



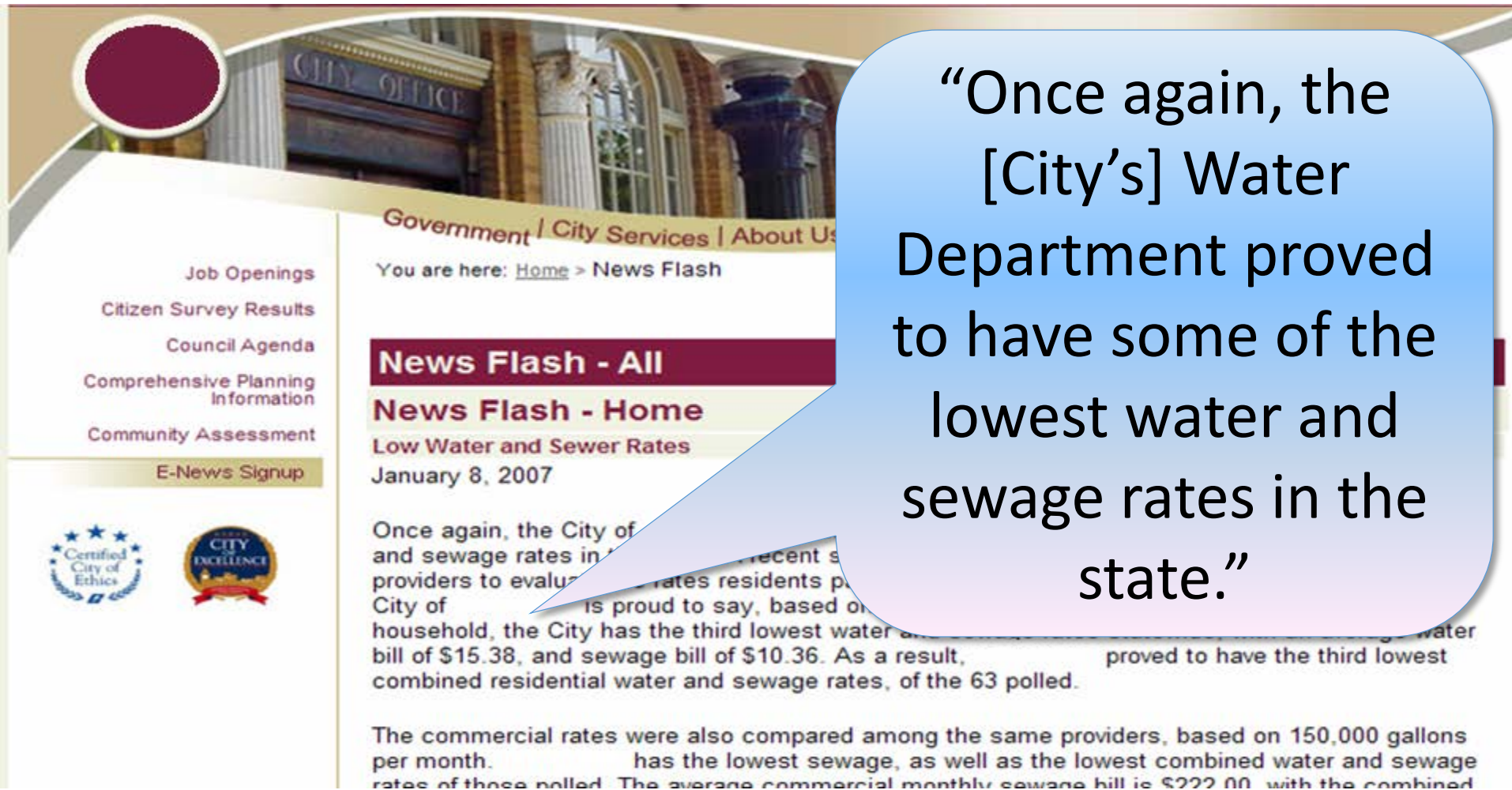
# Water System Revenues



# Session Objectives

- Understand how to pay for the costs of running your water system
- Look more closely at your rates

# Systems Love Low Rates, but...



The image shows a screenshot of a city website. At the top, there is a blue banner with a close-up of industrial machinery. Below this, the website header features a photograph of a city building with the words 'CITY OFFICE' visible. A navigation bar includes links for 'Government | City Services | About Us'. A sidebar on the left lists various services: 'Job Openings', 'Citizen Survey Results', 'Council Agenda', 'Comprehensive Planning Information', 'Community Assessment', and 'E-News Signup'. Below the sidebar are two circular logos: 'Certified City of Ethics' and 'CITY EXCELLENCE'. The main content area is titled 'News Flash - All' and 'News Flash - Home', with a sub-header 'Low Water and Sewer Rates' dated 'January 8, 2007'. A large, light blue speech bubble with a dark blue border is overlaid on the right side of the page, containing the text: "Once again, the [City's] Water Department proved to have some of the lowest water and sewage rates in the state."

Government | City Services | About Us

You are here: [Home](#) > News Flash

**News Flash - All**

**News Flash - Home**

**Low Water and Sewer Rates**  
January 8, 2007



Once again, the City of [City Name] and sewage rates in [City Name] recent [City Name] providers to evaluate [City Name] rates residents pay. [City Name] is proud to say, based on [City Name] household, the City has the third lowest water bill of \$15.38, and sewage bill of \$10.36. As a result, [City Name] proved to have the third lowest combined residential water and sewage rates, of the 63 polled.

