

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF IDAHO

COURTS

In Re: )  
Ausherman, Danny & Gail ) Case No. 99-20069-7  
dba Panhandle Electric, Inc. ) Chapter 7  
) FINAL ACCOUNT &  
) REQUEST FOR COMPENSATION  
) AND EXPENSES  
) **DOF:** 01/26/99  

---

Debtor(s) )

2001 FEB 15 P 11:30

The Trustee certifies that the balance in the trust account held for this estate is \$5,986.04 which account is held at THE CHASE MANHATTAN BANK, as account number 312802785866. This account includes all earned interest and is the sole source for all future distributions which will be made to claimants.

All property of the estate, except that claimed exempt by the debtor(s), without objection, or determined by the Court as exempt, has been inventoried, collected, liquidated, abandoned or will be abandoned with the closure of this case.

All claims have been examined and any objections to claims have been decided by the Court. Applications for approval of compensation and expenses of other professional persons employed by the Trustee have been filed with the United States Trustee and the Court. Any property previously abandoned or which will be abandoned pursuant to 11 USC 554(c) is listed on Schedule D.

1. THE VALUE OF:

Administered property totals:	\$	5,797.00
Exempt property totals:	\$	44,723.00
Abandoned property totals:	\$	234,000.00

2. The trustee adopts the schedules of the petition filed as the inventory for the estate. (X)Yes ( ) No (if no, inventory attached)

3. This Final Accounting reflects the status of this estate as of 12/13/00.

4. Receipts: (See Schedule "A")	\$	5,986.04
Disbursements (See Schedule "B")	\$	0.00
<b>BALANCE OF FUNDS ON HAND</b>	<b>\$</b>	<b>5,986.04</b>

5. For analysis of claims filed see Schedule "C".

6. For itemization of the proposed distribution see Schedule "D".

7. The amount of unpaid administrative expenses including Trustee and other professional fees and expenses are \$1,427.55.

8. The net estate upon which the Trustee's compensation has been computed is \$5,986.04. This does not include any exemptions paid to the debtor(s) and/or any refunds to be made to the debtor(s).

**COMPUTATION OF COMPENSATION**

Total receipts, other than paid or payable to the debtor are: \$5,986.04.

Pursuant to 11 U.S.C. Section 326, Trustee compensation is computed as follows:

- a. On the first five thousand dollars of eligible receipts (not to exceed 25% or \$1,250.00, whichever is less) \$ 1,250.00
- b. On the next fifty thousand dollars of eligible receipts (not to exceed 10% or \$5,000.00, whichever is less) \$ 98.60
- c. Any amount in excess of fifty thousand but less than one million in eligible receipts (not to exceed 5%) \$ 0.00
- d. Any amount in excess of one million (not to exceed 3%) \$ 0.00
- e. **TOTAL COMPENSATION REQUESTED** \$ 1,348.60  
(If over \$5,000.00, attach detailed justification)

**TRUSTEE'S EXPENSES**

Prorata premium on Trustee bond . . . . .	\$ <u>0.00</u>
Travel ( <u>0</u> miles @ <u>0.0</u> cents/mile) . . . . .	\$ <u>0.00</u>
Copies( <u>231</u> @ <u>0.0</u> cents/copy) . . . . .	\$ <u>28.10</u>
Telephone (long distance calls only) . . . . .	\$ <u>0.00</u>
Postage . . . . .	\$ <u>38.85</u>
Supplies/Stationery . . . . .	\$ <u>0.00</u>
Storage/Safeguarding estate property . . . . .	\$ <u>0.00</u>
Professional . . . . .	\$ <u>0.00</u>
Other: . . . . .	\$ <u>12.00</u>
<b>TOTAL EXPENSES REQUESTED TO BE ALLOWED . . . . .</b>	<b>\$ <u>78.95</u></b>

The undersigned Trustee certifies under penalty of perjury that this Final Account and attached schedules are true and correct to the best of the Trustee's knowledge. The Trustee further requests that the United States Trustee approve this Final Accounting and that the Court give notice to creditors of this request pursuant to Bankruptcy Rule 2002. Finally the Trustee requests that the compensation and expenses requested in this Final Accounting be allowed by the Court.

