

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

EXAMINATION REPORT
OF
TOWN OF LAKEVILLE
ST. JOSEPH COUNTY, INDIANA
January 1, 2008 to October 31, 2009



FILED
02/11/2010

TABLE OF CONTENTS

<u>Description</u>	<u>Page</u>
Officials	2
Independent Accountant's Report.....	3
Financial Information:	
Schedules of Receipts, Disbursements, and Cash and Investment Balances	4
Notes to Financial Information	5
Supplementary Information:	
Schedule of Long-Term Debt	6
Examination Results and Comments:	
Penalties, Interest, and Other Charges	7
Utility Customer Deposit Register.....	7
Annual Report.....	7-8
Overdrawn Cash Balances	8
Certified Report Not Filed	8
List of Employees Not Filed with County Treasurer	8
Capital Asset Records	8-9
Change Orders	9
Service and Time Records	9
Bank Account Reconciliations	10
Transaction Recording	10
Finance Charges	10-11
Personal Expenses.....	11
Unauthorized ATM and Debit Card Withdrawals.....	11-12
Marathon Credit Card Purchases	12-13
Malfeasance, Misfeasance, or Nonfeasance	13
Bond Coverage.....	13
Exit Conference.....	14
Summary	15
Affidavit	17

OFFICIALS

<u>Office</u>	<u>Official</u>	<u>Term</u>
Clerk-Treasurer	Casey Grove	01-01-08 to 11-09-09
	(Vacant)	11-10-09 to 11-15-09
	Darla Perkins	11-16-09 to 12-31-11
President of the Town Council	John Kuhn	01-01-08 to 12-31-10



STATE OF INDIANA
AN EQUAL OPPORTUNITY EMPLOYER

STATE BOARD OF ACCOUNTS
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INDEPENDENT ACCOUNTANT'S REPORT

TO: THE OFFICIALS OF THE TOWN OF LAKEVILLE, ST. JOSEPH COUNTY, INDIANA

We have examined the financial information presented herein of the Town of Lakeville (Town), for the period of January 1, 2008 to October 31, 2009. The Town's management is responsible for the financial information presented herein. Our responsibility is to express an opinion based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants and, accordingly, included examining, on a test basis, evidence supporting the financial information presented herein and performing such other procedures as we considered necessary in the circumstances. We believe that our examination provides a reasonable basis for our opinion.

In our opinion, the financial information referred to above presents fairly, in all material respects, the financial information of the Town for the year ended December 31, 2008 and the subsequent period ended October 31, 2009, based on the criteria set forth in the uniform compliance guidelines established by the Indiana State Board of Accounts.

The Schedule of Long-Term Debt, as listed in the Table of Contents, is presented for additional analysis and is not a required part of the basic financial information. It has not been subjected to the examination procedures applied to the basic financial information and, accordingly, we express no opinion on it.

STATE BOARD OF ACCOUNTS

January 6, 2010

TOWN OF LAKEVILLE
SCHEDULES OF RECEIPTS, DISBURSEMENTS, AND CASH AND INVESTMENT BALANCES
ALL GOVERNMENTAL, PROPRIETARY, AND FIDUCIARY FUND TYPES
As Of And For The Year Ended December 31, 2008 And The Ten Months Ended October 31, 2009

	Cash and	Receipts	Disbursements	Cash and
	Investments			Investments
	01-01-08			12-31-08
Governmental Funds:				
General	\$ 18,324	\$ 145,927	\$ 161,045	\$ 3,206
Motor Vehicle Highway	12,778	43,403	43,821	12,360
Local Road and Street	25,427	7,761	2,898	30,290
Law Enforcement Continuing Education	1,437	3,023	4,036	424
Major Moves	67,453	65,290	109,000	23,743
Rainy Day	7,081	8,562	-	15,643
Police Block Grant	229	1,000	1,229	-
Operation Pull Over Grant	-	500	389	111
Donation	49	8,551	2,414	6,186
Cumulative Capital Improvement	1,695	1,844	724	2,815
Cumulative Capital Development	24,422	1,489	7,355	18,556
Cumulative Economic Development Income Tax	28,243	7,406	10,200	25,449
Proprietary Funds:				
Water Utility - Operating	50,011	339,920	339,235	50,696
Water Utility - Bond and Interest	89,681	22,387	21,575	90,493
Water Utility - Depreciation	60,168	30,000	35,357	54,811
Water Utility - Customer Deposit	26,119	4,500	3,943	26,676
Wastewater Utility - Operating	21,232	155,747	129,390	47,589
Wastewater Utility - Bond and Interest	5,220	38,850	39,250	4,820
Wastewater Utility - Depreciation	111,157	16,000	81,973	45,184
Wastewater Utility - Debt Reserve	39,689	-	-	39,689
Fiduciary Fund:				
Payroll	-	182,603	182,603	-
Totals	\$ 590,415	\$ 1,084,763	\$ 1,176,437	\$ 498,741

