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Pond Tour Chair	Melanie Onushko
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AKCA Director	Gary Elmore
Volunteer Coordinator	JoAnn Elmore
Editor	Bob Chaffer
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## February, 2015

### By the Pond

by Diane Giangrande

Hi everyone – It's February which means spring is coming and it can't come soon enough as far as I'm concerned.

If you missed the January meeting you missed a very interesting video on koi breeding at Sakai fish farm in Japan. Thanks to Michael Anderson for bringing it. Our next meeting will be February 8<sup>th</sup> at Atlanta Water Gardens – there is more info from Chase below.

In this newsletter you will notice a new section – “Ask a KHA”. We are very fortunate to have 3 KHAs in the club – Joe Hatfield and Gary and JoAnn Elmore. Each month we will take a question from a member and publish it, along with the KHAs answer in the upcoming newsletter. If you have a question please email it to me and I will coordinate getting it answered and in the newsletter. If you have a question about something chances are someone else does too.

If you have anything for upcoming newsletters, please email it to Bob Chaffer. Anything koi, pond or equipment related is needed. Also, if you have any equipment for sale and want it included in the newsletter send the info to Bob (along with pics).

I hope to see everyone at Atlanta Water Gardens on the 8<sup>th</sup>.

### Do you have something interesting to share?

I'm sure that every one of us has bragging rights to something we did to our pond. How about sharing it with others? Or, perhaps you have a craving to understand some obscure aspect of Koi husbandry in a pond environment? If so, please share your information in our newsletter by contacting the editor.

### Upcoming Koi Related Events

Central Florida Koi & Goldfish Show  
March 13-15, 2015  
Orlando, FL  
More info can be found at [cfks.org](http://cfks.org)

Middle Georgia Koi & Goldfish Show  
March 27-29  
Perry, GA  
More info can be found at [middlegakoisociety.com](http://middlegakoisociety.com)

Greater Louisville Koi & Goldfish Society Show  
May 22-24  
More info can be found at [louisvillekoiclub.com](http://louisvillekoiclub.com)

## Membership Committee

David Marier and Mihoko Sheets

Welcome to 2015 everyone! January is typically the renewal month for dues. Many members have opted for two year memberships, so not everyone will owe dues this year. Mihoko Sheets will have a membership roster that will show when your dues are payable again. Membership dues for an individual is \$30/year, \$54/2 years; family membership dues are \$50/year, \$90/2 years. Our new members can also subscribe to KOI USA for \$25 for the first year and lastly, anyone wishing to order a name tag, they are \$7 each. Remember, wearing your name badge will get you one free raffle ticket at our monthly meetings. Additional raffle tickets can be purchased at the meetings.

## Atlanta Koi Club, this is a call to action!

We are in full swing planning this year's Pond Tour. Six families have already graciously volunteered their ponds for this year's tour. Ideally, I would like to have another 5 volunteers so we can come up with a variety of large, small, new and old ponds to share with beginners and experienced pond keepers alike.

This event is a major fundraiser for our club. Anyone can be a sponsor, businesses don't have to be affiliated with ponds or pond supplies. Companies will be advertised in our Pond booklet and on our website. Rates are very reasonable.

We will also need volunteers the day of the tour to help with ticket sales, putting signs out and assisting homeowners.

The tour will be June 27th, 2015, rain or shine. This is a great way to share our hobby with friends and the public. The tour is 1 day, 9-4. Give me a call, we all want to see YOUR pond!

Melanie Onushko  
770-315-5200

# POND TOUR

**Pond Life.....Everyone can live on water!**

The Atlanta Koi Club is happy to present 10 unique ponds for your viewing pleasure.

This year's tour will run from Marietta, through Roswell and into Alpharetta. Be prepared to be amazed by the creative ponds and the beauty that has been created by our members.

You will have the opportunity to speak with the pond owners and in some cases, the builders.

There will be several different types of filtering systems available for your inspection. Of course there will be the colorful, graceful Koi and Goldfish that adorn the ponds. Some are show quality,

**JUNE 27, 2015**

Tickets available for \$15 each at  
[atlantakoiclub.org](http://atlantakoiclub.org)

A 6 month membership is also included with your ticket.

Some are pets, all are treasured. Come out rain or shine and enjoy "Living on Water."



