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January, 2019

By The Pond

Hello My Koi Friends,

I hope everyone had a great holiday season and looking forward to a wonderful 2019! First, I would like to thank the outgoing board for all their dedication and hard work for the last 2 years. Also as this is the first newsletter since the Winter Social I would also like to Thank Brad and Diana Mohs for hosting our Winter Social in their beautiful home. As most are aware this year we have several new board members who will strive hard to continue to advance our club in a positive direction. I look forward to continually growing our club and hope to see great participation for the events throughout the year. As they say the more you put in the more you get out.

Our first meeting is just around the corner and will be held at Kim Munie's home on January 13 at 2 PM. Michael Anderson will be covering the topic of filtration. Throughout each meeting we will strive to bring topics of interests and hopefully make each meeting fun and informative. It will be great to see everyone I hope to see you there!

Chad Bishop

JANUARY MEETING

The first meeting of 2019 will be at Val and Kim Munie's home in Smyrna. Michael Anderson will be speaking on filtration. Michael and Toni have kept Koi in several different states and played around with different kinds of filtration. Please join us on Jan 13th at 2 pm, for an overview of filtration and feel free to ask questions. The meeting address will be emailed separately.

POND TOUR

2019 is a Pond Tour year! I have 5 members that have volunteered to be on the tour. I need more. Please, don't be shy. Your pond can be any size and shape. People just want to see ponds, fish and different kinds of filtration. Please volunteer your pond, even if you think you're too far away. Decisions will be set in stone by the end of January. Email melanie_o@comcast.net Thank you.

Also, if anyone can help with getting sponsorship, it would be greatly appreciated. Any kind of business can advertise and our rates are very reasonable.

MEMBERSHIP

Dues for 2019 were due January 1st. If you received an email from me, you owe for 2019. Those who pay their dues before January 31, are the only ones eligible for the top percentage at the auction. No exceptions. Get those payments in quick! □

We currently have 164 members and many more followers on our Atlanta Koi Club Facebook page. If you have pond and fish pictures, we would love for you to post them on our FB. Let's warm up everyone's winter by sharing photos.

Hi club members! The Atlanta Koi Club holds a pond tour every other year. 2019 is the year! I am looking for as many people as possible to volunteer their ponds for show on May 18th and 19th. This is the weekend after Mother's Day.

I like to showcase a wide variety of pond sizes, filtration systems and designs. It can be a DIY pond or professionally done. When I have all the volunteer pond addresses, I put them in a mapping system. Whatever area the most ponds are in, that's where this year's tour will be. So, even if you think you are too far away, please email me and let me know you're interested. Melanie_ o@comcast.net

If your pond is going to be on the tour, I will give you a guideline of information to include in a write-up for our booklet. You will also have to provide a photo of your pond. And please, if you volunteer your pond now, make SURE you are committed to being on the tour. It doubles the work for me when people withdraw after the route has been established. **Please let me know by January 20th, if you'd like to be on the tour.**

Call if you have questions. Thanks for your support. Melanie

**Please remember our Sponsor:
The Koi Store and Koi Koi Pondscapes**



Pond Construction Types

Submitted by [mikey](#) on Sun, 04/05/2015 -

Koi Organisation International

Pond building is a project most of us will undertake at some point as we continue to raise Koi. Many of us first started with the introduction of a water feature, added plants, perhaps some goldfish and then Koi. A few of us bought a house where the prior owner had some type of pond or fountain, and we too evolved into having a Koi pond. Whatever way you arrived here, we all wrestled with similar questions: how large, how much to spend what kind of filters, and what do we make it out of.

