



NEBRASKA AUDITOR OF PUBLIC ACCOUNTS

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State Auditor

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December 23, 2008

Claire Grosse, Board Chair
Village of Cedar Bluffs
101 S. First; P.O. Box 249
Cedar Bluffs, Nebraska 68015

Dear Ms. Grosse:

The Auditor of Public Accounts (APA) investigated the accounting records and other areas of concern regarding the Village of Cedar Bluffs (Village). As you know, the APA made a surprise visit to the Village on October 8, 2008, followed by scheduled visits on October 29, 2008, and December 3, 2008.

During our ongoing investigation, the Village Board held an emergency meeting on October 28, 2008, which resulted in the termination of the Village Clerk, Kim Thurlow.

APA Procedures Performed

Our investigation included the following procedures:

- Evaluated some of the Village's financial records, including information from the computerized accounting records, bank statements, and bank reconciliations.
- Performed a surprise count of the cash on hand at the Village on October 8, 2008.
- Evaluated some of the street paving assessment records of the Village.
- Obtained the current Village water and sewer records including the utility billings sent to residents.
- Obtained the payroll records for 2008, including accounting records, timecards, and overtime policies.
- Evaluated fuel purchases made by the Village from October 2007 through September 2008.
- Inquired with the Board Chair, the status of any corrective action taken on issues previously reported in connection with the Villages' financial statements audit for the fiscal year ended September 30, 2007.
- Obtained the Village credit card statements from October 2007 through October 2008.
- Read the Village Board meeting minutes from October 2007 through October 2008.

APA Summary of Results

The following is a summary of the results of our procedures:

Village of Cedar Bluffs, Nebraska

1. Financial Information

The Village had two full-time employees at the time of our visits. Due to its size, like other communities its size, it is not able to obtain an adequate segregation of duties over its financial operations. As such, the Village Board has the duty to implement monitoring procedures to provide proper oversight and to reduce the risk of errors or fraud going undetected. The financial information we received was problematic in the following areas:

- The former Village Clerk did not properly account for all funds received in the Village office. On October 8, 2008, the APA found \$953 in cash and \$5,677 in checks on hand which had not yet been recorded in the accounting records or deposited at the bank. The APA was unable to determine when most of these funds were received. One of the checks on hand was dated September 9, 2008, a full month prior to the cash count. Additionally, hand-written notes attached to the cash identified the customer accounts to which the cash should be applied.
- Six checks, counted in the October 8, 2008 cash count, totaling \$5,142 were not endorsed “For Deposit Only” at the time of our cash count.
- August and September 2008 deposits to the bank had not been properly recorded to the Village’s accounting records. The August 2008 bank statement included \$23,377 and the September 2008 bank statement included \$41,742 in deposits that had not been recorded in the accounting records as of October 8, 2008.
- Payments from the Village were also not properly recorded in the Village accounting records. Three payments totaling \$1,387 were recorded in the bank records, but were not recorded in the Village accounting records as of October 8, 2008.
- The former Clerk did not perform the bank reconciliations timely, as noted in the table below. Five of the 12 months were reconciled in August 2008. A timely reconciliation of the bank records to the accounting records would alert the Village Board to discrepancies.

Month	Date of Reconciliation
October 2007	2/15/2008
November 2007	2/24/2008
December 2007	5/22/2008
January 2008	6/9/2008
February 2008	6/24/2008
March 2008	8/5/2008
April 2008	8/10/2008
May 2008	8/10/2008
June 2008	8/12/2008
July 2008	8/20/2008
August 2008	Note
September 2008	Note

Note: The August and September 2008 bank reconciliations had not been performed as of our initial visit on October 8, 2008.

Village of Cedar Bluffs, Nebraska

- Three on-line payments to the Nebraska Department of Revenue were originally recorded in the accounting system in December 2007; however, the dates of these transactions were later changed to January 2008. The former Village Clerk could not recall why the dates were changed.
- The Board's review of the Village financial activity was not adequate. A board member was assigned to review all claims before the Board prior to payment; however, there was no documentation, such as an initial or signature on the invoices to indicate this review had occurred.
- The independent auditor also noted a significant number of financial concerns to the Village Board during the course of the September 30, 2007, annual audit.

Although the APA did not find evidence that a specific fraud had occurred, there was significant risks that errors or fraud could occur and remain undetected due to the state of the accounting records of the Village and the lack of monitoring of Village operations by the Board.

