

LUBECK PUBLIC SERVICE DISTRICT

JANUARY 24, 2002

James E. Smith, Chairman  
David Steele, Secretary  
Lee Johnson, Treasurer

ATTENDING: James Smith, Lee Johnson, David Steele, James Cox, Phil Postlewait

| NO. OF CUSTOMERS: | Section |                            | Sewer | Water |
|-------------------|---------|----------------------------|-------|-------|
|                   | 1       | Lake Washington Road       | 312   | 483   |
|                   | 2       | Lubeck                     | 327   | 413   |
|                   | 3       | Riverhill - Blenn. Heights | 245   | 383   |
|                   | 4       | DuPont Road                | 221   | 296   |
|                   | 5       | Larkmead Road              | 108   | 325   |
|                   | 6       | LMH - Homewood Road        | 0     | 264   |
|                   | 7       | Washington Bottom          | 302   | 355   |
|                   | 8       | New England Ridge          | 184   | 313   |
|                   | 9       | Lubeck South               | 217   | 317   |
|                   | 10      | Larkmead Area - Marrtown   | 30    | 311   |
|                   | 11      | Route 68 South - Hopewell  | 0     | 188   |
|                   | 12      | Mitchell's                 | 28    | 69    |
|                   |         | Total Customers            | 1974  | 3,717 |

TREASURER'S REPORT:

|  |              |
|--|--------------|
| Revenue Fund - United National Bank                                | \$4,030.09   |
| Operations & Maintenance Fund - Wesbanco                           | \$8,751.06   |
| Prudential Securities Sewer Fund                                   | \$126,893.00 |
| Prudential Securities Water Fund                                   | \$58,442.91  |
| Series 1999 Sewerage Bonds Account                                 | \$40,783.55  |
| WesBanco Trust Fund  | \$258,218.84 |
| Transfer From Revenue to Operation & Maintenance Checking Account  | \$52,000.00  |
| Transfer From Revenue to Operation & Maintenance Checking Account  | \$0.00       |
| Transfer From Revenue to RUS O&M Reserve Account                   | \$0.00       |
| Transfer From Revenue to RUS Debt Service Reserve Account          | \$0.00       |
| Transfer From Water Revenue to Water Projection Construction       | \$0.00       |
| Transfer From Revenue to Prudential Securities - Water Tap Account | \$0.00       |
| Transfer From Revenue to Sewer Reserve Account                     | \$0.00       |
| Transfer From Revenue to Vehicle Account                           | \$0.00       |
| Transfer From Water Revenue to Sewer Projection Construction       | \$0.00       |
| Transfer From Water Revenue to WesBanco Investment Account         | \$0.00       |

The following transfers were made to cover payroll since the last Board meeting:

|   |             |
|---|-------------|
| Transfer From Revenue to Operation & Maintenance Checking | \$16,000.00 |
| Transfer From Revenue to Operation & Maintenance Checking | \$0.00      |

**BUSINESS:** Prayer by Jim Smith.

- A) Moved by Dave Steele, seconded by Lee Johnson that the minutes of the Board meeting of January 10, 2002 be approved. Passed unanimously.

**EXISTING SEWER PLANT DEMOLITION, ETC.:**

- A) The District was able to get the Oak Acres, McPherson Townhouses, Walnut Grove, and Bethel II plants removed last week. The District has since been making an effort to get other odd jobs completed so we can start in again on the remaining metal plants.

**DISCUSSION OF DISTRICT HAPPENINGS:**

It was reported what has been going on in the District:

- A) Installed 1 water tap since the last Board meeting. There are 0 water taps to be installed. This gives us 2 water taps for 2002. The District has installed 0 sewer taps since the last Board meeting. There is 1 sewer tap to be installed. This gives us 0 sewer taps for 2002.
- B) Cleaned and straightened up in the garage.
- C) Worked on 1 leak.
- D) Completed work orders, spotted lines, set meters.
- E) It was reported that Rick Sprouse was off on Short Term Disability due to a fall, off the job, that broke his heel.

**GENERAL BUSINESS:**

- A) Moved by Lee Johnson, seconded by Dave Steele that all bills be approved as reviewed by management and the Board, in addition to all fund transfers as presented. Passed unanimously.
- B) Moved by Dave Steele, seconded by Lee Johnson that the financial statement for the month of December 2001 be accepted as presented by Philip R. Postlewait, Jr., CPA. Passed unanimously.
- C) Moved by Dave Steele, seconded by Lee Johnson that the District accept the 6% interest rate given us by Wesbanco to replace the 8.625% rate from BB & T on our backhoe. This was to refinance the balloon payment that was due after 5 years. BB & T had offered us a 7.375% rate. Passed unanimously.

