomplishments

A Message from the EMS Chief

I am proud to present the 2007 Annual Report to Mayor David Spatholt, City Manager Keith Chamberlin, members of council, and the citizens of Columbiana.

2007 was a record setting year for the department. We ran 972 calls; the next highest year was 2003 with 932. We transported 487 patients to local emergency departments and we had 2 patients flown by helicopter to local trauma centers. We had the second highest number of transports in 2007; the highest was 2005 with 508. Out of the 972 requests for assistance, we had to call another department for assistance 31 times. That means we could not handle 3.2% of our calls... that is an outstanding record for an ambulance service.

The numbers listed above are possible because of the dedication of the EMT's and paramedics of Columbiana EMS. Their hard work and dedication make it possible for the department to provide the level of care it provides to the citizens of Columbiana.

Since 2001, the EMS Department has slowly been modernizing all of our equipment. We finished that in 2007 because of a state EMS grant we received in 2006, a donation we received from Wal-Mart and the 2007 FEMA Assistance to Firefighters Grant. We have completely updated all of the equipment we carry on our ambulances. Most of the equipment was 10 or more years old. Our last purchase to finish the modernization process was 2 fully loaded cardiac monitor / defibrillator / AED's.

Now that all of our equipment has been updated, we can begin to look at replacing our aging ambulances with new ones and adopting a vehicle replacement program. This year we will be requesting the purchase of 2 new ambulances to replace both the 1994 and the 1999 we currently have. The plan is to purchase two new ambulances every 8 to 10 years. By purchasing two at a time, we are able to make sure that we always have identical set-ups on both of the primary ambulances. We will keep the better of the two ambulances that are being replaced for a spare and retire the other ambulance. The payments on two ambulances over 8 years would be almost the same as one ambulance over 4 years.

Now is the time to begin looking to the future. We need to start considering where will the EMS department be housed in the future. We are rapidly out growing our current offices and garage. We will be out of storage room for our patient files within the next 2 years. These files need certain security measures in order for us to be in compliance with the federal HIPAA laws. We will also be expanding our part-time shifts sometime in the next five years and will require a place for the crews to rest and sleep. If we starting planning now, we will have the problems solved before they become a reality.

In 2008, we will be looking into alternate sources of funding. We will be working with New Waterford EMS and Leetonia EMS to determine the feasibility of placing some type of levy on the ballot in Fairfield Township to help offset the costs of running EMS in the township. We will also be actively pursuing grants and donations to help increase our operating revenue.

In 2007 we began to see an increase in the number of open shifts on the schedule. People are slowly starting to not put themselves on the schedule for whatever reason. This was predicted because the schedule goes in cycles; periods of the schedule being full followed by periods of it being empty. We need to begin to look to the future and begin to plan for the transition to part-time employees from 6 am to 6 pm 7 days a week and paid on-call at night. This will eventually transition into some type of full-time staffing. It is getting increasingly more difficult to offer incentives to work for 6 hours and only get paid for 2, unless there are calls. We need to be prepared to make the transition sometime in the next two to five years; otherwise our dumped call rate will begin to slowly increase to what it was before the levy.

In 2008 I would like the city manager, finance director, and city council to reevaluate what the EMS service pays for dispatch. We currently pay for the salary and benefits of one dispatcher. That currently equals a total of over \$55,000 per year; \$18,000 of which is health insurance. I have asked all of the local EMS providers in the area and determined that East Palestine, Beaver Township and Leetonia do not pay anything for dispatch service. The departments that contract somebody to dispatch for them, Springfield Township, Green Township, and New Waterford pay an average of \$1,000 per month for the service. That is \$12,000 per year, which is \$43,000 a year less than we pay. If we could figure a way to reduce the amount we pay for the dispatcher, we could free up more revenue for EMS payroll, supplies, and maybe even some additional part-time shifts.

Finally I want to take a moment to thank the city management for their support of the EMS department over the last year. I would like to thank the citizens of Columbiana for passing our 2 mill replacement levy; it is nice to have the support of the community. And most importantly I want to thank the members of Columbiana EMS, without them, none of our accomplishments would be possible. Thank you for everything you do for the community, I really appreciate it.

Sincerely;

Thomas M. Farley

Thomas M. Farley
Chief, Columbiana EMS

2007 ACCOMPLISHMENTS

The biggest accomplishment of the year 2007 was receiving the FEMA Assistance to Firefighters Grant in the amount of \$61,285. We have already purchased the cardiac monitor / defibrillator / AED's with this money. We currently have four in an EMT-basic class that will be paid for with this grant. We will also be sending some employees to paramedic school and purchasing training equipment for our training room.

