

Financial Statements of

**KINGSTON FRONTENAC
PUBLIC LIBRARY BOARD**

Year ended December 31, 2019

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

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Year ended December 31, 2019

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KPMG LLP
863 Princess Street, Suite 400
Kingston ON K7L 5N4
Canada
Telephone 613-549-1550
Fax 613-549-6349

INDEPENDENT AUDITORS' REPORT

To the Members of the Kingston Frontenac Public Library Board, Members of The City of Kingston Council, Members of the County of Frontenac Council, and to the Inhabitants and Ratepayers of the Corporation of the City of Kingston and the Townships of Frontenac County.

Opinion

We have audited the financial statements of the Kingston Frontenac Public Library Board (the "Entity"), which comprise:

- the statement of financial position as at December 31, 2019
- the statement of operations and municipal equity for the year then ended
- the statement of changes in net financial liabilities for the year then ended
- the statement of cash flows for the year then ended
- and notes to the financial statements, including a summary of significant accounting policies.

(Hereinafter referred to as the "financial statements").

In our opinion, the accompanying financial statements, present fairly, in all material respects, the financial position of the Entity as at December 31, 2019, and its results of operations, its changes in net financial liabilities, and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the "***Auditors' Responsibilities for the Audit of the Financial Statements***" section of our auditors' report.

We are independent of the Entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada and we have fulfilled our other responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Entity's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Entity's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



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- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

A handwritten signature in black ink that reads 'KPMG LLP'. The signature is written in a cursive, slightly slanted style. Below the signature is a long, horizontal, slightly curved line that serves as a decorative underline.

Chartered Professional Accountants, Licensed Public Accountants

Kingston, Canada

May 20, 2020

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Statement of Financial Position

December 31, 2019, with comparative information for 2018

	2019	2018
Financial assets:		
Cash on hand	\$ 1,060	\$ 1,045
Investments (note 2)	27,343	69,716
Accounts receivable	1,582	6,922
Due from the Corporation of the City of Kingston (note 4)	101,657	319,595
Due from County of Frontenac	19,589	9,427
Total assets	151,231	406,705
Financial liabilities:		
Accrued liabilities	12,953	20,030
Accrued vacation pay	35,381	43,662
Accrued payroll	11,525	16,085
Deferred revenue	62,132	91,583
Employee future benefit obligations (note 9)	730,500	679,589
	852,491	850,949
Total net financial liabilities	(701,260)	(444,244)
Non-financial assets:		
Tangible capital assets (note 8)	3,595,851	3,353,380
Prepaid expenses	298,249	307,409
	3,894,100	3,660,789
Commitments (note 6)		
Subsequent event (note 12)		
Municipal equity (note 10)	\$ 3,192,840	\$ 3,216,545

The accompanying notes are an integral part of these financial statements.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Statement of Operations and Municipal Equity

Year ended December 31, 2019, with comparative information for 2018

	Budget 2019 (note 7)	Actual 2019	Actual 2018
Revenue:			
Municipal operating contribution - City of Kingston	\$ 6,509,613	\$ 6,509,613	\$ 6,360,798
Municipal surplus recovered		(302,177)	(310,047)
Municipal operating contribution - County of Frontenac	850,282	850,282	831,347
Province of Ontario grant	297,138	297,138	297,138
Project grant funding	30,000	—	33,564
Non-resident fees	9,320	8,385	7,616
Rentals, fines and damages recovered	186,710	124,356	117,538
Investment income	3,500	800	5,194
Donations	7,000	83,031	32,948
Sundry	50,000	53,801	52,967
Total revenue	7,943,563	7,625,229	7,429,063
Expenses:			
Operating:			
Salaries and wages	4,493,816	4,387,022	4,223,111
Fringe benefits	1,388,480	1,358,591	1,337,291
Books and reference materials	876,117	910,614	877,993
Amounts recognized as tangible capital assets	—	(645,481)	(636,519)
Equipment rental and other supplies	187,001	180,889	169,883
Repairs and replacements	462,913	586,908	472,397
Utilities, telephone, fax and internet	359,836	306,409	267,544
Education and training	40,600	38,306	39,444
Sundry	108,800	114,746	116,416
Professional fees	26,000	24,208	25,593
Amortization expense	—	856,570	826,155
Total expenses	7,943,563	8,118,782	7,719,308
Excess of revenue over expenses (expenses over revenue) before the undernoted items	—	(493,553)	(290,245)
Municipal capital contributions - City of Kingston	813,150	482,409	273,235
Municipal capital contribution - County of Frontenac	18,850	19,258	11,636
Library contribution to the Community Foundation - Endowments	—	(31,819)	—
Annual surplus (deficit)	832,000	(23,705)	(5,374)
Municipal equity, beginning of year	—	3,216,545	3,221,919
Municipal equity, end of year	832,000	\$ 3,192,840	\$ 3,216,545

