



This is the 2018 Preliminary Budget, look at the value presented for 2019 Estimate of the Mayors Fund

**BUDGET SUMMARY
ALL FUNDS – 2019**

FUND	2018 Budget	2018 Estimated Budget	2019 Proposed Budget	2019 Final Budget
General Fund				
Available Assets and Revenues	\$1,425,416.02	\$1,458,260.38	\$1,547,390.82	
Expenditures and Transfers	\$1,713,060.01	\$1,443,563.39	\$1,547,390.82	
Closing Balance	\$287,643.99	\$15,696.99	\$0.00	
Highway Aid Fund				
Available Assets and Revenues	\$165,705.53	\$219,153.51	\$194,225.92	
Expenditures and Transfers	\$29,102.28	\$153,543.89	\$99,543.89	
Closing Balance	\$136,603.25	\$65,609.62	\$94,682.03	
Mayors Fund				
Available Assets and Revenues	\$16,743.52	\$15,000.00	\$10,000.00	
Expenditures and Transfers	\$2,248.87	\$15,000.00	\$10,000.00	
Closing Balance	\$14,494.65	\$0.00	\$0.00	
Non-General Fund Escrow				
Available Assets and Revenues	\$5,231.46	\$1,259.45	\$5,231.46	
Expenditures and Transfers	\$0.00	\$0.00	\$1,477.79	
Closing Balance	\$5,231.46	\$1,259.45	\$3,753.67	
Capital Improvement Fund				
Available Assets and Revenues	\$197,043.02	\$200,000.00	\$120,000.00	
Expenditures and Transfers	\$56,063.11	\$0.00	\$50,000.00	
Closing Balance	\$141,221.27	\$200,000.00	\$70,000.00	
Fire Protection Fund				
Available Assets and Revenues	\$12,742.47	\$13,408.45	\$13,408.45	
Expenditures and Transfers	\$12,742.47	\$13,408.45	\$13,408.45	
Closing Balance	\$0.00	\$0.00	\$0.00	
Developers Escrow				
Available Assets and Revenues	\$71,617.70	\$26,030.20	\$59,617.70	
Expenditures and Transfers	\$12,030.00	\$25,176.79	\$0.00	
Closing Balance	\$59,617.70	\$5,853.41	\$59,617.70	

COMBINED – ALL FUNDS				
Available Accounts and Revenues	\$1,894,539.72	\$1,933,111.99	\$1,946,874.35	
Expenditures and Transfers	\$1,825,216.74	\$1,649,692.52	\$1,721,820.95	
Closing Balance	\$69,322.98	\$283,419.47	\$225,053.40	

Note: Estimates only. All closing balances are shown net of any reserves, liabilities, and encumbrances.



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Now here is the 2020 Preliminary Budget, we need to pay attention to the 2019 Budget of \$12,242.27 and the 2019 Estimated Budget of \$18,500

2020 Budget - SECTION 3
FUND SUMMARY
ALL BOROUGH FUNDS - 2020

FUND	2019 Budget	2019 Estimated Budget	2020 Proposed Budget	2020 Final Budget
General Fund				
Available Assets and Revenues	\$1,583,892.84	\$1,547,390.82	\$1,377,480.71	
Expenditures and Transfers	\$1,478,806.92	\$1,547,390.82	\$1,377,480.71	
Closing Balance	\$104,885.92	\$0.00	\$0.00	
Solid Waste & Recycling Fund				
Available Assets and Revenues			\$308,189.67	
Expenditures and Transfers			\$308,189.67	
Closing Balance			\$0.00	
Highway Aid Fund				
Available Assets and Revenues	\$153,299.66	\$194,226.92	\$205,862.03	
Expenditures and Transfers	\$0.00	\$99,543.89	\$49,131.86	
Closing Balance	\$153,299.66	\$94,682.03	\$156,730.17	
Mayors Fund				
Available Assets and Revenues	\$12,242.27	\$18,500.00	\$2,000.00	
Expenditures and Transfers	\$12,242.27	\$18,500.00	\$0.00	
Closing Balance	\$0.00	\$190.00	\$2,000.00	
Non-General Fund Escrow				
Available Assets and Revenues	\$2,590.79	\$2,590.79	\$2,590.79	
Expenditures and Transfers	\$0.00	\$0.00	\$0.00	
Closing Balance	\$2,590.79	\$2,590.79	\$2,590.79	
Capital Improvement Fund				
Available Assets and Revenues	\$197,043.02	\$200,000.00	\$286,999.06	
Expenditures and Transfers	\$66,063.11	\$0.00.00	\$200,000.00	
Closing Balance	\$141,221.27	\$200,000.00	\$86,999.96	
Fire Protection Fund				
Available Assets and Revenues	\$12,565.07	\$13,408.45	\$13,472.43	
Expenditures and Transfers	\$12,565.07	\$13,408.45	\$13,472.43	
Closing Balance	\$0.00	\$0.00	\$0.00	

2020 Budget - SECTION 3

Developers Escrow				
Available Assets and Revenues	\$71,617.70	\$26,030.20	\$218,193.44	
Expenditures and Transfers	\$12,000.00	\$25,176.79	\$163,805.55	



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Closing Balance	\$59,617.70	\$853.41	\$54,386.89
COMBINED - ALL FUNDS			
Available Accounts and Revenues	\$2,033,051.35	\$2,002,146.18	\$2,414,768.13
Expenditures and Transfers	\$1,571,677.37	\$1,703,519.95	\$2,112,060.22
Closing Balance	\$461,373.98	\$298,626.23	\$392,707.91

Note: Estimates only. All closing balances are shown net of any reserves, liabilities, and encumbrances.

