



**OFFICE OF AUDITOR OF STATE  
STATE OF IOWA**

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**NEWS RELEASE**

February 2, 2004

FOR RELEASE \_\_\_\_\_

Contact: David A. Vaudt  
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Auditor of State David A. Vaudt today released a report on a special investigation of the City of Redding. The special investigation was requested by representatives of the Attorney General's Office as a result of alleged misappropriations of City funds. The report covers the period September 5, 1994 through January 6, 2003. However, complete financial records were not available for the entire period of the investigation.

Vaudt reported the special investigation identified \$58,626.86 of net unauthorized disbursements made to the former City Clerk or her business, Denney Insurance. Of the unauthorized disbursements identified, \$43,244.42 was issued to Denney Insurance and \$15,402.00 was issued to Janis Denney. Vaudt also reported incomplete disbursement records prevented determining whether additional funds had been misappropriated during the time period of the investigation and earlier time periods.

Vaudt reported the former City Clerk did not provide monthly or annual financial reports to the City Council. In addition, the annual financial reports the former City Clerk filed with the Office of Auditor of State varied significantly from the City's actual cash balance at June 30 of each year from 1997 through 2002. The report also includes recommendations to strengthen the City's internal control.

Copies of the report have been filed with the Ringgold County Attorney's Office, the Division of Criminal Investigation and the Attorney General's Office.

A copy of the report is available for review in the Office of Auditor of State and on the Auditor of State's web site at [www.state.ia.us/government/auditor/reports](http://www.state.ia.us/government/auditor/reports).

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**REPORT ON SPECIAL INVESTIGATION  
OF THE  
CITY OF REDDING  
FOR THE PERIOD  
SEPTEMBER 5, 1994 THROUGH JANUARY 6, 2003**

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Auditor of State's Report

To the Honorable Mayor and  
Members of the City Council:

As a result of alleged improprieties regarding certain disbursements, we conducted a special investigation of the City of Redding. We have applied certain tests and procedures to selected financial transactions of the City of Redding for the period September 5, 1994 through January 6, 2003. However, complete financial records were not available for the entire period of the investigation. Based on a review of relevant information and discussions with City officials and a representative of the Attorney General's Office, we performed the following procedures:

- (1) We evaluated the City's internal controls to determine whether adequate policies and procedures were in place and operating effectively.
- (2) We examined records provided by the City to the Attorney General's Office.
- (3) We examined records provided by the City to determine if disbursements were properly authorized and supported by adequate documentation.
- (4) We examined the City's payroll records to determine if the amounts disbursed were authorized.
- (5) We obtained and reviewed bank statements for the City's checking account for the period January 1, 1997 through January 31, 2003. We also examined copies of certain redeemed checks, carbon check copies and related bank documents, when available.
- (6) We confirmed certain payments to the City from the State of Iowa and Ringgold County and traced the collections to their deposit in the City's checking account.

These procedures identified \$58,626.86 of net unauthorized disbursements between September 5, 1994 and January 6, 2003. We were unable to determine whether additional amounts were misappropriated during this time period and earlier time periods because disbursement records available from the City were incomplete. Several internal control weaknesses were also identified. Our detailed findings and recommendations are presented in the Investigative Summary and **Exhibit A** through **D** of this report.

The procedures described above do not constitute an audit of financial statements conducted in accordance with U.S. generally accepted auditing standards. Had we performed additional procedures, or had we performed an audit of financial statements of the City of Redding, other matters might have come to our attention that would have been reported to you.

Copies of this report have been filed with the Ringgold County Attorney's Office, the Division of Criminal Investigation and the Attorney General's Office.

We would like to acknowledge the assistance and many courtesies extended to us by the officials and personnel of the City of Redding and the Attorney General's Office during the course of our investigation.

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

DAVID A. VAUDT, CPA  
Auditor of State

December 5, 2003

## City of Redding

### Investigative Summary

#### **Background Information**

The City of Redding is a political subdivision of the State of Iowa located in Ringgold County. It operates under the Home Rule provisions of the Constitution of Iowa and the Mayor-Council form of government with the Mayor and Council members elected on a non-partisan basis. The City provides numerous services to citizens including public safety, public works, culture, recreation, public improvements and general administrative services.

Janis Denney began employment as the City Clerk for the City of Redding in the 1980's. As the City Clerk, Ms. Denney was responsible for the deposit of all collections, preparation of disbursements based on the Council's approval, maintenance of bank accounts, preparation of financial statements and preparation of Council minutes. Disbursements of City funds were made by checks drawn on City bank accounts. The checks did not require two signatures.

City Clerk is a part-time position for the City of Redding. According to the Mayor and Council members, the authorized annual salary for the position has been \$340 for a number of years. In addition to the position Ms. Denney held as City Clerk, she was a licensed insurance agent and operated her own insurance agency, Denney Insurance.

