

**DAUFUSKIE ISLAND FIRE DISTRICT**

**Financial Statements  
for the Year Ended  
June 30, 1997**

**DAUFUSKIE ISLAND FIRE DISTRICT**

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## Report of Independent Certified Public Accountants

The Honorable Board of Commissioners  
Daufuskie Island Fire District  
Daufuskie Island, South Carolina

We have audited the accompanying general purpose financial statements of the Daufuskie Island Fire District as of and for the year ended June 30, 1997. These general purpose financial statements are the responsibility of Daufuskie Island Fire District's management. Our responsibility is to express an opinion on these general purpose financial statements based on our audit.

We conducted our audit in accordance with Generally Accepted Auditing Standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the general purpose financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the general purpose financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Daufuskie Island Fire District as of June 30, 1997, and the results of its operations for the year then ended in conformity with Generally Accepted Accounting Principles.

Our examination was made for the purpose of forming an opinion on the financial statements taken as a whole. The accompanying information listed as schedules in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements of the Daufuskie Island Fire District. Such information has been subjected to the auditing procedures applied in the audit of the financial statements and, in our opinion, is fairly presented in all material respects in relation to the financial statements taken as a whole.

*Chris Morris, PC*

October 20, 1997

Daufuskie Island Fire District  
 Combined Balance Sheets  
 All Fund Types & Account Groups  
 June 30, 1997

	Governmental Fund Types		Account Groups		Totals (Memorandum Only)	
	General	Debt Service	General Fixed Assets	General Long- Term Debt	June 30, 1997	June 30, 1996 *
<b>Assets:</b>						
Cash and investments	\$63,673	--	--	--	\$63,673	\$30,979
Cash-restricted (Beaufort County)	(110,521)	72,757	--	--	(37,764)	26,445
Due from Beaufort County	121,569	--	--	--	121,569	--
Tax receivable-restricted	25,336	4,547	--	--	29,883	28,769
Prepaid expense	10,442	--	--	--	10,442	4,418
Amount to be provided for retirement of general long-term debt	--	--	--	2,632	2,632	1,258
Land	--	--	36,048	--	36,048	36,048
Buildings	--	--	26,968	--	26,968	--
Furniture & fixtures	--	--	1,970	--	1,970	1,740
Office equipment	--	--	13,669	--	13,669	10,631
General equipment	--	--	326,345	--	326,345	124,696
Motor vehicles	--	--	143,383	--	143,383	143,383
<b>Total assets</b>	<b>\$110,499</b>	<b>\$77,304</b>	<b>\$548,383</b>	<b>\$2,632</b>	<b>\$738,818</b>	<b>\$408,367</b>
<b>Liabilities and Fund Equity:</b>						
Accounts payable	\$1,487	--	--	--	\$1,487	\$9,795
Accrued payroll	3,038	--	--	--	3,038	5,960
Compensated absences	--	--	--	2,632	2,632	1,258
Payroll taxes withheld	5,859	--	--	--	5,859	9,979
<b>Total liabilities</b>	<b>10,384</b>	<b>--</b>	<b>--</b>	<b>2,632</b>	<b>13,016</b>	<b>26,992</b>
<b>Fund Equity</b>						
Investment in general fixed assets	--	--	548,383	--	548,383	316,498
Fund balance:						
Reserved for debt service	--	77,304	--	--	77,304	12,958
Unreserved	100,115	--	--	--	100,115	51,919
<b>Total fund equity</b>	<b>100,115</b>	<b>77,304</b>	<b>548,383</b>	<b>--</b>	<b>725,802</b>	<b>381,375</b>
<b>Total liabilities and fund equity</b>	<b>\$110,499</b>	<b>\$77,304</b>	<b>\$548,383</b>	<b>\$2,632</b>	<b>\$738,818</b>	<b>\$408,367</b>

The accompanying notes are an integral part of these financial statements.

\* The prior year balances have been reclassified to conform to the fiscal year 1997 presentation.

