

**Port Moody Curling Club
Board Meeting**

DATE: December 6 , 2021

TIME: 7:00 p.m. to 9:00 p.m.

**LOCATION: Home via Zoom
online link**

- 1. Call to order:** Earlene Graham called the meeting to order at 7:02 p.m.

Those in attendance: Earlene Graham, Chair, Mary Dyk, Terri Evans, Jane Lawton, Lindsay Graf, Anne Girbav, Barry Ayers, Mim Quigley-Metcalf, Carol Volpatti, Gail Burak, Janice van Veen.

- 2. Additions/Revisions to the Agenda:**
None

- 3. Adoption of Minutes of the November 1, 2021 Meeting**

1 correction to add "1" to the date of the meeting in the header. The minutes of the November 1 , 2021 Board meeting were adopted as corrected.

- 4. President's Report: Earlene Graham**

Since our last Executive – Board meeting in November, there has been a lot of work done to come to a consensus regarding our club insurance. Thank you to all board members that have spent a lot of hours on this task to date, we have recommended to you, the board that we stay with Hub Insurance for this year. The intention is to continue the work needed so we can receive quotations from other insurance companies for next season. This will help the new Executive – board for the 2022 -2023 season make an educated decision as to the insurance company which we will receive the best coverage for our dollars.

The Club will be hosting our first bonspiel of this season December 6 – 8th and I am happy to report that we will have 18 teams competing, there is a good mix of our home teams as well as visitors from other clubs from the Lower Mainland. The bonspiel

committee with the assistance of Janice have done everything in their power to ensure the safety of our members and visiting players. The COVID Committee will also be attending every morning to make sure players have been vaccine checked and will be given a different colored bracelet to wear each day so that they can come and go between draws.

I called an Executive meeting on November 25th so that we could go over questions regarding the renewal of our club insurance and questions that still needed answers. We discussed the Club bookkeeper's contract and insurance coverage, volunteer coaches, Peter and Janice as contractors to the club – are they covered under our liability insurance? Does our liability insurance cover volunteer coaches, paid coaches, etc.

I was also notified by Peter that he will be away on a holiday in January and has also stated that he will be away for most of March. Our discussion regarding his duties and how they will be looked after will be discussed further during this meeting so we can obtain the board's input.

In general, I am very pleased with our accomplishments for the first half of this season. During this Covid year we have met many challenges head on and have maintained most of our membership as a result. There likely could be more challenges to follow in the second half of this season but I know that we have a team in place that will rise to the challenge.

I would like to take this opportunity to wish each of you a happy holiday season as you re-connect with friends and family and wish you all health and happiness for this next year to come.

Merry Christmas

Earlene

5. Club Administrator: Janice van Veen

a) Report:

As we approach the Christmas season I am thankful for the return of curling to our rink. The energy, smiling faces and the sure joy that comes from the members is wonderful to see. The first half of the 2021/2022 curling season has been fairly smooth given we are in a pandemic. There have been some hurdles but nothing that couldn't be resolved with discussion.

As the season of parties and bonspiels begins, my time has been spent ensuring that all maintenance requests, ice contracts and equipment bookings are in place so that these events run smoothly.

I am still receiving new membership registrations, at least one a week. Of course these are curlers that need to be verified which I have the league representatives complete.

Our practice ice has been extremely popular. One of the city's long-time maintenance workers expressed to me last weekend that he has never seen the practice ice used as much as it has this season. This is good for the club as city staff and the manager are getting feedback from the ice technicians.

I thought I would give you a breakdown on sales of our new products.

Curling Brooms - 10 sold to date.

Name Tags - 57 sold and distributed.

Face Masks - 31 sold and distributed, 2 donated for a give away, 17 left to purchase.

My emails are still averaging 20+ a day between the three email addresses that I maintain.

I continue to check the club mailbox and the recreation mail file, manage the club administrators' phone, coordinate website updates, book all practice ice requests as well as communicate with members and city staff.

I wish you all a very Merry Christmas and a Happy New year.

