

STATE BOARD OF ACCOUNTS
302 West Washington Street
Room E418
INDIANAPOLIS, INDIANA 46204-2769

EXAMINATION REPORT
OF
KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY, INDIANA
January 1, 1999 to June 30, 2006



FILED
01/25/2007

TABLE OF CONTENTS

<u>Description</u>	<u>Page</u>
Officials	2
Transmittal Letter	3
Examination Results and Comments:	
Background Information.....	4
Internal Control Deficiencies.....	4
Non-Housing Authority Disbursements.....	4-6
Amount to be Reimbursed – Former Executive Director	6-7
Amount to be Reimbursed – Board Members	7
Amount to be Reimbursed – Other Employees	7-8
Audit Costs – Missing Funds	8
Exit Conference.....	9
Official Response	10-11
Summary	12
Affidavit	13

OFFICIALS

Office

Official

Term

Executive Director

Melanie Hart

01-01-99 to 06-19-06

Chairman of the Board
of Commissioners

Gregg K. Pyle
Donald R. Ramsey

01-01-99 to 06-30-03
07-01-03 to 06-30-07



STATE OF INDIANA
AN EQUAL OPPORTUNITY EMPLOYER

STATE BOARD OF ACCOUNTS
302 WEST WASHINGTON STREET
ROOM E418
INDIANAPOLIS, INDIANA 46204-2769

Telephone: (317) 232-2513
Fax: (317) 232-4711
Web Site: www.in.gov/sboa

TO: THE OFFICIALS OF THE KENDALLVILLE HOUSING AUTHORITY

We have reviewed the audit reports prepared by Pamela J. Simpson, CPA, Independent Public Accountant, for the periods January 1, 1999 to December 31, 1999, January 1, 2000 to December 31, 2000, January 1, 2001 to December 31, 2001, January 1, 2002 to December 31, 2002, January 1, 2003 to December 31, 2003, and January 1, 2004 to December 31, 2004. In our opinion, the audit reports were prepared in accordance with the guidelines established by the State Board of Accounts and certify that the records and accountability for cash and other assets are satisfactory to the best of our knowledge and belief, except as stated in the Examination Results and Comments of this Supplemental Report. We have examined the cash and bank transactions of the Kendallville Housing Authority for the period from January 1, 1999 to June 30, 2006, and certify that the records and accountability for cash and other assets are satisfactory to the best of our knowledge and belief, except as stated in the Examination Results and Comments of this Supplemental Report. The financial transactions of this office are reflected in the Annual Reports prepared by the Independent Audit Agency as stated above.

STATE BOARD OF ACCOUNTS

December 4, 2006

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
EXAMINATION RESULTS AND COMMENTS

BACKGROUND INFORMATION

On June 7, 2006, Melanie Hart, Executive Director of the Kendallville Housing Authority (KHA), wrote a letter to several of the Housing Authority's board members in which she admitted to irregularities in the financial records of the Housing Authority. She resigned on June 19, 2006.

On June 20, 2006, the Indiana State Police requested our assistance in investigating the potential irregularities in the Housing Authority's financial records. We subsequently reviewed all bank transactions and cash disbursements for the period January 1, 1999 to June 30, 2006. Following are the results of our examination.

INTERNAL CONTROL DEFICIENCIES

In reviewing the Housing Authority's financial transactions, we observed several deficiencies in internal control procedures. These deficiencies are the primary reason for the irregularities noted in the remaining comments. The internal control deficiencies we observed are:

- All cash disbursements were completely controlled by the Executive Director.
- Checks from two bank accounts were never presented to the Board for approval.
- Financial reports prepared by the Executive Director and submitted to the Board were erroneous.
- Financial reports prepared by the Executive Director and submitted to the Mayor of the City of Kendallville were erroneous.
- The Executive Director did not submit detailed supporting documentation to the Board for many cash disbursements.
- Board members signed checks without reviewing supporting documentation.
- Credit cards were issued to all Board members and employees without specific policies in place detailing proper use of the cards.