We have partnered with Beaver Township EMS to get two pediatric training manikins for use by all local EMS departments. These manikins will help the EMS providers be better prepared for pediatric emergencies.

We have partnered with the Columbiana County Career and Technical Center to assist with the training of the EMT's and first responders throughout the county. By doing this we are able to recruit the top EMT's coming out of the school and we are able to provide initial entry training here in Columbiana without having to handle the paperwork, payroll, or finances. We have recruited 3 EMT's already and currently have four people in a class that will come to work for us upon completion of the class.

Columbiana EMS was the lead department in the formation of the Mahoning Columbiana EMS Association. This is a non-profit corporation that will allow the local public EMS departments to participate in group purchasing, information sharing, and regional medical direction. This will be a great benefit to the public EMS departments of Mahoning and Columbiana Counties.

We joined the North Central EMS Cooperative. This cooperative will allow us to purchase supplies, equipment, and training materials at a discounted price. The membership will cost \$75 annually and will save us well over a \$1,000 per year.

We have completed our modernization process by replacing all of our older equipment with new and updated equipment. This includes diagnostic equipment, suction, gear bags, cots, stair chairs, monitor/defibrillators, uniforms, software, and radios.

We responded to a record number of requests for assistance and only deferred 31 of those requests. This is a direct reflection of the dedication of the members of Columbiana EMS. These members are dedicated to this department and the citizens we serve.

SECTION 2:

2007

CALL BREAKDOWN

Page 1:	Call Breakdown by Type
Page 2:	Call Breakdown by Shift
Page 3:	Call Breakdown by Hour
Page 4:	Dumped Call Report

CALL BREAKDOWN BY TYPE

CALL TYPES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	AVERAGE
ALS TRANSPORTS	22	24	42	29	41	27	38	29	27	25	19	25	348	35.8%
BLS TRANSPORTS	15	8	12	8	6	14	10	18	11	11	10	17	140	14.4%
ALS TRANSPORT W/ MEDIC FROM OTHER CO.	0	0	1	0	0	0	0	0	0	0	0	0	1	0.1%
MEDIC BACKUP TO OTHER DEPT.	5	1	2	3	1	4	5	3	3	4	2	3	36	3.7%
BACK-UP TO OTHER DEPARTMENT	1	1	1	0	0	1	0	0	0	0	0	1	5	0.5%
BACK-UP TO CEMS CREW	3	2	2	3	4	1	2	2	1	1	0	1	22	2.3%
*1st RESPONSE	4	4	4	0	0	0	3	2	0	1	1	0	19	2.0%
ALS TREATMENT - NO - TRANSPORT	1	2	2	2	1	1	2	0	0	2	2	1	16	1.6%
BLS TREATMENT - NO - TRANSPORT	2	4	2	5	7	3	9	10	8	6	4	3	63	6.5%
PATIENT REFUSALS	8	11	3	6	2	8	7	8	4	2	1	2	62	6.4%
AIR MEDICAL INTERCEPT	0	1	0	0	0	0	0	0	0	0	0	1	2	0.2%
NON-EMERGENCY TRANSFER	1	0	3	0	0	0	0	0	0	0	0	0	4	0.4%
CANCELLED REQUEST	3	3	2	5	1	1	1	3	4	6	0	5	34	3.5%
MEDICAL ALARMS / FALSE ALARMS	10	7	1	3	0	0	2	2	0	1	2	1	29	3.0%
COMMUNITY SERVICE STANDBY	0	0	1	1	1	0	3	1	1	0	1	0	9	0.9%
POLICE DEPARTMENT ASSIST	0	1	0	0	0	1	0	0	0	0	0	0	2	0.2%
PAID STANDBY	0	0	0	0	0	0	0	2	7	6	0	0	15	1.5%
FIRE STANDBY	3	5	5	4	7	2	3	3	4	2	2	1	41	4.2%
HAZMAT STANDBY	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
REMOVAL	0	0	1	0	1	0	0	0	0	2	1	0	5	0.5%
LIFT ASSIST	0	2	5	2	7	8	5	4	7	7	12	10	69	7.1%
BLOOD PRESSURE CHECK	1	0	0	2	1	0	7	4	4	10	4	5	38	3.9%
PUBLIC HEALTH CLINIC	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
SERVICE NOT OFFERED - (Referred to Private)	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
*DEFERRED CALLS	1	1	0	3	0	0	1	2	0	3	0	1	12	1.2%
	80	77	89	76	80	71	98	93	81	89	61	77	972	