This is the Reconciliation from the Mayors Fund as of the end of March 2019 and as you can see the total was also \$12,242.27

8:05 PM
04/30/19

BOROUGH OF BATH - NON-GENERAL FUND ESCROWS
Reconciliation Detail
196.20 - MAYOR'S FUND - Checking, Period Ending 03/31/2019

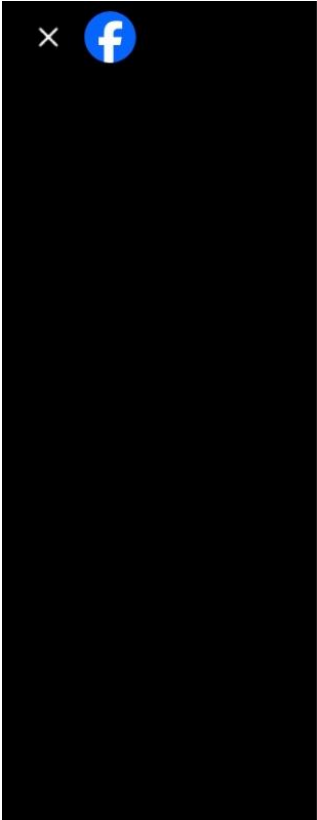
Type	Date	Num	Name	Cr	Amount	Balance
Beginning Balance						12,242.14
Cleared Transactions						
Deposits and Credits - 1 Item						
Deposit	03/13/19			X	9.71	9.71
Total Deposits and Credits					9.71	9.71
Total Cleared Transactions					9.71	9.71
Cleared Balance					9.71	12,249.85
Uncleared Transactions						
Checks and Payments - 1 Item						
General Journal	03/31/2017		Audit		-7.58	-7.58
Total Checks and Payments					-7.58	-7.58
Total Uncleared Transactions					-7.58	-7.58
Register Balance as of 03/31/2019					2.13	12,242.27
Ending Balance					2.13	12,242.27

So far no big deal, let's jump ahead to January 2020 General Fund acct# 3107 (cash unrestricted), where you can see that the first deposit of the year was for \$12,262.34. Now this figure is only \$20.07 more than the amount recorded in the 2020 Preliminary Budget and end of March Balance in the general fund. Again, random so no big deal

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ESSA Bank & Trust
200 Palmer Street • PO Box L
Stroudsburg, PA 18360-0160
RETURN SERVICE REQUESTED

Statement Ending 01/31/2020
Page 1 of 2

Customer Service Contact
Phone: 610-713-8801
Hours: 8:00 a.m. - 6:00 p.m. M-F
Website: essabank.com
Email: Bank@essabank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX23107	\$193,955.19

NPO Checking-XXXXX23107

Account Summary		Interest Summary		
Date	Description	Amount	Description	Amount
01/01/2020	Beginning Balance	\$36,811.44	Annual Percentage Yield Earned	0.05%
	13 Credits This Period	\$380,716.08	Interest Days	31
	37 Debits This Period	-\$201,786.32	Interest Earned	\$8.84
01/31/2020	Ending Balance	\$193,955.19	Interest Paid This Period	\$8.84
			Interest Paid Year-to-Date	\$8.84

Deposits

Date	Description	Amount
01/02/2020	REBOTE DEPOSIT	\$12,242.44
01/08/2020	DEPOSIT BATH	\$305,331.00
01/14/2020	REBOTE DEPOSIT	\$123.00
01/21/2020	REBOTE DEPOSIT	\$4,722.58
01/23/2020	DEPOSIT BATH	\$420.00
	5 item(s) totaling	\$317,849.02

Electronic Credits

Date	Description	Amount
01/07/2020	KEVSTONE ACG EFILE PPD	\$900.00
01/08/2020	KEVSTONE ACG EFILE PPD	\$3,539.72
01/14/2020	KEVSTONE ACG EFILE PPD	\$4,880.00
01/16/2020	ROSP INC 2001 Comm Servs PPD	\$200.00
01/21/2020	KEVSTONE ACG EFILE PPD	\$1,240.00
01/28/2020	KEVSTONE ACG EFILE PPD	\$1,240.00
	6 item(s) totaling	\$13,489.72

Other Credits

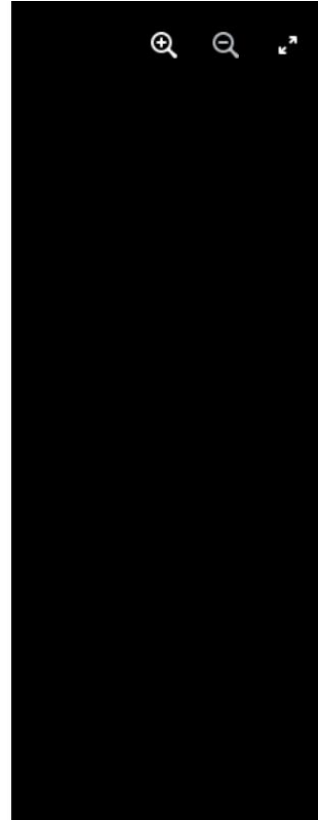
Date	Description	Amount
01/31/2020	INTEREST PAID 1/01 THROUGH 1/31	\$8.84
	1 item(s) totaling	\$8.84

Other Debits

Date	Description	Amount
01/09/2020	CHECK NUMBER 17038 RETURNED	\$38,179.00

Member FDIC

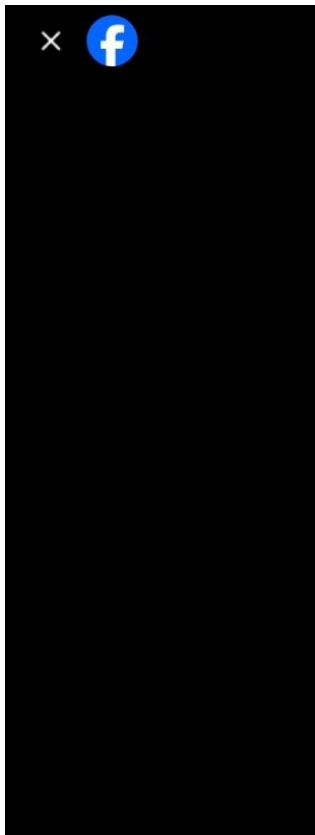
But, this made me curious, as it's really, really close. So I decided to review Audit Trails for other transactions that happened on this day and I also asked Brad.



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3) You asked for all transaction details, records, and relevant documents related to the \$12,262.30 remote deposit into the General Fund 'Cash Unrestricted' account (3107) on January 2, 2020, including the specific funding source accounts from which these funds were drawn.