We recommend the Village Board implement stronger monitoring procedures over the operations of the Village including:

- Ensuring all funds are recorded immediately upon receipt in the Village office, either in the accounting system, or by using manual receipts. The Board should periodically verify whether funds are being recorded immediately.
- Ensuring all checks are endorsed "For Deposit Only" at the time of receipt to prevent misuse of funds. The Board should periodically verify whether all checks are immediately endorsed.
- Implementing procedures to ensure all deposits and checks are properly and timely recorded in the accounting records. The Village should appoint a Board member to periodically review the accounting records to ensure transactions are recorded timely.
- Performing accurate and timely bank reconciliations. The Village should assign a Board member to verify all bank reconciliations are done accurately and timely.

2. Village Street Assessments

The Village levied special street assessments to property tax owners to pay for street paving projects. Village records included individual payment schedules maintained by the former Clerk. Summary information on each project was prepared by the Village's hired auditor, Kent P. Speicher, CPA of Erickson & Brooks CPA (CPA). There were four street paving projects – one each in 2004 and 2001 and two in 1999. The APA examined 22 properties from the four assessments. The special assessments should be paid by property owners over a 10 year period. We noted the following concerns in our evaluation of these records:

Village of Cedar Bluffs, Nebraska

- Liens on the properties were not immediately filed with the Saunders County Register of Deeds following each assessment. Per Neb. Rev. Stat. § 17-514, “All assessments shall be a lien on the property on which levied from the date of levy, and shall thereupon be certified by direction of the council or board of trustees to the treasurer of such city or village for collection.” Additionally, three of nine special assessment properties tested from 1999 have since been sold. There is still an assessed amount owed on two of these three properties. Barring title insurance, new owners may have no recourse on unknown liens when the Village attempts to collect on its claim. One property still had an assessment amount due of \$2,453 plus interest and the other \$2,492 plus interest. Village records did not note the change in ownership for two of the three properties.
- Of the 22 properties tested, we noted the following:
 - Four property assessments balances were paid off totaling \$15,517 (original balance amounts)
 - One property assessment balance was being paid as scheduled with a remaining balance of \$2,862 as of September 30, 2008
 - Nine property assessment balances were significantly delinquent with a total principle balance of \$28,713 as of September 30, 2008.
 - Four properties had made no payments as of September 30, 2008 with a total principle balance of \$13,504.
 - Four properties were owned by the Village and the books showed an outstanding principle balance of \$17,871 as of September 30, 2008.
- For 5 of 22 properties with assessments tested, the former Clerk’s balances did not agree to the balances on the CPA’s summary. It appears some variances were caused by applying payments to principle and interest differently and that the former Clerk’s records were not updated timely.

	Former Clerk’s Balance	CPA Summary
Property 1	\$ 2,747.88	\$ 3,096.30
Property 2	\$ 4,448.88	\$ 4,648.88
Property 3	\$ 2,149.74	\$ 0.00
Property 4	\$ 3,823.00	\$ 3,816.00
Property 5	\$ 5,375.44	\$ 5,406.54
	\$ 18,544.94	\$ 16,967.72

- The APA requested the resolutions establishing the levying of special assessments. The Village was able to locate one of four resolutions. The Village resolution obtained for the 2001 levy did not specify if partial payments were allowed or how they were to be applied. Interest was not calculated on the balance of the assessment owed and interest was not properly adjusted for late or pre-payments. Per resolution 2001-10, the assessments are to bear interest at the rate of nine (9.00%) per annum from the date of the passage of the resolution until delinquent. One tenth of the assessment becomes delinquent each year if not paid and bears interest of 14% until paid. Repayment schedules established by the former Clerk did not appear to follow the requirements of

Village of Cedar Bluffs, Nebraska

the Resolution obtained. Interest was being charged on individual payments rather than the balance. Property owners were requested to pay increasingly larger payments with increasingly larger interest amounts each year for 10 years. **See Exhibit A.**

- The CPA recommended the Village Board strictly monitor the timely preparation of special assessment billings and the proper computation of interest to ensure the revenues are collected and are available to retire the debt. Although the most current billings were sent on time and the former Village Clerk worked directly with the CPA on interest calculations, it was apparent during our visits, that the special assessment accounting records were not complete and organized. The former Clerk attempted to track individual payments for each project, but the records we obtained were not complete or accurate. Two payments totaling \$1,681 were deposited into the bank on October 9, 2008; however, the payments had not been recorded by the former Clerk on the individual assessment sheets nor had they been recorded as received as of our October 29, 2008 visit. The Board Chair manually wrote down the payment information on the assessment sheets we obtained to ensure the assessments would be recorded as paid.