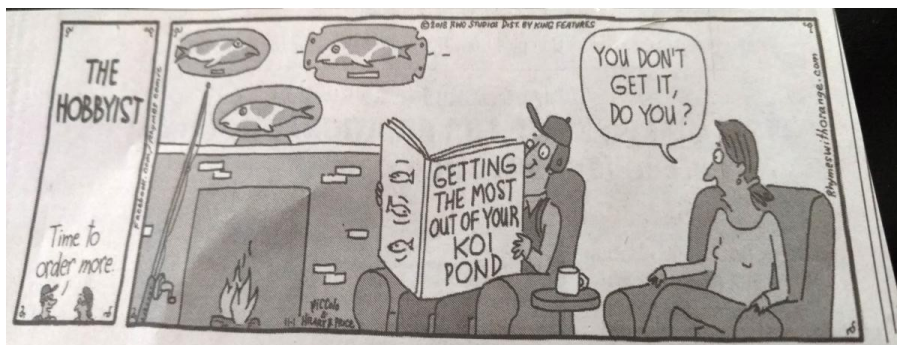
The simplest ponds are made of preformed polyethylene. The corners are already rounded, the bottoms sloped, bottom drains are already in place and all that's needed is its installation, a waterfall and water. Its disadvantages are its fixed shape and size, and the risk of pH crash as this material is inert (if the entire pond, return and waterfall are made of the same material). While it may seem to be a simple option, the preformed ponds are very hard to get level while also being well supported. Another problem are the plant shelves, which make perfect places for Herons and other predators to wade and kill your Koi.

Another easier pond to build is a liner pond. Here you have fairly low cost, as well as shape and size flexibility. It can suffer from leaks from plumbing fixtures through it, and tears or punctures. It may wrinkle and fold, interfering with water circulation and catching and trapping detritus, and it is difficult to hide the liner that extends above the water line. Like polyethylene, it may result in pH crash. Do not build plant shelves when designing a liner pond, again because it will encourage predators. Sides should be basically vertical, and ideally, all Koi ponds should be 2 feet deeper than the deepest frost depth in your area.

Fiberglass has the advantages of flexibility of size and shape, smooth corners with no folds or wrinkles. It has few problems with leaks, is very durable and can be remodeled. It can be quite expensive, may leach some chemicals that are harmful to Koi if the resin is not fully cured, and it too is at risk for pH crash.

Concrete ponds tend to be very popular. They are quite durable and can be in any size or shape. They do take a bit of planning (and expense). They require rebar for support and strength. Once installed, concrete must "cure." This process strengthens the concrete reducing the chances of cracks and leaks. Compounds that leach out of concrete will raise the pH to lethal levels, unless the pond is cured. Curing requires adding water and muriatic acid. Some opt for a liner or spray-on lining over their concrete. Of course, the advantage of properly cured concrete is that the pond may never be prone to a pH crash, and will also have sufficient alkalinity to insure healthy fish and filters. Ponds produced out of cinderblock or bricks need a plaster coat or some other type of waterproofing material. Any type of masonry pond that needs a final plaster coat must have it done all at once. This is because in order for it to be waterproof, all edges of that plaster have to cure at the same time.

When planning on building a pond, whether your first or last, carefully weigh the pros and cons of each type of construction, utilize the expertise of K.O.I., and consider taking the Pond Construction course #202 BEFORE you build. Spending time to learn in advance will save time and money, and help you to get exactly the pond that you desire.



For Sale by Club Member:

