

**VILLAGE OF PIONEER, LOUISIANA**

**Financial Report  
As of and For the Year Ended June 30, 2007**

Under provisions of state law, this report is a public document. A copy of the report has been submitted to the entity and other appropriate public officials. The report is available for public inspection at the Baton Rouge office of the Legislative Auditor and, where appropriate, at the office of the parish clerk of court.

Release Date 1/30/08

**VILLAGE OF PIONEER, LOUISIANA**

**FINANCIAL REPORT**

**AS OF AND FOR THE YEAR ENDED JUNE 30, 2007**

**TABLE OF CONTENTS**

Accountants' Compilation Report..... 1

**GENERAL PURPOSE FINANCIAL STATEMENTS**  
**COMBINED STATEMENTS – OVERVIEW**

Combined Balance Sheet – All Fund Types  
and Account Group..... 3

Combined Statement of Revenues, Expenditures and Changes  
in Fund Balances – All Governmental Fund Types..... 4

Statement of Revenues, Expenditures, and Changes  
in Fund Balance – Budget and Actual (Cash Basis) – General Fund ..... 5

Statement of Revenues, Expenses, and Changes in  
Retained Earnings – Sewer Enterprise Fund ..... 7

Statement of Cash Flows – Sewer Enterprise Fund..... 8

Affidavit..... 9

Letter Concerning Theft and Internal Control Recommendations ..... 10

Management's Status of Legal Proceedings and Implementation of Controls..... 13



**Luffey  
Huffman  
& Monroe**

*(A Professional Accounting Corporation)*

**CERTIFIED PUBLIC ACCOUNTANTS**

John L. Luffey, MBA, CPA (1963-2002)  
Francis I. Huffman, CPA  
L. Fred Monroe, CPA  
Phillip A. Ragsdale, CPA  
David Ray Solgnier, CPA, MBA

John Herman, CPA  
Lynn Andries, CPA  
Esther Atteberry, CPA  
Sandra Harrington, CPA

**ACCOUNTANTS' COMPILATION REPORT**

**Mayor and Board of  
Aldermen  
Village of Pioneer, Louisiana**

We have compiled the accompanying general purpose financial statements of the Village of Pioneer, Louisiana (the Village) as of and for the year ended June 30, 2007 as listed in the Table of Contents in accordance with the Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.

A compilation is limited to presenting in the form of financial statements, information that is the representation of management of the Village of Pioneer, Louisiana. We have not audited or reviewed the accompanying general purpose financial statements and, accordingly, do not express an opinion or any other form of assurance on them.

Generally accepted accounting standards require State and Local Governments to adopt and report under Governmental Accounting Standards Board (GASB) Statement No. 34, "Basic Financial Statements - and Management's Discussion and Analysis - for State and Local Governments" and No. 37, "Basic Financial Statements - and Management's Discussion and Analysis - for State and Local Governments: Omnibus." The Village is not presenting its financial statements under those standards. Those standards require that the Village report information regarding its financial position by governmental activities, business-type activities, each major fund, and the aggregate remaining fund information that comprise the Village's basic financial statements. The standards also require that a management's discussion and analysis be included as supplementary information. The effects of these departures have not been determined.

Management has elected to present the Village's financial statements under the pre-GASB 34 standards (general purpose financial statements) and to omit substantially all of the disclosures required by generally accepted accounting principles. If the GASB 34 presentation (basic financial statements) and the omitted disclosures were included in the financial statements, they might influence the user's conclusions about the Village's financial position, results of operations and cash flows. Accordingly, these financial statements are not designed for those who are not informed about such matters.

*(A Professional Accounting Corporation)*

**January 2, 2008**

(318) 387-2672 • FAX (318) 322-8866 • [www.lhm-cpas.com](http://www.lhm-cpas.com)  
1100 N 18<sup>th</sup> ST • PO Box 4745 • Monroe LA 71211-4745  
MEMBERS OF THE AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