**Daufuskie Island Fire District**  
**Combined Statement of Revenues, Expenditures and Changes in Fund Balances**  
**All Governmental Fund Types**

For the Fiscal Year Ended June 30, 1997

	Governmental Fund Types		Totals (Memorandum Only)	
	General	Debt Service	June 30, 1997	June 30, 1996
<b>Revenues:</b>				
Current Taxes	\$317,617	\$57,008	\$374,625	\$282,156
Homestead Exemption	301	54	355	254
Delinquent Taxes	42,165	6,562	48,727	44,755
Automobile Taxes	4,690	362	5,052	3,742
3% and 7% Penalties	2,594	360	2,954	2,302
Interest Income	322	--	322	4,250
Contributions	221,725	--	221,725	141,702
<b>Total revenues</b>	<b>589,414</b>	<b>64,346</b>	<b>653,760</b>	<b>479,161</b>
<b>Expenditures:</b>				
Salaries	185,460	--	185,460	150,090
Fuel and oil	2,361	--	2,361	4,860
Tuition, travel, meals and lodging	3,078	--	3,078	7,867
Telephone	2,220	--	2,220	2,746
Utilities	6,212	--	6,212	4,890
Firefighting supplies	4,413	--	4,413	5,188
Dispatch	9,000	--	9,000	9,000
Office supplies and photos	1,317	--	1,317	1,821
Equipment rental	3,245	--	3,245	2,663
Repairs and maintenance	14,387	--	14,387	21,329

Dues and subscriptions	1,059	--	1,059	2,164
Employee insurance	40,404	--	40,404	12,064
Employee medical	1,574	--	1,574	919
Liability insurance	13,348	--	13,348	21,744
Payroll taxes	16,009	--	16,009	14,138
Payroll tax penalties	--	--	--	1,546
Uniforms	2,946	--	2,946	2,268
Accounting and legal	5,822	--	5,822	4,146
Other general and administrative	2,742	--	2,742	2,591
Capital outlay-				
Current expenditures	233,346	--	233,346	193,266
Debt service-				
Interest and fiscal charges	7	--	7	76
Total expenditures	<u>548,949</u>	<u>--</u>	<u>548,949</u>	<u>465,376</u>
EXCESS OF REVENUES OVER EXPENDITURES	<u>40,465</u>	<u>64,346</u>	<u>104,811</u>	<u>13,785</u>
OTHER FINANCING SOURCES:				
Sale of General Fixed Assets	<u>7,731</u>	<u>--</u>	<u>7,731</u>	<u>--</u>
Total Other Financing Sources	<u>7,731</u>	<u>--</u>	<u>7,731</u>	<u>--</u>
EXCESS OF REVENUES AND OTHER FINANCING SOURCES OVER EXPENDITURES AND OTHER FINANCING	<u>48,196</u>	<u>64,346</u>	<u>112,542</u>	<u>13,785</u>
FUND BALANCES, July 1	<u>51,919</u>	<u>12,958</u>	<u>64,877</u>	<u>51,092</u>
FUND BALANCES, June 30	<u><u>\$100,115</u></u>	<u><u>\$77,304</u></u>	<u><u>\$177,419</u></u>	<u><u>\$64,877</u></u>

The accompanying notes are an integral part of these financial statements.

**Daufuskie Island Fire District**  
**Combined Statement of Revenues, Expenditures and Changes in Fund Balances**  
**Budget and Actual - General Fund**

