



JIM PETRO
AUDITOR OF STATE

STATE OF OHIO

ANDERSON TOWNSHIP
HAMILTON COUNTY

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STATE OF OHIO
OFFICE OF THE AUDITOR

JIM PETRO, AUDITOR OF STATE

250 West Court Street
Suite 150 E
Cincinnati, Ohio 45202
Telephone 513-361-8550
800-368-7419
Facsimile 513-361-8577
www.auditor.state.oh.us

REPORT OF INDEPENDENT ACCOUNTANTS

Anderson Township
Hamilton County
7954 Beechmont Avenue
Cincinnati, Ohio 45255

To the Board of Trustees:

We have audited the accompanying financial statements of Anderson Township, Hamilton County, Ohio (the Township), as of and for the year ended December 31, 2001. These financial statements are the responsibility of the Township's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

As discussed in Note 1, the Township prepares its financial statements on the basis of accounting prescribed or permitted by the Auditor of State, which is a comprehensive basis of accounting other than generally accepted accounting principles.

In our opinion, the financial statements referred to above present fairly, in all material respects, the combined fund cash balances and reserves for encumbrances of the Township as of December 31, 2001, and its combined cash receipts and disbursements for the years then ended on the basis of accounting described in Note 1.

In accordance with *Government Auditing Standards*, we have also issued our report dated August 28, 2002 on our consideration of the Township's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grants. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be read in conjunction with this report in considering the results of our audit.

This report is intended solely for the information and use of management, the Board of Trustees and other officials authorized to receive this report under Section 117.26, Ohio Revised Code, and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink, appearing to read "Jim Petro". The signature is fluid and cursive, with a large loop at the end.

Jim Petro
Auditor of State

August 28, 2002

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**COMBINED STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS, AND
CHANGES IN FUND CASH BALANCES
ALL GOVERNMENTAL FUND TYPES
FOR THE YEAR ENDED DECEMBER 31, 2001**

	<u>General</u>	<u>Special Revenue</u>	<u>Debt Service</u>	<u>Capital Projects</u>	<u>Totals (Memorandum Only)</u>
Cash Receipts:					
Local Taxes	\$118,860	\$8,696,043	\$0	\$0	\$8,814,903
Intergovernmental	2,481,069	1,605,589			4,086,658
Tax Incremental Financing		3,589,382	16,968		3,606,350
Charges for Services		485,474			485,474
Licenses, Permits, and Fees	412,626	30,178			442,804
Fines, Forfeitures, and Penalties	29,323				29,323
Earnings on Investments	734,431	9,702	903		745,036
Other Revenue	23,640	550,444			574,084
	<u>3,799,949</u>	<u>14,966,812</u>	<u>17,871</u>	<u>0</u>	<u>18,784,632</u>
Cash Disbursements:					
Current:					
General Government	1,419,323	292,998			1,712,321
Public Safety	2,508	5,995,427			5,997,935
Public Works	59,458	2,636,125			2,695,583
Health	82,157				82,157
Conservation - Recreation	5,902	251,231			257,133
Miscellaneous		2,408,071			2,408,071
Debt Service:					
Redemption of Principal			197,833		197,833
Interest and Fiscal Charges			20,277		20,277
Capital Outlay	19,599	308,628			328,227
	<u>1,588,947</u>	<u>11,892,480</u>	<u>218,110</u>	<u>0</u>	<u>13,699,537</u>
Total Cash Disbursements	<u>1,588,947</u>	<u>11,892,480</u>	<u>218,110</u>	<u>0</u>	<u>13,699,537</u>
Total Receipts Over/(Under) Disbursements	<u>2,211,002</u>	<u>3,074,332</u>	<u>(200,239)</u>	<u>0</u>	<u>5,085,095</u>
Other Financing Receipts and (Disbursements):					
Sale of Fixed Assets		53,200			53,200
Transfers-In	22,000	438,305	200,000		660,305
Transfers-Out	(550,000)	(110,305)			(660,305)
	<u>(528,000)</u>	<u>381,200</u>	<u>200,000</u>	<u>0</u>	<u>53,200</u>
Total Other Financing Receipts/(Disbursements)	<u>(528,000)</u>	<u>381,200</u>	<u>200,000</u>	<u>0</u>	<u>53,200</u>
Excess of Cash Receipts and Other Financing Receipts Over/(Under) Cash Disbursements and Other Financing Disbursements	1,683,002	3,455,532	(239)	0	5,138,295
Fund Cash Balances, January 1	5,749,691	7,986,328	106,203	226,450	14,068,672
Fund Cash Balances, December 31	<u>\$7,432,693</u>	<u>\$11,441,860</u>	<u>\$105,964</u>	<u>\$226,450</u>	<u>\$19,206,967</u>
Reserve for Encumbrances, December 31	<u>\$510,059</u>	<u>\$1,067,746</u>	<u>\$0</u>	<u>\$0</u>	<u>\$1,577,805</u>