**GENERAL PURPOSE FINANCIAL STATEMENTS  
COMBINED STATEMENTS – OVERVIEW**

**VILLAGE OF PIONEER, LOUISIANA**  
**COMBINED BALANCE SHEET - ALL FUND TYPES AND ACCOUNT GROUP**  
**JUNE 30, 2007**

|   | GOVERNMENTAL<br>FUND TYPE -<br>GENERAL FUND | PROPRIETARY<br>FUND TYPE -<br>SEWER<br>ENTERPRISE FUND | ACCOUNT<br>GROUP -<br>GENERAL<br>FIXED ASSETS | TOTAL<br>(MEMORANDUM<br>ONLY) |
|---|---|--|---|-------------------------------|
| <b>ASSETS</b>   |   |  |   |                               |
| Cash  | \$ 8,467                                    | \$ 2,640   | \$ -  | \$ 11,107                     |
| Investments   | 10,000                                      | -  | -   | 10,000                        |
| Accounts receivable, net  | 1,947                                       | 911  | -   | 2,858                         |
| Meter deposits  | 200   | -  | -   | 200                           |
| Prepaid expenses  | 3,123                                       | -  | -   | 3,123                         |
| Property, plant, and equipment (net<br>of accumulated depreciation)                                     | -   | 569,215  | 279,698                                       | 848,913                       |
| <b>TOTAL ASSETS</b>   | <b>\$ 23,737</b>                            | <b>\$ 572,766</b>                                      | <b>\$ 279,698</b>                             | <b>\$ 876,201</b>             |
| <b>LIABILITIES AND FUND EQUITY</b>  |   |  |   |                               |
| <b>Liabilities:</b>   |   |  |   |                               |
| Payroll taxes payable   | \$ 1,138                                    | \$ -   | \$ -  | \$ 1,138                      |
| Customer deposits   | -   | 1,888  | -   | 1,888                         |
| <b>Total Liabilities</b>  | <b>1,138</b>                                | <b>1,888</b>   | <b>-</b>                                      | <b>3,026</b>                  |
| <b>Fund Equity:</b>   |   |  |   |                               |
| Investment in general fixed assets  | -   | -  | 279,698                                       | 279,698                       |
| Contributed capital (net of<br>accumulated depreciation on fixed<br>assets acquired with Federal grant) | -   | 574,095  | -   | 574,095                       |
| Retained earnings - unreserved  | -   | (3,217)  | -   | (3,217)                       |
| Fund balance - undesignated   | 22,599                                      | -  | -   | 22,599                        |
| <b>Total Fund Equity</b>  | <b>22,599</b>                               | <b>570,878</b>   | <b>279,698</b>                                | <b>873,175</b>                |
| <b>TOTAL LIABILITIES AND FUND<br/>EQUITY</b>  | <b>\$ 23,737</b>                            | <b>\$ 572,766</b>                                      | <b>\$ 279,698</b>                             | <b>\$ 876,201</b>             |

See accountants' compilation report

**VILLAGE OF PIONEER, LOUISIANA**  
**COMBINED STATEMENT OF REVENUES , EXPENDITURES**  
**AND CHANGES IN FUND BALANCES -**  
**ALL GOVERNMENTAL FUND TYPES**  
**FOR THE YEAR ENDED JUNE 30, 2007**

|   | <u>GENERAL<br/>FUND</u> | <u>CAPITAL<br/>PROJECT<br/>FUND</u> | <u>TOTAL<br/>(MEMORANDUM<br/>ONLY)</u> |
|---|-------------------------|-------------------------------------|--|
| <b>REVENUES</b>   |                         |                                     |  |
| Franchise fees  | \$ 5,963                | \$ -                                | \$ 5,963                               |
| Occupational licenses   | 25                      | -                                   | 25                                     |
| Insurance licenses  | 15,586                  | -                                   | 15,586                                 |
| Intergovernmental revenue - state                                       | -                       | 15,000                              | 15,000                                 |
| Fines   | 13,102                  | -                                   | 13,102                                 |
| Interest income   | 362                     | -                                   | 362                                    |
| Other revenue   | 2,427                   | -                                   | 2,427                                  |
| Total revenues  | <u>37,465</u>           | <u>15,000</u>                       | <u>52,465</u>                          |
| <b>EXPENDITURES</b>   |                         |                                     |  |
| <b>Current:</b>   |                         |                                     |  |
| General government  | 20,361                  | -                                   | 20,361                                 |
| Public safety:  |                         |                                     |  |
| Police department   | 14,892                  | -                                   | 14,892                                 |
| Public works  | 9,031                   | -                                   | 9,031                                  |
| Capital Outlay  | -                       | 15,000                              | 15,000                                 |
| Total Expenditures  | <u>44,284</u>           | <u>15,000</u>                       | <u>59,284</u>                          |
| <b>Excess (deficiency) of revenues over expenditures</b>                | (6,819)                 | -                                   | (6,819)                                |
| <b>Other financing sources (uses)</b>                                   |                         |                                     |  |
| Transfers out   | (1,647)                 | -                                   | (1,647)                                |
| Total other financing sources (uses)                                    | <u>(1,647)</u>          | <u>-</u>                            | <u>(1,647)</u>                         |
| <b>Excess of revenues over expenditures and other financing sources</b> | (8,466)                 | -                                   | (8,466)                                |
| <b>Fund Balance at beginning of year</b>                                | <u>31,065</u>           | <u>-</u>                            | <u>31,065</u>                          |
| <b>FUND BALANCE AT END OF YEAR</b>                                      | <u>\$ 22,599</u>        | <u>\$ -</u>                         | <u>\$ 22,599</u>                       |

