

Proposed changes are below in **RED**. To view a full version of the bylaws, [click here](#).

ARTICLE 5 BOARD OF DIRECTORS

5.1 MEMBERS - The Board of Directors shall consist of the following officers, and committee chairs of NTSI, together with those additional members designated in Sections 5.2 and 5.3:

- .1 General Chair
- .2 Administrative Vice-Chair
- .3 Finance Vice-Chair
- .4 Coach Representative
- .5 Athlete Board Representatives (2)
- .6 Secretary
- .7 Treasurer (*Ex-Officio Member*)
- .8 Senior Vice-Chair
- .9 Age Group Vice-Chair
- .10 Safe Sport Chair
- .11 At-Large Athlete Board Members [as needed]
- .12 Officials Committee Chair
- .13 Diversity, Equity and Inclusion Committee Chair
- .14 Operational Risk Coordinator

.15 Technical Planning Chair

- 5.2 AT-LARGE BOARD MEMBERS - A sufficient number of Athlete Representatives shall be elected as At-Large Board Members such that athletes constitute at least twenty percent (20%) of the voting membership of the Board of Directors at any given time (taking into account the Athlete Board Representatives). The Athlete At-Large Board Members shall meet the same requirements as the Athlete Representatives set forth in Section 6.2.1. All At-Large Board Members shall assume office on June 1st of the year they are elected and hold office until their successors are elected or appointed.
- 5.3 EX-OFFICIO MEMBERS - The following persons shall be ex-officio members of the Board of Directors:
- .1 The Immediate Past General Chair of NTSI, if the Individual Member is in good standing.
 - .2 Members of the USA Swimming Board of Directors who are Individual Members in good standing.
 - .3 USA Swimming Committee Chairs who are Individual Members in good standing.
- 5.4 LIMITATIONS -
- .1 No more than 3 Members of any Group Member shall serve as voting members on the Board of Directors at any time. This limitation shall be applied separately as to Athlete Representatives and Non-Athlete Members.
 - .2 No employee of NTSI may serve as a voting member of the Board of Directors.
- 5.5 VOICE AND VOTING RIGHTS OF BOARD MEMBERS - The voice and voting rights of Board Members and individuals shall be as follows:
- .1 BOARD MEMBERS - Each Board Member shall have both voice and vote in meetings of the Board of Directors and its committees.
 - .2 GENERAL - Anyone may attend open meetings of the Board of Directors and its committees and be heard at the discretion of the presiding officer.

- 5.6 DUTIES AND POWERS - The Board of Directors shall act for NTSI and the House of Delegates during the intervals between meetings of the House of Delegates, except that it shall not remove a Board Member, or other person not appointed by the Board of Directors or amend these Bylaws. Any actions taken are subject to the exercise by the House of Delegates of its powers of ratification or prospective modification or rescission. In addition to the powers and duties prescribed in the USA Swimming Rules and Regulations or elsewhere in these Bylaws, the Board of Directors shall have the power and it shall be its duty to:
- .1 Establish and direct policies, procedures and programs for NTSI;
 - .2 Oversee the conduct by the officers and staff of NTSI of the day-to-day management of the affairs of NTSI;
 - .3 Provide advice and consent to appointments proposed by the General Chair as required under these Bylaws or the NTSI Policies and Procedures;
 - .4 Elect Athlete At-Large Board Members if they are not elected in a timely fashion;
 - .5 Cause the preparation and presentation to the House of Delegates of the annual budget of NTSI and make a recommendation to the House of Delegates concerning the approval or disapproval thereof;
 - .6 Approve the annual review/audit;
 - .7 Call regular or special meetings of the Board of Directors or the House of Delegates;
 - .8 Retain such independent contractors and employ such persons as the Board shall determine are necessary or appropriate to conduct the affairs of NTSI;
 - .9 Appoint other officers, agents, or committees, to hold office for the terms specified. These appointees shall have the authority and perform the duties as provided in these Bylaws, the NTSI Policies and Procedures or as may be provided in the resolutions appointing them, including any powers of the Board of Directors as may be specified, except as may be inconsistent with any other provision of these Bylaws. To the extent not provided elsewhere in these Bylaws, the Board of Directors may delegate to any officer, agent, or committee the power to appoint any such subordinate officers, agents, or committees and to prescribe their respective terms of office, authorities and duties; and
 - .10 Remove from office any Board Members, committee chairs, or committee members of NTSI who were appointed/elected by the Board and who have failed to attend to their official duties or member responsibilities or have done so improperly, or who would be subject to penalty by the National Board of Review for any of the reasons set forth in the National Board of Review procedures, pursuant to Policy 26.0 of the USA Swimming Operating Policy Manual.. However, no At-Large Board Member, or committee chair may be removed without receiving the thirty (30) days' written notice specifying the alleged deficiency in the performance of the member's responsibilities or specific official duties or other reasons and an opportunity to respond in writing within twenty (20) days to such allegations.
- 5.7 MEETINGS – Board of Directors meetings shall be open. Matters relating to personnel, disciplinary action, legal, taxation or similar affairs shall be deliberated and decided in a closed session during which only Board Members are entitled to attend. By majority vote on a motion of a question of privilege, the Board of Directors may decide to into closed session on any matter deserving of confidential treatment or of personal concern to any member of the Board of Directors.
- 5.8 PARTICIPATION THROUGH COMMUNICATIONS EQUIPMENT - Members of the Board of Directors may participate in meetings of the Board of Directors through conference equipment by means of which all persons participating in the meeting can hear each other at the same time. Participation by such means shall constitute presence at a meeting.
- 5.9 REGULAR MEETINGS - Regular meetings of the Board of Directors shall be held in accordance with a schedule adopted by the Board of Directors.

