

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

FINANCIAL STATEMENTS EXAMINATION REPORT

OF

TRI-LAKES REGIONAL SEWER DISTRICT

WHITLEY COUNTY, INDIANA

January 1, 2012 to December 31, 2016



**FILED**  
11/22/2017



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SCHEDULE OF OFFICIALS

<u>Office</u>	<u>Official</u>	<u>Term</u>
District Administrator	Arnella L. Mann Carol J. Martin	01-01-12 to 11-12-12 11-13-12 to 12-31-17
Treasurer	Janet L. Moss Dick W. Eckert Priscilla K. Peters	01-01-12 to 12-31-13 01-01-14 to 12-31-14 01-01-15 to 12-31-17
President of the Board	Dan R. Stauffer Susan K. Schroeder Tim A. Brower	01-01-12 to 12-31-12 01-01-13 to 12-31-13 01-01-14 to 12-31-17



**STATE OF INDIANA**  
AN EQUAL OPPORTUNITY EMPLOYER

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INDEPENDENT ACCOUNTANT'S REPORT

TO: THE OFFICIALS OF THE TRI-LAKES REGIONAL SEWER DISTRICT, WHITLEY COUNTY, INDIANA

We have examined the accompanying financial statements of the Tri-Lakes Regional Sewer District (District), for the period of January 1, 2012 to December 31, 2016. The District's management is responsible for the fair presentation of these financial statements in accordance with the prescribed basis of accounting described in Note 1. Our responsibility is to express an opinion on the financial statements based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the financial statements are in accordance with the criteria, in all material respects. An examination involves performing procedures to obtain evidence about the financial statements. The nature, timing, and extent of the procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.


As discussed in Note 1 to the financial statements, the District prepares its financial statements on the prescribed basis of accounting that demonstrates compliance with the reporting requirements established by the Indiana State Board of Accounts as allowed by state statute (IC 5-11-1-6), which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America. The effects on the financial statements of the variances between these regulatory accounting practices and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

In our opinion, because of the matter described in the preceding paragraph, the financial statements for the period of January 1, 2012 to December 31, 2016, referred to above, do not present, in conformity with accounting principles generally accepted in the United States of America, the financial position and results of operations of the District.

INDEPENDENT ACCOUNTANT'S REPORT  
(Continued)

In our opinion, the financial statements for the period of January 1, 2012 to December 31, 2016, referred to above, present the financial position and results of operations of the District based on the prescribed basis of accounting described in Note 1 to the financial statements, in all material respects.

Our examination was conducted for the purpose of forming an opinion on the District's financial statements. The Combining Schedules of Receipts, Disbursements, and Cash and Investment Balances - Regulatory Basis, Schedule of Payables and Receivables, Schedule of Leases and Debt, and Schedule of Capital Assets, as listed in the Table of Contents, are presented for additional analysis and are not required parts of the financial statements. They have not been subjected to the examination procedures applied to the financial statements and, accordingly, we express no opinion on them.

  
Paul D. Joyce, CPA  
State Examiner

October 12, 2017

FINANCIAL STATEMENTS AND ACCOMPANYING NOTES

The financial statements and accompanying notes were approved by management of the District.  
The financial statements and notes are presented as intended by the District.

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TRI-LAKES REGIONAL SEWER DISTRICT  
STATEMENT OF RECEIPTS, DISBURSEMENTS, AND CASH AND INVESTMENT BALANCES -  
REGULATORY BASIS  
For the Years Ended December 31, 2012 and 2013