The Trustee states that no payments have been made or promised to him for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

The undersigned trustee of the estate of the above-named Debtor(s), certifies to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of the office of the trustee, that the trustee has examined all proofs of claims as appropriate under the proposed distribution, and that the proposed distribution, attached hereto, is proper, and consistent with the law and rules of court.

Therefore, the trustee requests that the final accounting be accepted.

Dated: December 14, 2000

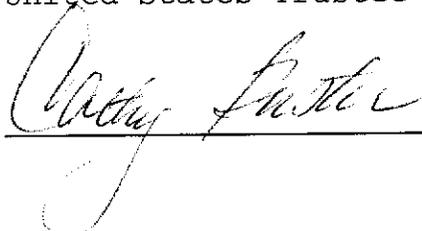
  
\_\_\_\_\_  
Trustee

Trustee name: FORD ELSAESSER  
Trustee address: CHAPTER 7 TRUSTEE  
P.O. BOX 2220  
SANDPOINT, ID 83864-  
Telephone: (208) 263-8871

**REVIEW BY UNITED STATES TRUSTEE**

I have reviewed the Trustee's Final Accounting.

2-12-01

United States Trustee  
BY:   
\_\_\_\_\_

Form 1

Individual Estate Property Record and Report  
Asset Cases

Case Number: 99-20069-7 TM  
Case Name: Ausherman, Danny & Gail  
dba Panhandle Electric, Inc.  
Period Ending: 12/14/00

Trustee: (320030) FORD ELSAESSER  
Filed (f) or Converted (c): 01/26/99 (f)  
\$341(a) Meeting Date: 03/08/99  
Claims Bar Date: 06/06/99

Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	K.C. Property - Lot 2	260,000.00	0.00		1,500.00	FA
2	K.C. Property - Lot 6	160,000.00	0.00	OA	0.00	FA
3	Cash on hand on DOF Debtors provided Information reflecting \$250 cash on hand	1,200.00	250.00		250.00	FA
4	Cash on deposit on DOF Debtor testified at 341a that funds were seized by WA Trust	5,449.32	0.00		0.00	FA
5	Household goods Trustee to object to exemptions	3,610.00	288.00		288.00	FA
6	Wearing apparel	600.00	0.00		0.00	FA
7	Jewelry	300.00	0.00		0.00	FA
8	357 Smith & Wesson & Ruger	550.00	0.00		0.00	FA
9	Over & under shotgun	200.00	200.00	DA	0.00	FA
10	Panhandle Electric stock	0.00	0.00	OA	0.00	FA
11	Panhandle Electric accounts receivable	0.00	0.00	OA	0.00	FA
12	1998 fed'l tax refund (No EIC) (u)	2,531.00	2,531.00		2,531.00	FA
13	1969 Monarch semi trailer	3,500.00	0.00	OA	0.00	FA
14	1970 Huster utility trailer	2,000.00	0.00	OA	0.00	FA

Form 1

Individual Estate Property Record and Report  
Asset Cases

Case Number: 99-20069-7 TM Trustee: (320030) FORD ELSAESSER  
 Case Name: Ausherman, Danny & Gail  
 dba Panhandle Electric, Inc. Filed (f) or Converted (c): 01/26/99 (f)  
 \$341(a) Meeting Date: 03/08/99  
 Period Ending: 12/14/00 Claims Bar Date: 06/06/99

