



*Providing Quality Service To Everyone*



**Annual Report &  
Consumer Confidence  
Report  
2012  
Valley Mills**

[www.bcpsa.com](http://www.bcpsa.com)



## What is the Bedford County Public Service Authority?

The Bedford County Public Service Authority was established in June 1970 by the Bedford County Board of Supervisors, pursuant to the Virginia Water and Sewer Authorities Act, Chapter 51 Title 15.2 of the Code of Virginia 1950 as amended. The Authority is authorized to acquire, finance, contract, operate, and maintain water systems, sewer systems, sewage disposal and treatment systems, and other facilities or combinations thereof; furthermore, it is able to borrow money and to issue its revenue bonds to pay all or any part of the cost of such systems and facilities and related financing costs.

The Authority has no taxing power; the revenues of the Authority are primarily derived from water sales and sewage disposal charges based on metered and unmetered water consumption of the Authority's users of the system.

In addition to the services that are provided to the residents and businesses inside of Bedford County, the Authority also provides wholesale water service to the Western Virginia Water Authority for their Smith Mountain Lake service area in Franklin County, as well as providing operational assistance to the Bedford County Public Schools for many of their wastewater treatment plants.

Currently the Authority has 32 employees and operates 24 hours a day, 7 days a week, 365 days a year to provide customers with high quality water services. Authority staff are constantly being trained on new technologies, safety issues, customer service issues and other related items to assist in achieving the organization's goal of providing the highest quality water and the best customer service possible.



## What to Expect From This Report

This report combines the Consumer Confidence Report ("CCR") with the Annual Report of the Authority for 2012. The desire with this report is to not only dispense the information required by law, but to give customers a comprehensive look at what the Authority has been doing throughout the past year and what to expect from the organization in 2013.

The Consumer Confidence Reporting section of this document for calendar year 2012 is designed to inform customers about their drinking water quality. The goal is to provide customers with a safe and dependable supply of drinking water, and the Authority wants customers to understand the efforts made daily to protect the water supply. The quality of the drinking water must meet state and federal requirements administered by the Virginia Department of Health ("VDH"). The presence of a particular ingredient does not mean that the water is unsafe to drink. However, if something is detected above the maximum level, the PWS must discuss the potential health effects, and actions taken to correct the problem.

In the following pages you will see:

- Summary of what the Authority has accomplished in 2012
- Update on the progress of the strategic plan (2012-2016) of the Authority
- A financial report of fiscal year 2011-2012 and projections for fiscal year 2012-2013
- Authority goals for 2013
- An overview of the customer population of the Authority



The view from the top of the Authority's New London water storage tank.



## Letter From the Executive Director, Brian Key

The calendar Year 2012 was an amazing time for the Bedford County Public Service Authority (“Authority”). The obvious major announcement that came last year was consolidation; there is no doubt that the Authority joining forces with the City of Bedford’s Water and Sewer department (“City”) to form the Bedford Regional Water Authority (“BRWA”) is huge news. Being that there is another article in this report that addresses the consolidation, I will instead take this opportunity to outline more on the other major accomplishments that we had this year.



If I could pick one word to summarize the driving force of the Authority in 2012, I would say it would be the word ‘GOALS’; this includes both personal employee goals and companywide Authority goals. Many people worked very hard on the tasks necessary to complete the goals that were assigned the them; due to that hard work, we completed the following:

- Developed a new website for [www.bcpsa.com](http://www.bcpsa.com)
- Upgraded the Supervisory Control and Data Acquisition System (SCADA) to Ignition and added several new sites to the system
- Performed a complete revamping of the annual report including the consumer confidence reports (CCRs)
- Reviewed software for the management of fixed assets, inventory, and preventative maintenance
- Upgraded the exchange email server system to use Office365 ‘in the cloud’
- Enclosed the Septage receiving station to prevent winter freezing problems
- Started taking credit card payments in-house, so that customers don’t have to pay anything extra when using their credit cards to pay their bills
- Adopted the Core Value “providing quality service to everyone”
- Worked with the Virginia Department of Health to update our local review program
- Created new Workorder system
- Completed a major overhaul to the Authority’s Master Specifications
- Built a new bulk water filling station for Moneta
- Developed numerous planning documents ranging from public outreach plans to financial plans for investments
- Connected hundreds of customers to our web-share application where they can see and pay their bills online
- Prepared the first ever Capital Improvement Plan (CIP)
- Installed a concrete sidewalk between the administrative building and the shop building
- Installed a security video camera system at the office complex
- Continued the planning for the Smith Mountain Lake Water Treatment Plant, including multiple studies and filing of the permit applications
- Improved the look of the Comprehensive Annual Financial Report (CAFR)
- Signed up over 160 new customers, some of which were through our incentive program
- Assisted with consolidation planning
- Upgraded the computer systems so that the employees are now utilizing Office 2010