For the Fiscal Year Ended June 30, 1997

	<u>Actual</u>	<u>Budget</u>	<u>Variance- Favorable (Unfavorable)</u>
<b>Revenues:</b>			
Current Taxes	\$317,617	\$1,125,000 *	\$807,383
Homestead Exemption	301	--	(301)
Delinquent Taxes	42,165	--	(42,165)
Automobile Taxes	4,690	--	(4,690)
3% and 7% Penalties	2,594	--	(2,594)
Interest Income	322	--	(322)
Contributions	221,725	--	(221,725)
	<hr/>	<hr/>	<hr/>
Total revenues	589,414	1,125,000	535,586
	<hr/>	<hr/>	<hr/>
<b>Expenditures:</b>			
Salaries	185,460	207,000	21,540
Fuel and oil	2,361	5,000	2,639
Tuition, travel, meals and lodging	3,078	12,500	9,422
Telephone	2,220	1,500	(720)
Utilities	6,212	6,000	(212)
Firefighting supplies	4,413	--	(4,413)
Dispatch	9,000	--	(9,000)
Office supplies and photos	1,317	4,100	2,783
Equipment rental	3,245	4,000	755
Repairs and maintenance	14,387	13,800	(587)

Dues and subscriptions	1,059	1,200	141
Employee insurance	40,404	39,000	(1,404)
Employee medical	1,574	7,000	5,426
Liability insurance	13,348	29,000	15,652
Payroll taxes	16,009	20,000	3,991
Uniforms	2,946	5,000	2,054
Accounting and legal	5,822	6,000	178
Other general and administrative	2,742	3,900	1,158
Current expenditures	233,346	760,000	526,654
Interest and fiscal charges	7	--	(7)
Total expenditures	<u>548,949</u>	<u>1,125,000</u>	<u>576,051</u>
<b>EXCESS OF REVENUES OVER EXPENDITURES</b>	<u>40,465</u>	<u>--</u>	<u>40,465</u>
<b>OTHER FINANCING SOURCES:</b>			
Sale of General Fixed Assets	<u>7,731</u>	<u>--</u>	<u>7,731</u>
Total Other Financing Sources	<u>7,731</u>	<u>--</u>	<u>7,731</u>
<b>EXCESS OF REVENUES AND OTHER FINANCING SOURCES OVER EXPENDITURES AND OTHER FINANCING</b>	<u>48,196</u>	<u>--</u>	<u>48,196</u>
<b>FUND BALANCES, July 1</b>	<u>51,919</u>	<u>--</u>	<u>51,919</u>
<b>FUND BALANCES, June 30</b>	<u><u>\$100,115</u></u>	<u><u>--</u></u>	<u><u>\$100,115</u></u>

The accompanying notes are an integral part of these financial statements.

\* This revenue includes budgeted capital expenditures of \$760,000.



**DAUFUSKIE ISLAND FIRE DISTRICT**

Notes to Financial Statements  
June 30, 1997

**Note 1 - Summary of Significant Accounting Policies**

The Daufuskie Island Fire District (The Fire District) was created by Beaufort County in 1988. The charter was put into effect in April 1989. The Fire District is governed by seven board members appointed by the Beaufort County Council. As a governmental agency, it is tax exempt.

The Daufuskie Island Fire District accounts for its financial position and results of operations in accordance with Generally Accepted Accounting Principles (GAAP) applicable to governmental units, and accordingly utilizes the encumbrance method of accounting and reporting. The Fire District also applies all relevant Governmental Accounting Standards Board (GASB) pronouncements. Accordingly, Daufuskie Island Fire District uses several funds and account groups which are described below.

**A. Governmental Fund Types and Account Groups**

A fund or account group is an accounting entity with a self-balancing set of accounts established to record the financial position and results of operations of a specific governmental activity. Daufuskie Island Fire District maintains the following fund types and account groups:

1. **Governmental Fund Types**, that include the General Fund, and Debt Service Fund, are used to record the general operations of Daufuskie Island Fire District.

**General Fund** - The General Fund is the general operating fund of Daufuskie Island Fire District. It is used to account for all financial resources and expenditures not pertaining to the service of debt.

**Debt Service Fund** - The Debt Service Fund is used to account for the accumulation of resources for, and the payment of the general long-term obligation bond principal and interest, as well as other long-term debt.