For those newer to the hobby and as a refresher to others, we will feature a different variety of koi each month. It is only fitting to start out with the gosanke as these varieties are the most popular and prized koi. There are 3 varieties that make up the gosanke group: kohaku, showa and sanke and below are the definitions (courtesy of Michael Anderson) of each variety:

### Kohaku - white koi with red (hi) patterns

Body patterns include:

- Inazuma (lighting bolt – zig zag)
- Nidan (two step)
- Sandan (three step)
- Yondan (four step)

Markings on the head:

Tancho: pure white body with a single roundish red marking on the head between the eyes with no other red on the body

Kuchibeni: red lipstick-like markings, red (beni) on the mouth.

Menkaburi: “hood” pattern - going behind, below the eyes often to the mouth.

Maruten: "crown" on the head pattern - a red mark on the head (similar to Tancho) but with red patterns on the rest of the body too.

Inazuma



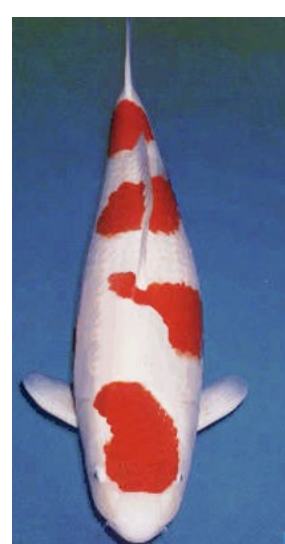
Maruten



Kuchibeni



Yondan



Showa Sanshoku - black koi with red (hi) and white (shiro) pattern – sumi (black) should be on the head and pecs.

Some patterns/styles:

- Hi Showa – mostly red with hi running from head to tail
- Kindai showa – mostly white often referred to as a new style showa
- Old style showa – more black and very little white.
- Tancho - roundish red marking on the head between the eyes with no other red on the body.

Maruten: crown on the head pattern - a red mark on the head (similar to Tancho) but with red patterns on the rest of the body too

Old style

Tancho

Maruten



Hi showa

Kindai showa



Taisho Sanke – white koi with red (hi) and black (sumi) pattern - they do not have any black on the head, abdomen, or base of the pectoral fins.

Some patterns/styles:

Aka (red) Sanke



Tancho Sanke



Maruten Sanke



## Opinions Wanted

Hello Everyone,

This is a quick survey to gauge the interest level in attending the following locations for a club meeting (paid for by members not the club).

A) The Georgia Aquarium for a behind the scenes tour at \$45 per person

B) Gibbs Gardens at \$18

I DO NOT have any specific dates in mind at this point but your input is appreciated.

On the topic of Speaker Programs: We are getting some interesting things lined up and you will be getting news about them soon but we are always open to new ideas!! Send them if you have them!

**L. Chase Tomkosky**

## Membership Committee

Our next meeting is scheduled for Feb 8, 2015 to be held at the Atlanta Water Gardens on Cheshire Bridge Road. Executive Board will meet at 1pm, General Membership at 2pm.

We'd like to welcome our newest member Dave Gill, please make him feel at home.

Thanks to all the folks that have paid their membership dues! Just a friendly reminder to those that haven't had a chance to get that check in the mail, we'll be accepting dues at the next meeting.

Hope to see you all there.

David Marier and Mihoko Chambers

Membership Co-Chairs.



## What is quarantine? / Why do I need to quarantine?

(In case you don't have a copy of November's newsletter, this page contains Part-1 of an article written by our KHA expert, Joe Hatfield. His latest addition, Part-2 is contained on the following page)

Having a separate quarantine tank is a Must-tool for koi hobbyists.

It is possible that newly purchased koi still carry parasites, bacteria, fungus etc., even though dealers do their best to eliminate them. Also, if they are shipped to you in a box, they are usually extremely stressed and exhausted. It is important to provide them a nice surrounding so that they can recover from their journey quickly. Same goes for new bought fish from your local dealer.

Keeping and treating new koi in the separate quarantine tank for at least 21 days is the best way to decrease the risk of disease before introducing them to your main pond. In addition this will give your new koi a chance to rest. I strongly request the quarantine of all new koi.

### How do I quarantine?

Here are the basic supplies you will need:

- Tank
- Net to cover the tank
- Small filter and pump
- Air pump
- Test kit: ammonia, nitrite, pH and salt
- Salt
- Water thermometer
- Ultimate or any other good ammonia binder
- Heater

### Before you receive your koi:

Prepare a separate tub or tank for your koi to rest. Although it depends on the size of koi, a 100-300 gallon stock tank will do. You can use blue show tanks as well.