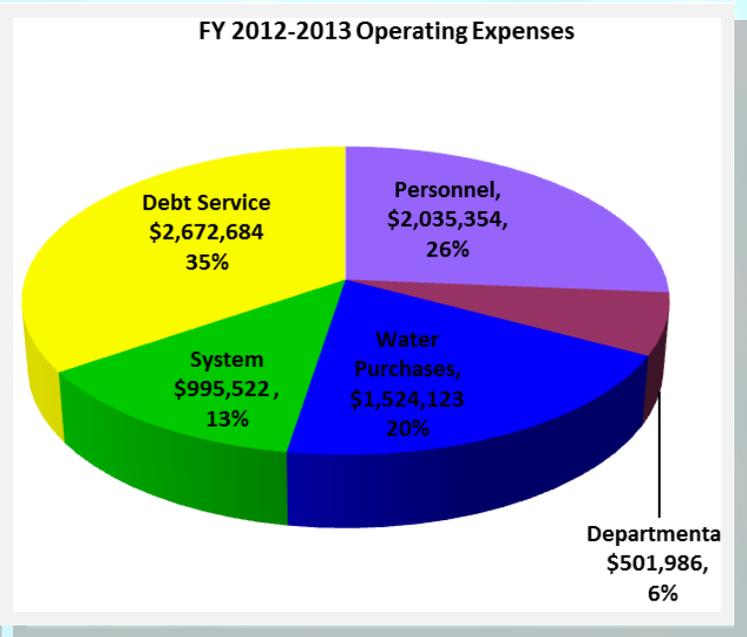
Most of the efforts in 2013 will likely revolve around consolidation. We will be working on blending together the customers from the City and the Authority, getting the BRWA policies established, beginning contract negotiations to provide for the backup source for water to the City, and setting the new rates for the BRWA.

I believe that we accomplished many great things in 2012, and I’m quite proud of the efforts made by the Authority board and staff on behalf of our customers; I’m confident that 2013 will be another great year!



## 2012 Financial Review

For the fiscal year ended June 30, 2012 the Authority experienced a decrease in operating revenues of \$148,217, compared to a decrease of \$93,039 from the previous year. Operating expenses increased by \$69,283 compared to an increase of \$43,410 from the previous year. Factors that contributed to this were revenue from facility fees were slightly lower than in the previous year and sewer revenue was decreased as a result of an industrial customer using substantially less water than in the previous year, resulting in decreased sewer purchases. Developer Dedications totaled \$226,872 for FY 2012, compared to \$534,401 in the previous year.



For the FY 12-13 budget year the Authority proposes to continue setting aside all facility fees received instead of relying on those fees to fund operating expenses. By doing this the Authority has been able to build up a capital reserve and fund the first year of the Capital Improvement Plan (CIP) without issuing any new debt. The Authority has continued to focus on projects that will improve operating efficiencies and has made preparations for the upcoming consolidation with the City of Bedford water and sewer departments in July 2013.

### Certificate of Achievement for Excellence in Financial Reporting

The Bedford County Public Service Authority's comprehensive annual financial report (CAFR) for the year ended June 30, 2012, was awarded the Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association of the United States and Canada (GFOA). In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized comprehensive annual financial report. This report must satisfy both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe that our current comprehensive annual financial report continues to meet the Certificate of Achievement Program's requirements and we have submitted it to the GFOA to determine its eligibility for another certificate.

This is the 16<sup>th</sup> consecutive year that the Bedford County Public Service Authority has earned this certificate of achievement.



The Authority proudly displays all of its GFOA awards.



## Overview of Facilities

- 6 Water Treatment Plants
- 2 Water Pump Stations
- 9 Water Storage Tanks
- 2 Wastewater Treatment Plants
- 9 Sewer Pump Stations
- 2 Administrative Office Buildings



One of the Authority's water tanks that serves the County.



The filtration system at the Highpoint Water Plant.



## The Environment and the Authority

It's a known fact that there is only so much water on this planet that we just keep recycling year after year. Which means it is essential to care for our water and treat it so no harm comes to this valuable resource, the people who need it, or the natural ecosystems that surround us. We recognize this at the Authority and feel strongly about treating water in a safe way for both people and the environment. How do we play apart in keeping a clean and thriving environment and community?

- The water that we treat and put back into streams is always below the levels the Department of Environmental Quality sets. These levels ensure that the water is safe for all organisms as it enters back into streams.
- The water we take and treat for you goes through a filtration system and a disinfection process that makes the water flow from us to you, ready to drink. The waste that is a result from the treatment? We take care of it on property with infiltration galleries (man-made ponds that act as natural filters). That way our processes are clean, green, and efficient.
- The Authority likes to protect our community, not only through clean water and eco-friendly processes, but by also providing water to hydrants for emergencies as they arise.





## Strategic Plan Update

At this time the Authority is entering into its second year in the strategic plan. Last year was the first year the Authority had written a strategic plan that spelled out the long term objectives for the Authority over the next five years (through 2016). Based on that plan, the Authority also broke down the goals into smaller, more manageable tasks for employees to accomplish in 2012, getting the Authority one step closer to completing the long term objectives. As was stated in last year's report, the strategic plan was made without factoring in the consolidation of the Authority and Bedford City Water and Wastewater, since at that time nothing had been officially decided as to when consolidation would actually take place.