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

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**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2001**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Description of the Entity

Anderson Township, Hamilton County, Ohio (the Township), is a body corporate and politic established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. The Township is directed by a publicly-elected three-member Board of Trustees. The Township provides general governmental services including, road and bridge maintenance, fire protection and emergency medical services.

The Township's management believes these financial statements present all activities for which the Township is financially accountable.

B. Basis of Accounting

These financial statements follow the basis of accounting prescribed or permitted by the Auditor of State, which is similar to the cash receipts and disbursements basis of accounting. Receipts are recognized when received in cash rather than when earned, and disbursements are recognized when paid rather than when a liability is incurred. Budgetary presentations report budgetary expenditures when a commitment is made (i.e., when an encumbrance is approved).

These statements include adequate disclosure of material matters, as prescribed or permitted by the Auditor of State.

C. Cash and Investments

Investments are reported as assets. Accordingly, purchases of investments are not recorded as disbursements, and sales of investments are not recorded as receipts. Gains or losses at the time of sale are recorded as receipts or disbursements, respectively.

Certificates of deposit, U.S. Treasury Notes, and repurchase agreements are valued at cost. The investment in STAR Ohio is recorded at share values reported by the State Treasurer.

D. Fund Accounting

The Township uses fund accounting to segregate cash and investments that are restricted as to use. The Township classifies its funds into the following types:

1. General Fund

The General Fund is the general operating fund. It is used to account for all financial resources except those required to be accounted for in another fund.

2. Special Revenue Funds

These funds are used to account for proceeds from specific sources (other than from trusts or for capital projects) that are restricted to expenditure for specific purposes. The Township had the following significant Special Revenue Fund:

Fire District Fund

This fund receives tax money for the operating expenses incurred by the Township's fire department.

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2001
(Continued)**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

3. Debt Service Fund

The debt service fund is used to accumulate resources for the payment of bonds and note indebtedness. The Township had the following Debt Service Fund:

General Bond-Note Retirement Fund

This fund is subsidized by the General Fund for the retirement of debt.

4. Capital Project Fund

This fund is used to account for receipts that are restricted for the acquisition or construction of major capital projects. The Township had the following capital project fund:

Permanent Improvement Fund

This fund accounts for all fees and costs associated with Township construction.

E. Budgetary Process

The Ohio Revised Code requires that each fund (except certain agency funds) be budgeted annually.

1. Appropriations

Budgetary expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function or object level of control, and appropriations may not exceed estimated resources. The Board of Trustees must annually approve appropriation measures and subsequent amendments. The County Budget Commission must also approve the annual appropriation measure. Unencumbered appropriations lapse at year end.

2. Estimated Resources

Estimated resources include estimates of cash to be received (budgeted receipts) plus unencumbered cash as of January 1. The County Budget Commission must also approve estimated resources.

3. Encumbrances

The Ohio Revised Code requires the Township to reserve (encumber) appropriations when individual commitments are made. Encumbrances outstanding at year end are carried over, and need not be reappropriated. The Township did not encumber all commitments required by Ohio law. However, all material outstanding encumbrances have been disclosed in the financial statements.

A summary of 2001 budgetary activity appears in Note 3.

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2001
(Continued)**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

F. Property, Plant and Equipment

Acquisitions of property, plant and equipment are recorded as disbursements when paid. These items are not reflected as assets on the accompanying financial statements.

G. Accumulated Leave

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. Unpaid leave is not reflected as a liability under the Township's basis of accounting.