- 5.10 SPECIAL MEETINGS - Special meetings of the Board of Directors may be called by the General Chair. Should the Board of Directors or the General Chair fail to call regular meetings or should a special meeting be appropriate or helpful, a meeting of the Board of Directors shall be called at the written request of any three (3) Board Members.
- 5.11 QUORUM - A quorum of the Board of Directors shall consist of a majority of the voting members.
- 5.12 VOTING - Except as otherwise provided in these Bylaws or the Parliamentary Authority, all motions, orders and other propositions coming before the Board of Directors shall be determined by a majority vote.
- 5.13 PROXY VOTE - Voting by proxy in any meeting of the Board of Directors shall not be permitted.
- 5.14 ACTION BY WRITTEN CONSENT - Any action required or permitted to be taken at any meeting of the Board of Directors may be taken without a meeting if all the Board Members entitled to vote consent to the action in writing and the written consents are filed with the records of the respective meetings. These consents shall be treated for all purposes as votes taken at a meeting.
- 5.15 MAIL/EMAIL VOTE - Any action which may be taken at any regular or special meeting of the Board of Directors, except elections, or removals of appointed Board members, committee chairs and members, may be taken without a meeting. If an action is to be taken without a meeting, the Secretary or NTSI staff, by first class mail, postage prepaid, or email, shall distribute a ballot to every Board Member entitled to vote on the matter. The ballot shall set forth the proposed action, provide an opportunity to specify approval or disapproval, and provide a reasonable time (but in no event less than the period specified in Section 5.16) within which to return the ballot to the Secretary. Action by ballot shall be valid only when the number of votes cast in favor of the proposed action within the time period specified constitutes a majority of the votes entitled to be cast.
- 5.16 NOTICES -
- .1 TIME - Not less than five (5) days' written notice shall be given to each Board Member for any annual, regular or special meeting of the Board of Directors. (See Section 14.1.3 for the permitted means of notice.)
 - .2 INFORMATION - The notice of a meeting shall contain the time, date and site and in the case of special meetings, the expected purpose

ARTICLE 6 OFFICERS AND DIRECTORS

- 6.1 OFFICERS - The officers shall be as listed herein and shall be elected by the House of Delegates at its annual meeting, with the General Chair, the Administrative Vice-Chair, the ~~Treasurer~~, and the Senior Vice-Chair elected in even numbered years; and the Age Group Vice-Chair, the Secretary, and the Finance Vice-Chair elected in odd numbered years. *The treasurer shall be a paid staff member and as such be an Ex-Officio member of the Board of Directors and serve until no longer employed by NTSI.*

- .1 General Chair
- .2 Administrative Vice-Chair
- .3 Finance Vice-Chair
- .4 Senior Vice-Chair
- .5 Age Group Vice-Chair
- .6 Secretary
- .7 Treasurer *(Designated as a Staff position, Ex-Officio Member of the Board, not elected by House of Delegates. The position will be filled by the Personnel Committee with the advice and consent of the Board of Directors)*

