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**RECEIVED**

JAN 08 2010

**PUBLIC SERVICE  
COMMISSION**

**Susan Dabney Luxon**  
**J. Judson Patterson**

email: Susan@luxonpatterson.com  
email: Jud@luxonpatterson.com

January 6, 2010

Public Service Commission  
211 Sower Boulevard  
Frankfort, KY 40601


Re: Kirksville Water Association, Case #: 2009-00315

Dear Sir or Madam:

Enclosed please find original and ten copies of a completed Response to Information Request.

Please let me know if you need any additional information.

Very truly yours,

  
Jud Patterson

JP/dp  
Enclosures

COMMONWEALTH OF KENTUCKY  
BEFORE THE PUBLIC SERVICE COMMISSION

RECEIVED

JAN 08 2010

PUBLIC SERVICE  
COMMISSION

In the matter of:

APPLICATION OF KIRKSVILLE WATER )  
ASSOCIATION TO ALLOW CREDIT CARD ) Case No. 2009-00315  
USE )

**KIRKSVILLE WATER ASSOCIATION'S RESPONSE TO THE  
INFORMATION REQUEST FROM THE PUBLIC SERVICE COMMISSION**

Comes Kirksville Water Association, by counsel, and to cure the deficiencies in the previous filing and to more accurately state their request to fairly allocate the cost of the administration of credit cards and states as follows:

Attached hereto as Exhibit A. are the (1) Associations By-Laws, (2) a copy of the public notice that was advertised, (3) the Superintendent's original response dated August 12, 2009, (4) profit and loss statements for the most recent 12 month period, (5) excel spreadsheet showing average cost of credit card use per credit card user and (6) Merchant Card Processing statements. The objections outlined in the letter to counsel dated October 5, 2009, are addressed in the following response.

1. Kirksville Water Association withdraws its request to include the .15 cent bank draft charge as a recoverable cost.

2. The remaining request is to pass the approximate cost of the administration of credit card use on to only those customers who use credit cards. Prior to **Case No. 2009-00315**, Kirksville Water Association (hereinafter "KWA") has not made a request to include this charge in a rate filing. The Commission defines this as a nonrecurring charge and applies the requirements of 807 KAR 5:011(10). The difficulty in definition is that

a traditional nonrecurring charge is limited in nature and once the service requiring a charge is complete, no further charges are anticipated. Unlike nonrecurring charges intended to be covered by 807 KAR 5:011(10), credit cards are a preferred payment method for a significant number of customers and one they use every month.

Accordingly, the costs associated with using the credit card occur on a regular basis.

However, like traditionally defined nonrecurring charges, the expense of the credit card is limited in nature and designed to recover the specific cost of the activity. Because this is an expense that occurs on a regular basis, KWA previously preceded as if the cost of credit card use was outside the scope of 807 KAR 5:011(10). KWA now seeks the Commission's approval of the method by which KWA arrived at the pass through cost and authority to pass the cost on to its customers.

3. KWA took the total amount of charges incurred by the Association from the use of credit cards and divided that number by the total number of customers using a credit card. KWA then rounded down to two dollars (\$2.00). While possible to determine what each customer's use of a credit card costs KWA, it is not feasible to accurately account for that total and then add that cost to the customer's bill. Office staff has no way of knowing what the credit card charge will be until after the card is used. The processing agent classifies cards according to specific industry standards that are not apparent on the face of the card. To pass the true cost on to the customer, staff would have to review each credit card statement and then add a line item to each bill that was previously paid by credit card. The substantial administrative hours required to perform those tasks are too burdensome for the small staff of the Association. Therefore, the only

feasible way to allow credit card use was to use a flat fee that most closely approximated the cost.

4. It is this \$2.00 cost the KWA seeks permission from the PSC to pass on to only those customers benefiting from the convenience of credit card payment. The collection of the \$2.00 fee will *not* result in additional revenue. The cost of the credit card administration slightly exceeds the \$2.00 fee. This is an attempt by the Association to offer this service in as close a revenue neutral manner as possible. 807 KAR 5:011(10)(2). KWA is under no obligation to accept credit/debit card transactions and does so as a convenience to its customers who request that service. If the cost of the service is not passed on to the customer benefiting from the convenience it is necessarily spread amongst all of the Association's customers through the general expense of the Association. Passing the cost on directly to those customers who chose the service properly allocates the expense to those who benefit. Accordingly KWA has three options related to credit card use: (1) Despite repeated customer requests, don't offer it (2) Offer it and spread the cost among all customers, even those who don't benefit from the service or (3) Offer the service and spread the cost only among those who use the service. KWA submits option three is the fairest and most sensible option. Waiting until the next rate filing will require that either option (1) or option (2) be employed during the interim. The duty to comply with the reasonable requests of Association members and fairness dictate that the Association move as quickly as possible to provide this service for its customers accustomed to using this payment method.

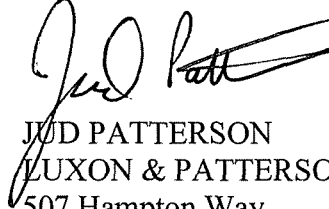
5. KWA believes that using a flat fee that is based upon the average cost per credit card user fairly allocates the cost amongst those who choose the service. KWA

does not have any industrial or large commercial customers that use a credit card so there is no one in the pool of users that skews the average. To further ensure an accurate average cost, any bill in excess of \$250 paid by credit card will be handled outside of the flat fee convenience charge and that customer will be assessed the dollar for dollar cost.

6. The contract between KWA and the credit card processing agent contains no language that would prevent a pass through cost.

Wherefore, KWA requests it be allowed to fairly allocate the cost of the use of credit cards to KWA customers who benefit from the use of credit cards and requests that the Commission rely on the authority provided in 807 KAR 5:011(14) to grant permission.

RESPECTFULLY SUBMITTED,

A handwritten signature in black ink, appearing to read "JJD Patterson", written over the typed name.

JJD PATTERSON  
LUXON & PATTERSON  
507 Hampton Way  
Richmond, KY 40475  
(859) 623-6233  
Counsel for Kirksville Water Association

**KIRKSVILLE WATER ASSOCIATION'S  
RESPONSE TO THE INFORMATION REQUEST  
FROM THE PUBLIC SERVICE COMMISSION**

1. Associations By-Law's.
2. A copy of the public notice that was advertised.
3. The Superintendent's original response dated August 12, 2009.
4. Profit and loss statements for the most recent 12 month period.
5. Excel spreadsheet showing average cost of credit card use per credit card user.
6. Merchant Card Processing statements.

**LUXON, PATTERSON & WICKERSHAM, PLLC**  
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Susan Dabney Luxon  
J. Judson Patterson  
David Wickersham

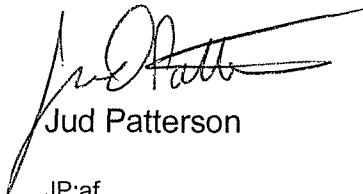
April 12, 2007

Mr. Bobby Powell  
Kirksville Water Association  
155 North Keeneland Drive  
Richmond, KY 40475

Dear Bobby:

Enclosed please find the new By-Laws of Kirksville Water Association. Should you have any questions, please contact me.

Very truly yours,



Jud Patterson

JP:af  
Enc.

**BY-LAWS**  
**OF**  
**KIRKSVILLE WATER ASSOCIATION, INC., NONPROFIT CORPORATION**

**Article I**  
**GENERAL PURPOSES**

The purpose for which this corporation is formed, and the powers which it may exercise are set forth in the Articles of Incorporation of the corporation.

**Article II**  
**NAME AND LOCATION**

Section 1. The name of this corporation is Kirksville Water Association, Inc.

Section 2. The principal office of this corporation shall be located in Richmond, Madison County, Kentucky, but the corporation may maintain offices and places of business at such other places within the state as the board of directors may determine.

Section 3. The registered agent of the corporation is presently elected President of the Association, Billy May, 155 North Keeneland Drive, Richmond, Kentucky 40475.

**Article III**  
**SEAL**

Section 1. The seal of the corporation shall have inscribed thereon the name of the corporation, "Kentucky", and "corporate seal".

Section 2. The secretary of the corporation shall have custody of the seal.

Section 3. The seal may be used by causing it or a facsimile thereof to be impressed or affixed or reproduced or otherwise.

**Article IV**  
**FISCAL YEAR**

The fiscal year of the corporation shall begin the first day of January in each year.



**Article V**  
**MEMBERSHIP**

Section 1. Any bona fide occupant of a dwelling, farm or other property, including schools, churches, community and similar organizations, and where otherwise necessary by contract with said organization, corporation, etc., having reasonable accessibility to the source of and who is in need of having water supplied for domestic, livestock and other purposes from the water system operated by the corporation and who receives the approval of the board of directors may be admitted to membership upon subscribing for and by signing such agreements for the purchase of water as may be provided and required by the corporation; provided that no person otherwise eligible shall be permitted to subscribe for or acquire a membership of the corporation if the capacity of the corporation's water system is exhausted by the needs of its existing members. The membership fee shall be a deposit, as approved by the Public Service Commission of Frankfort, at the time of application for membership.

Section 2. In case of the death of a member or if a member ceases to be eligible to hold membership as provided in Section 1. or willfully fails to comply with these by-laws and other requirements, or willfully obstructs the purposes and proper activities of the corporation, the corporation, through the board of directors, may elect to terminate his membership upon tender to him or his heirs or legal representatives the membership deposit paid by the member less any indebtedness then due from him to the corporation. Any member whose membership is so terminated for cause other than that of ceasing to be eligible may appeal from the action of the board of directors to a vote of the members at the next regular meeting of the members or a special meeting of the members called for such purpose.

**Article VI**  
**MEMBERSHIP CERTIFICATES**

Section 1. This corporation shall not have capital stock. A roster of members admitted pursuant to Article V shall be maintained at the Corporate office.

Section 2. Upon acceptance into the corporation each member is deemed to have accepted the conditions and restrictions stipulated in the articles of incorporation and by-laws and any amendments to the by-laws.

- A. A member may transfer their rights in the corporation only upon the books of the corporation and only to persons eligible to become members with the approval of the board of directors and only when the member transferring is free from indebtedness to the corporation.

- B. No member of this corporation shall be entitled to more than one vote at meeting of the members. Every member upon becoming a member of this corporation agrees to sign such agreement for the purchase of water from the corporation as may from time to time be provided and required by the corporation.

Section 3. All transfers of membership shall be made upon the books of the corporation by the holders thereof or by their legal representative but only with approval of the board of directors and only to persons eligible to become members and only when the transferring member is free from indebtedness to the corporation.

Section 4. Each member agrees to sign such water user's agreements as the corporation shall from time to time provide and require.

## **Article VII** **MEETINGS OF MEMBERS**

Section 1. The Annual meeting of the members of this corporation shall be held at the Kirksville Community Center, unless otherwise advertised in notice, at 7:00 p.m., on the the third Thursday in September of each year, if not a legal holiday, or if a legal holiday, on the next business day following. The Board of Directors retains the right to reschedule the meeting date, time and location provided adequate notice is provided to the members.

Section 2. Notice of meetings of members of the corporation may be given by a notice mailed to each member of record, directed to the address shown upon the books of the corporation, at least ten days prior to the meeting, or by one publication of notice in a newspaper of general circulation in Madison County, Kentucky. Such a notice shall state the nature, time, place and purpose of the meeting, but no failure or irregularity of notice of any annual meeting, regularly held, shall affect any proceedings taken thereof.

Section 3. The members present at any meeting of members shall constitute a quorum at any meeting of the corporation for the transaction of business. The voting powers of the members of this corporation shall be equal, each member shall have one vote only, and voting by proxy shall be allowed.

Section 4. Directors of this corporation shall be elected at the annual meeting of the members.

Section 5. The order of business at the regular meetings and so far as possible at all other meetings shall be:

1. Calling to order and proof of quorum.

2. Proof of notice of meeting.
3. Reading and action on any unapproved minutes.
4. Reports of officers and committees.
5. Election of directors.
6. Unfinished business.
7. New business.
8. Adjournment.

## Article VIII **DIRECTORS AND OFFICERS**

Section 1. The board of directors of this corporation shall consist of five members, all of whom shall be members of the corporation. The directors named in the Articles of Incorporation shall serve until the first annual meeting of the members and until their successors are elected and have qualified. At the first annual meeting of the members, one director shall be elected for a term of one year; two directors for a term of two years; and two directors for a term of three years. At each annual meeting thereafter, the members shall elect for a term of three years the number directors whose terms of office have expired.

Section 2. The board of directors shall meet at the next regularly scheduled meeting after the annual election of directors and shall elect by ballot a president and vice-president from among themselves, a secretary and a treasurer, each of whom shall hold office until the next annual meeting and until the election and qualification of his successors unless sooner removed by death, resignation or for cause.

Section 3. Special meeting of the board of directors may be called at any time by the president, or any two directors, on not less than twenty-four hours notice previous to the meeting. Notice of special meeting of the board of directors shall be given as provided in Article VII, Section 2 of these bylaws. Any meeting at which all directors are present shall be legal without notice or waiver. Any director or officer may waive any notice required to be given under these bylaws. Presence of a director in person shall constitute waiver by him of notice of a director's meeting.

Section 4. If the office of any director becomes vacant by reason of death, resignation, retirement, disqualification or otherwise, except by removal from office, a majority of the remained directors through not less than a quorum shall, by a majority vote, choose a successor who shall hold office until the next annual meeting of the members of the corporation, at which time the members shall elect a director for the unexpired term or terms.

Section 5. A majority of the board of directors shall constitute a quorum at any meeting of the board.

Section 6. Compensation of the officers will be fixed by the board of directors of the corporation.

Section 7. Officers and directors may be removed from office in the following manner: Any member, officer or director may present charges against a director or officer by the filing them in writing with the secretary of the corporation. If presented by a member, the charges must be accompanied by a petition signed by ten percent of the members of the corporation. Such removal shall be voted at the next regular meeting or special meeting of the members and shall be effective if approved by a vote of a majority of the members. The director or officer against whom such charges have been presented shall be informed, in writing, of such charges five days prior to the meeting, and shall have the opportunity at such meeting to be heard in person or by counsel and to present witnesses; and the person or persons presenting such charges against him shall have the same opportunity. If the removal of a director is approved, such action shall also vacate any other office held by the removed director in the association. A vacancy in the board thus created shall immediately be filled by a vote of majority of the members present and voting at such meeting. A vacancy in any office thus created shall be filled by the directors from among their number so constituted after the vacancy in the board has been filled.