The accompanying notes are an integral part of these financial statements.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Statement of Changes in Net Financial Liabilities

Year ended December 31, 2019, with comparative information for 2018

	Budget 2019 (note 7)	2019	2018
Annual surplus (deficit)	\$ 832,000	\$ (23,705)	\$ (5,374)
Amortization of tangible capital assets		856,570	826,155
Acquisition of tangible capital assets	(832,000)	(1,099,041)	(882,074)
Acquisition of prepaid expenses	–	9,160	(164,055)
Change in net financial liabilities	–	(257,016)	(225,348)
Net financial liabilities, beginning of year	–	(444,244)	(218,896)
Net financial liabilities, end of year	\$ –	\$ (701,260)	\$ (444,244)

The accompanying notes are an integral part of these financial statements.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Statement of Cash Flows

Year ended December 31, 2019, with comparative information 2018

	2019	2018
Operating transactions:		
Annual surplus (deficit)	\$ (23,705)	\$ (5,374)
Net change in non-cash working capital items:		
Decrease (increase) in accounts receivable	5,340	(3,935)
Decrease (increase) in prepaid expenses	9,160	(164,055)
Decrease (increase) in due from County of Frontenac	(10,162)	190
Decrease in due from the Corporation of the City of Kingston	217,938	206,769
Increase (decrease) in accrued liabilities	(7,077)	13,208
Decrease in accrued payroll	(4,560)	(346)
Decrease in deferred revenue	(29,451)	(61,991)
	181,188	(10,160)
Items not involving cash:		
Amortization of tangible capital assets	856,570	826,155
Increase (decrease) in accrued vacation pay	(8,281)	3,010
Increase in employee future benefit obligations	50,911	76,355
	899,200	905,520
Net change in cash from operating transactions	1,056,683	889,986
Capital transactions:		
Purchase of tangible capital assets	(1,099,041)	(882,074)
Increase (decrease) in cash and term deposits	(42,358)	7,912
Cash and investments, beginning of year	70,761	62,849
Cash and investments, end of year	\$ 28,403	\$ 70,761
Represented by:		
Cash on hand	\$ 1,060	\$ 1,045
Investments	27,343	69,716
	\$ 28,403	\$ 70,761

The accompanying notes are an integral part of these financial statements.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements

Year ended December 31, 2019

1. Significant accounting policies:

The financial statements of the Kingston Frontenac Public Library Board (the "Library Board") are the representation of management prepared in accordance with Canadian public sector accounting standards ("PSAB"). Significant aspects of the accounting policies adopted by the Library Board are as follows:

(a) Reporting entity:

These statements reflect the assets, liabilities, revenue and expenses of the Library Board.

(b) Basis of accounting:

Revenue and expenses are reported on the accrual basis of accounting. The accrual basis of accounting recognizes revenue in the period in which transactions or events occurred that gave rise to the revenues; expenses are recognized in the period the goods and services are acquired and/or there is a legal obligation to pay.

(c) Investments:

Investments are comprised of cash and term deposits and are recorded at cost plus accrued interest. If the market value of investments becomes lower than cost and this decline is considered to be other than temporary, the investments are written down to market value.

(d) Deferred revenue:

Deferred revenue represents certain grants and donations which have been collected but for which the related services have yet to be performed. These amounts are recognized as revenue in the fiscal year the services are performed or related expenses incurred.