Fund	Cash and Investments 01-01-12	Receipts	Disbursements	Cash and Investments 12-31-12	Receipts	Disbursements	Cash and Investments 12-31-13
Wastewater Cash Operating	\$ 173,273	\$ 854,488	\$ 791,284	\$ 236,477	\$ 877,377	\$ 906,279	\$ 207,575
Wastewater Bond & Interest (Sinking)	374,176	363,725	360,876	377,025	371,005	362,150	385,880
Wastewater Improvement	408,088	-	-	408,088	58,360	-	466,448
Wastewater Federal Withholding	644	5,766	5,942	468	7,338	7,135	671
Wastewater State Withholding	475	4,774	4,767	482	2,261	2,702	41
Wastewater Social Security & Medicare	514	4,096	3,811	799	6,339	6,114	1,024
Wastewater County Withholding	96	951	952	95	909	975	29
Totals	<u>\$ 957,266</u>	<u>\$ 1,233,800</u>	<u>\$ 1,167,632</u>	<u>\$ 1,023,434</u>	<u>\$ 1,323,589</u>	<u>\$ 1,285,355</u>	<u>\$ 1,061,668</u>

The notes to the financial statements are an integral part of this statement.

TRI-LAKES REGIONAL SEWER DISTRICT  
STATEMENT OF RECEIPTS, DISBURSEMENTS, AND CASH AND INVESTMENT BALANCES -  
REGULATORY BASIS  
For the Years Ended December 31, 2014 and 2015

Fund	Cash and Investments			Cash and Investments			Cash and Investments
	01-01-14	Receipts	Disbursements	12-31-14	Receipts	Disbursements	
Wastewater Cash Operating	\$ 207,575	\$ 905,520	\$ 796,635	\$ 316,460	\$ 807,857	\$ 788,717	\$ 335,600
Wastewater Bond & Interest (Sinking)	385,880	347,748	182,703	550,925	336,698	333,686	553,937
Wastewater Improvement	466,448	935	-	467,383	936	-	468,319
Wastewater Federal Withholding	671	8,241	8,458	454	8,503	8,405	552
Wastewater State Withholding	41	2,383	2,264	160	2,379	2,451	88
Wastewater Social Security & Medicare	1,024	11,343	11,608	759	11,622	11,512	869
Wastewater County Withholding	29	960	912	77	988	1,015	50
Wastewater Hoosier Start - Retirement	-	-	-	-	1,200	1,200	-
Totals	<u>\$ 1,061,668</u>	<u>\$ 1,277,130</u>	<u>\$ 1,002,580</u>	<u>\$ 1,336,218</u>	<u>\$ 1,170,183</u>	<u>\$ 1,146,986</u>	<u>\$ 1,359,415</u>

The notes to the financial statements are an integral part of this statement.

TRI-LAKES REGIONAL SEWER DISTRICT  
 STATEMENT OF RECEIPTS, DISBURSEMENTS, AND CASH AND INVESTMENT BALANCES -  
 REGULATORY BASIS  
 For the Year Ended December 31, 2016

Fund	Cash and Investments 01-01-16	Receipts	Disbursements	Cash and Investments 12-31-16
Wastewater Cash Operating	\$ 335,600	\$ 921,270	\$ 838,392	\$ 418,478
Wastewater Bond & Interest (Sinking)	553,937	333,240	379,427	507,750
Wastewater Improvement	468,319	229	468,548	-
Wastewater Federal Withholding	552	8,947	8,545	954
Wastewater State Withholding	88	2,433	2,521	-
Wastewater Social Security & Medicare	869	12,264	11,864	1,269
Wastewater County Withholding	50	1,016	1,047	19
Wastewater Hoosier Start - Retirement	-	2,450	2,400	50
Totals	<u>\$ 1,359,415</u>	<u>\$ 1,281,849</u>	<u>\$ 1,712,744</u>	<u>\$ 928,520</u>

The notes to the financial statements are an integral part of this statement.

TRI-LAKES REGIONAL SEWER DISTRICT  
NOTES TO FINANCIAL STATEMENTS

**Note 1. Summary of Significant Accounting Policies**

*A. Reporting Entity*

The District was established under the laws of the State of Indiana. The District operates under an appointed governing board.

The accompanying financial statements present the financial information for the District.

