



DOWNTOWN
WILLOW GLEN

**Willow Glen Business Association
Board of Directors & General Membership Meeting**

Tuesday, July 13th 2021 * 8:00 am – 9:00 am

Join Zoom Meeting

Meeting ID: 963 1739 9734

Passcode: 738936

<https://sanjoseca.zoom.us/j/96317399734?pwd=QjVHOWpUZmk0Z0MrYVdsMHUxYmovUT09>

Item	Type	Person Responsible	Time line	Action
Meeting called to order	G	Linda Ruiz, President	8:00 am --	Welcome
Approval of minutes	A	Approval of June Minutes	8:10 am	Review and approval of June 8 th 2021 minutes
Executive Committee Report	I	Executive Committee Update – Linda Ruiz	8:15 am	Review and approval of June 25 th 2021 minutes
Treasurer's Report	A	Treasurer, Tim Mulcahy – June Financial Report	8:20 am	Board approval accept Report
Committees to provide an update to board and membership on their projects.	I	Member Relations Committee WGBA Staff	8:25 am – 8:50 am	Updates
	I	Strategic Marketing Committee Chair: Linda Ruiz Committee Update		
	I	CBID Committee Chair: Nate Perez Committee Update		
	I	Our Avenue Committee Chair: Vince Falcone Committee Update		
	I	Promotions & Events Committee Chair: Lynne Rovai Committee Update Ladies' Night Out, 7/15 Beer/Wine Walk, 9/18		
OPEN FORUM/ PUBLIC COMMENT– 2 MIN. EACH	G	Neighborhood Report Moderated by Board President Time Certain Any person may address the Board on any subject not on the agenda. Since the subject is not on the agenda, the Brown Act (State Open Meeting Law) prohibits action by the Board. However, Board Members and Staff may briefly respond to statements or questions and/or provide referral to Staff. The Board may place the item on an agenda for a future meeting.	8:50 am – 9:00 am	
Assoc Member Applications	A	None		
Meeting Adjournment	G	Linda Ruiz	9:00 am	

**The next WGBA Board meeting will be Tuesday, August 10th 2021, time 8:00 am
Zoom Meeting**

The mission of the WGBA is to make downtown Willow Glen a desirable destination to shop, eat and locate a business through maintenance and beautification projects and the promotion of a positive identity for the Willow Glen business community through advertising, public relations, sponsorships, events and festivals and the preservation of the historical and architectural character of downtown Willow Glen.

Board of Directors and General Membership Meeting
Willow Glen Business Association

11 May 2021

Zoom Video Conference Board Meeting

Board Members in Attendance: Frank Bejan, Kathleen Erdmann, Vince Falcone, Barbara Hartman, Emilie Highley, Bobbie Johnson, Tim Mulcahy, Sara Rivas, Lynne Rovai, Linda Ruiz, Steve Sibley, Jamie Sizelove, Cyndy Thomas. Staff: Kandy Stevens & Steff Whaley

Guests: Ann Saliba, Serena Desai, Councilmember Dev Davis' Office, Marcus & Kendall, Round Table

Board Members not present: Nate Perez, John Pisacane

Board Meeting was called to order by President Ruiz at 8:05 a.m.

May Board Meeting Minutes – President Ruiz asked for a motion to approve. Motion was made by Tim Mulcahy to approve. Second by Steve Sibley. Unanimously approved.

Executive Committee Report – President Ruiz reviewed the meeting minutes. A motion was made by Frank Bejan to approve. Second by Cyndy Thomas. Unanimously approved.

Treasurers Report – Tim reported: (a) Cash on hand - \$197,000 (b) P&L – Expenses are down – less monies spent than this time last Fiscal Year. (c) Net income reduced – Tim is figuring that July year end; we should be down about \$7,000. (d) Based on calculations, loss to the WGBA's bottom line profit would be roughly \$85,000 which comes as a result of no revenue generating activity/events. Full details of the Treasurers Report are made part of these minutes.