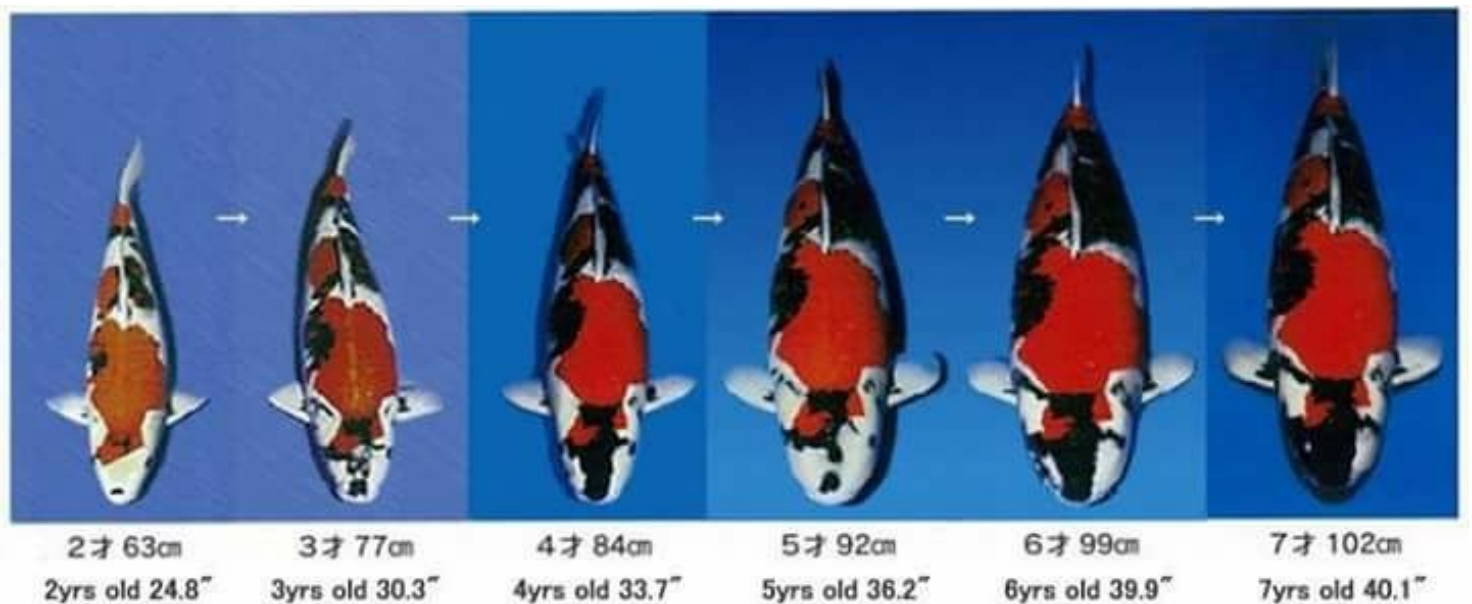
Koi pond for sale, house included (5 Bedrooms/4 Bath) Located in East Cobb off Lassiter Rd.
Pond is 4,000 gallons with 6 waterfalls.

Contact Susan Starr @ 404-754-8700 or dr.starrdc@gmail.com for more information.



Color and Size Change of Koi Over Time

by Melanie Onushko



Water Testing - Ammonia

“Water, never touch the stuff, heard Koi spawn in it...” (this is a family web site).

When we examine the health of our Koi, almost without fail predating whatever illness we diagnose is a problem with water quality. We all know this, but all too often we are lulled into a false sense of security because of the clarity of our water and the findings of a normal pH and temperature. Is that all we should be monitoring? Why is it that we spend hundreds or even thousands of dollars on fish, yet we sometimes skip the ten or twenty dollar purchase of an ammonia or nitrite test? Remember that even a crystal clear pond might contain toxic levels of chemicals potentially lethal to your fish, while an algae bloom might look terrible (and make it difficult or impossible to see your fish) but actually might be beneficial to your fish. Our ponds are artificial self contained ecosystems. Koi are *ammonotelic*, that is the majority of their nitrogenous waste is excreted by diffusion (the movement of a substance from an area of higher concentration to one of lower concentration attempting to achieve equilibrium) via the gills into the water as ammonia. Ammonia is excreted in two forms: NH_3 the toxic form, and NH_4^+ the ionized and non-toxic form. The relationship between these two forms is greatly pH and temperature dependent. The higher (more alkaline) the pH, the greater the amount of (toxic) NH_3 , while the lower (more acidic) the pH, the greater the amount of (non-toxic) NH_4^+ . The colder the water, the more NH_3 , the warmer, the more NH_4^+ . Because of Koi's body temperature and blood pH, most excreted ammonia is in the form of NH_4^+ ; this can change quickly depending upon the pond environment. Our biofilters become populated with families of bacteria that convert ammonia to nitrite. Nitrite is also a very toxic substance. Unlike ammonia, it does not come directly from Koi, but is formed almost solely in the filter or source of that family of bacteria. Because nitrite does not come from the Koi, when it contacts the Koi's gills it enters the fish by diffusion (again from the area of higher concentration, the pond, into the lower concentration of the Koi blood) binding hemoglobin in blood rendering it unable to carry oxygen. A second population of bacteria grow in our biofilters to convert nitrite to nitrate, fairly harmless to Koi but usable by algae and plants. As the Koi eat the algae and plants, this cycle begins all over again. The bacteria that convert nitrite to nitrate are the most susceptible to aberrations in water quality and are therefore the first to decrease in number.

