

HINKLE LAW FIRM LLC  
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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF KANSAS**

IN RE:

RICHARD HELFAND  
VICKI LIEBERMAN HELFAND

Debtor(s)

Case No. 16-10175  
Chapter 11

**DISCLOSURE STATEMENT OF RICHARD HELFAND AND  
VICKI LIEBERMAN HELFAND  
DATED SEPTEMBER 30, 2016**

**ARTICLE I  
INTRODUCTION**

Richard Helfand and Vicki Lieberman Helfand (“Helfands” or the “Debtors”) hereby submit as proponents this Disclosure Statement in connection with a Plan of Reorganization (“Reorganization Plan”) of the same date. The Disclosure Statement is submitted in compliance with the provisions of the Bankruptcy Code requiring adequate information to be supplied for creditors and interested parties to arrive at an informed decision in exercising their rights to vote for acceptance or rejection of the Reorganization Plan. A copy of the Reorganization Plan filed by the Debtors accompanies this Disclosure Statement (**Appendix A**). The terms defined in Article II of the Reorganization Plan will be used in this Disclosure Statement and are incorporated herein by reference.

**ARTICLE II**  
**BACKGROUND OF THE DEBTORS-IN-POSSESSION**  
**RICHARD HELFAND AND VICKI LIEBERMAN HELFAND**

Richard Helfand and Vicki Lieberman Helfand are individual Chapter 11 debtors. The Helfands filed this Chapter 11 action to facilitate the sale of their home in Leawood, Kansas. The home located at 4980 West 131<sup>st</sup> Place, Leawood, Kansas (“Property”) was in a foreclosure action. Wells Fargo Bank, N.A. SBM to Wells Fargo Bank Minnesota, N.A. as Trustee for Merrill Lynch Mortgage Investors Trust Series MLCC 2003-D (“Wells Fargo”) obtained a judgment in foreclosure in Johnson County District Court. The foreclosure sale of the Property was scheduled on or about February 18, 2016. This bankruptcy action was filed on February 17, 2016. The filing of the bankruptcy constituted a stay or injunction of activity by Wells Fargo from proceeding in the foreclosure without leave of the Court. The Wells Fargo action, Case No. 15 CV 00383, was stayed. Wells Fargo was represented by Linda Tarpley and Wendy Green of Shapiro & Kreisman, LLC.

Richard Helfand is the sole member of Panethiere & Helfand LLC (“PH”), a Kansas City labor law firm. PH consists of Mr. Helfand and his secretary. Mr. Helfand has been practicing law in Missouri offering labor and employment work and some domestic law activity. Mr. Helfand has been in practice for forty (40) years. His office location is at 4520 Main Street, Suite 700, Kansas City, Missouri, east of the Plaza shopping and commercial district. Richard Helfand's senior partner, Henry Panethiere, retired some years ago and is now deceased.

The practice of PH, which was predominantly labor and employment matters, has seen a downturn in business activity. This downturn has contributed to the financial problems of the

Helfands, culminating in the commencement of the foreclosure action. Mr. Helfand estimates his personal annual net income from the Law Firm at \$60,000, \$5,000 per month. Thus, there is little cash flow available for Unsecured Creditors.

Unsecured priority and Unsecured Creditors will receive distributions from the sale of non-exempt assets (as defined under state and federal law). The Plan contemplates a full payment plan to creditors. (See Appendix B)

Due to the deteriorating business activity, PH is delinquent in the filing of federal withholding tax returns. The Internal Revenue Service has filed a proof of claim indicating that there are missing FICA and FUTA tax returns, commencing with the quarter ending December 31, 2013.

Additional missing quarters include:

- ▶ March 31, 2014;
- ▶ June 30, 2014;
- ▶ September 30, 2014;
- ▶ December 31, 2014.

There are missing federal unemployment tax returns (FUTA) for the periods of December 31, 2014 and December 31, 2015.

Due to the fact that PH is a single member limited liability company, the income and expenses of PH are shown on Schedule C of the Helfands' personal tax return.

The Helfands have been unable to pay income tax for the years 2011, 2012, 2013 and 2014. The Internal Revenue Service filed a tax lien with the Johnson County Register of Deeds office for the years 2011, 2012 and 2013 currently totaling \$32,309.23 (Claim 6-4).

In addition, the Internal Revenue Service filed an unsecured priority Claim for unpaid income taxes for the year 2014 in the sum of \$8,484.00, plus \$217.42 of interest. As of the date of this Disclosure Statement, the Helfands have filed federal and state income tax returns for the year 2015.

In addition, various taxing authorities have filed proofs of claim, including the Missouri Department of Revenue for unpaid withholding tax and income tax and the Kansas Department of Revenue for state income tax liability. The Palm Beach County Tax Collector additionally filed a proof of claim for unpaid property taxes on a condominium inherited from Mr. Helfand's parents.

The Helfands' bankruptcy schedules show liquidated priority Claims filed for various priority creditors, including the City of Kansas City, Missouri in the estimated amount of \$1,000.00. The remainder of the Helfands' Claims are general Unsecured Claims, with the exception of Wells Fargo, who maintains its secured status pending completion of the foreclosure.

**ARTICLE III  
STATUS OF THE DEBTOR DURING THE PENDENCY  
OF THE CHAPTER 11 PROCEEDING**

**A. Proceedings in the Bankruptcy Court.**

Due to the Debtors deteriorating financial circumstances and the pending foreclosure of Wells Fargo, the Helfands were required to file a Chapter 11 bankruptcy action on February 17, 2016. The action was filed in the United States Bankruptcy Court for the District of Kansas, Wichita

Division. The bankruptcy action was filed on an emergency basis due to the scheduled foreclosure sale. Schedules were subsequently completed.

Upon filing of the bankruptcy action, the Debtors filed an application to employ Hinkle Law Firm LLC as their attorneys. On March 24, 2016, a Final Order Authorizing Engagement of Counsel was entered approving the Debtors' application to employ Hinkle Law Firm LLC.

The meeting of creditors was held in the case on March 29, 2016.

Various "first day" Motions were filed by the Debtors, including a Motion to pay taxing authorities. The Debtors further sought to obtain an extension of time to extend the exclusive period for filing their Disclosure Statement and Reorganization Plan. The exclusive period expires on August 31, 2016.

On April 19, 2016, the Debtors sought the employment of Reece & Nichols Realtors as their realtor for the sale of the Property. The Debtors filed an Exclusive Right to Sell Contract at that time. On May 11, 2016, a Final Order Authorizing Engagement of Realtor was entered approving the employment of Reece & Nichols Realtors. The Property was finally listed on or about September 15, 2016. The delay in formally listing the Property was caused by the desire of the Helfands to complete refurbishment of the Property, including painting, window replacement, decking repair and replacement of decayed or water damaged wood molding and fascia. These repairs and refurbishment are now virtually complete.