Section 8. Any member seeking nomination to the Board of Directors shall submit their name at least 60 days prior to the annual meeting. The corporation shall then create ballots for the membership to use to elect the new directors at the annual meeting. The corporation shall notify the membership by a notice mailed to each member 90 days before the annual meeting of the requirement to submit nominations 60 days prior to the annual meeting.

## **Article IX** **DUTIES OF DIRECTORS**

Section 1. The board of directors, subject to the restriction of law, the articles of incorporation, or these by-laws shall exercise all of the powers of the corporation, and without prejudice to or limitation upon their general powers, it is hereby expressly provided that the board of directors shall have, and hereby are given, full power and authority in respect to the matters and as hereinafter set forth;

- A. To pass upon the qualifications of members.
- B. To select and appoint all officers, agents or employees of the corporation or remove such agents or employees of the corporation for just cause, prescribe such duties and designate such powers as may not be inconsistent with these by-laws, fix their compensation and pay for faithful services.

- C. To borrow from any source, money, goods or services and to make and issue notes and other negotiable and transferable instruments, mortgages, deeds of trust and trust agreements and to do every act and thing necessary to effectuate the same.
- D. To prescribe, adopt and amend, from time to time, such equitable uniform rules and regulations as, in their discretion, may be deemed essential or convenient for the conduct of the business and affairs of the corporation and the guidance and control of its officers and employees, and to prescribe adequate penalties for the breach thereof.
- E. To order, at least once a year, an audit of the books and accounts of the corporation by a qualified auditor or accountant. The report prepared by such auditor or accountant shall be submitted to the directors of the corporation within three months of the close of the fiscal year. The members of the corporation may request a copy of the report.
- F. To fix the charges to be paid by each member for services rendered by the corporation to him, the time of payment and manner of collection.
- G. To require all officers, agents, and employees charged with the responsibility for the custody of any of the funds of the corporation to give adequate bonds, the cost thereof to be paid by the corporation and it shall be mandatory upon the director to so require.
- H. To select one or more banks to act as depositories of the funds of the corporation and to determine the manner of receiving, depositing and disbursing of funds of the corporation and the form of checks and the person or persons by whom the same shall be signed, with the power to change such banks and the person or persons signing such checks and the form thereof at will.

**Article X**  
**DUTIES OF OFFICERS**

Section 1. Duties of the President: The President shall preside over all meetings of the corporation and the board of directors, call special meetings of the board of directors, perform all acts and duties usually performed by an

executive and presiding officer and sign all membership certificates and such other papers of the corporation as he may be authorized or directed to sign by the board of directors, provided the board of directors may authorize any person to sign any or all checks, contracts and other instruments in writing on behalf of the corporation. The President shall perform such other duties as may be prescribed by the board of directors.

Section 2. Duties of the Vice-President: In the absence or disability of the President, the Vice-President shall perform the duties of the president; provided, however, that in case of death, resignation or disability of the President, the board of directors may declare the office vacant, and elect his successor.

Section 3. Duties of the Secretary and Treasurer: The Secretary shall keep complete records of all meetings of the corporation and the board of directors and shall have general charge and supervision of the books and records of the corporation and such other papers pertaining to the corporation as he may be authorized or directed to do so by the board of directors. The Treasurer shall provide a fidelity bond in an amount to cover an amount equal to the largest sum of money in his possession as Treasurer at any one time. The Secretary shall serve all notices required by law and these by-laws and shall and shall make a full report at all matters and business pertaining to his office to the members at the annual meeting. He shall keep the corporate seal and affix said corporate seal to all papers requiring seal. Both Secretary and Treasurer shall make all reports required by law and shall perform such other duties as may be required by law and shall perform other duties as may be required by him by the corporation or the board of directors. Upon the election of a successor, the Secretary and Treasurer shall turn over to him all books and other property belonging to the corporation that he may have in his possession. The Treasurer shall also perform such duties with respect to the finances of the corporation as may be prescribed by the board of directors.

## Article XI **BENEFITS AND DUTIES OF MEMBERS**

Section 1. The corporation will install, maintain and operate a main distribution pipeline or lines from the source of the water supply and service lines from the main distribution pipeline or lines to the property line of each member of the corporation, at which points, designated as delivery points, meters to be installed, owned and maintained by the corporation shall be placed. The cost of the service line or lines from the main distribution pipeline or lines of the corporation to the property line of each member shall be paid by the member. The costs will be in accordance with current approved charges as filed with the Public Service Commission. The corporation will also install a cut-off valve in each service line from its main distribution line or lines, shall cut-off valve to be owned and maintained by the corporation and to be installed on some portion of

the service line owned by the corporation. The corporation shall have sole and exclusive right to use cut-off valve to turn it on and off.

Section 2. Each member shall be entitled to not to exceed one service line from the corporation's water system, provided that the member shall be required to pay the applicable charges for each service line in excess of one. No new service line or change in an existing service line may be made which will interfere with an existing service line or the deliver of water therein. Each service line shall connect with the corporation's water system at the nearest available place to the place of desired use by the member if the corporation's water system shall be of sufficient capacity to permit the delivery of water through a service line at that place without interfering with the delivery of water through a prior service line. If the corporation's water system shall be inadequate to permit the delivery of water through a service line installed as such place without interfering with the delivery of water through a prior service line, then such service line shall be installed at such place designated by the corporation. Each member will be required to dig or have dug a ditch for the connection of the service line or lines from the property line of the member to his dwelling or other portion of his premises and will also be required to purchase and install the portion of the service line or lines from his property line to the place of use on his premises and to maintain such portion of such service line or lines which shall be owned by the member at his own expense, provided that the corporation may, if the board of directors so determine, purchase the pipe for and install such portion of such service line or lines, the cost of which will, however, be paid by he individual members.

Section 3. Each member shall be entitled to purchase from the corporation pursuant to such agreements as may from time to time be provided and required by the corporation, such water for domestic, livestock and other purposes as a member may desire, subject, however, to the provisions of these by-laws and to such rules and regulations as may be prescribed by the board of directors, each member shall be entitled to have delivered to him through a single service line only such water as may be necessary to supply the needs of the persons residing in a single dwelling and of the livestock owned by such persons and for such other purposes as needed. The water delivered through each service line shall be metered and the charges for such water shall be determined separately, irrespective of the number of service liens owned by a member. Because the price of materials fluctuate, an offer to supply water to a member will remain open for ninety (90) days. Once the ninety (90) days expires, and if a member still desires water, the Board will recalculate the cost of the project and inform the member of the new cost.

Section 4. In the event the total water supply shall be insufficient to meet all of the needs of the member or in the event there is a shortage of water, the corporation may pro-rate the water available among the various members on such basis as is deemed equitable by the board of directors and may also, prescribe a schedule of hours covering use of water by particular members and

require adherence thereto or prohibit the use of water for other purposes; provided that if at any time the total water supply shall be insufficient to meet all of the needs of all of the members for domestic, livestock and other purposes, the corporation must first satisfy all the needs of all of the members for domestic purposes before supplying any water for other purposes.

Section 5. The board of directors shall have the right in any calendar year to determine the flat minimum monthly rate to be charged each member for a specified quantity of water, such flat minimum monthly rate to be payable irrespective of whether any water is used by a member during any month and the amount of additional charges, if any, for additional water which may be supplied to the members, shall fix the date for payment of such charges, and shall notify each member of the amount of such charges and the dates for payment thereof, a member to be entitled to the deliver of water shall pay such charges at the office of the corporation at or prior to the dates fixed by the board of directors. The failure to pay water charges duly imposed shall result in the automatic imposition of the following penalties:

- A. Non-payment before or on the due date will be subject to a penalty of ten percent of the delinquent account.
- B. Non-payment within twenty days of the mailing date of the original bill will result in the water being shut off from the member's property. A written notice will be mailed at least forty-eight hours prior to shut off date.
- C. Non-payment for sixty days after original due date will allow the corporation, in addition to all other rights and remedies to purchase the member's membership certificate and terminate his membership, and in such event the member shall not be entitled to receive, nor the corporation obligated, to supply any water.
- D. In the event it becomes necessary for the corporation to shut off the water from a member's property, a fee will be charged for the reconnection of the service, and the member will also be required to pay all delinquent accounts and the original deposit paid by the member may be increased, unless the board of directors otherwise agree in writing.

Section 6. The board of directors shall be authorized to require each member to enter into water user's agreements which shall embody the principles set forth in the foregoing sections of this article.

Section 7. Membership may be cancelled and/or water service discontinued by the corporation for any violation of any rule, regulation, or condition of service and especially for any of the following reasons:



- A. Misrepresentation in application as to the property or fixtures to be supplied or use to be made of the water.
- B. Resale or giving away of water. Water tank sales may be granted at the discretion of the board of directors.
- C. Waste or misuse of water due to improper or imperfect service pipes and/or fixtures or failure to keep the same in suitable state of repair.
- D. Tampering with meter, meter seal, service, or valves or permitting such tampering by others.
- E. Connection, cross-connections, or permitting the same, of any separate water supply to the premises which receives water from the corporation.

Section 8. The foregoing sections concerning water charges, reconnection fees, and other penalties are to be enforced in accordance with current Public Service Commission approved rates and regulations for the Association.

#### **Article XII** **DISTRIBUTION OF SURPLUS FUNDS**

Section 1. It is not anticipated that there will be any net income. If there should be any, then at the end of the fiscal year, after paying the expenses of the corporation for operation and otherwise, and after setting aside reserve, and such other reserves as the board of directors may deem proper and after providing for payments on interest and principal of obligations and amortized debts of the corporation, and after providing for the purchase of proper supplies and equipment, the net earning shall be accumulated in a surplus fund for the purpose of replacing, enlarging, extending and repairing the system and property of the corporation and for such other purposes as the board of directors may determine to be for the best interests of the corporation. The said surplus fund or any portion thereof may from time to time at the discretion of the board of directors be applied to said debt of said corporation.

Section 2. Any part or the whole of such net income may be credited at the discretion of the board of directors to the indebtedness of the corporation, should any exist, and upon payment of all debts of the corporation, any surplus remaining to be placed in a reserve account until such time as the board of directors shall deem sufficient for the needs of such corporation. Thereafter, the board of directors may reduce said water rates to meet the cost of operation only.

#### **Article XIII** **AMENDMENTS**

These by-laws may be repealed or amended by a vote of a majority of the directors present at any regular meeting of the corporation, or at any special meeting of the corporation called for that purpose, except that the directors shall not have the power to change the purposes of the corporation so as to decrease its rights and powers under the laws of the state, or to waive any requirement of bond or other provision for the safety and security of the property and funds of the corporation or its members, or to deprive any members of rights and privileges then existing, or so to amend the by-laws as to effect a fundamental change in the policies of the corporation. Notice of any amendments to be made at a special meeting of the directors must be given according to Article VII, Section 2.

Amendments to these by-laws must, and will have, prior approval of the lending institution, if an indebtedness is owed or outstanding, before they become effective.

IN WITNESS WHEREOF, we, the Board of Directors, have at the organization meeting, on this 17<sup>th</sup> day of JANUARY, 2007, adopted the foregoing By-Laws.

BOARD OF DIRECTORS:

Billy C. May  
Russell Ross Jr  
Garrett Sandner  
D. Crayton  
\_\_\_\_\_

**CERTIFICATION**

I, \_\_\_\_\_, Secretary of the Kirksville Water Association, Inc., a Corporation existing under the laws of the State of Kentucky; hereby certify that the attached is a true copy of the By-Laws, together with all amendments, thereto, as of the 17<sup>th</sup> day of JANUARY, 2007, which have been duly adopted.

Garrett Sandner  
Secretary

RECEIVED  
C. S. WAGERS CLERK

JUL 15 11 54 AM '70

MADISON COUNTY COURT  
KENTUCKY

ARTICLES OF INCORPORATION  
OF  
KIRKSVILLE WATER ASSOCIATION, Inc.  
Kirksville, Kentucky

We, whose names are hereto subscribed, acting as incorporators for the purpose of forming a nonprofit corporation under the provisions of Chapter 272 of the KRS, assuming and claiming all powers, rights, privileges and immunities granted or permitted bodies corporate under said laws, and do hereby adopt the following Articles of Incorporation:

ARTICLE I

NAME

The name of this corporation shall be Kirksville Water Association, Inc.

ARTICLE II

REGISTERED OFFICE AND AGENT

The registered office of the corporation shall be at Kirksville County of Madison, State of Kentucky; the registered agent at such address is Otis Baldy, Route 2, Richmond, Kentucky 40475.

ARTICLE III

PURPOSE

The purpose of the said corporation shall be to establish, develop and operate a complete water supply and distribution system by purchase, development,

or otherwise to construct reservoirs or water towers, erect pumping machinery, lay water mains, pipes and hydrants; to furnish and sell water to members of the corporation, public bodies and local businesses, for fire protection, drinking and general farm and domestic use and collect payment for rental or sale of same and doing all things necessary, convenient and incidental thereto, and a complete sanitary and/or storm sewer collection system and treatment facilities by purchase, development, or otherwise to construct mains, submains, and laterals, treatment plant, lagoons, to furnish sewer service to members of the corporation, public bodies and local businesses, for sanitary and health protection and collect service payment for rental of same and doing all things necessary, convenient and incidental thereto.

ARTICLE IV

SEAL

This corporation shall have a seal, which seal shall contain the corporate name, Kentucky, and the words "corporate seal".

ARTICLE V    POWERS

The corporation shall have all powers provided by law.

ARTICLE VI

MEMBERSHIP

Persons may become members of the corporation as provided in the By-Laws.

ARTICLE VII

DURATION

The corporation shall have perpetual duration.