Fill the tank with fresh dechlorinated water, well water, or better yet water from your existing pond, providing your existing pond stock is in good condition.

Filtration system for the tank is a must. If you do not have a filtration system, provide sound aeration with an air pump.

Plan on doing numerous water changes.

Keep the water temperature at 72 F or more. If the tank was small enough, one or two aquarium heaters will do the job.

Please add salt to make 0.3% concentration. (3 lbs. salt per 100 gallon water) Have a salt test meter and use it.

### When you receive your koi:

Prepare and fill the tank with fresh dechlorinated water.

Have your filtration system for the tank up and running.

While you keep your koi in quarantine tank:

Please observe the koi carefully for 14-21 days to see if it develops any problems. Do a scrap and check under a microscope for bugs.

If you do not have the filtration system, please make partial water change every 2-3 days (about 25%). Add salt accordingly.

Feed digestible food to your koi every day.

Check Ammonia and nitrite every day. If you find Ammonia, use Ultimate.

### I have not purchased koi for more than a year; do I need to do anything else?

If you have not introduced koi to your pond for a long time, you need to be extra careful. Simply putting your koi into your pond may cause some trouble to either the existing koi or the new koi. It is not because the new koi is sick or because the old koi is sick. It is simply due to different immunity levels. Without having any new introduction of koi for a long time, your pond has established its own eco system. When new koi that have been raised under completely different surroundings is introduced to your pond, it affects the balance of your eco system. The new koi may not have immunity to what lives in your pond; whereas, you're existing koi may have developed immunities over a period of time, and Vice Versa.

So, when you have completed the normal procedure of 21 day quarantine, then you can introduce one of your main pond fish to the quarantine system. Raising the salt level to 0.5% is a good idea at this time. After making sure nothing unusual has happened in the quarantine system for another 14 days, then you are ready to introduce your new koi to your main pond.

(Extracts from Kodama.)

## Quarantining- By Joe Hatfield (Continued from preceding page)

### Part 2

#### Adding Plants

With Part 1 in mind, it is very important in the case of adding plants, that they be treated prior to their introduction into the pond. There are many commercial treatments, which can accomplish this, but I prefer to use potassium permanganate or 37% Formalin. In the case of Formalin, which is more readily available, simply put the plants in a container of water and add the appropriate amount of Formalin (3cc per every ten gallons of water) and leave them in this solution from overnight. With PP, add 3 teaspoons per gal and it will kill all the bugs. They now should be pathogen free and can be introduced into the pond. Rinse the plants. **DO NOT ADD THE WATER THEY WERE SOAKING IN TO THE POND. DISCARD IT IN AN APPROPRIATE WASTE DRAIN.**

#### Quarantining New Fish

As you should be aware by now, it is very important to quarantine all new fish before adding them to the general population of your pond. The fish currently living in your pond, as well as the pond water itself, potentially house a certain type and quantity of parasite and or bacterial strains. Your existing fish's immune system is capable of keeping these under control due to the tolerances acquired over time. When you add new fish without quarantining, you could be introducing new pathogens, which your existing fish haven't built immunities too. This could cause health problems for your existing fish. At the same time, the new fish could not be prepared for the pathogens currently living in your pond and on your existing fish, and they too could become sick and possibly die. It is recommended quarantining all new arrivals.

#### Proper Acclimation

To insure the health of your new fish, it is vital to properly acclimate them to the body of water in which you are releasing them. The most important element of acclimation is temperature compatibility between the water they are shipped in and the water they are released in. If the fish have been in the bags for less than four hours, follow the steps outlined in Temperature Acclimation. If they have been in the bags for more than four hours and appear distressed in any way, and the temperature difference is less than ten degrees between the bags and the tank or pond, you could consider releasing them immediately. If they do not appear distressed, or the temperature difference is greater than ten degrees, then follow the temperature acclimation procedures below. It is critical for you to have checked the water quality in the tank or pond PRIOR to releasing them. Especially check the pH, temperature, ammonia, and nitrite. The pH should be between 7 and 9, and you should have ZERO ammonia or nitrite.