	Cash and	Receipts	Disbursements	Cash and
	Investments			Investments
	01-01-09			10-31-09
Governmental Funds:				
General	\$ 3,206	\$ 134,593	\$ 199,276	\$ (61,477)
Motor Vehicle Highway	12,360	33,696	36,087	9,969
Local Road and Street	30,290	5,349	-	35,639
Law Enforcement Continuing Education	424	2,050	1,832	642
Major Moves	23,743	-	14,339	9,404
Rainy Day	15,643	-	-	15,643
Operation Pull Over Grant	111	1,068	1,132	47
Donation	6,186	5,292	9,176	2,302
Cumulative Capital Improvement	2,815	855	-	3,670
Cumulative Capital Development	18,556	3,936	-	22,492
Local Road Project	-	693	-	693
Cumulative Economic Development Income Tax	25,449	9,128	10,000	24,577
Proprietary Funds:				
Water Utility - Operating	50,696	125,862	107,043	69,515
Water Utility - Bond and Interest	90,493	18,484	22,300	86,677
Water Utility - Depreciation	54,811	-	-	54,811
Water Utility - Customer Deposit	26,676	3,040	2,340	27,376
Wastewater Utility - Operating	47,589	195,676	163,171	80,094
Wastewater Utility - Bond and Interest	4,820	31,508	8,905	27,423
Wastewater Utility - Depreciation	45,184	58,000	-	103,184
Wastewater Utility - Debt Reserve	39,689	-	-	39,689
Wastewater Utility - Construction	-	284,500	247,718	36,782
Trash and Garbage Pickup	-	31,957	26,783	5,174
Fiduciary Fund:				
Payroll	-	144,364	149,455	(5,091)
Totals	\$ 498,741	\$ 1,090,051	\$ 999,557	\$ 589,235

The accompanying notes are an integral part of the financial information.

TOWN OF LAKEVILLE
NOTES TO FINANCIAL INFORMATION

Note 1. Introduction

The Town was established under the laws of the State of Indiana. The Town provides the following services: public safety, health and social services, culture and recreation, and general administrative services.

Note 2. Fund Accounting

The Town uses funds to report on its cash and investments and the results of its operations on a cash basis. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain governmental functions or activities.

Note 3. Budgets

The operating budget is initially prepared and approved at the local level. In addition, funds for which property taxes are levied or highway use taxes are received are subject to final approval by the Indiana Department of Local Government Finance.

Note 4. Property Taxes

Property taxes levied are collected by the County Treasurer and are distributed to the Town in June and December. State statute (IC 6-1.1-17-16) requires the Indiana Department of Local Government Finance to establish property tax rates and levies by February 15. These rates were based upon the preceding year's March 1 (lien date) assessed valuations adjusted for various tax credits. Taxable property is assessed at 100% of the true tax value (determined in accordance with rules and regulations adopted by the Indiana Department of Local Government Finance). Taxes may be paid in two equal installments which become delinquent if not paid by May 10 and November 10, respectively.

Note 5. Deposits and Investments

Deposits, made in accordance with Indiana Code 5-13, with financial institutions in the State of Indiana at year end were entirely insured by the Federal Depository Insurance Corporation or by the Indiana Public Deposit Insurance Fund. This includes any deposit accounts issued or offered by a qualifying financial institution.

State statute (IC 5-13-9) authorizes the Town to invest in securities including, but not limited to, federal government securities, repurchase agreements, and certain money market mutual funds. Certain other statutory restrictions apply to all investments made by local governmental units.

