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MARTIN FRIEDMAN CPA PC  
CERTIFIED PUBLIC ACCOUNTANTS

**OPTIMA CARE JERSEY CITY, LLC  
DBA OPTIMA CARE HARBORVIEW**

***Financial Statements***

***Year Ended December 31, 2024***

Optima Care Jersey City, LLC DBA Optima Care Harborview

Year Ended December 31, 2024

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## INDEPENDENT AUDITOR'S REPORT

To the Member,  
Optima Care Jersey City, LLC DBA Optima Care Harborview:

### **Opinion**

We have audited the accompanying financial statements of Optima Care Jersey City, LLC DBA Optima Care Harborview, which comprise the balance sheet as of December 31, 2024, and the related statement of income, member's deficit, and cash flow for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Optima Care Jersey City, LLC DBA Optima Care Harborview as of December 31, 2024, and the results of its operations and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Optima Care Jersey City, LLC DBA Optima Care Harborview and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Substantial Doubt about the Partnership's Ability to Continue as a Going Concern**

The accompanying financial statements have been prepared assuming that the facility will continue as a going concern (see Note 7). The current negative working capital of the facility is \$4,887,852 and the facility had a net operating loss of \$2,459,455. As such, this raises substantial doubt about the facility's ability to continue as a going concern. The financial statements do not include any adjustments that might result from the outcome of this uncertainty. Our opinion is not modified with respect to that matter.

### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Optima Care Jersey City, LLC DBA Optima Care Harborview's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

### **Auditor's 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 auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. 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. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.



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*Independent Auditors' Report Continued*

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- 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 Optima Care Jersey City, LLC DBA Optima Care Harborview's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Optima Care Jersey City, LLC DBA Optima Care Harborview's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

*Martin Friedman CPA, PC*

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Certified Public Accountants

Brooklyn, NY

April 23, 2025

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**Optima Care Jersey City, LLC DBA Optima Care Harborview**  
**Balance Sheet**  
**December 31, 2024**

**Assets**

Cash	\$ 96,190	
Accounts Receivable (Net of Allowance for Credit Losses of \$229,000)	3,673,307	
Prepaid Expenses	348,125	
Loans Receivable - Related Parties	<u>3,951,844</u>	
Total Current Assets		\$ 8,069,466
Leasehold Improvements	241,893	
Furniture & Equipment	<u>76,003</u>	
	317,896	
Less: Accum. Depreciation & Amortization	<u>44,759</u>	
Total Fixed Assets		273,137
Right-of-Use Asset	26,101,788	
Goodwill	2,400,000	
Patients' Trust Fund	<u>98,156</u>	
Total Other Assets		<u>28,599,944</u>
<b>Total Assets</b>		<b>\$ <u>36,942,547</u></b>

**Liabilities and Equity**

Accounts Payable	\$ 1,947,500	
Lease Liabilities	3,549,108	
Accrued Payroll	563,875	
Accrued Expenses & Taxes	133,012	
Rent payable RM Jersey City, LLC	468,283	
Due to Prior Owner	204,351	
Exchanges	1,695	
Due To Third Party Payors	1,359,495	
Loans Payable - Related Parties	4,716,049	
Patients' Security Deposits	<u>13,950</u>	
Total Current Liabilities		\$ 12,957,318
Lease Liabilities	22,552,681	
Loan Payable - RM Jersey City, LLC	2,530,000	
Loans Payable Member	1,978,609	
Patients' Trust Fund Payable	<u>98,156</u>	
Total Long Term Liabilities		27,159,446
Member's Deficit		<u>(3,174,217)</u>
<b>Total Liabilities &amp; Member's Deficit</b>		<b>\$ <u>36,942,547</u></b>

**Optima Care Jersey City, LLC DBA Optima Care Harborview**  
**Statement of Operations**  
**For the year ended December 31, 2024**

Total Revenue From Patients		\$ 16,772,494
Operating Expenses:		
Payroll	\$ 3,282,326	
Employee Benefits	576,062	
Professional Care	7,373,883	
Dietary & Housekeeping	787,410	
Plant & Maintenance	4,920,912	
General & Administrative	<u>2,291,356</u>	
Total Operating Expenses		<u>19,231,949</u>
Loss From Operations		(2,459,455)
Other Income		<u>11,740</u>
<b>Net Loss</b>		<b><u>\$ (2,447,715)</u></b>