Strategic Marketing – (a) Consumer survey completed – results handed out. Food was #1 – (restaurants, bakeries, grocery stores). Retail was #2. *Why do people want to shop in Willow Glen – Proximity & ambience. Why do people stay away from shopping in Willow Glen – Parking.* Consumer survey indicated that parking was an issue – based on this data, a Parking Campaign will be developed. Focus is also on 'recruitment of businesses to Lincoln Avenue. (b) Business Survey – small percentage of responses (18) which may indicate a 'disconnect' on the value of the Business Association. (c). Focus on our website – develop a 'scope of work'

Member Relations – Staff reported: (a) The WGBA was given 1st pick of the Facebook Intern. Onboarding will occur next week. The intern will be with us through Labor Day. The intern's name is Rosamia. (b) Letter to Associate Members sent out last week.

CBID Committee: (a) Tim and Steve met with staff to develop a letter to go out to the property owners which highlights the CBID over the last 10 years. A list has been developed of Property Owners – Who was *FOR* the CBID and Who was *AGAINST* it 10 years ago when the CBID was put into place. It is important to gain support from the Property Owners in 2024 to expand the CBID – this would increase the \$\$\$ given to us. Tim spoke with a few of the property owners with significant property ownership – they are in favor to spend \$\$\$ for beautification of the Avenue, irrigation, and electricity. Show the Community where the money is being spent. (b) These Property Owners are in favor of developing a 501(c)3 Willow Glen Community Foundation.

Note: Cyndy Thomas commented that in their Meredith Avenue neighborhood – about 20 neighbors met. All had cars broken into. They plan on ‘lighting up their neighborhood’ – leave their porch lights on.

Our Avenue: Vince reported – (a) Light on the archways – working with the City on getting the lights working again. (b) Archway sign project – All quotes and photos presented to the Board – decision needs to be made so we can move forward. (c) PETCO – water timing needs to be adjusted. (d) Discussions with Universal on cleaning some specific areas. (e) Mural Project – looking at the building where Vince’s business is located. Bush would need to be trimmed. (f) Kathleen gave an update on the Planter Sponsorship and what the signage would look like. Would like to see more businesses/community members step up for sponsorship. A letter has been sent to those expressing interest. (g) Vince proposed that for the 9/12 (Sunday) Car Show, a table/pop up be put in front of his shop that will represent the WGBA. (h) A ‘walk through’ with Universal is being planned to look at each of the planters.

P&E Committee: Lynne reported – (a) 6/15 “Come Back to the Avenue” is planned with balloons on the Avenue. (b) Ladies Night Out planned for Thursday, 7/15. (c) Wine Walk – Los Altos is planning one in June and Campbell in July. WGBA is planning a Wine Walk for 9/18. (d) Holiday’s – Decision made not to have the Cable Cars. Roland will again play Santa. On track for the 2021 Ornaments featuring Hicklebee’s.

Open Forum – No members from the Community were present.

Note: Barbara Hartman is asking “What is the follow up on high density?” This would bring more feet on the Street. Perhaps someone from the City could come to one of our meetings and address this subject.

Associate Member Applications – No applications to present

Meeting was adjourned at 9:02 a.m.

Respectively submitted,

*Emilie Highley, Secretary
Willow Glen Business Association*

**Willow Glen Business Association
Executive Committee Meeting
25 June 2021**

**Attendees: Linda Ruiz, Frank Bejan, Emilie Highley, Bobbie Johnson, Tim Mulcahy
Staff – Kandy Stevens**

President Ruiz called the meeting together at 9:07 a.m. The meeting was held in the WGBA Conference Room.