The remote deposit is actually in the amount of \$12,262.34, not \$12,262.30 as stated in your email. The deposit was comprised of the following checks:

- Verizon Wireless Monopole Royalty	\$1,833.33
- Real Estate Transfer Tax Revenue	\$5,144.51
- UCC Fees	\$14.50
- 2018 Act 101 Recycling Grant	\$4,170
- January Bethlehem Township EMS Rent	\$1,100

TOTAL **\$12,262.34**

Please see **Attachment C**, remote deposit is enclosed. Bank account numbers have been redacted.

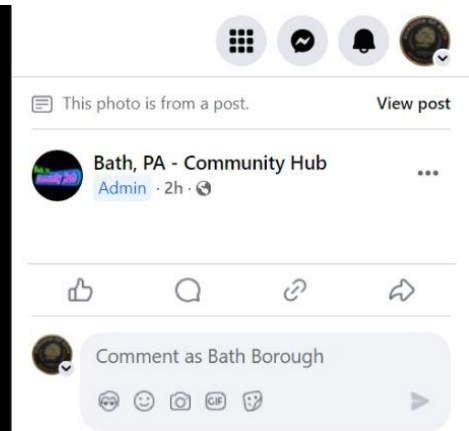
Okay, sounds legit. But again I reviewed the audit trails

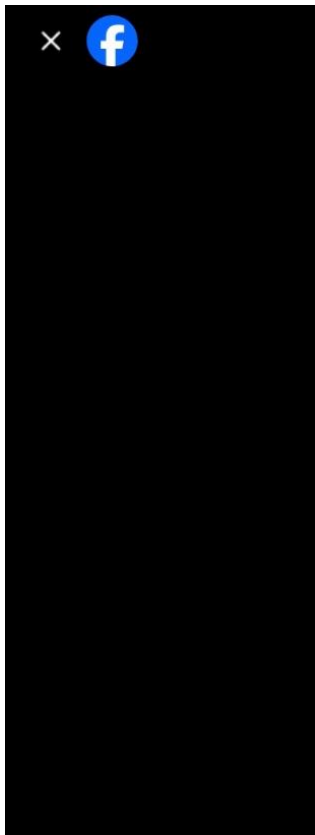
On the bottom you will see a transaction dated 08/30/2019, it's a deposit into the general fund for \$5,406.33

On the top you will see a transaction dated 09/10/2019, it is a deposit into the general fund for \$15,712.34

Both of these deposits were only first entered into Quickbooks on January 2, 2020.

Still no big deal.





STATE OF PENNSYLVANIA
DEPARTMENT OF REVENUE
REVENUE ACCOUNTING SYSTEM
GENERAL FUND

DATE	DESCRIPTION	AMOUNT	CHECK NO.	DEPOSIT TO	DEPOSIT BY	DEPOSIT DATE	DEPOSIT AMOUNT	REVENUE ACCOUNT	REVENUE ACCOUNT NAME	REVENUE ACCOUNT DESCRIPTION	REVENUE ACCOUNT BALANCE
01/02/2020	STATE OF PENNSYLVANIA	15,712.34		15712.34		01/02/2020	15,712.34	360.19	EE Insurance Reimbursement		15,712.34
01/02/2020	STATE OF PENNSYLVANIA	12,262.34		12262.34		01/02/2020	12,262.34	360.19	EE Insurance Reimbursement		3,450.00
04/01/2020	STATE OF PENNSYLVANIA	8,856.33		8856.33		04/01/2020	8,856.33	360.19	EE Insurance Reimbursement		12,306.33

Now one thing I've learned during the few months was that the easiest way to track money through the books is by change, the literally cents of a transaction. So what caught my eye was that the top transaction was for \$15,712.34. Where the deposit into the general fund on 01/02/2020 was \$12,262.34.

So the next thing I did was subtract the deposit and then added the difference to the bottom transaction $15712.34 - 12262.34 = 3,450.00$ then $3,450.00 + 8856.33 = 12,306.33$

That lead me here, the April and July Treasurer Reports. You'll see that line 360.19 EE Insurance Reimbursement shows revenue of \$8,860.53. Now I understand this is off by \$4.20 but bear with me



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04/30/20
Cash Basis





BOROUGH OF BATH - OPERATING "GENERAL" FUND
3-YEAR Profit & Loss Budget vs. Actual
January through December 2020


	Jan - Dec 20	Budget	\$ Over Budget
355.01 - Public Utility Realty Tax/PURTA	0.00	1,185.46	-1,185.46
355.02 - Motor Vehicle Fuel Tax	0.00	682.41	-682.41
355.04 - Alcohol Beverage Licenses	0.00	933.33	-933.33
355.05 - Non-Uniform Pension State Aid	0.00	13,116.00	-13,116.00
355.99 - Volunteer Fire Relief State Aid	0.00	15,829.81	-15,829.81
Total 355.00 - STATE SHARED REVENUES	0.00	31,762.03	-31,762.03
360.00 - CHARGES FOR SERVICES			
360.19 - EE Paid Insurance (Retiree)	8,860.53		8,860.53
360.65 - Returned Check Fee/Bank Credit	0.00	70.00	-70.00
Total 360.00 - CHARGES FOR SERVICES	8,860.53	70.00	8,790.53
361.00 - GENERAL GOVERNMENT			
361.30 - Zoning Hearing Board Fees	0.00	1,000.00	-1,000.00
361.31 - App./Subdiv./Condition Use Fees	0.00	1,500.00	-1,500.00
361.34 - Stonegrapher - Comm/ZEP/PM/BOA	0.00	150.00	-150.00
361.65 - Tax & Sanitation Certifications			
361.651 - Real Estate Tax Certifications	0.00	2,000.00	-2,000.00
361.652 - Sanitation Certifications	0.00	750.00	-750.00
361.65 - Tax & Sanitation Certifications - Other	135.00		135.00
Total 361.65 - Tax & Sanitation Certifications	135.00	2,750.00	-2,615.00
Total 361.00 - GENERAL GOVERNMENT	135.00	5,400.00	-5,265.00
362.00 - PUBLIC SAFETY			
362.13 - Alarm Permits	30.00	240.00	-210.00
362.30 - Distressed Property Registr Fee	800.00	2,150.00	-1,350.00
362.39 - Bldg Permit UCC State Fee	80.00	126.75	-46.75
362.40 - UCC Bldg Permit Fees (10%)	855.06	1,087.12	-232.06
362.41 - Building & Zoning Permit Fees	11,040.08	16,969.68	-5,929.60







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01/20/21
Cash Bal.