**DAUFUSKIE ISLAND FIRE DISTRICT**

Notes to Financial Statements  
June 30, 1997

**Note 1 - Summary of Significant Accounting Policies  
(continued)**

2. **General fixed assets and general long-term debt account groups** are used to account for property and equipment and long-term debt of governmental funds.

The two account groups are not "funds." They are concerned only with the measurement of financial position. They are not involved with measurement of results of operations.

**B. Basis of Accounting**

The Fire District maintains the modified accrual method of accounting. Under the modified accrual method, revenues are recognized when available and measurable. Measurable means the amount can be determined. Available means collectable within the current period or soon enough thereafter to pay current liabilities. Expenditures are recorded when the liability is incurred.

Major revenue sources susceptible to accrual include: property taxes, automobile taxes, inventory taxes and interest income.

**C. Fixed Assets**

Property, plant and equipment used in governmental fund type operations (general fixed assets) are accounted for in the General Fixed Asset Account Group and are not depreciated. All fixed assets are valued at historical cost or estimated historical cost if actual historical cost is not available. Donated fixed assets are valued at their estimated fair value on the date donated.

**D. Long-Term Debt**

Long-term liabilities expected to be financed from governmental funds are accounted for in the General Long-Term Debt Account Group, not in the governmental funds.

**DAUFUSKIE ISLAND FIRE DISTRICT**

Notes to Financial Statements  
June 30, 1997

**Note 1 - Summary of Significant Accounting Policies  
(continued)****E. Totals (Memorandum Only) Columns**

The combined financial statements include total columns that aggregate the financial statements of the various fund types and account groups. The columns are designated "memorandum only" because the totals are not comparable to a consolidation in that inter-fund transactions are not eliminated.

**F. Comparative Data**

Comparative total data for the prior year have been presented in the accompanying financial statements in order to provide an understanding of changes in the Fire District's financial position and operations. However, comparative (i.e., presentation of the prior year totals by fund type) data have not been presented in the General Fund statement because their inclusion would make the statement unduly complex and difficult to read.

**G. Budgets and Budgetary Accounting**

The Fire District follows these procedures in establishing the budgetary data reflected in the financial statements:

1. Prior to May 15, the Fire Chief submits to the Fire District Board of Commissioners a proposed operating budget for the fiscal year commencing on the following July 1. The operating budget includes proposed expenditures and means of financing them.
2. After adoption by the Board of Commissioners, the budget is submitted to Beaufort County Council for approval prior to May 15.
3. Public hearings are conducted by Beaufort County Council to obtain taxpayer comments.
4. Prior to July 1, the budget is legally enacted through the passage of an ordinance.

**DAUFUSKIE ISLAND FIRE DISTRICT**

Notes to Financial Statements  
June 30, 1997

**Note 1 - Summary of Significant Accounting Policies  
(continued)**

5. The Fire Chief, upon approval of the Board of Commissioners, is authorized to transfer budgeted amounts between line items within the funds of the Fire District. This is accomplished through the mid-year review process of the budget procedure.
6. Formal budgetary integration is employed as a management control device during the year for the General Fund.
7. The budget for the General Fund is adopted on a basis consistent with Generally Accepted Accounting Principles (GAAP).

**H. Encumbrances**

Encumbrance accounting is used for the General Fund. Encumbrances are recorded when purchase orders are issued but are not considered expenditures until liabilities for payments are incurred. Encumbrances are reported as a reservation of fund balance on the balance sheet. Encumbrances lapse at the close of the fiscal year.

**I. Tax Collection**

Daufuskie Island Fire District is a component unit of Beaufort County, South Carolina, and as such, Beaufort County is responsible for collecting taxes for Daufuskie Island Fire District and for holding the cash for Daufuskie Island Fire District. Beaufort County then remits taxes to the Fire District from time to time, based on budgets approved by the Fire District's Council. Receipts received on behalf of the debt service fund are maintained in a restricted cash account by the County and expended for debt servicing on behalf of the Fire District.

