



OFFICE OF AUDITOR OF STATE
STATE OF IOWA

David A. Vaudt, CPA
Auditor of State

State Capitol Building
Des Moines, Iowa 50319-0004

Telephone (515) 281-5834 Facsimile (515) 242-6134

NEWS RELEASE

Contact: David A. Vaudt
515/281-5835
or Tami Kusian
515/281-5834

FOR RELEASE May 20, 2009

Auditor of State David A. Vaudt today released a special report on the City of Griswold. The report covers the period July 1, 2005 through February 28, 2009. The procedures were performed at the request of City Officials as a result of concerns regarding certain payments to the City Clerk, Dawn Ridlen.

Vaudt reported the special investigation identified \$2,550.29 of improper disbursements. The improper disbursements include 2 payments totaling \$1,542.00 made in November 2008 to Ms. Ridlen. The payments were purportedly reimbursements for dental and eye care and deductibles associated with health care costs. At the time the payments were made, the City reimbursed each full-time employee up to \$1,500.00 per year for such costs.

The improper disbursements also included 4 payroll checks Ms. Ridlen issued to herself in November and December 2008 for more than her authorized payroll. The City incurred \$978.29 of additional payroll and related costs as a result of the unauthorized payroll disbursements.

Ms. Ridlen provided 2 checks to the Mayor to repay the improper disbursements. The checks total \$2,555.49 and are payable to the City. They were prepared in late February and early March 2009. Along with the checks, Ms. Ridlen provided the Mayor a sheet she prepared documenting her calculation of \$1,555.49 being reimbursed. The sheet showed the \$1,555.49 was for an improper reimbursement identified and unauthorized payroll and related costs.

Vaudt also reported the City receives collections for utility services provided to the residents of the City, but monthly utility reconciliations are not performed. As a result, it was not possible to determine if all collections were properly deposited in the City's accounts.

Vaudt's report also includes recommendations to strengthen the City's controls and procedures over payroll disbursements and reimbursements.

Copies of the report have been filed with the Cass County Attorney's Office, the Attorney General's Office and the Division of Criminal Investigation. 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 <http://auditor.iowa.gov/specials/specials.htm>.

#

**REPORT ON SPECIAL INVESTIGATION
OF THE
CITY OF GRISWOLD
FOR THE PERIOD
JULY 1, 2005 THROUGH FEBRUARY 28, 2009**

Table of Contents

| | <u>Page</u> |
|--|-------------------------|
| Auditor of State's Report | 3-4 |
| Investigative Summary: | |
| Background Information | 5-6 |
| Detailed Findings | 6-9 |
| Recommended Control Procedures | 9-11 |
| Exhibits: | |
| Summary of Findings | <u>Exhibit</u> A 15 |
| Staff | 16 |
| Appendices: | |
| Copy of Ms. Ridlen's Request for Reimbursement | <u>Appendix</u> 1 19 |
| Copy of Ms. Ridlen's Repayment and Related Documentation | 2 20-21 |



OFFICE OF AUDITOR OF STATE
STATE OF IOWA

David A. Vautt, CPA
Auditor of State

State Capitol Building
Des Moines, Iowa 50319-0004

Telephone (515) 281-5834 Facsimile (515) 242-6134

Auditor of State's Report

To the Honorable Mayor and
Members of the City Council:

At your request, we conducted a special investigation of the City of Griswold. We have applied certain tests and procedures to selected financial transactions of the City for the period July 1, 2005 through February 28, 2009. Based on discussions with the interim City Attorney and the Mayor and a review of relevant information, we performed the following procedures for the periods specified.

For the period July 1, 2005 through February 28, 2009, we:

- (1) Evaluated internal controls to determine whether adequate policies and procedures were in place and operating effectively.
- (2) Scanned checks issued from the City's checking account and the City's Rescue account and examined certain payments to determine if payments were approved by Council, properly supported and were for appropriate purposes.
- (3) Examined supporting documentation for reimbursements made to Dawn Ridlen, the City Clerk, for propriety.
- (4) Examined payroll disbursements to Ms. Ridlen to determine if amounts were appropriate and properly supported by time sheets.
- (5) Reviewed the Treasurer's Monthly Reports to determine if bank reconciliations were performed and agreed with bank balances.