ARTICLE VIII

BOARD OF DIRECTORS

1. The affairs of this corporation shall be managed by a Board of Five (5) Directors to be elected by and from the members thereof and shall serve for three years and until their successors are elected. The size of the Board may not be changed except by amendment to these articles. At the first annual election, one (1) Director shall be elected for a term of one year; Two (2) Directors shall be elected for a term of two years; Two (2) Directors shall be elected for a term of three years. Thereafter Directors shall be elected for a term of three years.

2. The Board of Directors shall fill vacancies occurring in its own membership by appointment of qualified members to hold office until the next annual meeting of the membership ~~of the membership~~ at which meeting a member shall be elected to fill the unexpired term.

3. A majority of the Directors must be present at a meeting to conduct the business of the corporation.

4. Until the first annual election, the following persons shall be Directors:

<u>Name</u>	<u>Address</u>
<u>Charles Combs</u>	<u>Route 2, Richmond, Kentucky 40475</u>
<u>Otis Bundy</u>	<u>Route 2, Richmond, Kentucky 40475</u>
<u>R. E. Sasser</u>	<u>Route 1, Richmond, Kentucky 40475</u>
<u>George Begley</u>	<u>Route 2, Richmond, Kentucky 40475</u>
<u>Charles Turner</u>	<u>Route 2, Richmond, Kentucky 40475</u>

and the following persons shall be Officers:

President	<u>Otis Bundy</u>	<u>Route 2, Richmond, Kentucky 40477</u>
Vice President	<u>Rev. R. E. Sasser</u>	<u>Route 1, Richmond, Kentucky 40477</u>
Secretary	<u>George Bagley</u>	<u>Route 2, Richmond, Kentucky 40477</u>
Treasurer	<u>Charles Combs</u>	<u>Route 2, Richmond, Kentucky 40477</u>

5. The Board of Directors shall have their annual meeting after the annual meeting of members hereinafter provided for, at a time and place to be designated by the President, and will elect from their own number a President, Vice President, Secretary and Treasurer. However, the offices of Secretary and Treasurer may be combined into one office.

6. The Board of Directors shall have other meetings as provided in the By-Laws.

#### ARTICLE IA

##### MEETINGS

1. The annual meeting of the members of this corporation for the purpose of electing directors and transacting such other business as may properly come before it at such time, shall be held on the third Tuesday in February of each year at the time and place specified by the Board of Directors.

2. Special meetings of the members of this corporation may be called by the President at any time or place within the county upon giving to each of the members a notice in writing mailed to his postal address as it appears in the corporation records at least ten(10) days prior to such meeting; and such meetings shall be called by him at any time upon written demand of the majority of the directors, or of any fifty (50) members, and in case of his neglect or refusal to call such meetings, such directors or members shall

unite in calling such meetings, which shall be the same as though called by the President. If the purpose of the meeting is to amend the articles, then the notice of meetings signed by the Secretary shall set forth the proposed amendment in substance. Articles may be amended by a two-thirds vote of the members present at such a meeting or voting by proxy.

ARTICLE X

INCORPORATORS:

The names and addresses of the incorporators are:

<u>Name</u>	<u>Address</u>
Charles Combs	Route 2, Richmond, Kentucky 40475
Otis Bandy	Route 2, Richmond, Kentucky 40475
R. E. Sasser	Route 1, Richmond, Kentucky 40475
George Begley	Route 2, Richmond, Kentucky 40475
Charles Turner	Route 2, Richmond, Kentucky

ARTICLE XI

BY - LAWS

The corporation may make and amend By-Laws at its pleasure through its Board of Directors.

IN WITNESS WHEREOF, We have hereunto subscribed our names this

2nd day of July, 1970.

Charles Combs  
Otis Bandy  
R. E. Sasser  
George H. Begley  
Charles Turner

STATE OF KENTUCKY )  
COUNTY OF )

On this 2nd day of July, 1970,  
before me Elizabeth M. Robbins a Notary Public  
in and for said County, personally appeared Charles Corbin,  
Artie Bundy, R. E. Sasser, George  
Regley, Charles Sasser

to me known to be the person(s) named in and who executed the fore  
going instrument, and acknowledged that they executed the same as their  
voluntary act and deed.

(SEAL)

Elizabeth M. Robbins  
Notary Public in and for Said County of State

My commission expires:  
August 4, 1972

*[Handwritten notes]*  
Sasser, R. E.  
Bundy, Artie  
Corbin, Charles  
Sasser, Charles

SECRETARY OF STATE  
[Signature]

State of Kentucky }  
County of Madison } Set.

I, C. S. WAGERS, Clerk of the Madison County Court, do certify that the fore-  
going Artie Bundy to Kentville Water Association, Inc.  
was on the 15 day of July, 1970, produced to me in my  
office certified as above for record. Whereupon the same with the foregoing and this  
certificate have been duly recorded in my office.

Given under my hand, this 17 day of July, 1970

C. S. Wagers Clerk  
By [Signature] D. C.



# RICHMOND REGISTER CLASSIFIED

C6 SUNDAY, AUGUST 16, 2009

richmondregister.com

## 420 Apartments For Rent

### PUBLISHER'S NOTICE

#### EQUAL HOUSING OPPORTUNITY

#### ALL REAL ESTATE ADVERTISING IN THIS NEWSPAPER IS

Subject to the Fair Housing Act which makes it illegal to advertise "any preference, limitation or discrimination, based on Race, color, religion, sex, handicap, familial status or national origin, or an intention, to make any such preference, limitation or discrimination." Familiar status includes children under the age of 18 living with parents of legal custodians, pregnant women and people securing custody of children under 18.

This newspaper will not knowingly accept an advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwelling advertised in this newspaper are available on an equal opportunity basis.

Shade Tree Apts  
Morrow Rentals  
1Bd Apt, range & refrigerator. No pets. \$290 + Dep. 623-9156, 582-3304, 582-9104.

### Don't Pay Rent When You Can Own



#### Remodeled 3BR

2 1/2 BA town home  
price starting @  
**\$84,500**

ERA Professional Hometown Services 859-623-5248 or 859-661-5102

Near Kohl's. Clean & quiet, 2bdm, 2 ba. \$550-\$650mo. Also Avail. 1 bd Manna Dr. Near Exit-87. 779-9292, 536-7791.

2bdm, 1ba, w/d hook-up, spacious yard, util allowance. \$555. 859-623-9020, 859-624-6761.

2 bdrm, townhouse, Near I-75. Extra Nice. Spacious. **CLASSMATE MANSION** 624-2727

## 420 Apartments For Rent

### AUTUMN LEAF TOWNHOMES

New, in quiet neighborhood. 2Bd, 2/2.5ba, w/d furnished. \$600-\$650/mo; \$600 dep. 859-661-5797.

NICE, 2 bedroom, 2 bath Apartment in town. Call: 270-875-1355.

Large 3 bdrm, 2 ba apt. Close to EKV, w/d hook-ups, \$650/mo + \$500 dep. Also, 2bd, 2ba apt w/whirlpool bath, \$600mo. Storage unit/gar avail 859-624-2885.

LARGE, 3 bdrm, 2-1/2 bath, w/d hup. Close to Campus. Rent \$750. Call 573-434-8732.

STAR MANAGEMENT 2 bedroom, Downtown; 3 bedroom, Todd Ln. Dep. \$500. 859-200-6550

### KY Hometown Properties, LLC

2 BR, 1 1/2 BA washer/dryer hook-up \*450 plus utilities

**582-7856**

Woods Trail, 3' bdrm, 2ba w/d, \$675mo, \$600 dep. No pets. 1022 E Irvine St 2bd, 1 ba, \$330. \$225 Dep w/dhup No pets. 582-8413.

2 bdrm, 1/1/2 bath, Available. \$575. w/utilities. No pets. \$400 dep. 623-7722, 625-8362.

2 bdrm, 1.5 ba, townhouse, W/D hook-up, water furnished, \$475 mo. Located in Richmond. 859-200-3708, 328-7424

2nd story, 1 bdrm apt. w/central h/a on Geri Lane. Water & garbage pick up paid. No pets. \$300 dep. 623-4287, 623-7557.

301 Churchill Drive 2 bdrm, LR, kitchen, 1-1/2 ba. Cent/H/A d/w, w/d hup, \$450mo \$300 dep. 623-1810 bet 9-5.

3bdrm; 2-1/2ba; Creekside subd. \$750 mo. + dep. w/d hup, d/w. No pets. 859- Close to EKV. 625-8176.

## 430 Business

A lifetime of learning  
Read the Richmond Register with your family!  
Call 623-1669 to place your subscription order.

### PUBLIC NOTICE

Kirksville Water Association has filed an application with the Public Service Commission to add two non-recurring charges for optional services offered to Kirksville Water customers, within 30 days from filing its application as follows:

CHARGE	AMOUNT
Debit/Credit Card Transaction Fee	\$2.00 per transaction
Bank Draft Fee	\$.15 per transaction

The fees contained in this notice are fees proposed by the Kirksville Water Association. However the Public Service Commission may order fees to be charged that differ from these proposed fees. You may contact our office at (859) 624-7723 with any questions.

**FOR SALE**

# Search and you shall Find.

## Have a but ca



"There's no place for kids." "We only allow... Limiting your house could be..."

If you suspect unfair Fair Housing C

Kirksville Water Association  
297 Michelle Drive  
P.O. Box 670  
Richmond, KY 40476-0670  
(859) 624-1735

August 12, 2009

Mr. Jeff Derouen  
Public Service Commission  
211 Sower Blvd.  
P.O. Box 615  
Frankfort, KY 40602-0615

Dear Mr. Derouen:

This letter is in response to your request for more information concerning Case No 2009-00315.

Response to 807 KAR 5:011: Section 10(1)(a)

Kirksville Water Association (KWA) began offering the option of paying bills by credit cards to our customers in December 2007. This service started as a result of multiple requests by customers to have this option as a convenience to them. The \$2.00 fee in question was a fee charged to us by the credit card companies and passed on to the customer. It created no additional revenue for KWA. Based on this reason, we did not submit for approval of this fee to the PSC. I take full responsibility for this matter and would like to resolve this as soon as possible.


Response to 807 KAR 5:011: Section 10(1)(d)

In regards to the impact of this case to KWA customers, after reviewing the justification submitted to PSC, I hope that you will consider a flat fee of \$2.00 per transaction to be fair to all KWA that choose to use this service.

In addition to Case No. 2009-00315, I am submitting information concerning a bank draft fee of .15 per transaction for review by your office. Included you will find a customer authorization form, transaction charges from our bank and a recent year of bank draft history for the KWA customers, who choose to use this service. This fee does not create any additional revenue for KWA. Please consider this fee for approval.

I thank you for your time and hope that we can resolve these matters soon. Copies of my response to the deficiencies for this case and for the request for the .15 bank draft fee approval have been sent to the Attorney General's Office.

Sincerely,

  
Bobby Powell  
Manager

Kirksville Water Association  
Statement of Activities  
For the Month Ended December 31, 2008

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	Current Period		Year to Date	
Income	67,568.99	97.4	792,161.20	97.1
Sales - Metered	17.18	0.0	761.46	0.1
Sales - Unmetered	150.00	0.2	2,751.91	0.3
Service Charges	250.00	0.4	4,160.00	0.5
Cut-Off Charges	72.00	0.1	468.00	0.1
Returned Check Charges	1,337.15	1.9	15,869.69	1.9
Late Fees	-----	-----	-----	-----
Total Income	69,395.32	100.0	816,172.26	100.0
Cost of Sales	19,706.44	28.4	302,403.12	37.1
Cost of Water	-----	-----	-----	-----
Total Cost of Sales	19,706.44	28.4	302,403.12	37.1
Gross Margin	49,688.88	71.6	513,769.14	62.9
Expenses	400.00	0.6	10,005.00	1.2
Accounting & Legal	4,216.80	6.1	49,562.00	6.1
MCUD Services	805.36	1.2	37,476.95	4.6
Engineering Services	21.00	0.0	1,417.82	0.2
Advertising	509.08	0.7	3,717.20	0.5
Bank Charges	2,461.13	3.5	2,461.13	0.3
Bad Debt Expense	9,411.41	13.6	113,025.51	13.8
Depreciation	0.00	0.0	833.65	0.1
Dues & Subscriptions	16.29	0.0	326.17	0.0
Entertainment/Meals	402.00	0.6	4,020.00	0.5
Workers Comp. Insurance	3,441.88	5.0	8,647.03	1.1
Insurance - General	1,208.90	1.7	15,953.50	2.0
Meter Readers	1,550.00	2.2	18,300.00	2.2
Commissioners Fees	4,944.35	7.1	66,798.08	8.2
Salaries & Wages	1,478.13	2.1	13,293.84	1.6
Employee Benefits	0.00	0.0	1,292.61	0.2
Licenses & Taxes	0.00	0.0	524.46	0.1
Miscellaneous Expenses	20.60	0.0	1,949.13	0.2
Office Supplies	47.48	0.1	661.30	0.1
Equipment Rental	760.00	1.1	5,944.21	0.7
Water Samples & Tests	480.96	0.7	7,490.93	0.9
Postage	0.00	0.0	588.50	0.1
Computer Repairs & Maintenance	0.00	0.0	75.00	0.0
Rent	3,146.02	4.5	19,087.23	2.3
Repairs & Maintenance	0.00	0.0	6,757.89	0.8
Payroll Taxes	230.90	0.3	3,177.01	0.4
Supplies	65.86	0.1	802.16	0.1
Phone & Communication	1,560.78	2.2	18,138.19	2.2
Travel	0.00	0.0	596.71	0.1
Seminars & Training	35.91	0.1	405.48	0.0
Pager/Radio Communication	532.88	0.8	808.76	0.1
Uniforms	-----	-----	-----	-----

Kirksville Water Association  
Statement of Activities  
For the Month Ended December 31, 2008

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	Current Period		Year to Date	
Utilities-Plant	850.66	1.2	11,842.88	1.5
Total Operating Expenses	38,598.38	55.6	425,980.33	52.2
Profit/Loss from Operations	11,090.50	16.0	87,788.81	10.8
Other Income				
Interest Income	1,019.21	1.5	14,228.60	1.7
Miscellaneous Income	0.00	0.0	30,407.45	3.7
Total Other Income	1,019.21	1.5	44,636.05	5.5
Other Expenses				
Interest Expense	440.80	0.6	65,317.44	8.0
Total Other Expenses	440.80	0.6	65,317.44	8.0
Net Profit/Loss	\$11,668.91	16.8	\$67,107.42	8.2

