

Agenda for ICTA Spring AGM,
March 30, 2010 at 7 p.m.
Rexall Centre, Tennis Canada, Boardroom A

1. Call to Order
2. Approval of Agenda
3. Approval of Minutes Fall 2009 AGM (under League News)
4. President's Report – Sherry Shannon-Vanstone
5. Treasurer's Report – Sharon Menzcel
6. Liaison and MLC Convener's Report – Sonja Zibin
7. CIO Report – Adrian Cordea
8. 2010 ICTA Tournament – Stuart Teather
9. League Updates
 - a. Ladies -- Adwynna MacKenzie
 - b. Mixed -- Bill Crothers
 - c. Juniors – Todd Orrett
 - d. Plus 55 -- Bill Wright
10. Set date for Fall 2010 AGM (suggested date is Oct. 26, 2010)
11. Other Business
12. Review of Action Items
13. Adjournment

ICTA AGM
Rexall Centre – Meeting Room A
March 30th, 2010

Executive Attendees

- **Sherry Shannon-Vanstone – President**
- **Adrian Cordea – CIO**
- **Sharon Menczel – Treasurer**
- **Rick Bertozzi – Vice President**
- **Adwynna MacKenzie – Ladies League Director**
- **Bill Crothers – Mixed League Director**
- **Todd Orrett – Juniors League Director**
- **Bill Wright - +55 League Director**
- **Stuart Teather - Tournament Director**
- **Sonja Zibin – Liason**
- **Kim MacKay –Secretary**

Absent

- Sam Kern – Past President

Call to Order: Meeting called to order at 7:17 p.m.
Kim MacKay is taking the Minutes this evening.

1. Approval of the Agenda:

Motion by Ilse Burke, Milton T.C. to approve the Agenda . Eugene Kriksciunas, North York T.C. seconded. Motion unanimously approved.

2. Approval of Minutes from the Fall AGM: (Attachment 1)

*Motion by **Robin Riko** from Hillcrest T.C. to approve the Minutes of last fall's AGM held on October 27th, 2009. Bruce Young, Lambton T.C. seconded. Motion unanimously approved.*

3. **President's Report:**

Sherry Shannon-Vanstone

- Introduction of Todd Orrett, Juniors League Director
- Club Representatives
 - Thank you for coming out; imperative to provide club reps names and contact info. If you don't know, go to 'location' on Tenniscores, on any of the leagues to verify club info.
- Finance Review Committee – recruiting a volunteer. Found someone, to be approved by Executive.
- New clubs – Gwendolen Park Tennis Club – have four teams, night lights, clubhouse.

Motion by Bill Crothers, seconded by Stuart Teather to approve Gwendolen Park Tennis Club. Motion unanimously approved.

4. **Treasurer Report: (Attachment 2)**

Sharon Menzcel

- Financial Reports
 - i. Balance Sheet
 - ii. Comparative Income Statement
 - 1. Closing 2009 Bal.\$8350.33 not including Accounts Receivables
 - iii. Profit and Loss Statement
 - 1. Closing 2009 Deficit \$2400.00
 - iv. Notes to Financial Statements
- Outstanding Receivables: Many have paid tonight and are brought up to date. Account receivables \$780. Several clubs are still outstanding or have a balance due. Sharon will continue to try and make contact with the help of Rick. Meadowvale West did not pay dues last year and it was decided to remove this club from the outstanding receivables.
- 87 Clubs last year; 277 teams

Motion to pass the 2009 Financial Statements by Jim Wilson, German Mills T.C., seconded by Anne Thompson, Thornhill Park T.C.

Some questions regarding presenting a budget were discussed; Bill Crothers spoke about it and Sherry, some questions discussed.

Motion to present a budget forecast at the Spring AGM 2011 by Don Grater, Pinpoint T.C., seconded Stuart Campbell, Mimico T.C. 2 Opposed . Motion carried.

