

**Town of Hardwick, Vermont**  
**DRAFT Speed Limit Ordinance**

**ARTICLE 1. AUTHORITY.** This ordinance is adopted by the Selectboard for the Town of Hardwick under authority granted by 4 V.S.A. Chapter 29; 19 V.S.A. §§ 304(a)(6) and (a)(7); 23 V.S.A. §§ 1007, 1008, 2302(a)(4), and 2305; and 24 V.S.A. §§ 1971 *et seq.*, 2291(4).

**ARTICLE 2. PURPOSE.** The purpose of this ordinance is to promote the public health, safety, and welfare by establishing safe speed limits on certain paved and unpaved town highways in the Town of Hardwick.

**ARTICLE 3. SPEED REGULATIONS.** Based on considerations of neighborhood character, abutting land use, bicycle and pedestrian use and physical characteristics of the highways, and where applicable, on traffic and/or engineering studies, the following speed limits are hereby established:

**A. Town Highways.**

**i. The following town highways shall have a speed limit of twenty-five (25) miles per hour:**

- T.H. # 2 Cedar Street:  
From the junction of VT. Route 16 to the junction of T.H. #6 (Main Street).
- T.H. # 2 East Church Street:  
From the junction of T.H. #6 (Main Street) to the junction of T.H. #2 (Hardwick Street).
- T.H. # 3 Church Street (H):  
From the junction of T.H. #300 (North Main St.) until you reach T.H. #3 (Maple Street).
- T.H. # 3 Maple Street:  
From the junction of T.H. #3 (Church Street) until you reach T.H. #3 (Slapp Hill).
- T.H. #6 Main Street (EH):  
From the junction of VT. Route 16 to Brickhouse Road
- T.H. #7 School Street:  
From the junction of T.H. # 6 (Main Street) until you reach the junction of VT. Route 16.
- T.H. #28 Brickhouse Road: (1.65)

From the junction T.H. # 6 (Main Street) until you reach junction T.H. # 28 (Hardwick Farms Rd.)

T.H. #46 Mackville Road: (0.52) Class 2  
A maximum speed limit of 25 mph from the junction of VT. Route 14 for 1 mile.  
The speed limit changes at that point to 35 miles per hour until you reach the junction of T.H. #51 (Nichols Pond Road).

**ii. The following town highways shall have a speed limit of thirty-five (35) miles per hour:**

T.H. # 1 Belfry Road: (1.60) Class 2  
From the junction of VT. Route 16 to the Walden Town Line.

T.H. #3 Slapp Hill:  
From the junction of T.H. #3 (Maple Street) until you reach T.H. #3 (Center Road).

T.H. #5 East Main Street (.23) & Main Street North (.06):  
From the junction of VT Route 16 to the intersection of Main Street North and then Main Street North to Greensboro Town Line.

T.H. #9 Cobb School Road: (1.15)  
From the junction of T.H. # 10 (Bridgeman Hill Road) until you reach the junction of T.H. #3 (Center Road).

T.H. #10 Bridgman Hill Road: (4.61)  
From the junction of T.H. # 300 (North Main Street) for the entire length.

T.H. #11 Country Club Road: (0.19)  
From the junction of T.H. # 2 (Hardwick Street) until you reach Greensboro Town Line

T.H. #12 Montgomery Road: (1.92)  
From the junction of T.H. # 3 (Center Road) until you reach the junction of T.H. #28 (Hardwick Farms Road).

T.H. #14 Bayley Hazen Road: (1.41)  
From the junction of T.H. # 14 (Hardwick Street) until you reach the junction of VT. Route 16.

T.H. #18 Tucker Brook Road: (1.20)  
From the junction of VT Route 14 until you reach the junction of T.H. # 20 (Wapanaki Road).