Governmental units should have internal controls in effect which provide reasonable assurance regarding the reliability of financial information and records, effectiveness and efficiency of operations, proper execution of managements' objectives, and compliance with laws and regulations. Among other things, segregation of duties, safeguarding controls over cash and all other assets and all forms of information processing are necessary for proper internal control. (Accounting and Uniform Compliance Guidelines Manual for Special Districts, Chapter 10)

NON-HOUSING AUTHORITY DISBURSEMENTS

For the period reviewed, we identified \$566,703.55 of cash disbursements that were not for proper Housing Authority expenses. Of this amount we determined \$419,636.49 to be for expenses to be reimbursed by Housing Authority officials and employees. The remaining \$147,067.06 of non-Housing Authority expenses has not been attributed to specific officials or employees. The following table details these amounts.

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
EXAMINATION RESULTS AND COMMENTS
(Continued)

Description	Former Executive Director	Board Members	Other Employees	Unattributed to Specific Official or Employee	Total
Disney World Vacations	\$ 17,305.80	\$ -	\$ -	\$ -	\$ 17,305.80
Cruises	11,329.85	-	-	-	11,329.85
Miami/Key West Vacation	2,357.60	-	-	-	2,357.60
Unapproved Paychecks to Executive Director	60,367.59	-	-	-	60,367.59
Undocumented Checks to Executive Director	5,773.93	-	-	-	5,773.93
Undocumented Bank Withdrawal	3,511.19	-	-	-	3,511.19
Overdraft Charges	2,405.00	-	-	-	2,405.00
Late Fees Paid	735.50	-	-	-	735.50
Payment by Phone to Non-KHA Vendor	325.12	-	-	-	325.12
Donations	-	-	-	60,241.99	60,241.99
Gifts for Staff or Residents	-	-	-	12,655.46	12,655.46
Restaurants/Food for Parties	17,098.48	305.19	40.59	30,785.06	48,229.32
Flowers/Memorials	-	-	-	7,459.92	7,459.92
Home Decorations/Housewares	-	-	-	7,973.08	7,973.08
Undocumented Travel Expenses	-	-	-	6,751.81	6,751.81
Bus Trips	-	-	-	1,658.07	1,658.07
Golf Outings/Greens Fees	-	6,879.27	790.00	1,599.00	9,268.27
Unreimbursed (Excess Reimbursement for)					
Family Cell Phone Charges	3,043.16	(2,941.95)	(2.15)	-	99.06
Meals/Other Extra Hotel Charges					
While on Per Diem	12,660.46	4,481.12	345.38	-	17,486.96
Spouse/Family Travel Expenses for Conferences	1,040.50	4,247.79	60.00	-	5,348.29
Hotels	9,551.32	707.27	141.69	-	10,400.28
Airline Tickets	225.89	656.23	476.00	-	1,358.12
Personal Business Expenses	-	3,284.40	-	-	3,284.40
Concert Tickets/Entertainment	3,510.52	278.40	123.30	-	3,912.22
Eye Glasses/Orthodontists	5,017.18	-	-	-	5,017.18
Home Improvements/Repairs/Furniture	18,118.03	-	775.25	-	18,893.28
Scott's	8,712.37	-	-	-	8,712.37
Kroger	21,958.34	-	-	-	21,958.34
Sam's Club	8,362.97	-	-	-	8,362.97
Wal-Mart	29,618.38	243.56	-	-	29,861.94
Meijer	21,233.84	-	-	-	21,233.84
JC Penney	11,597.44	-	-	-	11,597.44
Sears	5,809.24	-	-	-	5,809.24
Kohl's	6,810.79	-	-	-	6,810.79
K-Mart	5,422.84	172.45	-	-	5,595.29
K's Merchandise	7,480.02	515.43	-	-	7,995.45
Other Department/Discount Stores	6,474.53	199.61	-	-	6,674.14
Clothing/Shoe Stores	18,853.95	129.50	-	-	18,983.45
Appliance/Electronics Stores	9,308.78	-	-	-	9,308.78
Sporting Goods Stores	961.36	982.23	-	-	1,943.59
Gift Shops	7,879.22	154.43	-	-	8,033.65
Toy Stores	5,926.37	-	-	-	5,926.37
Bridal Shops	1,296.13	-	-	-	1,296.13
Jewelry Stores	1,195.25	-	-	-	1,195.25
Drug Stores	3,528.14	270.00	-	-	3,798.14
Gas Stations/Convenience Stores	10,595.22	480.35	-	-	11,075.57
Cosmetics Stores/Beauty Salons/Spas	6,598.61	-	-	-	6,598.61
Other Retail Stores	14,874.56	550.88	-	-	15,425.44
Undetermined - Insufficient Documentation	-	-	-	5,154.36	5,154.36
Other Unallowable Expenses	5,656.30	708.50	50.00	12,788.31	19,203.11
Totals	<u>\$ 394,531.77</u>	<u>\$ 22,304.66</u>	<u>\$ 2,800.06</u>	<u>\$ 147,067.06</u>	<u>\$ 566,703.55</u>