For the period July 1, 2008 through February 28, 2009, we:

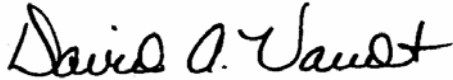
- (6) Examined utility billing and collection records to determine if utility collections were properly accounted for and deposited.
- (7) Reviewed all bank statements for CD investments held by the City to determine if there was any unusual or unauthorized activity.

These procedures identified \$2,550.29 of improper disbursements. We were unable to determine if all utility collections were properly deposited because the utility activity is not reconciled on a monthly basis. Several internal control weaknesses were also identified. Our detailed findings and recommendations are presented in the Investigative Summary and **Exhibits A** of this report.

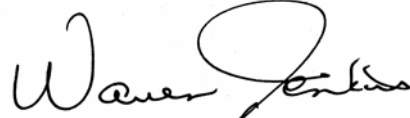
The procedures described above do not constitute an audit of financial statements conducted in accordance with U. S. generally accepted auditing standards. Had we performed additional procedures, or had we performed an audit of financial statements of the City of Griswold, other matters might have come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

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

We would like to acknowledge the assistance and many courtesies extended to us by the officials and personnel of the City of Griswold during the course of our investigation.



DAVID A. VAUDT, CPA
Auditor of State



WARREN G. JENKINS, CPA
Chief Deputy Auditor of State

March 24, 2009

City of Griswold
Investigative Summary

Background Information

The City of Griswold is located in Cass County and has a population of 1,039. The City maintains office hours at City Hall each Monday through Friday from 8:00 a.m. to 5:00 p.m. and has several employees. As the City Clerk, Dawn Ridlen, is responsible for:

- 1) Cash – reconciliation of the bank accounts and receiving the bank statements,
- 2) Receipts – collections, posting to the accounting records, deposit preparation and depositing the receipts,
- 3) Disbursements – authorizing and making purchases, receiving certain goods and services, presentation of proposed disbursements to the Council, maintaining supporting documentation, check preparation, counter-signing checks, distribution and posting to the accounting records,
- 4) Payroll – calculation, check preparation, counter-signing checks, distribution and posting to the accounting records and
- 5) Reporting – preparation of Council minutes and financial reports, including the monthly Clerk’s report.

In addition, Ms. Ridlen provides assistance to the part-time Deputy Clerk, as needed. The Deputy Clerk has primary responsibility for utility collections and is solely responsible for utility billings and posting to customer accounts.

The City’s primary revenue sources include local option sales tax and road use tax from the State of Iowa and property tax collected by Cass County and remitted to the City. Revenue is also received throughout the year from households and businesses in the City for water, sewer and garbage services.

According to the Mayor, disbursements are made by checks which are to contain both the City Clerk’s and the Mayor’s signatures. Invoices are submitted to Ms. Ridlen, who places them in a vendor file folder before approval. Prior to a Council meeting, Ms. Ridlen prepares a listing of the bills for the Council’s approval. The listing includes all vendor invoices, reimbursement requests and payroll disbursements.

According to the Mayor, the Council approves the bill listing but does not review individual invoices unless there is a question about a specific disbursement. After the bill listing is approved by the Council, Ms. Ridlen prepares and signs checks. The checks are then provided to the Mayor for counter-signature. After the Mayor signs the checks, Ms. Ridlen distributes them to the vendors.

In response to questions from Council members during February 2009, Ms. Ridlen admitted she wrote payroll checks to herself for unauthorized amounts in November and December 2008. On February 27, 2009, a special Council meeting was held during which the Council voted to retain Ms. Ridlen as City Clerk but changed her duties. Ms. Ridlen is no longer authorized to sign checks and all checks are to be presented to Council with the related bills, time sheets and computation of pay amounts and supporting documentation for all employee benefit reimbursements. Checks are now co-signed by the Mayor and the Mayor Pro-Tem. During the February 27, 2009 meeting, the Council also approved a “limited scope audit” by the Office of Auditor of State.

On March, 2, 2009, the interim City Attorney, at the request of the Council and the Mayor, requested the Office of Auditor of State conduct an investigation of the City's financial transactions regarding certain payments to Ms. Ridlen. As a result of the request, we performed the procedures detailed in the Auditor of State's Report for the period July 1, 2005 through February 28, 2009.