- T.H. #20 West Hill Road: (2.55)  
From the junction of VT Route 14 until you reach the junction of T.H. # 20 (Wapanaki Road).
- T.H. #21 West Hill Road: (.30)  
From the junction of T.H. #20 (Wapanaki Road) until you reach the Wolcott Town Line.
- T.H. #22 Bunker Hill Road: (2.30)  
From the junction of VT. Route 15 until you reach T.H. #21 (West Hill)
- T.H. #26 Renaud Road: (0.75)  
From the junction of T.H. # 3 (Center Road) until you reach the junction of T.H. #10 (Bridgman Hill Road).
- T.H. #28 Hardwick Farms Road: (1.65)  
From the junction T.H. # 28 (Brickhouse Road) until you reach junction T.H. # 3 (Center Road.)
- T.H. #29 Porter Brook Road: (1.50)  
From the junction of T.H. # 3 (Center Road) until you reach the junction of T.H. #28 (Hardwick Farms Road).
- T.H. #31 Pumpkin Lane: (1.10)  
From the junction of VT. Route 16 until you reach the junction of T.H. #29 (Porter Brook Road).
- T.H. #32 Ward Hill Road: (1.24)  
From the junction of VT. Route 16 until you reach the junction of Walden Town Line.
- T.H. #33 Mountainview Road: (1.75)  
From the junction of T.H. # 32 (Ward Hill Road) until you reach the junction of Walden Town line..
- T.H. #37 Marsh Road: (0.38)  
From the junction of VT. Route 15 until you reach the Wolcott Town Line.
- T.H. #39 Kate Brook Road: (1.65) Class 2  
From the junction of VT. Route 15 until you reach the W. Woodbury Town Line
- T.H. #45 Dutton Road: (3.45) Class 2, 0.15 is Class 4  
From the junction of T.H. #45 (Hopkins Hill) until you reach the junction of T.H. #51 (Nichols Pond Road).
- T.H. #45 Hopkins Hill Road: (3.45) Class 2, 0.15 is Class 4

From the junction of T.H. # 332 (Glenside Ave.) until you reach the junction of T.H. #45 (Dutton Road), T.H. #54 (Brown Farm Road), and T.H.# 55 (Houston Hill Road).

T.H. #51 Nichols Pond Road: (1.37)  
From the junction of T.H. #46 (Mackville Road) until you reach the town line of Woodbury.

T.H. #51 Scott Road: (0.85)  
From the junction of T.H. #46 (Mackville Road) until you reach the junction of T.H. #45 (Hopkins Hill Road).

T.H. #54 Brown Farm Road: (0.90)  
From the junction of Route 15 until you reach the junction of T.H. #45 (Hopkins Hill Road).

T.H. #55 Houston Hill Road: (0.99)  
From the junction of T.H. #45 (Hopkins Hill Road) until you reach the Walden Town line.

T.H. #71 Dimick Road: (0.95)  
From the junction of VT. Route 16 until you reach the Greensboro Town Line

**iii. The following town highways shall have a speed limit of fifty (50) miles per hour:**

T.H. # 2 Hardwick Street:  
From the junction T.H. # 2 (East Church Street) until you reach the Greensboro Town Line

T.H. #3 Center Road:  
From the junction of T.H. #3 (Slapp Hill) until you reach Greensboro Town Line.

**iv. The following town highways have not been posted, which means the no speed limit has been established by the Selectboard:**

T.H. #4 Stannard Mountain Road:

T.H. #8 Smith Farm Road: (1.04)

T.H. #8 Morin Lane: (1.04)

T.H. #15 Canyon Drive:

T.H. #16	Tousant Hill Road (.05):
T.H. #17	School Circle: (0.08)
T.H. #18	Wapanaki Road: (0.40)
T.H. #20	Wapanaki Road: (0.35)
T.H. #23	Hunter Lane: (0.27)
T.H. #24	Billings Lane: (0.40)
T.H. #27	Shepard Farm Lane: (0.15)
T.H. #30	Riverside Farm Lane: (0.12)
T.H. #34	Daley Lane: (0.02) Class 4
T.H. #35	Donovan Lane: (0.15) Class 2
T.H. #36	Catamount Road: (0.08)
T.H. #42	McAllister Farm Road: (0.18)
T.H. #43	Wright Farm Road: (2.30)
T.H. #48	Carey Road: (.45)
T.H. #49	Stratton: (0.70)
T.H. #50	Atkins Lane (0.20)
T.H. #52	Lunderville Drive: (0.06)
T.H. #53	Fisher Folly Drive: (0.10)
T.H. #56	Graham Drive: (0.10) Class 4
T.H. #57	Dusty Swamp Drive: (0.06)
T.H. #59	Pleasant Street: (0.12)
T.H. #60	Bailey Farm Road: (0.07)
T.H. #61	Stevens Lane: (0.10)

T.H. #63                    Stage House Road: (0.58) 0.47 is Class 4

T.H. #64                    Town Farm Road: (1.25)

T.H. #65                    Simpson Lane: (0.40)

T.H. #68                    Putvain Place: (0.04)

T.H. #69                    Dix Road: (0.14)

T.H. #70                    Terra Planus Place: (0.24)

T.H. #73                    Hartt Drive: (0.10)

**Urban Compact**

**v.    The following town highways within the urban compact shall have a speed limit of twenty-five (25) miles per hour:**

T.H. #300    North Main Street: (0.31)  
From the junction of South Main Street to Bridgman Hill Road.