6.2 OTHER DIRECTORS

.1 ATHLETE BOARD REPRESENTATIVES -

Two (2) Athlete Board Representatives shall be elected, one each year for a two-year term, or until their respective successors are elected. At the time of election, the Athlete Board Representative must (a) be an athlete member in good standing; (b) be at least a sophomore in high school by the end of the school year or at least 16 years of age, (c) be currently competing, or have competed within the two (2) immediately preceding years, in a sanctioned USA Swimming event conducted by NTSI or another LSC; and (d) have his or her place of permanent residence in the Territory and expect to reside therein throughout at least the first half of the term (other than periods of enrollment in an institution of higher education). The balloting shall take place via electronic vote and/or at a meeting called for that purpose by the Senior Athlete Board Representative or failing that, at a time and in a manner designated by the Board of Directors. At least twenty (20) days' written notice of the election shall be given to all clubs and the election shall be conducted prior to May 31. The Athlete Board Representatives elected shall be determined by a majority of the athlete members in good standing who are at least 13 years of age casting a vote.

.2 COACH REPRESENTATIVE

One (1) Coach Representative shall be elected, in odd years for a two-year term, or until a successor is elected. The election of the Coach Representative shall be conducted via electronic vote and/or at a meeting called for that purpose by the Coach Representative or the Board of Directors, and determined by a majority of the Coach Members in good standing present and voting or, failing that, at a time and place and in a manner designated by the Board of Directors. At least twenty (20) days' written notice of the election shall be given to all clubs, and the election shall be conducted prior to May 31 of odd years.

.3 COMMITTEE CHAIRS/AT LARGE MEMBERS

A. The following committee chairs shall be elected by the House of Delegates:

- (1) Safe Sport Chair (elected in even numbered years)
- (2) Diversity, Equity & Inclusion Chair (elected in odd numbered years)

B. The following committee chairs shall be elected as follows:

- (1) Officials Committee Chair shall be elected by the Officials Committee in accordance with the NTSI Policies and Procedures.

C. The following committee chairs/coordinators/At-Large Board members shall be appointed by the General

Chair with advice and consent of the Board of Directors:

- a. Technical Planning Chair
- b. Operational Risk Coordinator

6.3 ELIGIBILITY - Only Individual Members of USA Swimming in good standing with NTSI and USA Swimming shall be eligible to hold office and must maintain their eligibility throughout their term of office.

6.4 DOUBLE VOTE PROHIBITED - An Individual Member entitled to vote in Board of Directors meetings may only have one vote, regardless of the number of positions held by such Member.

6.5 OFFICES SPLIT OR COMBINED -

.1 OFFICE HELD BY TWO PERSONS - Any office other than General Chair, Finance Vice-Chair and Treasurer, may be held jointly by two Individual Members. Two individuals who are sharing an office shall share one vote.

.2 OFFICES COMBINED - Any office other than General Chair may be combined with any other office except that the offices of Finance Vice-Chair and Treasurer may not be combined.

6.6 TERMS OF OFFICE -

.1 TERM OF OFFICE - The terms of office of all members of the Board of Directors shall be two years.

.2 COMMENCEMENT OF TERM - Each person elected or appointed to a position shall assume office June 1st of the year elected or appointed and shall serve until a successor takes office.

.3 CONSECUTIVE TERMS LIMITATION - Except for the Treasurer, Secretary and Safe Sport Chair, no Individual Member who has served two successive terms shall be eligible for re-election or appointment to the same position until a lapse of one term. A portion of any term served to fill a vacancy in the position shall not be considered in the computation of this successive term limitation.

6.7 DUTIES - The duties of the officers and other Board Members shall be to attend and participate in all meetings of the House of Delegates and the Board of Directors and as defined in these Bylaws, the NTSI Policies and Procedures, and applicable state laws.

6.8 RESIGNATIONS - Any officer may resign by submitting a written resignation to the General Chair or the Board of Directors specifying an effective date of the resignation. In the absence of a specified effective date, any such resignation shall take effect upon the appointment or election of a successor.