The commercial rates were also compared among the same providers, based on 150,000 gallons per month. [City Name] has the lowest sewage, as well as the lowest combined water and sewage rates of those polled. The average commercial monthly sewage bill is \$222.00, with the combined

# What about customers?

 THE STORIES BUSINESS FAITH TECHNOLOGY REAL NEWS THE BLOG CUN

**HOT TOPICS:** Campaign 2012 Media Matters GBTV

 1.9k 

RESIDENTS INCREDIBLY HAPPY ABOUT  
WATER SERVICE: *"I DON'T KNOW HOW THESE  
FOLKS DO IT – CLEAN WATER WHENEVER I  
NEED IT FOR ONLY A FEW DOLLARS A DAY!!"*

Posted on December 17, 2011 at 3:20pm by  **Becket Adams**

[Email »](#) [Print](#)

 Like 467  Send  10  Tweet 78

[Comments \(3\)](#)

"These people are going to end up rioting about this," says Sheila Tyson, a community activist in Jefferson County, Ala. "If they let this stuff happen they are going to get the biggest riot the South has ever seen . . . I can see it coming."



Are we following the applicable laws?

Will our rates provide sufficient cost recovery?

What exactly does this include?





**Will our rates  
provide sufficient  
cost recovery?**

Are we  
following the  
applicable  
laws?

What exactly  
does this  
include?

Will revenues be  
resilient to changing  
water demands?

Will our customers  
be able to pay  
these rates?

Do these rates send  
the right signals to  
our customers,  
based on our  
objectives?

Will our customers  
understand these  
rates?

Are we allocating  
the costs to the  
right customers?





# “Fuller” Cost Pricing

- Operations & maintenance expenditures
- Taxes and accounting costs
- Contingencies for emergencies
- Principal and interest on long-term debt
- Reserves for capital improvement
- Source water protection



# Ways To Pay

- Pay as you go (current receipts)
- Save in advance and pay
- Pay later (someone loans you money)
- Grants (let someone else pay)



# Grants Aren't Completely Free Money

- Application for the grant can be expensive – staff time and money
- Applications can take months to process
- Often lots of strings attached
- Often require a percentage match
- Lots of competition
- Difficult to sustain



# Quick Thought on Grants

- This presentation is about ***sustainable*** program finance
- Grants are not sustainable finance



# The Main Source: Your Revenue

- Pay as you go (current receipts)
- Save in advance and pay
- Pay later (someone loans you money)
- ~~Grants (let someone else pay)~~ — — —



# Non-Rate Revenues

- Penalties
- Cellphone and radio receivers on the tank
- Ads on the tank
- Tap fees
- System development charges



# Types of Rates

- Fixed rate
- Volumetric rates
- Rates based on meter sizes
- Rates based on customer class



# Town of Jacksonville

We charge a flat rate of \$15.00 monthly

P.O. - Box 133  
Jacksonville

We ARE a small town we do NOT have sewage



# Other Places with a Fixed Rate

- Small town in New York state that charges \$120/year, billed twice
- Trailer park in Ohio that includes water in the monthly rent
- HUD-subsidized apartments that must include water in rent

# Other Places with a Fixed Rate

- City of Chicago

Lots of meters  
to read

Drinking  
water  
supply



# Chicago is moving to meters now



[Enroll Now](#)

[Frequently Asked Questions](#)

[Water Saving Tips](#)

[Check Status & Schedules](#)

[Manage Appointment](#)

[Add Your Testimonial](#)

[Neighborhood Testimonials](#)

[Take Survey](#)

[Water Testing](#)

A graphic for the MeterSave program. On the left is a blue faucet with a single water drop falling from it. To the right of the faucet, the text 'METER SAVE' is in blue, followed by 'SAVE WATER' in large blue letters, and 'SAVE MONEY!' in large green letters. Below this text is the call to action 'CALL 311 For A FREE Water Meter' in blue. At the bottom is the website 'www.metersave.org' in white. To the right of the website is a blue splash of water. The entire graphic is set against a white background with a green border at the top and bottom.

METER SAVE  
**SAVE WATER**  
**SAVE MONEY!**  
CALL 311 For A **FREE** Water Meter  
[www.metersave.org](http://www.metersave.org)

Homeowners participating in MeterSave will be eligible for a **7-year guarantee** that the home water bill will be no higher than it would have if the meter had not been installed.

# The Reef Condos – USVI





# The Reef Condos – USVI

- Has residential units and commercial (shops and restaurants)
- Flat rate structure for residents
- Decreasing block for commercial
- Bulk rate for the next condo complex over