Additional receipts are maintained by the County on behalf of the Fire District and are recorded in the "Due from Other Funds" account.

**DAUFUSKIE ISLAND FIRE DISTRICT**

Notes to Financial Statements  
June 30, 1997

**Note 1 - Summary of Significant Accounting Policies  
(continued)**

Funds transferred to the Fire District, in accordance with the budget, were \$591,000 and \$1,125,000 for fiscal years 1996 and 1997 respectively.

**Note 2 - Related Party Transactions**

The Fire District is related to Beaufort County, South Carolina, in that it received the major portion of its revenues through taxes assessed by Beaufort County. Additionally, the County appoints the Commissioners that oversee the Fire District, and the County provides all payroll tax services for the Fire District.

The Fire District's Chief's wife provides secretarial services to the Fire District. One fireman provides limited maintenance service through his businesses, The Hutton Company and Hutton Brothers Service Company.

**Note 3 - Cash and Investments**

During the year ended June 30, 1997, Beaufort County collected money to be used by the Fire District for its future debt service, as Daufuskie Island Fire District has no debt at this time. These funds are held in escrow by the County and are reported in the Debt Service Fund.

Beaufort County's restricted cash usually are balances on a ledger. The actual cash for the accounts are in Beaufort County's general checking accounts. Some of those funds are taken, from time to time, to invest in various investments. The interest that is earned accrues to the Fire District.

All bank accounts held by Daufuskie Island Fire District or Beaufort County are insured by the FDIC.

**Note 4 - Compensated Absences**

Full-time permanent employees are granted annual vacation benefits. Generally, after one year of service, employees are entitled to their accrued vacation upon termination.

**DAUFUSKIE ISLAND FIRE DISTRICT**

Notes to Financial Statements  
June 30, 1997

**Note 4 - Compensated Absences (continued)**

The estimated current portion of the liability for vested vacation benefits attributable to the Fire District's governmental fund is recorded as an expenditure and liability in the respective funds. The long-term portion is recorded in the General Long-Term Debt Account Group.

**Note 5 - Claims and Judgements**

The Fire District's losses are covered by commercial insurance for all major programs. There have been no significant reductions in insurance coverage. Settlement amounts have not exceeded insurance coverage for the current year or the three prior years.

**Note 6 - Contributions from Local Businesses**

Local businesses on Daufuskie Island entered a pact with Beaufort County, whereby the businesses would pay \$140,000 in fiscal year 1996 to Beaufort County, and \$100,000 each year for several years thereafter, as a contribution toward the improvement of the Fire District.

The agreement is between the contractors and Beaufort County. Yet, Beaufort County has separately entered into an agreement with the Fire District to fund a fire station and fire trucks, regardless of the certainty of the contributions from the contractors. In addition, the majority of the funds contributed to the Fire District have already been spent or are in the process of being committed toward the construction of a fire station and the purchase of fire equipment. Since the Fire District is a component unit of Beaufort County, and since the County has contributed funds to the Fire District toward these acquisitions, we have recorded funds that have been committed to the Fire District as revenue when they are both available and measurable.

**Note 7 - Leases**

The Fire District leases land and equipment under operating leases with unexpired terms of from one to three years. Total rental expense for leases amounted to \$2,663 and \$3,245 in fiscal years 1996 and 1997, respectively.

**DAUFUSKIE ISLAND FIRE DISTRICT****Notes to Financial Statements  
June 30, 1997****Note 7 - Leases (continued)**

Minimum annual rentals for operating leases in effect at June 30, 1997, are listed below. There were no capital leases outstanding on June 30, 1997.