2. EQUITY IN POOLED CASH AND INVESTMENTS

The Township maintains a cash and investments pool used by all funds. The Ohio Revised Code prescribes allowable deposits and investments. The carrying amount of cash and investments at December 31 was as follows:

	<u>2001</u>
Demand deposits	(\$148,492)
Certificates of deposit	420,700
Total deposits	<u>272,208</u>
U.S. Treasury Notes	2,142,764
Repurchase agreement	2,650,126
STAR Ohio	14,141,869
Total investments	<u>18,934,759</u>
Total deposits and investments	<u><u>\$19,206,967</u></u>

Deposits: Deposits are either (1) insured by the Federal Depository Insurance Corporation or (2) collateralized by the financial institution's public entity deposit pool.

Investments: U.S. Treasury Notes are held in book-entry form by the Federal Reserve, in the name of the Township's financial institution. The financial institution maintains records identifying the Township as owner of these securities.

The Township's financial institution transfers securities to the Township's agent to collateralize repurchase agreement. The securities are not in the Township's name.

Investments in STAR Ohio are not evidenced by securities that exist in physical or book-entry form.

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2001
(Continued)**

3. BUDGETARY ACTIVITY

Budgetary activity for the years ending December 31, 2001 follows:

2001 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$3,747,150	\$3,821,949	\$74,799
Special Revenue	15,439,600	15,458,317	18,717
Debt Service	217,800	217,871	71
Total	\$19,404,550	\$19,498,137	\$93,587

2001 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$3,679,003	\$2,649,006	\$1,029,997
Special Revenue	17,485,359	13,070,531	4,414,828
Debt Service	218,175	218,110	65
Capital Projects	0	0	0
Total	\$21,382,537	\$15,937,647	\$5,444,890

Contrary to Ohio Rev. Code Section 5705.39, appropriations exceeded estimated revenue for the Road and Bridge fund (04) by \$787,245.

4. PROPERTY TAX

Real property taxes become a lien on January 1 preceding the October 1 date for which rates are adopted by Board of Trustees. The State Board of Tax Equalization adjusts these rates for inflation. Property taxes are also reduced for applicable homestead and rollback deductions. Homestead and rollback amounts are then paid by the State, and are reflected in the accompanying financial statements as Intergovernmental Receipts. Payments are due to the County by December 31. If the property owner elects to make semiannual payment, the first half is due December 31. The second half payment is due the following June 20.

Public utilities are also taxed on personal and real property located within the Township.

Tangible personal property tax is assessed by the property owners, who must file a list of such property to the County by each April 30.

The County is responsible for assessing property, and for billing, collecting, and distributing all property taxes on behalf of the Township.

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2001
(Continued)**

5. DEBT

Debt outstanding at December 31, 2001 was as follows:

	Principal	Interest Rate
Fire Protection and Safety Note	\$185,000	3.94%
Assessment Limited Tax Bonds	76,996	5.50%
Total	\$261,996	

The Township issued a General Obligation Fire Protection and Safety Note on March 1, 1994, for \$1,665,000 to construct and equip the fire station and sheriff substation facilities. Interest and principal payments are due annually to Fifth Third Bank.

The Township issued Assessment Limited Tax Bonds on September 30, 1997, for \$128,327 for the Lawyer's Point Improvement Project. Interest and principal payments are due semiannually to Firststar Bank.

Amortization of the above debt, including interest, is scheduled as follows:

	Fire Protection and Safety Note	Assessment Limited Tax Bonds
Year ending December 31:		
2002	\$192,400	\$17,067
2003		16,362
2004		15,656
2005		14,950
2006		14,244
2007		13,539
Total	\$192,400	\$91,818

6. RETIREMENT SYSTEMS

The Township's certified Fire Fighters belong to the Police and Fire Pension Fund (OP&F). Other employees belong to the Public Employees Retirement System (PERS) of Ohio. OP&F and PERS are cost-sharing, multiple-employer plans. These plans provide retirement benefits, including postretirement healthcare, and survivor and disability benefits to participants as prescribed by the Ohio Revised Code.

Contribution rates are also prescribed by the Ohio Revised Code. For 2001, members of OP&F participants contributed 10% of their wages. The Township contributed an amount equal to 24% of their wages to OP&F. PERS members contributed 8.5% of their gross salaries. The Township contributed an amount equal to 13.55% of participants' gross salaries for 2001. The Township has paid all contributions required through December 31, 2001.