TOWN OF LAKEVILLE
 SUPPLEMENTARY INFORMATION
 SCHEDULE OF LONG-TERM DEBT
 As of October 31, 2009

The Town has entered into the following debt:

Description of Debt	Ending Principal Balance	Principal and Interest Due Within One Year
Business-type activities:		
Water Utility:		
Revenue bond:		
1996 Water facility additions and improvements	\$ 323,000	\$ 22,000
Wastewater Utility:		
Revenue Note:		
2009 General revenue note	284,500	40,126
Revenue bonds:		
2000 Wastewater facility additions and improvements	<u>320,000</u>	<u>37,290</u>
Total business-type activities debt:	<u>\$ 927,500</u>	<u>\$ 99,416</u>

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS

PENALTIES, INTEREST, AND OTHER CHARGES

Penalties and interest totaling \$406.15 were assessed by the Indiana Department of Revenue for late filing of state withholding tax returns and sales tax returns for February, May, and June of 2009. As of November 10, 2009, these assessments had not been paid.

Officials and employees have the duty to pay claims and remit taxes in a timely fashion. Failure to pay claims or remit taxes in a timely manner could be an indicator of serious financial problems which should be investigated by the governmental unit.

Additionally officials and employees have a responsibility to perform duties in a manner which would not result in any unreasonable fees being assessed against the governmental unit.

Any penalties, interest or other charges paid by the governmental unit may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

UTILITY CUSTOMER DEPOSIT REGISTER

A reconciliation of the customer deposit register to the customer deposit amount recorded on the general ledger has not been performed since December 2007. The difference between the customer deposit register and the customer deposit amount recorded in the general ledger at December 31, 2007, was \$4,236. The Customer Deposit Fund did not have sufficient funds to cover the liability recorded in the customer deposit register.

At all times, the manual and computerized records, subsidiary ledgers, control ledger, and reconciled bank balance should agree. If the reconciled bank balance is less than the subsidiary or control ledgers, then the responsible official or employee may be held personally responsible for the amount needed to balance the fund. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

ANNUAL REPORT

The annual city and town financial report (CTAR-1) for 2008 was not filed with the State Board of Accounts and it was not published as required by statute.

Officials and employees are required to use State Board of Accounts prescribed or approved forms in the manner prescribed. (Accounting and Uniform Compliance Manual for Cities and Towns, Chapter 7)

IC 5-11-13-1 states in part:

"Every state, county, city, town, township, or school official . . . shall during the month of January of each year prepare, make, and sign a written or printed certified report, correctly and completely showing the names and addresses of each and all officers, employees, and agents . . . and the respective duties and compensation of each, and shall forthwith file said report in the office of the state examiner of the state board of accounts."

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS
(Continued)

IC 5-3-1-3(a) states in part:

"Within sixty (60) days after the expiration of each calendar year, the fiscal officer of each civil city and town in Indiana shall publish an annual report of the receipts and expenditures of the city or town . . ."

OVERDRAWN CASH BALANCES

The cash balances of the General Fund and the Payroll Fund were overdrawn, at October 31, 2009, in the amounts of \$61,477 and \$5,091, respectively.

The cash balance of any fund may not be reduced below zero. Routinely overdrawn funds could be an indicator of serious financial problems which should be investigated by the governmental unit. (Accounting and Uniform Compliance Manual for Cities and Towns, Chapter 7)

CERTIFIED REPORT NOT FILED

The Town did not file a certified report of compensation of officers and employees (Form 100-R or its equivalent) with the State Board of Accounts for the years 2008 and 2009.

IC 5-11-13-1 states in part:

"Every state, county, city, town, township, or school official . . . shall during the month of January of each year prepare, make, and sign a written or printed certified report, correctly and completely showing the names and addresses of each and all officers, employees, and agents . . . and the respective duties and compensation of each, and shall forthwith file said report in the office of the state examiner of the state board of accounts."

LIST OF EMPLOYEES NOT FILED WITH COUNTY TREASURER

A list of employees was not certified to the County Treasurer.

IC 6-1.1-22-14(a) states in part:

"On or before June 1 and December 1 of each year . . . the disbursing officer of each political subdivision . . . shall certify the names and addresses of each person who has money due from the political subdivision to the treasurer of each county in which the political subdivision is located."