Two customer service field workers work through the rain and snow.

Now, at the beginning of 2013, all of that has changed. The consolidation process is well underway and consuming the majority of employees' time. [Please see next page for more details pertaining to consolidation.] Therefore, the goals of the Authority and its employees have shifted significantly away from the strategic plan long term objectives and focused more on the impending consolidation.



This shift does not mean the Authority will be swerving from its original goals. It means that it is in the best interest of the Authority to put a pause on the majority of the goals to allow a smooth transition from the Bedford County Public Service Authority to the Bedford Regional Water Authority ("BRWA"). This in no way means that the Authority's regular operations will be affected. The Authority will still provide excellent service to its customers. As a new Authority, its new employees and Board of Directors will reassess the current Authority strategic plan and rewrite or revise a new strategic plan for the BRWA.



## 2013 Goals

1. Expand services on both a local and regional level.
  - a. Adopt a Capital Improvement Plan ("CIP") during the preparation of the budget, and establish funding alternatives to support the CIP.
2. Develop the workforce to be highly effective.
  - a. Maintain a competitive compensation program to retain and recruit employees.
3. Enable a successful transition during the consolidation of the Bedford County Public Service Authority and Bedford Water and Sewer.
  - a. Under this long-term objective falls a long list of specific tasks for each department and individual in the Authority. Since this objective is so complex and different than any other goal, the decision was made to extract all the consolidation tasks (a list of hundreds of items, most too detailed and specific to include in a strategic plan) and keep them in a separate document where management and departments can closely track and monitor progress. A few of the overall objectives that are included in this list include:
    - Establishing a new business with the Virginia State Corporation Commission for the BRWA
    - Transitioning all customer billing information to the BRWA system
    - Completing a policy manual for the BRWA
    - Setting up a first year budget
    - Integrating the Authority and City of Bedford employees



The maintenance crew repairing a pump station in New London.



## Looking to the Future Authority: Consolidation Update

The year 2012 has been quite the momentous year for the Authority. The year began strong with a newly adopted strategic plan that outlined long-term objectives for the next five years. Employee goals for 2012 were set in conjunction with the strategic plan. At the time that the strategic plan was made, consolidation was imminent but did not provide enough details to be factored into the plan. Based on that, the Authority made the decision to construct a strategic plan without considering consolidation, and then revise that plan after consolidation. Goals were moving forward steadily and it wasn't until late summer of 2012 that the consolidation information really began to be given to the Authority and for decisions to be made. With consolidation information needing to be revised and approved, the end of 2012 was a whirlwind of plans regarding consolidation.

Consolidation was official when the consolidation agreement was approved by the County Board of Supervisors, the Bedford City Council, and the Authority board. All three entities worked together to agree upon a document that worked for all the parties concerned; this agreement will provide the basis for a strong new Authority that will provide excellent service and high quality water.

With the signed agreement completed, the Authority then began quickly moving forward in completing tasks to enable the Authority to smoothly and efficiently consolidate on July 1, 2013. The Authority has compiled a working list of all the tasks that must be completed for consolidation to occur. This set up the Authority to work at a very fast pace to actually complete these items in the months leading up to consolidation.

One of the major points that the County, City, and Authority worked together on was coming up with the start-up funds for the new Authority. Although the consolidation will not happen until July 1, 2013, the new Authority (Bedford Regional Water Authority) became an official company at the end of December 2012. This was done so that a budget could be prepared, board members appointed, a policy manual written and approved by the board, and items for the new Authority bought in preparation. The start-up costs for the BRWA will be split by the County, City, and the Authority.

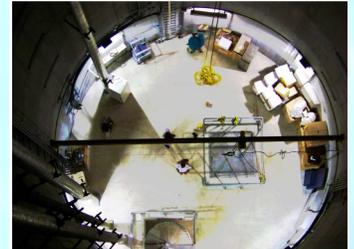
### **Now the really important question for customers: How will consolidation affect me?**

Our plan is for consolidation to affect you initially as little as possible and long term as positively as possible. The one major item that will be changing is rates. To merge the City and Authority's two rate structures, an engineering report was completed by Wiley|Wilson (the entire report can be read at [www.bcpsa.com](http://www.bcpsa.com)) suggesting how to merge the two rate structures. This is the biggest impact that customers will feel. The new Authority board will set the rates in early 2013, using the rate study as a guide. To keep up-to-date on all information regarding consolidation, please regularly check with us on [www.bcpsa.com](http://www.bcpsa.com).

Throughout this whole process, customers are our number one priority and guiding force. Every decision that will be made is based on what is best for the new Authority and its customers. We will work to effectively communicate to you to keep you informed about the process as it continues.

Come July 1, 2013, there will be a new rate structure, a new Operating Policy Manual, and a new name that you will pay your bills to. However, the quality of service and the people providing that to you will stay consistent and continue to improve. We will continually strive to make this process as seamless and efficient as possible.