6.9 VACANCIES AND INCAPACITIES -

.1 OFFICE OF GENERAL CHAIR - In the event of a vacancy in the office of General Chair, or of the General Chair's temporary or permanent incapacity, the Administrative Vice-Chair shall become the acting General Chair until an election can be held at the next meeting of the House of Delegates to fill the remaining term, if any, of the former General Chair, or until the General Chair ceases to suffer from any temporary incapacity. While serving as acting General Chair, the Administrative Vice-Chair shall vacate the office of Administrative Vice-Chair, except in the case of the General Chair's temporary incapacity. If the General Chair is to be absent from the Territory, the General Chair may, but is not obligated to, designate the Administrative Vice-Chair as acting General Chair for the duration of the absence.

.2 OFFICES OF ATHLETE BOARD REPRESENTATIVES OR COACH REPRESENTATIVE OR ANY POSITION ELECTED - In the event of a vacancy or of the permanent incapacity of a person holding the office of Athlete Board Representative or Coach Representative, or person who has been elected, the General Chair may appoint, with the advice and consent of the Board of Directors, an eligible member to serve the remainder of the term of office or until the respective body shall elect a successor.

- .3 DETERMINATION OF VACANCY OR INCAPACITY - The determination of when an office becomes vacant or an officer becomes incapacitated shall be within the discretion of the Board of Directors or the House of Delegates with the advice and consent of the electing body. The determination as to when the General Chair is temporarily incapacitated shall be made, where the circumstances permit, by the General Chair and otherwise shall be within the discretion of the Board of Directors, subject to any subsequent action by the House of Delegates.

6.10 REMOVAL OF DIRECTORS - Directors may be removed in accordance with 4.5.7 and 5.6.9 of these Bylaws.

6.11 OFFICERS' POWERS GENERALLY -

- .1 AUTHORITY TO EXECUTE CONTRACTS, ETC. - The General Chair, Administrative Vice- Chair, and Finance Vice Chair each may sign and execute in the name of NTSI deeds, mortgages, bonds, contracts, agreements or other instruments duly authorized by the NTSI Policies and Procedures, the Board of Directors or the House of Delegates, except in cases where the signing and execution thereof shall be expressly delegated by the Board of Directors to another officer or agent, expressly requires two or more signatures or is required by law to be otherwise executed. Additional signing authority may be provided by standing resolutions of the Board of Directors or the House of Delegates.
- .2 ADDITIONAL POWERS AND DUTIES - Each officer shall have other powers and perform other duties as prescribed in the NTSI Policies and Procedures or by the House of Delegates, the Board of Directors, and the General Chair, the respective division chair, the delegating officer, or these Bylaws.
- .3 DELEGATION - Officers of NTSI may delegate any portion of their powers or duties to an individual or a committee, except that neither the Finance Vice-Chair nor the Treasurer may delegate duties to the other without the consent of the Board of Directors. In addition, the authority to sign checks, drafts, and orders of withdrawal or wire transfers shall not be delegated other than by the Board of Directors. Except as otherwise provided in these Bylaws and with the consent of the Board of Directors any officer may delegate any portion of that officer's powers or duties to the paid staff of NTSI. A delegation of powers or duties shall not relieve the delegating officer of the ultimate responsibility to see that these duties and obligations are properly executed or fulfilled.

6.12 DEPOSITORIES AND BANKING AUTHORITY -

- .1 DEPOSITORIES, ETC. - All receipts, income, charges and fees of NTSI shall be deposited to its credit in the banks, trust companies, other depositories or custodians, investment companies or investment management companies as the Board of Directors determines.
- .2 SIGNATURE AUTHORITY - All checks, drafts or other orders for the payment or transfer of money, and all notes or other evidences of indebtedness issued in the name of NTSI shall be signed by the General Chair, the Treasurer or other officer or officers or agent or agents of NTSI, and in the manner, as shall be determined by the Board of Directors.

ARTICLE 7

DIVISIONS, COMMITTEES

7.1 DIVISIONAL ORGANIZATION AND JURISDICTIONS, STANDING COMMITTEES - The divisions of NTSI shall each be chaired as indicated below with respective duties, jurisdiction and responsibilities described in the NTSI Policies and Procedures.