BOROUGH OF BATH - OPERATING "GENERAL" FUND
Profit & Loss Budget vs. Actual (with Inactive Accts)
January through December 2020

	Jan - Dec 20	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
360 - REVENUES				
360.00 - REAL ESTATE TAXES				
361.10 Real Estate Tax Other	627,187.08	740,774.57	-127,788.09	84.6%
361.20 Real Estate Tax Other Year	9,204.01	7,473.57	6,439.07	86.2%
361.30 Real Estate Tax - 1% on Lot	0.00	771.66	-6,771.66	0.0%
361.40 Real Estate Tax Tax Class	9,840.21	22,537.58	-12,611.17	64.4%
361.50 Real Estate Tax - 1% on Street	0.00	3,457.57	-3,457.57	0.0%
Total 360.00 - REAL ESTATE TAXES	637,188.30	781,009.87	-146,821.58	81.7%
360.10 - REAL ESTATE TRANSFER TAX	13,822.41	10,760.90	4,144.90	29.1%
360.20 - EARNING INCOME TAXES	727,062.51	700,269.40	169,223.34	242.4%
360.30 - LOCAL SERVICES TAX	6,087.78	23,959.38	-17,470.91	25.4%
360.40 - BUSINESS LICENSES & PERMITS	640.56	1,200.00	-146.50	42.5%
361.00 - License Renewals	0.00	0.00	0.00	0.0%
361.01 - License Renewals	10,710.41	48,127.19	-10,046.74	22.4%
361.02 - Business Registrations	60.00	8,000.00	-6,560.00	0.7%
Total 360.40 - BUSINESS LICENSES & PERMITS	10,670.94	47,427.19	-36,748.24	22.9%
360.50 - NON-BUSINESS LICENSES & PERMITS	0.00	85.00	-85.00	0.0%
362.00 - FastForward Sign Permit	0.00	85.00	-85.00	0.0%
Total 360.50 - NON-BUSINESS LICENSES & PERMITS	0.00	85.00	-85.00	0.0%
360.60 - FINES	2,816.42	8,000.00	-3,605.58	40.2%
361.10 - Vehicle-Related Violations	881.13	8,704.87	-6,812.34	31.1%
361.12 - State Police Fines	0.00	7,124.45	-1,124.45	0.0%
361.14 - Parking Violation Fines	1,935.29	8,000.00	-6,064.71	24.1%
Total 360.60 - FINES	4,806.20	12,829.32	-7,527.72	38.0%
360.70 - INTEREST EARNINGS	17.02	141.03	-124.01	12.1%
361.00 - Interest of Fund Checking Interest	0.00	0.00	0.00	0.0%
361.01 - Payroll Checking Interest	0.00	8.49	-8.49	0.0%
361.02 - Dep. Fund Checking (3%) Interest	0.00	7.50	-7.50	0.0%
361.03 - Capital Improvement Fund Interest	0.00	0.00	0.00	0.0%
361.04 - Tax Account Interest	689.67	8,015.17	-6,945.50	10.1%
361.05 - Community Development Int.	0.00	0.00	0.00	0.0%
361.06 - B. & B. 249 Retirement Fund Int.	0.00	20.11	-20.11	0.0%
361.07 - Fire Dept. 501a Reserve Fund Int.	0.00	0.00	0.00	0.0%
361.08 - Operating Reserve Fund Interest	0.00	20,000.00	-20,000.00	0.0%
361.09 - Receivables Account Interest	0.00	15.44	-15.44	0.0%
361.10 - Miscellaneous Investment Interest	0.00	7.90	-7.90	0.0%
Total 360.70 - INTEREST EARNINGS	689.68	6,337.25	-6,651.96	7.2%
360.80 - RENTS AND ROYALTIES	1,200.00	3,200.00	-1,900.00	39.1%
362.00 - Park Pavilion Rental	0.00	0.00	0.00	0.0%
362.01 - 121 Center Street (Market Dept)	3,000.00	12,800.00	-8,800.00	26.6%
362.02 - Municipal - 121 Center St Yard	9,000.00	21,000.00	-16,000.00	20.0%
362.03 - Rental of Council Room	0.00	0.00	0.00	0.0%
Total 360.80 - RENTS AND ROYALTIES	10,000.00	36,000.00	-26,000.00	28.0%
360.90 - STATE CAPITAL & OTHER GRANTS	0.00	0.00	0.00	0.0%
364.00 - SCEQ-PA Quarry Lender Share Acct	0.00	0.00	0.00	0.0%
364.10 - Resurfacing 1st Street	0.00	0.00	0.00	0.0%
Total 360.90 - STATE CAPITAL & OTHER GRANTS	0.00	0.00	0.00	0.0%
360.00 - STATE SHARED REVENUES	0.00	1,106.48	-1,106.48	0.0%
361.00 - Public Utility Revenue - PA/PORTA	0.00	102.84	-102.84	0.0%
361.01 - Public Utility - 1st Fee	0.00	60.00	-60.00	0.0%
361.02 - Alcohol Beverage License	0.00	303.23	-303.23	0.0%
361.03 - Non-Alcohol Beverage License	0.00	133.20	-133.20	0.0%
361.04 - Voluntary Fire Retiree State Aid	0.00	18,000.00	-18,000.00	0.0%
Total 360.00 - STATE SHARED REVENUES	0.00	1,106.48	-1,106.48	0.0%
360.00 - CHARGES FOR SERVICES	9,800.53	70.00	8,730.53	12,472.2%
361.00 - EE Health Insurance (Pharm.)	9,800.53	70.00	70.00	70.0%
361.01 - Reimburse Clerk's Facebook Funds	0.00	0.00	0.00	0.0%
Total 360.00 - CHARGES FOR SERVICES	9,800.53	70.00	8,730.53	12,472.2%
360.00 - MUNICIPAL GOVERNMENT	0.00	1,000.00	-1,000.00	0.0%
361.00 - Zoning Hearing Board Fees	0.00	1,000.00	-1,000.00	0.0%

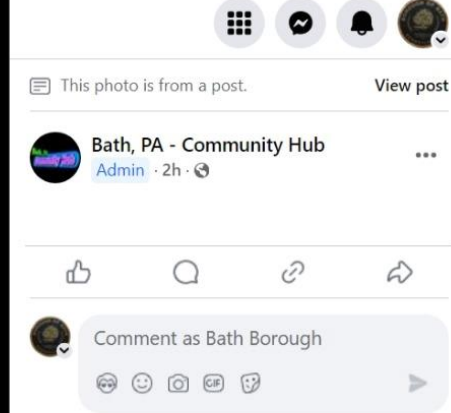
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Ok so what was the revenue recorded in 360.19

Well, I do happen to have requested the QuickBooks Transaction Log for line 360.19 for the year 2020

You'll see that this line was used to record the insurance premium payments that both Tanya and Fi were reimbursing to the borough to cover their voluntary enrollment into the health plan.

