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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

May 3, 2017

Board of Directors
Huntington County Council on Aging, Inc.
354 North Jefferson St.
Huntington, IN 46750

We have reviewed the audit report prepared by David Culp & Co. LLP, for the period January 1, 2015 to December 31, 2015. In our opinion, the audit report was prepared in accordance with the guidelines established by the State Board of Accounts. Per the Independent Public Accountants' opinion, the financial statements included in the report present fairly the financial condition of Huntington County Council on Aging, Inc., as of December 31, 2015, and the results of its operations for the period then ended, on the basis of accounting described in the report.

The Independent Public Accountants' report is filed with this letter in our office as a matter of public record.

Paul D. Joyce
Paul D. Joyce, CPA
State Examiner

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

AUDIT REPORT

DECEMBER 31, 2015

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Independent Auditor's Report

To the Board of Directors
Huntington County Council on Aging, Inc.
Huntington, Indiana

We have audited the accompanying financial statements of Huntington County Council on Aging, Inc. (a nonprofit organization), which comprise the statements of financial position as of December 31, 2015 and 2014, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements -

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility -

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Huntington County Council on Aging, Inc. as of December 31, 2015 and 2014, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matter

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The schedules of functional expenses on pages 13 and 14 and the schedule of program expenses on page 15 are presented for purposes of additional analysis and are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

David Culp & Co. LLP

David Culp & Co. LLP
Certified Public Accountants

Huntington, Indiana
June 28, 2016

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

STATEMENTS OF FINANCIAL POSITION

DECEMBER 31, 2015 AND 2014

ASSETS

	<u>2015</u>	<u>2014</u>
<u>Current Assets:</u>		
Cash and cash equivalents - Note 1		
Unrestricted	\$ 2,408	\$ 36,338
Restricted - Note 2	17,353	2,377
Accounts receivable - Note 1	9,017	17,561
Grants receivable - Note 1	<u>102,718</u>	<u>87,000</u>
Total current assets	<u>131,496</u>	<u>143,276</u>
<u>Fixed Assets - Note 1:</u>		
Building - Not placed in service	246,990	244,533
Equipment and furniture	687,867	577,035
Furniture - Not placed in service	<u>31,602</u>	<u>31,602</u>
	966,459	853,170
<u>Less:</u> Accumulated depreciation	<u>547,048</u>	<u>522,622</u>
Total fixed assets	<u>419,411</u>	<u>330,548</u>
Total assets	<u>\$550,907</u>	<u>\$473,824</u>

LIABILITIES AND NET ASSETS

<u>Current Liabilities:</u>		
Accrued payroll and payroll taxes	\$ 7,495	\$ 3,902
Senior Friday agency account	1,928	2,377
Accrued expenses	<u>6,081</u>	<u>6,081</u>
Total current liabilities	15,504	12,360
<u>Long-Term Debt:</u>		
Line of credit - Note 3	<u>20,500</u>	<u>73,975</u>
Total liabilities	<u>36,004</u>	<u>86,335</u>
<u>Net Assets:</u>		
Unrestricted	376,228	345,899
Temporarily restricted - Note 4	<u>138,675</u>	<u>41,590</u>
Total net assets	<u>514,903</u>	<u>387,489</u>
Total liabilities and net assets	<u>\$550,907</u>	<u>\$473,824</u>

The accompanying notes are an integral part of these financial statements.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED DECEMBER 31, 2015

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
<u>Revenue, gains and other support -</u>			
Contributions -			
Building Fund - Note 4	\$ -	\$ 20,287	\$ 20,287
United Way	24,713	-	24,713
Fundraising	28,572	-	28,572
Other	44,460	-	44,460
Government grants	460,629	97,571	558,200
Medicaid income	69,968	-	69,968
Program service fees	67,622	-	67,622
Special events -			
Proceeds	3,289	-	3,289
Less: Direct benefits to donors	(3,286)	-	(3,286)
Interest	62	2	64
Gain on sale of vehicle	400	-	400
	<hr/>	<hr/>	<hr/>
Total revenue, gains and other support before net assets released from program restrictions	696,429	117,860	814,289
Net assets released from program restrictions	20,775	(20,775)	-
	<hr/>	<hr/>	<hr/>
Total revenue, gains and other support	717,204	97,085	814,289
	<hr/>	<hr/>	<hr/>
<u>Expenses -</u>			
Program	630,023	-	630,023
Management and general	24,011	-	24,011
Fundraising	32,841	-	32,841
	<hr/>	<hr/>	<hr/>
Total expenses	686,875	-	686,875
Change in net assets	30,329	97,085	127,414
<u>Net assets, beginning of year</u>	<hr/> 345,899	<hr/> 41,590	<hr/> 387,489
<u>Net assets, end of year</u>	<hr/> \$ 376,228	<hr/> \$ 138,675	<hr/> \$514,903