If you have concerns or questions, please do not hesitate to get in contact with us. You can call the Authority at (540) 586-7679, email us at [psa@bcpsa.com](mailto:psa@bcpsa.com), or visit our website at [www.bcpsa.com](http://www.bcpsa.com) for up-to-date information.



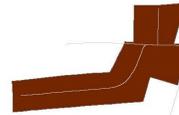
The view from the inside of a water tank, looking down.

# Stewartsville



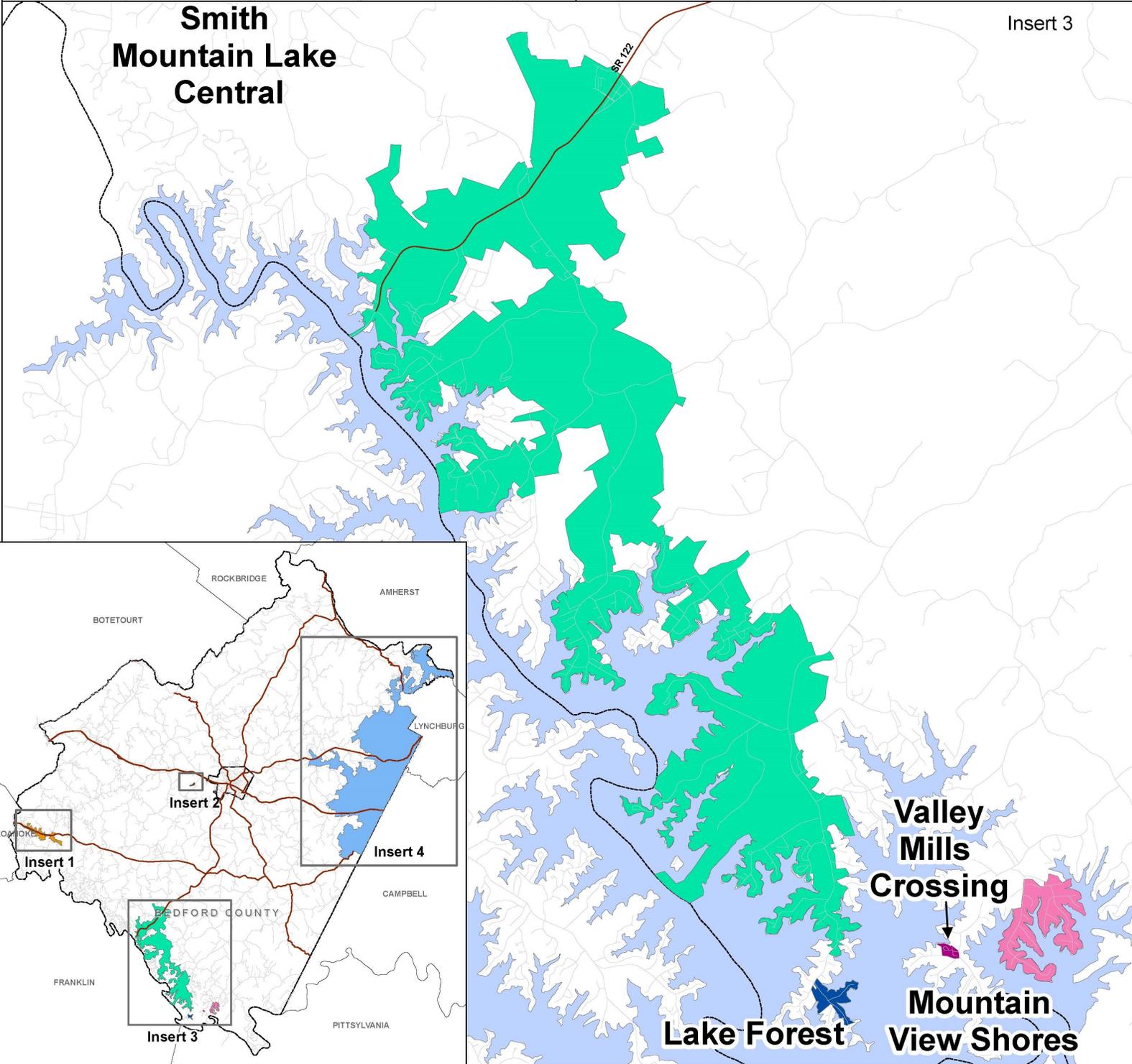
Insert 1

# Hillcrest

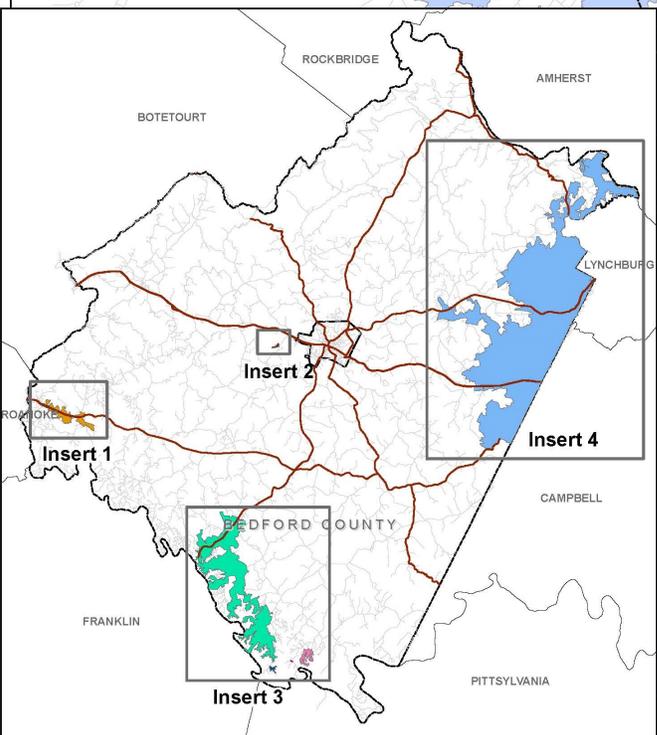


Insert 2

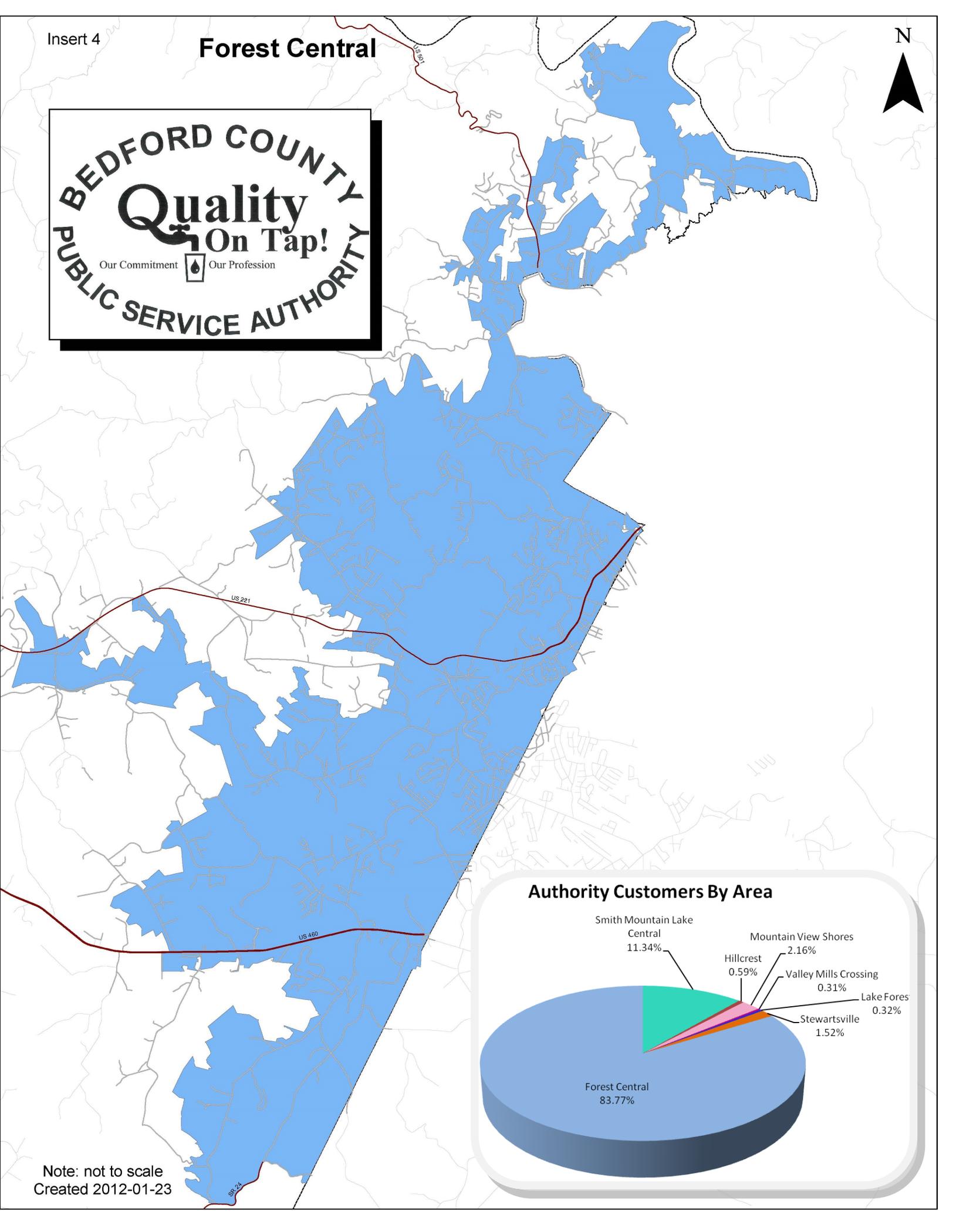
# Smith Mountain Lake Central



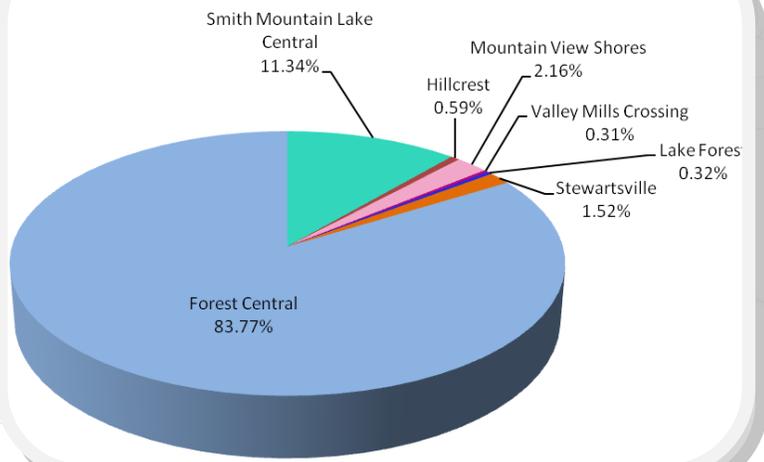
Insert 3



# Forest Central



### Authority Customers By Area





## Sources of Your Drinking Water

The sources of drinking water (both tap and bottled water) include rivers, lakes, streams, ponds, reservoirs, springs, and wells. As water travels over the surface of the land or through the ground, it dissolves naturally occurring minerals and, in some cases, radioactive material, and can pick up substances resulting from the presence of animals or human activity. Contaminants that may be present in source water include:

**Microbial contaminants**, such as viruses and bacteria, which may come from sewage treatment plants, septic systems, agricultural livestock operations, and wildlife.

**Inorganic contaminants**, such as salts and metals, which can be naturally-occurring or result from urban stormwater runoff, industrial or domestic wastewater discharges, oil and gas production, mining, or farming.

**Pesticides and herbicides**, which may come from a variety of sources such as agriculture, urban stormwater runoff, and residential uses.