Causes of excess ammonia and/or nitrite may include overstocking, overfeeding, low oxygen saturation, an undersized biofilter, an immature filter (the bacterial colonies have not increased to a sufficient number yet such as in the spring), a dirty filter, a filter too aggressively or frequently cleaned (especially if tap water is used), or chemical treatments that may harm the bacteria.

Symptoms of high ammonia may include lethargy and red streaking. Symptoms of high nitrite may also include lethargy (sometimes lying on the pond bottom, though swimming up for food before going down again) and flashing. There are two types of test kits for ammonia, Nessler and Salicylate. The former uses one drop or tablet and the color goes from clear to shades of yellow and red. The latter uses two steps of drops or tablets and goes from yellow to shades of yellow to blue or green. The problem with the Nessler test is that if you are using treatments in the water that bind ammonia it still reads ammonia being present while the salicylate will not. Just use a Salicylate type Ammonia test kit to avoid false readings. Nitrite tests usually will change from clear to purple.

Treatment for high ammonia may include water changes to dilute it, and binders such as ChlorAm-X or Ultimate which change ammonia from its toxic form to its non-toxic form. In its non-toxic form, the ammonia is still present and will feed the filter, but it is not toxic to the Koi. That is why Koi shows use ChlorAm-X or Ultimate plus aeration, rather than a filter. Neither ChlorAm-X or Ultimate can be over-dosed (Koi can live in pure Ultimate!), and an excess just stays in the water, waiting to instantly convert any passing ammonia molecule. These 2 products have been tested and are safe for Koi, while substitutions have been known to cause numerous problems.

Treatment of high nitrite includes water changes, suspend feeding, salt to 0.1% and increased oxygenation. In all cases try to address the underlying cause, especially checking your filter. In the spring check these water parameters with your test kits daily until your bacterial colonies are populated, then weekly, and when stable one each month. These simple precautions may prevent a small problem from evolving into a disaster!

By: Koi Organisation International

Atlanta Koi Club
Financial Statement
Year to Date
As of December 31, 2018

BEGINNING CHECKING ACCOUNT BALANCE: **\$10,485.44**

INCOME STATEMENT

Income

2700 Membership			\$744.00
	Member		
2720 Badges		\$8.00	
	Membership		
2730 Dues		\$684.00	
	KOI USA Sub-		
2735 scriptions		\$52.00	

Total Income **\$744.00**

Expenses

400 Insurance			\$564.25
	Liability Ins.		
410 Premiums		\$564.25	
500 Koi Show			\$357.24
	510 Show Adwards	\$137.20	
	Show Banquet		
	520 Costs	\$121.78	
	Misc. Show		
	595 Expense	\$98.26	
700 Misc			\$159.51
	Food for		
	Monthly Meet-		
	740 ings	\$156.44	
	Friendship		
	780 Award	\$3.07	
1100 Rent			\$185.00
	1101 Rent	\$185.00	
1300 Membership			\$25.00
	KOI USA Sub-		
	1325 scriptions	\$25.00	
1400 Bank			\$24.56
	1466 PayPal Charges	\$24.56	