- 1. Strategic Marketing – (1) Continued focus is on the website. (2) Steff, Marie, Norma and Frank are working on the Business Directory. (3) Parking Campaign – in the work. Steff found some material that may be of value to the campaign.**
- 2. Archway Sign Project – (a) Discussion ensued on quote uniformity and a decision was made by the Executive Committee to move forward with the quote received from MB who provided all the necessary components which we are looking for. President Ruiz will have a discussion with Vince Falcone and inform him of our decision going forward and thank him for the effort he put into obtaining the other quotes. (b) Subject on lights for the archways was brought up – this will be discussed further at future meetings.**
- 3. ByLaw Update – Discussion ensued on how to handle ‘emergency situations’ (President Ruiz to further explain to the Board what is meant by ‘emergency situations’). John Pisacane to be approached on drafting up verbiage to go into the By Laws and that meets State requirements. Once drafted, it will go before the Board for a vote to amend the ByLaws.**
- 4. Proposals submitted by the Chairs – Looking for uniformity of the proposals including a scope of work.**
- 5. Future Board Meetings – Are we able to go back to the Community Center? Staff have left messages and we are waiting to hear back. If the Community Center is not feasible – what other locations could be used?**
- 6. San Jose Zoning – This is a topic that we would like to learn more about. Suggestion was made to contact someone from the City that is familiar with zoning changes and ask them to join one of our Board Meetings and present.**
- 7. CBID – Tim has drafted a letter to the Property owners – who is for/against expansion of the CBID. The letter outlines benefit of the expansion.**

Meeting was adjourned at 10:06 a.m.

Respectively submitted,

Emilie Highley, Secretary

June 2021 Fiscal Year End Financial Report for July Board Meeting

Tim Mulcahy

Balance Sheet Previous Year Comparison

Cash on hand is \$172,865.27 and is down by \$23,479.14 from the year end 2020. Total assets also declined by 11.5% year over year. However, accounts payable is \$10,575 less than last year and that reduces the difference in cash on hand by about 40%. Total liabilities are \$17,351.00 less than in 2020. Net income was negative showing a loss of \$5,443.54.

Profit and Loss Previous Year Comparison

Monthly expenses were \$6,378.73 less than June 2020 most of which is the CBID contingency reserve that was recorded during the period last year. There were no unusual expenses. Supplies were up slightly and there was \$500 in advertising promoting the avenue.

Profit and Loss Previous Year Comparison

Expenses for the year were \$274,192.01, an average of \$23,302.92 per month. June expenses were \$2,244.72 less than the average as we continue to cautiously manage our way through these lean times.

Conclusion

The CBID revenue covers the maintenance and the office overhead. Assuming new development doesn't enter into the equation until the next fiscal year we should receive about \$280,000 CBID funds in 2021-22. The Association should be in position to devote most if not all the profits from events back into the beautification of the appearance of downtown Willow Glen that will make it a desirable place to shop, eat, and locate a business.

Willow Glen Business Association
Balance Sheet Prev Year Comparison
As of June 30, 2021

	Jun 30, 21	Jun 30, 20	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
US Bank Checking	169,275.84	187,530.94	-18,255.10	-9.73%
Wells Fargo Checking	3,589.43	8,813.47	-5,224.04	-59.27%
Total Checking/Savings	172,865.27	196,344.41	-23,479.14	-11.96%
Accounts Receivable				
Accounts Receivable	684.00	0.00	684.00	100.0%
Total Accounts Receivable	684.00	0.00	684.00	100.0%
Other Current Assets				
Pre-Paid Rent	250.00	250.00	0.00	0.0%
Service Deposits	500.00	500.00	0.00	0.0%
Total Other Current Assets	750.00	750.00	0.00	0.0%
Total Current Assets	174,299.27	197,094.41	-22,795.14	-11.57%
Fixed Assets				
Eqpmt, Furnit., and Computers	7,310.79	7,310.79	0.00	0.0%
Total Fixed Assets	7,310.79	7,310.79	0.00	0.0%
TOTAL ASSETS	181,610.06	204,405.20	-22,795.14	-11.15%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts Payable	550.00	11,125.24	-10,575.24	-95.06%
Total Accounts Payable	550.00	11,125.24	-10,575.24	-95.06%
Other Current Liabilities				
ARTWORKS Project	6,546.18	13,437.88	-6,891.70	-51.29%
CBID Contingency Reserve	49,319.79	49,319.79	0.00	0.0%
Sales Tax Payable	115.34	0.00	115.34	100.0%
Total Other Current Liabilities	55,981.31	62,757.67	-6,776.36	-10.8%
Total Current Liabilities	56,531.31	73,882.91	-17,351.60	-23.49%
Total Liabilities	56,531.31	73,882.91	-17,351.60	-23.49%
Equity				
Accumulated Net Assets	130,522.29	108,432.03	22,090.26	20.37%
Assets moved to/from Accum NA	-143.56	-143.56	0.00	0.0%
Temporarily Restricted Assets	143.56	143.56	0.00	0.0%
Net Income	-5,443.54	22,090.26	-27,533.80	-124.64%
Total Equity	125,078.75	130,522.29	-5,443.54	-4.17%
TOTAL LIABILITIES & EQUITY	181,610.06	204,405.20	-22,795.14	-11.15%