# ASSOCIATION RESOLUTION

|  |                                |                               |                             |                          |                |                        |                 |
|--|--------------------------------|-------------------------------|-----------------------------|--------------------------|----------------|------------------------|-----------------|
| <b>Principal</b><br>\$28,010.00  | <b>Loan Date</b><br>01-23-2002 | <b>Maturity</b><br>01-23-2004 | <b>Loan No</b><br>314939453 | <b>Call / Coll</b><br>83 | <b>Account</b> | <b>Officer</b><br>REED | <b>Initials</b> |
| References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.<br>Any item above containing "****" has been omitted due to text length limitations. |                                |                               |                             |                          |                |                        |                 |

**Association:** Lubeck Public Service District  
P.O. Box 700  
Washington, WV 26181

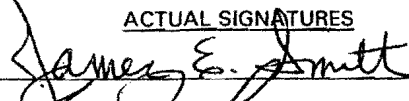
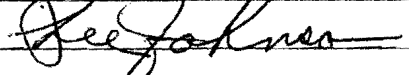
**Lender:** WesBanco Bank, Inc.  
Market Street Office  
415 Market Street  
Parkersburg, WV 26101  
(304) 480-2517

**I, THE UNDERSIGNED, DO HEREBY CERTIFY THAT:**

**THE ASSOCIATION'S EXISTENCE.** The complete and correct name of the Association is Lubeck Public Service District ("Association"). The Association is a organization which is, and at all times shall be, duly organized, validly existing, and in good standing under and by virtue of the laws of the State of West Virginia. The Association is duly authorized to transact business in all other states in which the Association is doing business, having obtained all necessary filings, governmental licenses and approvals for each state in which the Association is doing business. Specifically, the Association is, and at all times shall be, duly qualified as a foreign association in all states in which the failure to so qualify would have a material adverse effect on its business or financial condition. The Association has the full power and authority to own its properties and to transact the business in which it is presently engaged or presently proposes to engage. The Association maintains an office at RT. 8, Washington, WV 26181. Unless the Association has designated otherwise in writing, the principal office is the office at which the Association keeps its books and records. The Association will notify Lender prior to any change in the location of the Association's state of organization or any change in the Association's name. The Association shall do all things necessary to preserve and to keep in full force and effect its existence, rights and privileges, and shall comply with all regulations, rules, ordinances, statutes, orders and decrees of any governmental or quasi-governmental authority or court applicable to the Association and the Association's business activities.

**RESOLUTIONS ADOPTED.** At a meeting of the officers of the Association, duly called and held on \_\_\_\_\_, at which a quorum was present and voting, or by other duly authorized action in lieu of a meeting, the resolutions set forth in this Resolution were adopted.

**OFFICERS.** The following named persons are officers of Lubeck Public Service District:

| <u>NAMES</u>   | <u>TITLES</u> | <u>AUTHORIZED</u> | <u>ACTUAL SIGNATURES</u>  |
|----------------|---------------|-------------------|---|
| James E. Smith | Chairman      | Y    X            |   |
| Lee Johnson    | Treasurer     | Y    X            |  |

**ACTIONS AUTHORIZED.** Any two (2) of the authorized persons listed above may enter into any agreements of any nature with Lender, and those agreements will bind the Association. Specifically, but without limitation, any two (2) of such authorized persons are authorized, empowered, and directed to do the following for and on behalf of the Association:

**Borrow Money.** To borrow, as a cosigner or otherwise, from time to time from Lender, on such terms as may be agreed upon between the Association and Lender, such sum or sums of money as in their judgment should be borrowed; however, not exceeding at any one time the amount of **Twenty-eight Thousand Ten & 00/100 Dollars (\$28,010.00)**, in addition to such sum or sums of money as may be currently borrowed by the Association from Lender.

**Execute Notes.** To execute and deliver to Lender the promissory note or notes, or other evidence of the Association's credit accommodations, on Lender's forms, at such rates of interest and on such terms as may be agreed upon, evidencing the sums of money so borrowed or any of the Association's indebtedness to Lender, and also to execute and deliver to Lender one or more renewals, extensions, modifications, refinancings, consolidations, or substitutions for one or more of the notes, any portion of the notes, or any other evidence of credit accommodations.