Janice van Veen
PMCC, Club Administrator

b) Practice Ice:

Senior City Ice Tech. said he had never seen the curling practice ice so busy in his 30 years. The emails are about joining curling, where things are on the website, practice ice scheduling, how to access the practice ice online, ice condition updates and one family wanted to book an event. Latest ones are around parties and dealing with the City as they have not been as responsive lately so multiple emails are required.

c) Vaccine Verification Update:

Janice reported that we have 4 curler vaccine verifications outstanding after emails sent and phone calls made. Monday Men's has a curler outstanding who has never shown up to curl or be verified, the same on Wednesday Night they have 1 outstanding curler.

Janice is going back and tracking people in curling IO to see what happened to them but she believes we have verified all people that are actually playing.

d) Newbie League Update:

The Newbie program originally was only running 3 sets of lessons, Sep., Nov. & Jan. Once curlers completed their lessons there really wasn't anywhere for them to curl so the "5 Pack League" was set up because there are so many new curlers. Melissa had based the league on 24 players which is 3 sheets but got 30 so league is doing well.

On January 9th the second set of 5 for the Newbie League will start again which demonstrates that the Newbie league is viable. The Newbie lessons were \$155 for 5 lessons, they had 17 curlers in the first session, 14 for the second session and the third session only has 3 so far.

The difference between the lessons and the league is money \$155 versus \$75 and both events have paid coaches. The coaches get \$60/hr for competitive level, \$40/hour non-competitive level. Coaches are hired and paid for by the league, the City only pays for coaches for the Learn to Curl in September and maybe January session.

How does a league hire people without the Board being informed? The League Rep. running the league did not inform the Board did speak to the Club Administrator so we found out after people were signed up, paid and play started. Melissa did speak to Janice but not sure we knew coaches were being hired for the 5 Pack League.

Earlene asked the Board what they want to do at this point.

We need:

 Melissa to understand there are tax implications for the coaches she has employed;

The documents sent to the Club Treasurer of who was paid, how much they received and when;
A plan given to the Board each season as to the plans for Newbie league, i.e. coaches, etc.

Janice pointed out that we have 6 unpaid coaches for the Junior program, they get gift cards, cookies, etc. The Board would like to know why the Newbie League is paying but the Juniors do not? The Junior coaches are also certified but their coaches have volunteered (not paid) for years. How can the club have two different scenarios for the same work?

e) Private Coaching on Practice Ice:

Janice advised the Board that we have another coaching scenario, which is a club member who is also a certified coach is providing coaching on the side and being paid by the members on club practice ice. The point was made that personal trainers cannot just go into a random gym and start training people. If the arrangement was on a voluntary basis, just friends helping friends it may not be a problem if everyone involved are club members so covered by our insurance. Some of the Board felt that if money is changing hands it's a paid situation and insurance may be an issue.

Mary made the point that if paid coaching occurs on our practice ice it involves the PMCC. If they rent their own ice from the City it's on them.

Janice and Earlene will determine how formal the coaching arrangement is.

f) Accident Reporting:

Janice reported that we have had 7 accidents reported since the beginning of the season. Two required treatment at the hospital. We are unclear as to why we seem to have so many this season.

Newbie League accident:

November 21, 2021 - 2 new curlers had accidents resulting in the same injury. On the first delivery of a rock they both had pain in

the upper right quad and came off the ice immediately. One saw a physiotherapist and was diagnosed with a grade 2 tear in their quad. Liability for the club may arise due to the warm up exercises done as directed by the coach hired by the league. To date the curler has not made an insurance claim, they have asked about it and been given the forms but nothing more. The injured person has to use up their own extended health before being eligible to make a claim but they still must submit a claim with our insurer within 30 days of the accident.

We have given them all of the information as to how to make a claim.

g) Elmerwood Bonspiel Issues:

The organizers expect to lose \$300 to \$500 on the bonspiel due to fewer teams than anticipated, which they are upset about.

They budgeted for 20 teams but only got 18.

They are doing a 50/50 draw so that every curler was asked to put in \$10 per day

but it was not happening and curlers were asked to pay for coffee on the honour system but also did not occur.

The group came to Janice to tell her they will not hold it again if they lose money this time.

There are expectations of the curlers who come to this bonspiel, such as it will have a catered dinner which is very expensive due to COVID. Janice and Earlene met with the organizers earlier in the season and were told that the organizers found that meals had gone up 20% to 30% to \$47 per meal.

One of the issues from early discussions was that GST collected through the Curling IO registration system was not to be refunded to the bonspiel. They feel the GST charged should be going back to the bonspiel group, not to the club.

