



**Auditor of State  
Betty Montgomery**



**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

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**Auditor of State  
Betty Montgomery**

## **INDEPENDENT ACCOUNTANTS' REPORT**

Village of Benton Ridge  
Hancock County  
100 Main Street, P.O. Box 5  
Benton Ridge, Ohio 45816-0005

To the Village Council:

We have audited the accompanying financial statements of the Village of Benton Ridge, Hancock County, (the Village) as of and for the years ended December 31, 2003 and 2002. These financial statements are the responsibility of the Village'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 Village 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 Village as of December 31, 2003 and 2002, 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 May 13, 2004 on our consideration of the Village'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 the audit committee, management, Village Council, and other officials authorized to receive this report under § 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 that reads "Betty Montgomery". The signature is written in a cursive, flowing style.

**Betty Montgomery**  
Auditor of State

May 13, 2004

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

**COMBINED STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS, AND  
CHANGES IN FUND CASH BALANCES - ALL GOVERNMENTAL FUND TYPES  
FOR THE YEAR ENDED DECEMBER 31, 2003**

	Governmental Fund Types			Totals (Memorandum Only)
	General	Special Revenue	Capital Projects	
<b>Cash Receipts</b>				
Property Tax and Other Local Taxes	\$ 4,819	\$ 2,331		\$ 7,150
Special Assessments		8,352	\$ 13	8,365
Intergovernmental Receipts	59,502	9,446		68,948
Charges for Services		390	39,223	39,613
Earnings on Investments	1,494	72		1,566
Miscellaneous	2,890	1,888		4,778
	<u>68,705</u>	<u>22,479</u>	<u>39,236</u>	<u>130,420</u>
<b>Cash Disbursements</b>				
Current:				
Security of Persons and Property	2,729	8,277		11,006
Public Health Services	1,217			1,217
Leisure Time Activities	6,644	2,242		8,886
Basic Utility Services	3,508		39,669	43,177
Transportation		2,356		2,356
General Government	65,615	13		65,628
Capital Outlay		15,000		15,000
	<u>79,713</u>	<u>27,888</u>	<u>39,669</u>	<u>147,270</u>
Total Cash Disbursements	<u>79,713</u>	<u>27,888</u>	<u>39,669</u>	<u>147,270</u>
Total Disbursements Over Receipts	(11,008)	(5,409)	(433)	(16,850)
Fund Cash Balances, January 1	<u>57,098</u>	<u>32,210</u>	<u>75,643</u>	<u>164,951</u>
<b>Fund Cash Balances, December 31</b>	<u>\$ 46,090</u>	<u>\$ 26,801</u>	<u>\$ 75,210</u>	<u>\$ 148,101</u>
Reserves for Encumbrances, December 31	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THIS STATEMENT

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

**COMBINED STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS, AND  
CHANGES IN FUND CASH BALANCES - ALL GOVERNMENTAL FUND TYPES  
FOR THE YEAR ENDED DECEMBER 31, 2002**

	Governmental Fund Types			Totals (Memorandum Only)
	General	Special Revenue	Capital Projects	
<b>Cash Receipts</b>				
Property Tax and Other Local Taxes	\$ 5,082	\$ 2,466		\$ 7,548
Special Assessments		8,770		8,770
Intergovernmental Receipts	59,810	8,731		68,541
Charges for Services		495	\$ 27,675	28,170
Earnings on Investments	2,957	180		3,137
Miscellaneous	476	1,516		1,992
	<u>68,325</u>	<u>22,158</u>	<u>27,675</u>	<u>118,158</u>
<b>Cash Disbursements</b>				
Current:				
Security of Persons and Property	2,708	8,717		11,425
Public Health Services	935			935
Leisure Time Activities	3,988	3,845		7,833
Basic Utility Services	2,857		36,316	39,173
Transportation		24,457		24,457
General Government	44,087	32		44,119
	<u>54,575</u>	<u>37,051</u>	<u>36,316</u>	<u>127,942</u>
Total Cash Disbursements	<u>54,575</u>	<u>37,051</u>	<u>36,316</u>	<u>127,942</u>
Total Receipts Over/(Under)	13,750	(14,893)	(8,641)	(9,784)
Fund Cash Balances, January 1	<u>43,348</u>	<u>47,103</u>	<u>84,284</u>	<u>174,735</u>
<b>Fund Cash Balances, December 31</b>	<u><b>\$ 57,098</b></u>	<u><b>\$ 32,210</b></u>	<u><b>\$ 75,643</b></u>	<u><b>\$ 164,951</b></u>
Reserves for Encumbrances, December 31	<u>\$ 4,266</u>	<u></u>	<u></u>	<u>\$ 4,266</u>