In the fall of 2002, the City Council and Mayor attempted to apply for grants or other funding in order to make repairs to the City streets. City officials subsequently discovered the City's checking account balance was significantly less than they expected. As a result of suspected improprieties, Ms. Denney was suspended by the City Council during a closed session on December 23, 2002 and formally suspended during an open session Council meeting on January 6, 2003.

City officials requested the Ringgold County Attorney investigate the possible misappropriation. The County Attorney requested the assistance of the Attorney General's Office in conducting the investigation. As a result of a request from the Attorney General's Office, we performed the procedures detailed in the Auditor of State's Report for the period September 5, 1994 through January 6, 2003.

#### **Detailed Findings**

The procedures we performed identified \$58,626.86 of net unauthorized disbursements between September 5, 1994 and January 6, 2003. We were unable to determine whether additional amounts were misappropriated during this time period and earlier time periods because disbursement records available from the City were incomplete. Each of the unauthorized disbursements identified were checks issued to Ms. Denney or her business, Denney Insurance. All findings are summarized in **Exhibit A** and a detailed explanation of each finding is below.

#### **UNAUTHORIZED DISBURSEMENTS**

**Unauthorized Checks** – According to the Mayor, Ms. Denney was authorized to receive \$340 each year she was employed as the City Clerk. The Mayor and Council members we spoke with were not able to identify Ms. Denney's specific date of employment or the date the \$340 salary became effective. We examined the minutes of the Council meetings between November 1992 and January 6, 2003 and determined the Council authorized a \$170 salary payment to Ms. Denney each June and December. We also examined the City's last ten Annual Financial Reports prepared by Ms. Denney. The reports document the authorized salary for the City Clerk's position ranged from \$327 to \$342 per year. Each report was signed by Ms. Denney.

**Exhibit B** summarizes 17 payments the Council authorized Ms. Denney to receive as payroll for the period September 5, 1994 through January 6, 2003. As illustrated in the **Exhibit**, we were able to identify 14 checks issued to Ms. Denney for the 17 authorized payments. We were unable to identify the three remaining checks because the City's disbursement records were incomplete.

Using bank statements and copies of redeemed checks provided by the City's bank, we examined all disbursements from the City's bank account from October 1, 1996 through January 6, 2003. For disbursements prior to October 1, 1996, we were able to examine only carbon copies of the checks we located in the City's records. Carbon copies of checks were not available for all disbursements of City funds prior to October 1, 1996.

In addition to the authorized payroll summarized in **Exhibit B**, we identified a number of checks Ms. Denney received from the City. Some of the checks were issued to Ms. Denney and others were made payable to Denney Insurance. According to the Mayor, the City did not purchase any insurance from Ms. Denney's company. By examining the Council minutes and available redeemed checks, we were able to determine the City purchased insurance from two vendors, neither of which was Ms. Denney's company.

All checks issued to or endorsed by Ms. Denney or Denney Insurance between October 1, 1996 and January 6, 2003 have been summarized in **Exhibit C**. **Exhibit D** summarizes checks issued to Ms. Denney or Denney Insurance between September 5, 1994 and September 30, 1996. Because the City's disbursement records prior to October 1, 1996 were incomplete, we are unable to determine if any additional checks were issued to Ms. Denney or Denney Insurance.

The following table summarizes the checks issued to or redeemed by Ms. Denney or Denney Insurance for the period of our investigation (net of any voided checks). The amounts identified as salary payments correspond with the amounts authorized by the Council and summarized in **Exhibit B**.

	<b>For the period:</b>		<b>Total</b>
	<b>09/05/94 – 09/30/96</b>	<b>10/01/96 – 01/06/03</b>	
Disbursements to Denney Insurance	\$ 10,967.00	26,873.40	37,840.40
Disbursements to Janis Denney	4,598.71	18,479.69	23,078.40
Subtotals	15,565.71	45,353.09	60,918.80
Less: Authorized Salary Payments to Janis Denney	163.71	2,108.67	2,272.38
Totals	\$ 15,402.00	43,244.42	58,646.42

A significant number of the checks listed in **Exhibits C and D** were unauthorized according to the minutes of the Council meetings and City officials we spoke with. The unauthorized disbursements total \$58,646.42 and have been included in **Exhibit A**. As illustrated in **Exhibit A**, Ms. Denney erroneously withheld the employer's share of IPERS from her gross payroll for two checks. The amount withheld totaled \$19.56 and is deducted from the \$58,646.42 to arrive at the net unauthorized disbursements of \$58,626.86 on **Exhibit A**. Copies of selected unauthorized checks are included in **Appendix 1**.

## **FINANCIAL REPORTS**

**Reports** – Ms. Denney did not provide the Council monthly or yearly financial reports. Annual and monthly reports should have been prepared and presented for Council review and approval. We could not locate any documents reconciling the City's cash balance to the actual bank balance.