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
EXAMINATION RESULTS AND COMMENTS
(Continued)

Public funds may not be used to pay for personal items or for expenses which do not relate to the functions and purposes of the governmental unit. Any personal expenses paid by the governmental unit may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Special Districts, Chapter 10)

AMOUNT TO BE REIMBURSED – FORMER EXECUTIVE DIRECTOR

We have identified the amount of \$435,998.73 to be reimbursed to the Housing Authority by the former Executive Director, Melanie Hart (\$394,531.77 for improper expenses paid by the Housing Authority and \$41,466.96 for house payments not paid to the Housing Authority by Ms. Hart). The following table details this amount.

Description	1999	2000	2001	2002	2003	2004	2005	2006	Total
Paid From Housing Authority Funds:									
Disney World Vacations	-	-	-	-	\$ 6,655.96	-	\$ 10,649.84	-	\$ 17,305.80
Cruises	-	-	-	3,869.35	6,323.41	1,137.09	-	-	11,329.85
Miami/Key West Vacation	-	-	-	2,357.60	-	-	-	-	2,357.60
Unapproved Paychecks to Executive Director	5,040.73	7,231.43	8,353.28	8,267.38	10,829.93	9,059.16	7,089.61	4,496.07	60,367.59
Undocumented Checks to Executive Director	3,954.04	735.62	555.84	374.13	154.30	-	-	-	5,773.93
Undocumented Bank Withdrawal	-	-	-	-	-	-	3,511.19	-	3,511.19
Overdraft Charges	-	-	-	-	450.00	975.00	830.00	150.00	2,405.00
Late Fees Paid	-	-	-	-	40.16	619.21	-	76.13	735.50
Payment by Phone to Non-KHA Vendor	-	-	-	-	-	325.12	-	-	325.12
Restaurants	690.31	522.62	1,963.89	1,543.44	1,698.19	4,023.82	3,936.97	2,719.24	17,098.48
Unreimbursed Family Cell Phone Charges	-	-	-	-	-	2,205.25	577.87	260.04	3,043.16
Meals/Other Extra Hotel Charges									
While on Per Diem	381.57	1,022.47	805.28	821.44	1,674.49	2,626.25	3,289.86	2,039.10	12,660.46
Spouse/Family Travel Expenses									
for Conferences	909.00	-	-	-	131.50	-	-	-	1,040.50
Hotels	646.03	848.13	759.82	722.65	374.41	2,332.33	1,453.86	2,414.09	9,551.32
Airline Tickets	-	-	-	-	-	-	225.89	-	225.89
Concert Tickets/Entertainment	-	-	461.30	440.55	142.85	1,429.40	129.00	907.42	3,510.52
Eye Glasses/Orthodontists	-	-	453.93	289.94	-	1,014.68	2,561.09	697.54	5,017.18
Home Improvements/Repairs/Furniture	472.86	163.74	732.63	503.99	2,213.10	3,163.87	4,691.68	6,176.16	18,118.03
Scott's	-	-	627.58	551.61	1,994.28	1,321.31	2,490.33	1,727.26	8,712.37
Kroger	2,127.30	2,465.71	2,177.89	2,831.24	3,693.87	3,325.21	3,679.75	1,657.37	21,958.34
Sam's Club	317.03	896.61	118.89	1,097.64	4,137.26	782.21	407.12	606.21	8,362.97
Wal-Mart	507.06	198.96	2,175.85	2,267.38	5,005.28	5,285.40	7,588.39	6,590.06	29,618.38