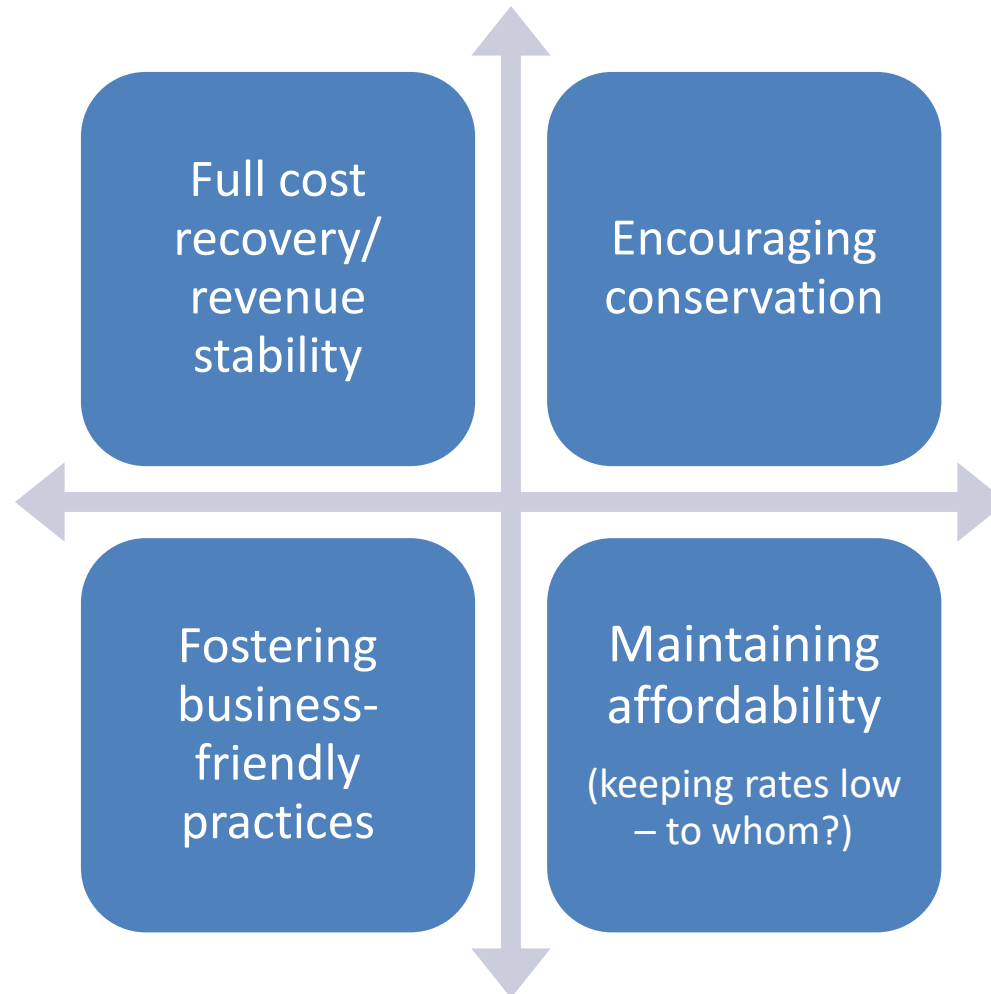


# And then there is this...

<b>Single outlet (Minimum charge)</b>	<b>\$193.00</b>
<b>One Bath</b>	<b>316.00</b>
<b>1 ½ or 2 Bath</b>	<b>349.00</b>
<b>2 ½ Bath</b>	<b>379.00</b>
<b>3 or more Baths</b>	<b>413.00</b>
<b>Additional apartment/same service</b>	<b>316.00</b>
<b>Swimming pool</b>	<b>126.00</b>
<b>Each Boat slip with water available</b>	<b>16.00</b>
<b>Each Rental or Commercial Mooring</b>	<b>6.15</b>
<b>Each restaurant/snack bar seat</b>	<b>16.00</b>

(Annual Rates)

# Example of Four Rate Setting Objectives





Full cost  
recovery/  
revenue  
stability

Encouraging  
conservation

Fostering  
business-  
friendly  
practices

Maintaining  
affordability

Bring in enough  
revenue to cover  
the full cost of  
running the water  
system:

- O&M
- Capital needs
- Debt service

Why do this?



Full cost  
recovery/  
revenue  
stability

Encouraging  
conservation

Fostering  
business-  
friendly  
practices

Maintaining  
affordability

Use pricing to  
encourage  
customers to  
reduce their water  
consumption

Why do this?



Full cost  
recovery/  
revenue  
stability

Encouraging  
conservation

Fostering  
business-  
friendly  
practices

Maintaining  
affordability

Use pricing to  
encourage  
businesses and  
agriculture to  
locate to your  
community or  
stay in your  
community

Why do this?



Full cost  
recovery/  
revenue  
stability

Encouraging  
conservation

Fostering  
business-  
friendly  
practices

Maintaining  
affordability

Ensure that all  
customers in your  
water system are  
able to afford  
enough water to  
live on

Why do this?

A blue-tinted photograph of industrial machinery, possibly a large pipe or valve, serves as the background for the top portion of the slide.

# Elements of Rate Structure Designs

1. Customer classes/distinction
2. Billing period
3. Base charge
4. Consumption allowance included with base charge
5. Volumetric rate structure
6. (If applicable) Number of blocks, block sizes and rate differentials
7. (Optional) Automatic adjustments

Also: frequency of rate reviews and rate changes



# Customer Classes/Distinctions

- One rate structure for all
- Target: All are equal



# Brentwood Water Corp., NC

Monthly Minimum:	\$16.50
Water Included w/ Minimum Bill:	1,500/gallons
Additional Water	\$5.55 per thousand gallons



# Customer Classes/Distinctions

- One rate structure, but with different base charges based on meter size
- Target: Non-residential or multi-family housing



# Town of Mount Pleasant, NC

Water Meter Size	0 to 2,000 Gallons	Gallons Over 2,000
<b>Inside Town</b>		
5/8" or 3/4"	\$22.36	\$4.08 /1000
1"	\$41.16	\$4.08 /1000
1 1/2 "	\$113.76	\$4.08 /1000
2" and up	\$219.36	\$4.08 /1000



# Customer Classes/Distinctions

- Separate rate structure for residential, irrigation, commercial, industrial, governmental, or wholesale customers
- Target: Specific type of customer



# City of Stockbridge, GA

## **Residential**

0 through 4,000 gallons	\$ 5.27 Per Thousand
4,001 through 9,000 gallons	\$ 8.10 Per Thousand
9,001 gallons and up	\$ 10.90 Per Thousand

## **Commercial, Apartments and Mobile Home Parks**

0 through 10,000	\$ 6.69 Per Thousand
10,000 and up	\$ 8.03 Per Thousand

## **Irrigation**

Per thousand gallons	\$ 10.72
----------------------	----------

## **Hydrant Meter**

Per thousand gallons	\$ 10.72
----------------------	----------



# Customer Classes/Distinctions

- One rate structure for all, but with blocks that implicitly only target non-residential use
- Target: Non-residential



# Union Point, NC

WATER

IN TOWN - 1/23/2006

STEP	RATE	CONSUMPTION
READY TO SERVE	\$21.00	
STEP 1	3.98	300,000
STEP 2	3.84	999,999,999



# Customer Classes/Distinctions

- Different rates for customers outside municipal limits/service area boundaries
- Target: “Outside” customers