In addition, the City is required to prepare and file Annual Financial Reports (AFRs) with the Office of Auditor of State. Because the City reports on a cash basis, the AFRs should agree with the City's bank statement at June 30 of each year, with the possible exception of any outstanding checks and deposits in transit. The following table summarizes the cash balance reported on the City's AFR for each of the six fiscal years ended June 30, 2002, the City's actual cash balances and the differences between the amounts. We reviewed the financial activity recorded on the City's July bank statement for each year and did not identify any outstanding checks or deposits in transit that would account for the differences.

<b>Fiscal Year Ended June 30,</b>	<b>Balance per AFRs</b>	<b>Balance per Bank</b>	<b>Unexplained Difference</b>
1997	\$ 17,269.00	6,491.98	10,777.02
1998	8,435.00	6,585.76	1,849.24
1999	8,435.00	3,247.70	5,187.30
2000	10,068.00	3,003.33	7,064.67
2001	11,488.00	549.13	10,938.87
2002	10,451.00	702.92	9,748.08
Total			<u>\$ 45,565.18</u>

As shown in the table, the City's bank balance at June 30, 2002 was \$702.92. As of January 6, 2003 the City's bank balance had increased to \$956.05.

As stated previously, Ms. Denney signed, and therefore certified, each AFR we examined. Section 721.1(3) of the Code of Iowa states in part, "Any public officer or employee, who knowingly falsifies a writing, or knowingly delivers a falsified writing, with the knowledge that the writing is falsified and that the writing will be become a record of a government body commits a class "D" felony.

### **Recommended Control Procedures**

As part of our investigation, we reviewed the procedures used by the City of Redding to process receipts, disbursements and payroll. An important aspect of internal control is to establish procedures that provide accountability for assets susceptible to loss from error and irregularities. These procedures provide that the actions of one individual will act as a check on those of another and provide a level of assurance that errors or irregularities will be noted within a reasonable time during the course of normal operations. Based on our findings and observations detailed below, the following recommendations are made to strengthen the City of Redding's internal controls.

- A. Segregation of Duties – An important aspect of internal control is the segregation of duties among employees to prevent an individual employee from handling duties that are incompatible. The former City Clerk had control over each of the following areas for the City:
- (1) Receipts – collecting, depositing, and posting.
  - (2) Disbursements – check preparation, distribution, signing and posting.
  - (3) Payroll – preparation, distribution, signing and posting.
  - (4) Financial Reporting – receipt of the bank statement, bank to book reconciliations, preparation, and approval. Also, the preparation and filing of all annual reports.

Recommendation – We realize that with a limited number of office employees, segregation of duties is difficult. However, the Mayor and City Council should review financial records, reconciliations and supporting documentation for accounting records on a periodic basis.

In addition, bank statements should be delivered to and reviewed by an official that does not collect or disburse City funds.

- B. Financial Reports – The former City Clerk did not provide the Council monthly or yearly financial reports. In addition, we could not locate any documents reconciling the City’s records to the actual bank balance.

Recommendation - Annual and monthly reports should be properly prepared, presented for Council review and approval and should agree with the City’s bank account balance at the end of each period, with the exception of any outstanding checks or deposits in transit.

- C. Council Minutes – The minutes of Council meetings were not always properly signed, did not document the vote of each member present and were not posted after each meeting as required. In addition, the required notice of upcoming meetings were not posted.

Recommendation – The minutes should contain signatures by the Mayor and the Clerk to attest to the action taken. Notice of each upcoming meeting should be posted as required by the *Code of Iowa* at least 24 hours in advance and the vote of each member present should be recorded in the minutes. The signed minutes from the meetings should be posted in at least three public places as selected by the Council to ensure the public is kept informed of all Council decisions.

- D. Maintaining of City Records – Chapter 372.13 (5) of the *Code of Iowa* requires the City Council to maintain certain records and documents.

Recommendation – The City should ensure it maintains the required records for the established time period as required by the *Code of Iowa*.

- E. Disbursements – Our review of City disbursements identified the following conditions:

- (1) Not all disbursements were authorized by the City Council.
- (2) Some invoice amounts approved for payment by the Council did not agree with the amount of the actual check issued. Also, some check stub amounts did not agree with the check carbon amount and the actual amount of the check issued.
- (3) Only one signature was required to issue a check. Checks were not reviewed by an independent co-signer prior to issuance.

Recommendation – All checks issued should be properly recorded, supported by invoices or other appropriate documentation and should be signed by the designated check signers after the check has been prepared and authorized by the City Council. Amounts approved for payment should agree with the actual check amount issued.

The City should also develop a systematic process of filing and maintaining supporting documentation.