See accountants' compilation report

**VILLAGE OF PIONEER, LOUISIANA**  
**STATEMENT OF REVENUES, EXPENDITURES,**  
**AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL (CASH BASIS) -**  
**GENERAL FUND**  
**FOR THE YEAR ENDED JUNE 30, 2007**

|   | <u>CASH<br/>BASIS<br/>BUDGET</u> | <u>CASH<br/>BASIS<br/>ACTUAL</u> | <u>VARIANCE<br/>FAVORABLE<br/>(UNFAVORABLE)</u> |
|---|----------------------------------|----------------------------------|---|
| <b>Revenues</b>                             |                                  |                                  |   |
| Franchise fees                              | \$ 7,050                         | \$ 5,890                         | \$ (1,160)                                      |
| Occupational licenses                       | 975                              | 25                               | (950)   |
| Insurance licenses                          | 14,500                           | 15,656                           | 1,156   |
| Fines                                       | 13,000                           | 13,202                           | 202   |
| Interest income                             | 150                              | 362                              | 212   |
| Other revenue                               | 2,250                            | 1,386                            | (864)   |
| Total revenues                              | <u>37,925</u>                    | <u>36,521</u>                    | <u>(1,404)</u>                                  |
| <b>Expenditures</b>                         |                                  |                                  |   |
| <b>Current:</b>                             |                                  |                                  |   |
| <b>General government</b>                   |                                  |                                  |   |
| Salaries and benefits                       | 5,630                            | 11,312                           | (5,682)   |
| Operating services                          | 4,370                            | 10,000                           | (5,630)   |
| Repairs - building                          | 400                              | 150                              | 250   |
| Materials and supplies                      | 1,500                            | 1,362                            | 138   |
| Total general government                    | <u>11,900</u>                    | <u>22,824</u>                    | <u>(10,924)</u>                                 |
| <b>Public safety</b>                        |                                  |                                  |   |
| Salaries and benefits                       | 10,170                           | 8,877                            | 1,293   |
| Insurance                                   | 680                              | 2,587                            | (1,907)   |
| Police expense                              | 5,000                            | 4,538                            | 462   |
| Total Public Safety                         | <u>15,850</u>                    | <u>16,002</u>                    | <u>(152)</u>                                    |
| <b>Public works</b>                         |                                  |                                  |   |
| Street expenses                             | 200                              | 454                              | (254)   |
| Supplies                                    | 500                              | 1,238                            | (738)   |
| Tractor expenses                            | 1,250                            | 1,486                            | (236)   |
| Utilities                                   | 4,500                            | 5,570                            | (1,070)   |
| Mosquito spraying                           | 1,250                            | -                                | 1,250   |
| Total public works                          | <u>7,700</u>                     | <u>8,748</u>                     | <u>(1,048)</u>                                  |
| Total expenditures                          | <u>35,450</u>                    | <u>47,574</u>                    | <u>(12,124)</u>                                 |
| <b>Excess of revenues over expenditures</b> | 2,475                            | (11,053)                         | (13,528)  |

(Continued)