Meijer	231.95	2,462.89	1,845.68	4,408.50	3,719.87	4,308.43	2,943.05	1,313.47	21,233.84
JC Penney	409.06	320.55	1,642.41	2,039.41	2,546.20	1,375.76	2,152.88	1,111.17	11,597.44
Sears	371.96	560.28	257.23	859.26	450.28	1,053.73	808.58	1,447.92	5,809.24
Kohl's	-	-	333.24	1,274.17	1,464.01	1,527.81	2,101.77	109.79	6,810.79
K-Mart	711.70	812.41	1,118.97	1,143.11	244.30	1,143.58	117.11	131.66	5,422.84
K's Merchandise	350.54	145.21	321.50	1,163.53	2,057.12	778.98	710.74	1,952.40	7,480.02
Other Department/Discount Stores	99.57	328.56	109.29	279.96	421.81	1,023.09	1,937.86	2,274.39	6,474.53
Clothing/Shoe Stores	511.89	760.88	2,394.42	708.88	2,587.56	4,287.34	4,598.79	3,004.19	18,853.95
Appliance/Electronics Stores	-	-	535.97	268.80	2,678.86	2,221.57	2,531.71	1,071.87	9,308.78
Sporting Goods Stores	233.01	-	-	-	382.01	110.91	-	235.43	961.36
Gift Shops	69.76	431.53	241.71	225.50	999.80	1,693.54	1,913.69	2,303.69	7,879.22
Toy Stores	85.02	334.90	299.48	857.75	1,022.63	814.57	1,518.13	993.89	5,926.37
Bridal Shops	-	-	-	827.98	468.15	-	-	-	1,296.13
Jewelry Stores	-	179.40	318.95	104.95	-	175.68	416.27	-	1,195.25
Drug Stores	-	99.73	202.72	-	297.91	888.68	972.61	1,066.49	3,528.14
Gas Stations/Convenience Stores	1,065.10	461.27	461.00	313.11	262.78	1,578.89	3,850.51	2,602.56	10,595.22
Cosmetics Stores/Beauty Salons/Spas	52.76	100.00	72.25	35.00	964.48	1,362.86	2,169.55	1,841.71	6,598.61
Other Retail Stores	87.87	719.28	1,386.07	481.58	2,020.02	2,011.16	4,004.01	4,164.57	14,874.56
Other Unallowable Expenses	10.00	50.00	227.50	309.88	365.18	863.08	1,098.40	2,732.26	5,656.30
Totals - Paid From Housing Authority Funds	19,336.12	21,852.18	30,954.57	41,239.71	68,471.96	67,070.86	86,732.22	58,874.15	394,531.77
Unpaid House Payments and Late Fees - House Purchased from Housing Authority	-	3,455.58	6,911.16	6,911.16	6,911.16	6,911.16	6,911.16	3,455.58	41,466.96
Totals To Be Reimbursed	\$ 19,336.12	\$ 25,307.76	\$ 37,865.73	\$ 48,150.87	\$ 75,383.12	\$ 73,982.02	\$ 93,643.38	\$ 62,329.73	\$ 435,998.73

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
EXAMINATION RESULTS AND COMMENTS
(Continued)

Public funds may not be used to pay for personal items or for expenses which do not relate to the functions and purposes of the governmental unit. Any personal expenses paid by the governmental unit may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Special Districts, Chapter 10)

AMOUNT TO BE REIMBURSED – BOARD MEMBERS

We have identified the amount of \$22,304.66 to be reimbursed to the Housing Authority by current and former Board members. The following table details this amount.

