



Official Newsletter of the
Bearded Collie Club of America

November 2014

PRESIDENT'S MESSAGE

Michele Ritter

2014 NATIONAL SPECIALTY

It's been over a month since the National Specialty wrapped up in Gettysburg. I thoroughly enjoyed the event, from start to finish. Hospitality and venues for herding and agility were outstanding, thanks to chairs Trudy Wisner and Sheila Franklin.

Obedience and rally, chaired by Heather Gahres, and conformation, chaired by Cindy Alspaugh were held at the Event Center, next door to the host hotel. The venue was roomy, well-lit and had good footing for dogs and handlers.

A lot of hard work went into planning, preparing and running this important event for the BCCA. Thanks to Sandy McDonald and Terry Johnson, and all the rest of the National Capital Bearded Collie Club, as well as other BCCA members, who contributed so much of their time, resulting in another successful National!

2015 NATIONAL

Planning for the 2015 started well over a year ago, the Northwest Bearded Collie Club of Puget Sound are old hands at putting on a National, so be sure to make plans to attend this one. The dates are September 19 - 25, at the Red Lion Inn, Olympia, WA. The host club will hold their own specialty (conformation and sweeps only) on September 18th. This is the same site, with a different name, where the 1985, 1989 and 1999 Nationals were held. Herding and agility will be off-site, about 30 minutes from the hotel. The website for 2015 is up and running with new information posted frequently. See www.bcca2015.com

2016 NATIONAL

The 2016 will be held at the Holiday Inn, Boxborough, MA, September 17 - 24, hosted by the Bearded Collie Club of Maine, with Val Maloney chairing the event. The Maine club hosted the very successful 2011 National.

2017 NATIONAL

So far no club has stepped forward with a bid for the 2017 National. The board was concerned, so penciled in dates of October 2 - 8, at Purina Farms, to make sure to have a site

available, should no bids come forth. The standing rules require that Nationals are planned three years in advance; it's not too late for one of the local clubs to put in a bid. The National Specialty Advisory committee (Billy Carter, Jill Floberg and Joanne Williamson, chairs), is a wealth of knowledge and can offer lots of support, should there be any club even thinking about hosting a National.

2016 NATIONAL SPECIALTY PRELIMINARY JUDGES' BALLOT

Judges' bios and the preliminary ballot will be sent in November to BCCA members via a Mail Chimp email.

There is a chill in the air all across the country, with temps much lower than usual, and snow having already fallen in several states: keep warm and have a happy Thanksgiving, with friends and beardies close by.

2013 BCCA NATIONAL SPECIALTY FINANCIAL REPORT

Joanne Williamson, Show Chair
September 22, 2014

I would first like to apologize to the Board and membership for how long it has taken to get this report done. The primary reason is that the vendor we chose to use for credit card purchases at the auction, Merchant Wearhouse, refused to release over \$5,000 in credit card purchases until mid-April because they claimed our account was not approved for use at auctions; the April release date reflected their 6 month waiting period to allow for disputes over these purchases. I was responsible for setting up the account with Merchant Wearhouse and thought I had been clear that we were planning on using their services at our auction but apparently I was not. This meant that not only could we not close the 2013 Nationals checking account when we wanted to, we also had to pay an additional 6 months of fees to Merchant Wearhouse. Our treasurer was finally able to transfer the remaining funds to the BCCA treasury in May and close the checking account. We made an overall profit of about \$26,000 while also returning to the BCCA treasury immediately after the Nationals were completed the \$7,500 in seed money, \$3,250 in auction profits designated for rescue, and a \$700 profit from the Judges' Education Seminar.

(continued on p4)

The mission of the Bearded Collie Club of America is to protect the long-term welfare of the breed by providing a variety of opportunities for Beardie owners, breeders, and the general public to learn, connect, and compete, while supporting research into breed-specific health issues and rescuing Beardies in need.