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2001
(Continued)**

7. RISK MANAGEMENT

Risk Pool Membership

The Township belongs to the Ohio Township Association Risk Management Authority (OTARMA), a risk-sharing pool available to Ohio townships. OTARMA provides property and casualty coverage for its members. OTARMA is a member of the American Public Entity Excess Pool (APEEP). Member governments pay annual contributions to fund OTARMA. OTARMA pays judgments, settlements and other expenses resulting from covered claims that exceed the members' deductibles.

Casualty Coverage

OTARMA retains casualty risks up to \$250,000 per occurrence. Claims exceeding \$250,000 are reinsured with APEEP up to \$1,750,000 per claim and \$5,000,000 in the aggregate per year. Governments can elect additional coverage, from \$2,000,000 to \$10,000,000, which the General Reinsurance Corporation will reinsure.

If losses exhaust OTARMA's retained earnings, APEEP covers OTARMA losses up to \$5,000,000 per year, subject to a per-claim limit of \$2,000,000.

Property Coverage

OTARMA retains property risks including automobile physical damage up to \$100,000 on any specific loss. The Travelers Indemnity Company reinsures specific losses exceeding \$100,000. The Travelers Indemnity Company also provides aggregate excess coverage for property including automobile physical damage subject to an annual stop loss. When the stop loss is reached in any year, The Travelers Indemnity Company provides coverage in excess of \$10,000.

The aforementioned casualty and property reinsurance agreements do not discharge OTARMA's primary liability for claims payments on covered losses. Claims exceeding coverage limits are the obligation of the respective government.

Financial Position

OTARMA's financial statements (audited by other accountants) conform with generally accepted accounting principles, and report the following assets, liabilities and retained earnings at December 31:

<u>Casualty Coverage</u>	<u>2001</u>
Assets	\$23,703,776
Liabilities	<u>9,379,003</u>
Retained earnings	<u>\$14,324,773</u>
 <u>Property Coverage</u>	 <u>2001</u>
Assets	\$5,011,131
Liabilities	<u>647,667</u>
Retained earnings	<u>\$4,363,464</u>



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JIM PETRO, AUDITOR OF STATE

250 West Court Street
Suite 150 E
Cincinnati, Ohio 45202
Telephone 513-361-8550
800-368-7419
Facsimile 513-361-8577
www.auditor.state.oh.us

**REPORT OF INDEPENDENT ACCOUNTANTS ON COMPLIANCE AND ON
INTERNAL CONTROL REQUIRED BY GOVERNMENT AUDITING STANDARDS**

Anderson Township
Hamilton County
7954 Beechmont Avenue
Cincinnati, Ohio 45255

To the Board of Trustees:

We have audited the accompanying financial statements of Anderson Township, Hamilton County, Ohio (the Township), as of and for the year ended December 31, 2001, and have issued our report thereon dated August 28, 2002. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

Compliance

As part of obtaining reasonable assurance about whether the Township's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grants, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed instances of noncompliance that are required to be reported under *Government Auditing Standards* which are described in the accompanying schedule of findings as items 2001-40431-001 and 2001-40431-002. We also noted certain immaterial instances of noncompliance that we have reported to management of the Township in a separate letter dated August 28, 2002.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Township's internal control over financial reporting in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide assurance on the internal control over financial reporting. However, we noted a certain matter involving the internal control over financial reporting and its operation that we consider to be a reportable condition. Reportable conditions involve matters coming to our attention relating to significant deficiencies in the design or operation of the internal control over financial reporting that, in our judgment, could adversely affect the Township's ability to record, process, summarize and report financial data consistent with the assertions of management in the financial statements. A reportable condition is described in the accompanying schedule of findings as item 2001-40431-001.

A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that misstatements in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. Our consideration of the internal control over financial reporting would not necessarily disclose all matters in the internal control that might be reportable conditions and, accordingly, would not necessarily disclose all reportable conditions that are also considered to be material weaknesses. However, we believe the reportable condition described above is not a material weakness. We noted other matters involving the internal control over financial reporting that do not require inclusion in this report, that we have reported to management of the Township in a separate letter dated August 28, 2002.

This report is intended solely for the information and use of management, and the Board of Trustees, and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink, appearing to read "Jim Petro", with a large, stylized flourish at the end.