#### Temperature Acclimation

If the fish appear to be ok in the bags upon arrival home, promptly float the shipping bag, with the fish inside, in the pond or aquarium. Your goal here is to get the temperature in the bag exactly the same as in the pond or aquarium. This will take anywhere from 15 minutes to one-half hour minimum, depending on the temperature difference between the two. If you are putting the fish outdoors, make sure you do not float them in direct sunlight. Put something over the floating bag to shade the fish. Once you are sure the temperature in the bag is exactly the same as the pond or aquarium, or at minimum with five degrees, you should pour the fish into an appropriate container. Once in that container, use a net or likewise to release them to your tank or pond. I prefer to use my hands, but that can be difficult for the inexperienced hobbyists. **NEVER PUT THE SHIPPING WATER INTO YOUR TANK OR POND.**

#### Other Hints and Suggestion

- 1) ALL NEW FISH SHOULD BE QUARANTINED IN A SEPARATE FACILITY FOR A PERIOD OF THREE TO SEVEN WEEKS BEFORE INTRODUCTION TO YOUR POND.
- 2) Once you pick up your fish, transporting them for more than an hour in hot weather may require you to keep them cool. Your goal is not really to cool the water, but to keep it from getting hotter. The hotter water gets the less oxygen it can hold. So, for this reason, you may need to utilize ice, but not in direct contact with the water in the bag. If needed, put it near the bag to cool the surrounding area, but not directly against the water.
- 3) WARNING: Koi are known for jumping out of new, unfamiliar waters the first 24 hours or so after release, it is best to cover your pond during this time. A secondary method would be to float something such as Styrofoam on the surface to give them a feeling of security as well as to detour any jumping.

#### Chemical Acclimation

Ammonia becomes more toxic as the pH rises above seven. When a fish is in the shipping bags, especially for more than four hours, carbon dioxide builds up as a byproduct of their respiration. This carbon dioxide when mixed in the water changes to carbonic acid, thus lowering the pH. Also ammonia is rapidly rising due to the respiration, but it is not as toxic or harmful to the fish due to the lowered pH. The pH in shipping bags can commonly drop to five or six because of this reaction, so even though the ammonia can exceed ten ppm, it is not very harmful to the fish, because it is in the form of ammonium at these pH levels. You must realize however, that fish cannot be housed permanently in these low pH levels. It is the worse of two evils though.

(continued from previous page)

As soon as you open the bag, you are releasing the carbon dioxide from the bag; therefore the pH will rise very quickly. When the pH rises, the ammonia in the bag becomes instantly more toxic. The same holds true if you add pond or tank water to the bag. If the pH of your tank or pond is where it should be, (7to8.5) then by adding this water to the bag, you are also quickly raising the pH, thus causing the ammonia to become toxic. If the fish are then left in the bag for a longer time, the ammonia can harm them. Therefore, do not add pond or tank water to the shipping bag. When opened, simply release the fish to their new home, but do not dump the water from the bag into the pond or tank.

To summarize, if the fish have been in the bags for less than four hours, float the bag to get the temperature to within five degrees of your tank or pond. Then release them without dumping the bag water in the tank or pond. If they have been in the bag for four hours or more and appear distressed, and the temperature in the bag is less than ten degrees different, it is better to release them as soon as possible, rather than leave them in the deteriorated bag water. If the temperature difference is more than ten degrees, float them only enough time to get it to within ten degrees, and release them. As always, if you have questions do not hesitate to call.

Joe

## **Vice-President's Report**

Chase Tomkosky

**Our February meeting will be held at Atlanta Water Gardens this Sunday, February 8th at the regular time** (Officers meet at 1pm, and the General meeting starts at 2pm). We are looking for a volunteer to supply food at this meeting (reimbursement of \$150 for food and drinks). If none come forward, we will have sodas and pizza. Please bring a folding chair if you have one! We are working on the specifics of speaker topics but the general topics will be spring time pond maintenance, overview of a combo filter/UV unit possibly pond construction/design.

**Please note** that our meeting in March will be the 3<sup>rd</sup> Sunday (Orlando show is the 2<sup>nd</sup>), April 18th is our Fish Auction (no meeting,) and May will be 3<sup>rd</sup> Sunday as well because of Mothers Day.

We have openings for several hosts for this year. If you would like to host a meeting, please contact Chase Tomkosky at [chaset@mindspring.com](mailto:chaset@mindspring.com). The club will reimburse you \$150 to cover food and drinks, and you obtain the extreme pleasure and satisfaction of showing off your pond.

## **Public Relations Chairperson Needed**

One of the more-important official functions of our Koi Club is to provide publicity for upcoming events. Activities such as our April 18th Fish Auction, the June 27th Pond Tour, and our Fall Koi Show depend upon public attendance to make our efforts successful. At present, we have no vendor sponsors, nor do we have a chairperson to handle publicity for these affairs.