5. **External Liaison regarding the Miele League Challenge:**

Sonja Zibin

- This year the Miele League Challenge expands nationwide with regional tournaments in Montreal, Toronto and Vancouver. Winners will compete at the inaugural 2010 Miele League Challenge National Championships during the 2010 Rogers Cup. Each tournament will host two categories, adult men and adult women, with a format composed of two doubles and one singles. Courtside Canada also contains all the information you need to participate in the 2010 Miele League Challenge. Find out how you can establish your player rating, get a team together for a regional tournament, receive all the news and updates and enter a contest to win fantastic prizes. Go to www.tenniscanada.com/miele click on the “Get Your Player Account” box and get your team together!
- Components and benefits to league players:
 - A free player account on Courtside Canada, a tennis network of players, pros and clubs who want to play, teach, and be invited to matches, leagues, programs, events and tournaments in their community
 - The ability to ask for and receive your confidential player rating based on ICTA match data
 - The ability to enter the contest and win great prizes
 - The ability to put together a team at the 3.5 (mid B) level and play at the Central Region MLC Championships to be held at Ontario Racquet Club June 25, 26, 27th. Winner goes to the Rogers Cup to play for a National title (Men in Toronto, Women in Montreal this year).
 - Great prizes, Daniel Nestor will be participating in promotional side.
 - Details will follow.

Some questions ensued regarding minimum requirements, have to play three times to prove your level if not attached to a league.

Sherry – just to clarify ICTA executive have approved that your match results can be used if you request them

6. **CIO Report:**

Adrian Cordea

- Major change on Tenniscores’ main interface for all of the leagues. Captains will experience same thing with an extra function after they log in, able to compare players between different teams.
 - Standings, results and statistics are still accessible.
 - Adrian demonstrated new design on Tenniscores website.
 - Everyone should go on the website to have a look at it.
- ICTA Portal – 67,305 visits as of today, during the 2009 season we had over 55,000 visits
 - Plans to redesign the site for faster and easier access

- Support
 - We will continue to work with Tenniscores and League Directors to address all your issues and concerns.
 - Email Adrian cio@intercountytennis.com, open to suggestions.
 - Strongly suggest/request removal of inactive players, way too many people in database that are no longer players or club reps.
 - Bill Crothers said for mixed league captains they can contact Bill directly if you need help removing names.

Q. what if we are unable to access; already have stats, etc. A. Can request availability, able to send out lineup and have players rsvp on Tenniscores – sent by captain.

Q. Request scoresheet to be larger print. A. We will ask Tenniscores.

7. 2009 ICTA Tournament:

Stuart Teather

- Tournament Date
 - Saturday Sept. 11th
 - Rain Sept. 12th
- Tournament is no longer Miele League Challenge – sponsor is gone.
 - i. We are looking for sponsors. If we do not get the sponsors, we can cover it. The more sponsors we have the better off we are.
 - ii. Tennis Canada will be providing the facility free of charge. Other sponsors will be approached to help cover the costs.
 - iii. If any of you know of sponsors, consider sponsoring this tournament.
- Tournament format
 - Designed by the League Directors; Stuart responsible for making sure the tournament happens, and runs smoothly on the day of.
 - Should be the same or similar to last year.
 - Logistical improvements this year.
- Budget same as last year, about \$6000 expenses, \$6000 income.
- If you have a sponsor please let Stuart know.

Q. Cost will cover income? Yes that is our goal

8. League Directors: Updates and Issues:

A. Ladies League:

Adwynna MacKenzie

- Teams
 - Teams and Divisions are still confirming.
 - 7 new team applications, 2 or 3 withdrawals.
 - Final Divisions will be online by April 11th with schedules by April 18th.
- Need 2 or 3 new Division Chairs, if you or anyone knows of someone

Q. What is involved? Contact all captains, front line for all questions from captains, need to be computer literate, etc.

- Tenniscores
 - Captain Changeup: new feature this year –
 - implement the use this option to increase administrative efficiency
 - Last year’s captain or club rep logs in and chooses Captain Changeup from Admin.
 - They enter the new captains complete with email and phone numbers.
 - An email notifies the Ladies League director and the respective Division Chair
 - Scheduling Requests:
 - Unable to accommodate scheduling requests for kid camps or tournaments. Captains and clubs have full flexibility in the rules to arrange matches around club conflicts including the ability to play prior to the date of the match, play separate lines, use nearby courts, or use of 2 courts on an occasional basis.