Kirksville Water Association  
Statement of Activities  
For The Month Ended January 31, 2009

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*Non water sales*

Sales - Metered	52,525.77	96.5	
Sales - Unmetered	106.19	0.2	
Service Charges	120.00	0.2	
Cut-Off Charges	400.00	0.7	
Returned Check Charges	48.00	0.1	
Late Fees	1,227.22	2.3	
	-----		
✓ Total Income		54,427.18	100.0
Cost of Sales			
Cost of Water	26,005.99	47.8	
	-----		
Total Cost of Sales		26,005.99	47.8
		-----	
Gross Margin		28,421.19	52.2
Expenses			
Accounting & Legal	2,800.00	5.1	
MCUD Services	4,195.20	7.7	
Engineering Services	2,898.49	5.3	
Advertising	22.00	0.0	
Bank Charges	119.09	0.2	
Depreciation	9,849.00	18.1	
Entertainment/Meals	23.20	0.0	
Workers Comp. Insurance	431.00	0.8	
Insurance - General	870.00	1.6	
Meter Readers	1,333.10	2.4	
Commissioners Fees	1,550.00	2.8	
Salaries & Wages	7,421.40	13.6	
Employee Benefits	1,069.55	2.0	
Licenses & Taxes	4.00	0.0	
Office Supplies	66.98	0.1	
Equipment Rental	97.48	0.2	
Water Samples & Tests	247.50	0.5	
Postage	777.23	1.4	
Repairs & Maintenance	1,548.87	2.8	
Payroll Taxes	669.75	1.2	
Supplies	553.44	1.0	
Phone & Communication	60.00	0.1	
Travel	1,643.09	3.0	
Pager/Radio Communication	35.87	0.1	
Utilities-Plant	1,155.49	2.1	
	-----		
Total Operating Expenses		39,441.73	72.5
		-----	
Profit/Loss from Operations		-11,020.54	20.2
Other Income			
Interest Income	317.79	0.6	

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Statement of Activities  
For The Month Ended January 31, 2009

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Other Income	-----	317.79	0.6
Expenses			
Interest Expense	5,375.25	9.9	
Total Other Expenses	-----	5,375.25	9.9
Profit/Loss		-----	-----
		-16,078.00	29.5
		=====	

Kirksville Water Association  
Statement of Activities  
For the Month Ended February 28, 2009

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	Current Period		Year to Date	
Income	62,555.42	97.2	120,668.46	97.0
Sales - Metered	0.00	0.0	106.19	0.1
Sales - Unmetered	250.00	0.4	370.00	0.3
Service Charges	270.00	0.4	670.00	0.5
Cut-Off Charges	36.00	0.1	84.00	0.1
Returned Check Charges	1,241.87	1.9	2,469.09	2.0
Late Fees	-----	-----	-----	-----
Total Income	64,353.29	100.0	124,367.74	100.0
Cost of Sales	25,075.06	39.0	51,081.05	41.1
Cost of Water	-----	-----	-----	-----
Total Cost of Sales	25,075.06	39.0	51,081.05	41.1
Gross Margin	39,278.23	61.0	73,286.69	58.9
Expenses	25.00	0.0	2,825.00	2.3
Accounting & Legal	4,197.60	6.5	8,392.80	6.7
MCUD Services	2,417.54	3.8	5,316.03	4.3
Engineering Services	22.00	0.0	44.00	0.0
Advertising	338.07	0.5	457.16	0.4
Bank Charges	9,849.00	15.3	19,698.00	15.8
Depreciation	0.00	0.0	23.20	0.0
Entertainment/Meals	431.00	0.7	862.00	0.7
Workers Comp. Insurance	870.00	1.4	1,740.00	1.4
Insurance - General	927.50	1.4	2,260.60	1.8
Meter Readers	1,850.00	2.9	3,400.00	2.7
Commissioners Fees	4,871.23	7.6	12,292.63	9.9
Salaries & Wages	1,267.71	2.0	2,337.25	1.9
Employee Benefits	5.00	0.0	9.00	0.0
Licenses & Taxes	11.96	0.0	11.96	0.0
Miscellaneous Expenses	0.00	0.0	66.98	0.1
Office Supplies	131.28	0.2	228.76	0.2
Equipment Rental	175.00	0.3	422.50	0.3
Water Samples & Tests	518.02	0.8	1,295.25	1.0
Postage	844.47	1.3	2,393.34	1.9
Repairs & Maintenance	443.62	0.7	1,113.37	0.9
Payroll Taxes	210.30	0.3	763.74	0.6
Supplies	60.00	0.1	120.00	0.1
Phone & Communication	1,383.80	2.2	3,026.89	2.4
Travel	35.87	0.1	71.74	0.1
Pager/Radio Communication	856.61	1.3	2,012.10	1.6
Utilities-Plant	-----	-----	-----	-----
Total Operating Expenses	31,742.58	49.3	71,184.31	57.2
Profit/Loss from Operations	7,535.65	11.7	2,102.38	1.7
Other Income				

Kirksville Water Association  
Statement of Activities  
For the Month Ended February 28, 2009

	Current Period		Year to Date	
Interest Income	69.15	0.1	386.94	0.3
Other Income	69.15	0.1	386.94	0.3
Other Expenses				
Interest Expense	5,281.78	8.2	10,657.03	8.6
Total Other Expenses	5,281.78	8.2	10,657.03	8.6
Net Profit/Loss	\$2,323.02	3.6	-8,167.71	6.6
	=====		=====	



Kirksville Water Association  
Statement of Activities  
For the Month Ended March 31, 2009

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	Current Period		Year to Date	
Income				
Sales - Metered	62,881.83	82.7	183,550.29	91.6
Sales - Unmetered	11,290.14	14.8	11,396.33	5.7
Service Charges	264.00	0.3	634.00	0.3
Cut-Off Charges	300.00	0.4	970.00	0.5
Returned Check Charges	36.00	0.0	120.00	0.1
Late Fees	1,271.07	1.7	3,740.16	1.9
	76,043.04		200,410.78	
Total Income		100.0		100.0
Cost of Sales				
Cost of Water	26,336.32	34.6	77,417.37	38.6
	26,336.32		77,417.37	
Total Cost of Sales		34.6		38.6
Gross Margin		65.4		61.4
Expenses				
Accounting & Legal	4,950.00	6.5	7,775.00	3.9
MCUD Services	4,173.60	5.5	12,566.40	6.3
Engineering Services	6,140.20	8.1	11,456.23	5.7
Advertising	22.00	0.0	66.00	0.0
Bank Charges	315.96	0.4	773.12	0.4
Depreciation	11,037.84	14.5	30,735.84	15.3
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.6	1,293.00	0.6
Insurance - General	870.00	1.1	2,610.00	1.3
Meter Readers	927.50	1.2	3,188.10	1.6
Commissioners Fees	1,550.00	2.0	4,950.00	2.5
Salaries & Wages	4,937.60	6.5	17,230.23	8.6
Employee Benefits	1,063.70	1.4	3,400.96	1.7
Licenses & Taxes	0.00	0.0	9.00	0.0
Miscellaneous Expenses	24.02	0.0	35.98	0.0
Office Supplies	104.23	0.1	171.21	0.1
Equipment Rental	47.48	0.1	276.24	0.1
Water Samples & Tests	297.50	0.4	720.00	0.4
Postage	483.50	0.6	1,778.75	0.9
Repairs & Maintenance	0.00	0.0	2,393.34	1.2
Payroll Taxes	448.68	0.6	1,562.05	0.8
Supplies	354.24	0.5	1,117.98	0.6
Phone & Communication	60.00	0.1	180.00	0.1
Travel	1,516.90	2.0	4,543.79	2.3
Pager/Radio Communication	35.87	0.0	107.61	0.1
Utilities-Plant	932.12	1.2	2,944.22	1.5
	40,723.94		111,908.25	
Total Operating Expenses		53.6		55.8
Profit/Loss from Operations		11.8		5.5
Other Income				

Kirksville Water Association  
Statement of Activities  
For the Month Ended March 31, 2009

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Page 2

	Current Period		Year to Date	
Interest Income	86.94	0.1	473.88	0.2
Total Other Income	86.94	0.1	473.88	0.2
Other Expenses				
Interest Expense	5,292.87	7.0	15,949.90	8.0
Total Other Expenses	5,292.87	7.0	15,949.90	8.0
Net Profit/Loss	\$3,776.85	5.0	-4,390.86	2.2

Kirksville Water Association  
Statement of Activities  
For the Month Ended April 30, 2009

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	Current Period		Year to Date	
Income				
Sales - Metered	49,990.13	97.8	233,540.42	94.0
Sales - Unmetered	0.00	0.0	8,299.41	3.3
Service Charges	270.00	0.5	904.00	0.4
Cut-Off Charges	25.00	0.0	995.00	0.4
Returned Check Charges	24.00	0.0	144.00	0.1
Late Fees	819.44	1.6	4,559.60	1.8
	51,128.57		248,442.43	
Total Income	100.0		100.0	
Cost of Sales				
Cost of Water	20,619.89	40.3	96,518.26	38.8
	20,619.89		96,518.26	
Total Cost of Sales	40.3		38.8	
Gross Margin	59.7		61.2	
Expenses				
Accounting & Legal	300.00	0.6	8,075.00	3.3
MCUD Services	4,161.60	8.1	16,728.00	6.7
Engineering Services	4,902.51	9.6	15,093.62	6.1
Advertising	0.00	0.0	66.00	0.0
Bank Charges	299.52	0.6	1,072.64	0.4
Depreciation	10,245.00	20.0	40,980.84	16.5
Entertainment/Meals	0.00	0.0	23.20	0.0
Workers Comp. Insurance	431.00	0.8	1,724.00	0.7
Insurance - General	870.00	1.7	3,480.00	1.4
Meter Readers	1,215.90	2.4	4,404.00	1.8
Commissioners Fees	1,550.00	3.0	6,500.00	2.6
Salaries & Wages	5,086.85	9.9	22,317.08	9.0
Employee Benefits	1,069.01	2.1	4,469.97	1.8
Licenses & Taxes	0.00	0.0	9.00	0.0
Miscellaneous Expenses	22.07	0.0	58.05	0.0
Office Supplies	69.00	0.1	240.21	0.1
Equipment Rental	47.48	0.1	323.72	0.1
Water Samples & Tests	175.00	0.3	895.00	0.4
Postage	473.14	0.9	2,251.89	0.9
Repairs & Maintenance	174.10	0.3	2,254.64	0.9
Payroll Taxes	482.17	0.9	2,044.22	0.8
Supplies	613.60	1.2	1,731.58	0.7
Phone & Communication	60.00	0.1	240.00	0.1
Travel	1,549.35	3.0	6,093.14	2.5
Pager/Radio Communication	35.91	0.1	143.52	0.1
Utilities-Plant	787.97	1.5	3,732.19	1.5
	34,621.18		144,951.51	
Total Operating Expenses	67.7		58.3	
Profit/Loss from Operations	8.0		2.8	
Other Income				

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Statement of Activities  
For the Month Ended April 30, 2009

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	Current Period		Year to Date	
Interest Income	105.42	0.2	579.30	0.2
	-----		-----	
Total Other Income	105.42	0.2	579.30	0.2
Other Expenses				
Interest Expense	5,281.78	10.3	21,231.68	8.5
	-----		-----	
Total Other Expenses	5,281.78	10.3	21,231.68	8.5
	-----		-----	
Net Profit/Loss	-9,288.86	18.2	-13,679.72	5.5
	=====		=====	

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Statement of Activities  
For the Month Ended May 31, 2009

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	Current Period		Year to Date	
Income	64,192.38	97.2	297,732.80	94.7
Sales - Metered	0.00	0.0	8,299.41	2.6
Sales - Unmetered	115.00	0.2	1,019.00	0.3
Service Charges	500.00	0.8	1,495.00	0.5
Cut-Off Charges	59.98	0.1	203.98	0.1
Returned Check Charges	1,206.87	1.8	5,766.47	1.8
Late Fees	-----	-----	-----	-----
Total Income	66,074.23	100.0	314,516.66	100.0
Cost of Sales	22,232.93	33.6	118,751.19	37.8
Cost of Water	-----	-----	-----	-----
Total Cost of Sales	22,232.93	33.6	118,751.19	37.8
Gross Margin	43,841.30	66.4	195,765.47	62.2
Expenses	300.00	0.5	8,375.00	2.7
Accounting & Legal	4,183.20	6.3	20,911.20	6.6
MCUD Services	3,316.48	5.0	18,410.10	5.9
Engineering Services	22.00	0.0	88.00	0.0
Advertising	302.75	0.5	1,375.39	0.4
Bank Charges	10,245.00	15.5	51,225.84	16.3
Depreciation	0.00	0.0	23.20	0.0
Entertainment/Meals	431.00	0.7	2,155.00	0.7
Workers Comp. Insurance	1,098.38	1.7	4,578.38	1.5
Insurance - General	1,216.60	1.8	5,620.60	1.8
Meter Readers	1,550.00	2.3	8,050.00	2.6
Commissioners Fees	5,252.60	7.9	27,569.68	8.8
Salaries & Wages	1,080.95	1.6	5,550.92	1.8
Employee Benefits	0.00	0.0	9.00	0.0
Licenses & Taxes	128.72	0.2	186.77	0.1
Miscellaneous Expenses	0.00	0.0	240.21	0.1
Office Supplies	47.48	0.1	371.20	0.1
Equipment Rental	227.50	0.3	1,122.50	0.4
Water Samples & Tests	531.60	0.8	2,783.49	0.9
Postage	359.92	0.5	359.92	0.1
Computer Repairs & Maintenance	1,052.36	1.6	3,307.00	1.1
Repairs & Maintenance	494.90	0.7	2,539.12	0.8
Payroll Taxes	2,085.13	3.2	3,816.71	1.2
Supplies	60.00	0.1	300.00	0.1
Phone & Communication	2,007.50	3.0	8,100.64	2.6
Travel	35.91	0.1	179.43	0.1
Pager/Radio Communication	984.31	1.5	4,716.50	1.5
Utilities-Plant	-----	-----	-----	-----
Total Operating Expenses	37,014.29	56.0	181,965.80	57.9
Profit/Loss from Operations	6,827.01	10.3	13,799.67	4.4