Please consider volunteering as our Public Relations Chairman.



# Meeting Minutes of January, 2015

Submitted by David Pugh

The meeting was called to order at 2 pm by AKC President, Diane Giangrande

## Amount of Dues Discussion

Diane noted that there is no evidence that the annual dues have been raised for some time. The club has had to hire outside help for tear down of the auction and show. This is causing increased expenditures and due primarily to lack of club members volunteering.

The proposed annual dues beginning in 2016 will be:

Type	1 year	2 year (10% discount)
Individual	\$40	\$72
Family	\$60	\$108

It was decided to announce the planned increase at the January meeting and have a discussion and vote by the membership at the February meeting. The announcement was made at the membership meeting.

## Show Location

Diane Giangrande and Jerry Johnson (show co-chairs) are still researching possible locations for the 2015 show. They are asking for suggestions for the membership. Locations that have a lot of foot traffic are preferred. This request was reiterated at the membership meeting.

## AKC Publicity Chairperson

This appointed office remains unfilled and interested parties should contact Diane Giangrande.

## 2015 Budget

Ron Scott noted that the 2015 budget had been distributed and it was moved by David Pugh and seconded by Diane Giangrande to approve. The motion carried unanimously.

Ron will submit a brief financial statement to Robert Chaffer for publication in each month's newsletter. Robert will publish as submitted.

## Sponsor Relationships

There was a general discussion about the need to revamp the club's relationship with sponsors. We currently have none. The discussion was tabled until a publicity chair is appointed.

Ideas that were suggested:

- Having a URL link on the website that would promote sponsors

- Ron Scott floated the idea of expanding the Koi Bucks to include sponsor specific vouchers (discounts) that could be used to enhance the club's relationship with sponsors.

- Having business card advertisements in the club newsletter

## Auction Dates

Steve Castel will once again chair the club's auction. The date has been established – 18 APR 2015 and there will be no membership meeting in April. Other details will follow. Members will be able to sell koi, goldfish, plants and pond equipment with a nominal percentage of the proceeds going to the club. This is the club's major fund raising event in terms of money raised.

## Pond Tour

Melanie Onushko will chair the 2015 Pond Tour. The date has been established – 27 JUN 2015. Interested individuals should contact Melanie. Expect other details as plans are formalized.

## Member Meeting Minutes

### New Members

As a part of the member meeting four new members were introduced to the membership. Each spoke a little about why they joined and what they hoped to gain from the club. As an added reminder – wear your name tags to the meeting for your free raffle ticket. No name tag, no free ticket! Even if you are a seasoned veteran of the club, new members will find it easier to become acquainted.

### Knowledge Exchange

Club meetings are a great chance to learn and ask questions. This month Michael and Toni Anderson shared a DVD presentation on Koi Spawning. If you have an idea for a meeting topic let Chase Tomkosky know.

### Future Meetings

The next monthly meeting will be 8 FEB 2015. Look for the location in the newsletter or in an email. If you need to update your email address or any contact information contact Mihoko Chambers or David Marier. Don't forget annual dues are now due.

Due to the date of the Orlando show the March membership meeting has been moved to 15 MAR 2015. Many of our club members will be traveling to Orlando for the show. If you need a little sun, this is a great show to attend - <http://cfks.org/show-9-schedule.html>

## Ask a KHA

Our Atlanta Koi Club is blessed with three certified Fish experts...Gary and JoAnn Elmore, and Joe Hatfield. Everyone has questions regarding the care and maintenance of our Koi. You are invited to submit questions of general interest, to be answered by one of our experts. Please submit your questions to Diane Giangrande, and they will be answered in the next issue of this newsletter.

### Diane has asked the first question:

I have a 2 part question that I think will be informative. The question is: At what water temperature does the biological filter in the pond stop working and is it important to maintain KH in the winter?