We recommend the Village implement stronger monitoring procedures to ensure:

- Liens are filed with the Saunders County Register of Deeds on any properties which special assessments have not yet been paid in full.
- All current property owners are aware of amounts owed to the Village for special assessments on their property. We also recommend performing the necessary entries to remove the assessments on Village property.
- Special assessment balances are accurate and properly accounted for by the Village.

3. Utility Billings

The Village provides utility services (water and sewer) to citizens and also performs the billing and collection for these services. We noted the following concerns over the utility billing and collection records of the Village:

- The Village did not perform a periodic reconciliation of utility billings, deposits, and accounts receivable between their bank statements, utilities billing program, and the Villages' accounting software, to ensure all accounts were properly billed, recorded, and deposited. The Village's management letter for their fiscal year 2007 audit also noted the CPA was "not able to get one full month to reconcile as all the necessary reports were not printed and retained from the utility program."

The APA obtained a report from the Villages' accounting software and requested specific entries from the billing system for two months, December 2007 and July 2008, in an attempt to reconcile the accounting software records to the billing system and to the bank statements. However, five entries requested from the utility billing system for December 2007 were now blank. Amounts were deposited to the bank, but the Village could not

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provide the detail that supported these deposits. The total amount of these five deposits was \$3,013. Additionally, four entries recorded in the accounting software in July 2008 could not be traced to the utility billing system. One deposit from the accounting software was not deposited and the Village also could not provide the detail from the billing system. It appears this may have been an entry error in the accounting software. In summary, we were unable to reconcile the December 2007 and July 2008 utility deposits from the billing system to the bank statements.

- The former Clerk maintained listings for each automatic deposit for utility accounts. The APA was unable to trace \$959 in customer automatic deposits for utility bills from the former Clerk's listing to the Village's bank account. No deposit for that amount could be traced to the bank statements or to the former Clerk's financial records. The amount may have been combined with another deposit; however, we were unable to determine this with the information provided.
- The APA tested 14 water and sewer payments made by Village employees and trustees. One of these payments tested, for \$102, was traced to an entry in the utility billing system. However, the total transaction from the utility system for \$1,189 could not be traced to the bank statements or to the Villages' accounting software. Again, this amount could have been combined with another deposit; however, we were unable to determine whether this from the information provided.
- Board resolution 2007-10 states bills are due 10 days after presentation. After 10 days a notice of discontinuance is mailed in which customers have 8 working days to pay before their water is shut off. A motion passed by the Board also states a 6% charge on the outstanding balance will be charged to customers who have not paid their bill by the 20th of each month. After the termination of the Village Clerk on October 28, 2008, the Village staff was unaware of the procedure to have the utility billing system apply late fees for delinquent accounts until they subsequently received training in December 2008. The Village was also unable to determine whether the former Clerk followed the Board resolution for late fees and shut-offs. As a result, no late fees were applied in November 2008 and no shut-offs were performed.
- The Village's 2007 fiscal year management letter also noted the Village did not bill timely for utility services and that an estimate of water utility revenues based on the number of gallons used, "resulted in substantially higher projected revenue than deposited."

The utility billing records maintained at the Village were not complete making it difficult to assess the accuracy of the Village utility records. Again, without adequate procedures to ensure the utility billings, collections, and deposits are properly recorded and deposited, there is a significant risk for loss of Village funds.

We recommend the Village implement stronger monitoring procedures to ensure accurate reconciliations between the billing records, accounting records, and the bank statements are performed

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monthly. We also recommend the Village review the utility billing policies and procedures and implement a process to timely bill, mail notices, and shut off utility customers in accordance with Village resolutions. We strongly recommend the Village Board ensure all recommendations of the CPA are appropriately resolved in a timely manner.

4. Credit Card Purchases

Between October 2007 and October 2008, the Village maintained three credit cards, which had been assigned to the former Clerk, Superintendent, and Police Chief.