**Optima Care Jersey City, LLC DBA Optima Care Harborview**  
**Statement of Member's Deficit**  
**For the year ended December 31, 2024**

Member's Deficit:

Balance as of Beginning of Period	\$ (726,502)
Net Loss for the Period	<u>(2,447,715)</u>
<b>Total Member's Deficit - End of Period</b>	<b>\$ <u>(3,174,217)</u></b>

**Optima Care Jersey City, LLC DBA Optima Care Harborview**  
**Statement of Cash Flows**  
**For the year ended December 31, 2024**

Cash Flows From Operating Activities:

Net Loss		\$ (2,447,715)
Adjustments to reconcile Net Loss to Net Cash Provided by Operating Activities:		
Depreciation & Amortization		27,235
Allowance for Credit Losses		69,000
(Increase) Decrease In:		
Accounts Receivable	\$ 1,751,144	
Prepaid Expenses	(337,575)	
Increase (Decrease) In:		
Accounts Payable	200,653	
Accrued Payroll & Withholding Taxes	288,880	
Accrued Expenses & Taxes	84,000	
Other Payables	929,461	
Due to Third Party Payors	526,157	
Due to Prior Owner	4,318	
Total Adjustments	3,447,038	3,447,038
Net Cash Provided By Operating Activities		1,095,558
Cash Flows From Investing Activities:		
Capital Expenditures	(165,296)	
Other Assets	63,936	
Net Cash Used In Investing Activities	(101,360)	(101,360)
Cash Flows From Financing Activities		
Other Liabilities	(837)	
Loans Payable - Related Parties	(1,235,896)	
Net Cash Used In Financing Activities	(1,236,733)	(1,236,733)
Net Change In Cash		(242,535)
Cash - Beginning of Period		338,725
<b>Cash - End of Period</b>		<b>\$ 96,190</b>

Optima Care Jersey City, LLC d/b/a Optima Care Harborview  
Notes to the Financial Statements

1) **Organization:**

Optima Care Jersey City, LLC d/b/a Optima Care Harborview was organized on June 21, 2021 to operate a skilled nursing facility. Optima Care Jersey City, LLC d/b/a Optima Care Harborview began operating on December 30, 2021, in accordance with the laws of the State of New Jersey, when it purchased the operating license of a 180-bed facility in Jersey City, New Jersey.

2) **Summary of Significant Accounting Policies:**

The accounting policies that affect the significant elements of the financial statements are summarized below.

**Method of Accounting -**

The Facility maintains its books and prepares their financial statements on the accrual basis of accounting.

**Cash -**

For purposes of the statement of cash flows, the Facility considers time deposits, certificates of deposits, and all highly liquid investments, with maturity of three months or less, to be cash. The Facility maintains cash balances at financial institutions, which periodically exceed the Federal Deposit Insurance Corporation limit during the year.

**Fixed Assets -**

Property and equipment, including items acquired under capital leases are recorded at cost of acquisition. Fully depreciated assets are written off against accumulated depreciation. Depreciation is calculated based upon the straight-line method over the estimated useful lives of the assets.

**Use of Estimates -**

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain 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 revenues and expenses during the reporting period. Accordingly, actual results could differ from those estimates.

**Goodwill and Other Intangible Assets -**

Intangible assets subject to amortization are shown net of accumulated amortization based upon their estimated useful lives. The Facility has classified as goodwill the excess of the purchase price over the fair value of the assets acquired. Goodwill and other intangible assets are tested, at a minimum, annually for impairment and adjusted accordingly. After assessing qualitative factors, management's opinion is that there has been no impairment to the recorded value.

Optima Care Jersey City, LLC d/b/a Optima Care Harborview  
Notes to the Financial Statements

**Patient Care Revenue Recognition -**

Revenue for services provided to residents is recognized at the amount the Facility expects to receive in exchange for providing care to the residents. This revenue includes amounts due from residents, third-party payors (such as health insurers and government programs), and incorporates variable considerations for potential retroactive adjustments resulting from audits and reviews. Typically, the Facility bills residents and third-party payors a few days after services are provided or when the resident no longer requires care. Revenue is recognized as performance obligations are fulfilled.