T.H. #302    Pearl Street: (0.04)

T.H. #304    Putnam Ave: (0.04)

T.H. #306    Hideaway Street: (0.20)

T.H. #308    Hudson Ave: (0.03)

T.H. #310    Brentwood Drive: (0.08)

T.H. #312    Horseback Lane: (0.04)

T.H. #314    Vermont Ave: (0.34)  
From the junction of T.H. #3 (Slapp Hill) to the junction of T.H. #300 (North Main Street).

T.H. #316    Wakefield Street: (0.11)

T.H. #318    High Street: (0.19)

T.H. #322    Creamery Road: (0.21)

T.H. #324    Depot Street: (0.05)

T.H. #326 Caspian Ave: (0.18)

T.H. #330 Lamoille Ave: (0.21)

T.H. #334 Sumner Street: (0.11)

T.H. #336 Holton Hill Road: (0.23)

T.H. #338 Perry Lane Hill: (0.12)

T.H. #340 The Lane: (0.06)

T.H. #342 Upper Cherry Street: (0.09)

T.H. #344 Alpine Heights: (0.08)

T.H. #346 Good Place: (0.05)

T.H. #350 Marshall Street: (0.16)

T.H. #351 Junction Road: (0.18)

T.H. #352 Buffalo Street: (0.08)

T.H. #354 Winter Street: (0.10)

T.H. #356 Jenne Road: (0.06)

T.H. #358 Kellogg Street: (0.19)

T.H. #360 Farr Street: (0.05)

T.H. #362 Summer Street: (0.09)

T.H. #364 Dewey Street: (0.07)

T.H. #365 Spring Street: (0.18)  
From the junction of South Main Street until the junction of T.H. #378 (Granite Street).

T.H. #365 Granite Street: (0.03)  
From the junction of Wolcott Street until the junction of T.H. #365 (Spring Street).

T.H. #366 Elm Street: (0.20) & (0.09)

T.H. #367 From the junction of Wolcott Street the entire length until the roadway ends.

- T.H. #368 Brook Street: (0.17)
- T.H. #370 Dale Street: (0.09)
- T.H. #372 Terrace Hill Road: (0.22)
- T.H. #374 Cottage Street: (0.15)
- T.H. #376 Granite Street: (0.16)  
From the junction of Wolcott Street until the junction of T.H. #378 (Granite Street).
- T.H. #378 Granite Street: (0.09)  
From the junction of T.H. #376 (Granite Street) until the junction of T.H. #365 (Granite Street).
- T.H. #380 Cherry Street: (0.25)  
From the junction of South Main Street until the junction of T.H. #378 (Granite Street).
- T.H. #382 Michaud Lane: (0.03)
- T.H. #384 Bernard Smith Lane: (0.03)
- T.H. #386 Daniels Road: (0.17)  
From the junction of T.H. #390 (Highland Ave) to the junction of T.H. #389 (Brush Street).
- T.H. #388 Riverside Terrace: (0.09)
- T.H. #389 Brush Street: (0.06)
- T.H. #390 Highland Ave: (0.05) & (0.18)  
From the junction of T.H. # 300 (North Main Street) until you reach T.H. #392 (West Church Street).
- T.H. #392 West Church Street: (0.31)  
From the junction of T.H. # 300 (North Main Street) until you reach Wolcott Street.
- T.H. #393 Sawmill Lane: (0.03) Class 4
- T.H. #394 Union Street: (0.18)  
From the junction of Wolcott Street until you reach the junction of T.H. # 396 (Woodbury Street).



- T.H. #396 Woodbury Street: (0.14)
- T.H. #398 Lower Prospect Street: (0.03) Class 4
- T.H. #398 Prospect Street: (0.06)
- T.H. #400 Hillside Street: (0.13)
- T.H. #402 Central Street: (0.15)
- T.H. #404 Park Street: (0.11)
- T.H. #406 Rochester Street: (0.10)
- T.H. #408 Gravel Street: (0.08)
- T.H. #410 Charlevoix Street: (0.13)
- T.H. #412 Richardson Road: (0.29)
- T.H. #414 Industrial Park Road: (0.11)
- T.H. #416 Treatment Plant Road: (0.07)

**vi. The following town highways within the urban compact shall have a speed limit of thirty (30) miles per hours:**

- T.H. #332 Glenside Ave: (0.50)  
From the junction of Mill Street until you reach T.H. #45 (Hopkins Hill Road).