**Organic chemical contaminants**, including synthetic and volatile organic chemicals, which are byproducts of industrial processes and petroleum production, and can also come from gas stations, urban stormwater runoff, and septic systems.

**Radioactive contaminants**, which can be naturally-occurring or be the result of oil and gas production and mining activities.

In order to ensure that tap water is safe to drink, EPA prescribes regulations which limit the amount of certain contaminants in water and provided by public water systems. Food and Drug Administration regulations establish limits for contaminants in bottled water which must provide the same protection for public health.

The source of your drinking water is a groundwater source provided by one well. The water is treated with chlorine before entering the distribution system.

A source water assessment of the system was conducted in 2002 by the Virginia Department of Health. The wells were determined to be of high susceptibility to contamination using the criteria developed by the state in its approved Source Water Assessment Program.

The assessment report consists of maps showing the source water assessment area, an inventory of known land use activities of concern, and documentation of any known contamination within the last 5 years. The report is available by contacting the Authority at the phone number or address given elsewhere in this drinking water quality report.

Drinking water, including bottled water, may reasonably be expected to contain at least small amounts of some contaminants. The presence of contaminants does not necessarily indicate that water poses a health risk. More information about contaminants and potential health effects can be obtained by calling the Environmental Protection Agency's Safe Drinking Water Hotline (800-426-4791).