CAPITAL ASSET RECORDS

The Town does not maintain sufficient detailed records of capital assets. Records providing historical costs for the capital assets of the Town and its Utilities are either not available or are incomplete.

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS
(Continued)

Every governmental unit should have a complete inventory of all capital assets owned which reflects their acquisition value. Such inventory should be recorded in the Capital Assets Ledger. A complete inventory should be taken every year for good internal control and for verifying account balances carried in the accounting records. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

CHANGE ORDERS

Change orders for construction projects totaling \$2,292 were not approved by the Town Council.

If, in the course of construction, reconstruction or repair of a public work project, it becomes necessary to change or alter the original specifications, a change order may be issued to add, delete, or change an item or items in the original contract. All change orders must be directly related to the original public work project.

Addendum. The change order becomes an addendum to the contract and must be approved and signed by the board and the contractor.

Architect or Engineer. If a licensed architect or engineer is assigned to the public work project the change order must be prepared by that person.

Increase in Scope of Project. The total of all change orders issued that increase the scope of the project may not exceed twenty percent (20%) of the amount of the original contract. A change order issued as a result of circumstances that could not have been reasonably foreseen does not increase the scope of the project.

Cost of Materials. If additional units of materials included in the original contract are needed, the cost of these units in the change order must be the same as those shown in the original contract.

A change order may not be issued before commencement of the actual construction, reconstruction, or repairs except in the case of an emergency. In that case, the board must make a declaration, and the board's minutes must show the nature of the emergency. [IC 36-1-12-18] (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

SERVICE AND TIME RECORDS

Employee time sheets were not approved by supervisors.

No employee service records, showing leave time earned and used, were presented for examination for full-time employees. The Town's Salary Ordinance specifies time to be earned and used.

Each governmental unit is responsible for complying with the ordinances, resolutions, and policies it adopts. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

Officials and employees are required to use State Board of Accounts prescribed or approved forms in the manner prescribed. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS
(Continued)

BANK ACCOUNT RECONCILIATIONS

Depository reconciliations of the fund balances to the bank account balances were not performed during the examination period.

A comparison of the records to the adjusted bank account balances at December 31, 2008, and October 31, 2009, indicated cash necessary to balance of \$28,720.81 and an overage of \$9,010.40, respectively.

At all times, the manual and/or computerized records, subsidiary ledgers, control ledger, and reconciled bank balance should agree. If the reconciled bank balance is less than the subsidiary or control ledgers, then the responsible official or employee may be held personally responsible for the amount needed to balance the fund. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

TRANSACTION RECORDING

Utility collections from September 9, 2009 through October 21, 2009, were not entered in the records of the Town by Casey Grove, former Clerk-Treasurer. Additionally, we were unable to determine whether utility collections were deposited intact or in their entirety. The former Clerk-Treasurer was making electronic deposits of checks randomly. Batches of checks were processed and these batches did not match/agree to any specific days' collections. From September 2009 to October 2009 we determined that \$3,902.66 of cash collected was not deposited.

We have requested Casey Grove, former Clerk-Treasurer, to reimburse the Town of Lakeville \$3,902.66 for funds not deposited. (See Summary, page 15)

All financial transactions pertaining to the governmental unit should be recorded in the records of the governmental unit. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

IC 5-13-6-1(d) states in part: "A city or a town shall deposit funds not later than the next business day following the receipt of the funds in depositories selected by the city or town as provided in an ordinance adopted by the city or the town and approved as depositories of state funds."

Public funds shall be deposited in the same form in which they were received. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

FINANCE CHARGES

The City incurred financial charges and penalties totaling \$1,180.16 for delinquent payment on the Town's Key Bank credit card during 2008 and 2009.

We have requested Casey Grove, former Clerk-Treasurer, to reimburse the Town of Lakeville for finance charges and penalties on the credit card totaling \$1,180.16 during the years 2008 and 2009. (See Summary, page 15)

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS
(Continued)

Officials and employees have the duty to pay claims and remit taxes in a timely fashion. Additionally, officials and employees have a responsibility to perform duties in a manner which would not result in any unreasonable fees being assessed against the governmental unit. Any penalties, interest or other charges paid by the governmental unit may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

PERSONAL EXPENSES

On April 4, 2008, Casey Grove, former Clerk-Treasurer, submitted an application to Key Bank for a Town credit card. On the application, Casey Grove indicated that he wanted his name to be the preferred name to be embossed on the credit card. This card was used for personal expenses.