Description	Gregg K. Pyle	Donald R. Ramsey	Sheryl Owen	Jean Poage	Jerry Kessler	Melvin Wirick	Total
Restaurants	\$ 120.23	\$ -	\$ 184.96	\$ -	\$ -	\$ -	\$ 305.19
Golf Outings/Greens Fees	2,742.26	1,985.66	555.00	10.00	-	1,586.35	6,879.27
Excess Reimbursement for Family Cell Phone Charges	(1,685.56)	(497.09)	(157.67)	(450.40)	(151.23)	-	(2,941.95)
Meals/Other Extra Hotel Charges							
While on Per Diem	3,156.16	237.60	511.65	525.84	34.38	15.49	4,481.12
Spouse/Family Travel Expenses for Conferences	657.50	898.50	1,073.29	100.00	775.00	743.50	4,247.79
Hotels	139.46	483.43	84.38	-	-	-	707.27
Airline Tickets	384.34	-	271.89	-	-	-	656.23
Personal Business Expenses	3,284.40	-	-	-	-	-	3,284.40
Concert Tickets/Entertainment	254.40	-	24.00	-	-	-	278.40
Wal-Mart	-	-	243.56	-	-	-	243.56
K-Mart	-	172.45	-	-	-	-	172.45
K's Merchandise	368.46	146.97	-	-	-	-	515.43
Other Department/Discount Stores	-	199.61	-	-	-	-	199.61
Clothing/Shoe Stores	129.50	-	-	-	-	-	129.50
Sporting Goods Stores	269.31	712.92	-	-	-	-	982.23
Gift Shops	154.43	-	-	-	-	-	154.43
Drug Stores	-	-	270.00	-	-	-	270.00
Gas Stations/Convenience Stores	444.65	-	35.70	-	-	-	480.35
Other Retail Stores	490.88	41.99	18.01	-	-	-	550.88
Other Unallowable Expenses	708.50	-	-	-	-	-	708.50
Totals	\$ 11,618.92	\$ 4,382.04	\$ 3,114.77	\$ 185.44	\$ 658.15	\$ 2,345.34	\$ 22,304.66

Public funds may not be used to pay for personal items or for expenses which do not relate to the functions and purposes of the governmental unit. Any personal expenses paid by the governmental unit may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Special Districts, Chapter 10)

AMOUNT TO BE REIMBURSED – OTHER EMPLOYEES

We have identified the amount of \$2,800.06 to be reimbursed to the Housing Authority by other employees (current and former). The following table details this amount.

Description	Tim Tackett	Lanisa Dodson	Stan Childers	Andrea Hulett	Connie Keyes	Total
Restaurants	\$ 40.59	\$ -	\$ -	\$ -	\$ -	\$ 40.59
Golf Outings/Greens Fees	-	30.00	670.00	90.00	-	790.00
Excess Reimbursement for Cell Phone Charges	-	-	-	-	(2.15)	(2.15)
Meals/Other Extra Hotel Charges						
While on Per Diem	56.20	289.18	-	-	-	345.38
Spouse/Family Travel Expenses for Conferences	-	-	30.00	-	30.00	60.00
Hotels	141.69	-	-	-	-	141.69
Airline Tickets	-	72.00	-	-	404.00	476.00
Concert Tickets/Entertainment	123.30	-	-	-	-	123.30
Home Improvements/Repairs/Furniture	775.25	-	-	-	-	775.25
Other Unallowable Expenses	-	-	-	-	50.00	50.00
Totals	\$ 1,137.03	\$ 391.18	\$ 700.00	\$ 90.00	\$ 481.85	\$ 2,800.06

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
EXAMINATION RESULTS AND COMMENTS
(Continued)

Public funds may not be used to pay for personal items or for expenses which do not relate to the functions and purposes of the governmental unit. Any personal expenses paid by the governmental unit may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Special Districts, Chapter 10)

AUDIT COSTS – MISSING FUNDS

Additional audit fees were incurred in the investigation of missing funds.

Audit fees incurred as the result of theft or shortage may be the personal obligation of the responsible official or employee. Accounting and Uniform Compliance Guidelines Manual for Special Districts, Chapter 10)

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
EXIT CONFERENCE

Melanie Hart, former Executive Director, refused to be interviewed by the State Police and State Board of Accounts on September 13, 2006. We contacted Ms. Hart on November 22, 2006, to arrange an exit conference. She refused to meet with us and referred us to her attorney. We spoke to her attorney, Linda Wagoner, on November 22, 2006 and November 28, 2006. She declined to have Ms. Hart meet with us.

The contents of this report were discussed on November 20, 2006, with Donald R. Ramsey, Board Chairman; Jerry Kessler, Commissioner; Jean Poage, Commissioner; and Connie Keyes, former Administrative Assistant. The officials concurred with our examination findings.