# Town of Mount Pleasant, NC

Water Meter Size	0 to 2,000 Gallons	Gallons Over 2,000
<b>Inside Town</b>		
5/8" or 3/4"	\$22.36	\$4.08 /1000
1"	\$41.16	\$4.08 /1000
1 1/2 "	\$113.76	\$4.08 /1000
2" and up	\$219.36	\$4.08 /1000
<b>Outside Town</b>		
5/8" or 3/4"	\$39.13	\$7.14 /1000
1"	\$72.03	\$7.14 /1000
1 1/2"	\$199.08	\$7.14 /1000
2" and up	\$383.88	\$7.14 /1000



# Customer Classes/Distinctions

- Rate structure for which only a few individual customers would qualify (typically an industrial customer)
- Target: A narrow customer class



# City of Clio, AL

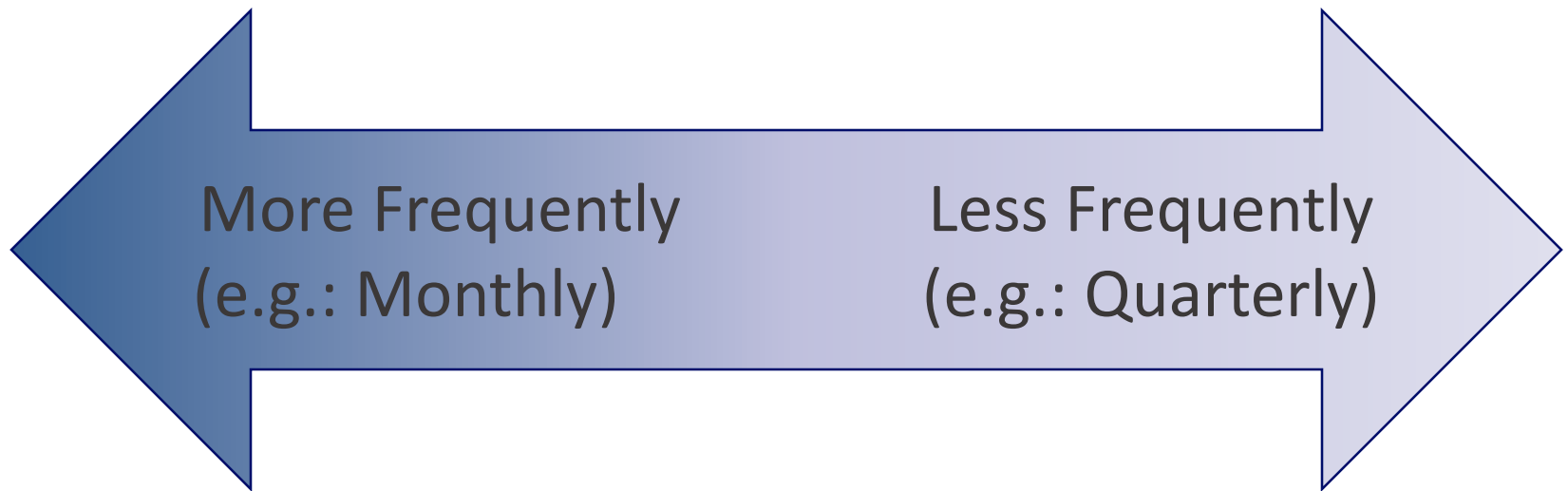
## **SIGNIFICANT USER:** (High volume or High Strength Users)

The City of Clio, Alabama via official action of its City Council reserves the right to enter into separate contracts with significant users on a case by case basis for the purpose of setting and determining a monthly charge or rate for the use of the public sewer system. Said monthly rate and associated fees may be computed upon a different basis than set forth in the paragraphs immediately proceeding. Such contract(s) shall be entered into by means of a resolution duly adopted by the City Council. For purposes of this Sewer Ordinance; unless amended by the City Council, a significant user shall be deemed any non-residential user who (1) has a water consumption of 50,000 gallons or more per month and/or (2) whose wastewater strength exceeds what is generally considered normal residential wastewater.

**Significant Users determined to date are: Easterling Correctional Facility**  
(Ord. 2008-01 \$1.75 per thousand; Ord. 2009-10 \$2.40 per thousand; Ord. 2012-04 \$2.90 per thousand)  
**Effective June 1, 2015 Easterling Correctional Facility: \$3.40 per thousand. This ordinance.**



