



# UNIVERSITY OF FLORIDA

COLLEGE OF BUSINESS ADMINISTRATION  
Graduate School of Business  
Fisher School of Accounting  
School of Business  
JOHN KRAFT, DEAN

100 Bryan Hall \* P.O. Box 117150  
Gainesville, Florida 32611-7150  
Tele: (904)392-2397. ext. 1217 \* Fax: (904)392-2086

## GENERAL FACULTY MEETING

MARCH 17, 1995

1:00p

102 BUS

### AGENDA

1. Minutes from the January 20, 1995 General Faculty Meeting
2. Undergraduate Committee action items (attachment 1)
  - FIN 3102
  - Dual majors within the BSBA program
  - Allow BSAC students to earn a BSBA degree
  - Eliminate ECO 3202/3203 as specified major elective for Marketing majors
  - Eliminate ECO 3203 as specified major elective for Real Estate majors
  - Eliminate College Distribution Requirements (excess over what is required by General Education) of 9 hours of Social and Behavioral Sciences and 3 hours of International Studies and Diversity
  - Change BSBA and BABA programs to 120 hours
  - Decision of Overall GPA Requirements of BSBA Studies
3. Report from the College Strategic Planning Team
4. Dean's Report
5. Other Business

## GRADUATE FACULTY MEETING

### AGENDA

1. Minutes from the January 20, 1995 Graduate Faculty Meeting
2. MBA for Managers III/MBA for Executives - Information Item (attachment 2)
3. Other Business



# UNIVERSITY OF FLORIDA

College of Business Administration  
Undergraduate Programs Office

100 BUS \* PO Box 117160 \* Gainesville FL 32611-7160  
Phone: (904) 392-0165 Fax: (904) 846-0186

## CBA Undergraduate Committee

February 27, 1995

2:00 P.M.

101 Bryan Hall

Tentative Agenda

### Action Items

1. FIN 3102
2. Dual majors within the BSBA program
3. Allow BSAc students to earn a BSBA degree



# UNIVERSITY OF FLORIDA

*M. May*

Department of Finance, Insurance & Real Estate

321 Business Building  
PO Box 117160  
Gainesville, FL 32611-7160  
(904) 392-0153  
Fax: (904) 392-0301

February 16, 1995

TO: Undergraduate Committee Members  
FROM: Dave Brown *DTB*  
RE: FIN 3102

As I mentioned in an earlier Undergraduate Committee meeting, the Finance department is going to add a course to be taught in the Spring of 1996. The course has been approved by the Finance Department and needs approval of the Undergraduate Committee. In the interests of (1) obtaining quick approval of the committee so that it can be voted on by the college by the end of the term and (2) avoiding the need to call an Undergraduate Committee meeting to address one item, I am asking you to look this over. Priscilla Kenney will call you next week to solicit your vote on this item by phone. If you have any questions or comments please call myself or Sandy Berg.

Florida Department of Education  
Statewide Course Numbering System  
**New Course Transmittal Form**  
(see instructions on reverse side)

Form UCC1  
OAA # \_\_\_\_\_

**Part I: To Be Completed By the Institution or School District**

Institution/District: <b>University of Florida</b>	District Code: <b>00</b>	Institutional Code: <b>001535</b>	Instructional Unit or Department: <b>Finance, Insurance, &amp; Real Estate</b>
Add Course As Indicated Below:			
Recommended SCNS Course Identification: Discipline (SMA) _____ Prefix <b>FIN</b> Level <b>3</b> Course Number <b>102</b> Lab Code _____ Contact Hour Base <b>3.00</b> or Head Count _____			
Institution's Course Title: <b>Personal Financial Planning</b>			
Amount of Credit: <b>3.0</b>		If Repeatable Credit or Variable Credit: _____ total repeatable credit allowed _____ minimum / _____ maximum credit within a semester	
Instructor: <b>Department faculty</b>			
Course Description (Course syllabus, grading criteria, and reading list must be attached.): <b>Introduction to issues involved in long-term financial planning. Time value of money, tax considerations, insurance planning and management of investment portfolios.</b>			
Prerequisites: <b>none</b>			
Corequisites: <b>none</b>			
Intended Students (Mark all that apply.): <input checked="" type="checkbox"/> Undergraduate Nonmajors <input type="checkbox"/> Graduate Students <input type="checkbox"/> Other (specify): <input type="checkbox"/> Undergraduate Majors <input type="checkbox"/> Honors Students <input type="checkbox"/> Advanced Undergraduates			
Category of Instruction: <input checked="" type="checkbox"/> Introductory <input type="checkbox"/> Intermediate <input type="checkbox"/> Advanced			
List the department chair (by name & department) with whom you have cleared any question of possible duplication or infringement by this course. Each such chair must either sign the syllabus requested, indicate no concern over possible infringement, or make comments. Any lack of comments or signatures must be indicated.			
Effective Term (first term/year course will be offered): <b>Spring 1996</b>		Department Contact and Telephone Number: <b>Priscilla Kenney 392-0153</b>	
Signature, Department Chair: _____ (Date)		Signature, College Dean: _____ (Date)	
Signature, Graduate Dean (if applicable): _____ (Date)		Signature, Institutional Contact: _____ (Date)	