Ref #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
15	1974 Ford auger/pole truck	6,000.00	0.00	OA	0.00	FA
16	1977 Ford truck	3,000.00	0.00	OA	0.00	FA
17	1979 Ford service truck	3,500.00	0.00	OA	0.00	FA
18	1982 Ford Econovan	9,500.00	0.00	OA	0.00	FA
19	1984 GMC Suburban	4,000.00	0.00	OA	0.00	FA
20	1993 Ford Econovan	6,000.00	0.00	OA	0.00	FA
21	1996 Dodge Caravan	16,500.00	0.00	OA	0.00	FA
22	1991 22-1/2' Bayliner boat	13,000.00	0.00	OA	0.00	FA
23	Home made equipment trailer	500.00	500.00	DA	0.00	FA
24	Computer, printer, keyboard, software	405.00	0.00		0.00	FA
25	1969 Monarch semi trailer	3,500.00	0.00	OA	0.00	FA
26	1970 Hustler utility trailer	1,000.00	0.00	OA	0.00	FA
27	Tools of the business	903.00	0.00		0.00	FA
28	Case 30-4 trencher	2,500.00	0.00	OA	0.00	FA
29	1998 ID tax refund (u)	1,228.00	1,228.00		1,228.00	FA
Int	INTEREST (u)	Unknown	N/A		189.04	Unknown

30 Assets Totals (Excluding unknown values) \$511,476.32 \$4,997.00 \$5,986.04 \$0.00

**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

**Case Number:** 99-20069-7 TM  
**Case Name:** Ausherman, Danny & Gail  
 dba Panhandle Electric, Inc.  
**Period Ending:** 12/14/00

**Trustee:** (320030) FORD ELSAESSER  
**Filed (f) or Converted (c):** 01/26/99 (f)  
**\$341(a) Meeting Date:** 03/08/99  
**Claims Bar Date:** 06/06/99

Ret #	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA) Gross Value of Remaining Assets
1						

**Major Activities Affecting Case Closing:**

Trustee to review claims

**Initial Projected Date Of Final Report (TFR):** December 31, 1999

**Current Projected Date Of Final Report (TFR):** November 30, 2000

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 99-20069-7 TM  
**Case Name:** Ausherman, Danny & Gail  
 dba Panhandle Electric, Inc.  
**Taxpayer ID #:** 13-7191862  
**Period Ending:** 12/14/00

**Trustee:** FORD ELSAESSER (320030)  
**Bank Name:** THE CHASE MANHATTAN BANK  
**Account:** 312-8027858-65 - Money Market Account  
**Blanket Bond:** \$1,000,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ret #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/30/99	{12}	Internal Revenue Service	1998 fed'l tax refund	2,531.00		2,531.00
05/05/99	{29}	Idaho State Tax Commission	1998 ID tax refund	1,228.00		3,759.00
05/28/99	{1}	Burton & Moira Block	Trustee's interest in Asset No. 1	1,500.00		5,259.00
05/28/99		THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	5.37		5,264.37
06/30/99		THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	8.36		5,272.73
07/30/99		THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	8.52		5,281.25
08/31/99		THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	8.53		5,289.78
09/07/99	{3}	Ford Elsaesser General Trust Account	Cash on deposit on DOF	250.00		5,539.78
09/07/99	{5}	Ford Elsaesser General Trust Account	Sale funds - Asset No. 5	288.00		5,827.78
09/30/99		THE CHASE MANHATTAN BANK	Interest posting at 1.9000%	8.88		5,836.66
10/29/99		THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	9.63		5,846.29
11/30/99		THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	9.62		5,855.91
12/31/99		THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	9.96		5,865.87
1/31/00		THE CHASE MANHATTAN BANK	Interest posting at 2.0000%	9.94		5,875.81
02/29/00		THE CHASE MANHATTAN BANK	Interest posting at 2.1000%	9.32		5,885.13
03/31/00		THE CHASE MANHATTAN BANK	Interest posting at 2.1000%	9.98		5,895.11
04/28/00		THE CHASE MANHATTAN BANK	Interest posting at 2.2000%	10.32		5,905.43
05/31/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.05		5,916.48
06/30/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.16		5,927.64
07/31/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.56		5,939.20
08/31/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.58		5,950.78
09/29/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.23		5,962.01
10/31/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.63		5,973.64
11/30/00		THE CHASE MANHATTAN BANK	Interest posting at 2.3000%	11.27		5,984.91
12/04/00		Interest Posting	Current Interest Rate is 2.3000%	1.13		5,986.04