(e) Employee future benefit obligations:

The Library Board accrues for certain employee benefits which will require funding in future periods. These benefits include life insurance, extended health and dental benefits for early retirees.

The costs of these benefits earned by employees are actuarially determined using management's best estimate of salary escalation, retirement ages of employees, expected health care costs, and long-term inflation rates and discount rates.

For self-insured retirement and other employee future benefits that vest or accumulate over the periods of service provided by employees, such as compensated absences and health, dental and life insurance benefits for retirees, the cost is actuarially determined using the projected benefits method prorated on service. Under this method, the benefit costs are recognized over the expected average service life of the employee group. Any actuarial gains and losses, which can arise from changes in actuarial assumptions, are amortized over the expected average remaining service life of the employee group.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

1. Significant accounting policies (continued):

(e) Employee future benefit obligations (continued):

For those self-insured benefit obligations that arise from specific events that occur from time to time, such as obligations for workers' compensation and life insurance and health care benefits for those on disability leave, the cost is recognized immediately in the period the events occur. Any actuarial gains and losses that are related to these benefits are amortized over a period linked to the specific benefit plan.

(f) Tangible capital assets:

- i. Tangible capital assets are recorded at cost, which includes all amounts that are directly attributable to acquisition, development or betterment of the asset. The Library Board does not capitalize interest costs associated with the acquisition or construction of a tangible capital asset.
- ii. Tangible capital assets received as contributions are recorded at their fair value at the date of receipt or transfer with an offsetting amount recorded as revenue.
- iii. The cost, less residual value, of the tangible capital assets is amortized on a straight-line basis over estimated useful lives as follows:

Asset	Useful Life - Years
Vehicles	5 to 20
Equipment	5 to 20
Computer equipment	5 to 10
Books and materials	7
Furniture and fixtures	20 to 40

Assets under construction or development are classified as capital works in progress and are not amortized until the asset is available for productive use.

- iv. When tangible capital assets are disposed of, either by way of a sale, destruction or loss, or abandonment of the asset, the asset's net book value, historical cost less accumulated amortization, is written off. Any resulting gain or loss, equal to the proceeds on disposal less the asset's net book value, is reported on the statement of operations in the year of disposal. Transfers of assets to third parties are recorded as an expense equal to the net book value of the asset as of the date of transfer.
- v. When conditions indicate that the tangible capital asset no longer contributes to the Library Board's ability to provide services or the value or the future economic benefits associated with the tangible capital asset are less than its book value, and the decline is expected to be permanent, the cost and accumulated amortization of the asset are reduced to reflect the revised estimate of the value of the asset's remaining service potential. The resulting net adjustment is reported as an expense on the statement of operations.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

1. Significant accounting policies (continued):

(f) Tangible capital assets (continued):

- vi. The Library Board has a capitalization threshold of \$10,000. Individual tangible capital assets of lesser value are expensed, unless they are pooled because, collectively, they have significant value, or for operational reasons.

(g) Government transfers:

Government transfers are recognized in the financial statements in the period in which the events giving rise to the transfer occur, providing the transfers are authorized, any eligibility criteria have been met and reasonable estimates of the amounts can be made.

(h) Use of estimates:

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

2. Investments:

Investments have a market value of \$27,343 at December 31, 2019 (2018 - \$69,716).

3. Provincial grants:

Certain provincial grants are subject to annual final reviews and approvals by the Ontario Ministry of Heritage, Sport, Tourism and Culture Industries. Any adjustments resulting from the review will be reflected in the year of Ontario Ministry of Heritage, Sport, Tourism and Culture Industries' approval as an adjustment to provincial grant revenue on the "Statement of Operations and Municipal Equity".

4. Due from/to the Corporation of the City of Kingston:

During the year, the Library Board is provided with financial, payroll and legal services from the Corporation of the City of Kingston. As at December 31, 2019, the Library Board had an amount due from the Corporation of the City of Kingston representing the net balance of cash receipts, yearend payroll accruals and disbursements processed on behalf of the Library Board in the amount of \$101,657 (2018 - \$319,595).

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

5. Pension agreements:

The Library Board makes contributions to the Ontario Municipal Employees Retirement Fund (OMERS) which is a multi-employer plan, on behalf of 70 (2018 - 70) members of its staff.