The accompanying notes are an integral part of these financial statements.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Total</u>
<u>Revenue, gains and other support -</u>			
Contributions -			
Building Fund - Note 4	\$ -	\$ 65,026	\$ 65,026
United Way	25,706	-	25,706
Fundraising	33,652	-	33,652
Other	46,486	-	46,486
Government grants	412,551	35,197	447,748
Medicaid income	93,263	-	93,263
Program service fees	69,726	-	69,726
Special events -			
Proceeds	2,637	-	2,637
<u>Less: Direct benefits to donors</u>	(3,467)	-	(3,467)
Interest	<u>52</u>	<u>2</u>	<u>54</u>
 Total revenue, gains and other support before net assets released from program restrictions	 680,606	 100,225	 780,831
 Net assets released from program restrictions	 <u>81,741</u>	 <u>(81,741)</u>	 <u>-</u>
 Total revenue, gains and other support	 <u>762,347</u>	 <u>18,484</u>	 <u>780,831</u>
 <u>Expenses -</u>			
Program	641,392	-	641,392
Management and general	35,333	-	35,333
Fundraising	<u>31,642</u>	<u>-</u>	<u>31,642</u>
 Total expenses	 <u>708,367</u>	 <u>-</u>	 <u>708,367</u>
 Change in net assets	 53,980	 18,484	 72,464
 <u>Net assets, beginning of year</u>	 <u>291,919</u>	 <u>23,106</u>	 <u>315,025</u>
 <u>Net assets, end of year</u>	 <u>\$ 345,899</u>	 <u>\$ 41,590</u>	 <u>\$387,489</u>

The accompanying notes are an integral part of these financial statements.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.STATEMENTS OF CASH FLOWSFOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

	<u>2015</u>	<u>2014</u>
<u>Cash flows from operating activities:</u>		
Change in net assets	\$ 127,414	\$ 72,464
Adjustments to reconcile change in net assets to net cash provided by operating activities -		
Depreciation	35,426	28,482
(Gain) on sale of fixed assets	(400)	-
(Increase) decrease in -		
Accounts receivable	8,544	2,258
Grants receivable	(15,718)	(10,473)
Increase (Decrease) in -		
Accounts payable	-	(2,000)
Accrued expenses	3,593	(8,756)
	<u>158,859</u>	<u>81,975</u>
Net cash provided by operating activities		
<u>Cash flows from investing activities:</u>		
Purchase of property and equipment	(124,289)	(43,113)
Proceeds from sale of property and equipment	400	-
	<u>(123,889)</u>	<u>(43,113)</u>
Net cash (used in) investing activities		
<u>Cash flows from financing activities:</u>		
Net (payments) on line of credit	(53,475)	(10,270)
(Decrease) in Senior Friday agency account	(449)	(103)
	<u>(53,924)</u>	<u>(10,373)</u>
Net cash (used in) financing activities		
<u>Net increase (decrease) in cash and cash equivalents</u>	(18,954)	28,489
<u>Cash and cash equivalents at beginning of year</u>	<u>38,715</u>	<u>10,226</u>
<u>Cash and cash equivalents at end of year</u>	<u>\$ 19,761</u>	<u>\$ 38,715</u>
<u>Supplemental disclosures of cash flow information:</u>		
Cash paid during the year for -		
Interest	<u>\$ 660</u>	<u>\$ 5,254</u>

The accompanying notes are an integral part of these financial statements.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2015 AND 2014

Note 1: Organization and summary of significant accounting policies -

Organization - Huntington County Council on Aging, Inc. (the Organization) is an Indiana non-profit organization organized on December 27, 1973. Its purpose is to help assure that the major needs of older adults in Huntington County are being met through appropriate programs and services and to serve as a clearinghouse for opportunities and problems of senior residents of Huntington County.