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For the Month Ended May 31, 2009

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	Current Period		Year to Date	
Other Income				
Interest Income	964.02	1.5	1,543.32	0.5
Total Other Income	964.02	1.5	1,543.32	0.5
Other Expenses				
Interest Expense	5,286.09	8.0	26,517.77	8.4
Total Other Expenses	5,286.09	8.0	26,517.77	8.4
Net Profit/Loss	\$2,504.94	3.8	-11,174.78	3.6

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	Current Period	Year to Date		
Income	58,617.11	97.2	356,349.91	95.1
Sales - Metered	105.63	0.2	8,405.04	2.2
Sales - Unmetered	300.00	0.5	1,319.00	0.4
Service Charges	275.00	0.5	1,770.00	0.5
Cut-Off Charges	48.00	0.1	251.98	0.1
Returned Check Charges	961.77	1.6	6,728.24	1.8
Late Fees	-----	-----	-----	-----
Total Income	60,307.51	100.0	374,824.17	100.0
Cost of Sales	27,756.31	46.0	146,507.50	39.1
Cost of Water	-----	-----	-----	-----
Total Cost of Sales	27,756.31	46.0	146,507.50	39.1
Gross Margin	-----	-----	-----	-----
	32,551.20	54.0	228,316.67	60.9
Expenses	300.00	0.5	8,675.00	2.3
Accounting & Legal	4,159.20	6.9	25,070.40	6.7
MCUD Services	2,959.18	4.9	21,369.28	5.7
Engineering Services	733.20	1.2	821.20	0.2
Advertising	370.92	0.6	1,746.31	0.5
Bank Charges	10,245.00	17.0	61,470.84	16.4
Depreciation	0.00	0.0	23.20	0.0
Entertainment/Meals	431.00	0.7	2,586.00	0.7
Workers Comp. Insurance	865.67	1.4	5,444.05	1.5
Insurance - General	1,216.60	2.0	6,837.20	1.8
Meter Readers	1,550.00	2.6	9,600.00	2.6
Commissioners Fees	5,077.10	8.4	32,646.78	8.7
Salaries & Wages	1,140.21	1.9	6,691.13	1.8
Employee Benefits	0.00	0.0	9.00	0.0
Licenses & Taxes	170.73	0.3	357.50	0.1
Miscellaneous Expenses	127.38	0.2	367.59	0.1
Office Supplies	107.88	0.2	479.08	0.1
Equipment Rental	297.50	0.5	1,420.00	0.4
Water Samples & Tests	1,096.70	1.8	3,880.19	1.0
Postage	30.34	0.1	390.26	0.1
Computer Repairs & Maintenance	886.43	1.5	4,193.43	1.1
Repairs & Maintenance	708.68	1.2	3,247.80	0.9
Payroll Taxes	100.30	0.2	3,917.01	1.0
Supplies	60.00	0.1	360.00	0.1
Phone & Communication	1,596.10	2.6	9,696.74	2.6
Travel	35.91	0.1	215.34	0.1
Pager/Radio Communication	1,031.36	1.7	5,747.86	1.5
Utilities-Plant	-----	-----	-----	-----
Total Operating Expenses	35,297.39	58.5	217,263.19	58.0
Profit/Loss from Operations	-----	-----	-----	-----
	-2,746.19	4.6	11,053.48	2.9

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	Current Period		Year to Date	
Other Income	255.35	0.4	1,798.67	0.5
Interest Income	-2.00	0.0	-2.00	0.0
Miscellaneous Income	-----	-----	-----	-----
Total Other Income	253.35	0.4	1,796.67	0.5
Other Expenses	5,283.24	8.8	31,801.01	8.5
Interest Expense	-----	-----	-----	-----
Total Other Expenses	5,283.24	8.8	31,801.01	8.5
Net Profit/Loss	-----	-----	-----	-----
	-7,776.08	12.9	-18,950.86	5.1
	=====	=====	=====	=====



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Statement of Activities  
For the Month Ended July 31, 2008

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	Current Period		Year to Date	
Income				
Sales - Metered	70,948.81	96.7	427,391.28	97.0
Sales - Unmetered	566.71	0.8	566.71	0.1
Service Charges	210.00	0.3	1,667.00	0.4
Cut-Off Charges	250.00	0.3	2,435.00	0.6
Returned Check Charges	24.00	0.0	192.00	0.0
Late Fees	1,376.78	1.9	8,523.37	1.9
<b>Total Income</b>	<b>73,376.30</b>	<b>100.0</b>	<b>440,775.36</b>	<b>100.0</b>
Cost of Sales				
Cost of Water	27,428.18	37.4	166,889.23	37.9
<b>Total Cost of Sales</b>	<b>27,428.18</b>	<b>37.4</b>	<b>166,889.23</b>	<b>37.9</b>
<b>Gross Margin</b>	<b>45,948.12</b>	<b>62.6</b>	<b>273,886.13</b>	<b>62.1</b>
Expenses				
Accounting & Legal	300.00	0.4	8,280.00	1.9
MCUD Services	4,377.60	6.0	28,197.20	6.4
Engineering Services	0.00	0.0	21,280.83	4.8
Advertising	847.77	1.2	1,312.82	0.3
Bank Charges	280.43	0.4	1,630.97	0.4
Depreciation	9,411.41	12.8	65,968.46	15.0
Dues & Subscriptions	0.00	0.0	90.65	0.0
Workers Comp. Insurance	402.00	0.5	2,814.00	0.6
Insurance - General	578.35	0.8	4,048.45	0.9
Meter Readers	1,326.50	1.8	9,244.20	2.1
Commissioners Fees	1,550.00	2.1	10,550.00	2.4
Salaries & Wages	5,265.10	7.2	39,202.65	8.9
Employee Benefits	1,059.41	1.4	7,341.30	1.7
Licenses & Taxes	0.00	0.0	1,272.61	0.3
Miscellaneous Expenses	11.96	0.0	134.68	0.0
Office Supplies	19.20	0.0	537.23	0.1
Equipment Rental	47.48	0.1	363.50	0.1
Water Samples & Tests	190.00	0.3	2,791.21	0.6
Postage	534.08	0.7	4,439.70	1.0
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Repairs & Maintenance	3,197.57	4.4	10,773.21	2.4
Payroll Taxes	504.26	0.7	4,300.73	1.0
Supplies	782.12	1.1	2,272.58	0.5
Phone & Communication	70.00	0.1	472.32	0.1
Travel	1,360.92	1.9	9,705.39	2.2
Seminars & Training	0.00	0.0	162.87	0.0
Pager/Radio Communication	35.91	0.0	251.25	0.1
Uniforms	0.00	0.0	275.88	0.1
Utilities-Plant	1,130.43	1.5	6,993.61	1.6
<b>Total Operating Expenses</b>	<b>33,282.50</b>	<b>45.4</b>	<b>245,296.80</b>	<b>55.7</b>

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For the Month Ended July 31, 2008

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	Current Period		Year to Date	
Profit/Loss from Operations	12,665.62	17.3	28,589.33	6.5
Other Income				
Interest Income	923.15	1.3	9,068.55	2.1
Miscellaneous Income	0.00	0.0	30,407.45	6.9
Grants	0.00	0.0	82,026.00	18.6
	-----		-----	
Total Other Income	923.15	1.3	121,502.00	27.6
Other Expenses				
Interest Expense	5,565.61	7.6	38,770.26	8.8
	-----		-----	
Total Other Expenses	5,565.61	7.6	38,770.26	8.8
	-----		-----	
Net Profit/Loss	\$8,023.16	10.9	\$111,321.07	25.3
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For the Month Ended August 31, 2008

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	Current Period		Year to Date	
Income				
Sales - Metered	72,743.73	96.0	500,135.01	96.8
Sales - Unmetered	35.72	0.0	602.43	0.1
Service Charges	240.00	0.3	1,907.00	0.4
Cut-Off Charges	850.00	1.1	3,285.00	0.6
Returned Check Charges	60.00	0.1	252.00	0.0
Late Fees	1,857.49	2.5	10,380.86	2.0
Total Income	75,786.94	100.0	516,562.30	100.0
Cost of Sales				
Cost of Water	25,990.73	34.3	192,879.96	37.3
Total Cost of Sales	25,990.73	34.3	192,879.96	37.3
Gross Margin	49,796.21	65.7	323,682.34	62.7
Expenses				
Accounting & Legal	300.00	0.4	8,580.00	1.7
MCUD Services	4,353.60	5.7	32,550.80	6.3
Engineering Services	4,259.75	5.6	25,540.58	4.9
Advertising	21.00	0.0	1,333.82	0.3
Bank Charges	337.54	0.4	1,968.51	0.4
Depreciation	9,411.41	12.4	75,379.87	14.6
Dues & Subscriptions	0.00	0.0	90.65	0.0
Workers Comp. Insurance	-402.00	0.5	2,412.00	0.5
Insurance - General	-578.35	0.8	3,470.10	0.7
Meter Readers	1,546.50	2.0	10,790.70	2.1
Commissioners Fees	1,550.00	2.0	12,100.00	2.3
Salaries & Wages	7,455.53	9.8	46,658.18	9.0
Employee Benefits	1,004.75	1.3	8,346.05	1.6
Licenses & Taxes	0.00	0.0	1,272.61	0.2
Miscellaneous Expenses	46.30	0.1	180.98	0.0
Office Supplies	294.81	0.4	832.04	0.2
Equipment Rental	47.48	0.1	410.98	0.1
Water Samples & Tests	235.00	0.3	3,026.21	0.6
Postage	1,049.98	1.4	5,489.68	1.1
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Repairs & Maintenance	1,116.96	1.5	11,890.17	2.3
Payroll Taxes	688.67	0.9	4,989.40	1.0
Supplies	15.81	0.0	2,288.39	0.4
Phone & Communication	65.00	0.1	537.32	0.1
Travel	1,647.95	2.2	11,353.34	2.2
Seminars & Training	350.00	0.5	512.87	0.1
Pager/Radio Communication	35.91	0.0	287.16	0.1
Uniforms	0.00	0.0	275.88	0.1
Utilities-Plant	1,133.83	1.5	8,127.44	1.6
Total Operating Expenses	35,987.43	47.5	281,284.23	54.5

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For the Month Ended August 31, 2008

	Current Period		Year to Date	
Profit/Loss from Operations	13,808.78	18.2	42,398.11	8.2
Other Income				
Interest Income	965.79	1.3	10,034.34	1.9
Miscellaneous Income	0.00	0.0	30,407.45	5.9
Grants	0.00	0.0	82,026.00	15.9
Total Other Income	965.79	1.3	122,467.79	23.7
Other Expenses				
Interest Expense	5,547.51	7.3	44,317.77	8.6
Total Other Expenses	5,547.51	7.3	44,317.77	8.6
Net Profit/Loss	\$9,227.06	12.2	\$120,548.13	23.3

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	Current Period		Year to Date	
Income	73,053.30	97.5	573,188.31	96.9
Sales - Metered	97.37	0.1	699.80	0.1
Sales - Unmetered	349.91	0.5	2,256.91	0.4
Service Charges	75.00	0.1	3,360.00	0.6
Cut-Off Charges	36.00	0.0	288.00	0.0
Returned Check Charges	1,328.13	1.8	11,708.99	2.0
Late Fees				
	74,939.71	100.0	591,502.01	100.0
Total Income				
Cost of Sales	31,304.09	41.8	224,184.05	37.9
Cost of Water				
	31,304.09	41.8	224,184.05	37.9
Total Cost of Sales				
Gross Margin	43,635.62	58.2	367,317.96	62.1
Expenses				
Accounting & Legal	300.00	0.4	8,880.00	1.5
MCUD Services	4,360.80	5.8	36,911.60	6.2
Engineering Services	383.36	0.5	25,923.94	4.4
Advertising	21.00	0.0	1,354.82	0.2
Bank Charges	361.74	0.5	2,330.25	0.4
Depreciation	9,411.41	12.6	84,791.28	14.3
Dues & Subscriptions	0.00	0.0	90.65	0.0
Entertainment/Meals	309.88	0.4	309.88	0.1
Workers Comp. Insurance	402.00	0.5	2,814.00	0.5
Insurance - General	578.35	0.8	4,048.45	0.7
Meter Readers	1,256.50	1.7	12,047.20	2.0
Commissioners Fees	1,550.00	2.1	13,650.00	2.3
Salaries & Wages	7,745.53	10.3	54,403.71	9.2
Employee Benefits	1,325.10	1.8	9,671.15	1.6
Licenses & Taxes	0.00	0.0	1,272.61	0.2
Miscellaneous Expenses	316.90	0.4	497.88	0.1
Office Supplies	0.00	0.0	832.04	0.1
Equipment Rental	47.48	0.1	458.46	0.1
Water Samples & Tests	1,918.00	2.6	4,944.21	0.8
Postage	486.88	0.6	5,976.56	1.0
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Rent	75.00	0.1	75.00	0.0
Repairs & Maintenance	2,126.53	2.8	14,016.70	2.4
Payroll Taxes	493.40	0.7	5,482.80	0.9
Supplies	137.85	0.2	2,426.24	0.4
Phone & Communication	65.28	0.1	602.60	0.1
Travel	1,630.99	2.2	12,984.33	2.2
Seminars & Training	0.00	0.0	512.87	0.1
Pager/Radio Communication	0.00	0.0	287.16	0.0
Uniforms	0.00	0.0	275.88	0.0
Utilities-Plant	908.42	1.2	9,035.86	1.5