- The Superintendent and the former Clerk purchased \$2,452 worth of products from Quixtar (Amway) during January and March 2008. Quixtar sells a variety of products throughout the world through their Independent Business Owners (IBOs). IBOs are entrepreneurs who earn an income based on their sales. In addition, they can recruit people to sell under them. The APA contacted Quixtar customer service, who verified these Village purchases were made through the former Village Clerk's daughter and husband, who were the IBO listed on the purchases. The products purchased appear to be necessary purchases for the Village; however, the quantities purchased seem excessive. On March 4, 2008, the Superintendent purchased \$1,903 worth of products from Quixtar including more than 2,700 trash bags, 1,200 pairs of latex exam gloves, 332 rolls of toilet paper and other additional bulk purchases. **See Exhibit B.** Another \$471 Quixtar purchase was brought to our attention after our visit. A November 5, 2008 purchase was made on the former Clerk's credit card which is 8 days after the Clerk was terminated by the Board.
- The Village Chair provided the October and November 2008 credit card statement for the Village Superintendent. Included on each statement was a charge of \$37.19 on October 7, 2008, and November 7, 2008, to centennialhelp.com. Through an online inquiry on this website, the APA found out the charge appeared to be for a monthly membership to an online Adult Library.
- The Village did not have a formal, written policy regarding the proper use of credit cards and what documentation is required to support card purchases. In addition, receipts were not on file to support all purchases with a credit card.
- The Village did not adequately record all credit card transactions into Villages' financial accounting software. The APA noted certain transactions which could not be traced to the accounting system.
- The Village did not adequately review the credit card statements and supporting documentation to ensure the payments were reasonable and necessary expenditures of the Village.

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We recommend the Village develop written policies requiring proper use of Village credit cards and to ensure adequate documentation is maintained to support all purchases. In addition, the Village should ensure all activity is accurately recorded in Villages' financial accounting software. We also recommend the Village designate one of its Board members to conduct a review of credit card statements and supporting documentation. Further, the Village Board should ensure credit cards for previous employees are cancelled and new cards and numbers are provided to authorized users only. Finally, the Village Board should consult with the Village Attorney to determine any action deemed appropriate for inappropriate or unauthorized purchases.

5. Village Payroll

The APA examined the payroll records of the Village from October 2007 through September 2008 and noted the following issues:

- The Board has a very clear policy regarding overtime pay. The Board's Employee Handbook indicates, "All hours worked in excess of forty (40) hours in any week shall be paid at a rate of time and one half (1/2)." This policy indicates the employee must actually work 40 hours prior to receiving the overtime hours, as opposed to including holidays, vacation, and personal time off. However, per discussion with the Village Board Chair, vacation, sick and other time off is included in the 40 hours worked in any week described in the handbook. For example, on November 9, 2007, the former Clerk was paid for 49 hours which included nine hours of overtime. Of the 49 hours on the timesheet, 24 of the hours were sick time and only 25 hours were for time worked. The nine hours paid for overtime were due to sick leave being used in that pay period.

The former Village Clerk and Superintendent worked a significant amount of overtime during the period examined. The former Clerk worked 322.75 hours of overtime, equaling additional compensation of \$6,691 during the fiscal year. The Superintendent worked 255.5 hours of overtime and 30.75 hours of double time, equaling additional compensation of \$7,831 during the fiscal year. It is unclear when the Superintendent should receive overtime as compared to double time. The Employee Handbook only indicates double time shall be paid when an employee is scheduled to work on a holiday. However, on August 18, 2008, the superintendent was paid \$196 for 5.5 hours of double time although there was no holiday within that pay period.

The Village's 2007 fiscal year management letter dated December 20, 2007 also addressed this issue. The management letter stated overtime is a significant policy and employee benefit that does not appear to be properly documented. The CPA noted a significant amount of overtime for the three full-time employees and there was no formal approval of the time. The CPA recommended the Village Board approve the overtime hours every pay period by initialing the employees time sheets. The Board has not implemented this recommendation.