- .1 ADMINISTRATIVE DIVISION - Administrative Vice-Chair
- .2 AGE GROUP DIVISION - Age Group Vice-Chair
- .3 SENIOR DIVISION - Senior Vice-Chair
- .4 FINANCE DIVISION - Finance Vice-Chair
- .5 ATHLETES DIVISION - Senior Athlete Representative
- .6 COACHES DIVISION - Coach Representative

		LSC MEET TYPE	HS MEET	USA SWIMMING	Holiday
January	3-4	Open Divisional			
	10-11	Open Divisional			
	17-18	Open			19th MLK
	24-25		Disticts		
	31-1	Open Divisional			
February	7-8		Regionals		
	14-15	Open			14 Valentines
	21-22	Open	HS State		
		Senior Cup P/F (15 and Over) Junior CUP (14 and Under BB and Up) possibly divisional		Tyr Pro	
March	7-8	B/C Champs		TAGS /Sectionals	
	14-15	Closed			
	21-22	Closed			
	28-29	Closed			
April	4-5	Closed			Easter
	11-12	OPEN Senior League			
	19-20	Closed			HOD
	26-27	Divisional B/C NT Senior Meet			
		Divisional BB and UP			
May	2-3				
	9-10	Open			Mother's Day Weekend
		Divisional B/C NT Senior Meet			
	16-17				
	23-24	Closed			Memorial Day Weekend
	30-31	Open			
June	6-7	Divisional BB and UP			
	13-14	Divisional B/C			Fathers Day Weekend
	20-21	Open			
		Senior Champs Age Group Champs			
	27-28				
July	4-5	Closed			
	11-12	Open Divisional			
	18-19	Open Divisional			
				TAGS Futures Junior Nats NCSA	
	25-26	Open			
August	1-2	OPEN			
	8-9	Closed			
	15-16	Closed			
	22-23	Closed			
	29-30	Closed			
September	5-6				Labor Day Weekend
	12-13	Open			
		Open Senior Super League			
	19-20				
	26-27	BB and Up			
October	3-4	Senior Meet			
	10-11	B/C			
	17-18	CLOSED			HOD
	24-25	BB and Up			
		B/C Senior Super League			
	31-1				
November	7-8	Senior Meet			
	14-15	BB and Up			
		B/C Senior Super League (Sunday)			
	21-22				
	28-29	Closed			Thanksgiving
		Senior Champs Age Group Champs			
December	5-6			US OPEN Junior Nats	
	12-13	Divisional Open			
	19-20				
	26-27	closed			

B/C DIVISIONS		
Group A	GROUP B	GROUP C
METRO	COPS	MAC
STAR	RACE	MARS
PAC	ATAC	AAC
IRON	DM	LIFE
SSCT	COR	METRO FW
BOSS	FFE	LAC KELLER
LAC (COLONY)	TFA	LAC NW
LAC WESTSIDE	JAYS	WEST FNW O2 NTN

EAST BB AND ABOVE	WEST BB AND ABOVE
MTRO	LAC
DM	TFA
COPS	LIFE
COR	MAC
PAC	MARS
RACE	WEST A/BB
IRON	NTN
STAR	AAC
TRAC	O2
ATAC	FNW
BOSS	
SSCT	
FFE	
JAYS	

Meet Categories

Open Weekends Teams can figure out what type of meet they want to host

Open Divisional Teams figure out what meets within the division

Senior Super League 1-2 session meets for senior level athletes coaches will make up format

Senior Cup 15 and over no time standard prelim - final meet. Gives swimmers who don't have sectional cuts and above a end of season meet
Junior Cup 14 and under last chance BB and up meet to qualify for tags format up to host club/clubs

B/C Champs Timed final championship meet for B/C level swimmers

BB and Up TPC recommends allowing swimmers with 1 BB time into the meet to swim full lineup events

B/C Meets For B/C level swimmers

Closed Weekend No Meets to be hosted

Blank Area Depending on pool availability during HS meets, teams can host meets of their choosing



North Texas Swimming, Inc.