**vii. The following town highways within the urban compact shall have a speed limit of thirty-five (35) miles per hour:**

- T.H. #300 Bridgman Hill Road: (0.23)  
From the junction of T.H. # 10 (Bridgman Hill Road) for the entire length.

B. The maximum speed limit permitted for any motor vehicle traffic on Route 14, Route 15 and Route 16 within the Town of Hardwick shall be the same as those limits established and posted by the State of Vermont, to wit:"

- i. Vermont Route 14 (Craftsbury Road) proceeding north from the intersection of Vermont Route 15 (Wolcott Street) .21 miles the speed limit shall be 40 miles per hour. Proceeding north from that point 4.2 miles to the Greensboro Town line the speed limit shall be 50 miles per hour.

- ii. Vermont Route 14 (South Main Street) proceeding south from the intersection of Wolcott Street .5 miles to the intersection of Buffalo Street the speed limit shall be 25 miles per hour. From Buffalo Street south .6 miles the speed limit shall be 40 miles per hour. From this point to the Woodbury Town line .3 miles the speed limit shall be 50 miles per hour.
  - iii. Vermont Route 15 proceeding west from the Walden Town line to the Inn by the River 3.4 miles the speed limit shall be 50 miles per hour. Proceeding west from the Inn by the River through the Hardwick Village (Mill Street & South Main Street) to Wolcott Street the speed limit shall be 25 miles per hour. Proceeding west on Route 15 (Wolcott Street) from the intersection of South Main Street .3 miles the speed limit shall be 25 miles per hour. Proceeding west from that point .5 miles the speed limit shall be 30 miles per hours. Proceeding west from that point .5 miles to just past the Craftsbury Road intersection, the speed limit shall be 35 miles per hours. Proceeding west from that point to the Wolcott Town line 2.0 miles the speed limit shall be 50 miles per hour.
  - iv. Vermont Route 16 proceeding north from the intersection of Vermont Route 15, to the Greensboro Town line 4.4 miles, the speed limit shall be 50 miles per hour.
- C. All 50 mile per hour speed zone (including state highways) within the town of Hardwick may be enforced under Title 23 VSA 1081 (local basic rules).
- D. Posting. The above speed limits shall be posted in accordance with standards set forth in the *Manual of Uniform Traffic Control Devices*.

**ARTICLE 4. VIOLATIONS & PENALTIES.** It shall be a violation of this ordinance for any person to operate a motor vehicle in excess of the above posted speed limits. The penalty for a violation of this ordinance is assessed according to the Judicial Bureau Waiver Penalty Schedule in effect at the time of violation.

**ARTICLE 5. ENFORCEMENT.** The violation of this ordinance shall be a civil matter which may be enforced in the Vermont Judicial Bureau in accordance with the provisions of 24 V.S.A. §§ 1974a and 1977 et seq. and Rule 80.6 of the Vermont Rules of Civil Procedure. For purposes of enforcement in the Judicial Bureau, any Enforcement Officer shall have the authority to issue tickets and may be the appearing officer at any hearing.

This ordinance may be enforced by *any qualified law enforcement officers in the State of Vermont*.

**ARTICLE 6. OTHER LAWS.** This Ordinance is in addition to all other ordinances of the Town and all applicable laws to the State of Vermont. All ordinances or parts of ordinances, resolutions, regulations, or other documents inconsistent with the provision of this ordinance are hereby repealed to the extent of such inconsistency.

**ARTICLE 7. SEVERABILITY.** If any section of this Ordinance is held by a court of competent jurisdiction to be invalid, such finding shall not invalidate any other part of this Ordinance.

**ARTICLE 8. EFFECTIVE DATE.** This ordinance shall become effective 60 days after its adoption by the Town of Hardwick Selectboard. If a petition is filed under 24 V.S.A. § 1973, that statute shall govern the taking effect of this ordinance.

Adopted this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ by the Town of Hardwick Selectboard.