Kirksville Water Association  
Statement of Activities  
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	Current Period		Year to Date	
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Total Operating Expenses	36,212.40	48.3	317,496.63	53.7
Profit/Loss from Operations	7,423.22	9.9	49,821.33	8.4
Other Income				
Interest Income	854.97	1.1	10,889.31	1.8
Miscellaneous Income	0.00	0.0	30,407.45	5.1
Grants	0.00	0.0	82,026.00	13.9
Total Other Income	854.97	1.1	123,322.76	20.8
Other Expenses				
Interest Expense	7,072.86	9.4	51,390.63	8.7
Total Other Expenses	7,072.86	9.4	51,390.63	8.7
Net Profit/Loss	\$1,205.33	1.6	\$121,753.46	20.6
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For the Month Ended October 31, 2008

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	Current Period		Year to Date	
Income				
Sales - Metered	72,701.34	96.9	645,889.65	96.9
Sales - Unmetered	44.48	0.1	744.28	0.1
Service Charges	180.00	0.2	2,436.91	0.4
Cut-Off Charges	525.00	0.7	3,885.00	0.6
Returned Check Charges	48.00	0.1	336.00	0.1
Late Fees	1,545.20	2.1	13,254.19	2.0
Total Income	75,044.02	100.0	666,546.03	100.0
Cost of Sales				
Cost of Water	29,485.17	39.3	253,669.22	38.1
Total Cost of Sales	29,485.17	39.3	253,669.22	38.1
Gross Margin	45,558.85	60.7	412,876.81	61.9
Expenses				
Accounting & Legal	400.00	0.5	9,280.00	1.4
MCUD Services	4,214.40	5.6	41,126.00	6.2
Engineering Services	1,130.78	1.5	27,054.72	4.1
Advertising	21.00	0.0	1,375.82	0.2
Bank Charges	352.13	0.5	2,682.38	0.4
Depreciation	9,411.41	12.5	94,202.69	14.1
Dues & Subscriptions	0.00	0.0	90.65	0.0
Entertainment/Meals	0.00	0.0	309.88	0.0
Workers Comp. Insurance	402.00	0.5	3,216.00	0.5
Insurance - General	578.35	0.8	4,626.80	0.7
Meter Readers	1,330.70	1.8	13,377.90	2.0
Commissioners Fees	1,550.00	2.1	15,200.00	2.3
Salaries & Wages	4,950.85	6.6	59,354.56	8.9
Employee Benefits	1,079.69	1.4	10,750.84	1.6
Licenses & Taxes	20.00	0.0	1,292.61	0.2
Miscellaneous Expenses	14.08	0.0	511.96	0.1
Office Supplies	97.97	0.1	930.01	0.1
Equipment Rental	107.88	0.1	566.34	0.1
Water Samples & Tests	0.00	0.0	4,944.21	0.7
Postage	521.63	0.7	6,498.19	1.0
Computer Repairs & Maintenance	0.00	0.0	588.50	0.1
Rent	0.00	0.0	75.00	0.0
Repairs & Maintenance	422.19	0.6	14,438.89	2.2
Payroll Taxes	480.54	0.6	5,963.34	0.9
Supplies	281.50	0.4	2,707.74	0.4
Phone & Communication	67.20	0.1	669.80	0.1
Travel	1,567.22	2.1	14,551.55	2.2
Seminars & Training	83.84	0.1	596.71	0.1
Pager/Radio Communication	35.91	0.0	323.07	0.0
Uniforms	0.00	0.0	275.88	0.0
Utilities-Plant	1,007.43	1.3	10,043.29	1.5

Kirksville Water Association  
Statement of Activities  
For the Month Ended October 31, 2008

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	Current Period		Year to Date	
Total Operating Expenses	30,128.70	40.1	347,625.33	52.2
Profit/Loss from Operations	15,430.15	20.6	65,251.48	9.8
Other Income				
Interest Income	1,128.81	1.5	12,018.12	1.8
Miscellaneous Income	0.00	0.0	30,407.45	4.6
Grants	0.00	0.0	82,026.00	12.3
Total Other Income	1,128.81	1.5	124,451.57	18.7
Other Expenses				
Interest Expense	5,464.08	7.3	56,854.71	8.5
Total Other Expenses	5,464.08	7.3	56,854.71	8.5
Net Profit/Loss	\$11,094.88	14.8	\$132,848.34	19.9



Kirksville Water Association  
Statement of Activities  
For the Month Ended November 30, 2008

	Current Period		Year to Date	
Total Operating Expenses	41,514.50	51.7	389,139.83	52.1
Profit/Loss from Operations	9,688.95	12.1	74,940.43	10.0
Other Income	1,191.27	1.5	13,209.39	1.8
Interest Income	0.00	0.0	30,407.45	4.1
Miscellaneous Income	0.00	0.0	82,026.00	11.0
Grants	1,191.27	1.5	125,642.84	16.8
Total Other Income				
Other Expenses	6,492.49	8.1	64,876.64	8.7
Interest Expense	6,492.49	8.1	64,876.64	8.7
Total Other Expenses	\$4,387.73	5.5	\$135,706.63	18.2
Net Profit/Loss	=====		=====	

Kirksville Water Association  
Statement of Activities  
For the Month Ended November 30, 2008

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Page 1

	Current Period		Year to Date	
Income	78,702.56	98.1	724,592.21	97.0
Sales - Metered	0.00	0.0	744.28	0.1
Sales - Unmetered	165.00	0.2	2,601.91	0.3
Service Charges	25.00	0.0	3,910.00	0.5
Cut-Off Charges	60.00	0.1	396.00	0.1
Returned Check Charges	1,278.35	1.6	14,532.54	1.9
Late Fees	-----	-----	-----	-----
	80,230.91	100.0	746,776.94	100.0
 Total Income				
Cost of Sales	29,027.46	36.2	282,696.68	37.9
Cost of Water	-----	-----	-----	-----
	29,027.46	36.2	282,696.68	37.9
 Total Cost of Sales	-----	-----	-----	-----
	51,203.45	63.8	464,080.26	62.1
 Gross Margin				
Expenses	325.00	0.4	9,605.00	1.3
Accounting & Legal	4,219.20	5.3	45,345.20	6.1
MCUD Services	9,616.87	12.0	36,671.59	4.9
Engineering Services	21.00	0.0	1,396.82	0.2
Advertising	525.74	0.7	3,208.12	0.4
Bank Charges	9,411.41	11.7	103,614.10	13.9
Depreciation	743.00	0.9	833.65	0.1
Dues & Subscriptions	0.00	0.0	309.88	0.0
Entertainment/Meals	402.00	0.5	3,618.00	0.5
Workers Comp. Insurance	578.35	0.7	5,205.15	0.7
Insurance - General	1,366.70	1.7	14,744.60	2.0
Meter Readers	1,550.00	1.9	16,750.00	2.2
Commissioners Fees	5,051.60	6.3	64,406.16	8.6
Salaries & Wages	1,064.87	1.3	11,815.71	1.6
Employee Benefits	0.00	0.0	1,292.61	0.2
Licenses & Taxes	12.50	0.0	524.46	0.1
Miscellaneous Expenses	998.52	1.2	1,928.53	0.3
Office Supplies	47.48	0.1	613.82	0.1
Equipment Rental	240.00	0.3	5,184.21	0.7
Water Samples & Tests	511.78	0.6	7,009.97	0.9
Postage	0.00	0.0	588.50	0.1
Computer Repairs & Maintenance	0.00	0.0	75.00	0.0
Rent	1,502.32	1.9	15,941.21	2.1
Repairs & Maintenance	0.00	0.0	5,963.34	0.8
Payroll Taxes	238.37	0.3	2,946.11	0.4
Supplies	66.50	0.1	736.30	0.1
Phone & Communication	2,025.86	2.5	16,577.41	2.2
Travel	0.00	0.0	596.71	0.1
Seminars & Training	46.50	0.1	369.57	0.0
Pager/Radio Communication	0.00	0.0	275.88	0.0
Uniforms	948.93	1.2	10,992.22	1.5
Utilities-Plant				

Kirksville Water Association  
297 Michelle Drive  
P.O. Box 670  
Richmond, KY 40476-0670  
(859) 624-1735

July 27, 2009


Public Service Commission  
211 Sower Blvd.  
P.O. Box 615  
Frankfort, KY 40602-0615

ATTN: Brent Kirtley

Enclosed you will find an excel spreadsheet detailing 12 month's credit card transactions along with fees Kirksville Water Association is being charged from the Merchant Processor of the credit card companies. These are being submitted as cost justification for a \$2.00 per transaction credit card charge.

We would like this Non-Recurring charge to be effective 30 days from the day of receipt.

Sincerely,



Bobby W. Powell  
Manager

Kirksville Water Association  
Credit Card Charges  
June 2008 through April 2009

Merchant Card Processing Charges

<b>Date</b>	<b>Charges</b>	<b># Transactions</b>	<b>Avg Cost Per Credit Card</b>
June '08	66.26	62	1.06871
July '08	67.98	32	2.124375
Aug '08	91.68	40	2.292
Sept '08	82.02	34	2.412353
Oct '08	77.61	39	1.99
Nov '08	105.90	47	2.25
Dec '08	112.18	42	2.670952
Jan '09	122.13	55	2.220545
Feb '09	115.34	44	2.621364
Mar '09	104.18	41	2.540976
Apr '09	94.96	41	2.32
	1040.24	477	2.18



KWA	Sales tran	Non Qual	Deb/ATM	Sales Debi	Debit Mid	Mid Qual	Capture	Auth	
	Sales tran	Tran fee	Tran fee	Tran fee	Qual Tran	Sales Tran	Fee	Fee	
Oct '08				3	22	2			
Visa				9		2			
M/C	1								
Deb/ATM Card									
DSC									
AMX				12	22	4		0	39
TOTAL	1								
Nov '08				4	27	1			
Visa				10	1	1			
M/C	2								
Deb/ATM Card									
DSC								1	
AMX				14	28	2		1	0 47
TOTAL	2								
Dec '08				3	24				
Visa				11		2			
M/C	1								
Deb/ATM Card									
DSC								1	
AMX				14	24	2		1	0 42
TOTAL	1								
Jan '09			2	7	31	3			
Visa			1	11					
M/C									
Deb/ATM Card									
DSC									
AMX				18	31	3			55
TOTAL			3						



**MERCHANT CARD PROCESSING STATEMENT** LOCATION RECAP

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

Page 5 of 5  
 Statement Period 06/01/08 - 06/30/08

**SERVICE CHARGES**

Date	Description	Amount	Total
06/30/08	MC SALES DEBIT TRANS FEE /11 TRANSACTIONS AT .200000		-\$2
06/30/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$72.55		-\$1
06/30/08	VISA NON-QUAL SALES DISCOUNT .033900 DISC RATE TIMES \$111.27		-\$3
06/30/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$630.62		-\$10
06/30/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$302.60		-\$5
06/30/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$673.00		-\$16
06/30/08	VI SALES DEBIT TRANS FEE / 5 TRANSACTIONS AT .200000		-\$1
06/30/08	VI DEBIT MID-QUAL TRANS FEE /14 TRANSACTIONS AT .200000		-\$2
06/30/08	VISA ACCESS FEE 23 TRANSACTIONS AT .007500		-\$0
06/30/08	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500		-\$0
06/30/08	MC MID-QUAL SALES TRANS FEE /1 TRANSACTIONS AT .200000		-\$0
06/30/08	VISA MID-QUAL SALES TRANS FEE /2 TRANSACTIONS AT .200000		-\$0
06/30/08	VISA NON-QUAL SALES TRANS FEE /2 TRANSACTIONS AT .200000		-\$0
06/30/08	MASTERCARD MID-QUAL SALES DISC .026900 DISC RATE TIMES \$44.93		-\$1
<b>Total</b>			<b>-\$31</b>



**FEEES**

Date	Description	Amount	Total
06/30/08	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000		-\$5
06/30/08	MONTHLY SERVICE CHARGE		-\$10
06/30/08	AVS 950 CALL AUTHORIZATION FEE 28 TRANSACTIONS AT .100000		-\$3
<b>Total</b>			<b>-\$18</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			
<b>Total</b>			<b>\$0</b>



**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

Page 6 of 6  
 Statement Period 07/01/08 - 07/31/08

No Interchange Charges for this statement period

0.0

**Total**



**SERVICE CHARGES**

Date	Description	Total
07/31/08	MASTERCARD SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
07/31/08	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
07/31/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$32.03	-\$0.56
07/31/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$18.89	-\$0.51
07/31/08	VISA NON-QUAL SALES DISCOUNT .033900 DISC RATE TIMES \$62.44	-\$2.10
07/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$282.68	-\$4.84
07/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$134.80	-\$2.35
07/31/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$1,115.77	-\$30.41
07/31/08	DISCOVER SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
07/31/08	MC SALES DEBIT TRANS FEE 7 TRANSACTIONS AT .200000	-\$1.40
07/31/08	VI SALES DEBIT TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
07/31/08	VI DEBIT MID-QUAL TRANS FEE 18 TRANSACTIONS AT .200000	-\$3.60
07/31/08	DISCOVER SALES DISCOUNT .017400 DISC RATE TIMES \$29.44	-\$0.51
07/31/08	VISA ACCESS FEE 24 TRANSACTIONS AT .007500	-\$0.18
07/31/08	MASTERCARD ACCESS FEE 8 TRANSACTIONS AT .007500	-\$0.60
07/31/08	VISA MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20

**Total**



**FEES**

Date	Description	Total
07/31/08	DEBIT CARD AUTHORIZATION FEE 1 TRANSACTIONS AT .890000	-\$0.89
07/31/08	BATCH SETTLEMENT FEE 22 TRANSACTIONS AT .290000	-\$6.38
07/31/08	MONTHLY SERVICE CHARGE	-\$10.00
07/31/08	AVS 950 CALL AUTHORIZATION FEE 29 TRANSACTIONS AT .100000	-\$2.89