Willow Glen Business Association
Profit & Loss YTD Comparison
June 2021

	Jun 21	Jul '20 - Jun 21
Ordinary Income/Expense		
Income		
CBID	0.00	270,366.29
Event Revenue	0.00	3,705.72
Member Dues	0.00	120.00
Total Income	<u>0.00</u>	<u>274,192.01</u>
Gross Profit	0.00	274,192.01
Expense		
Advertising and P/R	500.00	2,548.40
Bank Service Charges	0.00	222.94
City Fees	0.00	5,000.00
Contract Services	11,750.24	152,135.43
Dues and Subscriptions	65.00	880.00
Equipment Rental	0.00	7,206.89
Insurance	604.59	9,776.66
Meetings	45.63	200.68
Permits and Fees	0.00	-1,270.00
Personnel	6,467.02	78,066.40
Postage and Delivery	0.00	462.79
Printing and Reproduction	0.00	983.25
Professional Fees	650.00	14,372.45
Rent	250.00	3,000.00
Retail Merchandise Expense	0.00	-1,810.00
Sales Tax Adjustment	0.00	-0.40
Software	0.00	99.99
Supplies	460.35	3,916.62
Telephone and Internet	180.07	2,556.51
Website	85.30	1,286.94
Total Expense	<u>21,058.20</u>	<u>279,635.55</u>
Net Ordinary Income	<u>-21,058.20</u>	<u>-5,443.54</u>
Net Income	<u>-21,058.20</u>	<u>-5,443.54</u>

**Willow Glen Business Association
Profit & Loss Prev Year Comparison
June 2021**

Ordinary Income/Expense	Jun 21	Jun 20	\$ Change	% Change
Income				
Member Dues	0.00	-540.00	540.00	100.0%
Total Income	0.00	-540.00	540.00	100.0%
Gross Profit	0.00	-540.00	540.00	100.0%
Expense				
Advertising and P/R	500.00	0.00	500.00	100.0%
CBID Contingency	0.00	5,125.76	-5,125.76	-100.0%
Contract Services	11,750.24	12,608.34	-858.10	-6.81%
Dues and Subscriptions	65.00	95.00	-30.00	-31.58%
Equipment Rental	0.00	631.07	-631.07	-100.0%
Insurance	604.59	685.47	-80.88	-11.8%
Meetings	45.63	63.97	-18.34	-28.67%
Personnel	6,467.02	6,456.12	10.90	0.17%
Professional Fees	650.00	600.00	50.00	8.33%
Rent	250.00	250.00	0.00	0.0%
Retail Merchandise Expense	0.00	500.00	-500.00	-100.0%
Supplies	460.35	151.69	308.66	203.48%
Telephone and Internet	180.07	184.21	-4.14	-2.25%
Website	85.30	85.30	0.00	0.0%
Total Expense	21,058.20	27,436.93	-6,378.73	-23.25%
Net Ordinary Income	-21,058.20	-27,976.93	6,918.73	24.73%
Net Income	-21,058.20	-27,976.93	6,918.73	24.73%