Detailed Findings

These procedures identified \$2,550.29 of improper disbursements during the period July 1, 2005 through February 28, 2009. The improper disbursements included \$1,572.00 for improper reimbursements to Ms. Ridlen and \$978.29 of unauthorized payroll and related costs.

We were unable to determine if all utility collections were properly deposited because the utility activity is not reconciled on a monthly basis. We were unable to reconcile the utility activity for a 3 month period without an immaterial variance. All findings are summarized in **Exhibit A** and a detailed explanation of each finding follows.

IMPROPER DISBURSEMENTS

During our investigation, we scanned all disbursements from the City's checking account and identified improper disbursements made to Ms. Ridlen. The improper disbursements are explained in more detail in the following sections of this report.

Reimbursements – The City has established a Personnel Policy and Procedure Manual which includes information regarding employee benefits, such as health and medical insurance. Prior to January 2009, the City had a group insurance policy in which the City paid the employee premiums of \$264.65 for single coverage and \$661.61 for family coverage on a monthly basis for each employee. In addition, the City reimbursed each full-time employee up to \$1,500.00 for the deductible amount on an annual basis. Also, the City reimbursed each employee up to \$500.00 for dental and optical expenses on an annual basis.

However, starting in January 2009, the City no longer provided group insurance. Each employee is now responsible for obtaining and maintaining their own health insurance policy. However, the City reimburses each employee up to \$9,939.32 per fiscal year for premiums and deductibles for health, dental and optical care coverage. **Table 1** shows how the City officials calculated the annual benefit amount of \$9,939.32.

| Table 1 | |
|---|---------------|
| Description | Amount |
| Monthly premium for family health care coverage prior to 01/01/09 | \$ 661.61 |
| Number of months in a fiscal year | x 12 |
| Subtotal | 7,939.32 |
| City's contribution for health care deductible | 1,500.00 |
| City's contribution for dental/optical care | 500.00 |
| Total | \$ 9,939.32 |

We reviewed all reimbursements issued to Ms. Ridlen to determine if supporting documentation was available and appropriate. We identified a \$542.00 payment dated November 4, 2008 for which appropriate supporting documentation could not be located. A copy of the request is included in **Appendix 1**. The "Employee Expense Reimbursement Request" stated the expense was for "dental office visit/eye exam, glasses" but an invoice from

a dental office or eye doctor was not attached to the request. During discussions with Ms. Ridlen, she admitted the reimbursement was improper and supporting documentation was not available because the documentation did not exist.

As illustrated by the **Appendix**, it appears the request was initially prepared for \$342.00 but was later changed to \$542.00. The reimbursement was included on the bill listing presented to and approved by the Council on November 3, 2008 for \$342.00.

We also identified a \$1,000.00 reimbursement to Ms. Ridlen which was not approved by the Council. According to Ms. Ridlen, the payment was to reimburse her for an insurance deductible she paid in 2003. As previously stated, the City had established a policy to reimburse each full-time employee up to \$1,500.00 per year for health insurance deductible costs. According to the supporting documentation attached to the reimbursement request dated November 24, 2008, the services were provided in August 2003. Ms. Ridlen explained she was not sure if she was reimbursed for the expenses and after a quick review of the City's accounting records, she could not find a \$1,000.00 payment to the vendor or reimbursement to herself. Therefore, she issued a reimbursement to herself. However, after further review of the accounting system, Ms. Ridlen identified the payment was made directly to the vendor and was split between funds in the City's accounting records.

Also, during review of health/medical insurance reimbursements, we determined Ms. Ridlen exceeded her \$1,500.00 deductible limit in fiscal year 2007 by \$30.00. According to Council minutes, the Council approved reimbursing each employee up to a \$1,500.00 limit and all expenses exceeding the limit were to be the responsibility of the employee. However, Ms. Ridlen received reimbursements totaling \$1,530.00 for fiscal year 2007.

Table 2 summarizes the improper reimbursements issued to Ms. Ridlen. The \$1,572.00 total has been included in **Exhibit A**.

| Check Date | Check Number | Description | Amount |
|-------------------|---------------------|---------------------------------------|---------------|
| 11/04/08 | 25380 | Dental office visit/eye exam, glasses | \$ 542.00 |
| 11/23/08 | 25431 | City's share of deductible | 1,000.00 |
| 06/15/07 | 24020* | Reimbursement limit exceeded | 30.00 |
| Total | | | \$ 1,572.00 |

* - Check number 24020 totaled \$730.89. This payment caused Ms. Ridlen to exceed the \$1,500.00 limit by \$30.00.