THE NOTES TO THE FINANCIAL STATEMENTS ARE AN INTEGRAL PART OF THIS STATEMENT



**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**A. Description of the Entity**

The Village of Benton Ridge, Hancock County (the Village) 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 Village is directed by a publicly-elected six-member Council. The Village contracts with Blanchard Township to provide fire protection services.

The Village's management believes these financial statements present all activities for which the Village 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 are valued at cost. STAR Ohio is recorded at share values reported by the State of Ohio.

**D. Fund Accounting**

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

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)

**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 for capital projects) that are restricted to expenditure for specific purposes. The Village had the following significant Special Revenue Funds:

Street Construction, Maintenance and Repair Fund - This fund receives gasoline tax and motor vehicle tax money for constructing, maintaining and repairing Village streets.

Street Lighting Fund - This fund receives assessments for street lights within the Village.

**3. Capital Project Fund**

This fund is used to account for receipts that are restricted for the acquisition or construction of major capital projects (except those financed through enterprise funds). The Village had the following significant capital project fund:

Sewer Construction Fund - This fund receives user fees to be used for future construction of a sanitary sewer system within the Village.

**E. Budgetary Process**

The Ohio Revised Code requires that each fund 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 Council 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.

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)

**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 Village to reserve (encumber) appropriations when commitments are made. Encumbrances outstanding at year end are carried over, and need not be reappropriated. The Village did not use the encumbrance method of accounting. The budgetary presentations have been adjusted to include material items that should have been encumbered.

A summary of 2003 and 2002 budgetary activity appears in Note 3.

**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.

**2. EQUITY IN POOLED CASH AND INVESTMENTS**

The Village 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:

	2003	2002
Demand deposits	\$ 66,946	\$ 84,633
Certificates of deposit	5,000	5,000
Total deposits	71,946	89,633
STAR Ohio	76,155	75,318
Total deposits and investments	\$ 148,101	\$ 164,951

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

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

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)

**3. BUDGETARY ACTIVITY**

Budgetary activity for the years ending December 31, 2003 and 2002 follows:

2003 Budgeted vs. Actual Receipts

Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$ 54,723	\$ 68,705	\$ 13,982
Special Revenue	14,980	22,479	7,499
Capital Projects	24,000	39,236	15,236
Total	<u>\$ 93,703</u>	<u>\$ 130,420</u>	<u>\$ 36,717</u>

2003 Budgeted vs. Actual Budgetary Basis Expenditures

Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$ 111,816	\$ 79,713	\$ 32,103
Special Revenue	47,189	27,888	19,301
Capital Projects	99,643	39,669	59,974
Total	<u>\$ 258,648</u>	<u>\$ 147,270</u>	<u>\$ 111,378</u>

2002 Budgeted vs. Actual Receipts

Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$ 71,603	\$ 68,325	\$ (3,278)
Special Revenue	16,507	22,158	5,651
Capital Projects	24,000	27,675	3,675
Total	<u>\$ 112,110</u>	<u>\$ 118,158</u>	<u>\$ 6,048</u>

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)

2002 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$ 114,949	\$ 58,841	\$ 56,108
Special Revenue	52,577	37,051	15,526
Capital Projects	75,600	36,316	39,284
Total	\$ 243,126	\$ 132,208	\$ 110,918

The Village did not certify funds as required by Ohio Revised Code § 5705.41(D).