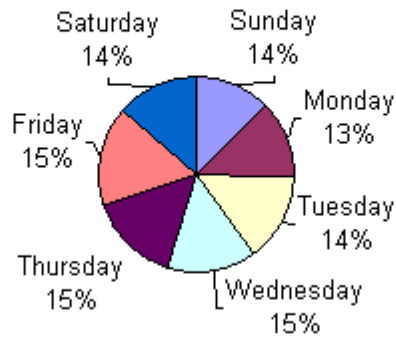
Monthly Call Average: 81 Calls

BREAKDOWN BY SHIFT

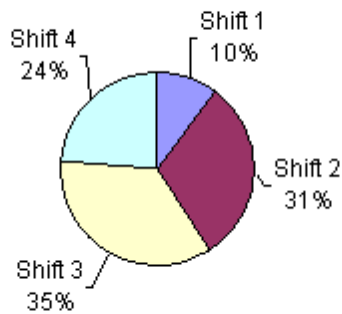
	MID - 6A	6A - NOON	NOON - 6P	6P - MID	DAILY TOTALS	DAILY %
SUNDAY	22	33	38	30	123	12.65%
MONDAY	6	40	42	37	125	12.86%
TUESDAY	17	42	52	31	142	14.61%
WEDNESDAY	12	47	51	33	143	14.71%
THURSDAY	15	47	51	33	146	15.02%
FRIDAY	13	56	56	36	161	16.56%
SATURDAY	17	31	48	36	132	13.58%

TOTALS:	102	296	338	236	972
SHIFT %	10.49%	30.45%	34.77%	24.28%	

Call Breakdown By Days



Call Breakdown By Shift



CALL TIME ANALYSIS

	Su	M	T	W	Th	F	Sa	Hourly Total	Hourly Pct.
0001 - 0100	3	2	1	4	2	5	3	20	2.06%
0101 - 0200	3	1	2	1	2	2	2	13	2.23%
0201 - 0300	5	1	2	2	3	1	5	19	1.95%
0301 - 0400	2	1	4	4	3	0	2	16	2.38%
0401 - 0500	8	0	5	0	4	3	2	22	2.26%
0501 - 0600	1	1	3	1	1	2	3	12	2.53%
0601 - 0700	1	3	2	3	5	6	3	23	2.37%
0701 - 0800	7	6	7	9	7	6	5	47	3.27%
0801 - 0900	6	5	8	7	14	8	2	50	5.36%
0901 - 1000	1	9	7	13	6	13	9	58	7.59%
1001 - 1100	8	9	7	5	6	12	3	50	4.61%
1101 - 1200	10	8	11	10	9	11	8	67	4.91%
1201 - 1300	10	10	9	13	8	9	10	69	6.40%
1301 - 1400	6	6	15	6	8	10	10	61	5.51%
1401 - 1500	5	8	12	8	11	8	10	62	6.40%
1501 - 1600	9	5	8	7	4	11	6	50	5.06%
1601 - 1700	2	9	6	7	12	8	7	51	5.51%
1701 - 1800	6	4	2	10	8	10	6	46	6.25%
1801 - 1900	9	11	9	6	7	7	7	56	5.51%
1901 - 2000	4	4	8	5	2	4	8	35	5.06%
2001 - 2100	5	8	4	6	10	9	7	49	5.06%
2101 - 2200	2	5	5	9	4	5	5	35	4.02%
2201 - 2300	6	4	1	4	5	7	5	32	0.89%
2301 - 2400	4	5	4	3	5	4	4	29	3.13%
Daily Totals	123	125	142	143	146	161	132	972	Total
Daily Pct.	12.65%	12.86%	14.61%	14.71%	15.02%	16.56%	13.58%		

DUMPED CALL REPORT

DEFERRED CALLS	2007
NO CREW AVAILABLE	4
FULL CREW UNAVAILABLE	15
SECOND CREW UNAVAILABLE	7
SECOND FULL CREW UNAVAILABLE	4
THIRD CREW & VEHICLE UNAVAILABLE	0
2ND UNIT OUT OF SERVICE - MECHANICAL PROB	1
TOTAL DEFERRED CALLS	31