**Subtotals :**

**\$5,986.04**

**\$0.00**

{ } Asset reference(s)

**Form 2**

**Cash Receipts And Disbursements Record**

Case Number: 99-20069-7 TM  
 Case Name: Ausherman, Danny & Gail  
 dba Panhandle Electric, Inc.  
 Taxpayer ID #: 13-7191862  
 Period Ending: 12/14/00

Trustee: FORD ELSAESSER (320030)  
 Bank Name: THE CHASE MANHATTAN BANK  
 Account: 312-8027858-65 - Money Market Account  
 Blanket Bond: \$1,000,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ret #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
12/04/00		To Account #312802785866	Transfer from MMA to DDA in preparation of Final Accounting		5,986.04	0.00

**ACCOUNT TOTALS** 5,986.04 5,986.04 \$0.00  
 Less: Bank Transfers 0.00 5,986.04  
**Subtotal** 5,986.04 0.00  
 Less: Payments to Debtors 0.00  
**NET Receipts / Disbursements** \$5,986.04 \$0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 99-20069-7 TM  
 Case Name: Ausherman, Danny & Gail  
 dba Panhandle Electric, Inc.  
 Taxpayer ID #: 13-7191862  
 Period Ending: 12/14/00

Trustee: FORD ELSAESSER (320030)  
 Bank Name: THE CHASE MANHATTAN BANK  
 Account: 312-8027858-66 - Checking Account  
 Blanket Bond: \$1,000,000.00 (per case limit)  
 Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/04/00		From Account #312802785865	Transfer from MMA to DDA in preparation of Final Accounting	5,986.04		5,986.04

**ACCOUNT TOTALS**  
 Less: Bank Transfers 5,986.04  
 Subtotal 0.00  
 Less: Payments to Debtors 0.00  
**NET Receipts / Disbursements \$0.00**

**TOTAL - ALL ACCOUNTS**

	Net Receipts	Net Disbursements	Account Balances
MMA # 312-8027858-65	5,986.04	0.00	0.00
Checking # 312-8027858-66	0.00	0.00	5,986.04
	<b>\$5,986.04</b>	<b>\$0.00</b>	<b>\$5,986.04</b>

District of Idaho  
CLAIMS REGISTER

10/02/00      Last Date to File Claims: 06/06/99      99-20069      Page 1  
 Last Date to File Claims for Governmental Unit: 07/28/99  
 Gail J Ausherman  
 Danny J Ausherman

Name and Address of Claimant	Amount of Claims Filed and Allowed	Remarks
No: 1      Filed: 02/10/99  HARPER-KRUEGER ELECTRIC SUPPLY P. O. BOX 1120 VANCOUVER, WA 98666	Filed Amt: 13,461.82    uns	1120-63608  <i>JA</i>
No: 2      Filed: 02/16/99  LINDSAY MFG. INC. P. O. BOX 1708 PONCA CITY, OK 74602	Filed Amt: 832.93    uns	00450  <i>JA</i>
No: 3      Filed: 02/17/99  Burton S & Moira Block c/o Lisa A Holmes POB 909 Coeur d'Alene ID 83816-0909	Filed Amt: 205,572.02    sec	14388  <i>rw</i>
No: 4      Filed: 02/18/99  RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814	Filed Amt: 1,215.36    sec	15883  <i>rw</i>
No: 5      Filed: 02/23/99  NOVUS Services, Inc POB 8003 Hilliard OH 43026	Filed Amt: 4,691.33    uns	6011009837520167  <i>al</i>
No: 6      Filed: 02/23/99  NOVUS Services, Inc POB 8003 Hilliard OH 43026	Filed Amt: 4,990.15    uns	6011009383520827  <i>al</i>
No: 7      Filed: 02/25/99  Household Credit Srvcs 1111 Town Center Dr Las Vegas NV 89134	Filed Amt: 10,746.08    uns	4788282000009161  <i>al</i>