**4. PROPERTY TAX**

Real property taxes become a lien on January 1 preceding the October 1 date for which rates are adopted by Village Council. 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 payments, 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 Village.

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 Village.

**5. RETIREMENT SYSTEM**

The Village's officials and employees belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. This plan provides 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 2003 and 2002, members of OPERS contributed 8.5 percent of their wages. The Village contributed an

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)

amount equal to 13.55 percent of participants' gross salaries for 2003 and 2002. The Village has paid all contributions required through December 31, 2003.

**6. RISK MANAGEMENT**

**Risk Pool Membership**

The Village belongs to the Public Entities Pool of Ohio (PEP), a risk-sharing pool available to Ohio local governments. PEP provides property and casualty insurance for its members. PEP is a member of the American Public Entity Excess Pool (APEEP). Member governments pay annual contributions to fund PEP. PEP pays judgments, settlements and other expenses resulting from covered claims that exceed the members' deductibles.

Casualty Coverage

PEP retains casualty risks up to \$250,000 per claim, including loss adjustment expenses. 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, from the General Reinsurance Corporation.

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

Property Coverage

PEP retains property risks, including automobile physical damage, up to \$10,000 on any specific loss with an annual aggregate of \$700,000 for 2001 and \$1,250,000 for 2002. The Travelers Indemnity Company reinsures losses exceeding \$10,000 if the annual aggregate is reached and all specific losses exceeding \$100,000. APEEP's Operating Fund and Guarantee Fund pay for losses and loss adjustment expenses should they exceed operating contributions.

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

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)

Financial Position

PEP's financial statements (audited by other accountants) conform with generally accepted accounting principles, and reported the following assets, liabilities and retained earnings at December 31, 2001 and 2002 (the latest information available):

	<u>2002</u>	<u>2001</u>
Casualty Coverage		
Assets	\$ 20,174,977	\$ 19,358,458
Liabilities	(8,550,749)	(8,827,588)
Retained Earnings	<u>\$ 11,624,228</u>	<u>\$ 10,530,870</u>

	<u>2002</u>	<u>2001</u>
Property Coverage		
Assets	\$ 2,565,408	\$ 1,890,323
Liabilities	(655,318)	(469,100)
Retained Earnings	<u>\$ 1,910,090</u>	<u>\$ 1,421,223</u>

**7. INTERGOVERNMENTAL AGREEMENT**

The Village has entered into an intergovernmental agreement with the Villages of Rawson and Mt. Cory for the construction of a wastewater treatment facility. The facility has been built and is owned by the Village of Rawson. The facility will be leased to the Villages of Benton Ridge and Mt. Cory for a minimum of 40 years. The facility was built based on the aggregated population of the three villages, and the cost will be shared in proportion to their populations. The share for the Village of Benton Ridge is estimated at 31 percent. Each village will have a representative on the management board of the facility.

**8. LEASE PURCHASE AGREEMENT**

In 2003 the Village entered into a lease purchase agreement for a truck. At December 31, 2003 there was a remaining principal balance of \$15,315.25. Final payment of \$16,286.71 is due in 2004.

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**Auditor of State  
Betty Montgomery**

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

Village of Benton Ridge  
Hancock County  
100 Main Street, P.O. Box 5  
Benton Ridge, Ohio 45816-0005

To the Village Council:

We have audited the accompanying financial statements of the Village of Benton Ridge, Hancock County, (the Village) as of and for the years ended December 31, 2003 and 2002, and have issued our report thereon dated May 13, 2004. We conducted our audits 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 Village'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 audits and, accordingly, we do not express such an opinion. The results of our tests disclosed an instance of noncompliance that is required to be reported under *Government Auditing Standards* which is described in the accompanying schedule of findings as item 2003-001. We also noted certain immaterial instances of noncompliance that we have reported to management of the Village in a separate letter dated May 13, 2004.