Performance obligations are identified based on the nature of the services provided. For obligations satisfied over time, revenue is recognized based on the percentage of completion method, i.e., actual charges incurred relative to the total expected charges. This approach is believed to accurately reflect the transfer of services throughout the performance obligation period, particularly for residents receiving post-acute care services in the Facility.

Revenue for performance obligations fulfilled at a specific point in time is generally recognized when goods are provided to residents in a retail setting (e.g., personal care services and additional meals not included in the resident contract) and when no further goods or services are required.

The transaction price is determined based on standard charges for services rendered, adjusted for contractual allowances given to third-party payors, discounts for uninsured residents per the Facility's charity care policy, and implicit price concessions for uninsured residents. Estimates for contractual adjustments and discounts are based on contractual agreements, Facility policies, and historical data. Implicit price concessions are estimated from historical collection experiences with each group of residents.

Revenues are recorded based on current billings of the estimated net realizable amounts from patients, third-party payors and others for services rendered. Settlements for retroactive adjustments due to audits or investigations are considered variable considerations and are included in the transaction price estimation for resident services. These settlements are estimated based on agreements with payors, relevant correspondence, and historical settlement activities. Adjustments are made in subsequent periods as new information becomes available or when cases are settled. Such adjustments, if any, will be reflected in revenues in the period in which they are received.

Changes to transaction price estimates are recorded as adjustments to resident service revenue in the period of change. Adverse changes in residents' ability to pay, as well as any estimates of future adverse changes, are recorded as credit loss expense and included in general and administrative expenses.

Agreements with major third-party payors typically stipulate payments at amounts lower than established charges. A summary of the payment arrangements with key payors includes:

- **Medicare:** Certain in-resident post-acute care services are reimbursed at predetermined rates per service, influenced by clinical and diagnostic factors. Other services are reimbursed based on cost-reimbursement methodologies, with physician services paid according to established fee schedules. Medicare revenue primarily consists of fixed regional rates adjusted for patient acuity, subject to audit verification.

Optima Care Jersey City, LLC d/b/a Optima Care Harborview  
Notes to the Financial Statements

**Patient Care Revenue Recognition (Continued) -**

- **Medicaid:** Under the current statewide pricing methodology, Medicaid revenue is based on the rate in effect as of July 1, 2014. The State has made statewide adjustments in some years, but the rates are not subject to audit.

In January 2014, New Jersey implemented a managed care Medicaid formula, requiring Medicaid patients to enroll in managed long-term care plans. The State's executive budget mandates that managed care companies pay rates no less than the current Medicaid methodology, with New Jersey Department of Health calculating these rates annually.

- **Other:** Payment agreements with various commercial insurance carriers, health maintenance organizations, and preferred provider organizations typically provide for payment based on predetermined rates per service, discounts from standard charges, and daily rates.

Residents covered by third-party payors are generally responsible for deductibles and coinsurance, which can vary. The Facility also serves uninsured residents and offers discounts as required by policy or law. Estimates of transaction prices for these residents are based on historical data and market conditions. Revenue from resident's deductibles and coinsurance are included in the preceding categories based on the primary payor.

Compliance with government regulations, particularly concerning Medicare and Medicaid, is complex and can be subject to interpretation. Facilities may receive requests for information and notices of alleged noncompliance, leading to potential settlement agreements. Future regulatory reviews may result in fines, penalties, and/or exclusion from programs. The Facility believes they are currently in compliance with all applicable laws and regulations.

**Accrued Payroll -**

Most employees earn credits during the current year for vacations to be taken in the following year. The expense for this liability is accrued during the year vacations are earned rather than in the year vacations are taken.

**Income Taxes -**

Optima Care Jersey City, LLC d/b/a Optima Care Harborview is treated as a single member LLC for income tax purposes, and as such the sole member is taxed separately on their distributive share of the Facility's income whether or not that income is actually distributed.