Town of Hardwick Selectboard

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

signatures

Adoption History

1. Agenda item at regular Selectboard meeting held on \_\_\_\_\_.
2. Read and approved at regular Selectboard meeting on \_\_\_\_\_ and entered in the minutes of that meeting which were approved on \_\_\_\_\_.
3. Posted in public places on \_\_\_\_\_.
4. Notice of adoption published in the \_\_\_\_\_ newspaper on \_\_\_\_\_ with a notice of the right to petition.
5. Other actions [petitions, etc.].

**Hardwick**

SOURCES & USES		DEBT SERVICE SCHEDULE				ANNUAL DEBT SERVICE SCHEDULE			
Sources	Assumptions	Loan Payment	Principal	Interest	Series D/S	Principal	Interest	Series D/S	
Par	\$400,000		400,000	159,337	559,337	400,000	159,337	559,337	
Equity									
Total	\$400,000								
		11/1/2023	0	4,903	4,903	6/30/2024	0	12,257	12,257
		5/1/2024	0	7,354	7,354	6/30/2025	20,000	14,340	34,340
Uses		11/1/2024	20,000	7,354	27,354	6/30/2026	20,000	13,605	33,605
Project	\$400,000	5/1/2025	0	6,986	6,986	6/30/2027	20,000	12,870	32,870
COI		11/1/2025	20,000	6,986	26,986	6/30/2028	20,000	12,134	32,134
Total	\$400,000	5/1/2026	0	6,619	6,619	6/30/2029	20,000	11,399	31,399
		11/1/2026	20,000	6,619	26,619	6/30/2030	20,000	10,663	30,663
Dated Date	8/1/2023	5/1/2027	0	6,251	6,251	6/30/2031	20,000	9,928	29,928
I-Commencement Date	11/1/2023	11/1/2027	20,000	6,251	26,251	6/30/2032	20,000	9,193	29,193
P-Commencement Date	11/1/2024	5/1/2028	0	5,883	5,883	6/30/2033	20,000	8,457	28,457
Term	20 Years	11/1/2028	20,000	5,883	25,883	6/30/2034	20,000	7,722	27,722
Amortization Period	20 Years	5/1/2029	0	5,516	5,516	6/30/2035	20,000	6,986	26,986
Final Maturity	11/1/2043	11/1/2029	20,000	5,516	25,516	6/30/2036	20,000	6,251	26,251
Avg Life	10.83 Years	5/1/2030	0	5,148	5,148	6/30/2037	20,000	5,516	25,516
		11/1/2030	20,000	5,148	25,148	6/30/2038	20,000	4,780	24,780
Statistics		5/1/2031	0	4,780	4,780	6/30/2039	20,000	4,045	24,045
Net Interest Cost	3.68%	11/1/2031	20,000	4,780	24,780	6/30/2040	20,000	3,309	23,309
		5/1/2032	0	4,412	4,412	6/30/2041	20,000	2,574	22,574
		11/1/2032	20,000	4,412	24,412	6/30/2042	20,000	1,839	21,839
		5/1/2033	0	4,045	4,045	6/30/2043	20,000	1,103	21,103
[Note] NIC assumes no accrued interest & par bonds		11/1/2033	20,000	4,045	24,045	6/30/2044	20,000	368	20,368
		5/1/2034	0	3,677	3,677	6/30/2045	0	0	0
		11/1/2034	20,000	3,677	23,677	6/30/2046	0	0	0
		5/1/2035	0	3,309	3,309	6/30/2047	0	0	0
		11/1/2035	20,000	3,309	23,309	6/30/2048	0	0	0
		5/1/2036	0	2,942	2,942	6/30/2049	0	0	0
		11/1/2036	20,000	2,942	22,942	6/30/2050	0	0	0
		5/1/2037	0	2,574	2,574	6/30/2051	0	0	0
		11/1/2037	20,000	2,574	22,574	6/30/2052	0	0	0
		5/1/2038	0	2,206	2,206	6/30/2053	0	0	0
		11/1/2038	20,000	2,206	22,206	6/30/2054	0	0	0
		5/1/2039	0	1,839	1,839	6/30/2055	0	0	0
		11/1/2039	20,000	1,839	21,839	6/30/2056	0	0	0
		5/1/2040	0	1,471	1,471				
		11/1/2040	20,000	1,471	21,471				
		5/1/2041	0	1,103	1,103				
		11/1/2041	20,000	1,103	21,103				
		5/1/2042	0	735	735				
		11/1/2042	20,000	735	20,735				
		5/1/2043	0	368	368				
		11/1/2043	20,000	368	20,368				
		5/1/2044	0	0	0				

Using \$100K of fund balance would save us about \$40K in interest over 20 years. We are currently earning 2.75% on that \$100,000 - over 20 years, that would generate about \$72K in interest. However, we shouldn't expect deposit rates to remain that high, using 1.5% average yield, it would be about \$35K in interest over 20 years.