As a result of the change in the City's insurance coverage effective January 1, 2009, 2 employees set up a Health Savings Account (HSA's), which is a special account owned by the individuals and used to pay medical expenses. However, there are certain federal requirements which have to be met in order for an individual to be eligible for an HSA.

We discussed the eligibility requirements with Ms. Ridlen, who participates in an HSA. During our discussion, we determined Ms. Ridlen is covered by her husband's health insurance plan in addition to the health insurance policy she established for herself. Because Ms. Ridlen is covered by more than 1 policy, she is not eligible for an HSA.

In addition to Ms. Ridlen, another City employee, Cindy Miller, has setup an HSA account. During our review of Ms. Miller's HSA information, we determined she meets the federal eligibility requirements. However, we were unable to ensure the savings account established by Ms. Miller complied with federal requirements because we were unable to review the contract signed by Ms. Miller and the custodian of the HSA account.

Unauthorized Payroll and Related Costs – As City Clerk, Ms. Ridlen is responsible for preparing payroll for all City employees. Each employee completes a time card each week and, at the end of every 2 weeks, the time sheets are submitted to Ms. Ridlen. They are not reviewed or approved by an independent party. She enters each employee’s hours in the accounting system and prints payroll checks. Payroll checks are currently signed by the Mayor and the Mayor Pro-Tem, but were previously signed by Ms. Ridlen and the Mayor.

We reviewed payroll checks issued to Ms. Ridlen for July 1, 2008 through February 28, 2009. In addition, we reviewed each of Ms. Ridlen’s time sheets and payroll journals for the same period. We identified 4 payroll checks which were issued to Ms. Ridlen in excess of authorized amounts. **Table 3** illustrates the payroll date, check number, amount of excess gross wages and the City’s share of FICA and IPERS contributions. Additional information about the excess payments is included in the paragraphs following the **Table**.

Table 3

| Payroll Date | Check Number | Unauthorized Gross Wages | City’s Share of | | Total |
|--------------|--------------|--------------------------|-----------------|-------|--------|
| | | | FICA | IPERS | |
| 11/09/08 | 25386 | \$ 400.00 | 30.60 | 25.40 | 456.00 |
| 11/23/08 | 25422 | 200.00 | 15.30 | 12.70 | 228.00 |
| 12/07/08 | 25445 | 206.52 | 15.80 | 13.11 | 235.43 |
| 12/21/08 | 25487 | 51.63 | 3.95 | 3.28 | 58.86 |
| Total | | \$ 858.15 | 65.65 | 54.49 | 978.29 |

By reviewing the payroll information in the City’s accounting system for check numbers 25386 and 25422, we determined unauthorized amounts of \$400.00 and \$200.00, respectively, were added to Ms. Ridlen’s authorized gross salary for the pay period. The amounts were not associated with any time recorded on Ms. Ridlen’s time sheets.

By comparing the payroll information in the City’s accounting system for check numbers 25445 and 25487 to Ms. Ridlen’s time sheets, we determined she recorded 8 and 2 more hours, respectively, in the accounting system than were supported by her time sheets.

In addition to the unauthorized gross wages, the City incurred the employer’s share of FICA and IPERS. As a result, the City paid \$978.29 more than appropriate for Ms. Ridlen’s payroll, as illustrated by **Table 3**. The \$978.29 of unauthorized payroll and related costs is included in **Exhibit A**.

RECEIPTS

As previously stated, the City’s primary revenue sources include taxes from the State of Iowa and Cass County. Revenue is also received from utility collections for water, sewer and garbage fees assessed to each household and business and other miscellaneous fees. Because the taxes are electronically deposited to the City’s account by the State and County, we determined the only primary revenue source at risk for mishandling was utility collections.

As previously stated, Ms. Ridlen assisted the Deputy Clerk, as needed, with the collection of utility payments. According to Ms. Ridlen, utility reconciliations are not performed, but were attempted. However, variances existed and explanations could not be determined. In addition, Ms. Ridlen stated she has called the City’s software vendor regarding the problems reconciling monthly reports, but the software technician and Ms. Ridlen were unable to determine why variances occurred.