PRESIDENT

Michele Ritter
 196 Brick Church Road
 Saylorsburg, PA 18353
 570.992.6926 • topdogs@ptd.net

VICE PRESIDENT

Maryann Szalka
 6302 Hickory Drive
 Goodrich, MI 48437-8719
 810.636.2350 • afterdarkbeardie@aol.com

RECORDING SECRETARY

Linda Taylor
 801 S. Park,
 San Angelo, TX 76901
 325.658.5595 • doggieangels@msn.com

CORRESPONDING SECRETARY

Elizabeth Hayes
 450 Welsh Road
 Huntingdon Valley, PA 19006
 215.947.0969 • elizhayes@verizon.net

TREASURER

Don Means
 35859 Elkridge Run
 Elizabeth, CO 80107
 303.646.9368 • demean@msn.com

BOARD OF DIRECTORS**CLASS OF 2015**

Kirsten Andreassend
 6415 Cherry Blossom Court
 Bakersfield, CA 93313
 661-342-0421 • sebringbeardies@live.com

Pat Colombo
 8684 Pheasant Lane
 Kirtland, OH 44094
 216.970.7022 • beardies@ix.netcom.com

Robert Lamm
 24 Wiltshire Drive
 East Windsor, NJ 08520
 609.448.1417
 bob@raintreebeardedcollies.com

CLASS OF 2016

Billy Carter
 37816 160th Place SE
 Auburn, WA 98092
 253.351.6488 • billycpaintdry@aol.com

Nicole Conner
 398 CR 539
 Hico, TX 76457
 254.485.3653 • j.nicoleconner@htcomp.net

Debby Furlow
 1545 Kingsburg
 Dearborn, MI
 313.565.6580 • df211@msn.com

PAST PRESIDENT

Rosemary Schroeder
 1405 Everest Road
 Venice, FL 34293
 941.493.8138 • rschroeder198@gmail.com

AKC DELEGATE

Kathy Coxwell
 110 S. Mt. Pleasant Avenue
 Monroeville, AL 36460
 251.743.4055 • hattieboo@gmail.com

OCTOBER 28, 2014 BCCA BOARD MEETING MINUTES

Linda Taylor, Recording Secretary

Present: Ritter, Means, Taylor, Hayes, Carter, Colombo, Lamm, Furlow, Schroeder, Szalka

Absent: Andressend and Connor

The monthly meeting of the BCCA Board of Directors was called to order by President Michele Ritter at 8:30 p.m. EST, Secretary Linda Taylor recording.

The annual board meeting minutes of September 29, 2014, stand as distributed.

Corresponding Secretary Elizabeth Hayes reported there are no new members to be voted on in October.

Treasurer's Report is attached to and a part of these minutes and can be found on the BCCA website.

Unfinished Business and General Orders

Motion to amend SR 8.3.2. Regular Conformation Judges Eligibility. All nominees must be AKC licensed or approved to judge Bearded Collies in another country. 05/81-02, 07/89-09, 7/92-04, 10/93-03, 12/95-08, 02/04-01 (Schroeder) to read:

Regular Conformation Judges Eligibility. All nominees must be an AKC permit or approved judge, or approved to judge bearded collies in another country. In addition a US or Canadian BCCA member who is not approved by AKC to judge bearded collies may also be nominated if he/she meets the following criteria:

Is 21 years of age or older

Is occupationally eligible

Is knowledgeable of the breed with success in breeding/exhibiting/handling the breed for 15 or more years

Has a thorough understanding of the AKC's "Rules Applying to Dog Shows" and "Rules, Policies and Guidelines for Conformation Dog Show Judges" and the bearded collie standard

Is approved by the AKC Judges Review Committee at the request of the BCCA

Is willing, if elected, to take and pass the AKC's procedural and anatomy exam and submit a non-refundable \$25 processing fee to AKC.

New Business

New Membership Applications for November Vote:

Richard and Debbie Smith
 77 Evans Street
 Weymouth, MA 02191
 781-335-4959
 rdbs1@hotmail.com
 Sponsor: Annette Hollatz
 Sponsor: Sharon Prassa

Steve and Jodee Lausmann
 6998 Escallonia Drive
 Citrus Heights, CA 95610
 916-721-7756
 jodeelausmann@yahoo.com
 steve@lausmantimber.com
 Sponsor: Sharon Prassa

Patricia Palozzola
 P. O. Box 757
 Woodland, CA 95776
 springhillbeardies@gmail.com
 Sponsor: Sharon Prassa

Proposed Motions for November:

Approve minutes of the October 28, 2014 Annual Board Meeting as distributed

Motion to amend Standing Rule 9.6.1 to

The Top Obedience Dog Award shall be presented for each level of obedience to the Bearded Collie that has accumulated the most points in each level of obedience during the preceding calendar year. The dogs with the ten highest scores and points

will be considered. If there is a tie among the ten highest dogs, then all dogs with that score or number of points will be included.