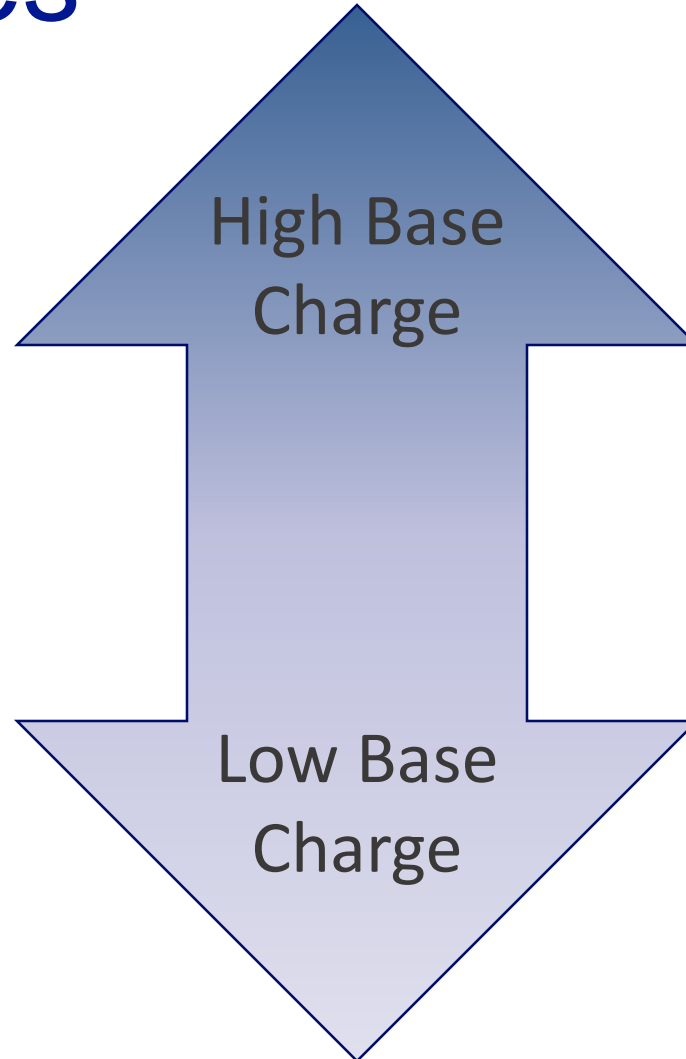
# Billing Period



*Suggestion: Use a monthly billing period if you can afford it*

# Base Charges

*Suggestion:  
Smaller utilities  
should lean  
towards higher  
base charges*





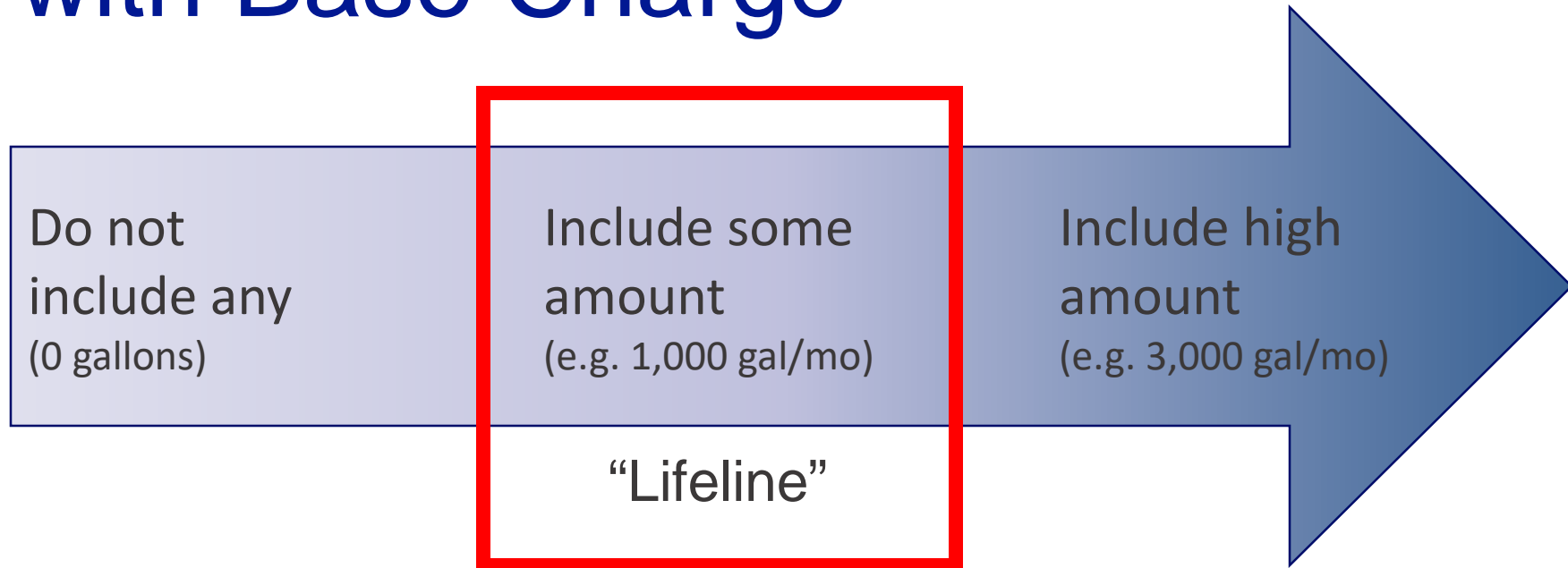
# Elements of Rate Structure Designs:

## 3. Base Charges

Two common ways to charge:

- Constant (by customer class):
  - \$35 for residential
  - \$55 for commercial
  - \$105 for industrial
- By meter size:
  - \$35.00/month for 5/8" or 3/4" meter
  - \$55.00/month for 1" meter
  - \$105.00/month for 2" meter, etc.

# Consumption Allowance with Base Charge



*Suggestion: For systems with low base charges, do not include any consumption allowance. For systems with high base charges but wish to encourage conservation, keep consumption allowance low, if any.*



# Red Bay Water, AL

INSIDE CITY LIMITS

CLASS CODE 01, 02

RESIDENTIAL AND COMMERCIAL

FIRST 2000 GALLONS → 15.50 (Minimum Charge)

5.75 PER THOUSAND GALLONS



# Town of Montrose, GA

<b>ACCOUNT TYPE</b>	<b>RATE</b>	<b>GALLONS</b>
RESIDENTIAL	\$20.00	10,000
COMMERCIAL	\$30.00	15,000
INDUSTRIAL	\$40.00	20,000
AGENT/SELLER	\$50.00	2,500