The contents of this report were discussed on November 21, 2006, with Sheryl Owen, Commissioner; Melvin Wirick, former Commissioner; Lanisa Dodson, Deputy Director; Andrea Hulett, Administrative Assistant; Tim Tackett, Maintenance Supervisor; and Stan Childers, Maintenance. The officials concurred with our examination findings.

The contents of this report were discussed on November 21, 2006 and December 4, 2006, with Gregg K. Pyle, Commissioner. His response has been made a part of this report and may be found on pages 10 and 11.

December 4, 2006

OFFICIAL RESPONSE

Bruce Hartman
State Board of Accounts

Dear Bruce,

I have reviewed in detail the expenses you have charge to me. I have removed this list of business and meeting meals:

1/27/99 - Rendezvous Bemiami Beach
5/13/99 - St. Elmo's
8/30/99 - Bubba Gump's
5/20/00 - Rock Bottom
5/22/00 - Loon Lake
9/26/00 - Chicago
6/19/02 - New Albany

These were business meetings attended by commissioners and the Executive Director. In these cases, I didn't volunteer my card, the Executive Director asked for my card and proceeded to pay.

The golf benefits were charitable donations made by the Executive Director and participation in these charitable events was fully authorized by the Board of Directors and the Executive Director. It is customary practice within the Noble County community. Any number of golf benefits are promoted by charitable organizations every summer and neighboring businesses and organizations support them because they believe it promotes the good will of their organization and builds a strong supporting community.

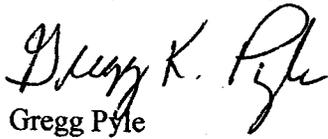
In the fourteen years I've served on the board, I'm not aware of any counseling, training, or feedback received from the mayor's office or financial oversight boards that would indicate the participation in these benefits was not permitted. I would point out that participation in these events was quite public in that Kendallville city councilmen played in them and the mayor was invited to participate.

Housing Authority books were audited every year by an auditor who specializes in this industry and to my knowledge no exception to participation in these golf benefits was ever noted. Even if one accepts the premise that a personal benefit was derived by participants in these events, you have not calculated it correctly. Not more than about \$35.00 per event could be includible as a personal benefit. The amount paid by the Housing Authority clearly included in the main a contribution to the sponsoring charitable organization.

I also did not include the March of Dimes donation and the registration of my wife to a NAHRO conference. I would not have accepted an illegal donation nor did I ever ask to have my wife registered at a conference. I believe that you should ask Ms. Hart about these.

Thank you for allowing me to respond.

Cordially,


Gregg Pyle

KENDALLVILLE HOUSING AUTHORITY
NOBLE COUNTY
SUMMARY

Description	Charges	Credits	Balance Due
Amount to be Reimbursed - Former Executive Director, pages 6-7, Melanie Hart	\$ 435,998.73	\$ -	\$ 435,998.73
Amount to be Reimbursed - Board Members, page 7			
Gregg K. Pyle, Paid Receipt 006820, December 4, 2006	11,618.92	(8,622.73)	2,996.19
Donald R. Ramsey, Paid Receipt 006811, November 20, 2006	4,382.04	(4,382.04)	-
Sheryl Owen, Paid State Receipt 3837, January 25, 2007	3,114.77	(3,114.77)	-
Jean Poage, Paid Receipt 006812 November 20, 2006	185.44	(185.44)	-
Jerry Kessler, Paid Receipt 006809, November 20, 2006	658.15	(658.15)	-
Melvin Wirick, Paid Receipt 006817, November 21, 2006	2,345.34	(2,345.34)	-
Amount to be Reimbursed - Other Employees, pages 7-8			
Tim Tackett, Paid Receipt 006815, November 21, 2006	1,137.03	(1,137.03)	-
Lanisa Dodson, Paid Receipt 006813, November 21, 2006	391.18	(391.18)	-
Stan Childers, Paid Receipt 006816, November 21, 2006	700.00	(700.00)	-
Andrea Hulett, Paid Receipt 006814, November 21, 2006	90.00	(90.00)	-
Connie Keyes, Paid Receipt 006808, November 20, 2006	481.85	(481.85)	-
Totals	<u>\$ 461,103.45</u>	<u>\$ (22,108.53)</u>	<u>\$ 438,994.92</u>