Q. Regarding changeup vs. new team. New team need Adwynna to set it up.

B. Mixed League:

Bill Crothers

- 20 Divisions, 147 teams at this point, expecting 2 or 3 additional ones;
- Play starts for Majors and B leagues on May 11th, ends August 10th.
- Play starts for A and C leagues on May 13th, ends a week later - August 19th (no matches July 1st).
- Majors Division will have two, six-team divisions with an interlocking schedule. Teams will play home and away with each team in their division, and will play one against four of the teams in the other division. Cuts down travel.
- Schedules to appear online, week of April 12th.
- Any special requests must be submitted to the Mixed League Director prior to April 12th.
- Drafts of league organization will be posted periodically on the website.
- Historically there are changes requested by clubs up until the season begins, but due to home and away schedules for multiple-team clubs playing the same night, changes are extremely difficult to make after scheduling.
- Playoff scheduling will be announced prior to beginning of regular season play.
- Anticipate for playoffs, four teams in the Majors league, first and second place teams in the A league, and division winner in each of the B and C divisions.
- Complaints from tournament – any scheduling problems, let Bill know. Most clubs have more than one team per club. Bill will try to accomdate you up until the schedules are produced.

Q. Can we change the day sometimes? Unable to force the other club to agree to that, give Bill advanced notice ie. resurfacing, there will be some flexibility.

Q. Is the floor open to changing the rules potentially regarding allowing a female to play in a male position? Tabled to the next meeting provided the request be sent in.

C. Juniors League:

Todd Orrett:

- Goals for the Junior League
 - Get as many juniors playing tennis
 - Every ICTA member club enters at least 1 junior team
 - Tennis is a game for life so we need to get juniors hooked on tennis at an early age
 - Thank you to Val Swail, Junior Boys and Girls Division Chair and Setsuko Pye, Junior Mixed Division Chair
- Captains meeting held, to obtain feedback. There is a ton of support for Jr. tennis.
 - Court/Player Availability - Flexible Start Times (home team decides)
 - Boys/Girls: Saturday between 9-10am or 1-2pm
 - Mixed: Sunday between 10am-2pm
 - A Division: Reduce the number of players per week from 6 to 4; address difficulty to get enough players
 - Speed up match time – Introduce no-ad scoring
 - Girls – Need to encourage more girls to play
 - Rainouts - Have 1 week in the schedule dedicated as a rainout week
 - Captains - Improved communication using Tennis Scores (contact info, team rosters and match scores)

Majors division

- Minimum 3 courts and 6 players
- 6 Singles matches (2-U18, 2-U16, 1-U14 and 1 U12)
- 3 Doubles matches (1-U18, 1-U16, 1-U14/U12)

A division

- Minimum 2 courts and 4 players
- 4 Singles matches (1-U18, 1-U16, 1-U14 and 1 U12)
- 2 Doubles matches (1-U18/U16, 1-U14/U12)

Q. Comments – changes around age differences – social core older and younger. More flexibility for the old age groups. Concern reducing it to four players. Concern over singles and doubles. Ask you to reconsider down to four. No ad scoring not tennis, not really tennis; should have ad-scoring it's a grass roots functionally.

A. Approved at the Captain's Meeting. Todd confirm will forward again the minutes of the Captains meeting to Roland Verkaik.

Q. How many clubs have Jr teams relative to our intercounty? A. Less than 1/3..

Val spoke about challenges with travelling around wide area to get participation.

Discussion in favor of the motion, too many defaults, need to ensure commitment once a team is interested; Juniors can lose interest easily if travel too far, teams are defaulting, etc.

MOTIONS:

1. a. Reduce the Girls and Boys "A" league from 9 to 6 pro sets (T1a):

“In the Girls / Boys “A” League, a fixture consists of 6 matches using from 4 to 8 players who will be members of that club (or composite teams, see T1e). There will be 2 doubles matches: one under 18 and one under 14. There will be 4 single matches: under 18 ranked number one, under 18 ranked number two, under 14 ranked number one and under 14 ranked number 2.”

b. Unlimited # of Girls can play on Boys Teams (T1d):

Remove the text "providing there are no more than two girls on a team per fixture".

Motion to amend rules T1a and T1d, by Roland Verkaik, Applewood T.C. seconded by Val Swail, Newmarket T.C. Approved.

2. No ad-scoring (M1a)

No-ad scoring: “At deuce (40-40), the receiving team decides which side they are to receive the serve from. The winner of that point wins the game. In Mixed Doubles, game point is always served gender to gender. In the Boys and Girls Leagues, with the agreement of both captains prior to the start of play, deuces may be played out.”