**Part II: Faculty Discipline Committee Representative Use Only**

Approved Course Classification (Prefix, Number, Lab Code): If not the same as recommended by institution, please explain:	
SCNS Course Title (if new): _____	
Decade Title (if new): _____	
Century Title (if new): _____	
Signature, Faculty Discipline Committee Representative	Date

**Part III: SCNS Staff Use Only**

Signature	Date Entered	Correspondence Number
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**FIN 3102 Personal Financial Planning. F,S**  
*Credits 3; Prereq. None*

Introduction to issues involved in long-term financial planning. Time value of money, tax considerations, insurance planning and management of investment portfolios.

**GUIDING PRINCIPLES IN DEVELOPING COURSE**

I. The course will have serious academic content. It will not be what is often spoken of as a "Personal Finance" Course.

II. Content will consists of approximately the following class-time exposures:

A. Taxes:	10%
B. Basic Finance	20%
C. Investment Management	45%
D. Insurance	25%

III. Students will apply concepts to realistic situations; learn by doing instead of learn by lecture alone. Four "planning scenarios" will be defined early in the term (college graduate, young family, mid-career family and retirement age couple) and used to illustrate concepts reviewed in the course.

IV. Students will prepare a number of written reports ( 2-5 pages) These papers will be graded for both content and presentation by MBA graduate assistants. The desired ratio of students to MBA's is 25:1.

V. Detailed coverage and course applications will be reviewed with actual financial planners to assure relevance. Financial planners representing insurance, brokerage, accounting, investment management firms, etc. will be interviewed.

VI. Financing required for course development as well as ongoing support of MBA assistants will hopefully be provided by donations made by investment/insurance/planning organizations.

**FIN 3102; PERSONAL FINANCIAL PLANNING  
PROPOSED OUTLINE**

By Robert Radcliffe and David Nye  
February 13, 1995

**I. Overview of Financial Planning Issues (1 hour)**

- A. Importance Of Rational Financial Planning
- B. The Financial Planning Process & Topics To Be Discussed
- C. Topics Which Will Not Be Discussed

**II. Overview of Financial Market System (2 hours)**

- A. Real versus Financial Investment
- B. Overview of Personal Insurance Products
- C. Overview of Financial Savings Alternatives

**III. Time Value of Money (5 hours)**

- A. Concepts (2 hours)
- B. Applications (3 hours)
  - i. Loans (effective costs, amortization, mortgage refunding, borrow vs. lease, etc.)
  - ii. Savings Plans (future portfolio values as function of time rates of return and contributions, present value of retirement benefits, etc.)
  - iii. Security Valuation (bond and stock prices, price changes as interest changes)

**IV. Overview of Tax Issues in Financial Planning (4 hours)**

- A. Federal Income Taxation
  - i. Review of 1040 Calculations

- ii. Tax Planning Associated With Security Ownership (capital gain vs. ordinary income, municipal bond tax, Treasury bond tax, zeros, mutual fund dividends, wash sale, etc.)
  - iii. Tax Planning Associated With Insurance Products (tax deferred annuities, deductibility of premiums, etc.)
- B. State and Local Taxation
- i. Types of Taxes
  - ii. Management of State & Local Taxes
- C. Estate Taxation
- D. Student Application