The Organization received funding from various federal, state, and local governmental agencies. The Organization requests reimbursement of qualified expenses and receives grants for programs as detailed on the Statement of Program Expenses. The Organization also receives support from donations.

Basis of accounting - The financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America. Under the accrual basis of accounting, revenues are recorded as earned and expenses are recorded when liabilities are incurred. Also, equipment purchased through grant awards is charged to expense in the period during which it is approved by funding sources and purchased. The equipment acquired is owned by the Organization while used in current or other future authorized programs. The funding sources have a reversionary interest in the equipment purchased with grant funds; therefore, its disposition as well as the ownership of any sale proceeds, is subject to funding source regulations.

Basis of presentation - The financial statements have been prepared in accordance with FASC 958, which requires, among other things, that the financial statements report the changes in, and totals of each net asset class based on the existence of donor restrictions, as applicable. Net assets are classified as unrestricted, temporarily restricted or permanently restricted and are detailed as follows:

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2015 AND 2014

Note 1: Organization and summary of significant accounting policies
(Continued) -

Basis of presentation (Continued) -

Unrestricted - Net assets that are not subject to donor-imposed stipulations. Unrestricted net assets may be designated for specific purposes by action of the Board of Directors or may otherwise be limited by contractual agreements with outside parties. Donor-imposed stipulations are reported as unrestricted net assets if the stipulations expire in the reporting period in which the revenue is recognized.

Temporarily restricted - Net assets whose use by the Organization is subject to donor-imposed stipulations that can be fulfilled by actions of the Organization pursuant to those stipulations or that expire by passage of time.

Permanently restricted - Net assets whose use by the Organization is subject to donor-imposed restrictions requiring that the principal be invested in perpetuity and the income only be utilized for purposes specified by the donor. At December 31, 2015 and 2014, there were no permanently restricted net assets.

Contributions - Under FASC 958, all contributions are considered to be available for unrestricted use unless specifically restricted by the donor. Gifts of cash and other assets are reported as temporarily restricted or permanently restricted support if they are received with donor stipulations that limit their use. When a donor restriction expires, temporarily restricted net assets are reclassified to unrestricted net assets and reported in the statements of activities as net assets released from restrictions. Donor-restricted contributions are recorded in the temporarily restricted class for restrictions expiring during the fiscal year, and then reclassified to the unrestricted class. By definition, permanently restricted support must be maintained in perpetuity. Restrictions on these net assets do not expire and no assets are reclassified in the Statements of Activities.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2015 AND 2014

Note 1: Organization and summary of significant accounting policies
(Continued) -

Pledges - Unconditional promises to give are recorded as receivables and revenues at fair value in the period the promise is made. Conditional promises to give are not recognized until they become unconditional; that is, when the conditions on which they depend are substantially met.

Cash and cash equivalents - For purposes of the statement of cash flows, the Organization considers all highly liquid investments purchased with a maturity of three months or less to be cash equivalents.

Fixed assets - Fixed assets are stated at cost. Donated fixed assets are recorded at estimated fair value at the date of receipt. Depreciation is computed on the straight-line method based on the following estimated useful lives:

<u>Assets</u>	<u>Years</u>
Building and improvements	20-40 years
Vehicles	4 years
Office furniture and fixtures	3-15 years

Depreciation expense totaled \$35,426 and \$28,482 for the years ended December 31, 2015 and 2014, respectively.

Use of estimates - The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Income tax status - The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code, and state income taxes under corresponding provisions of Indiana tax law. Additionally, the Organization is not considered a private foundation under Section 509(a) of the Internal Revenue Code.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2015 AND 2014

Note 1: Organization and summary of significant accounting policies
(Continued) -

Income tax status (Continued) -

The Organization has adopted the accounting standard on accounting for uncertainty in income taxes. This standard addresses the determination of whether tax benefits claimed, or expected to be claimed, on a tax return should be recorded in the financial statements. Under this guidance, the Organization may recognize the tax benefit from an uncertain tax position only if it is more likely than not that the tax position will be sustained on examination by taxing authorities, based on the technical merits of the position. The tax benefits that could be recognized in the financial statements from such positions would be measured based on the largest benefit that has a greater than 50 percent likelihood of being realized upon ultimate settlement. The guidance on accounting for uncertainty in income taxes also addresses derecognition, classification, interest and penalties on income taxes, and accounting in interim periods. At December 31, 2015 and 2014, there were no unrecognized tax benefits identified or recorded as liabilities. The Organization files Form 990 and the related state of Indiana return, and remains subject to examination by the Internal Revenue Service for the most recent three years.