## **Exhibits**

**Special Investigation of the City of Redding**

Special Investigation of the City of Redding  
 Summary of Findings  
 For the period September 5, 1994 through January 6, 2003

**Unauthorized Disbursements to**

<b>Janis Denney or Denney Insurance:</b>	<b>Exhibit</b>	<b>Amount</b>
From October 1, 1996 through January 6, 2003	C	\$ 43,244.42
From September 5, 1994 through September 30, 1996	D	15,402.00 <sup>^</sup>
Total unauthorized disbursements identified		\$ 58,646.42
Less: Employer share of IPERS	B	(19.56) #
Net unauthorized disbursements		<u>\$ 58,626.86</u>

<sup>^</sup> - Due to incomplete disbursement records, we are unable to determine if additional unauthorized disbursements occurred during the September 5, 1994 through September 30, 1996 period or for periods prior to September 5, 1994.

# - Withheld from former Clerk's gross payroll in error.

Special Investigation of the City of Redding  
 Authorized Salary Payments to Janis Denney  
 For the period September 5, 1994 through January 6, 2003

<b>Date as Noted on Minutes</b>	<b>Approved Amount</b>	<b>Withholdings for IPERS*</b>		<b>Authorized Net Pay</b>
		<b>Employer Share</b>	<b>Employee Share</b>	
December 5, 1994	\$ 170.00	9.78	6.29	163.71
June 5, 1995	170.00	9.78	6.29	163.71
December 1995	170.00	9.78	6.29	163.71
June 3, 1996	170.00	9.78	6.29	163.71
December 1996	170.00	9.78	6.29	163.71
June 1997	170.00	9.78	6.29	163.71
December 1997	170.00	9.78	6.29	163.71
June 1998	170.00	9.78	6.29	163.71
December 1998	170.00	9.78	6.29	163.71
June 1999	170.00	9.78	6.29	163.71
December 1999	170.00	9.78	6.29	163.71
June 2000	170.00	9.78	6.29	163.71
December 2000	170.00	9.78	6.29	163.71
June 2001	170.00	9.78	6.29	163.71
December 2001	170.00	9.78	6.29	163.71
June 2002	170.00	9.78	6.29	163.71
December 2, 2002	170.00	9.78	6.29	163.71
Totals	\$ 2,890.00	166.26	106.93	2,783.07

\* - Calculated by the former City Clerk.

^ - Not all disbursement information was available from the City.

# - The former City Clerk also deducted the employer's share of IPERS from her gross pay.

\ - Payment occurred prior to Council authorization.

<u>Identified Payment</u>			<u>Variance</u>
<u>Check</u>			
<u>Amount</u>	<u>Number</u>	<u>Check Date</u>	
^	^	^	
163.71	965	06/06/95	-
^	^	^	
^	^	^	
163.71	1052	12/04/96	-
163.71	1067	06/02/97	-
163.71	1099	12/01/97	-
163.71	1120	06/02/98	-
163.71	1152	12/07/98	-
163.71	1174	06/11/99	-
163.71	1201	12/06/99	-
163.71	1223	06/05/00	-
163.71	1248	12/11/00	-
153.93	1268	06/30/01	9.78 #
153.93	1290	11/06/01 \\	9.78 #
163.71	1318	06/06/02	-
163.71	1350	12/03/02	-
<u>2,272.38</u>			<u>19.56</u>

**Exhibit C**

Special Investigation of the City of Redding  
Checks Issued to Janis Denney or Denney Insurance  
For the period October 1, 1996 through January 6, 2003

<b>Check Number</b>	<b>Check Date</b>	<b>Payee</b>	<b>Description</b>	<b>Amount</b>	
1052	12/04/96	Janis Denney	-	\$ 163.71	^
1067	06/02/97	Janis Denney	-	163.71	^
1090	09/30/97	Denney Ins	-	2,857.00	**
1099	12/01/97	Janis Denney	-	163.71	^
1111	03/03/98	Janis Denney	-	425.00	
1113	03/20/98	Denney Ins	-	3,073.00	**
1120	* 06/02/98	Janis Denney	-	163.71	^
1148	11/06/98	Denney Ins	-	1,876.52	
1152	12/07/98	Janis Denney	-	163.71	^
1159	02/02/99	Janis Denney	-	340.00	
1165	04/21/99	Denney Ins	-	3,185.00	
1167	05/06/99	Denney Ins	Ins	4,621.35	**
1170	06/02/99	Janis Denney	Salary	340.00	
1174	06/11/99	Janis Denney	-	163.71	^
1188	08/30/99	Janis Denney	Salary	340.00	
1189	09/02/99	Denney Ins	liab ins	2,306.00	
1199	11/23/99	Janis Denney	Salary	1,800.00	
1201	12/06/99	Janis Denney	Salary 170.00, IPERS 6.29	163.71	^
1209	02/07/00	Janis Denney	Salary	340.00	
1216	05/01/00	Janis Denney	Salary	2,497.00	**
1223	06/05/00	Janis Denney	6 mos	163.71	^
1226	06/30/00	-	-	2,289.56	^^
1240	10/03/00	Janis Denney	3rd Quarter	340.00	
1241	10/03/00	Denney Ins	VOID	982.00	#
1242	10/04/00	Denney Ins	-	982.00	
1248	12/11/00	Janis Denney	2/2	163.71	^
1258	02/06/01	Denney Ins	Liab. Ins.	1,485.23	
1261	04/26/01	Denney Ins	Gen Prop Ins	2,703.98	
1266	05/30/01	Janis Denney	12 m12 Month Salary	2,648.23	**
1268	06/30/01	Janis Denney	Salary	153.93	^
1290	11/06/01	Janis Denney	2/2	153.93	^
1293	12/03/01	Janis Denney	Salary	340.00	
1302	* 01/18/02	Janis Denney	-	170.00	
1301	01/14/02	Denney Ins	Liab. Ins.	1,493.76	
1303	01/08/02	Janis Denney	Meeting Reimb./ Supplies	751.29	