On or about May 13, 2016, a Motion for Relief From Stay was filed by Wells Fargo. A hearing will be held on the Motion for Relief From Stay on October 19, 2016 at 9:00 a.m.

Discussions have been underway between Wells Fargo and the Debtors over the Debtors offering “adequate protection” as required under 11 U.S.C. §361 and 11 U.S.C. §362 to defer or preclude the granting of the Order for relief from stay. The Order for relief from stay will allow Wells Fargo to reset its foreclosure sale, thus terminating the ownership interest of the Debtors and only providing for redemptive rights.

Wells Fargo asserts its principal balance as of the date of the filing of the bankruptcy was \$480,123.09. The Debtors believe the value of the Property approximates the value shown by the Johnson County Appraiser's Office of \$617,800.00. It is the Debtors intent to sell the Property, satisfy in full the Secured Claim of Wells Fargo, together with post-petition interest and allowed expenses, utilize the remainder for the satisfaction of the tax liens filed by the Internal Revenue Service and payment of unpaid administrative and priority expenses.

To the extent that priority creditors do not receive full payment from the net Proceeds anticipated from the sale of the Property, the priority creditors will be paid in full from the Debtors' disposable income over the next five (5) years.

A Claim bar date has been established in this case [Dkt #43]. General Claims were to be filed by June 4, 2016 and governmental proofs of claim by October 11, 2016. At present, a total of eighteen (18) proofs of claim have been filed:

- Claim #1 - Missouri Department of Revenue priority Claim in the amount of \$100.49 for withholding tax;

- Claim #2 - Missouri Department of Revenue priority Claim in the amount of \$14,773.53 for estimated withholding tax;
- Claim #3 - Missouri Department of Revenue unsecured general Claim in the amount of \$3,566.57 for estimated withholding tax;
- Claim #4 - Missouri Department of Revenue priority Claim in the amount of \$305.53 and unsecured general Claim in the amount of \$7.53 for 2014 income tax;
- Claim #5 - Kansas Department of Revenue priority Claim in the amount of \$4,387.77 and unsecured general Claim in the amount of \$3,966.07 for a total Claim in the amount of \$8,353.84 for income tax;
- Claim #6 (last amended July 28, 2016) - Internal Revenue Service Secured Claim in the amount of \$32,309.23, priority Claim in the amount of \$52,261.62 and Unsecured Claim in the amount of \$705.93 for a total Claim in the amount of \$85,276.78 for income tax, FICA and FUTA tax;
- Claim #7 - Discover Bank Unsecured Claim in the amount of \$11,538.08;
- Claim #8 - Palm Beach County Tax Collector priority Claim in the amount of \$1,159.65 for 2015 real property taxes;
- Claim #9 - USAA Savings Bank Unsecured Claim in the amount of \$14,912.46;

- Claim #10 - Missouri Department of Revenue priority Claim in the amount of \$2,836.53 for 2015 income tax;
- Claim #11 - Missouri Department of Revenue priority Claim in the amount of \$366.86 for withholding tax;
- Claim #12 - Menorah Medical Center Unsecured Claim in the amount of \$351.36;
- Claim #13 - Menorah Medical Center Unsecured Claim in the amount of \$426.32;
- Claim #14 - Menorah Medical Center Unsecured Claim in the amount of \$154.36;
- Claim #15 - Menorah Medical Center Unsecured Claim in the amount of \$463.90;
- Claim #16 - UMB Bank, N.A. Unsecured Claim in the amount of \$592.66;
- Claim #17 - Bank of America, National Association, a national banking association, as successor in interest by merger to Merrill Lynch Credit Corporation Secured Claim in the amount of \$36,188.48;
- Claim #18 - Wells Fargo Bank, N.A., SBM, to Wells Fargo Bank Minnesota, N.A. as trustee for Merrill Lynch Mortgage Investors Trust Series MLCC 2006-D Secured Claim in the amount of \$512,936.67.



The Claim of Bank of America National Association (“BOA”) filed on September 9, 2016, was late filed. It was filed as a Secured Claim and consists of a secured mortgage against the Property. It was foreclosed by Wells Fargo and in the event of a foreclosure sale by Wells Fargo, will be required to release its lien upon the Property, after satisfaction of the lien of Johnson County, Kansas for unpaid real estate taxes and the first mortgage lien of Wells Fargo, Claim #18, or redeem the Property and satisfy the senior liens. Likewise, in the event of a sale by the Debtors under 11 U.S.C. §363, the second lien of BOA will have to be satisfied. However, in the event BOA elects to be treated as an Unsecured Creditor, it will only participate in the scheduled amount shown by the Debtors, \$34,190.23.

Because creditors do not have to file proofs of claim if they do not dispute the amount of the undisputed non-contingent Claims filed by the Debtors, the Claims as scheduled by the Debtors in their bankruptcy case are considered as filed Claims. These Claims include:

- City of Kansas City, Missouri priority Unsecured Claim in the amount of \$1,000.00;
- Johnson County Treasurer / Treasury and Financial Management priority Claim in the amount of \$4,671.82 for 2015 unpaid real estate taxes (to the extent not satisfied by either the foreclosure sale or Debtors' sale of the Property);
- Bank of Blue Valley Unsecured Claim in the amount of \$47,329.42;

- Bridgewood Homeowners' Association Unsecured Claim in the amount of \$800.00;
- Commerce Bank Unsecured Claim in the amount of \$36,337.00 (first Claim);
- Commerce Bank Unsecured Claim in the amount of \$7,612.00 (second Claim);
- Commerce Bank Unsecured Claim in the amount of \$8,305.00 (third Claim);
- Metropolitan Pulmonary Unsecured Claim in the amount of \$53.00;
- Midwest Cardiology Specialists Unsecured Claim in the amount of \$30.00;
- Pain Management Associates Unsecured Claim in the amount of \$31.00;
- BOA late filed Claim scheduled in the amount of \$34,190.23.

The Debtors reserve the right to object to any filed proof of claim. Any such objections will be filed within ninety (90) days of the date of confirmation of the Debtors' Plan.

The Debtors are in negotiations with Wells Fargo for adequate protection as a secured creditor. No other pending adequate protection actions are anticipated and no other Motions for Relief From Stay are anticipated.