Donated services - A substantial number of volunteers donate significant amounts of time in providing the Organization's services. The financial statements do not reflect the value of these contributed services because they do not meet the criteria for recognition.

Accounts receivable - Accounts receivable are due from government and other significant funding sources. Based on historical collection experience with these agencies, no allowance for doubtful accounts is deemed necessary.

Advertising - Advertising costs are charged to operations as incurred. Total advertising costs expensed during the years ended December 31, 2015 and 2014 was \$2,491 and \$2,983, respectively.

Note 2: Restricted cash - The Organization holds and administers funds on behalf of an agency in the Organization's checking account. The funds are set up as a pass-through liability. The amount for this account was \$1,928 and \$2,377 for the years ended December 31, 2015 and 2014, respectively.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2015 AND 2014

Note 2: Restricted cash (Continued) - The Organization established an advised agency pass-through fund with the Huntington County Community Foundation in 2015. The amount transferred was \$15,425 and that balance remained at December 31, 2015. The fund is noninterest bearing. The purpose of the fund is to support payment of expenses related to renovations of the new Senior Center and to support the Organization. Money may be drawn by the Organization for that purpose and the Foundation may charge a fee.

Note 3: Line of credit - The Organization has a line of credit agreement with a bank, which provides that it may borrow up to \$100,000 at the interest rate of 5% at December 31, 2015 and 2014. The amount borrowed at December 31, 2015 and 2014 was \$20,500 and \$73,975, respectively. The line expires January 28, 2017, and is secured by all of the Organization's assets.

Note 4: Temporarily restricted net assets - Temporarily restricted net assets are restricted for the following:

	<u>2015</u>	<u>2014</u>
Basis of vans received from INDOT	\$123,116	\$33,730
Building fund	<u>15,559</u>	<u>7,860</u>
Total	<u>\$138,675</u>	<u>\$41,590</u>

Note 5: Funds received from government funding -

	<u>2015</u>	<u>2014</u>
<u>Federal</u> -		
HHS - Passed through Aging and In-Home Services of Northeast Indiana	\$ 34,595	\$ 35,788
FTA - Public Mass Transporta- tion Fund	<u>360,322</u>	<u>268,913</u>
Total federal assistance	394,917	304,701
<u>State of Indiana</u> -		
Indiana Department of Transportation	143,283	123,047
<u>Local</u> -		
County of Huntington	<u>20,000</u>	<u>20,000</u>
Total government funding	<u>\$558,200</u>	<u>\$447,748</u>

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

DECEMBER 31, 2015 AND 2014

Note 6: Employee benefits - The Organization adopted a tax deferred annuity plan, under Internal Revenue Code Section 403(b). All salaried employees are eligible to contribute a portion of their eligible compensation to the Plan in accordance with plan provisions. The Plan requires the Organization to match dollar-for-dollar employee contributions of up to \$50 per pay period. There were no contributions made to the Plan by the Organization for the years ended December 31, 2015 and 2014. The Organization reimburses employees for their medical premiums. The total amount reimbursed for the years ended December 31, 2015 and 2014 was \$7,079 and \$7,800, respectively

Note 7: Subsequent events - The Organization evaluated all events or transactions that occurred after December 31, 2015 up through June 28, 2016, which is the date the financial statements were available to be issued. During this period, management has determined that the Organization did not have any material recognizable or disclosable subsequent events.