See accountants' compilation report

**VILLAGE OF PIONEER, LOUISIANA  
 STATEMENT OF REVENUE, EXPENDITURES,  
 AND CHANGES IN FUND BALANCE - BUDGET AND ACTUAL (CASH BASIS) -  
 GENERAL FUND (CONCLUDED)  
 FOR THE YEAR ENDED JUNE 30, 2007**

|   | <u>CASH<br/>BASIS<br/>BUDGET</u> | <u>CASH<br/>BASIS<br/>ACTUAL</u> | <u>VARIANCE<br/>FAVORABLE<br/>(UNFAVORABLE)</u> |
|---|----------------------------------|----------------------------------|---|
| <b>Other financing sources (uses)</b>   |                                  |                                  |   |
| Transfers out   | -                                | (652)                            | 652   |
| <b>Excess of revenue over expenditures and<br/>other financing sources (uses)</b> | 2,475                            | (11,705)                         | (12,876)  |
| <b>Cash Balance at beginning of year</b>  | 30,172                           | 30,172                           | -   |
| <b>CASH BALANCE AT END OF YEAR</b>  | <u>\$ 32,647</u>                 | <u>\$ 18,467</u>                 | <u>\$ (12,876)</u>                              |

See accountants' compilation report



**VILLAGE OF PIONEER, LOUISIANA  
STATEMENT OF REVENUES, EXPENSES, AND  
CHANGES IN RETAINED EARNINGS  
SEWER ENTERPRISE FUND  
FOR THE YEAR ENDED JUNE 30, 2007**

|  |                   |
|--|-------------------|
| <b>Operating revenue</b>   |                   |
| Sewer fees   | \$ 13,425         |
| <b>Operating expenses</b>  |                   |
| Salaries and wages   | 5,253             |
| Payroll taxes  | 452               |
| Utilities  | 3,049             |
| Repairs  | 6,191             |
| Insurance  | 653               |
| Office supplies  | 78                |
| Supplies and chemicals   | 1,117             |
| Collection fees  | 1,375             |
| Lab fees   | 315               |
| Other dues and fees  | 304               |
| Depreciation   | 17,382            |
| Miscellaneous  | 12                |
| Total Operating expenses   | <u>36,181</u>     |
| <b>Operating loss</b>  | (22,756)          |
| <b>Non-operating revenue</b>   |                   |
| Interest income  | <u>3</u>          |
| <b>Net Loss</b>  | (22,753)          |
| Transfers In   | 1,647             |
| Adjustment for depreciation on fixed assets<br>acquired with Federal grant | <u>14,549</u>     |
| <b>Net decrease in retained earnings</b>                                   | (6,557)           |
| <b>Retained Earnings at beginning of year</b>                              | <u>3,340</u>      |
| <b>RETAINED EARNINGS AT END OF YEAR</b>                                    | <u>\$ (3,217)</u> |

See accountant's compilation report

**VILLAGE OF PIONEER, LOUISIANA  
STATEMENT OF CASH FLOWS  
SEWER ENTERPRISE FUND  
FOR THE YEAR ENDED JUNE 30, 2007**

|   |                        |
|---|------------------------|
| <b>Cash flows from operating activities</b>   |                        |
| Operating loss  | \$ (22,756)            |
| Adjustment to reconcile operating loss to<br>net cash provided by operating activities:       |                        |
| Depreciation  | 17,382                 |
| Changes in assets and liabilities:  |                        |
| Receivables   | (394)                  |
| Payroll taxes payable   | (398)                  |
| Customer deposits   | 111                    |
| Total adjustments   | <u>16,701</u>          |
| Net cash provided (used) by operating activities  | <u>(6,055)</u>         |
| <br><b>Cash flows from investing activities</b>   |                        |
| Interest income   | <u>3</u>               |
| <br><b>Cash flows from noncapital financing activities</b>                                    |                        |
| Transfers in  | <u>652</u>             |
| <br><b>Cash flows from capital financing activities</b>                                       |                        |
| Purchase of fixed assets  | <u>(1,917)</u>         |
| <br><b>Net decrease in cash</b>   | <b>(7,317)</b>         |
| <br><b>Cash at beginning of year</b>  | <u>9,957</u>           |
| <br><b>CASH AT END OF YEAR</b>  | <b>\$ <u>2,640</u></b> |
| <br><b>Supplemental disclosure of non-cash capital financing and<br/>investing activities</b> |                        |
| Increase in contributed capital to improve sewer system                                       | \$ 15,000              |
| Improvement to sewer system   | (15,000)               |
| Purchase of sewer pump by General Fund  | 995                    |
| Total   | <u>\$ 995</u>          |

See accountants' compilation report

VILLAGE OF PIONEER, LOUISIANA

AFFIDAVIT

Personally came and appeared before the undersigned authority, Sonia Reiter, who, duly sworn, deposes and says that the financial statements herewith given present fairly the financial position of the Village of Pioneer, Louisiana as of June 30, 2007, and the results of operations for the year then ended.