Total Expenses **\$1,315.56**

Month Net Income/(Loss) **(\$571.56)**

ENDING BALANCE: **\$9,913.88**

Outstanding Checks:

						\$916.41
09/07/16	EFT	\$65.00	10/03/18	EFT	\$33.63	
10/08/16	1311	\$16.85	10/11/18	EFT	\$292.76	
10/24/16	EFT	\$216.00	12/26/19	EFT	\$185.00	
10/03/17	EFT	\$107.17				

Amount Shown on Checking Account Bank State-
ment: **\$8,997.47**

Proposed Budget for 2019 (5 Pages)

<u>Code #</u>	<u>Actual 2017 Budget</u>	<u>Actual 2018 Budget</u>	<u>Proposed 2019 Budget</u>
<u>Income Categories:</u>			
2090 Advertising Inc.	\$0.00	\$0.00	\$0.00
2100 Club Store Inc.	\$560.00	\$0.00	\$50.00
2105 Other Items Sold	\$0.00	\$0.00	\$0.00
2110 Books	\$0.00	\$0.00	\$0.00
2120 Pins	\$0.00	\$0.00	\$0.00
2130 Shirts	\$0.00	\$0.00	\$0.00
2140 Club Equipment - Rental or Sale	\$560.00	\$0.00	\$0.00
2145 Fish Bags	\$0.00	\$0.00	\$50.00
2150 Misc. - Sale of Misc. Items	\$0.00	\$0.00	\$0.00
2200 Flower Show Inc.	\$0.00	\$0.00	\$0.00
2210 Plants	\$0.00	\$0.00	\$0.00
2220 Participation	\$0.00	\$0.00	\$0.00
2230 Advertising	\$0.00	\$0.00	\$0.00
2300 Koi Show Inc.	\$17,029.15	\$21,370.06	\$18,750.00
2305 Admission	\$0.00	\$0.00	\$0.00
2310 Banquet Tickets	\$1,690.00	\$1,760.00	\$1,700.00
2315 Wet Lab	\$0.00	\$0.00	\$0.00
2320 Vendor Participation	\$4,950.00	\$7,041.00	\$7,000.00
2322 Vendor Participation Advance		\$650.00	\$0.00
2330 Auction	\$2,331.00	\$1,520.00	\$1,000.00
2331 Raffle @ Banquet	\$720.00	\$930.00	\$650.00
2340 Koi Show Sponsor	\$2,250.00	\$3,943.00	\$3,500.00
2350 Tank Rental - Member	\$805.00	\$910.00	\$900.00
2360 Tank Rental - Vendor	\$0.00	\$0.00	\$0.00
2362 Tank Rental - Goldfish	\$50.00	\$55.00	\$50.00
2370 Misc.	\$49.75	\$0.00	\$0.00
2300 Koi Show Inc. - Con't.			
2375 Raffle Sales @ Show	\$578.00	\$563.00	\$500.00
2380 Club Store Merchandise	\$3,405.40	\$3,498.06	\$2,950.00
2380a T Shirt Sales	\$270.00	\$668.00	\$600.00
2380b Show Pin Sales	\$763.00	\$626.00	\$500.00
2380c Other Items Sales	\$475.10	\$185.06	\$200.00
2380d Fish Auction	\$1,589.00	\$1,470.00	\$1,200.00
2380e Food Court	\$308.30	\$288.00	\$200.00
2380f Members Art Work		\$261.00	\$250.00
2385 Bench Picture	\$0.00	\$0.00	\$0.00
2390 Advertising	\$0.00	\$300.00	\$300.00
2395 Seed Money - Koi Show	\$200.00	\$200.00	\$200.00