# Northampton County, NC

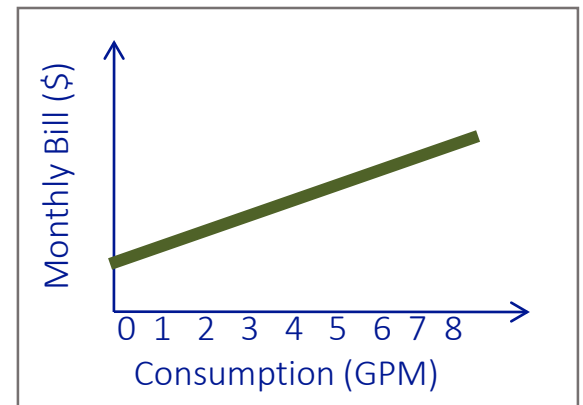
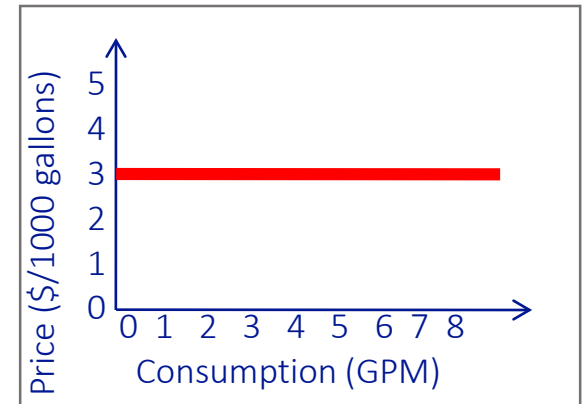
<b>USER FEE / Residential</b>	<b>\$19.50</b>
RATE PER THOUSAND/GALLONS 0,001-10,000	\$5.00
RATE PER THOUSAND/GALLONS 10,001-25,000	\$5.50
RATE PER THOUSAND/GALLONS 25,001-50,000	\$6.00
RATE PER THOUSAND/GALLONS 50,001-100,000	\$6.50
RATE PER THOUSAND/GALLONS 100,000>	\$7.00

<b>USER FEE / Commercial</b>	<b>\$25.50</b>
RATE PER THOUSAND/GALLONS 0,001-10,000	\$6.00
RATE PER THOUSAND/GALLONS 10,001-25,000	\$7.00
RATE PER THOUSAND/GALLONS 25,001-50,000	\$7.50
RATE PER THOUSAND/GALLONS 50,001-100,000	\$8.50

# Volumetric Rate Structure

## Uniform (“Flat”) Rates

- Fair and simple





# Garden City, AL

## WATER RATES

### Section 1. Water rates inside the corporate limits of the town:

The following rates to be charged for water service inside the corporate limits of the Town of Garden City are hereby fixed and established by the Town Council of the Town of Garden City, effective June 1, 2018.

**¾" Meter - Minimum Bill**

**Each additional 1,000 gallons**

**\$21.00 for first 2,000 gallons**

**\$ 9.00 each additional 1,000 gallons**

**1" Meter - Minimum Bill**

**Each additional 1,000 gallons**

**\$25.00 for first 2,000 gallons**

**\$ 9.00 each additional 1,000 gallons**

**1.5" Meter - Minimum Bill**

**Each additional 1,000 gallons**

**\$32.00 for first 2,000 gallons**

**\$ 9.00 each additional 1,000 gallons**

**2" Meter - Minimum Bill**

**Each additional 1,000 gallons**

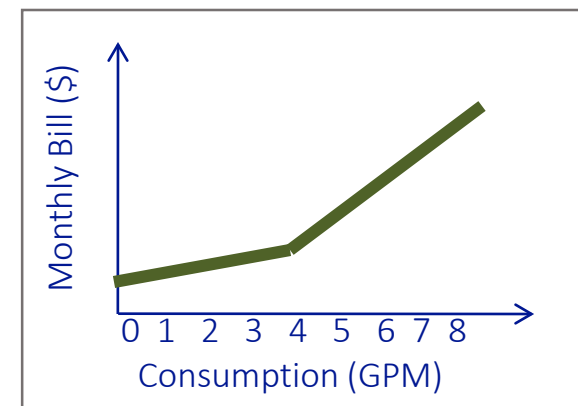
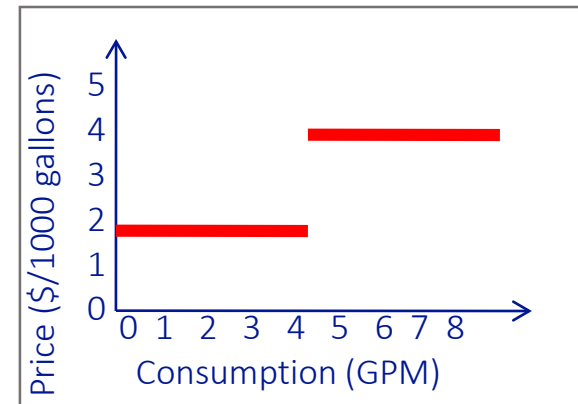
**\$40.00 for first 2,000 gallons**

**\$ 9.00 each additional 1,000 gallons**

# Volumetric Rate Structure

## Increasing Block Rates

- Conservation-oriented
- Consider large families





# City of Stockbridge, GA

## **Residential**

0 through 4,000 gallons	\$ 5.27 Per Thousand
4,001 through 9,000 gallons	\$ 8.10 Per Thousand
9,001 gallons and up	\$ 10.90 Per Thousand

## **Commercial, Apartments and Mobile Home Parks**

0 through 10,000	\$ 6.69 Per Thousand
10,000 and up	\$ 8.03 Per Thousand

## **Irrigation**

Per thousand gallons	\$ 10.72
----------------------	----------

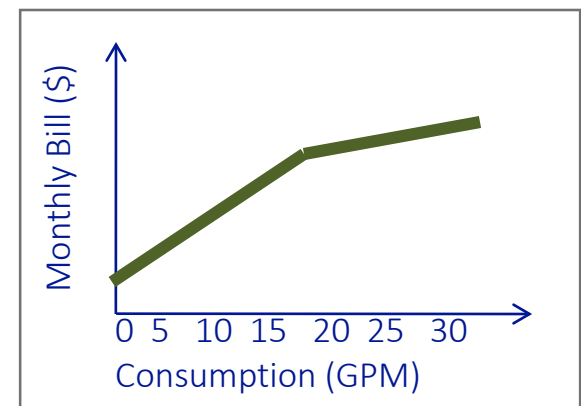
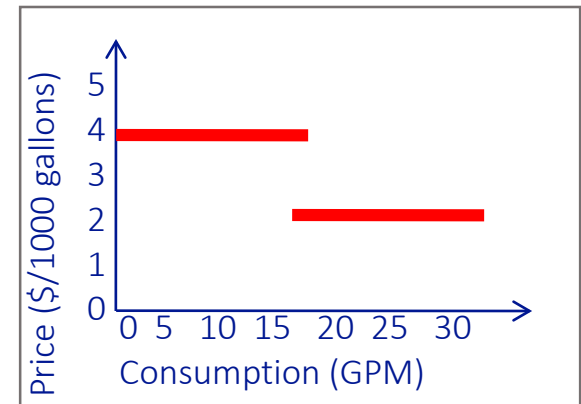
## **Hydrant Meter**