**V. Principles of Investment Management (7 hours)**

- A. Types of Securities (1 hour)
- B. Overview of Who Owns What and Who Manages What
- C. How Transactions Are Processed (1 hour)
- D. Commingled Portfolios (Mutual Funds and Wrap Accounts) (2 hours)
- E. Return Calculations (1 hour)
  - i. Time Weighted Returns
  - ii. Dollar Weighted Returns
  - iii. Unit Values and Geometric Returns
- F. Risk Measurement Proxies & Standard Deviation Calculations (1 hour)
- G. Extrapolating investment risk to multiyear investment horizons (1 hour)
- H. Student Application

**VI. Managing Investment Portfolio Risk (4 hours)**

- A. Determinants of Investment Portfolio Risk (the equation for N assets) (1 hour)
- B. Risk Reduction from Naive Diversification (0.5 hours)
- C. Markowitz Efficient Portfolios (0.5 hours)
- D. Extrapolating Efficient Portfolio Risk & Return to Long Investment Horizons (1 hour)
- E. In-Class Application (1 hour)
- F. Student Application

**VII. Management of the Portfolio Investment Process (7 hours)**

- A. Strategic Asset Allocation (3 hours)
  - i. CAPM, Market Risk and Beta
  - ii. Application
- B. Active versus Passive Management (2 hours)
  - i. Efficient Markets Theory
  - ii. Personal Mgt. vs. Employment of Professional Managers
- C. Manager Selection (1 hours)
  - i. Styling Managers
  - ii. How Many in a Style
- D. Statements of Investment Policy (1 hour)
- E. Student Applications

**VIII. Managing Financial Risk Using Insurance Products (10 hours)**

- A. Economic Rational for Individual Insurance



- B. Principles of Actuarial Loss Estimation
- C. Overview of Insurance Products
  - i. Life, Health & Disability
  - ii. Annuities
  - iii. Property & Casualty
- D. Insurance Suppliers
  - i. Ownership and Control
  - ii. Risk Assessment
- E. Student Application

Note: Student Applications are a mix of formal graded papers and projects to be discussed only in class. The precise mix is left to the instructors discretion. However, at least four formal graded papers would be prepared by each student.

## ACADEMIC PROGRESS REGULATIONS

### Exclusion

Students who have not been admitted to an upper division degree program by 60 hours earned will be given one additional semester to be admitted into an upper division college major. Subsequent registration in the LS "change" classification will not be permitted. In exceptional cases, the director of advising may authorize an additional semester.

Students whose academic performance falls below the lower benchmark level for their major at 30 or 45 hours earned will be assigned the LS "change" classification for one term. Such students who have not qualified for a major by the end of that term will be excluded from further registration.

Students who have not successfully completed the College Level Academic Skills Test (CLAST) or the Communication-Computation Requirements (Gordon Rule) by the completion of 60 semester hours of credit are ineligible for admission into an upper division degree program until those requirements have been satisfied.

Upper division colleges may choose not to consider students for admission to and may deny continuation in an upper division degree program if they fail to maintain reasonable academic progress, as specified by the college or department.

### Degrees and Graduation

The following requirements apply to undergraduate degrees. Requirements for graduate and professional degrees in the Graduate School and the colleges of Law, Medicine, Dentistry, and Veterinary Medicine are listed in the individual graduate or professional catalogs.

**Application for Degree:** Students must file an application for degree with the Office of the University Registrar by the published deadline. Students must apply in the term in which they expect to graduate, regardless of applications in previous terms. All requirements for the degree must be completed as of the date of commencement.

**Catalog Year:** Catalog year determines the set of academic requirements (general education and the major) which must be fulfilled for graduation. Students graduate under the catalog in effect at the time of their initial undergraduate enrollment at UF, a Florida public community college, or other Florida state institution, provided they maintain continuous enrollment (registration for and completion of at least one course for one term in an academic year) Students who do not maintain continuous

enrollment will be assigned the catalog in effect at the time enrollment is resumed. Students with the approval of their college dean's office may opt to graduate under the requirements of a later catalog, but they must fulfill all graduation requirements from that alternate catalog year.

**College Dean's Certification:** The dean of the college certifies that all requirements have been completed and that the student is recommended by the faculty.

**College Level Academic Skills Test:** Students seeking admission to upper division must satisfactorily complete the College Level Academic Skills Test (CLAST). Refer to the College Level Academic Skills Test section for further information.