*B. Basis of Accounting*

The financial statements are reported on a regulatory basis of accounting prescribed by the Indiana State Board of Accounts in accordance with state statute (IC 5-11-1-6), which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America. The basis of accounting involves the reporting of only cash and investments and the changes therein resulting from cash inflows (receipts) and cash outflows (disbursements) reported in the period in which they occurred.

The regulatory basis of accounting differs from accounting principles generally accepted in the United States of America, in that receipts are recognized when received in cash, rather than when earned, and disbursements are recognized when paid, rather than when a liability is incurred.

*C. Cash and Investments*

Investments are stated at cost. Any changes in fair value of the investments are reported as receipts in the year of the sale of the investment.

*D. Receipts*

Receipts are presented in the aggregate on the face of the financial statements. The aggregate receipts include the following sources:

*Utility fees.* Amounts received from charges for current services.

*Other receipts.* Amounts received from various sources, including, but not limited to, the following: net proceeds from borrowings; interfund loan activity; transfers authorized by statute, ordinance, resolution, or court order; internal service receipts; and fiduciary receipts.

*E. Disbursements*

Disbursements are presented in the aggregate on the face of the financial statements. The aggregate disbursements include the following uses:

*Personal services.* Amounts disbursed for salaries, wages, and related employee benefits provided for all persons employed. In those units where sick leave, vacation leave, overtime compensation, and other such benefits are appropriated separately, such payments would also be included.

TRI-LAKES REGIONAL SEWER DISTRICT  
NOTES TO FINANCIAL STATEMENTS  
(Continued)

*Other services and charges.* Amounts disbursed for services including, but not limited to, the following: professional services, communication and transportation, printing and advertising, insurance, utility services, repairs and maintenance, and rental charges.

*Debt service - principal and interest.* Amounts disbursed for fixed obligations resulting from financial transactions previously entered into by the District. It includes all expenditures for the reduction of the principal and interest of the District's general obligation indebtedness.

*Capital outlay.* Amounts disbursed for land, infrastructure, buildings, improvements, and machinery and equipment having an appreciable and calculable period of usefulness.

*Utility operating expenses.* Amounts disbursed for operating the utilities.

*Other disbursements.* Amounts disbursed for various other purposes including, but not limited to, the following: interfund loan payments; loans made to other funds; internal service disbursements; and transfers out that are authorized by statute, ordinance, resolution, or court order.

**F. Interfund Transfers**

The District may, from time to time, make transfers from one fund to another. These transfers, if any, are included as a part of the receipts and disbursements of the affected funds and as a part of total receipts and disbursements. The transfers are used for cash flow purposes as provided by various statutory provisions.

**G. Fund Accounting**

Separate funds are established, maintained, and reported by the District. Each fund is used to account for amounts received from and used for specific sources and uses as determined by various regulations. Restrictions on some funds are set by statute while other funds are internally restricted by the District. The amounts accounted for in a specific fund may only be available for use for certain, legally-restricted purposes. Additionally, some funds are used to account for assets held by the District in a trustee capacity as an agent of individuals, private organizations, other funds, or other governmental units and, therefore, the funds cannot be used for any expenditures of the unit itself.

**Note 2. Budgets**

The operating budget is initially prepared and approved at the local level. The Fiscal Officer of the District submits a proposed operating budget to the governing board for the following calendar year.

**Note 3. Deposits and Investments**

Deposits, made in accordance with state statute (IC 5-13), with financial institutions in the State of Indiana, at year end, should be 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.

TRI-LAKES REGIONAL SEWER DISTRICT  
NOTES TO FINANCIAL STATEMENTS  
(Continued)

State statutes authorize the District to invest in securities including, but not limited to, the following: federal government securities, repurchase agreements, and certain money market mutual funds. Certain other statutory restrictions apply to all investments made by local governmental units.

**Note 4. Risk Management**

The District may be exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; job-related illnesses or injuries to employees; medical benefits to employees, retirees, and dependents; and natural disasters.