As a result, we attempted to perform utility reconciliations for the months of October through December 2008. We were unable to reconcile billings to collections without an immaterial variance for the 3 month period. The variance identified differed each month. For 2 months tested, the receivable amount recorded in the City's records exceeded the amount we calculated. For the remaining month, the amount recorded in the City's records was less than the amount we calculated. Through discussion with the City's software vendor, we are unable to determine why variances existed. In addition to performing utility reconciliations, we traced all recorded collections to deposit.

REPAYMENT

According to the Mayor, he received an envelope from Ms. Ridlen containing a check issued to the City and a handwritten page identifying payroll amounts in excess of authorized amounts and a \$542.00 dental/eye reimbursement with no supporting documentation. A check was included in the envelope. It was dated February 28, 2009 and was for \$1,555.49 which agreed with the total on the handwritten page. According to Ms. Ridlen, the check was from her husband's employer.

A second check was included in the envelope but did not have any documentation. It was dated March 1, 2009 and was for \$1,000.00. According to Ms. Ridlen, it was repayment of the improper reimbursement received on November 25, 2008. Copies of the checks and the handwritten page have been included in **Appendix 2**. The \$2,555.49 repaid by Ms. Ridlen has been included on **Exhibit A**.

RECOMMENDED CONTROL PROCEDURES

As part of our investigation, we reviewed the procedures used by the City of Griswold to perform bank reconciliations and 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 the actions of one individual will act as a check of those of another and provide a level of assurance 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 Griswold'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 which are incompatible. The City Clerk has control over each of the following areas:
- (1) Cash – reconciliation of the bank account and receiving the bank statements.
 - (2) Receipts – collecting, posting, deposit preparation and depositing.
 - (3) Disbursements – check preparation, posting and distribution.
 - (4) Payroll – check preparation, posting and distribution.
 - (5) Financial reporting – preparation of monthly Clerk's reports and preparation of Council minutes.

In addition, the Deputy Clerk is primarily responsible for utilities, including bill preparation, application of penalties, collections, posting, deposit preparation

and making deposits. Also, the Deputy Clerk is solely responsible for handling the Rescue Fund, including billings, collections, deposit preparation and making deposits.

Recommendation – We realize segregation of duties is difficult with a limited number of office employees. However, the functions listed above should be segregated between the City Clerk, Deputy Clerk, Mayor and Council members. In addition, Council members should review financial records, perform reconciliations and examine supporting documentation for accounting records on a periodic basis.

City officials should also implement procedures to ensure bank statements are delivered to and reviewed by an official not responsible for collecting or disbursing City funds.

- B. Payroll – Time sheets are not approved by an independent party.

Recommendation – The Council should implement procedures to ensure all time sheets are approved prior to payroll preparation by an independent party with the ability to determine if the information recorded is reasonable.

- C. Reimbursements – During fiscal year 2007, each full-time employee was eligible to be reimbursed up to \$1,500.00 for deductible costs related to the City's group health insurance policy. The City Clerk received reimbursements totaling \$1,530.00 during fiscal year 2007. In addition, we identified a reimbursement request submitted by the Clerk during 2008 which included documentation for expenses paid in 2003. The City does not currently limit the time during which claims may be made.

Recommendation – The Council should have an independent person periodically review the accounts used for tracking medical expenses to ensure an employee is not reimbursed more than the maximum limit established by Council.

The Council should also implement procedures to ensure all documentation submitted by employees is sufficient to determine reimbursements are appropriate and in accordance with City policy and all disbursements are presented to Council for approval. In addition, the Council should consider obtaining a disbursement listing by check number so Council members can review amounts disbursed to a vendor in addition to reviewing amounts by fund.

The Council should also consider establishing a time limit during which reimbursements may be claimed.

- D. Health Savings Accounts – In lieu of providing a group health insurance policy, the Council approved providing up to \$9,939.32 per employee to be placed in a Health Savings Account (HSA) or reimburse individual employees for health insurance premiums and/or deductibles.

Contributions to an HSA must comply with federal guidelines. Currently, 2 employees have established HSA's. We were unable to review the information necessary to determine if the savings account established by an employee complied with federal requirements. The second employee was not eligible to establish an HSA because she was covered by more than 1 health insurance plan.