6522

District of Idaho  
CLAIMS REGISTER

10/02/00 Last Date to File Claims: 06/06/99 99-20069 Page 2  
 Last Date to File Claims for Governmental Unit: 07/28/99  
 Gail J Ausherman  
 Danny J Ausherman

Name and Address of Claimant	Amount of Claims Filed and Allowed	Remarks
No: 8 NORTH COAST ELECTRIC COMPANY CREDIT CENTER II P. O. BOX 97010 BELLEVUE, WA 98009-9710	Filed: 03/01/99 Filed Amt: 1,043.36 uns	538400 <i>ok</i> <i>ok - no docs</i>
No: 9 American Express Travel Related S c/o Becket & Lee POB 3001 Malvern, PA 19355-701	Filed: 03/05/99 Filed Amt: 155.60 uns	372040931971002 <i>ok</i>
No: 10 Chase Manhattan Bank 100 Duffy Ave Hicksville NY 11801	Filed: 02/26/99 Filed Amt: 3,199.34 uns	5263400110008714 <i>ok</i>
No: 11 MBNA AMERICA <i>Bank N.A.</i> POB 15725 MS 1401 Wilmington DE 19885-5725	Filed: 03/09/99 Filed Amt: 11,307.10 uns	5401269375016832 <i>ok</i>
No: 12 MBNA AMERICA <i>Bank N.A.</i> POB 15725 MS 1401 Wilmington DE 19885-5725	Filed: 03/22/99 Filed Amt: 7,689.12 uns	4313025277006327 <i>ok</i>
No: 13 RIVERSIDE HARBOR HOMEOWNER'S ASSOCIATION., INC. P. O. BOX 1678 POST FALLS, ID 83877	Filed: 03/30/99 Filed Amt: 130.00 sec	6-4-6 <i>rw</i>
No: 14 Panhandle Electric POB 1193 Post Falls ID 83854-1193	Filed: 05/28/99 Filed Amt: 10,131.71 uns	<i>ok</i>

District of Idaho  
CLAIMS REGISTER

10/02/00 Last Date to File Claims: 06/06/99 99-20069  
Last Date to File Claims for Governmental Unit: 07/28/99  
Gail J Ausherman  
Danny J Ausherman

Page 3

Name and Address of Claimant	Amount of Claims Filed and Allowed	Remarks
No: 15 Associates Nat'l Bank (Delaware) 5300 Westown Parkway West Des Moines IA 50262	Filed: 07/09/99 Filed Amt: 3,087.67 uns	5436-6600-1200-0919 <i>obj. late-filed 00</i>

**SCHEDULE "D"**

**PROPOSED DISTRIBUTION AND ABANDONMENT OF ASSETS**

**1. ADMINISTRATIVE EXPENSES**

a.	Trustee Compensation:	\$	<u>1,348.60</u>
b.	Trustee Expenses:	\$	<u>78.95</u>
c.	Trustee's Attorney:	\$	<u>0.00</u>
d.	Debtor's Attorney:	\$	<u>0.00</u>
e.	Trustee's Accountant:	\$	<u>0.00</u>
f.	Trustee's Appraiser:	\$	<u>0.00</u>
g.	Trustee's Auctioneer:	\$	<u>0.00</u>
h.	Court Fees:	\$	<u>0.00</u>
i.	Advertising	\$	<u>0.00</u>
j.	Trustee expenses incurred to date	\$	<u>0.00</u>
k.	Post-Petition funds returned to debtor prior to Final	\$	<u>0.00</u>
l.	Post-Petition or excess funds to be returned to debtor	\$	<u>0.00</u>
m.	Other (list by claim):	\$	<u>0.00</u>
	 TOTAL:	\$	 <u>1,427.55</u>