If we look closer at the numbers we see that in 2020 that monthly payment was \$1491.79.





2019
Monthly Statement

DMVT Bills		Checks from Minibooks			Detail in QuickBooks	
Month of Bill	Month Total	Check Date	Check Amount	Check #	Deposit Date in QBR	Amount
Jan-19	\$1,401.58	1/15/2019	\$1,401.58	1208	1/15/2019**	\$1,401.58
Feb-19	\$1,401.58					
Mar-19	\$1,401.58	3/15/2019	\$1,401.58	1212		
Apr-19	\$1,401.58	4/15/2019	\$1,401.58	1216		
May-19	\$1,401.58	5/15/2019	\$1,401.58	1220		
Jun-19	\$1,401.58	6/15/2019	\$1,401.58	1224		
Jul-19	\$1,401.58	7/15/2019	\$1,401.58	1228		
Aug-19	\$1,401.58	8/15/2019	\$1,401.58	1232		
Sep-19	\$1,401.58	9/15/2019	\$1,401.58	1236		
Oct-19	\$1,401.58	10/15/2019	\$1,401.58	1240		
Nov-19	\$1,401.58	11/15/2019	\$1,401.58	1244		
Dec-19	\$1,401.58					

2020
Monthly Statement

DMVT Bills		Checks from Minibooks			Detail in QuickBooks	
Month of Bill	Month Total	Check Date	Check Amount	Check #	Deposit Date in QBR	Amount
Jan-20	\$1,401.76	1/15/2020	\$1,401.76	1248	1/15/2020	\$1,401.76
Feb-20	\$1,401.76	2/15/2020	\$1,401.76	1252		
Mar-20	\$1,401.76	3/15/2020	\$1,401.76	1256		
Apr-20	\$1,401.76	4/15/2020	\$1,401.76	1260		
May-20	\$1,401.76	5/15/2020	\$1,401.76	1264		
Jun-20	\$1,401.76	6/15/2020	\$1,401.76	1268		
Jul-20	\$1,401.76	7/15/2020	\$1,401.76	1272		
Aug-20	\$1,401.76	8/15/2020	\$1,401.76	1276		
Sep-20	\$1,401.76	9/15/2020	\$1,401.76	1280		
Oct-20	\$1,401.76	10/15/2020	\$1,401.76	1284		
Nov-20	\$1,401.76	11/15/2020	\$1,401.76	1288		
Dec-20	\$1,401.76					

We know this to be accurate, because in spite of all the blame that Brad constantly assigns to Marena for any errors in the books, she actually kept very good books.

As you can see in the Final Profit & Loss vs Actual for 2019 we can see under Mayor expense line 401.02 Health and Dental a recorded expense of \$1,407.38.

Which is $1401.58 + 5.80 = 1,407.38$

The missed December payment + the 10 months worth of .58¢ that wasn't paid.



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BOROUGH OF BATH - OPERATING "GENERAL" FUND Profit & Loss Budget vs. Actual (w/o Inactive Accts) January through December 2019				
10/03/22 Cash Basis	Jan - Dec 19	Budget	\$ Over Bu...	% of Budget
400.35 - Newsletter incl'g US Mail Patg	632.82	500.00	132.82	126.8%
400.42 - Dues and Subscriptions	5,638.00	1,700.00	-4,238.00	96.4%
400.46 - Conferences and Seminars	0.00	1,000.00	-1,000.00	0.0%
Total 400.00 - GENERAL GOVERNMENT	20,582.48	19,855.00	727.48	103.7%
401.00 - MAYOR				
401.01 - Salary of Mayor	2,500.00	2,500.00	0.00	100.0%
401.02 - Health & Dental - Mayor	1,407.38			
401.03 - Dues & Subscriptions	395.00	100.00	-255.00	395.0%
401.04 - Mayor Supplies & Misc.	820.87	750.00	-39.67	109.4%
401.06 - Mayor's Tablet/Data/Wireless Chgs	120.25	150.00	-29.74	80.2%
Total 401.00 - MAYOR	5,243.31	3,500.00	1,743.31	149.8%
401.11 - BOROUGH MANAGER				
401.14 - Health & Dental - Borough Mgr	7,707.14	7,707.14	0.00	100.0%
401.15 - Life Insurance - Borough Mgr	99.87	110.00	-11.33	89.7%
401.16 - Dues & Subscriptions	7,317.78	2,200.00	-4,817.78	271.0%
401.17 - Vehicle/Gasoline/ Stipend / Exp	4,788.55	5,000.00	-211.45	95.8%
401.18 - Educational Expense	2,000.78	3,500.00	-899.22	74.3%
401.20 - Office Supplies	618.85	4,300.00	-3,683.35	14.3%
401.21 - Office Equip-Supplies & Maint.	2,100.13	1,500.00	-600.13	140.0%
401.25 - Advertising/Promotional	4,950.81	6,500.00	-1,549.19	76.8%
401.30 - Consultant Fees	14,143.14	11,500.00	-2,643.14	123.0%
401.31 - Payroll Processing Services	2,366.63	2,100.00	-266.63	112.7%
401.32 - Manager's Tablet/Data/W Chgs	333.36	130.00	-198.36	249.9%
401.32 - Cellular Phone-MGR.	663.48	700.00	-36.52	94.8%
401.34 - Printing	338.49	500.00	-161.51	67.7%
401.35 - Postage	3,221.21	1,500.00	-1,721.21	214.7%
401.40 - Manager/Treasurer's Bondfns.	299.90	350.00	-51.00	85.4%

So I'm sure you're wondering what any of this has to do with each other, so let's look at the math again.

$$1491.79 \times 5 = 7,458.95 + 1401.58 = 8,860.53$$

It seems like that \$8860.53 was meant to have covered the missed December payment from 2019. Funny that if the mayor made that payment, why didn't they say so? I also received a copy of the cleared check images for her payments and there wasn't one for December 2019. When she made that large lump sum payment after I discovered the insurance issues, that payment was used to cover her December missed payment.