**Internal Control over Financial Reporting**

In planning and performing our audits, we considered the Village'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. Our consideration of the internal control over financial reporting would not necessarily disclose all matters in the internal control over financial reporting that might be material weaknesses. 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. We noted no matters involving the internal control over financial reporting and its operation that we consider to be material weaknesses. However, 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 Village in a separate letter dated May 13, 2004.

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

A handwritten signature in black ink that reads "Betty Montgomery". The signature is written in a cursive, flowing style.

**Betty Montgomery**  
Auditor of State

May 13, 2004

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

SCHEDULE OF FINDINGS  
DECEMBER 31, 2003 AND 2002

<b>FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS</b>
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**FINDING NUMBER 2003-001**

**Noncompliance Citation**

Ohio Revised Code § 5705.41(D) states no subdivision shall make any contract or order any expenditure of money unless the certificate of the fiscal officer is attached. The fiscal officer must certify that the amount required to meet such a commitment has been lawfully appropriated and is in the treasury or in the process of collection to the credit of an appropriate fund free from any previous encumbrance. This section also provides two exceptions to the above requirements:

- A. Then and Now Certificate - If no certificate is furnished as required, upon receipt of the fiscal officer's certificate that a sufficient sum was, both at the time of the contract or order and at the time of the certificate, appropriated and free of any previous encumbrance, the Village Council may authorize the issuance of a warrant in payment of the amount due upon such contract or order by resolution within 30 days from the receipt of such certificate, if such expenditure is otherwise valid.
  
- B. Amounts less than \$1,000 (\$3,000 after April 6, 2003) may be paid by the fiscal officer without such affirmation of the Village Council upon completion of the "then and now" certificate, provided the expenditure is otherwise lawful. This does not eliminate any otherwise applicable requirement for approval of expenditures by the Village Council.

Seventy-seven percent of the transactions tested were not certified by the Clerk-Treasurer. In addition, the Village had \$4,266 in outstanding purchase commitments as of December 31, 2002 that were not certified at year end. The accompanying financial statements have been adjusted to reflect the \$4,266 as an outstanding encumbrance in the general fund as of December 31, 2002. Certification is not only required by Ohio law but is a key control in the disbursement process to assure purchase commitments receive prior approval, and to help reduce the possibility of Village funds being over expended or exceeding budgetary spending limitations as set by the Village Council. To improve controls over disbursements, we recommend all transactions receive prior certification by the Clerk-Treasurer. When prior certification is not possible, "then and now" certificates should be used. In addition, the Village Council should periodically review the expenditures made to ensure they are certified by the Clerk-Treasurer and recorded against appropriations.

**VILLAGE OF BENTON RIDGE  
HANCOCK COUNTY**

**SCHEDULE OF PRIOR AUDIT FINDINGS  
DECEMBER 31, 2003 AND 2002**

Finding Number	Finding Summary	Fully Corrected?	Not Corrected, Partially Corrected; Significantly Different Corrective Action Taken; or Finding No Longer Valid; <i>Explain</i> :
2001-30232-001	<b>ORC § 5705.41(B)</b> , expenditures exceeding appropriations.	No	Improvement has been made reducing this to a management letter comment.
2001-30232-002	<b>ORC § 5705.41(D)</b> , failure to certify funds.	No	The finding has not been corrected and is repeated in this report as finding number 2003-001.
2001-30232-003	Material weakness – sewer construction revenue.	No	Improvement has been made reducing this to a management letter comment.
2001-30232-004	Reportable condition – financial monitoring.	No	Improvement has been made reducing this to a management letter comment.



**Auditor of State  
Betty Montgomery**

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**VILLAGE OF BENTON RIDGE**

**HANCOCK 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  
JUNE 29, 2004**