The Debtors have filed their 2015 tax returns and other recent tax returns prior to the hearing on the Debtors' Reorganization Plan and reserve the right to object to the filed proofs of claim if the actual tax due is less than the estimated amounts filed by the taxing authorities.

Thus, the Debtors anticipate to sell the Property prior to confirmation under the provisions of 11 U.S.C. §363, resulting in a satisfaction of the Allowed Claim of Wells Fargo and Allowed

Claim of BOA, and, to the extent remaining funds are available from the sale of the Property, the payment of the secured tax Claim of the Internal Revenue Service and the Kansas Department of Revenue (to the extent that the Kansas Department of Revenue has filed tax warrants in the Johnson County District Court to secure its Claim for unpaid taxes). Otherwise the Claim(s) of the Kansas Department of Revenue will be treated as an unsecured priority Claim.

Upon sale of the Property, the Debtors propose to lease a new residential dwelling and vacate the current residence at closing of the sale of the Property.

Any remaining portion of the priority Claims will be paid from the Debtors' disposable earnings over the next five (5) years, together with the allowed Administrative Expenses in this case. To the extent that any surplus remains, the Allowed Claims of Unsecured Creditors will receive a pro rata distribution.

No creditors' committee has been appointed in this case.

**B. Litigation.**

There is no pending litigation, other than the foreclosure action in Johnson County District Court by Wells Fargo.

**ARTICLE IV  
LIQUIDATION ANALYSIS**

Attached to this Disclosure Statement is a detailed liquidation analysis. (**Appendix B**). The only major unsecured nonexempt assets that exist are the jewelry of the Debtors, the value of which exceeds the allowed exemption of \$1,000.00 for each individual and the Delray Beach, Florida condominium with an estimated value of \$51,000.00. The Debtors estimate the replacement value

of the jewelry is \$200,000.00, but not more than \$50,000.00 if liquidated (25% of replacement). Therefore, the Debtors propose that a minimum of \$48,000.00 will be paid through the Debtors' Plan, either from disposable earnings or from the sale of the jewelry.

The Proceeds from the sale of the jewelry will be used to pay priority Claims and allowed Administrative Expenses not otherwise satisfied from the sale of the Property. Thereafter, any remaining Proceeds from the sale of the jewelry will be utilized to pay allowed Unsecured Claims on a pro rata basis. At this juncture it is impossible to determine whether Unsecured Claims will be paid in full.

#### **ARTICLE V ALTERNATIVES TO LIQUIDATION**

Due to the Debtors' restricted cash flow from the slow down in legal activity of PH, there is no alternative for the Debtors other than the liquidation of their homestead and liquidation of nonexempt jewelry.

#### **ARTICLE VI PRIORITY TAX CLAIMS AND TAX LIABILITIES**

The Debtors have previously outlined their various secured and Unsecured Claims. The Internal Revenue Service claims a tax lien in the amount of \$32,309.23 under its Claim (Claim 6). The Kansas Department of Revenue has not claimed a Secured Claim, but the Debtors are aware of that various tax warrants have been filed in Johnson County District Court, which will constitute a lien upon the Property that must be satisfied. The remaining amount of Claims, the Kansas Department of Revenue, Missouri Department of Revenue, Internal Revenue Service, Palm Beach

County Tax Collector and the City of Kansas City, Missouri will be treated as priority Claims for any unpaid portion of the principal amount of tax, plus accrued interest to the Petition Date. Any penalty asserted will be treated as an Unsecured Claim.

The tax Claims include:

- Claim #1 - Missouri Department of Revenue;
- Claim #2 - Missouri Department of Revenue;
- Claim #3 - Missouri Department of Revenue;
- Claim #4 - Missouri Department of Revenue;
- Claim #5 - Kansas Department of Revenue;
- Claim #6 - Internal Revenue Service;
- Claim #8 - Palm Beach County Tax Collector;
- Claim #10 - Missouri Department of Revenue;
- Claim #11 - Missouri Department of Revenue.

After satisfaction of the Allowed Claims of Wells Fargo, BOA and Johnson County Treasurer, these Claims will be paid from the net Proceeds from the sale of the Property or from the sale of the jewelry of the Debtors to the extent that the value of the jewelry exceeds the \$1,000.00 limit for each individual.

#### **ARTICLE VII ADMINISTRATIVE CLAIMS**

The Debtors have incurred, and will continue to incur, Administrative Expenses as a result of professional fees and expenses. The Debtors retained the law firm Hinkle Law Firm LLC ("Law

Firm”) as its Insolvency Counsel to file the Chapter 11 proceeding. Fees and expenses with the Law Firm since inception of the case through September 28, 2016, total \$12,747.13. The amount of \$976.39 remains unpaid and must be paid in full prior to confirmation. The Law Firm estimates its remaining fees to be \$20,000.00 through confirmation of the Debtor's Plan. The Law Firm submitted a Motion to Allow Monthly Fee Applications allowing the payment on a monthly basis of its fees and expenses.

The Law Firm has provided representation of the Debtors in the Chapter 11 proceeding, has assisted in the preparation of the Disclosure Statement and Reorganization Plan and expects to represent the Debtors in any litigation, both in adversary proceedings and contested matters, including objections to Claims. Additional attorney's fees in the amount of \$20,000.00 are anticipated to be incurred prior to the end of this calendar year. Approval of allowance and payment of any attorneys' fees shall be separately sought from the Bankruptcy Court.

Reece & Nichols Realtors will have an administrative Claim, which will be paid from the sale Proceeds from the sale of the Property.

Accountants for the Debtors will additionally have an administrative Claim. As of the date of the preparation of the Disclosure Statement and Plan, the Debtors have not engaged an accountant for the completion of tax returns.

**ARTICLE VIII  
FEASIBILITY ANALYSIS  
(Statement of Projected Cash Flow, Appendix C)**

A feasibility analysis is attached setting forth that the Debtors will be able to provide funding for the payment of all amounts provided to be paid under the Reorganization Plan as of the effective date.

**ARTICLE IX  
SUMMARY OF THE REORGANIZATION PLAN OF  
RICHARD HELFAND AND VICKI LIEBERMAN HELFAND**

The Reorganization Plan provides for the payment in full of all priority and Secured Claims from:

- a. The sale of the Property;
- b. The sale of nonexempt jewelry;
- c. The Debtors' disposable earnings paid over a period of five (5) years.

The Court will retain jurisdiction for administration of this case through closing of the case. In the event that any party shall subsequently seek to interpret the terms of this Disclosure Statement and Reorganization Plan, the Court will retain jurisdiction after closing for interpretation of the party's intent.

Wells Fargo is fully secured upon the Debtors' residence. At this point it is impossible to determine whether the Secured Claims of the taxing authorities are fully secured.