But those 5 payments in 2020 and if you consider that one was meant to have been retroactive to 2019. That would exhaust those funds. Which very well could explain why there are no April Payments in that transaction log for EE Insurance Reimbursement line.

But now is not the time to get into that side of the situation instead we focus on the transaction log and final Profit & Loss budget of 2020.

So we looked at the treasurer reports, but we didn't consider that the total amount collected by the end of the year in EE insurance reimbursement which is \$28,344.01



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BOROUGH OF BATH - OPERATING "GENERAL" FUND
 Profit & Loss Budget vs. Actual (w/o Inactive Accts)
 January through December 2020

	Jan - Dec 20	Budget	\$ Over Bu.	% of Budget
360.00 - CHARGES FOR SERVICES				
360.19 - EE Paid Insurance (Health)	28,344.01			
360.65 - Returned Check Fee/Bank Credit	0.00	70.00	-70.00	0.0%
Total 360.00 - CHARGES FOR SERVICES	28,344.01	70.00	28,274.01	40,491.4%
361.00 - GENERAL GOVERNMENT				
361.30 - Zoning Hearing Board Fees	2,619.50	1,000.00	1,619.50	262.0%
361.31 - App./Subdiv./Condition Use Fees	0.00	1,500.00	-1,500.00	0.0%
361.34 - Surveyorship - PCover/DIB/PMCBOA	0.00	150.00	-150.00	0.0%
361.65 - Tax & Sanitation Certifications				
361.651 - Real Estate Tax Certifications	0.00	2,000.00	-2,000.00	0.0%
361.652 - Sanitation Certifications	0.00	750.00	-750.00	0.0%
361.65 - Tax & Sanitation Certifications - Other	465.00			
Total 361.65 - Tax & Sanitation Certifications	465.00	2,750.00	-2,285.00	16.9%
Total 361.00 - GENERAL GOVERNMENT	3,084.50	5,400.00	-2,315.50	57.1%
362.00 - PUBLIC SAFETY				
362.13 - Alarm Permits	60.00	240.00	-180.00	25.0%
362.30 - Distressed Property Repair Fee	1,500.00	2,150.00	-650.00	69.8%
362.39 - Bldg Permits/UCC State Fee	117.00	129.75	-12.75	92.3%
362.40 - UCC Bldg Permit Fees (10%)	1,781.52	1,097.12	684.40	162.4%
362.41 - Building & Zoning Permit Fees	41,613.78	16,849.68	24,764.08	247.0%
362.51 - Road Occupancy Permit	1,250.00	987.50	262.50	126.6%
362.52 - Bus Shelter	0.00	250.00	-250.00	0.0%
Total 362.00 - PUBLIC SAFETY	46,322.28	21,701.00	24,621.28	213.5%

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This creates a bit of conundrum for me, because based on the transaction log and knowing that December wasn't paid, plus it really being only \$8,856.33 that I came up with in the earlier math. None of that works with that \$28,344.01.

But that's until I remember how important it is to follow the change.

Now I can't explain how this happens or what was really done here and you'll understand why in a second.

But below is the the General Fund Bank Statement from August 2019. Specifically I want you to look at the checks that were cashed against this account on 8/21/2019

You'll see on the second page a check cleared for

\$178,304.01



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ESSA Bank & Trust
 200 Palmer Street - PO Box L
 Stroudsburg, PA 18040-0142

RETURN SERVICE REQUESTED

BOROUGH OF BATH
 GENERAL LEDGER
 213 WALNUT ST
 BATH, PA 18014-0228

Statement Ending 08/31/2019
 Page 1 of 2

Customer Service Contact

Phone: 610-713-8000
 Hours: 9:00 a.m. - 6:00 p.m. M-F
 Website: cusbank.com
 Email: fbank@cusbank.com

Summary of Accounts

Account Type	Account Number	Ending Balance
NPO Checking	XXXXX23107	\$03,666.25

NPO Checking-XXXXX23107

Account Summary

Date	Description	Amount	Interest Summary	Amount
08/01/2019	Beginning Balance	\$234,203.55	Annual Percentage Yield Earned	0.00%
	19 C Credits This Period	\$92,450.39	Interest Days	94
	24 Debits This Period	\$263,077.69	Interest Earned	\$8.57
08/30/2019	Ending Balance	\$63,666.25	Interest Paid This Period	\$8.57
			Interest Paid Year-to-Date	\$91.06

Deposits

Date	Description	Amount
08/01/2019	DEPOSIT BATH	\$385.04
08/01/2019	TRANSFER DEPOSIT	\$1,272.64
08/01/2019	TRANSFER DEPOSIT	\$1,403.25
08/06/2019	DEPOSIT BATH	\$27,007.23
08/16/2019	DEPOSIT BATH	\$1,002.28
08/16/2019	DEPOSIT BATH	\$375.04
08/16/2019	DEPOSIT BATH	\$1,139.61
08/20/2019	REMIOTE DEPOSIT	\$100.04
08/20/2019	REMIOTE DEPOSIT	\$1,006.21
08/20/2019	REMIOTE DEPOSIT	\$1,011.52
08/20/2019	REMIOTE DEPOSIT	\$1,062.11
08/20/2019	REMIOTE DEPOSIT	\$7,821.62
08/23/2019	DEPOSIT BATH	\$114.04
		11 items totaling \$35,587.65

Electronic Credits

Date	Description	Amount
08/01/2019	KEYSTONE KCG-EPHE PPD	\$16,200.00
08/06/2019	KEYSTONE KCG-EPHE PPD	\$6,454.33
08/06/2019	KEYSTONE KCG-EPHE PPD	\$10,600.00
08/12/2019	KEYSTONE KCG-EPHE PPD	\$7,900.00
08/20/2019	KEYSTONE KCG-EPHE PPD	\$1,700.00
		5 items totaling \$43,854.33