Motion to amend rule M1a, by Val Swail from Newmarket T.C., seconded by Arthur Wolf, Wallace Park T.C. 3 Against. Approved.

3. a. Flexible Start Times (M8)

“The home team will have the flexibility to have start matches either between 9:00-10:00am or 1:00-2:00pm (unless prearranged or with the approval of the Division Chair). The Mixed League plays on Sunday starting between 10:00am to 2:00 p.m. (unless prearranged or at the approval of the Mixed League Division Chair).”

b. Number of Players (M9a)

“If a Boys or Girls team has less than (4) players for Boys Majors or less than (3) players for all other divisions, the team will be defaulted (see Rule M1e).”

Motion to amended rules M8 and M9a, by Arthur Wolf, Wallace Park T.C., seconded by Setsuko Pye, Whitby T.C. Approved.

D. Plus 55 League:

Bill Wright

Teams that participated in 2009:

- **Division I West:**
 - Brampton
 - Bramalea 1
 - Bramalea 2
 - Gordon Alcott
 - Fitness Institute
 - Sheridan
 - Wallace Park
 - **Division I East:**
 - Sandy Beach – Pickering
 - Ajax
 - Richmond Hill
 - Ballantrae
 - Bayview Village
 - **Division II West**
 - Don Mills
 - Markham
 - Unionville
 - Thornhill Golf and Country Club
 - Parkway Valley
-
- All the teams have been approached to confirm they are returning for the coming season and to determine any changes in captains with their current telephone and email information, as well as court availability.
 - White Oaks Tennis Club has indicated their intention of returning to the West Division and Timberlane Tennis Club has applied to enter a club in the East Division and have provided a captain for their team.
 - A considerable number of team captains and players on the teams spend winters in Florida, and do not return until the end of March or April. Therefore, to be available for team registration, additional time is necessary to compile the year's schedules.
 - A preliminary schedule will be drawn up and confirmed as to any required changes when all relevant information is finalized.
 - The opening date of the Plus 55 League will be either May 6th or May 13th depending on the time required to access all required information.
 - Two clubs in the West Division have indicated that there is a possibility of entering a second team since last season they had too many players trying out to accommodate just one team. If this was to materialize, it would

allow for enough teams to have a Division I and II in the West, as well as in the East, which would allow for a championship match between the top two teams in Division I of West and East and the top two teams of the Division II of the West and East.

- Last fall discussed with Captains an extension from Plus 55 League to Plus 65 League to allow for older players to make teams to be explored this year.

9. Fall AGM – Set Date

Proposed date for the fall AGM to be October 26, 2010.

Motion by Arthur Wolf, Wallace Park T.C., seconded by Setsko Pye, Whitby T.C.

Motion unanimously approved.

10. Other Business

None.

11. Review of Action Items:

- *Request scoresheet to be larger print. We will ask Tenniscores.*
- *Motion passed and therefore need to present a budget forecast at the Spring AGM 2011.*
- *Todd will forward minutes of the Captains meeting to Rolland Berkett, Applewood T.C.*

12. Adjournment

Motion by Lorraine Eaglesham, Unionville T.C., to adjourn the meeting at 9:35 pm. Jasmine Carlton, Don Mills T.C. seconded. Motion unanimously approved.

(Attachment 1)

ICTA Fall 2009 Annual General Meeting: Minutes

Date: October 27, 2009 Start Time: 7:00pm

Location: Tennis Canada, Rexall Centre, Toronto, Ontario

1. Call to Order and Roll Call

Minutes were taken by Stuart Teather in Kim MacKay's absence.

2. Approval of Agenda

Motion to Approve - Eugene Kriksciunas – North York; Second – Howard Sahsuvar – Tournament Park

3. Approval of minutes of the Spring 2008 AGM

Motion to Approve – Akmal Qureshi – Brampton; Second – Val Swail - Newmarket

4. President's Report: Sherry Shannon-Vanstone

- i. Thanks to volunteers
- ii. Awards to Bill and Agnes
- iii. Club Reps – we are hoping to identify them for the clubs next year
- iv. Finance Review Committee – purpose to review books – looking for volunteers

Motion to Approve – Val Swail – Newmarket; Second – Mary Lou – Don Mills

5. Treasurer's Report – Sharon Menzcel

Interim Report presented as of September 30, 2009. No motions required.