2400 Koi Auction Inc.	\$20,850.00	\$18,060.00	\$15,350.00
2405 Advertising Income for Koi Auction	\$0.00	\$0.00	\$0.00
2410 Equipment Sold	\$825.00	\$260.00	\$200.00
2420 Fish Sold	\$19,475.00	\$17,506.00	\$15,000.00
2430 Plants Sold	\$48.00	\$68.00	\$50.00
2440 Food Court	\$212.00	\$4.00	\$0.00
2450 Gold Fish& Misc. Items Sold	\$290.00	\$222.00	\$0.00
2455 Club Store Seed Money	\$0.00	\$0.00	\$100.00
2460 Misc. Income	\$0.00	\$0.00	\$0.00
2500 Misc. Income	\$2,345.80	\$1,267.00	\$300.00
2510 Donations	\$1,687.50	\$840.00	\$0.00
2515 Memorial Donation by club	\$131.00	\$50.00	\$0.00
2545 Monthly Raffle	\$527.30	\$377.00	\$300.00
2598 Misc.	\$0.00	\$0.00	\$0.00
2600 Pond Tour Inc.	\$3,080.00	\$0.00	\$2,500.00
2610 Donations	\$0.00	\$0.00	\$0.00
2620 Ticket Sales	\$1,065.00	\$0.00	\$1,000.00
2630 Advertising	\$2,015.00	\$0.00	\$1,500.00
2650 Sponsor	\$0.00	\$0.00	\$0.00
2700 Membership	\$6,357.09	\$4,838.00	\$4,540.00
2720 Member Badges	\$128.50	\$113.00	\$80.00
2730 Member Dues	\$5,853.59	\$4,291.00	\$4,000.00
2735 Koi USA	\$375.00	\$234.00	\$260.00
2745 Sponsorship	\$0.00	\$200.00	\$200.00
2750 Misc.	\$0.00	\$0.00	\$0.00
2900 Bank	\$6.87	\$6.61	\$6.60
2910 Interest - Checking	\$0.00	\$0.00	\$0.00
2920 Interest - Savings	\$1.55	\$1.28	\$1.30
2930 Interest - CD	\$5.32	\$5.33	\$5.30
2940 Account Adjustment	\$0.00	\$0.00	\$0.00
2950 Transfer of Funds	\$0.00	\$0.00	\$0.00

TOTAL INCOME: \$50,228.91 \$45,541.67 \$41,496.60

Expense Categories:

100 National Association Memberships	\$200.00	\$250.00	\$250.00
120 AKCA	\$100.00	\$150.00	\$150.00
150 K.O.I.	\$100.00	\$100.00	\$100.00