Special Investigation of the City of Redding  
 Checks Issued to Janis Denney or Denney Insurance  
 For the period October 1, 1996 through January 6, 2003

Check Number	Check Date	Payee	Description	Amount	
1309	04/03/02	Janis Denney	Salary	925.00	**
1310	04/03/02	Janis Denney	Schooling	340.00	
1314	05/07/02	Janis Denney	-	2,580.62	
1317	06/06/02	Janis Denney	VOID	153.93	#
1318	06/06/02	Janis Denney	IPERS 6.29	163.71	^
1335	10/07/02	Janis Denney	IPERS 6.29	163.71	
1337	10/08/02	Janis Denney	Meeting Exp.	210.17	
1340	10/15/02	Janis Denney	1/2 Salary	895.00	
1345	11/26/02	Janis Denney	1/2 Salary	895.00	
1346	11/26/02	Janis Denney	Supplies	30.00	
1350	12/03/02	Janis Denney	IPERS 6.29	163.71	^
Total				\$ 46,489.02	
Less: Voided check number 1241				(982.00)	
Voided check number 1317				(153.93)	
Authorized salary payments				(2,108.67)	
Unauthorized payments				\$ 43,244.42	

\* - Check did not contain a date. The check cleared the bank on the date shown.  
 \*\* - Copy of check is included in **Appendix 1**.  
 ^ - Clerk's authorized payroll disbursement. (See **Exhibit B**.) Payments total \$2,108.67.  
 ^^ - Endorsed "Denney Ins, Janis Denney."  
 # - Check was voided and was not redeemed from the City's bank account.

**Exhibit D**

Special Investigation of the City of Redding  
Checks Issued to Janis Denney or Denney Insurance  
For the period September 5, 1994 through September 30, 1996

<b>Check Number</b>	<b>Check Date</b>	<b>Payee</b>	<b>Description</b>	<b>Amount</b>	
916	09/05/94	Denney Ins	Ins.	\$ 1,250.00	**
946	12/05/94	Janis Denney	-	540.00	
953	02/06/95	Janis Denney	-	540.00	
956	04/03/95	Janis Denney	-	750.00	
959	04/17/95	Denney Ins.	Liab & Prop	2,996.00	**
965	06/06/95	Janis Denney	-	163.71	^
984	07/11/95	Janis Denney	-	395.00	
998	12/05/95	Janis Denney	-	540.00	
1009	04/24/96	Janis Denney Ins	-	2,996.00	
1014	05/30/96	Janis Denney	-	910.00	**
1017	06/03/96	Janis Denney	-	340.00	
1032	07/01/96	Janis Denney	-	420.00	
1042	09/09/96	Denney Ins	-	3,725.00	
		Total		\$ 15,565.71	
		Less: Authorized salary payments		(163.71)	
		Unauthorized payments		<u>\$ 15,402.00</u>	

\*\* - Copy of check is included in **Appendix 1**.

^ - Clerk's authorized payroll disbursement. (See **Exhibit B**.)

Report on the Special Investigation of the  
City of Redding

Staff

This special investigation was performed by:

Annette K. Campbell, CPA, Director  
Nancy F. Curtis, CPA, Senior Auditor II  
Nicole B. Tenges, Assistant Auditor

A handwritten signature in blue ink that reads "Tamera S. Kusian". The signature is written in a cursive style with a large, sweeping initial "T".

Tamera S. Kusian, CPA  
Deputy Auditor of State

Appendix 1

Report on the Special Investigation of the  
 City of Redding  
 Copies of Selected Checks to Janis Denney or Denney Insurance

FUND	AMOUNT
General <i>114</i>	<i>1250.00</i>
Fed. Rev. Sh'g	
Road Use Tax	
Debt Service	
Trust & Agcy.	
Emergency	
Water Utility	
Sewer Utility	
Electric Utility	
TOTAL	

HAWKEYE BANK & TRUST  
 Mt. Ayr, Iowa

Warrant / Check  
 CITY OF REDDING, IOWA

0916

PAY *One thousand two hundred fifty* <sup>100/100</sup> DOLLARS

PAY TO THE ORDER OF	DATE	WARRANT NO.	AMOUNT
<i>Denney Ins</i>	<i>9-5-94</i>	<i>0916</i>	<i>1250.00</i>