Budget vs. Actuals: HOD Approved Budget - 2024 (w/1.14.2025 BoD revs) -
FY24 P&L

January - December 2024

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
Age Group Programs Income	24,000.00	26,000.00	-2,000.00	92.31 %
Donations Received	1,092.00	2,000.00	-908.00	54.60 %
Interest Income	2,843.26	2,843.68	-0.42	99.99 %
Meet Surcharges	107,817.00	107,817.00	0.00	100.00 %
Miscellaneous Income	2,000.00	0.00	2,000.00	
Rents - Equipment	3,550.00	2,050.00	1,500.00	173.17 %
Sanction Fees	2,450.00	2,450.00	0.00	100.00 %
TNT - All Star Meet		15,000.00	-15,000.00	
USA Registration Fees	210,743.76	215,000.00	-4,256.24	98.02 %
Total Income	\$354,496.02	\$373,160.68	\$ -18,664.66	95.00 %
GROSS PROFIT	\$354,496.02	\$373,160.68	\$ -18,664.66	95.00 %
Expenses				
Accounting & Tax Services	2,450.00	2,450.00	0.00	100.00 %
Age Group Programs Expense	48,699.80	48,699.80	0.00	100.00 %
Bank Charges	327.48		327.48	
Coaches' Rep		500.00	-500.00	
Contract Labor	6,160.00	6,160.00	0.00	100.00 %
Conventions, Training, Meetings - USAS	6,253.32	7,000.00	-746.68	89.33 %
Diversity and Inclusion		4,500.00	-4,500.00	
Dues & Subscriptions	1,599.20	1,599.20	0.00	100.00 %
Evaluator Fees	820.56	3,200.00	-2,379.44	25.64 %
Insurance	418.14	500.00	-81.86	83.63 %
Meeting Expenses	84.06	1,500.00	-1,415.94	5.60 %
Office Expenses				
Employee & Volunteer Expenses	1,508.75	2,000.00	-491.25	75.44 %
Employee Recruiting Expenses	323.00	323.00	0.00	100.00 %
Office Services	184.56	300.00	-115.44	61.52 %
Office Supplies		200.00	-200.00	
Postage	317.42	242.03	75.39	131.15 %
Software & Subscriptions	4,725.86	4,488.15	237.71	105.30 %
Total Office Expenses	7,059.59	7,553.18	-493.59	93.47 %
Payment Fees				
PayPal Fees	574.35	574.35	0.00	100.00 %
QuickBooks Payments Fees	1,658.85	1,896.56	-237.71	87.47 %
Total Payment Fees	2,233.20	2,470.91	-237.71	90.38 %
Payroll Expenses				
Taxes	7,237.52	9,360.00	-2,122.48	77.32 %
Wages	94,126.70	93,240.00	886.70	100.95 %
Workers Comp	230.89	800.00	-569.11	28.86 %

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Total Payroll Expenses	101,595.11	103,400.00	-1,804.89	98.25 %
Repair & Maintenance	1,692.46	1,692.46	0.00	100.00 %
Safe Sport	571.60	1,100.00	-528.40	51.96 %
Scholarships Awarded	2,500.00	3,000.00	-500.00	83.33 %
Taxes & Licenses	-15.00	300.00	-315.00	-5.00 %
Telephone & Internet	165.62	200.00	-34.38	82.81 %
TNT Allstars Meet exp		14,000.00	-14,000.00	
Training & Supplies - Coaches	4.25	2,000.00	-1,995.75	0.21 %
Training & Supplies - Officials	2,084.74	3,300.00	-1,215.26	63.17 %
Travel				
Travel - Athlete Reimbursement	115,699.93	124,000.00	-8,300.07	93.31 %
Travel - Coach Reimbursement	13,796.31	14,000.00	-203.69	98.55 %
Travel - LSC Officers & Employees	6,546.09	7,000.00	-453.91	93.52 %
Travel - Meet Official Reimbursement	9,530.71	14,000.00	-4,469.29	68.08 %
Total Travel	145,573.04	159,000.00	-13,426.96	91.56 %
Total Expenses	\$330,277.17	\$374,125.55	\$ -43,848.38	88.28 %
NET OPERATING INCOME	\$24,218.85	\$ -964.87	\$25,183.72	-2,510.06 %
Other Expenses				
Miscellaneous Exp		100.00	-100.00	
Total Other Expenses	\$0.00	\$100.00	\$ -100.00	0.00%
NET OTHER INCOME	\$0.00	\$ -100.00	\$100.00	0.00 %
NET INCOME	\$24,218.85	\$ -1,064.87	\$25,283.72	-2,274.35 %