**Hardwick**

SOURCES & USES		DEBT SERVICE SCHEDULE				ANNUAL DEBT SERVICE SCHEDULE			
		Loan Payment	Principal	Interest	Series D/S		Principal	Interest	Series D/S
<i>Sources</i>	<u>Assumptions</u>								
Par	\$500,000		500,000	199,173	699,173		500,000	199,173	699,173
Equity									
Total	\$500,000								
		11/1/2023	0	6,128	6,128	6/30/2024	0	15,321	15,321
		5/1/2024	0	9,193	9,193	6/30/2025	25,000	17,926	42,926
<i>Uses</i>		11/1/2024	25,000	9,193	34,193	6/30/2026	25,000	17,006	42,006
Project	\$500,000	5/1/2025	0	8,733	8,733	6/30/2027	25,000	16,087	41,087
COI		11/1/2025	25,000	8,733	33,733	6/30/2028	25,000	15,168	40,168
Total	\$500,000	5/1/2026	0	8,273	8,273	6/30/2029	25,000	14,249	39,249
		11/1/2026	25,000	8,273	33,273	6/30/2030	25,000	13,329	38,329
Dated Date	8/1/2023	5/1/2027	0	7,814	7,814	6/30/2031	25,000	12,410	37,410
I-Commencement Date	11/1/2023	11/1/2027	25,000	7,814	32,814	6/30/2032	25,000	11,491	36,491
P-Commencement Date	11/1/2024	5/1/2028	0	7,354	7,354	6/30/2033	25,000	10,571	35,571
Term	20 Years	11/1/2028	25,000	7,354	32,354	6/30/2034	25,000	9,652	34,652
Amortization Period	20 Years	5/1/2029	0	6,894	6,894	6/30/2035	25,000	8,733	33,733
Final Maturity	11/1/2043	11/1/2029	25,000	6,894	31,894	6/30/2036	25,000	7,814	32,814
Avg Life	10.83 Years	5/1/2030	0	6,435	6,435	6/30/2037	25,000	6,894	31,894
		11/1/2030	25,000	6,435	31,435	6/30/2038	25,000	5,975	30,975
<i>Statistics</i>		5/1/2031	0	5,975	5,975	6/30/2039	25,000	5,056	30,056
Net Interest Cost	3.68%	11/1/2031	25,000	5,975	30,975	6/30/2040	25,000	4,137	29,137
		5/1/2032	0	5,516	5,516	6/30/2041	25,000	3,217	28,217
		11/1/2032	25,000	5,516	30,516	6/30/2042	25,000	2,298	27,298
		5/1/2033	0	5,056	5,056	6/30/2043	25,000	1,379	26,379
[Note] NIC assumes no accrued interest & par bonds		11/1/2033	25,000	5,056	30,056	6/30/2044	25,000	460	25,460
		5/1/2034	0	4,596	4,596	6/30/2045	0	0	0
		11/1/2034	25,000	4,596	29,596	6/30/2046	0	0	0
		5/1/2035	0	4,137	4,137	6/30/2047	0	0	0
		11/1/2035	25,000	4,137	29,137	6/30/2048	0	0	0
		5/1/2036	0	3,677	3,677	6/30/2049	0	0	0
		11/1/2036	25,000	3,677	28,677	6/30/2050	0	0	0
		5/1/2037	0	3,217	3,217	6/30/2051	0	0	0
		11/1/2037	25,000	3,217	28,217	6/30/2052	0	0	0
		5/1/2038	0	2,758	2,758	6/30/2053	0	0	0
		11/1/2038	25,000	2,758	27,758	6/30/2054	0	0	0
		5/1/2039	0	2,298	2,298	6/30/2055	0	0	0
		11/1/2039	25,000	2,298	27,298	6/30/2056	0	0	0
		5/1/2040	0	1,839	1,839				
		11/1/2040	25,000	1,839	26,839				
		5/1/2041	0	1,379	1,379				
		11/1/2041	25,000	1,379	26,379				
		5/1/2042	0	919	919				
		11/1/2042	25,000	919	25,919				
		5/1/2043	0	460	460				
		11/1/2043	25,000	460	25,460				
		5/1/2044	0	0	0				