	Su	M	T	W	Th	F	Sa	Hourly Total	Hourly Pct.
0001 - 0100	1			1				2	6.45%
0101 - 0200	1							1	2.23%
0201 - 0300								0	0.00%
0301 - 0400	1							1	2.38%
0401 - 0500	2					2		4	12.90%
0501 - 0600			1					1	2.53%
0601 - 0700								0	0.00%
0701 - 0800								0	3.27%
0801 - 0900					1			1	5.36%
0901 - 1000								0	7.59%
1001 - 1100	1	1						2	4.61%
1101 - 1200	1				1		1	3	4.91%
1201 - 1300	1							1	6.40%
1301 - 1400								0	5.51%
1401 - 1500								0	6.40%
1501 - 1600								0	5.06%
1601 - 1700	1					1		2	5.51%
1701 - 1800		1		1		1		3	6.25%
1801 - 1900		1					1	2	5.51%
1901 - 2000			2					2	5.06%
2001 - 2100								0	5.06%
2101 - 2200							1	1	4.02%
2201 - 2300	2					1	1	4	0.89%
2301 - 2400			1					1	3.13%
Daily Totals	11	3	4	2	2	5	4	31	Total
Daily Pct.	35.48%	9.68%	12.90%	6.45%	6.45%	16.13%	12.90%		

SECTION 3:

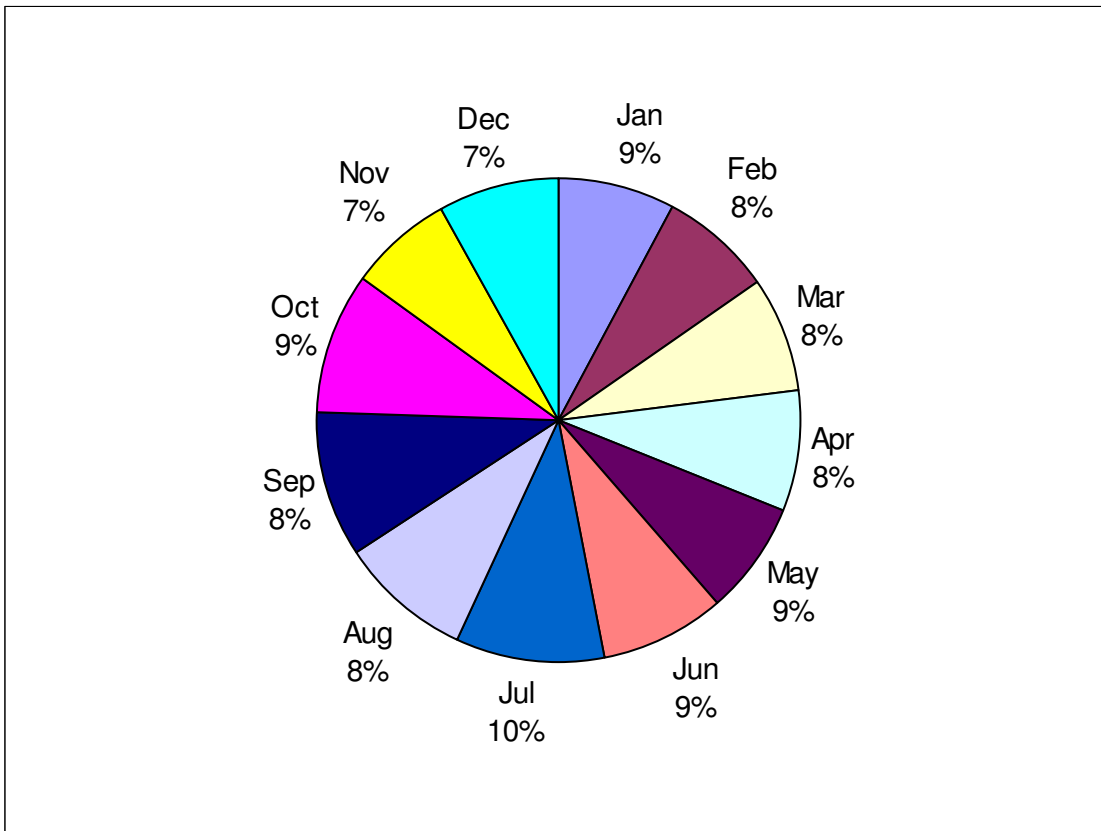
ANNUAL CALL REPORT

Page 1:	Monthly Call Report
Page 2:	Annual Call Report
Page 3:	Annual Dumped Call Report