**Grant Security.** To mortgage, pledge, transfer, endorse, hypothecate, or otherwise encumber and deliver to Lender any property now or hereafter belonging to the Association or in which the Association now or hereafter may have an interest, including without limitation all real property and all personal property (tangible or intangible) of the Association, as security for the payment of any loans or credit accommodations so obtained, any promissory notes so executed (including any amendments to or modifications, renewals, and extensions of such promissory notes), or any other or further indebtedness of the Association to Lender at any time owing, however the same may be evidenced. Such property may be mortgaged, pledged, transferred, endorsed, hypothecated or encumbered at the time such loans are obtained or such indebtedness is incurred, or at any other time or times, and may be either in addition to or in lieu of any property theretofore mortgaged, pledged, transferred, endorsed, hypothecated or encumbered.

**Execute Security Documents.** To execute and deliver to Lender the forms of mortgage, deed of trust, pledge agreement, hypothecation agreement, and other security agreements and financing statements which Lender may require and which shall evidence the terms and conditions under and pursuant to which such liens and encumbrances, or any of them, are given; and also to execute and deliver to Lender any other written instruments, any chattel paper, or any other collateral, of any kind or nature, which Lender may deem necessary or proper in connection with or pertaining to the giving of the liens and encumbrances. Notwithstanding the foregoing, any one of the above authorized persons may execute, deliver, or record financing statements.

**Negotiate Items.** To draw, endorse, and discount with Lender all drafts, trade acceptances, promissory notes, or other evidences of indebtedness payable to or belonging to the Association or in which the Association may have an interest, and either to receive cash for the same or to cause such proceeds to be credited to the Association's account with Lender, or to cause such other disposition of the proceeds derived therefrom as they may deem advisable.

**Further Acts.** In the case of lines of credit, to designate additional or alternate individuals as being authorized to request advances under such lines, and in all cases, to do and perform such other acts and things, to pay any and all fees and costs, and to execute and deliver such other documents and agreements as the officers may in their discretion deem reasonably necessary or proper in order to carry into effect the provisions of this Resolution.

**SUMED BUSINESS NAMES.** The Association has filed or recorded all documents or filings required by law relating to all assumed business names used by the Association. Excluding the name of the Association, the following is a complete list of all assumed business names under which the Association does business: **None.**

**TICES TO LENDER.** The Association will promptly notify Lender in writing at Lender's address shown above (or such other addresses as

ASSOCIATION RESOLUTION  
(Continued)

Loan No: 314939453

Lender may designate from time to time) prior to any (A) change in the Association's name; (B) change in the Association's assumed business name(s); (C) change in the structure of the Association; (D) change in the authorized signer(s); (E) change in the Association's principal office address; (F) change in the Association's state of organization; (G) conversion of the Association to a new or different type of business entity; or (H) change in any other aspect of the Association that directly or indirectly relates to any agreements between the Association and Lender. No change in the Association's name or state of organization will take effect until after Lender has received notice

**CERTIFICATION CONCERNING OFFICERS AND RESOLUTIONS.** The officers named above are duly elected, appointed, or employed by or for the Association, as the case may be, and occupy the positions set opposite their respective names. This Resolution now stands of record on the books of the Association, is in full force and effect, and has not been modified or revoked in any manner whatsoever.

**CONTINUING VALIDITY.** Any and all acts authorized pursuant to this Resolution and performed prior to the passage of this Resolution are hereby ratified and approved. This Resolution shall be continuing, shall remain in full force and effect and Lender may rely on it until written notice of its revocation shall have been delivered to and received by Lender at Lender's address shown above (or such addresses as Lender may designate from time to time). Any such notice shall not affect any of the Association's agreements or commitments in effect at the time notice is given.

**IN TESTIMONY WHEREOF,** I have hereunto set my hand and attest that the signatures set opposite the names listed above are their genuine signatures.

I have read all the provisions of this Resolution, and I personally and on behalf of the Association certify that all statements and representations made in this Resolution are true and correct. This Association Resolution is dated 11/24/02.

CERTIFIED TO AND ATTESTED BY:

x David D. Stone  
Authorized signer for Lubeck Public Service District

NOTE: If the officers signing this Resolution are designated by the foregoing document as one of the officers authorized to act on the Association's behalf, it is advisable to have this Resolution signed by at least one non-authorized officer of the Association.