**Willow Glen Business Association
Profit & Loss by Class**

June 2021

	ADMIN (CBID)	DISI (CBID)	SOBOP (CBID)	Total CBID	Summer LNO (Promotions & Events)	Total Promotions & Events	Strategic Marketing	WGBA Administration	TOTAL
Ordinary Income/Expense									
Expense									
Advertising and P/R	0.00	500.00	0.00	500.00	0.00	0.00	0.00	0.00	500.00
Contract Services	525.00	400.00	10,825.24	11,750.24	0.00	0.00	0.00	0.00	11,750.24
Dues/Subscriptions	65.00	0.00	0.00	65.00	0.00	0.00	0.00	0.00	65.00
Insurance	604.59	0.00	0.00	604.59	0.00	0.00	0.00	0.00	604.59
Meetings	0.00	0.00	0.00	0.00	0.00	0.00	45.63	0.00	45.63
Personnel	854.62	116.68	2,158.32	3,129.62	0.00	0.00	0.00	3,337.40	6,467.02
Professional Fees	600.00	0.00	0.00	600.00	50.00	50.00	0.00	0.00	650.00
Rent	250.00	0.00	0.00	250.00	0.00	0.00	0.00	0.00	250.00
Supplies	0.00	262.12	0.00	262.12	0.00	0.00	0.00	198.23	460.35
Telephone/Internet	180.07	0.00	0.00	180.07	0.00	0.00	0.00	0.00	180.07
Website	0.00	85.30	0.00	85.30	0.00	0.00	0.00	0.00	85.30
Total Expense	3,079.28	1,364.10	12,983.56	17,426.94	50.00	50.00	45.63	3,535.63	21,058.20
Net Ordinary Income	-3,079.28	-1,364.10	-12,983.56	-17,426.94	-50.00	-50.00	-45.63	-3,535.63	-21,058.20
Net Income	-3,079.28	-1,364.10	-12,983.56	-17,426.94	-50.00	-50.00	-45.63	-3,535.63	-21,058.20

Willow Glen Business Association
YTD Profit & Loss by Class

July 2020 through June 2021

	ADMIN (CBID)	C & R (CBID)	DISI (CBID)	SOBOP (CBID)	Total CBID	Spring Wine Walk (Fundraising Events)	Total Fundraising Events	Member Relations	Halloween Trick or Treat Promotions/Events	Holidays Promotions/Events
Ordinary Income/Expense										
Income										
CBID	64,394.38	8,604.52	29,740.29	167,627.10	270,366.29	0.00	0.00	0.00	0.00	0.00
Event Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,207.75
Member Dues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00	0.00	0.00
Total Income	64,394.38	8,604.52	29,740.29	167,627.10	270,366.29	0.00	0.00	120.00	0.00	1,207.75
Gross Profit	64,394.38	8,604.52	29,740.29	167,627.10	270,366.29	0.00	0.00	120.00	0.00	1,207.75
Expense										
Advertising and P/R	119.40	0.00	1,750.00	0.00	1,869.40	0.00	0.00	0.00	0.00	0.00
Bank Service Charges	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
City Fees	5,000.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00
Contract Services	6,300.00	0.00	1,948.01	142,272.72	150,520.73	0.00	0.00	0.00	0.00	512.20
Dues/Subscriptions	815.00	0.00	0.00	0.00	815.00	0.00	0.00	0.00	0.00	0.00
Equipment Rental	7,206.89	0.00	0.00	0.00	7,206.89	0.00	0.00	0.00	0.00	0.00
Insurance	7,366.67	0.00	0.00	0.00	7,366.67	0.00	0.00	0.00	0.00	0.00
Meetings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Permits and Fees	0.00	0.00	0.00	0.00	0.00	-1,300.00	-1,300.00	0.00	0.00	0.00
Personnel	10,577.45	0.00	1,400.16	25,899.84	37,877.45	0.00	0.00	0.00	0.00	0.00
Postage and Delivery	176.54	0.00	0.00	0.00	176.54	0.00	0.00	0.00	0.00	0.00
Printing/Reproduction	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Professional Fees	12,872.45	0.00	500.00	0.00	13,372.45	0.00	0.00	0.00	0.00	550.00
Rent	3,000.00	0.00	0.00	0.00	3,000.00	0.00	0.00	0.00	0.00	0.00
Retail Merchandise	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-2,625.00
Sales Tax Adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Software	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Supplies	0.00	0.00	567.32	0.00	567.32	0.00	0.00	0.00	125.79	213.45
Telephone and Internet	2,161.33	0.00	0.00	0.00	2,161.33	0.00	0.00	0.00	0.00	0.00
Website	0.00	0.00	1,202.96	0.00	1,202.96	0.00	0.00	0.00	0.00	0.00
Total Expense	55,595.73	0.00	7,368.45	168,172.56	231,136.74	-1,300.00	-1,300.00	0.00	125.79	-1,349.35
Net Ordinary Income	8,798.65	8,604.52	22,371.84	-545.46	39,229.55	1,300.00	1,300.00	120.00	-125.79	2,557.10
Net Income	8,798.65	8,604.52	22,371.84	-545.46	39,229.55	1,300.00	1,300.00	120.00	-125.79	2,557.10