The Debtors propose to establish various Classes of priority, secured and Unsecured Creditors. These classes include:

- A. **CLASS ONE:** Class One is the Secured Claim of the Internal Revenue Service and, to the extent required for the sale of the Property, the Kansas Department of Revenue (for outstanding tax warrants filed in Johnson County, Kansas, which constitute a lien upon the Property) and Johnson County Treasurer. These Claims will be paid from the Proceeds of the sale of the Property. To the extent that these priority Secured Claims are not satisfied from the sale of the Property under 11 U.S.C. §363, the remaining balance will be treated as a priority Claim in Class Two.
- B. **CLASS TWO:** Class Two consists of the priority Claims of the Internal Revenue Service, Kansas Department of Revenue, Missouri Department of Revenue, Palm Beach Tax Collector, Johnson County Treasurer and City of Kansas City, Missouri. These Claims will be paid in full from any remaining Proceeds from the sale of the Property, the Debtors' nonexempt jewelry and the Debtors' disposable income. Such Claims will be paid in full within five (5) years of the date of assessment in amortized monthly payments and statutory interest on the unpaid balance. The non-priority unsecured portions of any of these tax Claims will be included within the general class of Unsecured Creditors.
- C. **CLASS THREE:** Class Three consists of the Secured Claim of Wells Fargo, Claim #18 and BOA Claim #17. Wells Fargo and BOA are secured upon the Property. The Debtors estimate that the fair market value of the Property exceeds the Claim of Wells Fargo. The net Proceeds of sale will be paid to the Allowed Claim of Wells



Fargo and the Allowed Claim of BOA, after allowed costs of sale and the payment of the Secured Claim of the Johnson County Treasurer, which constitutes a first and prior lien superior to the interest of Wells Fargo. Any remaining Proceeds of sale, after the satisfaction of the Allowed Claim of Wells Fargo, will be paid to the Secured Claim #17 of BOA, the Internal Revenue Service and the Kansas Department of Revenue. The lien priorities are Johnson County Treasurer, Wells Fargo, BOA, Internal Revenue Service and Kansas Department of Revenue.

D. **CLASS FOUR:** Class Four consists of the Unsecured Claims. The Unsecured Claims include the Unsecured Claims of the taxing authorities, the scheduled undisputed non-contingent Claims contained in the Debtors' bankruptcy schedules and the Claims of the following creditors who have filed proofs of claim:

- a. Claim #7 - Discover Bank Unsecured Claim in the amount of \$11,538.08;
- b. Claim #9 - USAA Savings Bank Unsecured Claim in the amount of \$14,912.46;
- d. Claim #12 - Menorah Medical Center Unsecured Claim in the amount of \$351.36;
- e. Claim #13 - Menorah Medical Center Unsecured Claim in the amount of \$426.32;

- f. Claim #14 - Menorah Medical Center Unsecured Claim in the amount of \$154.36;
  - g. Claim #15 - Menorah Medical Center Unsecured Claim in the amount of \$463.90;
  - h. Claim #16 - UMB Bank, N.A. Unsecured Claim in the amount of \$592.66.
- E. **CLASS FIVE:** Class Five consists of any late-filed Unsecured Claims that were filed in the bankruptcy case. No such Claims have been filed at this juncture. These Claims will participate subordinate to the Claims of the Class Four Unsecured Claims.

**ARTICLE X  
UNEXPIRED LEASES AND EXECUTORY CONTRACTS**

All executory contracts of the Helfands and unexpired leases under which the Helfands are lessees will be rejected.

**ARTICLE XI  
CLASSIFICATION OF CLAIMS**

It is the intention of the Debtors in their Plan that Richard Helfand will maintain his equity interest in PH. No value in PH is attributed to the interest of Richard Helfand.

**ARTICLE XII  
POST-CONFIRMATION MANAGEMENT AND OPERATIONS OF PH**

Richard Helfand is the sole member of PH, a Kansas City, Missouri professional limited liability company. It is the intention of the Debtors that Richard Helfand continue in this position and maintain his 100% interest in PH. No value has been attributed to his interest in PH and no “new value” will be specifically contributed to Richard Helfand for this instance, other than through his disposable earnings paid through the Plan, the sale of the nonexempt jewelry and any equity that results from the Property. (See **Appendix D** - Balance Sheet of PH to substantiate lack of book value and/or marketability)

**ARTICLE XIII  
BANKRUPTCY CODE PROVISIONS REGARDING SOLICITATION AND VOTING**

Upon approval of the Disclosure Statement, the Debtors may solicit your vote in favor of confirmation. No one shall receive any compensation from such solicitation.

NO REPRESENTATION CONCERNING THE DEBTORS OR THE REORGANIZATION PLAN IS AUTHORIZED OTHER THAN THOSE SET FORTH IN THIS DISCLOSURE STATEMENT. ANY REPRESENTATIONS OR INDUCEMENTS MADE BY ANY PERSON TO SECURE YOUR VOTE, OTHER THAN THOSE CONTAINED IN THIS DISCLOSURE STATEMENT, SHALL NOT BE RELIED UPON, AND SUCH REPRESENTATIONS OR INDUCEMENT SHALL BE REPORTED TO THE DEBTORS, OR ITS COUNSEL, WHO SHALL DELIVER SUCH INFORMATION TO THE BANKRUPTCY COURT.

Pursuant to the terms of the Bankruptcy Code, this Disclosure Statement has been presented to the Bankruptcy Court for approval. Such approval is required under the Bankruptcy Code to provide assurance that this Disclosure Statement contains information adequate to enable holders of Claims to make an informed judgment about the Reorganization Plan. Court approval does not, in any way, constitute a judgment by the Court as to the desirability of the Reorganization Plan or the value of any consideration offered thereby. Interested parties are referred to §1125 of the Bankruptcy Code.

THE DEBTORS HAVE PREPARED THIS DISCLOSURE STATEMENT IN ORDER TO DISCLOSE THAT INFORMATION WHICH, IN ITS OPINION, IS MATERIAL, IMPORTANT, AND NECESSARY TO AN EVALUATION OF THE REORGANIZATION PLAN. THE INFORMATION HEREIN CONTAINED IS INTENDED TO BE USED SOLELY FOR THE PURPOSE OF EVALUATING THE REORGANIZATION PLAN, AND SOLELY FOR THE USE OF KNOWN CREDITORS OF THE DEBTORS, AND, ACCORDINGLY, MAY NOT BE RELIED UPON FOR ANY PURPOSE OTHER THAN A DETERMINATION OF HOW TO VOTE ON THE REORGANIZATION PLAN. IN ADDITION, EXCEPT AS SPECIFICALLY SET FORTH HEREIN, MATERIALS CONTAINED IN THIS DISCLOSURE STATEMENT ARE NOT INTENDED TO BE ADEQUATE FOR THE FORMATION OF A JUDGMENT BY ANY CREDITOR AS TO THE PREFERABILITY OR OF ANY ALTERNATIVE TO THE REORGANIZATION PLAN. MATERIALS REFERRING TO ALTERNATIVES TO THE

REORGANIZATION PLAN ARE LIMITED BY BOTH THE PRACTICAL CONSIDERATIONS OF SPACE AND THE OPINION OF THE DEBTORS REGARDING THE SAME.