These risks can be mitigated through the purchase of insurance, establishment of a self-insurance fund, and/or participation in a risk pool. The purchase of insurance transfers the risk to an independent third-party. The establishment of a self-insurance fund allows the District to set aside money for claim settlements. The self-insurance fund would be included in the financial statements. The purpose of participation in a risk pool is to provide a medium for the funding and administration of the risks.

**Note 5. Pension Plan**

*Retirement Plan 401(a)*

Effective July 1, 2015, all eligible full-time employees of the District who are employed on January 1 of each calendar year will receive an annual nonmatching employer contribution of \$1,000 to their 401(a) account. This nonmatching employer contribution will be made no later than December 31 of the same calendar year.

#### OTHER INFORMATION - UNEXAMINED

The District's Annual Financial Reports information can be found on the Gateway website: <https://gateway.ifionline.org/>.

Differences may be noted between the financial information presented in the financial statements contained in this report and the financial information presented in the District's Annual Financial Reports referenced above. These differences, if any, are due to adjustments made to the financial information during the course of the examination. This is a common occurrence in any financial statement examination. The financial information presented in this report is examined information, and the accuracy of such information can be determined by reading the opinion given in the Independent Accountant's Report.

The other information presented was approved by management of the District. It is presented as intended by the District.

TRI-LAKES REGIONAL SEWER DISTRICT  
 COMBINING SCHEDULE OF RECEIPTS, DISBURSEMENTS, AND  
 CASH AND INVESTMENT BALANCES - REGULATORY BASIS  
 For the Year Ended December 31, 2012

	Wastewater Cash Operating	Wastewater Bond & Interest (Sinking)	Wastewater Improvement	Wastewater Federal Withholding	Wastewater State Withholding	Wastewater Social Security & Medicare	Wastewater County Withholding	Totals
Cash and investments - beginning	\$ 173,273	\$ 374,176	\$ 408,088	\$ 644	\$ 475	\$ 514	\$ 96	\$ 957,266
Receipts:								
Utility fees	836,125	-	-	-	-	-	-	836,125
Other receipts	18,363	363,725	-	5,766	4,774	4,096	951	397,675
Total receipts	854,488	363,725	-	5,766	4,774	4,096	951	1,233,800
Disbursements:								
Personal services	72,502	-	-	-	-	-	-	72,502
Other services and charges	13,384	-	-	-	-	-	-	13,384
Capital outlay	13,405	-	-	-	-	-	-	13,405
Utility operating expenses	328,393	-	-	-	-	-	-	328,393
Debt service - principal and interest	-	360,876	-	-	-	-	-	360,876
Other disbursements	363,600	-	-	5,942	4,767	3,811	952	379,072
Total disbursements	791,284	360,876	-	5,942	4,767	3,811	952	1,167,632
Excess (deficiency) of receipts over disbursements	63,204	2,849	-	(176)	7	285	(1)	66,168
Cash and investments - ending	\$ 236,477	\$ 377,025	\$ 408,088	\$ 468	\$ 482	\$ 799	\$ 95	\$ 1,023,434

TRI-LAKES REGIONAL SEWER DISTRICT  
 COMBINING SCHEDULE OF RECEIPTS, DISBURSEMENTS, AND  
 CASH AND INVESTMENT BALANCES - REGULATORY BASIS  
 For the Year Ended December 31, 2013

	Wastewater Cash Operating	Wastewater Bond & Interest (Sinking)	Wastewater Improvement	Wastewater Federal Withholding	Wastewater State Withholding	Wastewater Social Security & Medicare	Wastewater County Withholding	Totals
Cash and investments - beginning	\$ 236,477	\$ 377,025	\$ 408,088	\$ 468	\$ 482	\$ 799	\$ 95	\$ 1,023,434
Receipts:								
Utility fees	850,014	-	-	-	-	-	-	850,014
Other receipts	27,363	371,005	58,360	7,338	2,261	6,339	909	473,575
Total receipts	877,377	371,005	58,360	7,338	2,261	6,339	909	1,323,589
Disbursements:								
Personal services	72,827	-	-	-	-	-	-	72,827
Other services and charges	28,866	-	-	-	-	-	-	28,866
Capital outlay	53,471	-	-	-	-	-	-	53,471
Utility operating expenses	341,693	-	-	-	-	-	-	341,693
Debt service - principal and interest	-	362,150	-	-	-	-	-	362,150
Other disbursements	409,422	-	-	7,135	2,702	6,114	975	426,348
Total disbursements	906,279	362,150	-	7,135	2,702	6,114	975	1,285,355
Excess (deficiency) of receipts over disbursements	(28,902)	8,855	58,360	203	(441)	225	(66)	38,234
Cash and investments - ending	\$ 207,575	\$ 385,880	\$ 466,448	\$ 671	\$ 41	\$ 1,024	\$ 29	\$ 1,061,668