Sonia Reiter, Mayor  
Signature

Sworn to and subscribed before me, this 28th day of December, 2007.

Patricia H. Capen  
NOTARY PUBLIC  
#041017

Officer Mayor

Address PO Box 153

Pioneer, LA 71266

Telephone No. 318-428-8581



John L. Luffey, MBA, CPA (1963-2002)  
Francis I. Huffman, CPA  
L. Fred Monroe, CPA  
Phillip A. Ragsdale, CPA  
David Ray Solgnier, CPA, MBA

John Herman, CPA  
Lynn Andries, CPA  
Esther Attebery, CPA  
Sandra Harrington, CPA

## LETTER CONCERNING THEFT AND INTERNAL CONTROL RECOMMENDATIONS

**Mayor and Board of  
Aldermen  
Village of Pioneer, Louisiana**

In response to a request from the Mayor and Chief of Police of the Village of Pioneer (the Village) concerning thefts by the Village Clerk, we met with Village personnel to review facts concerning the issue and offer recommendations for strengthening internal controls.

Our meeting took place on January 31, 2007. At that time, we were informed that the Village Clerk had misappropriated approximately \$2,700 in Village funds by writing additional payroll checks and withholding receipts for fines and sewer revenues. The Village Clerk resigned her position on December 26, 2006 citing personal reasons. A warrant for her arrest was issued on January 12, 2007 for theft, forgery, and malfeasance in office. She was subsequently arrested on January 19, 2007. Some of the misappropriated funds had been repaid, however, further legal recourse was being considered.

As a result of our meeting, the Mayor requested that we evaluate the Village's internal controls. In a letter dated March 7, 2007, we offered the following recommendations:

### **Receipts/Revenues:**

1. Pre numbered cash receipts should be written for all funds received except for insurance company licenses.
2. For fines, original of receipt should be presented or mailed to the person paying the fine.
3. Insurance occupational licenses should be mailed to businesses and will serve as their receipt.
4. Deposits should be made at least weekly supported by a list of deposit items.
5. Sewer fees – the clerk and the water district clerk should count monies for the village together. The list of collections should be signed and dated by both clerks and a copy of this listing used to support the deposit. The list should indicate the amount of cash received and amount of checks received

**Mayor and Board of  
Aldermen  
Village of Pioneer, Louisiana**

**Occupational licenses:**

1. Business occupational licenses should be numbered with a 4 digit number beginning with the year then consecutive numbers (07-01 through 07-15 since there are currently less than 15 businesses licensed in the village)
2. Insurance occupational licenses should be mailed to businesses and will serve as their receipt. The insurance licenses should be numbered with the same 4 digit scheme beginning with 07-16.
3. An excel spreadsheet such as is in use now by the Village should be maintained with the license number, name of company, amount and date.
4. Copies of the licenses should be maintained with the appropriate application attached for support.

**Disbursements/Expenditures:**

1. The mayor should receive all bank statements unopened and review them for unusual items.
2. All bank accounts should be reconciled monthly. If possible, this reconciliation should be performed by the mayor. If not they should be reviewed by the mayor and the cash balance agreed to the general ledger.
3. Invoices should be stamped when received.
4. Checks should be prepared and the disbursement entered into Quickbooks. The general ledger account number and check number should be noted on the invoice to prevent duplicate payment.
5. All checks and the invoices being paid should be given to the mayor to review and approve for payment. The mayor's review should be noted by her initials on the invoice.
6. The mayor and either the clerk or alderman should then sign the checks.
7. The checks should then be mailed by the mayor.
8. Purchase orders should be issued for all purchases over \$100.00 per the mayor's stated desire.
9. Person making purchase should sign invoice to indicate receipt of goods or services. For merchandise charged or received in the mail, the sales slip or packing slip should be signed and included with the invoice when received in the mail as backup for the disbursement.