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- The Village utilized a time clock system which records the day, time and whether the time recorded is am or pm. The APA noted a significant amount of time clocked in and out which was written on the time cards for the former Clerk and Superintendent. For all 26 pay periods during the fiscal year, the superintendent recorded hand written time on his timesheets. For 17 of 26 pay periods during the fiscal year, the former Clerk recorded hand written time on her timesheets. The purpose of a time clock system is to get an accurate record of time worked; however, this does not work when employees regularly are writing in the time in and out. It is understood that employees are not always in the office to start the day or they may forget to clock out; however, it should not be a regular occurrence.
- On November 9, 2007, the former Clerk was paid 102.5 hours which included 56 regular hours, 22.5 overtime hours, and 24 sick leave hours. Per the timesheet, the former Clerk worked 4.5 hours of overtime on November 12, 2008 which was included with this November 9th payment. Per the Village Board Chair, the Village does not allow advances in pay to its employees; however, it appears the former Clerk was paid in advance.
- The APA noted the Village did not record any leave hours within the central accounting system. All hours were recorded in Villages' financial accounting software as regular hours. The APA noted no formal tracking of employees leave balances. The former Clerk was paid her accrued vacation leave of 54 hours totaling \$752; however, the Village did not verify the hours paid were accurate. The former Clerk took 32 hours of vacation from May 27, 2008 through May 30, 2008, and she earned 80 hours on her March 1, 2008 anniversary date. It appears the former Clerk was overpaid 6 vacation hours. Without procedures to accurately record the accrual and usage of leave, there is an increased risk for improper payments upon termination.
- The former Clerk's two sons worked for the Village on a part time basis. The APA noted there was no formal approval for the hiring of the two sons; however, the minutes of the Board indicated the Board was at least aware of one of them working for the Village. For one of the sons, there was a lack of supporting documentation (timesheets) for two payments during the period examined. The two payments totaled \$504.
- The Village of Cedar Bluffs paid the Police Chief \$6,840 for a retroactive insurance payment on June 28, 2007. According to the Board Chair, the previous Board approved a monthly reimbursement for the police chief's health insurance, but no payments were ever made to him. The new Village Board approved the one-time payment for the amounts he was never reimbursed; however, there was a lack of supporting documentation regarding the payment. The Village did not have proof of insurance on file to verify the amount of the monthly premium.
- The CPA recommended the Village consider hiring an outside processing company to process payroll because the Village continued to have problems with compliance issues. According to the Village Board Chair, the hiring of an outside company was discussed by the Board; however, the Board simply instructed the former Clerk not to be late on tax

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payments. Late tax payments and penalties was still an issue which apparently led to the termination of the Clerk almost a year later.

We recommend the Village implement stronger monitoring procedures, including:

- Updating the current policies regarding the payments of overtime and double time. The policy should clearly identify when overtime should be paid in relation to sick, vacation, personal and holiday leave. The policy should also state the Village does not allow advances in pay.
- Ensuring the time clock is used on a regular basis.
- Recording leave accrual and usage within the central accounting system.
- Documenting all Village hires within the Board Minutes including pay rates.
- Maintaining supporting documentation for all payroll related expenses.

6. Fuel Purchases

The APA examined the Village fuel purchases from October 2007 through September 2008. During this period, the Village maintained the following vehicles:

Vehicle	Fuel Type
2007 Ford Expedition XL SUV Police Vehicle	Unleaded
2002 Chevrolet Silverado K2500 Heavy Duty 3/4 Ton	Unleaded
1997 CAT Backhoe	Off Road Diesel
1962 International Tractor	Off Road Diesel
1962 International m51 Military/Dump Truck	Unleaded

The Village purchased the majority of their gasoline and diesel fuel from a local gas station in Cedar Bluffs. The Village has two gas cards for this vendor to purchase fuel at their pumps. The Village also has their own off-road diesel tank, which is filled by this vendor on an as-needed basis. The vendor sends the Village monthly billing statements for their fuel purchases. Our examination of Village fuel purchases noted the following:

- The Village purchased 408.6 gallons of on-road diesel fuel from October 2007 through June 2008, even though the Village did not own vehicles using on-road diesel during this period. According to the Superintendent, the Village decided to put on-road diesel fuel in their backhoe and tractor since their own tank was not working for an undisclosed period of time. The main difference between on-road diesel and off-road diesel is the excise tax charged for on-road diesel, in addition to the fuel price. The Village also purchased 135 gallons of off-road diesel in November 2007 and 200 gallons in May 2008 to fill the tanks of the backhoe and tractor. The Village had no procedures to ensure payments for fuel were reasonable and necessary for the Village, no documentation to ensure they were actually Village purchases or whether employees were purchasing gas with the Village gas cards for personal use.