Member FDIC



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Statement Ending 08/30/2019 Page 2 of 2

NPO Checking-XXXXX23107 (continued)

Other Credits

Date	Description	Amount
08/30/2019	INTEREST PAID 8.00 THROUGH 8.30	38.57
		Item 4 totaling \$3.24

Other Debits

Date	Description	Amount
08/15/2019	TRANSFER WITHDRAWAL	\$10,700.00
08/15/2019	TRANSFER WITHDRAWAL	\$10,450.00
		2 items totaling \$21,150.00

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
10009	08/01/2019	\$1,21.00	10040	08/20/2019	\$28.86
10010	08/01/2019	\$140.00	10041	08/21/2019	\$33.31
10011*	08/21/2019	\$713.52	10042	08/21/2019	\$33.96
10012	08/22/2019	\$1,78.00	10043	08/21/2019	\$1.00.00
10013	08/20/2019	\$47.85	10044	08/20/2019	\$19,009.00
10014	08/21/2019	\$16,015.40	10045	08/21/2019	\$209.38
10015	08/19/2019	\$1,573.98	10046	08/22/2019	\$601.20
10016	08/21/2019	\$178,304.01	10047	08/23/2019	\$1,17.62
10017	08/21/2019	\$8,172.72	10048	08/23/2019	\$527.61
10018	08/21/2019	\$65.52	10049	08/22/2019	\$16.96
10019	08/21/2019	\$5,716.00	10050	08/20/2019	\$674.08
					21 items totaling \$242,077.00

*Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount
08/01/2019	\$20,574.00	08/15/2019	\$282,206.02
08/02/2019	\$20,574.00	08/16/2019	\$67,008.29
08/08/2019	\$270,823.79	08/19/2019	\$24,000.21
08/09/2019	\$207,430.02	08/30/2019	\$24,000.21
08/13/2019	\$301,730.02	08/31/2019	\$08,173.31

Ok. It's like \$150,000 too much. Actually it's \$149,960.00 too much. I suppose if there was at least an extra \$40 to make it \$150,000 it would seem more likely that I had something here.

O shit, I think we missed something.

Again the audit trail from earlier. The way an audit trail works is that anytime there is a change to a transaction, the previous iteration remains and is labeled as prior. The newer version is listed above it and the changes are shown in a bold text. The bottom transaction of \$5,406.33 shows a that there were some revisions after January 2, 2020 when it was first entered as an August 30, 2019 transaction. On February 25, 2020 someone edits the transaction and adds a \$40 bounced check fee raising the total to \$5,446.33.

Now if I could just remember where it was I needed \$40

Also, when committing fraud, you obviously want to avoid detection and as such the most important thing you need to do is ensure that values always add up exactly and that there isn't any unexplainable extra left lying around. So, I'd like to point out that with regards to the top transaction, you will see in the smaller transactions making up the total of the \$15,712.34, again that freakin change, we have two that were from revenue line 331.12 Ordinance/Criminal Violations. The first makes up a majority of the deposit as it's \$9,000. The second and easily overlooked is for \$100 and 2¢.

I'm not sure about you, but I've never seen the borough issue a ticket that equaled \$100.02. But stupid people do stupid things when you need to have that change equal out.



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Available Assets and Revenues	\$2,590.79	\$2,590.79	\$2,590.79
Expenditures and Transfers	\$0.00	\$0.00	\$0.00
Closing Balance	\$2,590.79	\$2,590.79	\$2,590.79
Capital Improvement Fund			
Available Assets and Revenues	\$197,043.02	\$200,000.00	\$286,999.06
Expenditures and Transfers	\$56,063.11	\$0.00.00	\$200,000.00
Closing Balance	\$141,221.27	\$200,000.00	\$86,999.96
Fire Protection Fund			
Available Assets and Revenues	\$12,565.07	\$13,408.45	\$13,472.43
Expenditures and Transfers	\$12,565.07	\$13,408.45	\$13,472.43
Closing Balance	\$0.00	\$0.00	\$0.00

2020 Budget – SECTION 3

Developers Escrow			
Available Assets and Revenues	\$71,617.70	\$26,030.20	\$218,193.44
Expenditures and Transfers	\$12,000.00	\$25,176.79	\$163,805.55
Closing Balance	\$59,617.70	\$853.41	\$54,386.89
COMBINED – ALL FUNDS			
Available Accounts and Revenues	\$2,033,051.35	\$2,002,146.18	\$2,414,768.13
Expenditures and Transfers	\$1,571,677.37	\$1,703,519.95	\$2,112,060.22
Closing Balance	\$461,373.98	\$298,626.23	\$302,707.91

Note: Estimations only. All closing balances are shown net of any reserves, liabilities, and encumbrances.

See that budgeted amount for the Mayor Fund, which we know was established to retain the money that was fundraised and donated for the construction of Paw Park, yet after construction is completed we see the estimated budget raise beyond any amount ever in that account. Also Brad told me that the estimated budget was based on an average spent within an account line over the previous three years. This makes this all the more confusing.

Well... that is till you look at the 2020, 2021 and 2022 Profit & Loss vs Actual Budgets. Specifically under expense line 401.02 Mayors Health and Dental which all use the estimated Budget amount of \$18,500

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BOROUGH OF BATH - OPERATING "GENERAL" FUND
Profit & Loss Budget vs. Actual (w/o Inactive Accts)
 January through December 2020