- D) The District has sent our engineering agreement in to the Public Service Commission for their review and approval.
- E) The District received a letter from the Wellesley Home Property Owner's Association today asking to connect to the sewer system again but also stating that they expect to get paid for their system. Jim is to have Joe Brown respond to the letter.
- F) The District has had a request to use part of one of our properties for a volleyball court. Jim has talked to the attorneys office and they state that an agreement could be made up that would require them to keep liability insurance to cover the District . They also stated that we should keep the possibility of our needing the property as an out and term limits that could be renewed. The gentleman has stated that he would keep the property mowed for the use.
- G) Jim received a call from one of our former insurance carriers this morning and he was asking if we were represented by an insurance company attorney. Jim told him that we were. He is going to look to see if there is coverage, and if so will contact the other insurance company and share in the cost. Go over other information that has come in on the C-8 case.
- H) Discussion on possibility of extending water to the golf course on Wadesville Road. It is still the Boards position that until we have a commitment for a water storage tank for that area, we cannot allow the water line to be extended so as to protect our existing customers.
- I) Discussion on GE's request for water service. It has been explained that there must be an air gap between the two systems. They have assured Jim that this will not be a problem.
- J) Discussion on employees.
- K) Have them sign sewer certificate.
- L) Moved by Dave Steele, seconded by Lee Johnson that the District approve Partial Pay Estimate No. 13 in the amount of \$23,790. for Hayslett Construction, Inc., Contract 98-1. Passed unanimously.
- M) Moved by Lee Johnson, seconded by Dave Steele that the District approve the Final Partial Pay Estimate in the amount of \$2,000. for Hayslett Construction, Inc., Contract 98-1. Passed unanimously.

- N) Discussion of work that is being completed on our water wells. Reynolds was called in to pull the motor on Well B because it had failed. When they got it pulled out, it had an inch of iron build up on the pump. We determined that it should go back to Reynold's shop to tear it apart and look it over before putting it back in the well. This well was cleaned in 1997 but Bill and Jim both feel that we need to have it cleaned again, now. We have two wells that have yet to be cleaned, Wells A and D. We would like to have Reynold's go ahead and clean Well A while they are here. We are looking at \$5,850 for each cleaning. The motor cost is \$3,150. Moved by Lee Johnson, seconded by Dave Steele that the District have the repairs made to Well B and also have it cleaned. Then, the District will have Reynolds clean Well A. It is finally agreed that from this point forward the District will have two wells per year cleaned. Passed unanimously.
- O) Jim reported that the Lubeck Volunteer Fire Department is working on getting a lower insurance classification and have asked him to serve on a committee to accomplish this task.
- P) Meeting adjourned.