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

SCHEDULE OF FUNCTIONAL EXPENSES

FOR THE YEAR ENDED DECEMBER 31, 2015

	<u>Program Services</u>	<u>Manage- ment and General</u>	<u>Fund- raising</u>	<u>Total</u>
Salaries	\$363,947	\$ 15,796	\$15,164	\$394,907
Payroll taxes	29,868	1,325	1,272	32,465
Employee benefits	<u>5,380</u>	<u>1,416</u>	<u>283</u>	<u>7,079</u>
Total salaries and related expenses	399,195	18,537	16,719	434,451
Bank charges	-	69	-	69
Dues and subscriptions	593	-	-	593
Education and training	-	5	-	5
Fundraising	-	-	16,122	16,122
Insurance	54,392	-	-	54,392
Interest	-	660	-	660
Legal and professional	6,725	-	-	6,725
Miscellaneous	561	-	-	561
Postage	696	-	-	696
Printing and supplies	10,135	-	-	10,135
Advertising	2,491	-	-	2,491
Rent	9,400	3,600	-	13,000
Repairs and maintenance	4,108	-	-	4,108
Supplies	4,088	524	-	4,612
Telephone	4,782	616	-	5,398
Travel	2,916	-	-	2,916
Program operations	94,515	-	-	94,515
Depreciation	<u>35,426</u>	<u>-</u>	<u>-</u>	<u>35,426</u>
Total expenses	<u>\$630,023</u>	<u>\$ 24,011</u>	<u>\$32,841</u>	<u>\$686,875</u>

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

SCHEDULE OF FUNCTIONAL EXPENSES

FOR THE YEAR ENDED DECEMBER 31, 2014

	<u>Program Services</u>	<u>Manage- ment and General</u>	<u>Fund- raising</u>	<u>Total</u>
Salaries	\$370,057	\$ 16,063	\$15,445	\$401,565
Payroll taxes	26,942	5,388	1,347	33,677
Employee benefits	<u>5,928</u>	<u>1,560</u>	<u>312</u>	<u>7,800</u>
Total salaries and related expenses	402,927	23,011	17,104	443,042
Bank charges	-	222	-	222
Dues and subscriptions	678	-	-	678
Education and training	-	220	-	220
Equipment	1,476	-	-	1,476
Fundraising	-	-	14,538	14,538
Insurance	49,614	-	-	49,614
Interest	-	5,254	-	5,254
Legal and professional	6,735	-	-	6,735
Miscellaneous	2,769	-	-	2,769
Postage	848	-	-	848
Printing and supplies	9,503	-	-	9,503
Advertising	2,983	-	-	2,983
Rent	8,400	3,600	-	12,000
Repairs and maintenance	2,567	-	-	2,567
Supplies	3,652	1,880	-	5,532
Telephone	3,929	1,146	-	5,075
Travel	1,754	-	-	1,754
Program operations	115,075	-	-	115,075
Depreciation	<u>28,482</u>	<u>-</u>	<u>-</u>	<u>28,482</u>
Total expenses	<u>\$641,392</u>	<u>\$ 35,333</u>	<u>\$31,642</u>	<u>\$708,367</u>

HUNTINGTON COUNTY COUNCIL ON AGING, INC.

SCHEDULE OF PROGRAM EXPENSES

FOR THE YEAR ENDED DECEMBER 31, 2015

	<u>Transpor- tation</u>	<u>Home- maker</u>	<u>Senior Center</u>	<u>Total</u>	
				<u>2015</u>	<u>2014</u>
Salaries	\$ 308,876	\$14,009	\$41,062	\$363,947	\$370,057
Payroll taxes	25,295	762	3,811	29,868	26,942
Employee benefits	5,159	37	184	5,380	5,928
 Total salaries and related expenses	 339,330	 14,808	 45,057	 399,195	 402,927
Dues and subscriptions	444	30	119	593	678
Equipment	-	-	-	-	1,476
Insurance	43,199	5,036	6,157	54,392	49,614
Legal and professional	6,725	-	-	6,725	6,735
Miscellaneous	-	-	561	561	2,769
Postage	367	55	274	696	848
Printing and supplies	3,551	1,197	5,387	10,135	9,503
Advertising	1,121	250	1,120	2,491	2,983
Rent	5,000	550	3,850	9,400	8,400
Repairs and maintenance	3,935	25	148	4,108	2,567
Supplies	1,246	1,012	1,830	4,088	3,652
Telephone	3,826	239	717	4,782	3,929
Travel	1,217	1,526	173	2,916	1,754
Program operations	90,444	416	3,655	94,515	115,075
Depreciation	24,881	8,922	1,623	35,426	28,482
 Total	 <u>\$ 525,286</u>	 <u>\$34,066</u>	 <u>\$70,671</u>	 <u>\$630,023</u>	 <u>\$641,392</u>