6. League Updates and Issues

a. Ladies League -- Adwynna MacKenzie

Question: Eugene Kriksciunas – How often were super tie-breaks used?
AM – 11%

See powerpoint presentation for more details.

Motion to approve rule changes – Marissa DeFrancesco – Central; Second – Jasmine Carlton – Don Mills.

b. Mixed -- Bill Crothers

- i. Normal Season – very few problems (splitting points, penalizing requested, illegal players)

- ii. Schedule for 2010 coming soon
- iii. Major Division is a problem because the geography is a challenge – thinking about splitting the league into 2 - 6 team divisions
- iv. Jasmine – Don Mills: Is there a possibility of penalizing teams that have not entered their team online? BC – It is possible, but enforcing rules can be hard and people might lose out. Some captains are good and some are slack. If teams are not showing up for matches then there is a default rule, but it isn't always a 6-0 result.
- v. Akmal Qureshi – Brampton – What happens with teams playing too many Jr's? BC – The team could play the matches but could not win the division.
- vi. Akmal Qureshi – Brampton – We have 4 B teams. Can we have 2 of them play in a different division? BC – That is tough for the other teams in the division.
- vii. Jerry Hobbs – ORC - Travelling is a problem.
- viii. Marisa DeFrancesco – Central – Is it difficult to change rosters? BC – No Is there any way to do a 3rd set tie break if you want to? BC – Yes Should it be in the rules? BC – No, do what you can agree on as long as it doesn't affect other teams in the league.
- ix. Eugene Kriksciunas – North York – As a clay court club, we have shorter hours due to maintenance. Can we move towards the 3rd set tie break more often than other clubs? BC – You can ask the team captains that come in. The current set-up is 8 men and 4 women can we look at changing this? BC – If other teams in your division are willing, then give it a shot. Marissa – comment – they had too many women. Ms. Sahsuvar - Tournament Park – they want another women's team BC – Sometimes club size makes a difference on what a team might be looking for. Val Swail – Newmarket – At the upper level – women is short Trevor – Bramalea – He is looking for women (for his team)! He played women up from his C team three times and was penalized. His club is short women. BC – Size of roster could solve your problem. More people playing is a good thing. Howard Sahsuvar – Tournament Park – They don't know the roster who is playing at what club and who is going to play where.
- x. Robin Riko – Hillcrest - Played playoff matches on clay but they didn't have the opportunity to practice before the tournament match. Is there a way to address this?

No motions required.

- c. Plus 55 -- Bill Wright

See powerpoint presentation for more details. No motions required.

d. Junior League -- Setsuko Pye and Val Swail

Report by Val:

The ICTA Junior League comprises 4 Divisions in the Boys Leagues, 2 each at A and Major, 1 Division in the Girls League, and two Divisions in the Junior Mixed, one A and one Major. The final results for 2009 are shown on page 2 of the presentation.

- i. In the Boys A East, Newmarket and Richmond Hill LTC are eligible for promotion to Majors for 2010; they can choose not to accept promotion if they want. In the Boys Major, East Sandy Beach will be relegated to Boys A East.
- ii. In the Boys A West, Springfield and Gordon Alcott are eligible for promotion to Boys Major West. With only 4 teams in Boys Major West there are no relegations.
- iii. The Girls and Mixed Leagues remain as sown.
- iv. In the year end finals at the Rexall Centre,
- v. Bellbury defeated Brampton 9-0 to win the Boys Major Championship
- vi. Newmarket defeated Springfield 9-0 to win the Boys A Championship
- vii. Newmarket defeated Brampton 8-1 in a 1 versus 2 exhibition match – the championship was decided on the basis of the season results in a single Division league
- viii. Erin Mills defeated Wanless Park in the Mixed Majors final at the rogers cup
- ix. Newmarket 2 defeated Newmarket 1 28-18 in overtime to win the Mixed A Championship
- x. The Boys Major East not only represented outstnadin play, but outstanding commitment to getting matches played, reporting scores online in a timely fashion and entering complete team rosters
- xi. In all of the other Division only a few teams compiled with the intent of the league.
- xii. The Girls league is in danger of folding due to lack of interest and long travel in the single division league.

a. Issues and Recommendations:

- i. It was apparent at the beginning of the year that the first Saturday in May is too early for many clubs to start. Clay courts not ready, team tryouts, opening day festivities all played a role. The consensus of the captains was that **the junior leagues (boys and girls) should start on the 2nd Saturday in May** and run an extra week into July, although it was recognized that this also creates problems with vacation.
- ii. The importance of having **an adult responsible for the overall supervision of junior teams** was again seen to be an important factor;

however, it is not a guarantee of proper team management, as some teams with adult “supervision” still had problems.