Recommendation – The Council should consult legal counsel to determine the appropriate steps to take regarding the HSA which has been established but

does not comply with federal requirements. In addition, the Council should take steps to determine if the other HSA complies with federal requirements.

- E. Reconciliation of Utility Billings, Collections and Delinquencies - Utility billings, collections and delinquencies are not reconciled on a periodic basis.

Recommendation – Procedures should be established to ensure utility billings are reconciled to subsequent collections and delinquencies for each billing period. The Council, or other independent person designated by the Council, should review the reconciliations and monitor delinquencies. Delinquencies should not be written off without Council approval.

- F. Travel Reimbursement Policy – The City has not established any limits for the reimbursement of meals and lodging. In addition, we were unable to find approval in the Council minutes for Ms. Ridlen to attend IMFOA meetings and be reimbursed for related travel costs.

Recommendation – The Council should consider developing a reimbursement policy which establishes maximum reimbursement rates for lodging and meals. In addition, the Council should determine and document whether employees should be reimbursed travel costs for attending meetings of professional organizations.

**Report on Special Investigation of the
City of Griswold**

Exhibit

**Report on Special Investigation of the
City of Griswold**

Report on Special Investigation of the
City of Griswold

Summary of Findings
For the period July 1, 2005 through February 28, 2009

| Description | Table/ Page Number | Total |
|--|-------------------------------|-------------------------|
| Improper disbursements: | | |
| Reimbursements | Table 2 | \$ 1,572.00 |
| Unauthorized payroll and related costs | Table 3 | <u>978.29</u> |
| Total improper disbursements | | 2,550.29 |
| Less: Repayments by Ms. Ridlen | Page 9 | <u>(2,555.49)</u> |
| Excess repayment | | <u><u>\$ (5.20)</u></u> |

Report on Special Investigation of the
City of Griswold

Staff

This special investigation was performed by:

Annette K. Campbell, CPA, Director
Melissa J. Knoll-Speer, Senior Auditor
Donald J. Lewis, CPA, Senior Auditor

A handwritten signature in black ink that reads "Tamera S. Kusian". The signature is written in a cursive style with a prominent horizontal stroke at the beginning of the first name.

Tamera S. Kusian, CPA
Deputy Auditor of State

Appendices

**Report on Special Investigation of the
City of Griswold**

Report on Special Investigation of the
City of Griswold

Copy of Ms. Ridlen's Request for Reimbursement

Employee Expense Reimbursement Request

Name Janet Ridlen Date 10/30/08
Mileage _____
Lodging _____
Meals _____
Miscellaneous \$12.00
Explanation of Expenses Dental office visit / Eye exam, glasses

*Please include all receipts and documentation

Report on Special Investigation of the
City of Griswold

Copy of Ms. Ridlen's Repayment and Related Documentation

Dental/Eye Reimb. 542⁰⁰ No supporting documents

Payroll

| | | SS | TPRS |
|----------|-------------------|--------------|-------------------------------|
| 11/9/08 | 400 ⁰⁰ | 30.60 | 25.40 / 16.40 |
| 11/23/08 | 200 | 15.30 | 12.76 / 8.20 |
| 12/7/08 | 206.52 | 15.80 | 13.12 / 8.47 |
| 12/21/08 | 51.63 | 3.95 | 3.28 / 2.12 |
| | <u>858.15</u> | <u>65.65</u> | <u>54.50</u> 35.19 = 1,013.49 |

Total 1555.49

Report on Special Investigation of the
City of Griswold

Copy of Ms. Ridlen's Repayment and Related Documentation

LIBERTY & JUSTICE FOR ALL

33-22-730 7759

JIM A. OR DAWN M. RIDLEN
GRISWOLD, IA 51535

DATE 2/1/09

PAY TO THE ORDER OF City of Griswold
One thousand & 00/100 \$ 1,000.⁰⁰

WELLS FARGO BANK, N.A.
IOWA
WELLSFARGO.COM

FOR [REDACTED] JAR [REDACTED] MP
07759

5519 72-591739

[REDACTED] GRISWOLD, IA 51535

DATE 2-28-08

Pay to the order of City of Griswold \$ 1,555.49

One thousand five hundred fifty five ⁴⁹/₁₀₀ DOLLARS

Rolling Hills Bank & Trust

[REDACTED] MP
5519