Certain of the materials contained in this Disclosure Statement are taken directly from other accessible instruments or documents, or are digests of other instruments or documents. While the Debtors have made every effort to retain the meaning of such instruments or the portions thereof, they urge that any reliance on the contents of such instruments should depend upon a thorough review of the instruments themselves. The statements made in this Disclosure Statement are made as of the date hereof or as of specified dates identified in certain materials; the Debtors cannot warrant or represent that changes have not occurred since the date hereof.

A copy of the Reorganization Plan accompanies this Disclosure Statement.

Each recipient is urged to read and review fully this Disclosure Statement, the Reorganization Plan, and other materials submitted to the Court. All Classes under the Reorganization Plan are Impaired and the claimants therein may vote to accept or reject the Reorganization Plan by completing and mailing the ballot provided with this Disclosure Statement to counsel for the Debtors, as follows:

Edward J. Nazar  
Hinkle Law Firm LLC  
301 North Main Suite 2000  
Wichita, KS 67202-4820

All creditors will be bound by the Reorganization Plan, if confirmed by the Court, whether they vote or not.

In the United States Bankruptcy Court for the District of Kansas

IN RE: Richard Helfand and Vicki Lieberman Helfand

Bankruptcy Case No. 16-10175-11

Disclosure Statement of Richard Helfand and Vicki Lieberman Helfand Dated September 30, 2016

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Absent an affirmative act constituting a vote accepting or rejecting the Reorganization Plan, a nonvoting creditor and that creditor's Claim will not be included for purposes of determining whether or not the requisite number of votes are obtained. In order for the Reorganization Plan to be accepted by a Class, a majority in number and two-thirds in amount of Claims actually voting in each Class must vote to approve the Reorganization Plan. Creditors are, therefore, urged to fill in, date, sign and promptly mail the enclosed ballot.

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In the United States Bankruptcy Court for the District of Kansas

IN RE: Richard Helfand and Vicki Lieberman Helfand

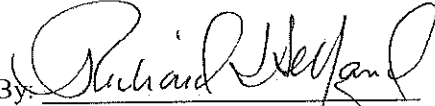
Bankruptcy Case No. 16-10175-11

Disclosure Statement of Richard Helfand and Vicki Lieberman Helfand Dated September 30, 2016

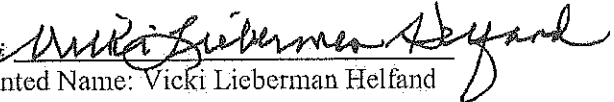
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RICHARD HELFAND

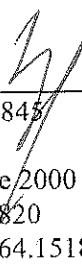
By:   
Printed Name: Richard Helfand  
Individual Chapter 11 Debtor

VICKI LIEBERMAN HELFAND

By:   
Printed Name: Vicki Lieberman Helfand  
Individual Chapter 11 Debtor

RESPECTFULLY SUBMITTED:

HINKLE LAW FIRM LLC

/s/Edward J. Nazar 

Edward J. Nazar, #09845

Attorney for Debtors

301 North Main, Suite 2000

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In the United States Bankruptcy Court for the District of Kansas

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## **APPENDIX A**

### **Proposed Reorganization Plan**



HINKLE LAW FIRM LLC  
301 North Main, Suite 2000  
Wichita, KS 67202-4820  
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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF KANSAS**

IN RE:

RICHARD HELFAND  
VICKI LIEBERMAN HELFAND

Debtor(s)

Case No. 16-10175  
Chapter 11

**DEBTORS' REORGANIZATION PLAN DATED  
DATED SEPTEMBER 30, 2016**

The Debtors in the above-referenced administered case propose the following Reorganization Plan dated August 30, 2016, pursuant to 11 U.S.C. §1121(a).

**ARTICLE I  
SUMMARY OF REORGANIZATION PLAN**

The Reorganization Plan provides for the reorganization of the Debtors. The Debtors propose to pay from the sale of the property located at 4980 West 131<sup>st</sup> Place, Leawood, Kansas ("Property") and the sale of the nonexempt jewelry all priority tax creditors, Secured Claim of Wells Fargo Bank, N.A., SBM to Wells Fargo Bank Minnesota, N.A. as Trustee for Merrill Lynch Mortgage Investors Trust Series MLCC 2003-D ("Wells Fargo"), administrative Claims, and allowed Unsecured Claims their pro rata share of the remaining Proceeds from the sale of the Property and nonexempt jewelry.

The Reorganization Plan also provides for the payment of the net equity value of the Debtors' non-exempt assets in satisfaction of the liquidation test required under 11 U.S.C. §1129(a)(7)(A)(ii).

The Debtors intend to complete a sale of the Property prior to the confirmation of this Plan and will sell their nonexempt jewelry within six (6) months of the date of confirmation of this Plan to apply to the priority, administrative and allowed Unsecured Claims of creditors. It is anticipated creditors will be paid in full from the sale of the Property, the sale of the Florida condominium and the sale of the jewelry. (See Appendix B to the Disclosure Statement)

After completion of the liquidation of these assets, the Debtors will seek an accelerated discharge and closing of the case since creditors will be paid in full. To the extent creditors are not paid in full, the confirmed Plan shall continue to the earlier of:

1. Payment in full to all Allowed Claims, including Administrative Expenses, at which time the discharge of the case and Final Decree entered; or
2. Five (5) years from confirmation to the extent any disposable income is available, at the conclusion of which discharge will be granted, the case closed and a Final Decree filed.

The equity interest of the debtor, Richard Helfand, in Panethiere & Helfand, LLC ("PH") will be retained. The value of PH is nominal. A copy of the most recent balance sheet of PH accompanies the Debtors' Disclosure Statement (**Appendix D**). PH is a professional limited liability company chartered in the State of Missouri and provides generally labor and employment law services.