**Total**



**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			

**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208634998  
 Customer Service 1-800-916-6264

Page 8 of 6  
 Statement Period 08/01/08 - 08/31/08

No Interchange Charges for this statement period 0.0  
**Total** 0.0

**SERVICE CHARGES**

Date	Description	Total
08/31/08	MC SALES DEBIT TRANS FEE 8 TRANSACTIONS AT .200000	-\$1.6
08/31/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$260.28	-\$7.0
08/31/08	MASTERCARD NON-QUAL SALES DISC .033900 DISC RATE TIMES \$212.01	-\$7.1
08/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$460.67	-\$8.0
08/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$397.23	-\$6.9
08/31/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$1,117.25	-\$30.0
08/31/08	VI SALES DEBIT TRANS FEE 6 TRANSACTIONS AT .200000	-\$1.2
08/31/08	VI DEBIT MID-QUAL TRANS FEE 20 TRANSACTIONS AT .200000	-\$4.0
08/31/08	VISA ACCESS FEE 28 TRANSACTIONS AT .007500	-\$0.2
08/31/08	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.0
08/31/08	MC MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.2
08/31/08	VISA MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.4
08/31/08	MC NON-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.6
08/31/08	MASTERCARD MID-QUAL SALES DISC .026900 DISC RATE TIMES \$102.00	-\$2.7
<b>Total</b>		-\$70.3

**FEES**

Date	Description	Total
08/31/08	DEBIT CARD AUTHORIZATION FEE 2 TRANSACTIONS AT .690000	-\$1.4
08/31/08	BATCH SETTLEMENT FEE 21 TRANSACTIONS AT .290000	-\$6.1
08/31/08	MONTHLY SERVICE CHARGE	-\$10.1
08/31/08	AVS 950 CALL AUTHORIZATION FEE 36 TRANSACTIONS AT .100000	-\$3.6
<b>Total</b>		-\$21.2

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			
<b>Total</b>			0.0

PO BOX 6600, HAGERSTOWN, MD 21740-6600

12328/A3P0041BOW001/28784/0005/026734/000001/17347

# MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

Page 5 of 6  
 Statement Period 09/01/08 - 09/30/08

## AMOUNTS SUBMITTED BY BATCH

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Total
			\$419.37	\$0.00	\$419.37
09/02/08	125313020089	\$0.00	\$86.73	\$0.00	\$86.73
09/04/08	125313040090	\$267.66	\$36.36	\$0.00	\$304.02
09/05/08	125313050091	\$0.00	\$341.61	\$0.00	\$341.61
09/08/08	125313080092	\$0.00	\$0.00	\$40.74	\$40.74
09/09/08	125313090093	\$23.15	\$37.68	\$0.00	\$60.83
09/10/08	125313100094	\$24.46	\$26.95	\$0.00	\$51.41
09/10/08	125313100095	\$0.00	\$140.57	\$0.00	\$140.57
09/11/08	125313110096	\$33.72	\$64.80	\$0.00	\$98.52
09/16/08	125313160097	\$0.00	\$42.88	\$0.00	\$42.88
09/18/08	125313180098	\$63.01	\$0.00	\$0.00	\$63.01
09/18/08	125313180099	\$0.00	\$134.63	\$0.00	\$134.63
09/19/08	125313190100	\$52.18	\$26.47	\$0.00	\$78.65
09/19/08	125313190101	\$56.75	\$79.11	\$0.00	\$135.86
09/22/08	125313220102	\$20.85	\$200.09	\$0.00	\$220.94
09/23/08	125313230103	\$92.00	\$0.00	\$0.00	\$92.00
09/23/08	125313230104	\$0.00	\$23.02	\$0.00	\$23.02
09/25/08	125313250105	\$0.00	\$33.06	\$0.00	\$33.06
09/26/08	125313260106	\$0.00	\$54.19	\$0.00	\$54.19
09/29/08	125313290107	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>		<b>\$633.78</b>	<b>\$1,747.82</b>	<b>\$40.74</b>	<b>\$2,422.04</b>



## THIRD PARTY TRANSACTIONS

Date	Description	Amount
09/09/08	Transactions submitted to AMERICAN EXPRESS	\$40.74
<b>Total</b>		<b>\$40.74</b>

## ADJUSTMENTS

No Adjustments for this statement period	0.00
<b>Total</b>	<b>0.00</b>

## INTERCHANGE CHARGES

Date	Description	Total
09/30/08	VISA ACCESS FEE 24 TRANSACTIONS AT .007500	-.018
09/30/08	MASTERCARD ACCESS FEE 10 TRANSACTIONS AT .007500	-.075
<b>Total</b>		<b>-.093</b>

PO BOX 6600 HAGERSTOWN, MD 21740-6600

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**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

Page 6 of 6  
 Statement Period 09/01/08 - 09/30/08

**E SERVICE CHARGES**

Date	Description	Total
09/30/08	MC SALES DEBIT TRANS FEE 9 TRANSACTIONS AT .200000	-\$1.80
09/30/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$541.78	-\$9.43
09/30/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$457.18	-\$7.98
09/30/08	VI DEBIT MID-QUAL SALES DISC .026900 DISC RATE TIMES \$759.00	-\$20.42
09/30/08	VI SALES DEBIT TRANS FEE 4 TRANSACTIONS AT .200000	-\$0.80
09/30/08	VI DEBIT MID-QUAL TRANS FEE 16 TRANSACTIONS AT .200000	-\$3.20
09/30/08	MC MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
09/30/08	VISA MID-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
09/30/08	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
09/30/08	MASTERCARD MID-QUAL SALES DISC .026900 DISC RATE TIMES \$92.00	-\$2.47
09/30/08	VISA MID-QUAL SALES DISCOUNT .026900 DISC RATE TIMES \$229.80	-\$6.18
09/30/08	VISA NON-QUAL SALES DISCOUNT .033900 DISC RATE TIMES \$301.53	-\$10.22
<b>Total</b>		<b>-\$54.44</b>

**F FEES**

Date	Description	Total
09/30/08	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
09/30/08	BATCH SETTLEMENT FEE 19 TRANSACTIONS AT .290000	-\$5.51
09/30/08	MONTHLY SERVICE CHARGE	-\$10.00
09/30/08	AVS 950 CALL AUTHORIZATION FEE 25 TRANSACTIONS AT .100000	-\$2.50
<b>Total</b>		<b>-\$18.26</b>

**G CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
<b>Total</b>			<b>0.00</b>

**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

Page 5 of 6  
 Statement Period 10/01/08 - 10/31/08

**AMOUNTS SUBMITTED BY BATCH**

Date Submitted	Batch Submitted	MasterCard	Visa	Total
10/01/08	125313010108	\$25.04	\$0.00	\$25.04
10/03/08	125313030109	\$44.58	\$0.00	\$44.58
10/06/08	125313060110	\$0.00	\$148.33	\$148.33
10/07/08	125313070111	\$0.00	\$52.32	\$52.32
10/08/08	125313080112	\$0.00	\$77.83	\$77.83
10/09/08	125313090113	\$0.00	\$111.42	\$111.42
10/10/08	125313100114	\$102.56	\$82.15	\$184.71
10/10/08	125313100115	\$69.84	\$0.00	\$69.84
10/14/08	125313140116	\$0.00	\$27.92	\$27.92
10/15/08	125313150117	\$21.75	\$158.60	\$180.35
10/16/08	125313160118	\$49.84	\$0.00	\$49.84
10/17/08	125313170119	\$0.00	\$55.28	\$55.28
10/17/08	125313170120	\$0.00	\$25.65	\$25.65
10/21/08	125313210121	\$0.00	\$58.05	\$58.05
10/21/08	125313210122	\$103.33	\$186.61	\$289.94
10/22/08	125313220123	\$0.00	\$133.62	\$133.62
10/22/08	125313220124	\$0.00	\$244.42	\$244.42
10/23/08	125313230125	\$71.68	\$74.39	\$146.07
10/27/08	125313270126	\$30.00	\$0.00	\$30.00
<b>Total</b>		<b>\$618.62</b>	<b>\$1,436.39</b>	<b>\$2,055.01</b>

**THIRD PARTY TRANSACTIONS**

Date	Description	Amount
	No Third Party Transactions for this statement period	0.00
<b>Total</b>		<b>0.00</b>

**ADJUSTMENTS**

Date	Description	Amount
	No Adjustments for this statement period	0.00
<b>Total</b>		<b>0.00</b>

**INTERCHANGE CHARGES**

Date	Description	Total
10/31/08	VISA ACCESS FEE 27 TRANSACTIONS AT .007500	-\$0.20
10/31/08	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.09
<b>Total</b>		<b>-\$0.29</b>

PO BOX 6600, HAGERSTOWN, MD 21740-6600

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**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

Page 6 of 6  
 Statement Period 10/01/08 - 10/31/08

**SERVICE CHARGES**

Date	Description	Total
10/31/08	MASTERCARD SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
10/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$348.38	-\$6.00
10/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$229.10	-\$3.91
10/31/08	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,049.81	-\$31.31
10/31/08	MC SALES DEBIT TRANS FEE 9 TRANSACTIONS AT .200000	-\$1.81
10/31/08	VI SALES DEBIT TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.61
10/31/08	VI DEBIT MID-QUAL TRANS FEE 22 TRANSACTIONS AT .200000	-\$4.41
10/31/08	MC MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.4
10/31/08	VISA MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.4
10/31/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$42.42	-\$0.7
10/31/08	MASTERCARD MID-QUAL SALES DISC .029900 DISC RATE TIMES \$127.82	-\$3.8
10/31/08	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$157.68	-\$4.7
<b>Total</b>		<b>-\$88.83</b>

**FEES**

Date	Description	Total
10/31/08	BATCH SETTLEMENT FEE 19 TRANSACTIONS AT .290000	-\$5.6
10/31/08	ANNUAL COMPLIANCE SVC FEE	-\$139.7
10/31/08	MONTHLY SERVICE CHARGE	-\$10.0
10/31/08	AVS 950 CALL AUTHORIZATION FEE 33 TRANSACTIONS AT .100000	-\$3.3
<b>Total</b>		<b>-\$168.6</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amou
		No Chargebacks/Reversals for this statement period	0.
<b>Total</b>			<b>0.</b>

139.75

**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
 Customer Service 1-800-916-6264

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 Statement Period 11/01/08 - 11/30/08

**AMOUNTS SUBMITTED BY BATCH**

Date Submitted	Batch Submitted	MasterCard	Visa	American Express	Total
11/03/08	125313030127	\$102.00	\$91.31	\$0.00	\$193.31
11/05/08	125313050128	\$0.00	\$48.82	\$0.00	\$48.82
11/06/08	125313060129	\$41.98	\$0.00	\$0.00	\$41.98
11/07/08	125313070130	\$0.00	\$30.42	\$0.00	\$30.42
11/07/08	125313070131	\$0.00	\$148.67	\$0.00	\$148.67
11/10/08	125313100132	\$171.63	\$200.81	\$0.00	\$372.44
11/10/08	125313100133	\$0.00	\$48.88	\$0.00	\$48.88
11/12/08	125313120134	\$23.24	\$173.47	\$0.00	\$196.71
11/13/08	125313130135	\$0.00	\$38.87	\$0.00	\$38.87
11/14/08	125313140136	\$0.00	\$102.00	\$0.00	\$102.00
11/17/08	125313170137	\$82.80	\$151.22	\$0.00	\$234.02
11/18/08	125313180138	\$0.00	\$75.65	\$0.00	\$75.65
11/19/08	125313190139	\$0.00	\$236.70	\$0.00	\$236.70
11/19/08	125313190140	\$27.00	\$0.00	\$0.00	\$27.00
11/20/08	125313200141	\$54.39	\$118.27	\$19.34	\$192.00
11/21/08	125313210142	\$0.00	\$137.23	\$0.00	\$137.23
11/24/08	125313240143	\$98.45	\$48.03	\$0.00	\$146.48
<b>Total</b>		<b>\$611.44</b>	<b>\$1,001.45</b>	<b>\$19.34</b>	<b>\$1,632.23</b>

**THIRD PARTY TRANSACTIONS**

Date	Description	Amount
11/20/08	Transactions submitted to AMERICAN EXPRESS	\$19.34
<b>Total</b>		<b>\$19.34</b>

**ADJUSTMENTS**

Date	Description	Amount
	No Adjustments for this statement period	0.00
<b>Total</b>		<b>0.00</b>

**INTERCHANGE CHARGES**

Date	Description	Total
11/30/08	VISA ACCESS FEE 32 TRANSACTIONS AT .007500	-\$0.24
11/30/08	MASTERCARD ACCESS FEE 13 TRANSACTIONS AT .007500	-\$0.10
<b>Total</b>		<b>-\$0.34</b>

MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP

Merchant Number 376208834998  
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 Statement Period 11/01/08 - 11/30/08

**SERVICE CHARGES**

Date	Description	Total
11/30/08	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
11/30/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$459.79	-\$8.00
11/30/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$215.09	-\$3.74
11/30/08	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,350.46	-\$40.38
11/30/08	MC SALES DEBIT TRANS FEE 10 TRANSACTIONS AT .200000	-\$2.00
11/30/08	VI SALES DEBIT TRANS FEE 4 TRANSACTIONS AT .200000	-\$0.80
11/30/08	VI DEBIT MID-QUAL TRANS FEE 27 TRANSACTIONS AT .200000	-\$5.40
11/30/08	MC MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
11/30/08	VISA MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
11/30/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$112.00	-\$1.95
11/30/08	MASTERCARD MID-QUAL SALES DISC .029900 DISC RATE TIMES \$39.70	-\$1.19
11/30/08	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$85.88	-\$2.57
<b>Total</b>		<b>-\$66.83</b>

**FEES**

Date	Description	Total
11/30/08	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
11/30/08	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
11/30/08	MONTHLY SERVICE CHARGE	-\$10.00
11/30/08	AVS 950 CALL AUTHORIZATION FEE 36 TRANSACTIONS AT .100000	-\$3.60
11/30/08	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
<b>Total</b>		<b>-\$38.73</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
<b>Total</b>			<b>0.00</b>



**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
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**AMOUNTS SUBMITTED BY BATCH**