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- The Village purchased a 2007 Ford Expedition on June 8, 2007 to be used by the full-time police officer when on duty. The former police chief was allowed to use the vehicle to commute from his home in Omaha to the Village. The APA does not feel this was a reasonable use of Village equipment. Additionally, there was no formal approval by the Board, and it did not appear the value of the use of the vehicle was included in officer's taxable income, in accordance with IRS regulations. During October 2007, the Village police chief purchased 222.2 gallons of fuel in one month. At approximately 15 miles per gallon, the amount of miles driven in the month would equal 3,333. The other months averaged around a 1,000 miles per month. Again, this gas purchase appears to be excessive.
- Upon the initial request for the supporting documentation related to the fuel purchases, the Village did not have all receipts or invoices available. The Village requested a number of invoices from the vendor to support payments for fuel. In addition, the Village does not receive detailed receipts for all fuel purchases. The Village received invoices from the vendor; however, the invoices did not include the specific day and amount of fuel, or otherwise note for which vehicle the purchase was made.

We recommend the Village of Cedar Bluffs implement stronger monitoring procedures over the purchase of fuel for Village vehicles, including:

- Ensuring adequate documentation is maintained to support all fuel purchases, including detailed invoices.
- Determining whether the use of the Police vehicle for personal use should be included in the individual's taxable income.
- Reviewing fuel statements and support on a regular basis to ensure all purchases are reasonable and necessary expenses for the Village, and not for employee's personal vehicles.

APA Overall Conclusion

Cedar Bluffs is not able to adequately segregate duties so one person is not in a position to misuse Village funds; therefore, the Village Board has a responsibility to provide proper monitoring and oversight of Village financial transactions. This lack of monitoring of Village transactions significantly increases the risk Village funds are misused and errors or fraud will not be detected timely. Based on the finding listed above, the Village Board needs to implement stronger guidelines for monitoring and oversight of Village transactions and ensure Village employees understand and follow the Village guidelines. Further, the Village Board should confer with the Village Attorney regarding unauthorized or inappropriate purchases for the action they deem appropriate.

We appreciate and thank the Board Chair and other individuals involved in this evaluation for their cooperation and courtesy extended to our staff.

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The APA employees involved in the evaluation were:

Cindy Janssen, Audit Manager
Craig Kubicek, Auditor-In-Charge
Julie Smith, Auditor-In-Charge
Philip Olsen, Auditor-In-Charge
Lance Lambdin, Legal Counsel
Mary Avery, Special Audits and Finance Manager

If you have any questions regarding the above information, please contact our office.

Sincerely,

Signed Original on File

Mike Foley
Auditor of Public Accounts
State Capitol, Suite 2303
Lincoln, Nebraska 68509
Phone: 402-471-2111
Mike.Foley@apa.ne.gov

cc: Bradley Holtorf, Village Attorney

Village of Cedar Bluffs, Nebraska
 Special Assessment Repayment Schedule Example

Exhibit A

Land	VILLAGE OF CEDAR BLUFFS PAVING ASSESSMENT PAYMENT SCHEDULE										2008 STATEMENT DUE OCT 15, 2008			
Owner:														
Address:														
Project:														
	Assmt. Balance	Payment Made	Interest Paid	Over Pymt Made	*Balance Due	2nd Pymt 10/01/02	3rd Pymt 10/01/03	4th Pymt 10/01/04	5th Pymt 10/01/05	6th Pymt 10/01/06	7th Pymt 10/01/07	8th Pymt 10/15/08	9th Pymt 10/01/09	10th Pymt 10/01/10
2001	\$3,582.90	\$358.29	\$50.16	\$0.00	\$3,224.61	\$358.29	\$358.29	\$358.29	\$358.29	\$358.29	\$358.29	\$358.29	\$358.29	\$358.29
YR 1-02	\$3,224.61	\$358.29	\$32.25	\$0.00	\$2,866.32	\$32.25	\$50.16	\$50.16	\$50.16	\$32.25	\$32.25	\$32.25	\$32.25	\$32.25
YR 2-03	\$2,866.32	\$0.00	\$0.00	\$0.00	\$2,866.32		\$50.16	\$50.16	\$50.16	\$32.25	\$32.25	\$32.25	\$32.25	\$32.25
YR 3-04	\$2,866.32	\$0.00	\$0.00	\$0.00	\$2,866.32			\$50.16	\$50.16	\$32.25	\$32.25	\$32.25	\$32.25	\$32.25
YR 4-05	\$2,866.32	\$0.00	\$0.00	\$0.00	\$2,866.32				\$50.16	\$32.25	\$32.25	\$32.25	\$32.25	\$32.25
YR 5-06	\$2,866.32	\$0.00	\$0.00	\$0.00	\$2,866.32					\$32.25	\$32.25	\$32.25	\$32.25	\$32.25
YR 6-07	\$2,866.32	\$0.00	\$0.00	\$0.00	\$2,866.32						\$32.25	\$32.25	\$32.25	\$32.25
YR 7-08	\$2,866.32											\$32.25	\$32.25	\$32.25
YR 8-09													\$32.25	\$32.25
YR 9-10														\$32.25
						\$390.54 paid	\$458.61 past due	\$508.77 past due	\$558.93 past due	\$519.52 due	\$551.77 due	\$584.01 due	\$616.26	\$648.50
						9%	14%	14%	14%	9%	9%	9%		
Annual Pymt	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Total amount due:			
											Payment for 2003	\$458.61		
											Payment for 2004	\$508.77		
											Payment for 2005	\$558.93		
											Payment for 2006	\$519.52		
											Payment for 2007	\$551.77		
											Payment for 2008	\$584.01		
											Total	\$3,181.61		
October check#	\$0.00	\$798.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00							
								Total paid	\$798.99					