## Vulnerable Populations

Some people may be more vulnerable to contaminants in drinking water than the general population. Immuno-compromised persons such as persons with cancer undergoing chemotherapy, persons who have undergone organ transplants, people with HIV/AIDS or other immune system disorders, some elderly, and infants can be particularly at risk from infections. These people should seek advice about drinking water from their health care providers. EPA/CDC guidelines on appropriate means to lessen the risk of infection by *Cryptosporidium* and other microbiological contaminants are available from the Safe Drinking Water Hotline (800-426-4791).



## Important Information About Lead and Copper

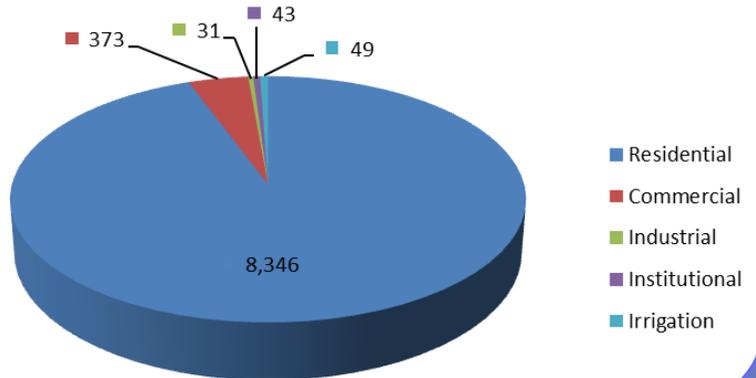
**Lead (ppb)- Copper (ppm)-** If present, elevated levels of lead can cause serious health problems, especially for pregnant women and young children. Lead in drinking water is primarily from materials and components associated with service lines and home plumbing. Bedford County Public Service Authority is responsible for providing high quality drinking water, but cannot control the variety of materials used in plumbing components. When your water has been sitting for several hours, you can minimize the potential for lead exposure by flushing your tap for 14 to 30 seconds or until it becomes cold or reaches a steady temperature before using water for drinking or cooking. If you are concerned about lead in your water, you may wish to have your water tested. Information on lead in drinking water, testing methods, and steps you can take to minimize exposure is available from the Safe Drinking Water Hotline or at <http://www.epa.gov/safewater/lead>.