Date Submitted	Batch Submitted	MasterCard	Viaa	American Express	Total
12/01/08	125313010144	\$433.06	\$52.07	\$0.00	\$485.13
12/02/08	125313020145	\$0.00	\$92.00	\$0.00	\$92.00
12/03/08	125313030146	\$0.00	\$63.89	\$0.00	\$63.89
12/05/08	125313050147	\$0.00	\$32.97	\$0.00	\$32.97
12/08/08	125313080148	\$0.00	\$156.37	\$0.00	\$156.37
12/09/08	125313090149	\$0.00	\$77.58	\$0.00	\$77.58
12/10/08	125313100150	\$0.00	\$164.70	\$0.00	\$164.70
12/10/08	125313100151	\$27.03	\$0.00	\$0.00	\$27.03
12/11/08	125313110152	\$0.00	\$57.49	\$0.00	\$57.49
12/12/08	125313120153	\$0.00	\$55.20	\$0.00	\$55.20
12/15/08	125313150154	\$88.35	\$80.60	\$0.00	\$168.95
12/16/08	125313160155	\$0.00	\$63.31	\$0.00	\$63.31
12/17/08	125313170156	\$67.35	\$30.91	\$0.00	\$98.26
12/18/08	125313180157	\$96.58	\$117.45	\$0.00	\$214.03
12/19/08	125313190158	\$36.16	\$166.02	\$0.00	\$202.18
12/22/08	125313220159	\$76.33	\$118.73	\$56.47	\$251.53
12/29/08	125313290160	\$73.52	\$317.09	\$0.00	\$390.61
<b>Total</b>		<b>\$898.36</b>	<b>\$1,448.38</b>	<b>\$56.47</b>	<b>\$2,403.21</b>

**THIRD PARTY TRANSACTIONS**

Date	Description	Amount
12/22/08	Transactions submitted to AMERICAN EXPRESS	\$56.47
<b>Total</b>		<b>\$56.47</b>

**ADJUSTMENTS**

Date	Description	Amount
	No Adjustments for this statement period	0.00
<b>Total</b>		<b>0.00</b>

**INTERCHANGE CHARGES**

Date	Description	Total
12/31/08	VISA ACCESS FEE 27 TRANSACTIONS AT .007500	-\$0.20
12/31/08	MASTERCARD ACCESS FEE 14 TRANSACTIONS AT .007500	-\$0.11
<b>Total</b>		<b>-\$0.31</b>

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Merchant Number 376208834998  
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 Statement Period 12/01/08 - 12/31/08

**SERVICE CHARGES**

Date	Description	Total
12/31/08	MASTERCARD SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
12/31/08	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,410.47	-\$42.17
12/31/08	MC SALES DEBIT TRANS FEE 11 TRANSACTIONS AT .200000	-\$2.20
12/31/08	VI SALES DEBIT TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
12/31/08	VI DEBIT MID-QUAL TRANS FEE 24 TRANSACTIONS AT .200000	-\$4.80
12/31/08	MC MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
12/31/08	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$39.70	-\$0.69
12/31/08	MASTERCARD MID-QUAL SALES DISC .029900 DISC RATE TIMES \$258.80	-\$7.74
12/31/08	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$599.88	-\$10.44
12/31/08	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$235.91	-\$4.10
<b>Total</b>		<b>-\$71.94</b>

**FEES**

Date	Description	Total
12/31/08	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
12/31/08	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
12/31/08	MONTHLY SERVICE CHARGE	-\$10.00
12/31/08	AVS 950 CALL AUTHORIZATION FEE 34 TRANSACTIONS AT .100000	-\$3.40
12/31/08	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
<b>Total</b>		<b>-\$38.53</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
<b>Total</b>			<b>0.00</b>

**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
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 Statement Period 01/01/09 - 01/31/09

**INTERCHANGE CHARGES**

Date	Description	Total
01/31/09	VISA ACCESS FEE 43 TRANSACTIONS AT .007500	-\$0.32
01/31/09	MASTERCARD ACCESS FEE 12 TRANSACTIONS AT .007500	-\$0.09
<b>Total</b>		<b>-\$0.41</b>

**SERVICE CHARGES**

Date	Description	Total
01/31/09	MC SALES DEBIT TRANS FEE 11 TRANSACTIONS AT .200000	-\$2.20
01/31/09	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$571.85	-\$9.95
01/31/09	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$329.55	-\$5.73
01/31/09	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,494.23	-\$44.68
01/31/09	VI SALES DEBIT TRANS FEE 7 TRANSACTIONS AT .200000	-\$1.40
01/31/09	VI DEBIT MID-QUAL TRANS FEE 31 TRANSACTIONS AT .200000	-\$6.20
01/31/09	VISA MID-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
01/31/09	MC NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
01/31/09	VISA NON-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
01/31/09	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$150.14	-\$4.49
01/31/09	MASTERCARD NON-QUAL SALES DISC .038900 DISC RATE TIMES \$68.08	-\$2.57
01/31/09	VISA NON-QUAL SALES DISCOUNT .038900 DISC RATE TIMES \$78.48	-\$3.05
<b>Total</b>		<b>-\$81.47</b>

**FEES**

Date	Description	Total
01/31/09	BATCH SETTLEMENT FEE 20 TRANSACTIONS AT .290000	-\$5.80
01/31/09	MONTHLY SERVICE CHARGE	-\$10.00
01/31/09	AVS 950 CALL AUTHORIZATION FEE 45 TRANSACTIONS AT .100000	-\$4.50
01/31/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
<b>Total</b>		<b>-\$39.25</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
<b>Total</b>			<b>0.00</b>

**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
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 Statement Period 02/01/09 - 02/28/09

**AMOUNTS SUBMITTED BY BATCH**

Date Submitted	Batch Submitted	MasterCard	DEBIT/ATM CARD	Visa	American Express	Total
02/03/09	125313030181	\$43.72	\$92.00	\$0.00	\$0.00	\$135.72
02/04/09	125313040182	\$102.00	\$0.00	\$83.51	\$0.00	\$185.51
02/05/09	125313050183	\$0.00	\$0.00	\$31.49	\$0.00	\$31.49
02/06/09	125313060184	\$28.92	\$0.00	\$42.81	\$0.00	\$71.73
02/08/09	125313080185	\$121.43	\$0.00	\$282.67	\$0.00	\$384.10
02/10/09	125313100186	\$41.15	\$0.00	\$327.18	\$0.00	\$368.33
02/11/09	125313110187	\$0.00	\$0.00	\$27.61	\$0.00	\$27.61
02/13/09	125313130188	\$39.70	\$0.00	\$61.29	\$0.00	\$100.99
02/17/09	125313170189	\$0.00	\$0.00	\$0.00	\$44.50	\$44.50
02/18/09	125313180190	\$63.80	\$0.00	\$37.71	\$0.00	\$101.51
02/19/09	125313190191	\$0.00	\$0.00	\$30.36	\$0.00	\$30.36
02/20/09	125313200192	\$29.19	\$0.00	\$187.56	\$0.00	\$216.75
02/23/09	125313230193	\$0.00	\$0.00	\$115.33	\$0.00	\$115.33
02/23/09	125313230194	\$108.84	\$0.00	\$195.30	\$0.00	\$302.14
02/24/09	125313240195	\$0.00	\$0.00	\$574.22	\$0.00	\$574.22
02/26/09	125313260196	\$30.66	\$0.00	\$0.00	\$0.00	\$30.66
<b>Total:</b>		<b>\$607.41</b>	<b>\$92.00</b>	<b>\$1,273.07</b>	<b>\$44.50</b>	<b>\$2,016.98</b>

**THIRD PARTY TRANSACTIONS**

Date	Description	Amount
02/17/09	Transactions submitted to AMERICAN EXPRESS	\$44.50
<b>Total:</b>		<b>\$44.50</b>

**ADJUSTMENTS**

Date	Description	Amount
	No Adjustments for this statement period	0.00
<b>Total:</b>		<b>0.00</b>

**INTERCHANGE CHARGES**

Date	Description	Total
02/28/09	VISA ACCESS FEE 31 TRANSACTIONS AT .007500	-\$0.23
02/28/09	MASTERCARD ACCESS FEE 11 TRANSACTIONS AT .007500	-\$0.08
<b>Total:</b>		<b>-\$0.31</b>

**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

Merchant Number 376208834998  
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 Statement Period 02/01/09 - 02/28/09

**SERVICE CHARGES**

Date	Description	Total
02/28/09	MASTERCARD SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
02/28/09	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$465.71	-\$8.10
02/28/09	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$278.87	-\$4.85
02/28/09	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,554.86	-\$46.49
02/28/09	MC SALES DEBIT TRANS FEE 9 TRANSACTIONS AT .200000	-\$1.80
02/28/09	VI SALES DEBIT TRANS FEE 5 TRANSACTIONS AT .200000	-\$1.00
02/28/09	VI DEBIT MID-QUAL TRANS FEE 24 TRANSACTIONS AT .200000	-\$4.80
02/28/09	VISA MID-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
02/28/09	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
02/28/09	MASTERCARD SALES DISCOUNT .017400 DISC RATE TIMES \$141.70	-\$2.47
02/28/09	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$52.63	-\$1.57
02/28/09	VISA NON-QUAL SALES DISCOUNT .038900 DISC RATE TIMES \$90.66	-\$3.53
<b>Total</b>		<b>-\$75.12</b>

**FEE'S**

Date	Description	Total
02/28/09	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
02/28/09	DEBIT CARD AUTHORIZATION FEE 1 TRANSACTIONS AT .890000	-\$0.89
02/28/09	BATCH SETTLEMENT FEE 17 TRANSACTIONS AT .290000	-\$4.93
02/28/09	MONTHLY SERVICE CHARGE	-\$10.00
02/28/09	AVS 950 CALL AUTHORIZATION FEE 36 TRANSACTIONS AT .100000	-\$3.60
02/28/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 10.950000	-\$10.95
<b>Total</b>		<b>-\$20.62</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amou
No Chargebacks/Reversals for this statement period			
<b>Total</b>			<b>0.00</b>

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**MERCHANT CARD PROCESSING STATEMENT LOCATION RECAP**

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 Customer Service 1-800-916-6264 Statement Period 03/01/09 - 03/31/09

**INTERCHANGE CHARGES**

Date	Description	Total
03/31/09	VISA ACCESS FEE 35 TRANSACTIONS AT .007500	-\$0.26
03/31/09	MASTERCARD ACCESS FEE 5 TRANSACTIONS AT .007500	-\$0.04
<b>Total</b>		-\$0.30

**SERVICE CHARGES**

Date	Description	Total
03/31/09	VISA SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
03/31/09	MASTERCARD DEBIT SALES DISC .017400 DISC RATE TIMES \$295.41	-\$5.14
03/31/09	VISA DEBIT SALES DISCOUNT .017400 DISC RATE TIMES \$120.68	-\$2.10
03/31/09	VI DEBIT MID-QUAL SALES DISC .029900 DISC RATE TIMES \$1,483.49	-\$43.76
03/31/09	MC SALES DEBIT TRANS FEE 5 TRANSACTIONS AT .200000	-\$1.00
03/31/09	VI SALES DEBIT TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
03/31/09	VI DEBIT MID-QUAL TRANS FEE 29 TRANSACTIONS AT .200000	-\$5.80
03/31/09	VISA MID-QUAL SALES TRANS FEE 2 TRANSACTIONS AT .200000	-\$0.40
03/31/09	VISA NON-QUAL SALES TRANS FEE 1 TRANSACTIONS AT .200000	-\$0.20
03/31/09	VISA SALES DISCOUNT .017400 DISC RATE TIMES \$68.57	-\$1.19
03/31/09	VISA MID-QUAL SALES DISCOUNT .029900 DISC RATE TIMES \$50.97	-\$1.52
03/31/09	VISA NON-QUAL SALES DISCOUNT .038900 DISC RATE TIMES \$56.15	-\$2.18
<b>Total</b>		-\$55.98

**FEEES**

Date	Description	Total
03/31/09	AMEX EDC CAPTURE FEE 1 TRANSACTIONS AT .250000	-\$0.25
03/31/09	BATCH SETTLEMENT FEE 21 TRANSACTIONS AT .290000	-\$6.09
03/31/09	MONTHLY SERVICE CHARGE	-\$10.00
03/31/09	AVS 950 CALL AUTHORIZATION FEE 37 TRANSACTIONS AT .100000	-\$3.70
03/31/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
<b>Total</b>		-\$39.99

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
No Chargebacks/Reversals for this statement period			
<b>Total</b>			0.00

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 Statement Period 04/01/09 - 04/30/09

**INTERCHANGE CHARGES**

Date	Description	Total
04/30/09	VISA ACCESS FEE 31 TRANSACTIONS AT .026900	-\$0.83
04/30/09	MASTERCARD ACCESS FEE 10 TRANSACTIONS AT .026900	-\$0.27
<b>Total</b>		<b>-\$1.10</b>

**SERVICE CHARGES**

Date	Description	Total
04/30/09	MC SALES DEBIT TRANS FEE 10 TRANSACTIONS AT .200000	-\$2.00
04/30/09	VI SALES DEBIT TRANS FEE 4 TRANSACTIONS AT .200000	-\$0.80
04/30/09	VI DEBIT MID-QUAL TRANS FEE 24 TRANSACTIONS AT .200000	-\$4.80
04/30/09	VISA MID-QUAL SALES TRANS FEE 3 TRANSACTIONS AT .200000	-\$0.60
04/30/09	VISA MID-QUAL SALES DISCOUNT .031400 DISC RATE TIMES \$173.55	-\$5.45
04/30/09	MASTERCARD DEBIT SALES DISC .018900 DISC RATE TIMES \$367.18	-\$6.94
04/30/09	VISA DEBIT SALES DISCOUNT .018900 DISC RATE TIMES \$202.62	-\$3.83
04/30/09	VI DEBIT MID-QUAL SALES DISC .031400 DISC RATE TIMES \$942.97	-\$29.61
<b>Total</b>		<b>-\$44.03</b>

**FEES**

Date	Description	Total
04/30/09	BATCH SETTLEMENT FEE 22 TRANSACTIONS AT .290000	-\$6.38
04/30/09	MONTHLY SERVICE CHARGE	-\$10.00
04/30/09	AVS 950 CALL AUTHORIZATION FEE 35 TRANSACTIONS AT .100000	-\$3.50
04/30/09	NON-RECEIPT OF PCI VALIDATION 1 TRANSACTIONS AT 19.950000	-\$19.95
<b>Total</b>		<b>-\$39.83</b>

**CHARGEBACKS/REVERSALS**

Date	Reference No.	Description	Amount
		No Chargebacks/Reversals for this statement period	0.00
<b>Total</b>			<b>0.00</b>