Based on the review of the credit card statements provided for examination, since the inception of the credit card, all purchases were personal in nature. The Town's credit card was used to pay for the following: license plates; direct TV services; car repairs; tires; auto insurance; purchases at David's Bridal; meals at various restaurants; movie rentals from Blockbuster; purchases at Target, Wal-Mart, Sears, Best Buy, Kohl's, Meijer's, and other department stores; Western Union cash advances; books; various PayPal payments; Harbor freight tools; cell phone service; gas purchases; furniture; two trips to Cedar Point amusement park; drive-in movies; and pet supplies.

We have requested Casey Grove, former Clerk-Treasurer, to reimburse the Town of Lakeville the total balance on the credit card of \$8,592.95 for personal purchases made by him during the years 2008 and 2009. (See Summary, page 15)

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 entity may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

UNAUTHORIZED ATM AND DEBIT CARD WITHDRAWALS

Upon examination of the Town's October 2009 bank statement, we noted 10 withdrawals were made using an ATM and debit card. The schedule below details the ATM and debit card transactions for the month of October 2009.

Date	Location	Amount
10-07-09	PayPal*Americaassat, CA	\$ 150.00
10-11-09	211 W Washington St. South Bend, IN	500.00
10-12-09	1010 E Ireland Rd. South Bend, IN	500.00
10-14-09	Marathon Oil, South Bend, IN	10.53
10-17-09	1010 E Ireland Rd. South Bend, IN	500.00
10-20-09	1010 E Ireland Rd. South Bend, IN	500.00
10-21-09	1010 E Ireland Rd. South Bend, IN	500.00
10-25-09	14973 U.S. 12, White Pigeon, MI	502.50
10-25-09	410 E Vistula, Bristol, IN	500.00
10-27-09	OH Turnpike, 49.0 E Swanton, OH	502.00
		<hr/>
Total		\$ 4,165.03

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS
(Continued)

Casey Grove, former Clerk-Treasurer, also cashed two petty cash checks for \$5,000 each. The first check was written on June 9, 2009, and cashed by Casey Grove, former Clerk-Treasurer, on the same day. The second check was written on September 14, 2009, and cashed by the Casey Grove, former Clerk-Treasurer, on September 17, 2009. These two checks were posted to the records and there were no invoices or cash to account for the \$10,000.

Sufficient evidence was not presented for examination to substantiate the ATM withdrawals made during the month of October by Casey Grove, former Clerk-Treasurer.

We have requested Casey Grove, former Clerk-Treasurer, to reimburse the Town of Lakeville \$4,165.03 for unsubstantiated ATM and debit card withdrawals and \$10,000 for the two petty cash checks that were cashed. (See Summary, page 15)

Funds misappropriated, diverted or unaccounted for through malfeasance, misfeasance, or non-feasance in office of any officer or employee may be the personal obligation of the responsible officer or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

Supporting documentation such as receipts, canceled checks, tickets, invoices, bills, contracts, and other public records must be available for audit to provide supporting information for the validity and accountability of monies disbursed. Payments without supporting documentation may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

IC 5-11-10-2(a) states:

"Claims against a political subdivision of the state must be approved by the officer or person receiving the goods or services, be audited for correctness and approved by the disbursing officer of the political subdivision, and, where applicable, be allowed by the governing body having jurisdiction over allowance of such claims before they are paid. If the claim is against a governmental entity (as defined in section 1.6 of this chapter), the claim must be certified by the fiscal officer."

MARATHON CREDIT CARD PURCHASES

On March 4, 2008, the Town Council authorized the Town employees to purchase gasoline from the local Marathon Gas Station. Gas purchases from the local Marathon Station continued through January 2009. These invoices were paid monthly. The last invoice paid by the Town to Marathon Oil Company was on February 20, 2009, for purchases through January 15, 2009, of \$45.33. In January 2009, the Town switched to Wright Express, which gave Town employee's the flexibility to use various gas stations.