TRI-LAKES REGIONAL SEWER DISTRICT  
 COMBINING SCHEDULE OF RECEIPTS, DISBURSEMENTS, AND  
 CASH AND INVESTMENT BALANCES - REGULATORY BASIS  
 For the Year Ended December 31, 2014

	Wastewater Cash Operating	Wastewater Bond & Interest (Sinking)	Wastewater Improvement	Wastewater Federal Withholding	Wastewater State Withholding	Wastewater Social Security & Medicare	Wastewater County Withholding	Wastewater Hoosier Start - Retirement	Totals
Cash and investments - beginning	\$ 207,575	\$ 385,880	\$ 466,448	\$ 671	\$ 41	\$ 1,024	\$ 29	\$ -	\$ 1,061,668
Receipts:									
Utility fees	876,568	-	-	-	-	-	-	-	876,568
Other receipts	28,952	347,748	935	8,241	2,383	11,343	960	-	400,562
Total receipts	905,520	347,748	935	8,241	2,383	11,343	960	-	1,277,130
Disbursements:									
Personal services	74,126	-	-	-	-	-	-	-	74,126
Capital outlay	28,051	-	-	-	-	-	-	-	28,051
Utility operating expenses	346,758	-	-	-	-	-	-	-	346,758
Debt service - principal and interest	-	182,703	-	-	-	-	-	-	182,703
Other disbursements	347,700	-	-	8,458	2,264	11,608	912	-	370,942
Total disbursements	796,635	182,703	-	8,458	2,264	11,608	912	-	1,002,580
Excess (deficiency) of receipts over disbursements	108,885	165,045	935	(217)	119	(265)	48	-	274,550
Cash and investments - ending	\$ 316,460	\$ 550,925	\$ 467,383	\$ 454	\$ 160	\$ 759	\$ 77	\$ -	\$ 1,336,218

TRI-LAKES REGIONAL SEWER DISTRICT  
 COMBINING SCHEDULE OF RECEIPTS, DISBURSEMENTS, AND  
 CASH AND INVESTMENT BALANCES - REGULATORY BASIS  
 For the Year Ended December 31, 2015

	Wastewater Cash Operating	Wastewater Bond & Interest (Sinking)	Wastewater Improvement	Wastewater Federal Withholding	Wastewater State Withholding	Wastewater Social Security & Medicare	Wastewater County Withholding	Wastewater Hoosier Start - Retirement	Totals
Cash and investments - beginning	\$ 316,460	\$ 550,925	\$ 467,383	\$ 454	\$ 160	\$ 759	\$ 77	\$ -	\$ 1,336,218
Receipts:									
Utility fees	807,353	-	-	-	-	-	-	-	807,353
Other receipts	504	336,698	936	8,503	2,379	11,622	988	1,200	362,830
Total receipts	807,857	336,698	936	8,503	2,379	11,622	988	1,200	1,170,183
Disbursements:									
Personal services	77,162	-	-	-	-	-	-	-	77,162
Other services and charges	14,404	-	-	-	-	-	-	-	14,404
Capital outlay	26,931	-	-	-	-	-	-	-	26,931
Utility operating expenses	335,420	-	-	-	-	-	-	1,200	336,620
Debt service - principal and interest	-	333,686	-	-	-	-	-	-	333,686
Other disbursements	334,800	-	-	8,405	2,451	11,512	1,015	-	358,183
Total disbursements	788,717	333,686	-	8,405	2,451	11,512	1,015	1,200	1,146,986
Excess (deficiency) of receipts over disbursements	19,140	3,012	936	98	(72)	110	(27)	-	23,197
Cash and investments - ending	\$ 335,600	\$ 553,937	\$ 468,319	\$ 552	\$ 88	\$ 869	\$ 50	\$ -	\$ 1,359,415