**Fuel purchases:**

1. The Village should purchase a pre-paid gas card with a limit of \$50-\$100
2. When purchasing fuel for the patrol car, whether using the gas card or charging at the co-op, a log should be maintained in the car showing, the date, mileage, number of gallons and amount of purchase.
3. The chief should review the log periodically for reasonableness.
4. Gas should never be purchased for a private vehicle. If, on the rare occasion that an employee's personal vehicle has to be used, an expense report should be submitted showing the date and time of travel, purpose of the trip, miles traveled, rate per mile and total reimbursement.

**Mayor and Board of  
Aldermen  
Village of Pioneer, Louisiana**

**Police Department:**

1. Ticket books should be signed out by officers on a log showing the date received and the beginning and ending ticket number of each book.
2. No more than one book of tickets should be issued to an officer at any one time.
3. When a ticket is voided, it should be entered into the ledger book of tickets issued showing the reason it was voided and the officer voiding it. In addition all copies of the voided ticket should be retained.
4. When a defendant goes to mayor's court and requests to pay a fine on installments the following procedures should be implemented.
  - a. A guilty plea is entered and attached to the docket sheet showing the amount of fine and the schedule of payments.
  - b. The first installment should be received and a cash receipt issued.
  - c. When subsequent installments are received, a cash receipt should be issued.
  - d. When the fine is paid in full, it should be entered in the ledger book.
5. The chief of police should receive all fines paid and reconcile to the ledger book of tickets issued and record the payment of the fines in the ledger book before the deposit is made.

We also recommend that the chief of police attempt to reconcile tickets issued in the past fiscal year to the cash receipts issued and deposits in the bank. Old traffic tickets for which collection is doubtful should be taken before the mayor's court and dismissed. These tickets should be retained in case payment is received at a later date.

**Payroll:**

1. Time for hourly employees should be supported by time sheets.
2. Hours worked should be verified and approved by supervisor (Mayor)
3. The clerk should not be guaranteed to be paid for a set number of hours. (This could be a violation of the constitution)
4. The board of aldermen should set rates of pay for all employees.
5. Payrolls should be processed through the payroll function of Quickbooks.

***Management's status of legal proceedings and implementation of controls:***

See pages 13 and 14.



(A Professional Accounting Corporation)

January 2, 2008

## VILLAGE OF PIONEER

P. O. BOX 153  
PIONEER, LA 71266  
318-428-8581  
Fax 318-428-2719

January 2, 2008

Luffey, Huffman, & Monroe  
PO Box 4745  
Monroe, LA 71211-4745

RE: Internal Controls

To Whom It May Concern:

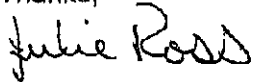
As a result of the meeting with the CPA on January 31, 2007, the Village of Pioneer has implemented many of the recommendations that were made (some were already in use). We are doing our best in order to prevent something like this from happening again. The Mayor has taken a more "hands-on" approach to the everyday business of the Village.

Listed below is a few of the changes that we have made and procedures that have been implemented.

- Receipts are written for all funds received by the Police Department and then mailed out to the person to whom the citation was issued
- Deposits are made weekly
- The village clerk signs a payment report when sewer fees are received—this report indicates the amount of checks and cash
- Excel spreadsheets are used for payroll and occupational and business licenses
- Occupational licenses are mailed out as the company's receipt
- All bank accounts are reconciled monthly
- The Mayor reviews (initials) and approves ALL expenditures
- Purchase Orders are used for all purchases over \$100.00 and for any Internet or phone orders (ex. sewer chemicals or office supplies)
- The Clerk does not sign his/her own payroll check
- All employees must complete time sheets
- The Chief maintains fuel and ticket logs
- A check register for every account is printed out and given to the Board of Alderman for review at each monthly meeting

We were expecting to have all of the issues with the former clerk cleared up by now, but that is not the case. We are currently waiting on the LA Legislative Auditors Report in order come up with a sum that the former clerk owes to the Village of Pioneer. We are expecting this report at any time and are looking forward to wrapping up this case.

Thanks,

A handwritten signature in cursive script that reads "Julie Ross". The letters are fluid and connected, with a prominent loop on the 'J' and 'R'.

Julie Ross, Clerk