The bonspiel committee told Janice that the PMCC is the only club using Curling IO to register bonspiels and that it may have been a factor in their lower bonspiel registration.

The organizers have not asked for assistance for the shortfall they expect to have at the end of the event.

6. Treasurer's Report: Jane Lawton:

a) Financial Report:

See the financial report in Schedule A following the minutes.

Our corporate Taxes have successfully been filed with no outstanding issues.

The GST rebate has been paid.
Our expenses are up due to COVID verification.
Social Fund money transfers have all been sent out to the leagues and deposited directly into their league accounts. However, not all leagues will see the amounts reflected in their accounts yet as not all leagues have done their WAVE setup yet.
The bar is showing a deficit but it's due to the recent stocking of the bar for the next couple of months. The bar manager estimates we will break even at the end of the season which is not usual for us, the bar usually makes money.
The Coquitlam Grant has \$14,000 remaining which will be spent to pay for Janice & Peter's contracts.
We have paid half of our ice fees at \$44,000 of the total cost of \$95,000.
538 members as of today.

b) Club Insurance:

We have arranged for insurance for Tenant, Directors & Officers (D&O) to a maximum of \$3,000,000.
We intend to increase the D&O to \$5,000,000 but have to complete another lengthy form to qualify for the increased amount.
We intend to add to the insurance during the season or by the next billing cycle so we have time to complete the required forms.
We have clarified with the insurance representative that Peter & Janice are covered for liability under the club insurance policy.
We now have documentation saying that Peter & Janice are insured.

We will ask where our club equipment is covered in the policy.

c) Funding Plan Update: Jane Lawton & Carol Volpatti

See background spreadsheet in the meeting folder.
The blue areas indicate where the club can make money.
We spend our money on club administrations, the bookkeeper and advertising.
The trends indicate we will be running a deficit by the end of this season.
The Committee recommended that we start increasing our club membership fees in line with other clubs and consider charging an extra fee for technical ice training to maintain ice quality.
We either need to reduce our direct costs or increase our income to avoid running a deficit.

To increase our income we have three sources, the bar, club fees and grant funding from the City and or the Province if we can qualify.

Typically the bar makes money for the club, this year may be an anomaly but is unknown.

An increase in Club fees is not unreasonable since our club has one of the lowest, if not the lowest, club fees in the Lower Mainland.

Grant funding is in process through another committee who will be researching Curl BC's list of where Clubs can apply for grants and the City of Port Moody's available grants.

Club Fee Increase:

The motion tabled from the last meeting was brought back for consideration.

Terri asked why we are not spending some of the money we already have? Jane explained that we do have reserves but we had no income last year and drew down money to pay for accountant services and to get our finances in order as well. We may be drawing on reserves for the next 3 years if we don't increase our club fees.

We couldnot apply for grants the last couple of years because we had not submitted the required reports and we were in arrears with CRA all of which cost money to pay an accountant to straighten out for us.

Mary Dyk moved that the Club fees be increased to \$50 for 2022-23 season, seconded by Barry Ayers, all in favour.

Ice Fee Surcharge Discussion:

The City paid for extra ice preparation for the Elmerwood bonspiel and we need the City to continue to pay for it. We are the largest club in the Lower Mainland at this point so the demand and use of the club facilities is worth supporting. The City has increased income as a result of the increased PMCC membership which they need to participate in preserving by providing good ice.

In case we cannot convince the City to maintain the ice conditions the following motion was passed:

Mim Quigley-Metcalf moved that a surcharge of \$10 be charged to all PMCC members upon registration to pay for

technical ice training for the ice installation in September and ice maintenance in December and subsequent events to be determined by the Board, seconded by Carol Volpatti, all in favour.

Preparation for the AGM will be required to support the Board's position that the club fees should be increased.

We will have a handout at the AGM explaining the fee increase.

We will need to be prepared to answer questions such as why the City is not paying for technical ice people? We will explain that the Coquitlam Grant will run out this year. It was a two year grant that was stretched to a 4 year grant, i.e. good fiscal management.

We would like to know if other groups pay extra to have good ice, such as hockey; does pickle ball pay extra to have playable courts?

We are preparing in advance for something that may happen, if the City continues to pay for the extra ice maintenance we will not need to collect a surcharge.

d) Scheduled Checkup on League 50/50 Draws was tabled to the next meeting.