**Completion Deadline To Receive a Degree:**

- \* All residence work required for graduation must be completed at least 24 hours prior to the scheduled meeting of the college faculty voting on the candidates for degrees.
- \* All extension work must be completed at least two weeks prior to the scheduled meeting of the college faculty voting on the candidates for degrees.

**Continuous Enrollment:** Undergraduate students who register for and complete at least one course for one term in an academic year are continuously enrolled.

**Curriculum Requirements:** Students must complete all program requirements established by their college, major department and minor program of study (if applicable). NOTE: Minors are awarded only in conjunction with a certified major.

**Extension Work Restrictions:** (Note: Extension work as referenced below includes both extension classes and correspondence study.)

- \* Students may take a maximum of 12 extension credits during any academic year.
- \* Students may not take more than 9 extension credits during a semester.
- \* No more than 12 of the last 36 credits necessary for a baccalaureate degree may be extension work.
- \* Simultaneous registration in on-campus and extension work requires approval of the dean of the college.
- \* No more than one-fourth of the total credit required for a degree may be extension work.
- \* Consult the appropriate section of this catalog or consult with the dean of the college concerned for further information.

**Gordon Rule (Communication and Computation Requirement):** Students must complete with grades of C or higher and prior to earning 60 semester credits, 12 credits in designated courses that involve substantial writing (a total of 24,000 words) and 6 credits of course work that involve numerical analyses. Refer to the

Communication and Computation Requirement section for further information.

**Grade Point Average:** To graduate, students must have a C average (2.0) or better in all credits required toward that degree and a C average (2.0) in all courses attempted at the University of Florida. College-specific graduation requirements, in addition to these minimums, are listed in each college's section.

**Pending Charge of Academic Dishonesty or Code of Student Conduct Violation:** No degree will be conferred if a charge of academic dishonesty or conduct violation is pending where the penalty could be suspension, expulsion, failing grade, or any combination of the above, until such time as the charge is resolved and degree requirements are met.

**Repeat Course Work:** Credit will be allowed only once for course work which is repeated. Refer to the Repeat Course Work section. In addition, students who have taken an advanced level course may not receive credit for completion of a subsequent lower level course, as determined by their college.

**Residence Requirements:**

- \* The minimum residence requirement for the baccalaureate degree is two semesters.
- \* At least 25 percent of the credit hours applied toward a baccalaureate degree must be earned while in residence at the University of Florida.
- \* Students are required to complete the last 30 credits toward the baccalaureate degree in residence at the college from which the student will graduate.

**Summer Term Enrollment:** Students who enter a university in the State University System with fewer than 60 credits must earn at least 9 credits prior to graduation during summer terms at State University System institutions. Credit earned through any of the "study abroad" programs sponsored by the University of Florida counts toward satisfaction of the summer term enrollment requirement.

**Time-Shortened Degree Opportunities:** A variety of programs may enable students to shorten the time necessary for completion of their degree requirements. These opportunities include several credit by examination programs and other options. Refer to the section Time-Shortened Degree Opportunities and the college sections for additional information.

**Multiple Undergraduate Degrees:** Two or more baccalaureate degrees may be conferred upon an individual provided that each additional degree represents at least 30 credits of additional work and fulfills curriculum and residence requirements.

## COLLEGES

### GPA Requirements:

- 2.40 Preprofessional GPA on 15 hours
- 2.30 Overall GPA on 45 hours

### By 60 Hours

#### Course Requirements:

- 6 Hours of English Composition
- 6 Hours of Literature and the Arts
- 6 Hours of Historical and Philosophical Studies
- 6 Hours of International Studies and Diversity
- 12 Hours of Social Sciences (Includes: ECO 2013, ECO 2023)
- 6 Hours of Mathematical Sciences (Includes: MAC 3233, STA 3023)
- 9 Hours of Physical and Biological Sciences
- 5 Hours of Accounting (Includes: ACG 2021 and ACG 2071)
- 3 Hours of Computer Literacy (Includes: CAP 3802 or alternative)

#### Gordon Rule Requirements:

- 6 Hours of Gordon Rule Math with grade of C or higher
- 12 Hours of Gordon Rule Writing with grade of C or higher

#### CLAST Requirements:

Must have taken and passed all sections of the CLAST exam

#### GPA Requirements:

- 2.50 Preprofessional GPA on 17-20 hours
- 2.50 Overall GPA on 60 hours

### Bachelor of Arts in Business Administration

Students must meet the minimum admission requirements listed below to continue pursuing guaranteed admission to this program.