<u>Fiscal Year</u>	<u>Equipment</u>
1998	\$ 2,580
1999	1,505
2000	-
2001	-
2002 and thereafter	-
	<u>\$4,085</u>

**DAUFUSKIE ISLAND FIRE DISTRICT**  
**Schedule of Changes in General Fixed Assets**

	<u>Balance</u> <u>July 1, 1996</u>	<u>Additions</u>	<u>Reductions</u>	<u>Balance</u> <u>June 30, 1997</u>
Land	\$ 36,048	\$ -	\$ -	\$ 36,048
Buildings	0	26,968	-	26,968
Furniture & Fixtures	1,740	230	-	1,970
Office Equipment	10,631	3,300	(262)	13,669
General Equipment	124,697	204,076	(2,428)	326,345
Motor Vehicles	<u>143,383</u>	<u>-</u>	<u>-</u>	<u>143,383</u>
<b>Total</b>	<b><u>\$ 316,499</u></b>	<b><u>\$234,574</u></b>	<b><u>\$ (2,690)</u></b>	<b><u>\$ 548,383</u></b>



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**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL  
STRUCTURE BASED ON AN AUDIT OF GENERAL PURPOSE OR  
BASIC FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE  
WITH GOVERNMENT AUDITING STANDARDS**

The Honorable Board of Commissioners  
Daufuskie Island Fire District  
Daufuskie Island, South Carolina

We have audited the general purpose financial statements of Daufuskie Island Fire District, South Carolina, as of and for the year ended June 30, 1997, and have issued our report thereon dated October 20, 1997.

We conducted our audit in accordance with generally accepted auditing standards and GOVERNMENT AUDITING STANDARDS, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the general purpose financial statements are free of material misstatement.

The management of Daufuskie Island Fire District, South Carolina, is responsible for establishing and maintaining an internal control structure. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of internal control structure policies and procedures. The objectives of an internal control structure are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of general purpose financial statements in accordance with generally accepted accounting principles (GAAP). Because of inherent limitations in any internal control structure, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the structure to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the effectiveness of the design and operation of policies and procedures may deteriorate.

In planning and performing our audit of the general purpose financial statements of Daufuskie Island Fire District, South Carolina, for the year ended June 30, 1997, we obtained an

The Honorable Board of Commissioners  
Page 2  
October 20, 1997

understanding of the internal control structure. With respect to the internal control structure, we obtained an understanding of the design of relevant policies and procedures and whether they have been placed in operation, and we assessed control risk in order to determine our auditing procedures for the purpose of expressing our opinion on the general purpose financial statements and not to provide an opinion on the internal control structure. Accordingly, we do not express such an opinion.

We noted certain matters involving the internal control structure and its operation that we consider to be reportable conditions under standards established by the American Institute of Certified Public Accountants. Reportable conditions involve matters coming to our attention relating to significant deficiencies in the design or operation of the internal control structure that, in our judgment, could adversely affect the entity's ability to record, process, summarize, and report financial data consistent with the assertions of management in the general purpose financial statements.

#### **Receipts Are Handled by Fire District Staff**

Receipts of revenues from Beaufort County should be reconciled on a monthly basis, by someone independent of the staff who actually makes the deposits. It is advisable that the bank statements be sent to someone who is not responsible for accounting, making deposits, or writing checks. And that the independent person reconcile the checking accounts monthly. In this manner, there is assurance that what is withdrawn from the County is deposited correctly into the Fire District's accounts.

#### **Mandatory Vacations**

Another method to ensure that adequate controls exist is to require administrative staff to take vacations. Such a procedure is recommended to help ensure adequate asset safeguarding.

A material weakness is a reportable condition in which the design or operation of one or more of the internal control structure elements does not reduce to a relatively low level the risk that errors or irregularities in amounts that would be material in relation to the general purpose financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions.

The Honorable Board of Commissioners  
Page 3  
October 20, 1997

Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be reportable conditions and, accordingly, would not necessarily disclose all reportable conditions that are also considered to be material weaknesses as defined above. However, we believe none of the reportable conditions described above is a material weakness.

This report is intended for the information of management, and the County Council of Daufuskie Island Fire District. However, this report is a matter of public record and its distribution is not limited.



Tucker, GA  
October 20, 1997