The Debtors have not valued in their liquidation analysis the value of any preference actions under 11 U.S.C. §547, or avoidance actions under 11 U.S.C. §548. No definitive preferences or

avoidance actions that are capable of being successfully collected are thought to exist. All assets of the assets of the Debtors will vest at confirmation with the Debtors.

For purposes of computation of the post-confirmation United States Trustee fees, the United States Trustee fees will only be calculated on payments to creditors in this case. The expenses that are incurred by the non-debtor, PH, shall not be computed for purposes of the United States Trustee fee, nor will the Debtors actual living expenses. Post-confirmation reports to the United States Trustee shall, therefore, only show the distributions made by the reorganized Debtors to their allowed creditors under the Reorganization Plan.

## **ARTICLE II DEFINITIONS**

As used in this Reorganization Plan and the accompanying Disclosure Statement, the following terms shall have the respective meanings set forth below. Unless otherwise defined, the terms used in this Reorganization Plan shall have the same meaning ascribed thereto in the Bankruptcy Code and the Bankruptcy Rules. The following definitions of terms shall also apply to these terms as utilized in the Disclosure Statement. The various headings of this Reorganization Plan are inserted for convenience only and shall not affect the meaning or interpretation of this Reorganization Plan or any provision thereof.

- 2.1 Administrative Expenses: Any Claim for payment of any cost or expense of administration of the Chapter 11 Case, which is approved by the Court and entitled to priority in accordance with §§503(b) and 507(a)(1) of the Bankruptcy Code, including without limitation any actual and necessary expenses of preserving the

estate from and after the Petition Date to and including the Confirmation Date (other than such Claims or portions thereof which, by their express terms, are not due or payable by the Distribution Date) and all allowances of compensation and reimbursement approved by the Court in accordance with the Bankruptcy Code, and any fees or charges assessed against the Debtors' estate under Chapter 123 of Title 28, United States Code.

- 2.2 Allowed Claim: Any Claim: (a) based on an Application of a professional person to the extent such Application is approved by Final Order; (b) allowed under this Reorganization Plan; or (c) proof of which was either timely or properly filed, deemed filed under applicable law or by reason of the Order of the Court or, if no Proof of Claim was filed or Order entered, which has been or hereafter is listed by the Debtors in its respective schedules filed under §521(1) of the Bankruptcy Code as liquidated in the amount and not disputed or contingent, provided that a timely Proof of Claim shall supercede any scheduling of such Claim, and, a Claim as to which: (i) no objection to the allowance thereof has been timely filed on or before the Distribution Date or such other applicable period of limitation fixed by the Bankruptcy Code or by an Order of the Court; or (ii) any objection has been withdrawn pursuant to the provisions of this Plan or has been overruled by a Final Order of the Court.

- 2.3 Bankruptcy Code: The Bankruptcy Reform Act of 1978, as amended, and as applicable to the Chapter 11 Case, §101 et seq., Title 11, United States Code.
- 2.4 Bankruptcy Rules: The rules of procedure applicable to cases or proceedings pending before the Court, now existing or as hereafter amended.
- 2.5 Bankruptcy Court: The Bankruptcy Court for the District of Kansas in which the Debtors' Chapter 11 case, pursuant to which this Reorganization Plan is proposed, is pending and including the United States Bankruptcy Judge sitting in this case.
- 2.6 Cash: Cash or cash equivalents.
- 2.7 Causes of Action: All accounts, contract rights, general intangibles, causes of action, rights, Claims, and causes of action of any kind held by the Debtors, whether or not these causes of action are the subject of presently pending judgments, adversary proceedings, or appeals, including without limitation, all (a) causes in action belonging to the Debtors as of the respective Petition Date, (b) causes in action belonging to the Debtors which arose between the Petition Date and the Effective Date, and (c) rights belonging to the Debtors pursuant to §§363(n), 506, 510, 544, 545, 547, 548, 549, 550 or 553 of the Bankruptcy Code.
- 2.8 Claim: Shall have the meaning as set forth in 11 U.S.C. §101 and includes any right to payment, or right to an equitable remedy for breach of performance, if such breach gives rise to right to payment, against the Debtors in existence on or as of the Petition Date, whether or not such right to payment or right to an equitable remedy is reduced

to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

- 2.9 Class: Any class into which Allowed Claims or allowed interests are classified pursuant to Article IV of this Plan.
- 2.10 Confirmation Date: The date of entry of an Order of the Bankruptcy Court confirming the Reorganization Plan in accordance with provisions of Chapter 11 of the Bankruptcy Code, provided, however, that if on Motion, the Confirmation Order or consummation of the Reorganization Plan is stayed pending appeal, then the Confirmation Date shall be the date of entry of the Final Order vacating such stay or the date on which such stay expires or is no longer in effect.
- 2.11 Confirmation Order: Order of the Court confirming the Reorganization Plan and approving the transactions contemplated herein.
- 2.12 Contested Claim: Any Claim or interest which has been scheduled by the Debtors as contingent, unliquidated, or disputed or with respect to which an objection has been interposed in accordance with the Bankruptcy Code, Bankruptcy Rules, this Reorganization Plan or Orders of the Court.
- 2.13 Creditor Committee: Also known as the Official Unsecured Creditors' Committee or Service Provider Committee. This committee has not been appointed pursuant to 11 U.S.C. §1102 of the Bankruptcy Code as of the date of the Debtors' Reorganization Plan.

- 2.14 Debtors: Richard Helfand and Vicki Lieberman Helfand.
- 2.15 Disclosure Statement: The written Disclosure Statement in respect to this Reorganization Plan.
- 2.16 Effective Date: Shall be a date thirty (30) days after which the Order entered by the Court confirming the Reorganization Plan in accordance with the provisions of Chapter 11 the Bankruptcy Code becomes final and not appealable and no appeal therefrom is pending.
- 2.17 Filing Date: February 17, 2016.
- 2.18 Final Order: An Order or a judgment which has not been reversed, stayed, modified or amended and as to which: (i) the time to appeal or seek review, reargument or rehearing has expired and as to which no appeal or petition for certiorari, review or rehearing is pending; or (ii) if appeal, review, reargument, rehearing or certiorari of the Order has been sought, the Order has been affirmed or the request for review, reargument, rehearing or certiorari has been denied and a time to seek a further appeal, review, reargument, rehearing or certiorari has expired as a result of which such Order shall have become final and non-appealable in accordance with applicable law.
- 2.19 Impaired: When used with respect to any Claim, interest, or Class, it has the same meaning as that contained in §1124 of the Bankruptcy Code.