TRI-LAKES REGIONAL SEWER DISTRICT  
 COMBINING SCHEDULE OF RECEIPTS, DISBURSEMENTS, AND  
 CASH AND INVESTMENT BALANCES - REGULATORY BASIS  
 For the Year Ended December 31, 2016

	Wastewater Cash Operating	Wastewater Bond & Interest (Sinking)	Wastewater Improvement	Wastewater Federal Withholding	Wastewater State Withholding	Wastewater Social Security & Medicare	Wastewater County Withholding	Wastewater Hoosier Start - Retirement	Totals
Cash and investments - beginning	\$ 335,600	\$ 553,937	\$ 468,319	\$ 552	\$ 88	\$ 869	\$ 50	\$ -	\$ 1,359,415
Receipts:									
Utility fees	775,412	-	-	-	-	-	-	-	775,412
Other receipts	145,858	333,240	229	8,947	2,433	12,264	1,016	2,450	506,437
Total receipts	921,270	333,240	229	8,947	2,433	12,264	1,016	2,450	1,281,849
Disbursements:									
Personal services	80,456	-	-	-	-	-	-	-	80,456
Other services and charges	15,249	-	-	-	-	-	-	-	15,249
Capital outlay	50,731	-	-	-	-	-	-	-	50,731
Utility operating expenses	418,143	-	-	-	-	-	-	2,400	420,543
Debt service - principal and interest	-	379,427	325,469	-	-	-	-	-	704,896
Other disbursements	273,813	-	143,079	8,545	2,521	11,864	1,047	-	440,869
Total disbursements	838,392	379,427	468,548	8,545	2,521	11,864	1,047	2,400	1,712,744
Excess (deficiency) of receipts over disbursements	82,878	(46,187)	(468,319)	402	(88)	400	(31)	50	(430,895)
Cash and investments - ending	\$ 418,478	\$ 507,750	\$ -	\$ 954	\$ -	\$ 1,269	\$ 19	\$ 50	\$ 928,520

TRI-LAKES REGIONAL SEWER DISTRICT  
SCHEDULE OF PAYABLES AND RECEIVABLES  
December 31, 2016

<u>Government or Enterprise</u>	<u>Accounts Payable</u>	<u>Accounts Receivable</u>
Wastewater	<u>\$ 2,234</u>	<u>\$ 5,706</u>

TRI-LAKES REGIONAL SEWER DISTRICT  
 SCHEDULE OF LEASES AND DEBT  
 December 31, 2016

Type	Description of Debt Purpose	Ending Principal Balance	Principal and Interest Due Within One Year
Wastewater: Revenue bonds	Sewer System	<u>\$ 2,551,000</u>	<u>\$ 265,488</u>

TRI-LAKES REGIONAL SEWER DISTRICT  
 SCHEDULE OF CAPITAL ASSETS  
 December 31, 2016

Capital assets are reported at actual or estimated historical cost based on appraisals or deflated current replacement cost. Contributed or donated assets are reported at estimated fair value at the time received.

	Ending Balance
Wastewater:	
Land	\$ 284,726
Infrastructure	13,677,686
Buildings	150,310
Improvements other than buildings	27,857
Machinery, equipment, and vehicles	82,325
Total capital assets	\$ 14,222,904

#### OTHER REPORTS

In addition to this report, other reports may have been issued for the District. All reports can be found on the Indiana State Board of Accounts' website: <http://www.in.gov/sboa/>.