MONTHLY CALL REPORT

	2003	2004	2005	2006	2007	AVERAGE
JANUARY	66	62	71	78	80	71
FEBRUARY	65	66	63	57	77	66
MARCH	71	72	73	55	89	72
APRIL	75	64	65	78	76	72
MAY	69	56	70	72	80	69
JUNE	83	78	69	73	71	75
JULY	86	98	90	85	98	91
AUGUST	87	78	86	51	93	79
SEPTEMBER	105	93	73	93	81	89
OCTOBER	84	84	77	86	89	84
NOVEMBER	68	48	67	71	61	63
DECEMBER	73	61	74	82	77	73
TOTALS:	932	860	878	881	972	905

AVERAGE CALLS PER MONTH: 32
AVERAGE CALLS PER DAY: 2.5
AVERAGE CALLS PER YEAR: 905



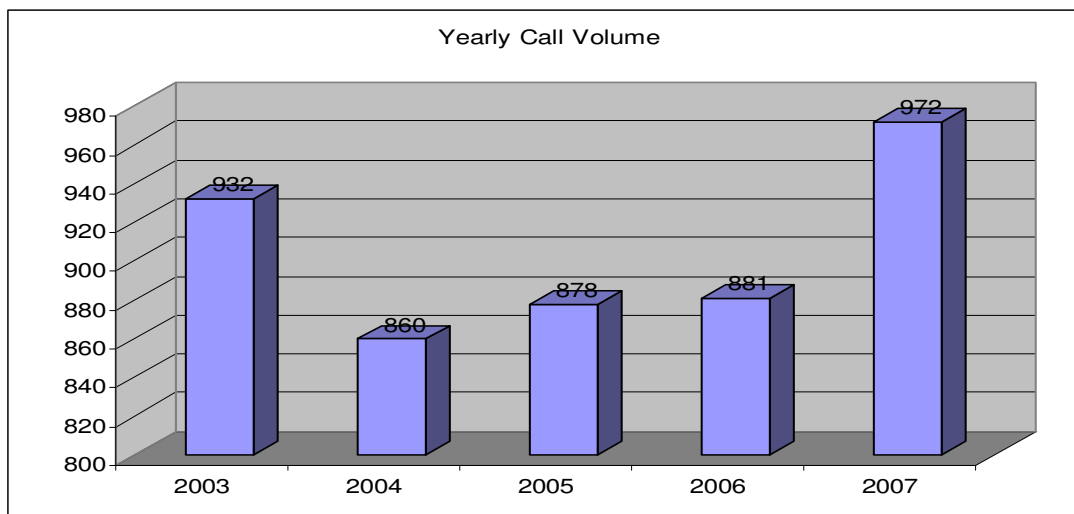
ANNUAL CALL REPORT

CALL TYPE	2003	2004	2005	2006	2007	AVG	(+ / -)
ALS TRANSPORTS	301	333	366	312	348	332	16
BLS TRANSPORTS	133	91	140	125	138	125	13
*ALS TRANS. W/ MEDIC BACK-UP	5	8	2	2	1	4	-3
MEDIC BACKUP TO OTHER DEPT.	26	46	22	59	36	38	-2
BACK-UP TO OTHER DEPARTMENT	19	20	7	5	5	11	-6
BACK-UP TO CEMS CREW	5	15	20	20	22	16	6
*1st RESPONSE	35	7	14	12	19	17	2
ALS TREATMENT - NO - TRANSPORT	13	17	17	10	16	15	1
BLS TREATMENT - NO - TRANSPORT	64	49	67	67	63	62	2
PATIENT REFUSALS	46	48	46	57	62	53	9
AIR MEDICAL INTERCEPT	4	1	3	1	2	2	0
NON-EMERGENCY TRANSFER	6	1	7	7	4	5	-1
CANCELLED REQUEST	33	40	24	51	34	36	-2
MEDICAL ALARMS / FALSE ALARMS	*	*	*	*	29	6	23
COMMUNITY SERVICE STANDBY	11	23	23	17	9	21	-12
POLICE DEPARTMENT ASSIST	1	1	1	2	2	1	1
PAID STANDBY	22	20	29	18	15	21	-6
FIRE STANDBY	8	12	19	43	41	25	16
HAZMAT STANDBY	1	0	0	1	0	0	0
REMOVAL	6	9	7	11	5	8	-3
LIFT ASSIST	36	38	28	28	69	41	28
BLOOD PRESSURE CHECK	110	56	26	20	40	36	5
PUBLIC HEALTH CLINIC	0	1	0	0	0	0	0
SERVICE NOT OFFERED	0	0	2	0	0	1	-1
*DEFERRED CALLS	47	24	8	13	12	21	-9