Willow Glen Business Association
YTD Profit & Loss by Class
July 2020 through June 2021

	Shred Event	Summer LNO	WG Face Masks	WG Tour Books	Other	Total	Strategic	WGBA	
	Promotions/Events	Promotions/Events	Promotions/Events	Promotions/Events	Promotions/Events	Promotions/Events	Marketing	Admin	TOTAL
Ordinary Income/Expense									
Income									
CBID	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	270,366.29
Event Revenue	1,125.00	0.00	512.55	860.42	0.00	3,705.72	0.00	0.00	3,705.72
Member Dues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120.00
Total Income	1,125.00	0.00	512.55	860.42	0.00	3,705.72	0.00	0.00	274,192.01
Gross Profit	1,125.00	0.00	512.55	860.42	0.00	3,705.72	0.00	0.00	274,192.01
Expense									
Advertising and P/R	0.00	0.00	0.00	0.00	0.00	0.00	679.00	0.00	2,548.40
Bank Service Charges	21.36	0.00	5.54	7.28	0.00	34.18	0.00	188.76	222.94
City Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
Contract Services	752.50	0.00	0.00	0.00	350.00	1,614.70	0.00	0.00	152,135.43
Dues/Subscriptions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65.00	880.00
Equipment Rental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,206.89
Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,409.99	9,776.66
Meetings	0.00	0.00	0.00	0.00	0.00	0.00	45.63	155.05	200.68
Permits and Fees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	-1,270.00
Personnel	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,188.95	78,066.40
Postage and Delivery	0.00	0.00	0.00	0.00	0.00	0.00	0.00	286.25	462.79
Printing/Reproduction	0.00	0.00	0.00	0.00	983.25	983.25	0.00	0.00	983.25
Professional Fees	0.00	50.00	0.00	0.00	400.00	1,000.00	0.00	0.00	14,372.45
Rent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00
Retail Merchandise	0.00	0.00	-385.00	1,200.00	0.00	-1,810.00	0.00	0.00	-1,810.00
Sales Tax Adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-0.40	-0.40
Software	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99.99	99.99
Supplies	83.01	0.00	0.00	0.00	0.00	422.25	0.00	2,927.05	3,916.62
Telephone and Internet	0.00	0.00	0.00	0.00	0.00	0.00	0.00	395.18	2,556.51
Website	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83.98	1,286.94
Total Expense	856.87	50.00	-379.46	1,207.28	1,733.25	2,244.38	724.63	46,829.80	279,635.55
Net Ordinary Income	268.13	-50.00	892.01	-346.86	-1,733.25	1,461.34	-724.63	-46,829.80	-5,443.54
Net Income	268.13	-50.00	892.01	-346.86	-1,733.25	1,461.34	-724.63	-46,829.80	-5,443.54