- 2.20 Insolvency Counsel or The Law Firm: The law firm Hinkle Law Firm LLC located at 301 North Main, Suite 2000, Wichita, Kansas 67202, retained to represent the Debtors in this bankruptcy proceeding at the date of this Reorganization Plan.
- 2.21 Plan: Shall mean this Reorganization Plan in its present form or as it may hereafter be amended, modified, or supplemented in accordance with the terms hereof or in accordance with the Bankruptcy Code.
- 2.22 Proceeds: Proceeds realized from the operation, sale, liquidation, settlement, prosecution or other disposition, as applicable, of the assets of the Debtors' estate.
- 2.23 Professional Person: Any entity retained or to be compensated pursuant to §§326, 327, 328, 330, 331, 503(b) or 1103 of the Bankruptcy Code.
- 2.24 Secured Claim: The value of any creditor's Claim determined under 11 U.S.C. §506.
- 2.25 Undetermined Claim: A Claim is: (a) a Contested Claim; (b) a Claim arising through rejection of executory contracts or unexpired leases pursuant to this Reorganization Plan; (c) an undetermined administrative Claim in respect of an application of a Professional Person; or (d) a Claim that is unliquidated or contingent.
- 2.26 Unsecured Claim: An Unsecured Claim against the Debtors that is not entitled to priority pursuant to the Bankruptcy Code.
- 2.27 Unsecured Creditor: Any creditor that is the holder of an Unsecured Claim.



### ARTICLE III MEANS OF IMPLEMENTATION

Upon confirmation of the Reorganization Plan, all assets of the Debtors, with the exception of avoidance actions under 11 U.S.C. §547 and 11 U.S.C. §548, will be revested or reassigned to Richard Helfand and Vicki Lieberman Helfand. The Debtors shall be discharged upon satisfaction of all obligations required under the Disclosure Statement and Reorganization Plan, including, but not limited to the sale of the Property, the sale of the nonexempt jewelry and the payment of the pro forma disposable income (calculated under this Reorganization Plan and Disclosure Statement). The Debtors will, pursuant to the terms of this Disclosure Statement and Reorganization Plan, fund repayment of all obligations due for the unpaid unsecured priority Claims directly to such respective Claim holders. The Debtors will disburse funds on a monthly basis to fund the payment of unsecured priority Claims and administrative Claims. Disbursements will be made on the payment of pre-petition priority Claims to the Internal Revenue Service, Kansas Department Revenue, Missouri Department of Revenue, Palm Beach Tax Collector and the City of Kansas City, Missouri on a monthly basis from the Debtors and quarterly to general Unsecured Creditors. Richard Helfand and Vicki Lieberman Helfand will be deemed to be the appropriate signatory on all disbursement checks. The Debtors' Insolvency Counsel shall be appointed as agent to bring any Causes of Action under 11 U.S.C. §547 and 11 U.S.C. §548 for recovery for the Unsecured Creditors. The attorney's fees and expenses of the Insolvency Counsel shall be borne by the funds recovered under 11 U.S.C. §547 and 11 U.S.C. §548. Payments to secured creditors, if any remain after the sale of the Property and nonexempt jewelry, shall be made directly by the Helfands.

**ARTICLE IV**  
**CLASSIFICATION AND TREATMENT OF CLAIMS AND INTERESTS**

The Claims against the Debtors are classified and treated as set forth below.

4.1 Administrative Claims: There are various types of administrative Claims as described below.

4.1.1 Professional Fees, Expenses, and Costs: The professional fees and expenses incurred by Debtors' Insolvency Counsel and the Debtors' accountants, Chapter 11 Fees owed to the Executive Office of the United States Trustee, court costs and other expenses and brokerage fees (if allowed), shall be paid in full from the then-available funds of the estate upon the Effective Date, or as soon thereafter as is practicable. The Court has previously authorized the payment of certain professional fees and expenses of Debtors' counsel, and other outside professionals, including realtors, which will be paid from the sale Proceeds from the sale of the Property. Accountants for the Debtors will additionally have an administrative Claim. As of the date of the Disclosure Statement and Plan, the Debtors have not engaged an accountant for the completion of tax returns. The Debtors shall file such applications for approval of compensation of professionals as it deems appropriate or necessary. All payments shall be subject only to the Bankruptcy Court's approval of the applications for compensation made by any Professional Person associated with the estate.

4.1.2 Administrative Claims for Taxes: The Debtors believe that there may be a request for allowance of administrative tax Claims as all taxes occurring post-petition have continued to accrue during the pendency of the case. Quarterly tax payments for 2016 have not been paid by the Debtors to the Internal Revenue Service, Kansas Department of Revenue, Missouri Department of Revenue or City of Kansas City, Missouri.

4.1.3 Administrative Claims Arising Out of Alleged Post-Petition Employee Liabilities: The Debtors do not believe that there will be any request for allowance of administrative post-petition employee Claims as the Debtors are individuals in Chapter 11 and do not employ any parties under the terms of this Reorganization Plan.

4.1.4 Allowed Reclamation Claims: To the best of the Debtors' knowledge, there are no unpaid reclamation Claims.

## ARTICLE V PRIORITY CLAIMS

Priority Claims: There are various types of priority Claims as described below.

5.1 Wage Claims: There are no known requests for priority unpaid wages in the Reorganization Plan.

5.2 Unsecured Priority Claims for Contributions to Employee Benefit Plans (EBPs): The Debtors do not believe that there will be any request for allowance of priority Claims for either a contribution to an EBP or individual employees of the Debtors for

contributions by the Debtors to a EBP arising from services rendered within 180 days before the Filing Date, as the Debtors are individual debtors under chapter 11 and do not have any employees subject to this Reorganization Plan.

5.3 Unsecured Priority Claim of Taxing Authorities: As more fully set forth in the Debtors' Disclosure Statement, the Debtors have unsecured priority Claims to the Internal Revenue Service, the Kansas Department of Revenue, Missouri Department of Revenue, Johnson County Treasurer, Palm Beach Tax Collector and the City of Kansas City, Missouri. These Claims are more fully set forth in Class Two of the Disclosure Statement.

5.4 Unsecured Priority Claims of Employees: There are no unsecured priority Claims for employee wage benefits for accrued vacation and consists of accrued wage benefits at the date of this Reorganization Plan.

#### ARTICLE VI PRIORITY TAX CLAIMS AND TAX LIABILITIES

The Debtors have previously outlined their various secured and Unsecured Claims. The Internal Revenue Service claims a tax lien in the amount of \$32,309.23 under its Claim (Claim 6-5). The Kansas Department of Revenue has not claimed a Secured Claim, but the Debtors are aware of that various tax warrants have been filed in Johnson County District Court, which will constitute a lien upon the Property that must be satisfied. The remaining amount of Claims, the Kansas Department of Revenue, Missouri Department of Revenue, Internal Revenue Service, Palm Beach County Tax Collector and the City of Kansas City, Missouri will be treated as priority Claims for

any unpaid portion of the principal amount of tax, plus accrued interest to the Petition Date. Any penalty asserted will be treated as an Unsecured Claim.