Mary let the Board know that the Funspiel intends to run a 50/50 draw at their bonspiel too.

7. Committee Reports:

a) COVID: Carol Volpatti, Earlene Graham and Janice van Veen

Carol reported that we have had a lot of negative comments related to the spraying of the scoring numbers. In January we will no longer spray the numbers but will continue to wipe the rocks prior to each game..

Children under 12 are now being vaccinated, will there be any change in our policy related to this change? The short answer is no and the following information was provided by Carol.

The Little Rocks program is for children under 12, prior to COVID, they used to go to the Juniors Christmas party. Vaccinations are just getting underway so that the under 12's still may not be

vaccinated and vaccines are not a requirement for them. We have avoided mixing them with the over 12's until now but are considering having them attend with social distancing and masks in place. At least 1 vaccinated parent can attend the Little Rock participant as long as they have a separate table, wear masks unless seated and eating.

Two of the coaches involved with Little Rocks are Juniors. Parents now must be vaccinated and show proof to enter the recreation centre.

b) Policy & Procedures: Jane Lawton and Mim Quigley-Metcalf

Elections Policy changes - Terri Evans and Jane Lawton - Tabled to next meeting.

c) Gaming & Grant Committee Update: Jane Lawton & Mary Dyk to follow up

Mary reported regarding the process to apply for grants, the followup reporting requirements, etc.

Curl BC has a training video which Mary will watch and Terri will Zoom with Mary to give her the benefit of her experience in grant applications.

Curl BC also has someone that can help with writing grants.

Mary will follow up and report back to the next meeting.

Not all of us may have been aware that the money leagues have in their league accounts also impacts the amount of grants we are eligible to receive and whether we can get grants.

We need to discuss with the leagues the large league bank account balances some leagues carry over year to year and set a limit as to how much money they should carry-over.

8. Old Business: None

9. New Business:

a) Club Bylaws for submission - Carol & Jane

The draft of this document was worked on and circulated to the Board for input prior to this meeting. Carol will review and bring all

of the input into the final document for review at the January board meeting.

b) Peter's holiday backup: Earlene

Earlene advised the Board that Peter has informed her of his vacation from January 6 to January 20, 2022 and the most of March, 2022. Earlene commented that she is not impressed since he has signed a contract with the club to provide his services until September, 2022. The vacation times he has chosen both fall within the club operating season which ends March 31, 2022. The other side of the picture is that Peter has been advising us that he intends to retire from club work and do a lot of travelling so these two times will give us the push to be more independent.

Before Peter leaves we need to ensure we are prepared for:
We have a table of his duties provided by Peter so we can assign who will deal with them.

Earlene needs to meet with Peter to get things sorted out.

We need to hire 3 positions, bookkeeper, accountant and bartender.

We want to see if anyone inside the Club is interested in the bookkeeping duties.

Lindsay Graf is a qualified, experienced bartender and offered to fill the gap if shifts need to be filled for the 2 week period Peter is away as he has been bartending it seems. Lindsay just needs a food safe certificate to step in.

Discussion:

Earlene gave the background of issues with Peter making decisions for the Board without discussion.

Dealing directly with the City on club issues when we are trying to have all communication go through Janice.

We need someone less involved, more arms-length for our bookkeeping and accounting services. Peter has set us up with a good foundation to go forward and we need to look at this as an opportunity for the club to grow.

We are not sure why Peter didn't hire a bartender in his role as bar manager?

Earlene will send out job descriptions of bookkeeper, bar manager and bartender to the Board.

c) Funspiel - Mary Dyk

Mary reported the registration is going great, they have 13 teams.

Registration is open until January 15, 2022.

The budget is based on 24 teams with 12 teams per draw. They

will likely need 20 teams as a minimum to finish in the black.

The bonspiel is open to outside teams/clubs.

Lunch will be provided but keeping it low cost and a mini-breakfast will be provided.

Anne will do another push on our social media.

The Guys & Dolls bonspiel is full so this bonspiel is the only chance for members to be in a club bonspiel.