Scoring - A point value is assigned to a dog's placement under each of the following point systems: Average Score, and the Shuman System.

Average Score System - Under average score, the dog with the highest average score receives 10 points for first place; the dog with the next highest average score receives 9 points for second place and so forth down to 1 point. If two or more dogs have the same average score, then all dogs with that score receive the same number of points.

Shuman System - under the Shuman system a point value is given for each qualifying score. Point values are:

Qualifying Score	Point Value
200	8
198-199	7
195-197	6
190-194	5

A typical point assignment for average scores is: 1st place = 10 points, 2nd place = 9 points, and so on. The Shuman System differs. It assigns a point value for each qualifying score. The point values accumulated by a dog under each of these systems are totaled for the year. The dog with the highest total in each of the levels is awarded that year's Top Dog in his particular level. 01/86-02, 7/92-04

Motion to amend Standing Rule 9.6.3 to

The Top Rally Dog Award shall be presented for each level of rally to the Bearded Collie that has accumulated the most points in each level of rally during the preceding calendar year. The dogs with the ten highest scores and points will be considered. If there is a tie among the ten highest dogs, then all dogs with that score or number of points will be included.

Scoring - A point value is assigned to a dog's placement under each of the following point systems: Average Score, and the Shuman System.

Average Score System - Under average score, the dog with the highest average score receives 10 points for first place; the dog with the next highest average score receives 9 points for second place and so forth down to 1 point. If two or more dogs have the same average score, then all dogs with that score receive the same number of points.

Shuman System - under the Shuman system a point value is given for each qualifying score. Point values are:

Qualifying Score	Point Value
100	8
98-99	7
95-97	6
90-94	5

For the rally award, the dog with the highest number of Shuman points receives 10 points for first place; the dog with the next highest number of Shuman points receives 9 points and so forth down to 1 point. If two or more dogs have the same number of Shuman points, then all dogs with the same number of Shuman points receive the same number of points.

Determination of the Top Rally Novice, Advanced and Excellent Dog: The point values accumulated by dogs under each of the two systems are totaled for the year in each level The dog with the highest total in each level is that year's Top Rally Dog in his/her particular level. 01/08-01 (Hayes)

Rationale for Change: The method that has been used to calculate the Top Dog Annual Awards is based on an obsolete system used by Front and Finish. (Front and Finish is a dog training publication devoted to those who participate in the canine performance and companion events.) Recently Front and Finish dropped the use of Delaney points for calculating their dog ranking statistics. The Obedience committee proposes to follow suit and drop the use of Delaney points for calculating the Top Dog Awards

There being no further business the meeting was adjourned at 9:02 EST.

Next Meeting November 25, 2014.

LITTER LISTINGS

The BCCA does not endorse, recommend, or warrant any breeders or dogs who are included in the Litter Listing. Send updates to Elizabeth Hayes

October 17, 2014

Julie Patzius & Cyndi Cerjan

423 Fire Tree Lane

O'Fallon, MO 63368

636-240-8604

Lakewoodbeardie@aol.com

CH Daybar Fizzical Attraction At Lakewood ex CH Kinikia's

Chocolate Fix At Lakewood

Sire: Hips: BC-4176G24M-VPI; Eyes: BC-EYE20/24M-VPI;

Thyroid: BC-TH468/24M-VPI; CHIC #94165

Dam: Hips: BC-4209E24F-VPI; Eyes: BC-EYE48/27F-VPI;

Thyroid: BC-TH488/24F-VPI; CHIC #94167

2 Brown M, 2 Blue M, 2 Black F

CORRESPONDING SECRETARY'S REPORT

Elizabeth Hayes

Welcome new member Samantha Cotton

MEMBERSHIP APPLICATIONS FOR NOVEMBER BOARD APPROVAL

Steve & Jodee Lausmann

6998 Escallonia Drive

Citrus Heights, CA 95610

916-721-7756

jodeelausmann@yahoo.com

steve@lausmanntimber.com

Sponsor: Sharon Prassa

Richard & Debbie Smith

77 Evans Street

Weymouth, MA 02191

781-335-4959

Rdbs1@hotmail.com

Sponsor: Annette Hollatz

Patricia Palozzola

P. O. Box 757

Woodland, CA 95776

530-219-5200

springhillbeardies@gmail.com

Sponsor: Sharon Prassa

MEMBERSHIP APPLICATIONS FOR DECEMBER BOARD APPROVAL

Sue Buchan
7575 Bellaire Avenue
Dublin, OH 43017
614-738-5283
Sbuchan75@gmail.com
Sponsor: Beverly Barton