	Jan - Dec 20	Budget	\$ Over Bu...	% of Budget
Gross Profit	1,730,662.65	1,377,480.71	353,201.94	125.0%
Expenses				
400 - EXPENDITURES				
400.00 - GENERAL GOVERNMENT				
400.11 - Council's Salary	13,125.00	12,600.00	525.00	104.2%
400.20 - Council Office Supplies	146.03	1,200.00	-1,053.97	12.2%
400.26 - Council's Small Equipment Purchas	658.21			
400.30 - General Governmt - Miscellaneous	42.99	1,500.00	-1,457.01	2.9%
400.32 - Council's Tablets-Data/AV Chgs	2,629.82	900.00	1,729.82	291.2%
400.35 - Newsletter incl'g US Mail Paly	356.09	500.00	-143.91	71.2%
400.42 - Dues and Subscriptions	724.00	1,700.00	-976.00	42.6%
400.46 - Conferences and Seminars	0.00	500.00	-500.00	0.0%
Total 400.00 - GENERAL GOVERNMENT	17,842.14	18,900.00	-957.86	94.9%
401.00 - MAYOR				
401.01 - Salary of Mayor	2,500.00	2,500.00	0.00	100.0%
401.02 - Health & Dental - Mayor	17,901.48	16,500.00	-1,401.48	96.8%
401.03 - Dues & Subscriptions	0.00	100.00	-100.00	0.0%
401.04 - Mayor Supplies & Misc.	0.00	700.00	-700.00	0.0%
401.06 - Mayor's Tablet-Data/AVirus Chgs	71.06	150.00	-78.94	47.4%
Total 401.00 - MAYOR	20,472.54	21,950.00	-1,477.46	93.3%
401.11 - BOROUGH MANAGER				
401.14 - Health & Dental - Borough Mgr	8,106.89	8,323.71	-216.82	97.4%
401.15 - Life Insurance - Borough Mgr	107.40	100.00	7.40	107.3%
401.16 - Dues & Subscriptions	12,458.70	6,000.00	6,458.70	191.7%
401.17 - Vehicle/Gasoline Spend / Exp	5,192.37	5,000.00	192.37	103.8%
401.18 - Educational Expense	0.00	3,500.00	-3,500.00	0.0%
401.20 - Office Supplies	1,739.52	3,500.00	-1,760.48	49.7%

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BOROUGH OF BATH - OPERATING "GENERAL" FUND
Profit & Loss Budget vs. Actual (w/o Inactive Accts)
 January through December 2021

	Jan - Dec 21	Budget	\$ Over Bu...	% of Budget
Expense				
400 - EXPENDITURES				
400.00 - GENERAL GOVERNMENT				
400.11 - Council's Salary	13,125.00	13,125.00	0.00	100.0%
400.20 - Council Office Supplies	227.78	500.00	-272.22	59.6%
400.29 - GIFs	133.97			
400.30 - General Governmt - Miscellaneous	383.50	500.00	-116.50	77.2%
400.32 - Council's Tablets-Data/AV Chgs	672.45	900.00	-227.55	74.7%
400.35 - Newsletter incl'g US Mail Paly	371.71	500.00	-128.29	74.3%
400.42 - Dues and Subscriptions	2,398.06	1,700.00	698.06	141.1%
400.46 - Conferences and Seminars	0.00	500.00	-500.00	0.0%
400.54 - Copier Lease	1,740.00			
Total 400.00 - GENERAL GOVERNMENT	19,103.39	17,225.00	1,378.39	107.8%
401.00 - MAYOR				
401.01 - Salary of Mayor	2,500.00	2,500.00	0.00	100.0%
401.02 - Health & Dental - Mayor	20,428.81	18,500.00	1,928.81	113.6%
401.03 - Dues & Subscriptions	358.00	100.00	258.00	258.0%
401.04 - Mayor Supplies & Misc.	45.00	500.00	-455.00	9.0%
401.06 - Mayor's Tablet-Data/AVirus Chgs	-15.49			
Total 401.00 - MAYOR	23,386.32	21,600.00	1,786.32	108.2%
401.11 - BOROUGH MANAGER				
401.14 - Health & Dental - Borough Mgr	9,787.31	8,968.87	808.44	108.9%
401.15 - Life Insurance - Borough Mgr	84.17	110.00	-25.83	76.5%
401.16 - Dues & Subscriptions	16,891.00	2,700.00	14,191.00	624.1%
401.17 - Vehicle/Gasoline Spend / Exp	0.00	5,007.00	-5,007.00	0.0%
401.18 - Educational Expense	40.00	3,000.00	-2,960.00	3.0%
401.20 - Office Supplies	5,921.71	2,500.00	3,421.71	238.9%
401.21 - Office Equip-Supplies & Maint.	0.00	2,500.00	-2,500.00	0.0%

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BOROUGH OF BATH - OPERATING "GENERAL" FUND
Profit & Loss Budget vs. Actual (w/o Inactive Accts)
 January through December 2022

01/26/23 Cash Basis	Jan - Dec 22	Budget	\$ Over B.	% of Budget
401.00 - MAYOR				
401.01 Salary of Mayor	2,800.00	2,800.00	0.00	100.0%
401.02 Health & Dental - Mayor	16,720.72	16,500.00	220.72	98.8%
401.03 Dues & Subscriptions	698.75	100.00	598.75	698.8%
401.04 Mayor Supplies & Misc.	38.01	500.00	-461.99	7.6%
Total 401.00 - MAYOR	-7,513.96	21,600.00	-29,113.96	-34.8%
401.111 - BOROUGH MANAGER				
401.14 Health & Dental - Borough Mgr	9,415.08	8,500.00	915.08	109.1%
401.15 Life Insurance - Borough Mgr	17.46	110.00	-92.54	15.9%
401.16 Dues & Subscriptions	26,018.06	14,000.00	12,018.06	171.7%
401.17 Vehicle/Gasoline Stipend / Exp	0.00	5,075.00	-5,075.00	0.0%
401.18 Educational Expense	0.00	3,000.00	-3,000.00	0.0%
401.20 Office Supplies	-1.00			
401.23 FTK Reimbursements				
401.26 Office Supplies - Other	9,709.40	2,500.00	7,209.40	288.4%
Total 401.20 - Office Supplies	9,709.40	2,500.00	7,209.40	288.3%
401.21 Office Equip. Supplies & Maint.	1,897.00	2,500.00	-603.00	75.9%
401.25 Advertising/Professional	13,256.38	4,000.00	9,256.38	231.4%
401.30 Consultant Fees	22,977.12	11,000.00	11,977.12	236.2%
401.31 Payroll Processing Services	2,762.07			
401.32 Manager's Tablet Data/AV Chgs	28.97	150.00	-121.03	18.0%
401.33 Cellular Phone-MGR	609.88	700.00	-90.12	86.9%
401.34 Printing	25.00	500.00	-475.00	5.0%
401.35 Postage	2,814.20	1,500.00	1,314.20	174.3%
401.40 Manager/Treasurer's BondIns.	0.00	300.00	-300.00	0.0%

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This isn't even the half of what I've found. The is deep
 --
 Michael Long



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