TOTALS: 932 860 878 881 972

AVERAGE: 905

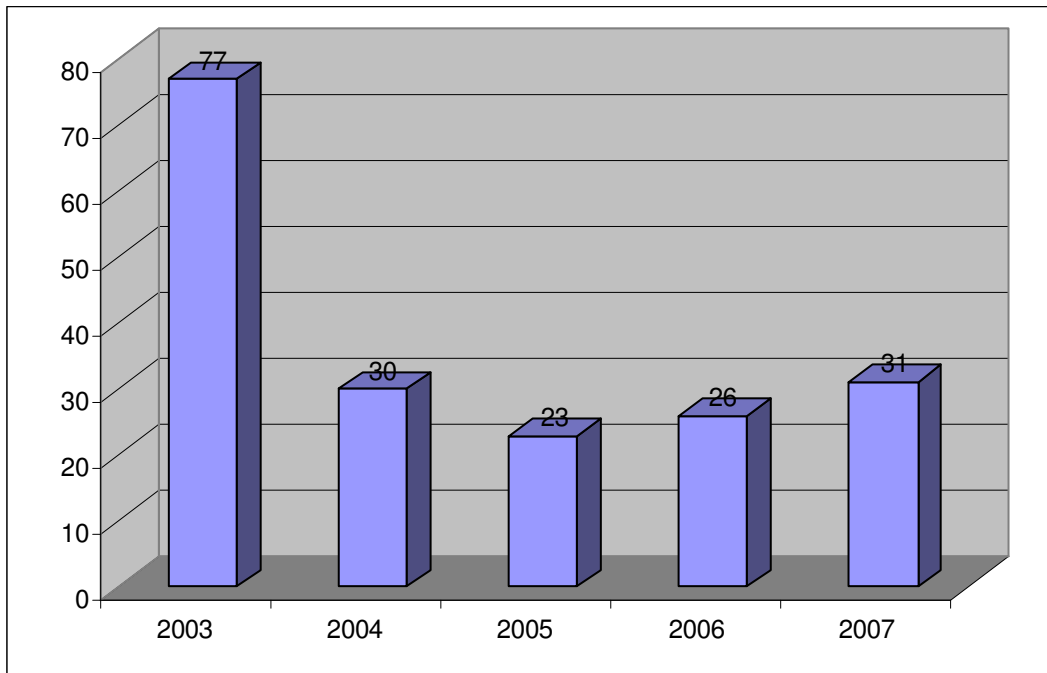
Total Transports to an E.R. : 439 432 508 439 487
Average Yearly ER Transports: 461



DUMPED CALL REPORT

DEFERRED CALLS	2003	2004	2005	2006	2007	AVG
NO CREW AVAILABLE	25	11	2	2	4	8.8
FULL CREW UNAVAILABLE	38	7	9	11	15	16
SECOND CREW UNAVAILABLE	9	8	5	7	7	7.2
SECOND FULL CREW UNAVAILABLE	2	2	4	3	4	3
THIRD VEHICLE UNAVAILABLE	1	1	2	1	0	1
2ND UNIT DOWN - MECHANICAL PROB	2	1	1	2	1	1.4
TOTAL DEFERRED CALLS	77	30	23	26	31	

Average Dumped Calls Per Year: 37.4



SECTION 4:

2007

FINANCIAL REPORT

Page 1: Annual Financial Summary
Page 2: Billing Charge / Credit Report

ANNUAL FINANCIAL SUMMARY

Beginning Balance	\$45,681.20	\$22,865.26	\$49,280.99	\$87,156.23	\$78,633.37
	2003	2004	2005	2006	2007
REAL ESTATE TAX	*	\$129,947.51	\$132,268.07	\$142,181.58	\$149,736.28
ROLLBACKS	*	\$16,985.67	\$17,580.55	\$13,641.21	\$14,989.90
TRAILER TAX	*	\$1,128.87	\$1,204.63	\$1,305.83	\$1,209.85
R.E. UTILITY REIMBURSEMENT	*	\$0.00	\$102.80	\$379.00	\$303.00
TANGIBLE PERS. PROP. TAX	*	\$24,345.53	\$21,801.61	\$15,458.76	\$15,299.47
TANG. PERS. PROP. TAX REIMB.	*	*	*	\$3,363.36	\$8,924.92
GRANTS	\$15,320.42	\$18,324.83	\$49,113.00	\$8,000.00	\$46,470.00
NEW WATERFORD MUTUAL AID	\$1,056.80	\$1,311.06	\$2,087.27	\$3,280.86	\$3,645.61
NEGLEY MUTUAL AID	\$1,673.11	\$1,872.72	\$3,268.29	\$4,434.81	\$4,264.33
SPRINGFIELD MUTUAL AID	\$2,506.62	\$3,194.65	\$2,889.65	\$5,655.89	\$5,049.98
LEETONIA MUTUAL AID	*	*	\$61.85	\$2,107.71	\$4,168.48
BEAVER TOWNSHIP MUTUAL AID	*	*	*	\$4,972.11	\$6,628.02
INTEREST	\$225.57	\$0.00	\$173.52	\$2,419.62	\$2,279.76
SALE OF ASSEST	\$0.00	\$569.66	\$0.00	\$0.00	\$0.00
DONATIONS	\$1,025.91	\$3,095.00	\$300.00	\$3,180.50	\$17,897.21
SUBSCRIPTIONS	\$27,005.00	*	*	*	*
CHARGES BILLED OUT	\$169,637.41	\$162,442.51	\$192,868.80	\$169,376.40	\$155,068.54
MISC. DONATIONS	\$0.00	\$0.00	\$0.00	\$10.00	\$0.00
MISC. RECEIPTS	\$1,577.91	\$857.60	\$0.20	\$0.00	\$28.40
LOAN FROM ELEC. DEPT.	\$40,000.00	*	*	*	*
MISC. REIMBURSEMENTS	\$0.00	\$0.00	\$0.00	\$25,317.56	\$0.00
TOTAL RECEIPTS	\$260,028.75	\$364,075.61	\$423,720.24	\$405,085.20	\$435,963.75
SALARIES / WAGES	\$180,412.76	\$184,827.49	\$232,415.52	\$255,916.65	\$257,330.03
EMPLOYEE BENEFITS	\$45,789.54	\$42,707.99	\$59,427.82	\$84,621.00	\$101,287.19
UTILITIES	\$0.00	\$250.39	\$208.71	\$250.85	\$313.55
TELEPHONE - AMBULANCE	\$3,246.57	\$2,930.75	\$2,856.16	\$2,782.11	\$3,136.80
PROFESSIONAL FEES / TRAINING	\$2,777.80	\$293.40	\$1,447.13	\$4,045.91	\$1,270.00
CONT. SERVICES / REPAIRS	\$11,946.13	\$13,279.66	\$13,000.31	\$13,030.67	\$13,629.83
INSURANCE	\$8,005.89	\$8,467.26	\$9,137.92	\$8,912.64	\$10,177.93
OFFICE EXPENSES	\$1,826.84	\$1,276.46	\$2,117.57	\$2,033.70	\$1,283.60
GAS & OIL	\$2,207.02	\$2,345.59	\$3,705.86	\$3,702.13	\$4,283.42
OPERATING SUPPLIES / EQUIP	\$24,959.02	\$15,464.75	\$16,283.74	\$26,333.34	\$13,639.98
EQUIPMENT	\$0.00	\$17,752.80	\$36,087.53	\$4,865.20	\$50,639.40
VEH. REPAIRS	\$1,054.12	\$3,056.33	\$5,240.24	\$3,892.39	\$4,978.68
MISC. EXPENSE	\$619.00	\$654.40	\$911.95	\$125.30	\$158.33
COUNTY AUD. & TREAS. FEE	\$0.00	\$3,108.51	\$2,851.92	\$3,043.51	\$0.00
STATE AUDITOR EXPENSE	\$0.00	\$43.59	\$152.62	\$52.66	\$3,328.06
PRINCIPAL	\$0.00	\$40,000.00	\$0.00	\$0.00	\$0.00
INTEREST	\$0.00	\$1,200.51	\$0.00	\$0.00	\$0.00
TOTAL EXPENSES	\$282,844.69	\$337,659.88	\$385,845.00	\$413,608.06	\$465,456.80
ENDING BALANCE	\$22,865.26	\$49,280.99	\$87,156.23	\$78,633.37	\$49,140.32