BY ORDER  
 OF THE  
 COUNCIL

*Janis Denney*



FUND	AMOUNT
General <i>114</i>	<i>2996.00</i>
Fed. Rev. Sh'g	
Road Use Tax	
Debt Service	
Trust & Agcy.	
Emergency	
Water Utility	
Sewer Utility	
Electric Utility	
<i>Leak &amp; Drop</i>	
TOTAL	

HAWKEYE BANK & TRUST  
 Mt. Ayr, Iowa

Warrant / Check  
 CITY OF REDDING, IOWA

0959

PAY *Two thousand nine hundred ninety six* <sup>100/100</sup> DOLLARS

PAY TO THE ORDER OF	DATE	WARRANT NO.	AMOUNT
<i>Denney Ins.</i>	<i>4-7-95</i>	<i>0959</i>	<i>2996.00</i>

BY ORDER  
 OF THE  
 COUNCIL

*Janis Denney*



Report on the Special Investigation of the  
 City of Redding  
 Copies of Selected Checks to Janis Denney or Denney Insurance

FLYNO	AMOUNT	HAWKEYE BANK & TRUST Mt. Airy, Iowa		Warrant/Check CITY OF REDDING, IOWA		1090
	2857.00			PAY TO THE ORDER OF		1090
				Denney Ins		2857.00
				DATE	WARRANT NO.	AMOUNT
				9-30-97	1090	2857.00
TOTAL				BY ORDER OF THE COUNCIL		WAYNE
				Grace Denney		

Denney Ins  
 Grace Denney

47210  
 2857.00

1090-1097

MERCANTILE WESTERN BANK



Report on the Special Investigation of the  
 City of Redding  
 Copies of Selected Checks to Janis Denney or Denney Insurance

FUND	AMOUNT
General	3073.00
Fed Rev Sm's	
Road Use Tax	
Debt Service	
Trust & Agcy	
Emergency	
Water Utility	
Sewer Utility	
Electric Utility	
TOTAL	3073.00

HAWKEYE BANK & TRUST  
 Mt. Air Iowa

Warrant/Check  
 CITY OF REDDING, IOWA 1113

PAY *Three thousand seven hundred and three and 00/100* DOLLARS

PAY TO THE ORDER OF	DATE	WARRANT NO	AMOUNT
<i>Denney Inc</i>	<i>3-22-90</i>	<i>1113</i>	<i>3073 00</i>