Increasing amounts of interest charged as balance was reduced.

Note: Interest was charged on individual payments based on the number of years outstanding. Delinquent payments were charged 14% for one year.

*Note: Balance due amount does not reflect actual payoff. If paying off early, please contact Village Clerk/Treasurer for exact payoff amount.

CEDAR BLUFFS MINUTE RECORD
VILLAGE PROCEEDINGS
SPECIAL MEETING AND PAVING ASSESSMENT HEARING
OCTOBER 25, 2001

RESOLUTION NO. 8001-10

RESOLUTION LEVYING SPECIAL ASSESSMENTS IN STREET IMPROVEMENT DISTRICT NOS.
2000-1, 2000-2, 2000-3 AND 2001-1 OF CEDAR BLUFFS, NEBRASKA.

WHEREAS, published notice of a hearing regarding the levy of special assessments has been published as required by law and notice has been mailed to all owners of property within Street Improvement District Nos. 2000-1, 2000-2, 2000-3 and 2001-1 concerning the levy of special assessments in said Districts by the Village of Cedar Bluffs, Nebraska, and

WHEREAS, a hearing has been conducted as provided by law relative to the levy of special assessments in said Districts proposed to be levied against the lots and parcels of ground on account of the construction of the improvements hereinbefore described; and

BE IT RESOLVED that the special assessments are adjusted as follows:

(List of Adjustments Attached on Exhibit "B")

BE IT FURTHER RESOLVED, that the said assessments against said lots, parts of lots and parcels of land are hereby declared to be in proportion to the special benefits conferred upon said property by said improvements and not in excess of such benefits or of the cost of the improvements; and

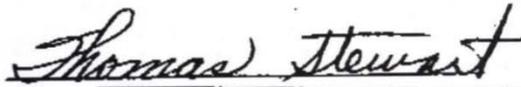
BE IT FURTHER RESOLVED, that all special assessments above provided for shall become due in fifty (50) days after the date of the passage of this Resolution and may be paid within that time without interest, but if not so paid, to bear interest thereafter at the rate of nine (9.00%) per annum from the date of the passage of this resolution until delinquent; such special assessments shall become delinquent as follows: one tenth within 50 days of the passage of this resolution, one tenth in one year, one tenth in two years, one tenth in three years, one tenth in four years, one tenth in five years, one tenth in six years, one tenth in seven years, one tenth in eight years, one tenth in nine years. Delinquent specials shall bear interest at the rate provided by law until paid and shall be collected in the usual manner for the collection of taxes. Installments may be prepaid at any time at the option of the property owner as provided by law.

AND BE IT FURTHER RESOLVED, that a certified copy of this Resolution and the said schedule of special assessments shall be filed in the office of the Clerk of Saunders County, Nebraska, and in the office of the Treasurer of Saunders County, Nebraska, for recording on the proper tax lists, all as provided by law.

PASSED this 25th day of October 2001.