 APPROVED  ATTESTED

DATE: 01/24/02  
 TIME: 10:38 AM

LUBECK PUBLIC SRVC DSTR  
 Accounts Payable  
 Check Register

CASH ACCOUNT: 1 113150

| ---CHECK---         |          | ---VENDOR--- |                           | INVOICE          | DISCOUNT |          |        |             |
|---------------------|----------|--------------|---------------------------|------------------|----------|----------|--------|-------------|
| NUMBER              | DATE     | ID           | NAME                      | NUMBER           | DATE     | AMOUNT   | AMOUNT | AMOUNT PAID |
| 004506              | 01/24/02 | AMERIC       | AMERICAN MEDICAL SECURITY | 4700-003434      | 01/10/02 | 529.82   | 0.00   | 529.82      |
| 004507              | 01/24/02 | AUMA         | AUMA ACTUATORS, INC.      | 6132182          | 09/14/00 | 2,040.00 | 0.00   | 2,040.00    |
| 004508              | 01/24/02 | AVAYA        | AVAYA, INC.               | 2712575624       | 01/06/02 | 55.63    | 0.00   | 55.63       |
| 004509              | 01/24/02 | BOSLEY       | BOSLEY RENTAL & SUPPLY    | P1027911-01      | 01/09/02 | 61.40    | 0.00   | 61.40       |
|                     |          |              |                           | P1028108-01      | 01/17/02 | 165.30   | 0.00   | 165.30      |
|                     |          |              |                           | P1028205-01      | 01/17/02 | 9.50     | 0.00   | 9.50        |
| Total Check Amount: |          |              |                           |                  |          |          |        | 236.20      |
| 004510              | 01/24/02 | C&P          | VERIZON                   | 000042342669 16Y | 01/17/02 | 283.85   | 0.00   | 283.85      |
| 004511              | 01/24/02 | CAL-PA       | CAL-PACIFIC PRODUCTS      | 05172            | 01/08/02 | 115.07   | 0.00   | 115.07      |
| 004512              | 01/24/02 | CRESC        | CRESCENT & SPRAGUE        | S1631864.001     | 01/04/02 | 11.56    | 0.00   | 11.56       |
|                     |          |              |                           | S1632691.001     | 01/07/02 | 1.49     | 0.00   | 1.49        |
|                     |          |              |                           | S1632858.001     | 01/08/02 | 0.56     | 0.00   | 0.56        |
|                     |          |              |                           | S1632974.001     | 01/08/02 | 12.63    | 0.00   | 12.63       |
| Total Check Amount: |          |              |                           |                  |          |          |        | 26.24       |
| 004513              | 01/24/02 | E.M.AN       | E.M. ANALYTICAL, INC.     | 99615            | 01/08/02 | 125.00   | 0.00   | 125.00      |
| 004514              | 01/24/02 | FEDEX        | FEDEX                     | 4-075-09036      | 01/08/02 | 29.73    | 0.00   | 29.73       |
| 004515              | 01/24/02 | HARPER       | EVERETT L. HARPER & SON   | 2476             | 01/23/02 | 2,700.00 | 0.00   | 2,700.00    |
| 004516              | 01/24/02 | L. TIR       | LUBECK TIRE SERVICE       | 5243             | 01/18/02 | 18.95    | 0.00   | 18.95       |
| 004517              | 01/24/02 | LOWE'S       | LOWE'S BUSINESS ACCOUNT   | 49 0939 108861 4 | 01/08/02 | 123.24   | 0.00   | 123.24      |
| 004518              | 01/24/02 | LUBECK       | LUBECK PSD                | WATER BILLS      | 01/23/02 | 219.32   | 0.00   | 219.32      |
|                     |          |              |                           | 4632             | 01/23/02 | 619.76   | 0.00   | 619.76      |
| Total Check Amount: |          |              |                           |                  |          |          |        | 839.08      |
| 004519              | 01/24/02 | MCHENR       | MC HENRY ELECTRIC CO. INC | 14033            | 01/14/02 | 240.44   | 0.00   | 240.44      |
|                     |          |              |                           | 14033-2          | 01/14/02 | 87.00    | 0.00   | 87.00       |
| Total Check Amount: |          |              |                           |                  |          |          |        | 327.44      |
| 00520               | 01/24/02 | MEDIC        | MEDICAL BENEFITS CO.      | 49 10075         | 01/17/02 | 5,973.65 | 0.00   | 5,973.65    |
| 00521               | 01/24/02 | MILLER       | MILLER COMMUNICATIONS     | 76333            | 01/16/02 | 144.00   | 0.00   | 144.00      |