### By 30 Hours

#### Course Requirements:

- 3 Hours of English Composition
- 3 Hours of Literature and the Arts
- 3 Hours of Historical and Philosophical Studies
- 3 Hours of International Studies and Diversity
- 9 Hours of Social Sciences (Includes: ECO 2013)
- 3 Hours of Mathematical Sciences (Includes: MAC 3233)
- 6 Hours of Physical and Biological Sciences

#### Gordon Rule Requirements:

- 3 Hours of Gordon Rule Math with grade of C or higher
- 6 Hours of Gordon Rule Writing with grade of C or higher

#### GPA Requirements:

- 2.00 Preprofessional GPA on 6 hours
- 2.00 Overall GPA on 30 hours

### By 45 Hours

#### Course Requirements:

- 3-6 Hours of English Composition
- 3-6 Hours of Literature and the Arts
- 3-6 Hours of Historical and Philosophical Studies

3-6 Hours of International Studies and Diversity

9-12 Hours of Social Sciences (Includes: ECO 2013, ECO 2023)

6 Hours of Mathematical Sciences (Includes: MAC 3233, STA 3023)

6-9 Hours of Physical and Biological Sciences

3 Hours of Accounting (Includes: ACG 2021)

#### Gordon Rule Requirements:

- 6 Hours of Gordon Rule Math with grade of C or higher
- 9 Hours of Gordon Rule Writing with grade of C or higher

#### GPA Requirements:

- 2.00 Preprofessional GPA on 15 hours
- 2.00 Overall GPA on 45 hours

### By 60 Hours

#### Course Requirements:

- 6 Hours of English Composition
- 6 Hours of Literature and the Arts
- 6 Hours of Historical and Philosophical Studies
- 6 Hours of International Studies and Diversity
- 12 Hours of Social Sciences (Includes: ECO 2013, ECO 2023)
- 6 Hours of Mathematical Sciences (Includes: MAC 3233, STA 3023)
- 9 Hours of Physical and Biological Sciences
- 5 Hours of Accounting (Includes: ACG 2021 and ACG 2071)
- 3 Hours of Computer Literacy (Includes: CAP 3802 or alternative)

#### Gordon Rule Requirements:

- 6 Hours of Gordon Rule Math with grade of C or higher
- 12 Hours of Gordon Rule Writing with grade of C or higher

#### CLAST Requirements:

Must have taken and passed all sections of the CLAST exam

#### GPA Requirements:

- 2.00 Preprofessional GPA on 17-20 hours
- 2.00 Overall GPA on 60 hours

### Postbaccalaureate Student (6BA)

Depending upon resource and enrollment constraints, students who have received a baccalaureate degree may be admitted for the following purposes:

1. Students who have not received their B.S.B.A. or B.S.Ac. degree may be admitted only if they wish to receive a B.S.B.A. degree.
2. Students who have received their B.S.B.A., B.A.B.A., or B.S.Ac. degree from the University of Florida, and who are not applying for graduate programs within the college, may not receive a second undergraduate degree from the college and may only be admitted to complete courses for information purposes.

3. Any student applying for a graduate program within the college may, at the discretion of the specific graduate program, be admitted to take courses in preparation for admission to the graduate program.

Except for the case of #3 above, admission is highly selective and is subject to the college's resource and enrollment constraints. Meeting the minimum requirements for undergraduate admission *does not* ensure admission as a post-baccalaureate student.

### Non-Degree Students (0BA)

Depending on resource and enrollment constraints, students may be allowed to register as non-degree (transient) students provided they:

1. Are State of Florida employees who have not attended the University of Florida previously as degree-seeking students, or
2. Have never applied to the University of Florida as degree-seeking students, and
3. Are enrolled currently in a B.S.B.A. program at another State University System institution, and
4. Intend to transfer course work back to their home institution and have a letter from the institution requesting that they be given non-degree status and stating the courses that they should take.

Students approved for non-degree status are allowed to enroll in courses only on a space-available basis during the last day of drop/add (add only day). Therefore, depending on course availability, students who must take a specific course for transfer back to their home institution may wish to explore other academic alternatives.