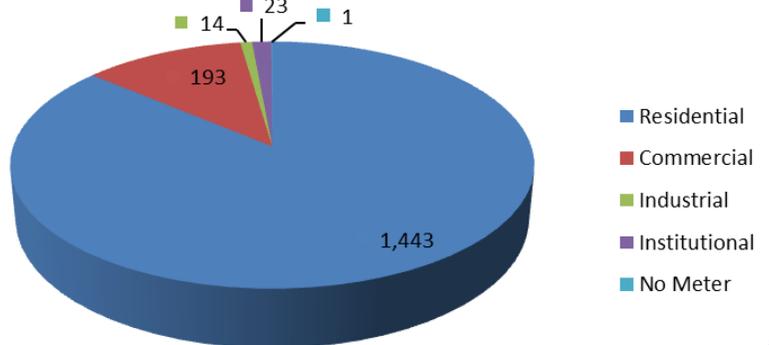
## Did You Know that in 2012 the Authority...

- Had 8,842 water connections.
- Had 1,674 sewer connections
- Employed 31 people
- Produced 708,174,000 gallons of water
- Treated 141,288,000 gallons of wastewater
- Added 135 water connections
- Added 47 sewer connections
- Read 52,742 meters
- Installed or changed out 683 meters
- Processed 55,507 payment transactions
- Had 245 miles of water line
- Had 65 miles of sewer lines

Number of Water Customers by Type



Number of Sewer Customers by Type





## Water Quality Results: Valley Mills (PWSID #5019875)

Contaminant (unit of measure)	MCLG	MCL	Level Found	Range	Violation	Date of Sample	Typical Source of Contamination
<b>Inorganic Contaminants</b>							
Copper (ppm)	1.3	AL=1.3	0.9 (90th percentile)	Of six samples one was above AL	No	August 2011	Corrosion of household plumbing systems; erosion of natural deposits
Lead (ppb)	0	AL=15	10 (90th percentile)	Of six samples none were above AL	No	August 2011	Corrosion of household plumbing systems; erosion of natural deposits
Nitrate (ppm)	10	10	1.4	N/A	No	August 2012	Runoff from fertilizer use, leaching from septic tanks, sewerage; erosion of natural deposits
Barium (ppm)	2	2	0.005	N/A	No	April 2012	Discharge of drilling wastes; Discharge from metal refineries; Erosion of natural deposits
<b>Radioactive Contaminants</b>							
Alpha emitters (pCi/L)	0	15	.6	n/a	No	April 2011	Erosion of natural deposits
Combined radium (pCi/L)	0	5	1.3	n/a	No	April 2011	Erosion of natural deposits
<b>Disinfection By-Products, Precursors, and Residuals</b>							
TTHM (ppb) Trihalomethanes	0	80	.9	N/A	No	October 2010	By-product of drinking water disinfection
Chlorine (ppm)	MRDLG=4	MRDL=4	0.6	.3-1.3	No	Monthly	Water additive used to control microbes
<b>Volatile Organic Contaminants</b>							
Ethylbenzene (ppb)	700	700	.5	N/A	No	August 2012	Discharge from petroleum refineries
Total Xylene (ppm)	10	10	3	N/A	No	August 2012	Discharge from petroleum factories ;Discharge from chemical factories
<b>Un regulated Contaminants</b>							
pH (pH Units)	n/a	6.5-8.5 SMCL	6.5 average	5.9-6.9 range	No	Daily	Acidity or basicity of water
Hardness (ppm)	n/a	n/a	93 average	75-110 range	No	Monthly	Measurement of naturally occurring hardness metals



## Definitions

Contaminants in your drinking water are routinely monitored according to federal and state regulations. The table on the next page shows the results of this monitoring for the period of January 1<sup>st</sup> through December 31<sup>st</sup>, 2012. In the table and elsewhere in this report you will find many terms and abbreviations you might not be familiar with. The following definitions are provided to help you better understand these terms:

**BDL**—Below detection level.

**Non-detects (ND):** Lab analysis indicates that the contaminant is not detectable, based on the limits of the analytical equipment used.

**Parts per million (ppm) or Milligrams per liter (mg/l):** One part per million corresponds to one minute in two years or one penny in \$10,000.

**Parts per billion (ppb) or Micrograms per liter (µg/l):** One part per billion corresponds to one minute in 2,000 years, or one penny in \$10,000,000.