200 Club Store Exp's.	\$5,223.32	\$6,297.30	\$400.00
230 Shirts	\$0.00	\$0.00	\$0.00
240 Equipment - bought & owned by the club	\$4,614.56	\$5,907.30	\$0.00
245 Fish Bags	\$171.72	\$390.00	\$400.00
246 Air Cylinder Refills	\$130.00	\$0.00	\$0.00
250 Misc. - Club Store	\$307.04	\$0.00	\$0.00
300 Flower Show Exp's.	\$0.00	\$0.00	\$0.00
310 Dinner	\$0.00	\$0.00	\$0.00
320 Plants	\$0.00	\$0.00	\$0.00
330 Printing	\$0.00	\$0.00	\$0.00
340 Volunteer Expenses	\$0.00	\$0.00	\$0.00
345 Water	\$0.00	\$0.00	\$0.00
350 Mailing	\$0.00	\$0.00	\$0.00
360 Misc. Setup Materials	\$0.00	\$0.00	\$0.00
365 Planning Meeting Expense	\$0.00	\$0.00	\$0.00
370 Misc.	\$0.00	\$0.00	\$0.00
400 Insurance	\$2,185.50	\$2,791.75	\$2,800.00
410 Liability Insurance Premium	\$2,185.50	\$2,791.75	\$2,800.00
500 Koi Show Exp's.	\$15,503.59	\$15,796.71	\$16,350.00
505 Advertising	\$0.00	\$0.00	\$0.00
510 Awards	\$1,946.59	\$1,869.60	\$2,000.00
515 Facility Rental	\$3,500.00	\$3,500.00	\$3,500.00
516 Pipe & Drape	\$131.69	\$0.00	\$0.00
517 Water	\$150.00	\$150.00	\$200.00
518 Electricity	\$0.00	\$0.00	\$0.00
519 Sales Tax	\$0.00	\$0.00	\$0.00
520 Banquet	\$1,973.68	\$2,204.62	\$2,500.00
525 Vendor Participation Refund	\$0.00	\$350.00	\$0.00
530 Equipment Rental	\$366.00	\$446.00	\$450.00
535 Labor for Setup & Tear Down	\$830.00	\$961.50	\$1,000.00
540 Food & Drinks	\$1,023.66	\$0.00	\$0.00
541 Food for Judges	\$0.00	\$0.00	\$0.00
542 Food for Wet Lab	\$0.00	\$0.00	\$0.00
543 Hospitality Suite/Vendor Nite Refreshments	\$461.50	\$359.06	\$400.00
550 Gifts for Judges, speakers, volunteers	\$572.63	\$367.50	\$400.00
560 Lodging	\$980.64	\$1,092.42	\$1,200.00
570 Printing	\$0.00	\$836.00	\$900.00
575 Postage	\$0.00	\$0.00	\$0.00
579 Koi Show Banquet Auction & Raffle Items	\$0.00	\$0.00	\$0.00
580 Show Security	\$450.00	\$345.00	\$400.00
585 Film for Bench Pictures	\$0.00	\$0.00	\$0.00
586 Judging Supplies	\$163.81	\$0.00	\$0.00
590 Water Quality Tests	\$660.27	\$419.16	\$450.00
592 Club Store Merchandise	\$1,934.73	\$2,522.59	\$2,550.00
592a T Shirts for Volunteers	\$0.00	\$0.00	\$0.00
592b T Shirts for Sale	\$1,293.73	\$1,586.67	\$1,600.00
592c Show Pins	\$641.00	\$307.00	\$350.00
592d Other Items Sales	\$0.00	\$0.00	\$0.00
592e Raffle Items	\$0.00	\$0.00	\$0.00
592f Food Court	\$0.00	\$466.92	\$400.00
592g Membership Art Sales		\$162.00	\$200.00
595 Misc.*	\$158.39	\$173.26	\$200.00
599 Club Store Seed Money	\$200.00	\$200.00	\$200.00