Kelly Canham
5305 Claresbridge Lane
Washago, Ontario, Canada
L0K 2B0
705-242-0558
cameronbeardies@yahoo.ca
Sponsor: Diane Messenger

David Hyde
191 Devonshire Avenue, Southsea
Portsmouth, Hampshire P04 9EE
United Kingdom
02392 815145
Hyde149@aol.com
Sponsor: Bridget Howel

ADDRESS CHANGES

Karen and Jeff D'Elia
3009 Lawson Walk Way
Rolesville, NC 27571
973-432-5864 (Karen)
973-432-5913 (Jeff)
kgdelia@gmail.com

Susan B. Lybrand
1211 County Road 2770
Honey Grove, TX 75446
214-551-2740
Brandmar@verizon.net

Anne V. Smith
7 Maple Avenue
Slingerlands, NY 12159
518-439-4969
annevs7@yahoo.com

BULLETIN DEADLINE

Ad reservations for the next issue of the BEARDIE BULLETIN are due **FEBRUARY 1ST, 2015**.
Contact the editor Lillian Esposito, lillianespo@verizon.net, to reserve ad space.

BAGPIPES DEADLINE

The deadline for the next BAGPIPES is **DEC 1ST, 2014**
Email your reports and articles to
Michele Ritter, topdogs@ptd.net

NOVEMBER 2014 RECORDING SECRETARY'S OFFICIAL NOTICES

Linda Taylor

NOMINATING COMMITTEE

The Board of Directors will be selecting a nominating committee at the January board meeting. Any suggestions for this committee should be sent to Linda Taylor by December 15, 2014.

NOMINATING COMMITTEE RESPONSIBILITIES

Purpose: To nominate from among the eligible members of the Club, one candidate for each office, board position, and AKC Delegate on a three year rotation and procure the acceptance of each nominee so chosen.

DUTIES OF THE COMMITTEE CHAIR

1. Contact current Board members whose terms of service are ending and inquire whether they are interested in being considered for nomination. Those answering in the affirmative should be considered with all other suggested persons. There is no requirement that incumbents whose terms are ending must be asked to serve another term.
2. Determine if a nomination is needed for the AKC Delegate (in 3 year rotation).
3. Contact all members of the committee to plan your approach.
4. Notify all members in the Bagpipes that the committee is accepting ideas for nominees.
5. Follow recommendations in the Guidelines for the Nominating Committee.
6. Notify the Recording Secretary of the slate by March 1.

COMMITTEE YEARLY WORK PLAN

Activities	Date to Be Accomplished	Person(s) Responsible
Notify members that they can submit names for nomination	February Bagpipes	Chair
Contact current Board	Early in February	Chair
Send the nominations to the		
Recording Secretary	On or before March 1	Chair

2013 BCCA NATIONAL SPECIALTY FINANCIAL REPORT

continued from p1

REFLECTIONS ON RUNNING A "LONG DISTANCE" NATIONALS WITHOUT A HOST HOTEL

The 2013 Nationals was blessed with a terrific committee made up of members from all over the country. The website designed by Karen Norteman worked beautifully, especially the logo wear order shop, and the club's Mail Chimp messaging service allowed us to put out timely reminders of upcoming deadlines while saving paper and money on postage. We also made use extensive use of file sharing applications to keep everyone on the same page even though we could not meet face-to-face. But, most of all, I think it was the use of the Purina site which made the whole

effort feasible because everything we needed to run the show was already there... grooming facilities, RV facilities, ring set ups, agility equipment, even the tables and chairs...and the Purina staff was a delight to work with. I just wish the site wasn't three long driving days away from where I live! Our superintendent for conformation, obedience and rally, Foy Trent was also very efficient and easy to work with.