BILLING CHARGE / CREDIT REPORT

Month	2003			2004			2005		
	Charges	Credits	%	Charges	Credits	%	Charges	Credits	%
Jan.	\$20,464.50	\$10,381.38	50.7%	\$19,134.00	\$10,861.30	56.8%	\$31,196.50	\$8,441.30	27.1%
Feb.	\$20,684.00	\$14,349.32	69.4%	\$18,527.00	\$11,180.04	60.3%	\$26,647.52	\$2,727.01	10.2%
Mar.	\$29,298.00	\$14,351.98	49.0%	\$19,056.00	\$18,215.57	95.6%	\$35,674.50	\$22,701.59	63.6%
Apr.	\$22,822.50	\$12,476.11	54.7%	\$15,710.00	\$12,312.03	78.4%	\$28,450.00	\$16,791.61	59.0%
May	\$18,848.50	\$14,032.46	74.4%	\$8,680.00	\$9,127.57	105.2%	\$28,725.50	\$25,905.95	90.2%
June	\$22,445.50	\$10,123.31	45.1%	\$15,559.00	\$11,742.33	75.5%	\$24,949.04	\$11,464.36	46.0%
July	\$24,531.00	\$15,197.81	62.0%	\$15,659.00	\$23,436.12	149.7%	\$38,950.50	\$17,647.85	45.3%
Aug	\$5,512.00	\$19,014.44	345.0%	\$35,740.17	\$7,027.62	19.7%	\$38,861.00	\$11,424.66	29.4%
Sept.	\$8,245.00	\$11,832.60	143.5%	\$23,227.50	\$19,712.87	84.9%	\$24,995.00	\$21,476.77	85.9%
Oct.	\$5,376.00	\$17,561.31	326.7%	\$2,850.00	\$17,852.42	626.4%	\$31,347.00	\$22,259.43	71.0%
Nov.	\$15,499.50	\$15,928.26	102.8%	\$18,154.00	\$12,231.42	67.4%	\$27,456.50	\$19,536.82	71.2%
Dec.	\$25,305.50	\$14,388.43	56.9%	\$28,749.00	\$8,743.22	30.4%	\$31,518.50	\$12,491.45	39.6%
TOTAL	\$219,032.00	\$169,637.41	77.4%	\$221,045.67	\$162,442.51	73.5%	\$368,771.56	\$192,868.80	52.3%

Month	2006			2007			Average Since 2003		
	Charges	Credits	%	Charges	Credits	%	Charges	Credits	%
Jan.	\$33,987.50	\$14,175.58	41.7%	\$26,340.50	\$13,363.97	50.7%	\$26,224.60	\$11,444.71	43.6%
Feb.	\$20,546.50	\$18,647.95	90.8%	\$23,779.00	\$8,284.35	34.8%	\$22,036.80	\$11,037.73	50.1%
Mar.	\$22,975.00	\$7,776.33	33.8%	\$42,938.05	\$11,358.01	26.5%	\$29,988.31	\$14,880.70	49.6%
Apr.	\$27,314.00	\$10,494.91	38.4%	\$28,620.61	\$16,684.17	58.3%	\$24,583.42	\$13,751.77	55.9%
May	\$22,845.50	\$17,188.94	75.2%	\$36,652.86	\$14,846.58	40.5%	\$23,150.47	\$16,220.30	70.1%
June	\$28,520.40	\$10,709.95	37.6%	\$28,946.81	\$16,597.68	57.3%	\$24,084.15	\$12,127.53	50.4%
July	\$25,768.50	\$12,897.29	50.1%	\$34,131.37	\$15,480.06	45.4%	\$27,808.07	\$16,931.83	60.9%
Aug	\$18,971.00	\$14,124.64	74.5%	\$31,445.93	\$16,615.52	52.8%	\$26,106.02	\$13,641.38	52.3%
Sept.	\$31,587.13	\$16,156.65	51.1%	\$27,351.75	\$6,211.64	22.7%	\$23,081.28	\$15,078.11	65.3%
Oct.	\$35,439.58	\$19,081.46	53.8%	\$23,890.75	\$16,638.49	69.6%	\$19,780.67	\$18,678.62	94.4%
Nov.	\$29,641.15	\$13,935.33	47.0%	\$19,391.00	\$9,443.86	48.7%	\$22,028.43	\$14,215.14	64.5%
Dec.	\$23,994.50	\$14,187.37	59.1%	\$25,492.75	\$10,669.11	41.9%	\$27,012.05	\$12,095.92	44.8%
TOTAL	\$321,590.76	\$169,376.40	52.7%	\$348,981.38	\$156,193.44	44.8%	\$295,884.27	\$170,103.71	57.5%