3) **Accounts Receivable and Allowance for Credit Losses:**

The Facility grants credit, without collateral, to its patients, the majority of whom are insured under the third-party payor agreements. Accounts receivable is stated at the amount management expects to collect from outstanding balances. The amount of receivables from patients and third-party payors at December 31, 2024 is as follows:

Optima Care Jersey City, LLC d/b/a Optima Care Harborview  
Notes to the Financial Statements

3) **Accounts Receivable and Allowance for Credit Losses (Continued):**

<b>Accounts Receivable</b>	
Medicaid Patients	\$ 1,878,666
Medicare Patients	740,194
HMO Patients	653,742
Private Patients	629,705
Less: Allowance for Credit Losses	(229,000)
<b>Total</b>	<b>\$ 3,673,307</b>

Management provides for probable uncollectible amounts through a charge to earnings and a credit to a valuation allowance based on the current expected credit loss (CECL) model. Credit losses that are expected to occur in the future are recognized at the time the receivable is recorded. The Facility uses a pooled approach to group together receivables with similar risk characteristics into portfolios categorized by major payor class. Estimated credit losses are calculated based on historical loss data for each portfolio as well as current and forecasted economic conditions. Management periodically reviews the allowance to ensure it accurately reflects the expected credit losses. Any adjustments that are needed are recognized currently as credit loss expense. Balances that are still outstanding after management has used reasonable collection efforts are written off through a charge to the valuation allowance and a credit to accounts receivable.

<b>Allowance for Credit Losses</b>	
Balance, January 1, 2024	\$ 160,000
Provision for expected credit losses	156,916
Write-offs charged against the allowance	(87,916)
Credit Loss Recoveries	-
<b>Balance December 31, 2024</b>	<b>\$ 229,000</b>

4) **Right-of-Liability Use Asset and Lease Liability/Related Party Transactions:**

- a) The Facility's operating lease right-of-use assets and lease liabilities were for a building lease.

Optima Care Jersey City, LLC d/b/a Optima Care Harborview leases the premises from RM Holdings Jersey City, LLC pursuant to a non-arms length lease. Terms of the lease are for ten years, ending December 31, 2031, with the right to extend the lease for an additional period of ten years. The lease provides for minimum annual rentals of one hundred and five percent of amounts that are sufficient to cover debt service, mortgage escrows, and replacement reserves, plus, net income of the Facility. Lease expense for the period ended December 31, 2024 was \$4,115,201.

The Facility determines the present value of the remaining lease payments using the US Treasury risk-free rate at the time of adoption of the Standard, which was 1.370%. The Facility does not have any residual value guarantees, or material lease incentives.

The Facility has not recognized any material impairments of its operating lease right-of-use asset as of December 31, 2024. As of December 31, 2024, the Facility's operating lease liability and corresponding asset was \$26,101,788 of which \$3,549,108 of the liability was considered short term.

Optima Care Jersey City, LLC d/b/a Optima Care Harborview  
Notes to the Financial Statements

4) **Right-of-Liability Use Asset and Lease Liability/Related Party Transactions (continued):**

The Facility's future minimum lease payments for the next five years, as of December 31, 2024 were as follows:

2025	\$ 3,948,130
2026	3,948,130
2027	3,948,130
2028	3,948,130
2029	3,948,130
For the Years Thereafter	7,869,260

The future minimum lease payments include only the remaining non-cancelable lease payments under the operating leases with a term of more than 12 months as of December 31, 2024. Loan payable to RM Holdings Jersey City, LLC was \$2,530,000 and rent payable to RM Holdings Jersey City, LLC was \$468,283 as of December 31, 2024.

- b) EMM Healthcare Group, LLC receives management fees from Optima Care Jersey City, LLC d/b/a Optima Care Harborview for providing consulting services. EMM Healthcare Group, LLC Optima Care Jersey City, LLC d/b/a Optima Care Harborview share common ownership. For the period ended December 31, 2024 management fees were \$828,915.
- c) Amounts payable to a member of the Facility on December 31, 2024 was \$1,978,609.
- d) Other amounts Receivable on December 31, 2024 from entities related through common ownership was \$3,951,844 while amounts payable was \$4,716,049.

None of the related party loans or amounts receivable from related parties bear interest.

5) **Uncertainty in Income Taxes:**

Management has determined that there are no material uncertain tax positions that require recognition or disclosure in the financial statements. Periods ended December 31, 2021 and subsequent remain subject to examination by applicable taxing authorities.