Jim Petro
Auditor of State

August 28, 2002

**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**SCHEDULE OF FINDINGS
DECEMBER 31, 2001**

FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS
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FINDING NUMBER 2001-40431-001

Noncompliance Citation/Reportable Condition

Ohio Rev. Code, Section 5705.41(D), provides that no subdivision shall make any contract or give any order involving the expenditure of money unless there is attached thereto a certificate of the fiscal officer that the amount required to meet the obligation has been lawfully appropriated for such purpose and is in the treasury or in the process of collection to the credit of an appropriate fund free from any previous encumbrances.

This section also provides for the following exceptions to this requirement:

- A. Then and Now Certificates - If no certificate is issued at the time the contract or order is entered into, the fiscal officer may later certify that there were funds properly appropriated and in the treasury or in the process of collection and such funds were free from a previous encumbrance, both at the time the contract or order was entered into and at the time of the certificate. The Board of Trustees may then authorize the fiscal officer to issue a warrant in payment of the amount due upon such contract or order by resolution within thirty (30) days from the receipt of such certificate; or
- B. If the amount involved is less than one thousand dollars (\$1,000), the fiscal officer may authorize payment through a "Then and Now" Certificate without affirmation of the Township Board of Trustees if such expenditure is otherwise valid.

The Township ordered and received goods and/or services without first obtaining the certificate of the Clerk and did not meet the requirements for exceptions to the certificate requirements. As a result, the Township improperly encumbered forty three percent (43%) of the transactions reviewed. Failure to properly certify the availability of funds can result in overspending and negative cash balances.

Therefore, we recommend the Township properly utilize the encumbrance method of accounting by certifying the availability of funds. The Township should obtain approved purchase orders, which contain the Clerk's certification that the amount required to meet the obligation has been lawfully appropriated and authorized, prior to making a commitment.

FINDING NUMBER 2001-40431-002

Noncompliance Citation

Ohio Rev. Code, Section 5705.39, states that the total appropriation from each fund should not exceed the total estimated revenue. For fiscal year 2001, appropriations exceeded estimated revenue for the Road and Bridge fund (04) as follows:

Estimated Revenue	Appropriation	Variance
\$2,928,979	\$3,716,224	(\$787,245)

Failure to review budgetary information and compare appropriations to estimated resources could lead to overspending and result in negative fund balances.

We recommend the Board of Trustees and Clerk review appropriations and estimated resources to determine whether action needs to be taken to amend official budgetary documents.

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**ANDERSON TOWNSHIP
HAMILTON COUNTY**

**SCHEDULE OF PRIOR AUDIT FINDINGS
FISCAL YEAR END DECEMBER 31, 2001**

Finding Number	Finding Summary	Fully Corrected?	Not Corrected, Partially Corrected; Significantly Different Corrective Action Taken; or Finding No Longer Valid; <i>Explain:</i>
2000-40431-001	Revised Code 5705.41(D). Failure to certify funds.	No	Reported as a Material Noncompliance/Reportable Condition for Fiscal Year 2001 - Finding Number 2001-40431-001.
2000-40431-002	Revised Code, 5705.39, Appropriations exceeding estimated revenue.	No	Reported as a Material Noncompliance/Reportable Condition for Fiscal Year 2001 - Finding Number 2001-40431-002.
2000-40431-003	Lack of SAS 70 for Firststar Bank.	Yes	SAS 70 obtained for Firststar Bank (US Bank) for 2001.
2000-40431-004	OMB Circular A-133 §§ 200(a), 300(e), and 320(a). Obtaining audit of federal program by required date.	Yes	The Township obtained an audit of its federal program for fiscal year 2000. The Township did not meet the requirements for a Single Audit for fiscal year 2001.



STATE OF OHIO
OFFICE OF THE AUDITOR

JIM PETRO, AUDITOR OF STATE

88 East Broad Street
P.O. Box 1140
Columbus, Ohio 43216-1140
Telephone 614-466-4514
800-282-0370
Facsimile 614-466-4490

ANDERSON TOWNSHIP

HAMILTON COUNTY

CLERK'S CERTIFICATION

This is a true and correct copy of the report which is required to be filed in the Office of the Auditor of State pursuant to Section 117.26, Revised Code, and which is filed in Columbus, Ohio.

Susan Babbitt

CLERK OF THE BUREAU

**CERTIFIED
SEPTEMBER 17, 2002**