Beginning in June of 2009, one of the Marathon credit cards started being used again by Casey Grove, former Clerk-Treasurer. The table below details the transactions of the credit card by month:

<u>2009</u>	<u>Purchases</u>	<u>Payments</u>	<u>Balances</u>
June	\$ 271.34	\$ -	\$ 271.34
July	459.82	-	731.16
August	440.99	1,140.53	31.62
September	432.40	-	464.02
October	411.03	-	875.05

TOWN OF LAKEVILLE
EXAMINATION RESULTS AND COMMENTS
(Continued)

On August 26, 2009, a payment of \$1,140.53 plus a processing fee of \$4.95 was authorized by phone by Casey Grove, former Clerk-Treasurer, to be paid from Town funds. This payment was not presented to the Town Council for approval nor was it posted to the Town records. The only documentation that was presented for examination was a credit card statement that was provided by the vendor.

We have requested Casey Grove, former Clerk-Treasurer, to reimburse the Town of Lakeville \$2,020.53 for unsubstantiated and unauthorized gas credit card purchases and the payment processing fee. (See Summary, page 15)

Supporting documentation such as receipts, canceled checks, tickets, invoices, bills, contracts, and other public records must be available for audit to provide supporting information for the validity and accountability of monies disbursed. Payments without supporting documentation may be the personal obligation of the responsible official or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

IC 5-11-10-2(a) states:

"Claims against a political subdivision of the state must be approved by the officer or person receiving the goods or services, be audited for correctness and approved by the disbursing officer of the political subdivision, and, where applicable, be allowed by the governing body having jurisdiction over allowance of such claims before they are paid. If the claim is against a governmental entity (as defined in section 1.6 of this chapter), the claim must be certified by the fiscal officer."

MALFEASANCE, MISFEASANCE, OR NONFEASANCE

Casey Grove, former Clerk-Treasurer, from the information presented for examination, would appear to have misappropriated and/or diverted funds by cashing checks for petty cash, removing cash from the Town's bank account through the use of an automated card, and the use of the Town's credit card for personal purchases that were not authorized.

Funds misappropriated, diverted or unaccounted for through malfeasance, misfeasance, or non-feasance in office of any officer or employee may be the personal obligation of the responsible officer or employee. (Accounting and Uniform Compliance Guidelines Manual for Cities and Towns, Chapter 7)

BOND COVERAGE

The following is a schedule of bond coverage the Town obtained on Casey Grove, former Clerk-Treasurer:

<u>Surety</u>	<u>Period of Coverage</u>	<u>Number</u>	<u>Amount</u>
Auto Owners Insurance	01-01-08 to 12-31-11	0749579	<u>\$ 15,000</u>

TOWN OF LAKEVILLE
EXIT CONFERENCE

The contents of this report were discussed on January 6, 2010, with John Kuhn, President of the Town Council; and Darla Perkins, Clerk-Treasurer. The officials concurred with our findings.

A copy of the Examination Results and Comments was mailed, via certified mail, to Casey Grove, former Clerk-Treasurer, on January 4, 2010.

TOWN OF LAKEVILLE
SUMMARY

	<u>Charges</u>	<u>Credits</u>	<u>Balance Due</u>
Casey Grove, former Clerk-Treasurer:			
Transaction Recording, page 10	\$ 3,902.66	\$ -	\$ 3,902.66
Financial Charges, pages 10 and 11	1,180.16	-	1,180.16
Personal Expenses, page 11	8,592.95	-	8,592.95
Unauthorized ATM and Debit Card Withdrawals, pages 11 and 12	14,165.03	-	14,165.03
Marathon Credit Card Purchases, pages 12 and 13	<u>2,020.53</u>	<u>-</u>	<u>2,020.53</u>
Totals	<u>\$ 29,861.33</u>	<u>\$ -</u>	<u>\$ 29,861.33</u>

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AFFIDAVIT

STATE OF INDIANA)
)
St Joseph COUNTY)

I, Alejandro Flores, Field Examiner, being duly sworn on my oath, state that the foregoing report based on the official records of the Town of Lakeville, St. Joseph County, Indiana, for the period from January 1, 2008 to October 31, 2009, is true and correct to the best of my knowledge and belief.



Field Examiner

Subscribed and sworn to before me this 25th day of January, 2010.



Notary Public

My Commission Expires: 5/31/17

County of Residence: Elkhart