One area in which running the show with a National committee is more difficult and expensive and requires more logistics as compared to having it run by a host club whose members live nearby the site are the shipping arrangements/charges, primarily

for the trophies, logo wear and welcome bags, that are large volume items no committee member had room in their personal car to transport. Purina has storage areas available on site but because of the number shows held at the Event Center, we had no access to this space until just prior to the show. One of the reasons we put most of the left over trophies on sale at the Nationals was to eliminate the need to ship them back home!

Situating the Nationals at the Purina Event Center also allowed us to plan the show without the complications and the conveniences of a host hotel. This allowed our exhibitors to stay wherever they wanted to in an area that is populated, not surprisingly, by many pet friendly hotels to suit all budgets. We also avoided having to meet guarantees of number of room nights/meal sales that usually come with a host hotel contract. On the other hand, however, we also had no “comp” nights at a host hotel to use for judges so had higher expenses in this area and no financial support for the welcome party.

REFLECTIONS ON THE FINANCIAL RESULTS

The conformation entry was smaller than I had expected based on the central location of our Nationals. But, in retrospect, I failed to take into account that we are now breeding and registering only about 300 puppies/year so the pool for potential entries is considerably smaller than it has been in the past. My expectations of entries were clearly unrealistic no matter where we were running the Nationals. Given the smaller conformation entry, the Purina Event Center rental charge of \$4000 for 3 days of use for the conformation part of the show is fairly high, especially given the fact that we run Sweepstakes which we cannot make a profit on when running a fully superintended show no matter what entry fee we charge (65% of the entry fees for Sweeps MUST be returned as prizes to the exhibitors; when added to an \$8.00/dog listing fee from the superintendent plus a \$300 honorarium and hotel cost to the judge, we cannot break even let alone pay facility rental). Although we lost money on the conformation part of the show, the performance events made strong profits so that overall we ran the “show” part of the Nationals at a profit. Obedience and rally each made small profits due to the use of local judges. The agility profit was due primarily to the large entry and the fact that David Williamson donated his services as trial secretary that saved us approximately \$1,000 in fees. The herding profit was due to two factors. First, Purina does not charge for use of its herding facilities/stock. Second, Jim New ran two highly successful days of HIC testing during the week.

More than half of the \$26,000 profit was provided by the sale of logo wear and left over trophies plus the auction proceeds (\$14,220); vendor fees, registration, sponsorships, the quilt/cash raffle and the overall money made running the show events provided the remainder. Pre-Specialty fundraising...booth sales of donated items at the 2012 Nationals, the blanket and pendant raffles, and the profits from the 3 day BCCA all breed agility trials run in NH in April of 2013...provided sufficient funds to off-set money spent primarily on hospitality and the cost of the trophies not covered by donations and to return the \$7500 in seed money initially provided.

We made the decision to offer members PayPal as an option to pay for trophy donations, logo wear and master registration charges without raising prices to cover the cost. The charges

for the use of these services “cost” the Specialty bottom line about \$850 but may have improved logo wear sales and was a convenience to many especially our foreign attendees.

REFLECTIONS ON FINANCES FOR FUTURE NATIONALS

The entries are now in for Gettysburg and they are similar to last years (Sweeps about the same; class entries higher; fewer in BOB). The Rally entries are double last years. Agility entries are a little higher. Obedience and herding are about the same. When the Nationals move to Washington next year, I would anticipate the entries to drop across the board, except perhaps in herding. In the face of ever rising costs, if we want to keep entries affordable for our Nationals and still use high quality facilities, where can we save money?

One way would be to follow the 2010 Nationals lead and run the dog/bitch classes on the same day. This would save one day of facility rental but would come at the cost of making that day a very long one and potentially adversely impact evening activities that day. We could also stop offering trophies for class placements in Sweepstakes as exhibitors who place are already receiving money. We could also offer trophies only for 1st place in all venues. The biggest cost saving would however be to self-superintend. Superintendent services for conformation, rally and obedience cost in the ballpark of \$8,000-\$10,000 for our Nationals. Herding and agility secretarial fees also can be a substantial source of expense especially for herding, where facility and stock rental can be expensive and an effort should be made to find a volunteer, especially since AKC will now allow the herding trial secretary to enter the trial.

In closing, I would again like to thank all of the members of the 2013 National Specialty committees for their efforts. They made the 2013 Nationals a special show!