The plan is a contributory defined benefit plan which specifies the amount of the retirement benefit to be received by the employees based on the length of service and rates of pay.

The amount contributed to OMERS for 2019 was \$326,347 (2018 - \$342,713) for current service and is included as an expense on the "Statement of Operations and Municipal Equity".

As a result, the Library Board does not recognize any share of the OMERS pension surplus or deficit. The last available report was at December 31, 2019. At that time, the plan reported a \$3.4 billion actuarial deficit (2018 - \$4.2 billion actuarial deficit).

6. Commitments:

The Library Board had a long term contract with Commissionaires at an annual cost of approximately \$50,000, signed January 2018. The contract expired in December 2019 with actual costs recorded on the "Statement of Operations and Municipal Equity" of \$45,382 (2018 - \$41,019) and a new contract was entered into for the period January 1, 2020 to December 31, 2020.

7. Budget figures:

Budget figures reflected on the "Statement of Operations and Municipal Equity" are based on the 2019 operating budget as approved by the Board of Directors on October 25, 2018.

Capital budgets are established for capital investment in tangible capital assets as well as for non-tangible capital expenditures that are included as expenses on the "Statement of Operations and Municipal Equity".

Budget figures have been reclassified for the purposes of these financial statements to comply with PSAB reporting requirements. Amortization was not contemplated on development of the budget and, as such, has not been included in the budget figures reflected on the financial statements.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

7. Budget figures (continued):

The chart below reconciles the approved operating and capital budget to the budget figures reported in these financial statements.

	Budget Amount
Approved operating budget revenue	\$ 7,943,563
Approved operating budget expenses	7,943,563
Net operating budget expenses	\$ -

	Budget Amount
Approved capital budget revenue	\$ 832,000
Approved capital budget expenses	832,000
Net capital budget expenses	\$ -

8. Tangible capital assets:

	GENERAL ASSETS					TOTALS	
	Vehicles	Equipment	Computer Equipment	Books and Materials	Furniture and Fixtures	2019	2018
Cost							
Balance, beginning of year	\$ 77,443	\$ 436,899	\$ 571,444	\$ 4,965,126	\$ 1,288,268	\$ 7,339,180	\$ 8,170,218
Add: Additions	\$ 23,602	\$ -	\$ 110,538	\$ 868,003	\$ 96,898	\$ 1,099,041	\$ 882,074
Less: Disposals	\$ -	\$ -	\$ -	\$ (686,946)	\$ -	\$ (686,946)	\$ (1,713,112)
Reclassification of assets						\$ -	\$ -
Balance, end of year	\$ 101,045	\$ 436,899	\$ 681,982	\$ 5,146,183	\$ 1,385,166	\$ 7,751,275	\$ 7,339,180
Accumulated Amortization							
Balance, beginning of year	\$ 26,779	\$ 218,600	\$ 427,508	\$ 2,444,022	\$ 868,891	\$ 3,985,800	\$ 4,872,757
Add: Amortization	\$ 7,273	\$ 26,373	\$ 60,255	\$ 722,237	\$ 40,433	\$ 856,571	\$ 826,155
Less: Accumulated amortization on disposals	\$ -	\$ -	\$ -	\$ (686,946)	\$ -	\$ (686,946)	\$ -
Reclassification of assets						\$ -	\$ (1,713,112)
Balance, end of year	\$ 34,052	\$ 244,973	\$ 487,763	\$ 2,479,313	\$ 909,324	\$ 4,155,424	\$ 3,985,800
Net Book Value of Tangible Capital Assets	\$ 66,993	\$ 191,926	\$ 194,219	\$ 2,666,870	\$ 475,842	\$ 3,595,851	\$ 3,353,380

The above table provides additional information on the tangible capital assets and accumulated amortization of the Library Board by major asset class. The following information relates to other valuation and reporting aspects of the Library Board's tangible capital assets.

(a) Write-down of tangible capital assets:

The write-down of tangible capital assets during the year was \$Nil (2018 - \$Nil).