BY ORDER OF THE COUNCIL

*Janis Denney* MAYOR  
 CLERK

*Janis Denney*  
*Denney Inc*

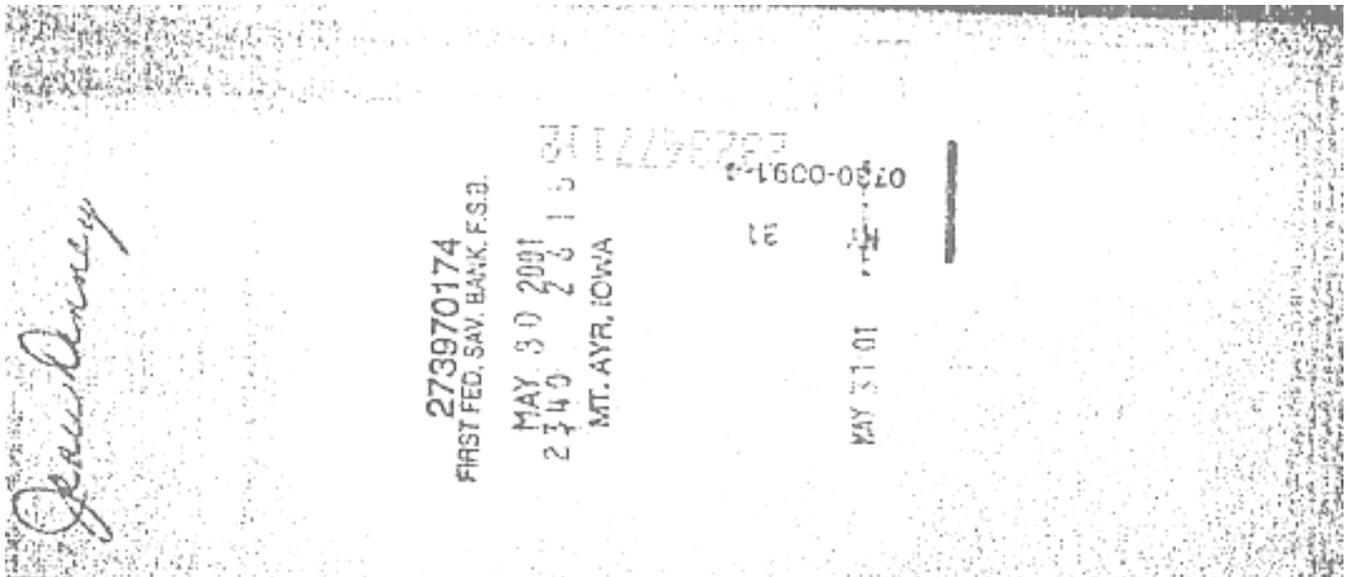
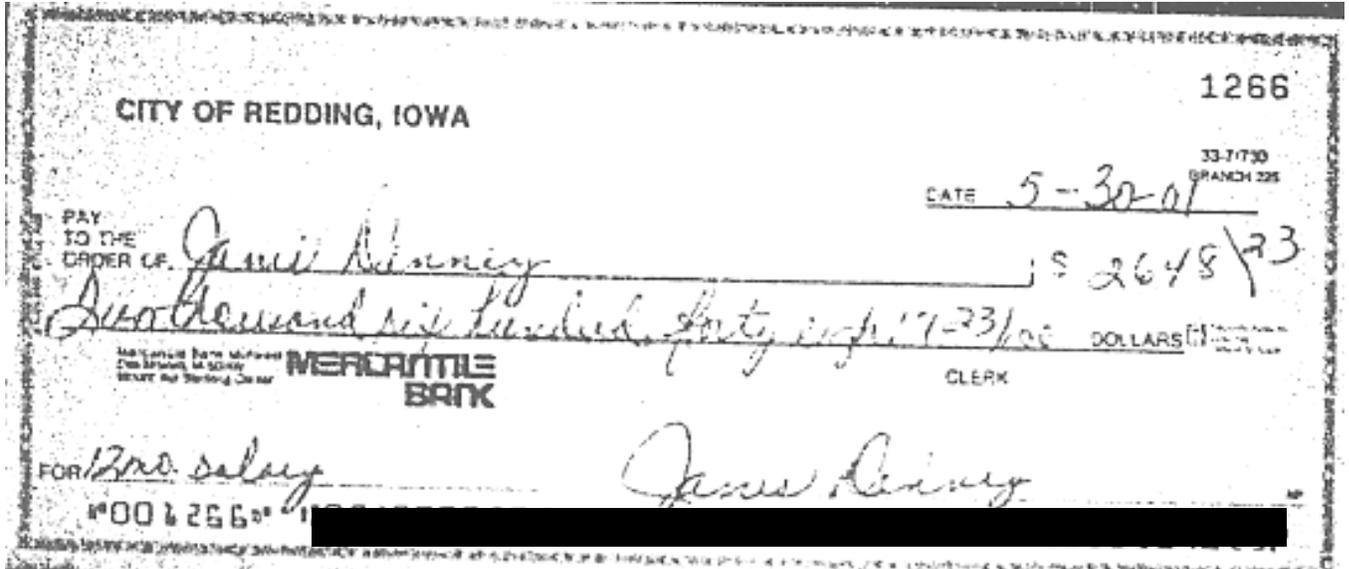
0576 00908

27207074  
 FIRST FED. SAV. BANK F.S.B.  
 MAR 26 90  
 MAR 20 1990  
 CRESTON, IOWA  
 MT. AIR BRANCH

MERCANTILE WESTERN IOWA  
 50430-0007-54  
 00510117611

Appendix 1

Report on the Special Investigation of the  
City of Redding  
Copies of Selected Checks to Janis Denney or Denney Insurance



Report on the Special Investigation of the  
City of Redding  
Copies of Selected Checks to Janis Denney or Denney Insurance