Per thousand gallons	\$ 10.72
----------------------	----------

# Volumetric Rate Structure

## Decreasing Block Rates

- Provide price break for large users (e.g.: commercial)
- Do not use for residential





# Town of Ardmore, AL

## **COMMERCIAL WATER:**

0 to 2000 gallons:-----\$21.25 Minimum Bill

Additional: -----\$7.00 2001 – 12,000 gal

\$6.75 12,001 – 27,000 gal

\$6.50 27,001 gallon & up



# Town of Double Springs, AL

## Commercial Water Rate Table

Minimum	10,000 gals.	\$143.25
Next	10,000 gals.	\$ 7.10 per 1,000 gals.
Next	10,000 gals.	\$ 6.00 per 1,000 gals.
Next	20,000 gals.	\$ 5.50 per 1,000 gals.
Next	99,999,999 gals.	\$ 5.00 per 1,000 gals.



# Town of Lancaster, NH

## **WATER RATES –**

### **CONSUMPTION RATES –**

**1000 – 1,000,000 = 3.75 per 1,000**

**1,000,000 + = \$0.30 per 1,000**

### **BASE RATE –**

**80.00 per residential unit**

**150.00 per commercial unit**



# (If Applicable) Block Designs

For block rate structures to be effective:

- Decide on the correct number of blocks
- Decide on where the blocks should end/start
- Set significant rate differentials between blocks



# (If Applicable) Block Designs

For block rate structures to be effective:

- Keep in mind your base charge and consumption allowance
- Meter reading must be punctual, and meters must be replaced frequently
- Think about large families

# Too Many Blocks!

fixed 1000	Per 1000 gal.	water	Per 1000 gal.	sewer	combined
	increase	11.66	increase	13.10	24.76
2000	2.43	14.09	3.67	16.77	30.86
3000	4.62	18.71	7.06	23.83	42.54
4000	5.38	24.09	7.35	31.18	55.27
5000	5.50	29.59	7.68	38.86	68.45
6000	5.75	35.34	7.82	46.68	82.02
7000	5.93	41.27	8.00	54.68	95.95
8000	6.12	47.39	8.20	62.88	110.27
9000	6.31	53.70	8.37	71.25	124.95
10000	6.31	60.01	8.37	79.62	139.63
11000	6.31	66.32	8.37	87.99	154.31
12000	6.31	72.63	8.37	96.36	168.99
13000	6.31	78.94	8.37	104.73	183.67
14000	6.31	85.25	8.37	113.10	198.35
15000	6.31	91.56	8.37	121.47	213.03
15001-99999999	6.51	98.07	8.56	130.03	228.10



# Frequency of Rate Changes

- Always review your rates annually (recommended)
- Review your financial health indicators annually, and then review your rates if any of the indicators reflect poor financing
- Raise rates each year automatically based on inflation



# Village of Richmond, IL

## SECTION 3.27 ANNUAL INCREASE OF RATES AND FEES

The following fees: Water and Sewer Service, Building Permit Fees, School Impact Fees, Fire Prevention and Life Safety Donations and Municipal Impact Fees as set forth by Village ordinance are subject to an annual increase to be applied by the Village Treasurer by May 1 of each year using the following prescribed formula:

The above rates and Fees will be increased by the amount of the percentage increase of the Consumer Price Index (hereinafter defined) for the previous calendar year. Consumer Price Index ("CPI") means the U.S. City Averages for all Urban Consumers, All Items, (1982-1984=100) of the United States Bureau of Labor Statistics. The CPI for any calendar year shall be determined by averaging the monthly indices for that year. If the Bureau of Labor Statistics substantially revises the manner in which the CPI is determined, an adjustment shall be made in the revised index which would produce results equivalent, as nearly as possible, to those which would be obtained if the CPI had not been so revised. If the 1982-1984 average shall no longer be used as an index of 100, such change shall constitute a substantial revision. If the CPI becomes unavailable to the public because publication is discontinued or otherwise, the Village shall substitute therefore a comparable index based upon changes in the cost of living or purchasing power of the consumer dollar published by any other governmental agency or, if no such index is available, then a comparable index published by a major bank or other financial



# Frequency of Rate Changes

- *Important: Avoid maintaining low rates at the expense of your utility's financial health. It will either lead to a sudden, massive rate increase in the future or to failing systems and endangering public health.*