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

8. Tangible capital assets (continued):

(b) Works of art and historical treasures:

The definition of tangible capital assets specifically excludes gallery collections and other works of art. The Library Board owns a number of paintings, other pieces of artwork artifacts that are displayed in the central building. These assets are not recorded as tangible capital assets and are not amortized.

9. Employee future benefits:

Extended health care, dental and life insurance:

The Library Board pays certain life insurance benefits on behalf of retired employees as well as extended health and dental benefits for early retirees to age 65. The Library Board recognizes these post-employment and post-retirement costs in the period in which the employees rendered the services. An independent actuarial study of the post-retirement and post-employment benefits was undertaken at December 31, 2019 in order to determine the estimated accrued benefit liability to be reported in these financial statements.

Actuarial gains and losses are amortized on a straight-line basis over the expected average remaining service life of the related employee groups, which is estimated to be between 11 and 13 years (2018 - 11 and 13 years).

At December 31, 2019, the Library Board's accrued benefit liability relating to post-retirement and post-employment benefit plans is \$730,500 (2018 - \$679,589).

The significant actuarial assumptions adopted in estimating the Library Board's accrued benefit obligation for extended health, dental and life insurance are as follows:

Discount rate	3.0% per annum
Salary escalation	3.0% per annum
Dental benefits escalation	5.65% in 2019 decreasing by 0.15% per annum to ultimate rate of 4.25% by 2030
Health benefits escalation	6.1% in 2019 decreasing by 0.16% per annum to ultimate rate of 4.25% by 2040

Information with respect to the Library Board's post-retirement and post-employment obligations is as follows:

	2019	2018
Accrued benefit liability, January 1	\$ 679,589	\$ 603,234
Expense recognized for the period	77,200	83,984
Benefits paid for the period	(56,400)	(45,779)
Amortization of actuarial losses	30,111	38,150
Accrued benefit liability, December 31	\$ 730,500	\$ 679,589

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

9. Employee future benefits (continued):

The accrued benefit liability at December 31, 2019 includes the following components:

	2019	2018
Accrued benefit obligation	\$ 876,800	\$ 862,827
Unamortized actuarial loss	(146,300)	(183,238)
Accrued benefit liability	\$ 730,500	\$ 679,589

10. Schedule of municipal equity:

	2019	2018
Operating surplus (deficit):		
Kingston Frontenac Public Library Board	\$ 107,287	\$ 290,229
Reserve and reserve funds:		
Reserves	26,377	24,607
Endowment funds	–	11,819
Reserve funds	27,343	57,897
Total reserves and reserve funds	53,720	94,323
Investment in tangible capital assets:		
Tangible capital assets - net	3,595,851	3,353,380
Unexpended capital receipts	201,863	201,864
Total investment in tangible capital assets	3,797,714	3,555,244
Unfunded liabilities:		
Employee future benefit obligations plus accrued vacation pay	(765,881)	(723,251)
Municipal equity	\$ 3,192,840	\$ 3,216,545

11. Adoption of new accounting policy:

The Library Board adopted Canadian public sector accounting standards PS 3430 Restructuring Transactions effective January 1, 2019.

The adoption of this standard did not result in any adjustments to the financial statements as at December 31, 2019.

KINGSTON FRONTENAC PUBLIC LIBRARY BOARD

Notes to Financial Statements (continued)

Year ended December 31, 2019

12. Subsequent event:

Subsequent to December 31, 2019, the COVID-19 outbreak was declared a pandemic by the World Health Organization and has had a significant financial, market and social dislocating impact. At the time of approval of these financial statements, the entity has experienced the following indicators of financial implications and undertaken the following activities in relation to the COVID-19 pandemic:

All branches of the Kingston Frontenac Public Library system were closed as of March 16, 2020 as a precaution against the spread of COVID-19. A state of emergency was declared by the Province of Ontario on March 17 and an emergency order was issued that mandated the closure of all public libraries in Ontario.

Kingston Frontenac Public Library continues to offer access to online collections, programs and services where possible during the closure of its physical buildings.

At this time these factors present uncertainty over future cash flows, may cause significant changes to the assets or liabilities and may have a significant impact on future operations. An estimate of the financial effect is not practicable at this time.