### KHA reply.....Gary Elmore

let's see..... part 1

50 degree's F is generally assumed to be the temperature when most biological activity (of any sort) slows down to next to nothing. The filter does not work well (if at all) , parasites go relatively dormant, and fish slow down and begin to lose interest in feeding. I don't know what the exact temp is, but 50 is close enough.

part 2

The short answer is YES you should. Although biologics are slow or nonexistent (which eats up alkalinity) there are other reasons why KH will change. One is because of the less-than-6 pH rain that we receive in this area. Like a weak vinegar being poured in your pond. Eats up KH rapidly. Another is the water changes you do weekly (you do water changes in the winter don't you?) My source water has exactly zero KH in it. Of course you need to know what your source water contains. (you test that also don't you?) Please don't tell me that you don't do water changes in the winter because of the temperature difference. I hear that all the time, and it is one of those "urban legends" of koi keeping. A 10% water change might affect water temp by maybe 1 or 2 degrees F. I tried raising temp one year as water was too cold (yes it is possible) and it took a 25% water change to raise temp by 4 degrees.

## January 11, 2015 Meeting

Our January meeting was held at Jerry Johnson's neighborhood clubhouse. This month, Michael and Toni Anderson shared a DVD presentation on Koi Spawning, raising, and culling in Japan. Thirty-one members attended this event, followed by sumptuous food and imbibements. Needless to say, a good time was had by all.



## For Sale by Club Members

Do you have any equipment or supplies that you no longer need, but are in working condition? Who knows? There might be some member who just happens to need it? To list any items you have for sale, please contact the editor, Bob Chaffer.

6 stone lanterns or pagodas (10") and 4 metal. One 38" x 28 1/2" framed KOI ID poster (\$80). Contact Chase at [chaset@mindspring.com](mailto:chaset@mindspring.com) if interested. He can bring it to the next meeting if requested.





**Code #**

**2015 BUDGET**

**Income Categories:**

2090	Advertising Inc.	\$0.00
2100	Club Store Inc.	\$500.00
2200	Flower Show Inc.	\$0.00
2300	Koi Show Inc.	\$10,350.00
2400	Koi Auction Inc.	\$12,400.00
2500	Misc. Income	\$350.00
2600	Pond Tour Inc.	\$3,000.00
2700	Membership	\$3,300.00
2900	Bank	\$1,000.00
	<b><u>TOTAL INCOME:</u></b>	<b>\$30,900.00</b>

**Expense Categories:**

100	National Association Memberships	\$200.00
200	Club Store Exp's.	\$325.00
300	Flower Show Exp's.	\$0.00
400	Insurance	\$2,200.00
500	Koi Show Exp's.	\$10,275.00
600	Koi Auction Exp's.	\$10,175.00
700	Misc. Expenses	\$2,145.00
800	Newsletter Exp's.	\$360.00
900	Pond Tour Exp's.	\$1,575.00
1000	Raffle Exp's.	\$250.00
1100	Rent Exp's.	\$2,220.00
1200	Donation Exp's.	\$0.00
1250	Advertising Exp's	\$350.00
1300	Membership Exp's	\$750.00
1400	Bank Charges	\$75.00
	<b><u>TOTAL EXPENSES:</u></b>	<b>\$30,900.00</b>

**NET INCOME(LOSS):** **\$0.00**

**Atlanta Koi Club  
Financial Statement  
Year to Date  
As of January 31, 2015**

**BEGINNING CHECKING ACCOUNT BALANCE:** **\$1,001.76**

**INCOME STATEMENT**

**Income**

Koi Show			\$42.45
	Koi Show Pins Sales	\$42.45	
	Raffles - Monthly Meeting	\$50.00	
Membership			\$594.00
	Member Badges	\$10.00	
	Membership Dues	\$559.00	
	Koi USA Subscriptions	\$25.00	
	<b>Total Income</b>		<b><u>\$636.45</u></b>

**Expenses**

Insurance	Liability Ins. Premium	\$486.50	\$486.50
Misc.	Registration GA Secy. Of State	\$30.00	\$215.00
	Food for Monthly Meeting	\$150.00	
	Expense for Speaker or Meeting Place	\$65.00	
Rent	Rent @Coastal	\$185.00	\$185.00
Membership	Member Badge Costs	\$175.00	\$200.00
	Koi USA Subscriptions	\$25.00	
Bank Charges	Misc. Banking - Credit Card Reader	\$45.00	\$45.00
	<b>Total Expenses</b>		<b><u>\$1,131.50</u></b>

**Month Net Income/(Loss)** **(\$495.05)**

**ENDING BALANCE:** **\$506.71**

**Outstanding Checks:**

								<b>\$240.00</b>
01/16/15	1258	\$25.00	01/26/15	Eft	\$185.00			
01/22/15	EFT	\$30.00						
Per Bank Statement								\$746.71