**Picocuries per liter (pCi/L):** Picocuries per liter is a measure of the radioactivity in water.

**Nephelometric Turbidity Unit (NTU):** Nephelometric turbidity unit is a measure of the cloudiness of water. Turbidity in excess of 5 NTU is just noticeable to the average person.

**Action Level (AL):** The concentration of a contaminant which, if exceeded, triggers treatment or other requirements which a water system must follow.

**Treatment Technique (TT):** A required process intended to reduce the level of a contaminant in drinking water.

**Maximum Contaminant Level Goal (MCLG):** The level of a contaminant in drinking water below which there is no known or expected risk to health. MCLGs allow for a margin of safety.

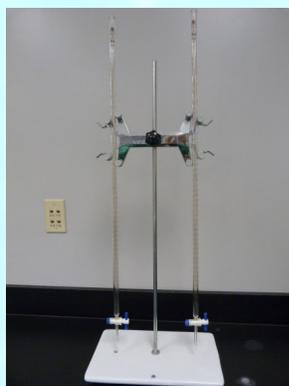
**Maximum Contaminant Level (MCL):** The highest level of a contaminant that is allowed in drinking water. MCLs are set as close to the MCLGs as feasible using the best available treatment technology.

**Variations and exemptions:** State or EPA permission not to meet an MCL or a treatment technique under certain conditions.

**Maximum Residual Disinfectant Level Goal (MRDLG):** The maximum level of a disinfectant added for water treatment, below which there is no known or expected risk to health. MRDLGs do not reflect the benefits of the use of disinfectants to control microbial contaminants.

**Maximum Residual Disinfectant Level (MRDL):** The maximum level of a disinfectant allowed in drinking water. There is convincing evidence that addition of a disinfectant is necessary for control of microbial contaminants.

**Secondary Maximum Contaminant Level (SMCL):** The highest level recommended for a contaminant in drinking water, based on aesthetic considerations.





## Meet the Board of Directors

The Bedford County Board of Supervisors, elected by the citizens of Bedford County, appoints the seven member Board of Directors for the Bedford County Public Service Authority; each board member represents a voting district of the County. There are three standing committees comprised of two board members each; they include water and sewer, finance, and personnel.

The Authority board hires the Executive Director, who is responsible for managing the Authority. The Authority is composed of managers and staff specializing in Administration, Customer Service, Engineering, Finance, Human Resources, Information Systems, Maintenance, and Operations.

The times and location of regularly scheduled board meetings are the third Tuesday of every month at 7:00 PM in the Bedford County PSA Board Meeting Room located at 1723 Falling Creek Road in Bedford.



### Bedford County Public Service Authority Board Members

District 1

Mr. Gerald Foutz

Term: 2011-2015



District 2

Mr. Robert Flynn

Term: 2008-2012



District 3

Mr. Carl Wells

Term: 2010-2014



District 4

Robert Sherman

Term: 2012-2013



District 6

Ms. Annie Pollard

Term: 2011-2014



District 7

Mr. Tom Segroves

Term: 2008-2012



District 5

Mr. Jerry Falwell, Jr.

Term: 2008-2012

### Bedford Regional Water Authority Board Members



Mr. Walter Siehien

Term: December 2012 — December 2014



Mr. Michael Moldenhauer

Term: December 2012 — December 2016



Mr. Tom Segroves

Term: December 2012 — December 2014



Mr. Elmer Hodge

Term: December 2012 — December 2016



Mr. Robert Flynn

Term: December 2012 — December 2015



Mr. Carl Wells

Term: December 2012 — December 2016



Ms. Cynthia Gunnoe

Term: February 2013 — December 2016



## Contact Us

### Hours of Operation:

8:30 a.m. to 5:00 p.m.

Monday through Friday

### Customer Service

540-586-7679, Extension 4

customerservice@bcpsa.com

- Water bills
- Rates and connection fees
- Signing up for service
- Disconnecting well service
- Reporting a leak or pressure problem during operating hours

### Administration

540-586-7679, Extension 7

admin@bcpsa.com

- Board of Directors information
- Board and Committee meeting information

### Emergency (Outside of operating hours)

540-586-7679, Extension 9

- Water outages
- Reporting a leak
- Sewer service disruptions

**Website:** [www.bcpsa.com](http://www.bcpsa.com)

If you have questions about this report or need any additional information about any aspect of your drinking water or want to participate in decisions that may affect the quality of your drinking water, please contact the Bedford County Public Service Authority at (540)-586-7679. Any other questions you may have concerning your water quality may be addressed via email at [customerservice@bcpsa.com](mailto:customerservice@bcpsa.com).



## Thank you!

The Authority is proud to have served you as the Bedford County Public Service Authority, and we look forward to continuing quality service to you as the Bedford Regional Water Authority.





1723 Falling Creek Road

Bedford, VA 24523



[twitter](#)

[Linked in](#)

[facebook](#)

[www.bcpsa.com](http://www.bcpsa.com)