Joanne Williamson
2013 BCCA National Chair

A WORD FROM THE BCCA AWARDS CHAIR *Maryann Szalka*

Maybe you were unable to attend the National Specialty. Perhaps you couldn't make it to the 2014 Awards Dinner. Possibly you may wonder what awards we are talking about. Now you can view or print all the certificates that were awarded for the year 2013. Awards are presented based on data from the previous year's events. Each performance venue has a chairperson; and she gathers data all year long to determine the top Beardies in each discipline. That information is sent to the Awards Chair who puts all the data in a program for the annual Awards Dinner hosted at the National Specialty. Typically, the awards are given to the Beardie's owner at the dinner.

From now on, the certificates will be available on line shortly after the National Specialty. Now, if you are a co-owner, breeder, or co-breeder you also have access to these certificates. The file is up on the BCCA web site or click here to directly access the awards <http://beardedcolliclub.us/about-the-bcca/awards-and-trophies/award-certificates/>. What a wonderful list of accomplishments, congratulations to everyone!

Special thanks to Karen Norteman, our web-geek, for making this happen.

BCCA
Profit & Loss
October 2014

	<u>Sept 2014</u>	<u>Oct 14</u>	<u>Jul - Oct 14</u>
Income			
Agility Trials			
GPBCC		4,515.00	4,515.00
Wild Weavers			2,250.00
Total Agility Trials		<u>4,515.00</u>	<u>6,765.00</u>
Bagpipes			
Litter Listings & Ads	60.00	20.00	120.00
Total Bagpipes	<u>60.00</u>	<u>20.00</u>	<u>120.00</u>
Beardie Bulletin			
Advertising	4335.00	1,445.00	7,192.00
Subscriptions	244.00	250.00	15,228.00
Total Beardie Bulletin	<u>4579.00</u>	<u>1,695.00</u>	<u>22,420.00</u>
Donations from Members			
For Rescue	25.00		1,601.00
General Fund	25.00		386.00
Total Donations from Members			<u>1,987.00</u>
Illustrated Standard Sales	13.00	210.00	573.00
Investments			
Interest-Savings, Short-term CD	135.17	540.07	1,536.32
Total Investments	<u>135.17</u>	<u>540.07</u>	<u>1,536.32</u>
Member Dues			
Affiliate Clubs		25.00	400.00
New Members	55.00	55.00	110.00
Renewal Dues			
Late Fee	50.00	20.00	590.00
Renewal Dues - Other	265.00	130.00	15,554.00
Total Renewal Dues	<u>315.00</u>	<u>150.00</u>	<u>16,144.00</u>
Total Member Dues	<u>370.00</u>	<u>230.00</u>	<u>16,654.00</u>
Other Types of Income			
Miscellaneous Revenue			0.50
Total Other Types of Income			<u>0.50</u>
Total Income	<u>5182.17</u>	<u>7,210.07</u>	<u>50,055.82</u>
Expense			
2015 National Seed Money		7,500.00	7,500.00
Agility Trial Expenses			
Great Plains BCC		4,031.48	4,031.48
Agility Trial Expenses - Other			3,000.00
Total Agility Trial Expenses		<u>4,031.48</u>	<u>7,031.48</u>
AKC/Eukanuba Medallions	120.00		120.00
Bank Charges			15.00
Beardie Rescue			
Misc Expenses		2,173.63	2,173.63
Vet Expenses			1,377.71
Total Beardie Rescue		<u>2,173.63</u>	<u>3,551.34</u>
Bulletin			
Art Direction, Editing			2,745.00
Postage			1,699.12
Printing		4,280.00	8,060.00
Total Bulletin		<u>4,280.00</u>	<u>12,504.12</u>
Charitable Donation		25,000.00	25,000.00
Contract Services			
CPA - Tax Prep	500.00		500.00
Total Contract Services	<u>500.00</u>		<u>500.00</u>
Herding Instinct	25.11		25.11
IS Postage			158.98
Judges Education		103.71	103.71
Juniors Scholarships	250.00		250.00
Meet the Breeds Booth		110.00	325.00
Office Supplies		148.10	148.10
PayPal		36.48	274.89
Postage		40.50	146.08
Trophies		157.73	157.73
Total Expense	<u>895.11</u>	<u>43,581.63</u>	<u>57,811.54</u>
Net Income	<u>4287.05</u>	<u>-36,371.56</u>	<u>-7,755.72</u>