ATTEST

Village Clerk


Chairman

[SEAL]

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No. 4778 P. 4

cedar bluffs city offices Dec. 10. 2008 3:09PM

Village of Cedar Bluffs, Nebraska
Quixtar Credit Card Purchases

Order Date	Invoice Number	Vendor	Description	Product #	Qty per package	Price	Order Qty	Total Note 2
1/1/2008	1339686755	Amway Global (Quixtar)	Scott Jumbo Roll Bath Tissue 1000 ft. roll	604366	12 pack	\$50.60	1	\$50.60
1/1/2008	1339686755	Amway Global (Quixtar)	Scott two-ply Bath Tissue	705805	80 pack	\$55.20	1	\$55.20
1/1/2008	1339686755	Amway Global (Quixtar)	Scott Center Flow Roll Towels	J0164	4 pack	\$46.00	5	\$230.00
1/1/2008	1339686755	Amway Global (Quixtar)	Meadowbrook Paper Towels	719736	24 pack	\$41.40	1	\$41.40
1/1/2008 Total								\$377.20
3/4/2008	1340763382	Amway Global (Quixtar)	Meadowbrook Paper Towels	719736	24 pack	\$46.99	1	\$46.99
3/4/2008	1340763382	Amway Global (Quixtar)	Meadowbrook Hand Sanitizer 8 oz.	601807	6 pack	\$13.99	3	\$41.97
3/4/2008	1340763382	Amway Global (Quixtar)	Body Series Antibacterial Handsoap Refill 33.8 oz.	100100R1	1 - 33.8 oz.	\$18.65	8	\$149.20
3/4/2008	1340763382	Amway Global (Quixtar)	Cotton-Blend Looped-end Mop Heads	712755	Note 1	\$18.99	2	\$37.98
3/4/2008	1340763382	Amway Global (Quixtar)	Tie "N" Tote Draw Tape Unscented Kitchen Trash Bags 13 gallon	607603	120 pack	\$18.99	2	\$37.98
3/4/2008	1340763382	Amway Global (Quixtar)	Tie "N" Tote Twist Tie 50 gallon Trash Bags	604113	65 pack	\$16.99	12	\$203.88
3/4/2008	1340763382	Amway Global (Quixtar)	Tie "N" Tote 42 gallon Capacity Black Twist Tie Trash Bags	604111	35 pack	\$18.99	10	\$189.90
3/4/2008	1340763382	Amway Global (Quixtar)	Tie "N" Tote Twist Tie Kitchen Bags 13 gallon	601463	200 pack	\$16.99	2	\$33.98
3/4/2008	1340763382	Amway Global (Quixtar)	Tie "N" Tote Twist Tie Small Waste Bags 8 gallon	601464	250 pack	\$16.99	4	\$67.96
3/4/2008	1340763382	Amway Global (Quixtar)	Pro-Guard Disposable Powdered Latex Exam Gloves 2-100 count boxes	860376	2-100 count	\$14.99	12	\$179.88
3/4/2008	1340763382	Amway Global (Quixtar)	Scott two-ply Bath Tissue	705805	80 pack	\$58.99	4	\$235.96
3/4/2008	1340763382	Amway Global (Quixtar)	Scott Jumbo Roll Bath Tissue 1000 ft. roll	604366	12 pack	\$53.99	1	\$53.99
3/4/2008	1340763382	Amway Global (Quixtar)	Scott Center Flow Roll Towels	J0164	4 pack	\$48.99	8	\$391.92
3/4/2008	1340763382	Amway Global (Quixtar)	Pressure Wringer and Bucket	712798	Note 1	\$78.99	1	\$78.99
3/4/2008	1340763382	Amway Global (Quixtar)	Pursue Toilet Bowl Cleaner	EE0222R1	1 - 24 oz.	\$4.40	12	\$52.80
3/4/2008 Total								\$1,803.38
3/6/2008	1340763382	Amway Global (Quixtar)	Pursue Disinfectant Deodorizer Spray	E0023R3	1 - 16.6 oz.	\$7.95	12	\$95.40
3/6/2008 Total								\$95.40
Grand Total								\$2,275.98

Note 1: The product # is no longer available on the Amway Global Website.

Note 2: The individual purchases do not include delivery and tax charges
Order on 1/1/2008 - Additional \$71.39 in delivery and tax for a total of \$448.59
Order on 3/4/2008 - Additional \$99.19 in tax for a total of \$1902.57
Order on 3/6/2008 - Additional \$5.25 in tax for a total of \$100.65