10. Adjournment: 9:41 p.m.

Next Meeting is January 10, 2022

Schedule A: Financials

Port Moody Curling Club - Short Financial Report Interim Report as of 28 October 2021

Statement of Financial Position

Assets	2021-22	2020-21
Cash	\$ 213,362.14	\$ 132,777.21
Equipment & Improvements	\$ 30,936.28	\$ 23,973.03
Amortization	\$ (4,439.74)	\$ (4,439.74)
Receivables	\$ 1,703.00	\$ 1,693.90
Clearing	\$ (92,054.25)	
	\$ 149,507.43	\$ 154,004.40
Liabilities & Net Assets	2021-22	2020-21
Payables	\$ 6,135.12	\$ 4,400.01
Net Assets	\$ 157,711.31	\$ 149,604.39
	\$ 163,846.43	\$ 154,004.40

Statement of Operations

Revenue	2021-22	Budget	Variance	2020-21
Operations	\$ 26,081.36	\$ 26,000.00	\$ 81.36	\$ 2,216.14
Programs	\$ 111,294.24	\$ 100,000.00	\$ 11,294.24	\$ 6,435.00
Bonspiels		\$ 20,000.00	\$ (20,000.00)	
Events				
Fundraising				\$ 312.00
Other				\$ 250.28
Bar Operations	\$ 6,694.58	\$ 25,000.00	\$ (18,305.42)	\$ 20.05
	\$ 144,070.18	\$ 171,000.00	\$ (26,929.82)	\$ 9,233.47

Expenses	2021-22	Budget	Variance	2020-21
Operations	\$ 123,225.84	\$ 54,725.00	\$ 68,500.84	\$ 43,667.41
Programs		\$ 100,000.00	\$ (100,000.00)	\$ 21,615.76
Bonspiels		\$ 20,000.00	\$ (20,000.00)	
Events	\$ 173.87		\$ 173.87	
Fundraising	\$ 25.00		\$ 25.00	\$ 25.00
Other				\$ 691.41
Bar Operations	\$ 12,543.30	\$ 24,000.00	\$ (11,456.70)	\$ 1,705.20
	\$ 135,968.01	\$ 198,725.00	\$ (62,756.99)	\$ 67,704.78
Excess (Deficiency)	\$ 8,102.17	\$ (27,725.00)	\$ 35,827.17	\$ (58,471.31)

Coquitlam Grant Usage	Actual	Budget	Remaining
Administration Services	\$ 11,224.50	\$ 31,000.00	\$ 19,775.50
Accounting Services	\$ 4,000.00	\$ 4,000.00	
Office Supplies	\$ 235.73	\$ 235.73	
	\$ 15,460.23	\$ 35,235.73	\$ 19,775.50

Membership	2022	2021	2020
Adult	464	68	527
Junior	40	13	52
	504	81	579

Cash on Hand 28 Oct 21

Club Operations	\$ 130,963.93
Bar Operations	\$ 9,798.39
League & Junior Programs	\$ 37,973.56
Gaming	
Internal Reserves	\$ 34,585.40
Credit Union Shares	\$ 40.86
	\$ 213,362.14

Reserves Summary 28 Oct 21

Internal Reserves	\$ 34,585.40
City of Coquitlam Grant	\$ 19,775.50
Credit Union Shares	\$ 40.86
Gaming Grant	
	\$ 54,401.76

Allocation of Internal Reserve ^r1

Equipment Replacement	\$ 15,000.00
Staffing	\$ 14,250.00
Competitive Curling Support	\$ 5,000.00
^{r1} - June 1, 2020 Directors Resolution	\$ 34,250.00

