TABLE A							
id: int (primary)	user_id: string	fname: string	Iname: string	email: string	created_at: date time		
12345678	"vdooley"	"Virginia"	"Dooley"	"vcdooley@g mail.com"	20:00; Jun 11_2014		
TABLE B							
id: int	points_earned : int	points_spent: int	points_balanc e: int	participating_ business: int	transaction_ty pe: boolean (0=earned points; 1=spent points)		
12345678	1000	600	400	55555	1		
12345678	0	100	300	55555	0		
TABLE C							
participating _business_id : int	transaction_a mount: decimal	points_earned : integer	id: int	created_at: date time			
55555	35.60	1000	12345678	20:00; Jun 11_2014			