6) **Nursing Home User Fee:**

In 2017, all New Jersey facilities were assessed a provider assessment tax of \$14.67 for each private and Medicaid patient day. The nursing home user fee for the year ended December 31, 2024 was \$553,543.

7) **Going Concern:**

At December 31, 2024, the Facility's current liabilities exceeded current assets by \$4,887,852. Additionally, the Facility had operating losses of \$1,728,942 and \$2,459,455 for the years ended December 31, 2023 and December 31, 2024 respectively. This raises substantial doubt about the facility's ability to continue as a going concern. The accompanying financial statements do not include any adjustments that might result from the outcome of his uncertainty.

8) **Subsequent Events:**

The Facility has evaluated subsequent events through April 23, 2025, the date which the financial statements were available to be issued. There were no subsequent events that required adjustment to our disclosure in the financial statements except as described above.



MARTIN FRIEDMAN CPA PC  
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT  
ON ADDITIONAL INFORMATION

To the Member,  
Optima Care Jersey City, LLC DBA Optima Care Harborview:

Our report on our audit of the basic financial statements of Optima Care Jersey City, LLC DBA Optima Care Harborview for 2024 appears on page 1. That audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information on pages 13 through 15 is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

*Martin Friedman CPA, PC*

MARTIN FRIEDMAN C.P.A. P.C.  
Certified Public Accountants

Brooklyn, NY

April 23, 2025

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**Optima Care Jersey City, LLC DBA Optima Care Harborview**  
**Supplementary Schedules**  
**For the year ended December 31, 2024**

Revenue From Patients:

Private & HMO \$ 2,305,411

Medicaid 10,487,067

Medicare 3,980,016

Total Revenue From Patients \$ 16,772,494

Other Income:

Interest 11,740

Total Other Income 11,740

**Total Revenue \$ 16,784,234**

**Optima Care Jersey City, LLC DBA Optima Care Harborview  
Supplementary Schedules  
For the year ended December 31, 2024**

Payroll:

Administrative & Office	\$	382,313	
Nursing		202,844	
Therapies		945,286	
Social Services		184,066	
Recreation		9,826	
Dietary		649,378	
Housekeeping		688,898	
Maintenance		<u>219,715</u>	
<b>Total Payroll</b>			<b>\$ <u>3,282,326</u></b>

Employee Benefits:

Payroll Taxes		325,812	
Workmen's Compensation		70,442	
Union		26,694	
Employee Benefits		<u>153,114</u>	
<b>Total Employee Benefits</b>			<b><u>576,062</u></b>

Professional Care:

Prescription Drugs		255,901	
Medical Supplies		300,543	
Contracted Nursing Service		6,257,151	
Fees & Expenses		<u>560,288</u>	
<b>Total Professional Care</b>			<b><u>7,373,883</u></b>

**Optima Care Jersey City, LLC DBA Optima Care Harborview**  
**Supplementary Schedules**  
**For the year ended December 31, 2024**

Dietary & Housekeeping:

Food	\$ 398,985	
Other Dietary Expenses	100,935	
Laundry	105,310	
Housekeeping	58,777	
Contracted Laundry Services	<u>123,403</u>	
<b>Total Dietary &amp; Housekeeping</b>		<b>\$ <u>787,410</u></b>

Plant & Maintenance:

Rent	4,115,201	
Equipment Rentals	73,443	
Light, Heat & Power	228,059	
Maintenance	73,466	
Contracted Maintenance Services	129,759	
Security	4,072	
Water & Sewer Charges	269,677	
Depreciation & Amortization	<u>27,235</u>	
<b>Total Plant &amp; Maintenance</b>		<b><u>4,920,912</u></b>

General & Administrative:

Office	150,507	
Administrative Consultant	89,661	
Management Fees	828,915	
Computer Services	6,000	
Telephone	41,710	
Dues & Subscriptions	12,281	
Auto & Travel	15,171	
Professional Fees	89,530	
Insurance	281,540	
Nursing Home User Fee	553,543	
Advertising	13,870	
Credit Losses	156,916	
Miscellaneous	<u>51,712</u>	
<b>Total General &amp; Administrative</b>		<b><u>2,291,356</u></b>