DATE: 01/24/02  
 TIME: 10:38 AM

LUBECK PUBLIC SRVC DSTR  
 Accounts Payable  
 Check Register

CASH ACCOUNT: 1 113150

| CHECK                        |          | VENDOR |                                 | INVOICE                 | INVOICE  | DISCOUNT  |             |
|------------------------------|----------|--------|---------------------------------|-------------------------|----------|-----------|-------------|
| NUMBER                       | DATE     | ID     | NAME                            | NUMBER                  | DATE     | AMOUNT    | AMOUNT PAID |
| 004522                       | 01/24/02 |        | MONONG ALLEGHENY POWER          | 3 60 09 888 00025 1     | 01/16/02 | 6,110.83  | 6,110.83    |
|                              |          |        |                                 | 3 60 09 888 00025 1     | 01/16/02 | 3,405.25  | 3,405.25    |
| Total Check Amount:          |          |        |                                 |                         |          |           | 9,516.08    |
| 004523                       | 01/24/02 |        | NORTHW NORTHWESTERN DISPOSAL    | 580027                  | 01/11/02 | 369.10    | 369.10      |
|                              |          |        |                                 | 580310                  | 01/14/02 | 360.60    | 360.60      |
| Total Check Amount:          |          |        |                                 |                         |          |           | 729.70      |
| 004524                       | 01/24/02 |        | NORWEL NORWECO                  | 020141                  | 01/11/02 | 442.00    | 442.00      |
| 004525                       | 01/24/02 |        | ONEVAL BB&T OF WV BUSINESS LOAN | 9570544796-0001         | 01/11/02 | 28,264.53 | 28,264.53   |
| 004526                       | 01/24/02 |        | PARKNS PARKERSBURG SENTINEL CO. | 0101PKG0395002700       | 01/11/02 | 72.00     | 72.00       |
| 004527                       | 01/24/02 |        | PETTY LUBECK PUBLIC SERVICE DIS | INV.#51 & 52            | 01/23/02 | 40.46     | 40.46       |
| 004528                       | 01/24/02 |        | PKSEWR PARKERSBURG SANITARY BD  | DEC. 2001 PKSBG. SEWER  | 12/28/01 | 11,257.18 | 11,257.18   |
| 004529                       | 01/24/02 |        | PO WASHINGTON POSTMASTER        | BILLING POSTAGE         | 01/23/02 | 100.00    | 100.00      |
| 004530                       | 01/24/02 |        | RESA V RESA V                   | CLASS 1 WASTEWATER CL.  | 01/17/02 | 50.00     | 50.00       |
| 004531                       | 01/24/02 |        | STUART STUART OIL COMPANY       | 06362                   | 01/17/02 | 436.54    | 436.54      |
| 004532                       | 01/24/02 |        | TESACO TESA COMPANY, INC.       | 63869                   | 01/22/02 | 312.97    | 312.97      |
| 004533                       | 01/24/02 |        | USFILS U. S. FILTER             | 8809874                 | 01/07/02 | 1,638.00  | 1,638.00    |
| 004534                       | 01/24/02 |        | WAWORK WATER WORKS & INDUSTRIAL | 318201                  | 12/31/01 | 1,546.20  | 1,546.20    |
|                              |          |        |                                 | 318263                  | 01/14/02 | 434.96    | 434.96      |
| Total Check Amount:          |          |        |                                 |                         |          |           | 1,981.16    |
| 004535                       | 01/24/02 |        | WESTFI WESTFIELD INSURANCE CO.  | NR-CWP-3571226-041599-A | 01/21/02 | 250.00    | 250.00      |
| 004536                       | 01/24/02 |        | WVPEIA WVPEIA                   | 0200516647              | 01/05/02 | 1,746.20  | 1,746.20    |
| 004537                       | 01/24/02 |        | WVTAX WV DEPT OF TAX & REVENUE  | PERIOD ENDING 01/31/02  | 01/21/02 | 1,319.33  | 1,319.33    |
| 004538                       | 01/24/02 |        | WVWAT WV WATER & WASTE SUPPLY   | 35497052-09             | 01/02/02 | 6,750.00  | 6,750.00    |
|                              |          |        |                                 | 36628362-01             | 01/18/02 | 549.25    | 549.25      |
| Total Check Amount:          |          |        |                                 |                         |          |           | 7,299.25    |
| 004539                       | 01/24/02 |        | ZZIPNT ZZZIP.NET                | 01/14/02                | 01/14/02 | 65.00     | 65.00       |
| Number Of Checks Written: 34 |          |        |                                 |                         |          | Totals:   | 79,088.30   |
|                              |          |        |                                 |                         |          |           | 0.00        |
|                              |          |        |                                 |                         |          |           | 79,088.30   |



IN DATE: 01/24/02  
TIME: 11:13 AM

LUBECK PUBLIC SRVC DSTR  
Accounts Payable  
Check Register

PAGE 1

CASH ACCOUNT: 1 113150

| CHECK<br>NUMBER             | DATE     | ID     | VENDOR<br>NAME          | INVOICE NUMBER          | INVOICE<br>DATE | AMOUNT  | DISCOUNT<br>AMOUNT | AMOUNT PAID |        |
|-----------------------------|----------|--------|-------------------------|-------------------------|-----------------|---------|--------------------|-------------|--------|
| 0004540                     | 01/24/02 | SAMS   | SAM'S CLUB              | 49 0939 108861 4        | 01/08/02        | 123.24  | 0.00               | 123.24      |        |
| 0004541                     | 01/24/02 | WESTFI | WESTFIELD INSURANCE CO. | NR-CWP-3571226-090500-A | 01/21/02        | 250.00  | 0.00               | 250.00      |        |
| Number Of Checks Written: 2 |          |        |                         |                         |                 | Totals: | 373.24             | 0.00        | 373.24 |

\*\*\* End of Check Register \*\*\*