### Graduate Students

The college participates in graduate programs and programs of adult and executive development education. Graduate programs in accounting, business administration and economics are provided under the Graduate School of Business Administration for advanced students with career interests in teaching, research or business. Courses are offered leading to the Master of Accounting (see Fisher School of Accounting), Master of Business Administration, Master of Arts, Master of Science, and Doctor of Philosophy. For requirements for these degrees and for admission to the Graduate School, consult the Graduate Catalog.

### Curriculum Leading to the Bachelor of Science in Business Administration (B.S.B.A.) and Bachelor of Arts in Business Administration (B.A.B.A.) Degrees

The College of Business Administration awards the B.S.B.A. in eight major fields and awards the B.A.B.A. degree in over 80 areas of specialization. Students attempting either a B.S.B.A. or B.A.B.A. degree in the college must



# UNIVERSITY OF FLORIDA

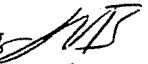
College of Business Administration  
Undergraduate Programs Office

100 BUS \* PO Box 117160 \* Gainesville FL 32611-7160  
Phone: (904) 392-0165 Fax: (904) 392-6250

February 7, 1995

## MEMORANDUM

**TO:** W. Andrew McCollough  
Associate Dean

**FROM:** Sanford V. Berg   
Chairman, Undergraduate Committee

**SUBJECT:** Items for the March 17th General Faculty Meeting

At its meeting today, the Undergraduate Committee approved the following items and now asks that they be put on the agenda for the March 17th General Faculty Meeting for College approval:

1. Eliminate ECO 3202/3203 as a specified major elective for Marketing majors.
2. Eliminate ECO 3203 as a specified major elective for Real Estate majors.
3. Eliminate College Distribution Requirements (excess over what is required by General Education) of 9 hours of Social and Behavioral Sciences and 3 hours of International Studies and Diversity.
4. Change BSBA and BABA programs to 120 hours.

***MBA for Executives***  
**(Managers III)**  
**Program Sequence**  
**May 18, 1996 - December 14, 1997**

Session	Courses	Faculty	Dates for Session
I	Marketing	Alba	May 18-19 (orientation)
	Accounting	Schaefer	June 14-16, July 12-14
	Organiz. Behavior	Tosi	August 9-11, August 29-31
II	Economics	Romano	Sept. 1, Oct. 4-6,
	MIS	Erenguc	Oct. 25-27, Dec. 6 -8
	Statistics	Mahajan	Jan. 9 - 11
III	Finance	Houston	Jan 12, Feb. 7 -9
	Operations	Vakharia	March 7 -9, April 4 -6
	Business Law	Maurer	May 1 -3
IV	Electives		May 4, May 30 - June 1
	Corporate Finance		June 27 -29, July 25 -27
	Project		Aug. 21 -23
V	Electives/Project		Aug. 24, Sept. 26 - 28
	International		Oct 17 -19, Nov. 14-16
	Business Policy		Dec. 12 -14

**Session Sequence**

**Visit I**

Sunday 8:00 a.m. - 4:00 p.m. Introduction to 3 courses  
 Groups assigned - meet professors - materials distributed

**Visit II - IV**

**Friday**

9:00 a.m. start  
 3 - 2½ hour classes

**Saturday**

8:00 a.m. start  
 3 - 2½ hour classes

**Sunday**

8:00 a.m. start  
 3 - 2½ hour classes

**Visit V**

**Thursday**

9:00 a.m. start  
 3- 2½ hour classes

**Friday**

8:00 a.m. start  
 3- 2½ hour classes

**Saturday**

8:00 a.m. start  
 3- 2½ hour classes

Target enrollment: 40 - 50  
 Months to complete: 20  
 Visits to campus: 21  
 Contact hours: 32½/ class

Work days missed: 24 total  
 Tuition: same as managers  
 Accomodations: local hotel  
 Instruction: In-load

Draft Sequence - Adjustments will be made for conflicts.

# 1996

January						
S	M	T	W	T	F	S
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7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

February						
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March						
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31						

April						
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28	29	30				

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30						

July						
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28	29	30	31			

August						
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25	26	27	28	29	30	31

September						
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29	30					

October						
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November						
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December						
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29	30	31				

# 1997

January						
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February						
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23	24	25	26	27	28	

March						
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9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

May						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

June						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

August						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

October						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	