Schedule B: 5 Year Budget

Budgeting	Actual	Budget	Budget	Budget	Budget	Budget	Budget	Budget	Budget			
Revenue	2021-22	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27					
PMCC Membership Fees (35 x450)	\$16,098.60	\$16,100.00	(\$60x475)	\$28,500.00	75 x 500	\$37,500.00	80x500	\$40,000.00	90*500	\$45,000.00	100*500	\$50,000.00
Junior membership (\$5x40)	\$200.00	\$200.00	\$10 x40	\$400.00	15 x 45	\$675.00	20x45	\$900.00	20x45	\$900.00	20x45	\$900.00
Curl BC Curl Cda (20x497)	\$9,944.00	\$9,480.00	20x515	\$10,300.00	20x545	\$10,900.00	20x545	\$10,900.00		\$10,900.00		\$10,900.00
Program Fees	\$105,391.24	\$115,000.00		\$120,000.00		\$125,000.00		\$130,000.00		\$135,000.00		\$140,000.00
Program Clearing												
Bonspiel Fees		\$20,000.00		\$20,000.00		\$20,000.00		\$20,000.00		\$20,000.00		\$20,000.00
Event Fees				\$5,000.00		\$5,000.00		\$5,000.00		\$5,000.00		\$5,000.00
Other Fees												
Interest	\$38.76	\$45.00		\$50.00		\$50.00		\$50.00		\$50.00		\$50.00
Gaming				\$10,000.00		\$10,000.00		\$10,000.00		\$10,000.00		\$10,000.00
Grants/Waivers				\$1,000.00		\$1,000.00		\$1,000.00		\$1,000.00		\$1,000.00
Fundraising												
Apparel/Name Tags	100	100		\$200.00		\$200.00		\$200.00		\$200.00		\$200.00
Other Income (ads)				\$1,000.00		\$1,000.00		\$1,000.00		\$1,000.00		\$1,000.00
- Coquitlam Grant		\$16,695.50		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
- Internal Reserves		\$34,250.00		\$10,000.00		\$10,000.00		\$10,000.00		\$0.00		\$0.00
- Equipment Rental		\$0.00		\$300.00		\$300.00		\$300.00		\$300.00		\$300.00
Bar Operations	\$9,798.39	\$25,000.00		\$35,000.00		\$40,000.00		\$50,000.00		\$55,000.00		\$55,000.00
	\$141,570.99	\$236,870.50	\$0.00	\$241,750.00	\$0.00	\$261,625.00	\$0.00	\$279,350.00	\$0.00	\$284,350.00	\$0.00	\$294,350.00
Expenses	2021-22	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27					
Recreation Complex Rentals	\$95,343.09	\$95,343.09		\$97,249.95		\$99,194.95		\$101,178.85		\$103,202.43		\$105,266.48
Professional Services	\$18,901.00	\$45,000.00		\$47,580.00		\$49,959.00		\$52,456.95		\$55,079.80		\$57,833.79
Operational Expenses	\$9,226.35	\$15,000.00		\$12,000.00		\$12,000.00		\$12,000.00		\$12,000.00		\$12,000.00
Program Expenses		\$20,000.00		\$22,750.05		\$25,805.05		\$28,821.15		\$31,797.57		\$34,733.52
Insurance	\$1,914.00	\$1,914.00		\$2,488.20		\$2,500.00		\$3,250.00		\$3,400.00		\$4,080.00
Affiliation Fees - curl bc and canada	\$9,944.00	\$10,000.00		\$10,300.00		\$10,900.00		\$10,900.00		\$10,900.00		\$10,900.00
Gaming Licences	\$25.00	\$25.00		\$30.00		\$30.00		\$40.00		\$45.00		\$50.00
Gaming Expenses												
Volunteer Appreciation		\$400.00		\$400.00		\$400.00		\$400.00		\$400.00		\$400.00
Competition Subsidy		\$5,000.00		\$5,000.00		\$5,000.00		\$5,000.00		\$5,000.00		\$5,000.00
Junior Program Subsidy	\$200.00	\$200.00		\$200.00		\$200.00		\$200.00		\$200.00		\$200.00
Pandemic Expenses	\$190.24	\$1,000.00		\$500.00		\$500.00		\$250.00		\$100.00		\$100.00
Bonspiel Expenses		\$20,000.00		\$20,000.00		\$20,000.00		\$20,000.00		\$20,000.00		\$20,000.00
Event Expenses	\$173.87	\$200.00		\$200.00		\$200.00		\$200.00		\$200.00		\$200.00
Bar Operations	\$12,543.30	\$24,000.00		\$24,000.00		\$27,000.00		\$28,500.00		\$30,000.00		\$32,000.00
	\$148,460.85	\$238,082.09	\$0.00	\$242,698.20	\$0.00	\$253,689.00	\$0.00	\$263,196.95	\$0.00	\$272,324.80	\$0.00	\$282,763.79
Excess (Deficiency)	-\$6,889.86	-\$1,211.59	\$0.00	-\$948.20	\$0.00	\$7,936.00	\$0.00	\$16,153.05	\$0.00	\$12,025.20	\$0.00	\$11,586.21