BEST COPY AVAILABLE

7:00 250000 740

1167

CITY OF REDDING, IOWA

DATE 5-10-01

PAY TO THE ORDER OF Denney Ins \$ 421.35

Four hundred and twenty one and 35/100 DOLLARS

MERCANTILE BANK

FOR Denney

001167

*Janis Denney*

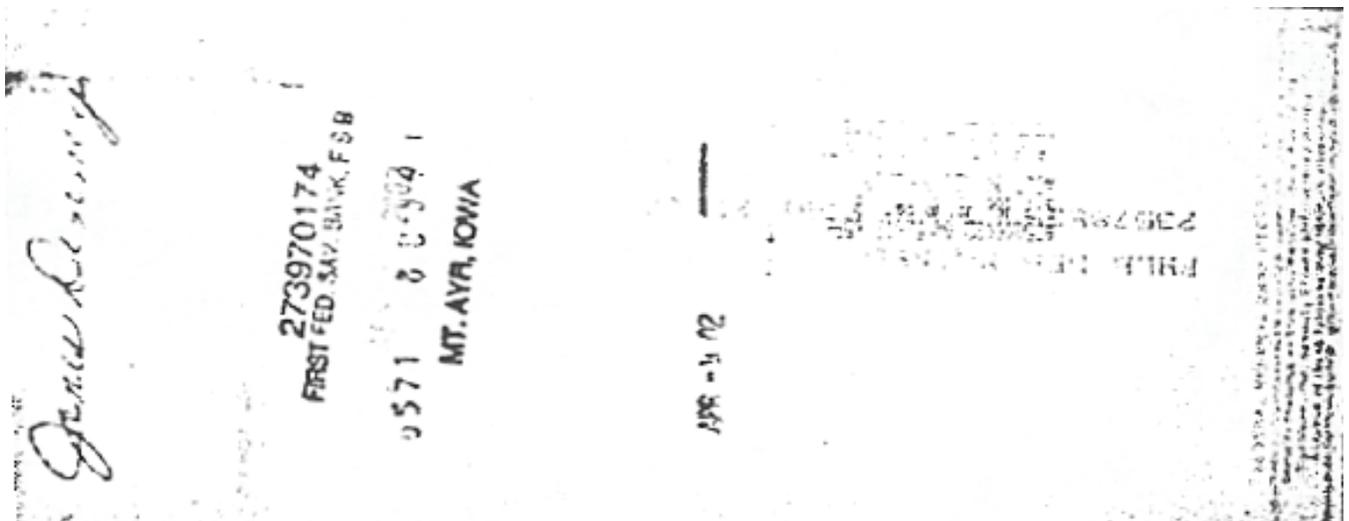
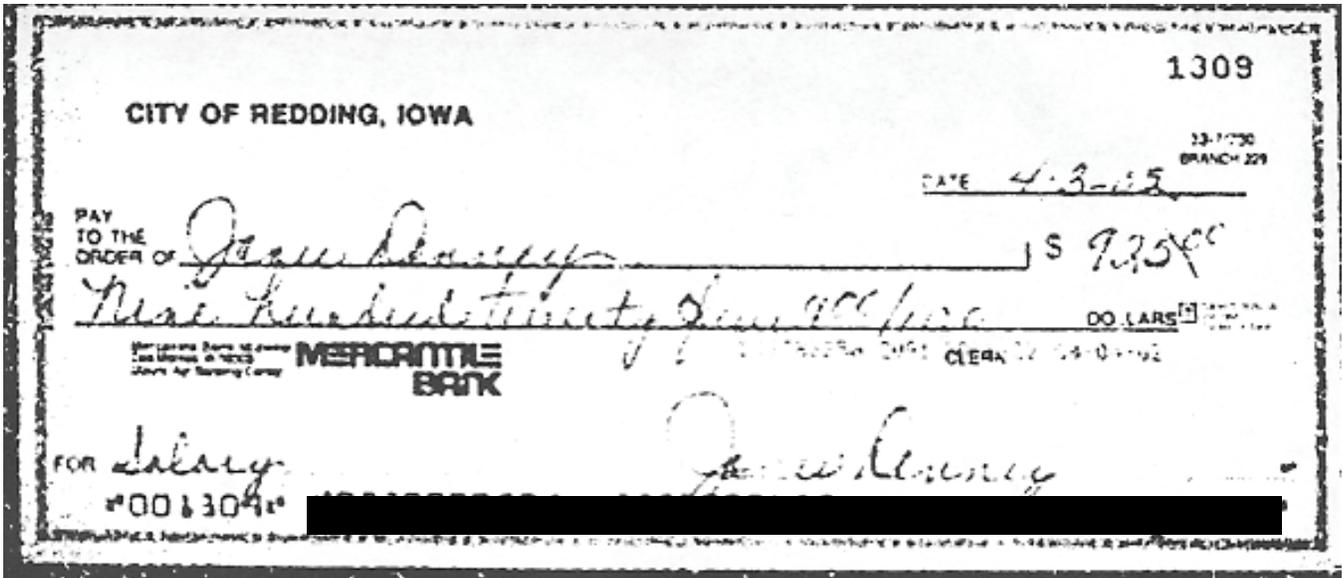
273970174  
FIRST FED. SAV. BANK, F.S.B.

MAY 30 2001  
2340 2615  
MT. Ayr, IOWA

0730-0091-4  
MAY 31 01

Appendix 1

Report on the Special Investigation of the  
City of Redding  
Copies of Selected Checks to Janis Denney or Denney Insurance



Report on the Special Investigation of the  
 City of Redding  
 Copies of Selected Checks to Janis Denney or Denney Insurance

FUND	AMOUNT
General	910 00
Fed. Rev. Sh'g	
Road Use Tax	
Debt Service	
Trust & Agcy.	
Emergency	
Water Utility	
Sewer Utility	
Electric Utility	
TOTAL	

HAWKEYE BANK & TRUST  
 Mt. Ayr, Iowa

Warrant/Check  
 CITY OF REDDING, IOWA 1014

PAY *nine hundred ten 00/100* DOLLARS

PAY TO THE ORDER OF	DATE	WARRANT NO.	AMOUNT
<i>Janis Denney</i>	5-30-96	1014	910 00

BY ORDER  
 OF THE  
 COUNCIL

*Janis Denney* MAYOR  
 \_\_\_\_\_ CLERK