600 Koi Auction Exp's.	\$12,830.18	\$13,219.96	\$12,900.00
605 Advertising	\$0.00	\$0.00	\$0.00
610 Paid to Equipment Seller	\$0.00	\$213.75	\$200.00
620 Paid to Fish Seller	\$12,124.25	\$12,491.25	\$12,000.00
630 Paid to Plant Seller	\$30.00	\$36.00	\$0.00
640 Food Court Costs	\$227.17	\$0.00	\$150.00
650 Auction Printing	\$0.00	\$0.00	\$0.00
660 Club Store Seed Money	\$100.00	\$0.00	\$100.00
670 Water Cost	\$52.17	\$100.00	\$100.00
675 Water Quality Expenses	\$146.59	\$149.01	\$150.00
680 Labor to Setup/Tear Down Auction	\$150.00	\$143.86	\$150.00
685 Air & Air Supply Items	\$0.00	\$0.00	\$0.00
690 Misc. Auction Expenses	\$0.00	\$86.09	\$50.00
700 Misc. Expenses	\$2,815.69	\$1,704.71	\$2,500.00
710 Registration GA Secy. Of State	\$30.00	\$30.00	\$30.00
720 IRS	\$0.00	\$0.00	\$0.00
740 Monthly Club Meetings	\$1,400.00	\$1,379.54	\$1,850.00
770 Club Library Expenses	\$0.00	\$0.00	\$0.00
780 Friendship Awards	\$3.07	\$3.07	\$100.00
785 Misc. Treasurer's Expenses	\$0.00	\$0.00	\$0.00
787 Speakers/Meeting Place Expenses	\$135.62	\$292.10	\$500.00
790 Koi Learning Expense	\$0.00	\$0.00	\$0.00
795 Misc. Items	\$1,247.00	\$0.00	\$20.00
800 Newsletter Exp's.	\$36.75	\$817.49	\$375.00
810 Postage	\$0.00	\$0.00	\$0.00
820 Printing	\$0.00	\$0.00	\$0.00
830 Supplies	\$0.00	\$0.00	\$0.00
840 Website Expenses	\$36.75	\$455.52	\$0.00
850 Website/URL Registration	\$0.00	\$361.97	\$375.00
860 Misc.	\$0.00	\$0.00	\$0.00
900 Pond Tour Exp's.	\$934.49	\$0.00	\$1,235.00
910 Host Gifts	\$196.88	\$0.00	\$200.00
920 Postage	\$9.55	\$0.00	\$10.00
930 Printing	\$605.64	\$0.00	\$700.00
940 Supplies	\$122.42	\$0.00	\$125.00
950 Misc.	\$0.00	\$0.00	\$0.00
960 Advertising	\$0.00	\$0.00	\$200.00
970 Food	\$0.00	\$0.00	\$0.00
1000 Raffle Exp's.	\$77.02	\$48.26	\$350.00
1010 Raffle Tickets	\$21.53	\$0.00	\$150.00
1030 Monthly Meeting Items	\$55.49	\$48.26	\$200.00
1100 Rent Exp's.	\$2,035.00	\$2,220.00	\$2,220.00
1101 Rent @ Coastal	\$2,035.00	\$2,220.00	\$2,220.00
1120 Equipment Rental	\$0.00	\$0.00	\$0.00

1200 Donation Exp's.	\$151.00	\$0.00	\$0.00
1220 Memorial	\$131.00	\$0.00	\$0.00
1245 Misc. Donation	\$20.00	\$0.00	\$0.00
1250 Advertising Exp's	\$348.18	\$0.00	\$600.00
1251 Newsletter/Website Advertising	\$0.00	\$0.00	\$0.00
1252 Club Advertising	\$348.18	\$0.00	\$500.00
1255 Club Signs	\$0.00	\$0.00	\$0.00
1260 AKC Brochure	\$0.00	\$0.00	\$100.00
1300 Membership Exp's	\$619.00	\$375.00	\$650.00
1310 Name Badges	\$154.00	\$175.00	\$150.00
1325 Koi USA Subscription	\$375.00	\$200.00	\$250.00
1340 New Member Info Packet Printing	\$0.00	\$0.00	\$0.00
1380 Misc. - i.e. postage	\$0.00	\$0.00	\$0.00
1390 Koi Buck Reimbursement	\$90.00	\$0.00	\$250.00
1400 Bank Charges	\$854.00	\$875.71	\$860.00
1410 Returned Check Fee	\$0.00	\$0.00	\$0.00
1415 Returned Check Amount	\$0.00	\$0.00	\$0.00
1420 Stop Payment	\$0.00	\$0.00	\$0.00
1430 Check Printing Cost	\$0.00	\$0.00	\$0.00
1440 Deposit Slip Printing	\$0.00	\$0.00	\$0.00
1450 Postage - Banking	\$9.80	\$0.00	\$10.00
1460 Misc. Banking	\$213.42	\$0.00	\$0.00
1465 Misc. Banking - Credit Card Charge	\$348.73	\$491.59	\$450.00
1466 PayPal Charges	\$0.00	\$384.12	\$400.00
1470 Bank Service Charge	\$282.05	\$0.00	\$0.00
1490 Transfer of Funds	\$0.00	\$0.00	\$0.00
<u>TOTAL EXPENSES:</u>	\$43,813.72	\$44,396.89	\$41,490.00
<u>NET INCOME(LOSS):</u>	\$6,415.19	\$1,144.78	\$6.60