**2. SECURED CLAIMS**

<u>CLAIM NUMBER</u>	<u>NAME OF CLAIMANT</u>	<u>AMOUNT OF CLAIM</u>	<u>AMOUNT TO BE PAID</u>
	TOTAL>	\$ <u>0.00</u>	\$ <u>0.00</u>

**3. PRIORITY CLAIMS**

<u>CLAIM NUMBER</u>	<u>NAME OF CLAIMANT</u>	<u>AMOUNT OF CLAIM</u>	<u>AMOUNT TO BE PAID</u>
	TOTAL>	\$ <u>0.00</u>	\$ <u>0.00</u>

**4. UNSECURED CLAIMS**

Prorata percentage used if less than 100%: 6.68%

<u>CLAIM NUMBER</u>	<u>NAME OF CLAIMANT</u>	<u>AMOUNT OF CLAIM</u>	<u>AMOUNT TO BE PAID</u>
1	Harper-Krueger Electric Supply	13,461.82	899.15
2	Lindsay, MFG. Inc.	832.93	55.63
5	NOVUS Services Inc.	4,691.33	313.35
6	NOVUS Services Inc.	4,990.15	333.30
7	Household Credit Services	10,746.08	717.76
8	North Coast Electric Company Credit Center	1,043.36	69.69

9	American Express Travel Related Services	155.60	10.39
10	Chase Manhattan Bank	3,199.34	213.69
11	MBNA America Bank	11,307.10	755.23
12	MBNA America Bank	7,689.12	513.58
14	Panhandle Electric	10,131.71	676.72
	TOTAL>	\$ <u>68,248.54</u>	\$ <u>4,558.49</u>

5. THE FOLLOWING PROPERTY OF THE ESTATE WILL BE ABANDONED BY THE TRUSTEE PURSUANT TO 11 USC 554 AT THE TIME THIS FINAL ACCOUNTING IS APPROVED AND THE CASE CLOSED.

Over & under shotgun - insignificant value  
Home made equipment trailer - insignificant value



November 1 - November 30, 2000  
Page 1 of 1

312-00312-E000-00312- H -113-9-03-W X - N -

99-20069-7 AUSERMAN DANNY & GAIL  
DBA PANHANDLE ELECTRIC INC  
#320030 FORD ELSAESSER TTEE  
BR 312 450 WEST 33RD STREET, 8TH FLOOR  
NEW YORK NY 10001

## The Small Business Team at Chase Statement

### Customer Service

Nationwide 800 #: 1-800-634-5273  
Nationwide Fax #: 1-800-457-3510

Primary Account Number: 312-8027858-65  
Number of Checks Enclosed: 0



### Bankruptcy MMA 312-8027858-65

99-20069-7 AUSERMAN DANNY & GAIL  
DBA PANHANDLE ELECTRIC INC

Summary	Number	Amount
Opening Balance		5,973.64
Deposits and Credits	1	11.27
Withdrawals and Debits	0	0.00
Checks Paid	0	0.00
<b>Ending Balance</b>		<b>5,984.91</b>

Average Balance	5,974.01	Annual Percentage Yield Earned	2.33%
Interest Earned for 30 Day(s)	11.27	Interest Credited in 2000	119.04
Interest Rate(s):	11/01 to 11/30 at 2.30%		

Deposits and Credits	Date	Description	Amount
	11/30	Interest Credit	11.27
<b>Total</b>			<b>11.27</b>

Daily Balances	Date	Balance	Date	Balance	Date	Balance
	11/30	5,984.91				

Analysis Fee Explanation Your analysis fee has been waived this month.

1522