# Rate Setting Resources



## Setting Small Drinking Water System Rates for a Sustainable Future

One of the Simple Tools for Effective Performance (STEP) Guide Series



<http://www.awwa.org>



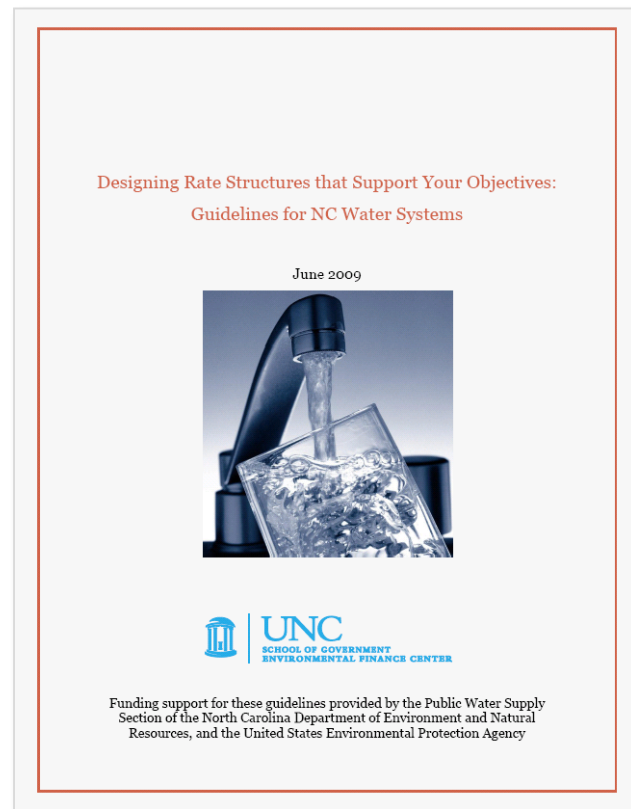
<https://www.epa.gov/dwcapacity/resources-setting-small-system-water-rates-0>

# Designing Rate Structures That Support Your Objectives

Free guide  
written for  
system  
managers

Available at:

<http://efc.sog.unc.edu/>



# Various Decision-Making Tools

<http://www.efc.sog.unc.edu/project/utility-financial-tools>

or <http://efcnetwork.org/resources/tools/>



The EFC has created several free tools to assist water utilities in addressing the challenges and questions we commonly see in our teaching and advising. These tools cover a broad range of finance and management topics, including rates and revenue, financial benchmarking, affordability, capital finance, communicating with the board, and evaluating loans and grants.

## Rates and Revenue



### Water and Wastewater Rates Analysis Model

Use this tool to review your rates to ensure projected revenues cover projected expenses. This tool will help you determine whether proposed rates will keep the utility financially self-sufficient for the next few years.



### Water Utility Revenue Risk Assessment Tool

Use this tool to assess how much revenues might be affected by changing demand patterns. The tool will help you compare effects on existing rates and on alternative rate structures.

## Benchmarking



### Financial Sustainability and Rates Dashboards

Our flagship tools for water utilities, these interactive dashboards allow you to benchmark your utility's rates against other utilities with similar characteristics. The dashboards also help you evaluate rates, cost recovery, affordability, pricing signal, and other financial benchmarks. Use the dashboards to communicate important information about your rates with your board, the media, and the public.


# Water & Wastewater Rates Analysis Model

<http://efc.sog.unc.edu> or <http://efcnetwork.org>



Find the most up-to-date version in Resources / Tools

Free, simplified Excel tool allowing you to model and compare two rate structures on your projected fund balance

**Water & Wastewater Rates Analysis Model**  
Version 2.8.2 (last updated August 4, 2015)

 **UNC**  
ENVIRONMENTAL FINANCE CENTER

Developed by the Environmental Finance Center at the University of North Carolina, Chapel Hill  
<http://efc.sog.unc.edu>

  **Division of WATER RESOURCES**  
Funded by the U.S. Environmental Protection Agency and the Public Water Supply Section of the North Carolina Department of Environment and Natural Resources

**DESCRIPTION**  
A do-it-yourself, simplified financial model to assist utility managers and private system owners in setting water and wastewater rates.

**FEATURES**  
Comparisons of annual fund balance projections (for up to 20 years) under proposed new rates vs. staying with existing rates  
Adjust rates for the next 1-5 years  
Model changes to accounts and water use  
Compare monthly bills under new rates vs. existing rates  
Up to 12 rate structures  
Customizable list of operating and capital expenses  
Assess revenue sufficiency and fund balance  
Uniform or block rates (up to 10 blocks)  
Building up reserves through rates  
Error notifications

**INSTRUCTIONS**


1) Navigate using worksheet tabs at bottom of screen or following arrows and clicking on buttons

2) In the green "Data Input" worksheets, input data in the dark green cells

**View Results**  
Financial forecast of the next few years under 'Existing' rates versus 'New' rates (graphs of cost recovery and end-of-year fund balance)  
How new rates compare to existing rates (graphs of monthly bills)

**Back to top**

Watch out for red "Error" messages describing where data entry errors



Year	2015	2016	2017	2018	2019	2020
Existing	\$15.50	\$13.00	\$1.00	\$17.00	\$20.00	\$21.00
New	2.000	2.000	2.000	2.000	2.000	2.000

Block End	2015	2016	2017	2018	2019	2020
1mo	\$2.78	\$2.78	\$2.78	\$3.00	\$3.50	\$4.00
2mo	\$4.00	\$4.00	\$4.00	\$4.50	\$5.50	\$6.00
3mo	\$6.00	\$6.00	\$6.00	\$7.00	\$8.00	\$9.00
4mo	\$8.00	\$8.00	\$8.00	\$9.00	\$10.00	\$11.00
5mo	\$10.00	\$10.00	\$10.00	\$11.00	\$12.00	\$13.00
6mo	\$12.00	\$12.00	\$12.00	\$13.00	\$14.00	\$15.00
7mo	\$14.00	\$14.00	\$14.00	\$15.00	\$16.00	\$17.00
8mo	\$16.00	\$16.00	\$16.00	\$17.00	\$18.00	\$19.00
9mo	\$18.00	\$18.00	\$18.00	\$19.00	\$20.00	\$21.00
10mo	\$20.00	\$20.00	\$20.00	\$21.00	\$22.00	\$23.00
11mo	\$22.00	\$22.00	\$22.00	\$23.00	\$24.00	\$25.00
12mo	\$24.00	\$24.00	\$24.00	\$25.00	\$26.00	\$27.00

Back to top

Watch out for red "Error" messages describing where data entry errors