- iii. **The Girls League is in serious trouble**, and consideration must be given to finding ways to solve the problems. The Mixed League is one alternative; disbanding the Girls league and letting unlimited girls play on Boys teams is another, or a combination

See powerpoint presentation for more details.

Motion to approve changes by Val Swail – Newmarket: Second – Sonja Zibin – Parkway Valley.

7. CIO Report – Adrian Cordea

Question: Ms. Sahsuvar - How difficult is it to post announcements?

AC – It already exists.

See powerpoint presentation for more details. No motions required.

8. Liason and MLC Convenor’s Report -- Sonja Zibin

See powerpoint presentation for more details. No motions required.

9. 2009 ICTA Tournament Update -- Stuart Teather

See powerpoint presentation for more details. No motions required.

10.Executive Elections

Motion to elect the Board as a slate rather than individually by Sherry Shannon-Vanstone, Second – Jasmine Carlton – Don Mills.

11.Set Date for Spring 2009 AGM (propose March 30th, 2009)

Motion to Approve: Robin Riko – Hillcrest; Second- Mary Lou

12.Other Business

No new business.

13.Adjournment

Motion to Adjourn - Howard Sahsuvar – Tournament Park; Second – Val Swail – Newmarket
Meeting Adjourned.

2009 Financial Statements (Attachment 2)

12:48 PM
03/16/10
Accrual Basis

INTERCOUNTY TENNIS ASSOCIATION
Balance Sheet
As of December 31, 2009

	<u>Dec 31, 09</u>
ASSETS	
Current Assets	
Chequing/Savings	
Bank of Montreal	8,350.33
Total Chequing/Savings	<u>8,350.33</u>
Accounts Receivable	
Accounts Receivable	720.00
Total Accounts Receivable	<u>720.00</u>
Total Current Assets	9,070.33
Other Assets	
Prepaid Fees	-120.00
Total Other Assets	<u>-120.00</u>
TOTAL ASSETS	<u><u>8,950.33</u></u>
LIABILITIES & EQUITY	
Equity	
Opening Bal Equity	1,976.64
Retained Earnings	9,419.58
Net Income	-2,445.89
Total Equity	<u>8,950.33</u>
TOTAL LIABILITIES & EQUITY	<u><u>8,950.33</u></u>



**INTERCOUNTY TENNIS ASSOCIATION
COMPARATIVE INCOME STATEMENT**

REVENUES

	2009	2008	2007
Club Memberships	2610.	2700.	2520.
Team Entry Fees	8315.	8280.	8335.
Interest	3.41	5.96	7.00
Other Income	5874.	5966.	-
Total revenues	16802.	16952.	10,862.

EXPENSES

Bank charges	3.00	1.00	-
Meeting expenses	242.11	232.11	352.95
Plaques	1766.53	887.98	829.89
Honorariums	5475.	4175.	3075.
General Administration	968.06	641.90	368.38
Jr. Operating Expenses	379.68	691.56	835.38
Web site	3527.75	2927.75	2921.15
Final Tournament	6010.87	4806.09	5179.14
Insurance	875.30	538.5	-

12:44 PM
03/16/10
Accrual Basis

INTERCOUNTY TENNIS ASSOCIATION
Profit & Loss
January through December 2009

	<u>Jan - Dec 09</u>
Income	
Club Memberships	2,610.00
Interest Income	3.41
Other Income	5,874.00
Team Entry Fees	<u>8,315.00</u>
Total Income	16,802.41
Expense	
Bank Charges	3.00
Final Tournament	6010.87
General Administration	968.06
Honorariums	5,475.00
Insurance	875.30
Junior Operating Expenses	379.68
Meeting Expenses	242.11
Plaques	1,766.53
Web Site	<u>3,527.75</u>
Total Expense	<u>19,248.30</u>
Net Income	<u><u>-2,445.89</u></u>