The tax Claims include:

- Claim #1 - Missouri Department of Revenue;
- Claim #2 - Missouri Department of Revenue;
- Claim #3 - Missouri Department of Revenue;
- Claim #4 - Missouri Department of Revenue;
- Claim #5 - Kansas Department of Revenue;
- Claim #6 - Internal Revenue Service;
- Claim #8 - Palm Beach County Tax Collector;
- Claim #10 - Missouri Department of Revenue;
- Claim #11 - Missouri Department of Revenue.

After satisfaction of the Allowed Claims of Wells Fargo, BOA and Johnson County Treasurer, these Claims will be paid from the net Proceeds from the sale of the Property or from the sale of the jewelry of the Debtors to the extent that the value of the jewelry exceeds the \$1,000.00 limit for each individual.

#### ARTICLE VII ADMINISTRATIVE CLAIMS

The Debtors have incurred, and will continue to incur, Administrative Expenses as a result of professional fees and expenses. The Debtors retained the Law Firm as its Insolvency Counsel to file the Chapter 11 proceeding. Fees and expenses with the Law Firm since inception of the case

through September 28, 2016, total \$12,747.13. The amount of \$976.39 remains unpaid and must be paid in full prior to confirmation. The Law Firm estimates its remaining fees to be \$20,000.00 through confirmation of the Debtor's Plan. The Law Firm submitted a Motion to Allow Monthly Fee Applications allowing the payment on a monthly basis of its fees and expenses.

The Law Firm has provided representation of the Debtors in the Chapter 11 proceeding, has assisted in the preparation of the Disclosure Statement and Reorganization Plan and expects to represent the Debtors in any litigation, both in adversary proceedings and contested matters, including objections to Claims. Additional attorney's fees in the amount of \$20,000.00 are anticipated to be incurred prior to the end of this calendar year. Approval of allowance and payment of any attorneys' fees shall be separately sought from the Bankruptcy Court.

Reece & Nichols Realtors will have an administrative Claim, which will be paid from the sale Proceeds from the sale of the Property.

Accountants for the Debtors will additionally have an administrative Claim. As of the date of the preparation of the Disclosure Statement and Plan, the Debtors have not engaged an accountant for the completion of tax returns.

#### **ARTICLE VIII CLASSES OF CLAIMS**

The Debtors propose to establish various Classes of priority, secured and Unsecured Creditors. These Classes include:

- A. **CLASS ONE:** Class One is the Secured Claim of the Internal Revenue Service and, to the extent required for the sale of the Property, the Kansas Department of Revenue

(for outstanding tax warrants filed in Johnson County, Kansas, which constitute a lien upon the Property) and Johnson County Treasurer. These Claims will be paid from the Proceeds of the sale of the Property. To the extent that these priority Secured Claims are not satisfied from the sale of the Property under 11 U.S.C. §363, the remaining balance will be treated as a priority Claim in Class Two.

- B. **CLASS TWO:** Class Two consists of the priority Claims of the Internal Revenue Service, Kansas Department of Revenue, Missouri Department of Revenue, Palm Beach Tax Collector, Johnson County Treasurer and City of Kansas City, Missouri. These Claims will be paid in full from any remaining Proceeds from the sale of the Property, the Debtors' nonexempt jewelry and the Debtors' disposable income. Such Claims will be paid in full within five (5) years of the date of assessment in amortized monthly payments and statutory interest on the unpaid balance. The non-priority unsecured portions of any of these tax Claims will be included within the general Class of Unsecured Creditors.
- C. **CLASS THREE:** Class Three consists of the Secured Claim of Wells Fargo, Claim #18 and BOA Claim #17. Wells Fargo and BOA are secured upon the Property. The Debtors estimate that the fair market value of the Property exceeds the Claim of Wells Fargo. The net Proceeds of sale will be paid to the Allowed Claim of Wells Fargo and the Allowed Claim of BOA, after allowed costs of sale and the payment of the Secured Claim of the Johnson County Treasurer, which constitutes a first and

prior lien superior to the interest of Wells Fargo. Any remaining Proceeds of sale, after the satisfaction of the Allowed Claim of Wells Fargo, will be paid to the Secured Claim #17 of BOA, the Internal Revenue Service and the Kansas Department of Revenue. The lien priorities are Johnson County Treasurer, Wells Fargo, BOA, Internal Revenue Service and Kansas Department of Revenue.

D. **CLASS FOUR:** Class Four consists of the Unsecured Claims. The Unsecured Claims include the Unsecured Claims of the taxing authorities, the scheduled undisputed non-contingent Claims contained in the Debtors' bankruptcy schedules and the Claims of the following creditors who have filed proofs of claim:

- a. Claim #7 - Discover Bank Unsecured Claim in the amount of \$11,538.08;
- b. Claim #9 - USAA Savings Bank Unsecured Claim in the amount of \$14,912.46;
- d. Claim #12 - Menorah Medical Center Unsecured Claim in the amount of \$351.36;
- e. Claim #13 - Menorah Medical Center Unsecured Claim in the amount of \$426.32;
- f. Claim #14 - Menorah Medical Center Unsecured Claim in the amount of \$154.36;



- g. Claim #15 - Menorah Medical Center Unsecured Claim in the amount of \$463.90;
  - h. Claim #16 - UMB Bank, N.A. Unsecured Claim in the amount of \$592.66.
- E. **CLASS FIVE:** Class Five consists of any late-filed Unsecured Claims that were filed in the bankruptcy case. No such Claims have been filed at this juncture. These Claims will participate subordinate to the Claims of the Class Four Unsecured Claims.

#### **ARTICLE IX UNEXPIRED LEASES AND EXECUTORY CONTRACTS**

All executory contracts of the Helfands and unexpired leases under which the Helfands are lessees will be rejected.

#### **ARTICLE X CLASSIFICATION OF CLAIMS**

Classification of Claims and the treatment of each Claim is more fully set forth above. However, generally the Debtors have attempted to classify Claims according to their specific nature. It is the intention of the Debtors in their Plan that Richard Helfand will maintain his equity interest in PH. No value in PH is attributed to the interest of Richard Helfand.

#### **ARTICLE XI PRESERVATION OF CLAIMS FOR BENEFIT OF ESTATE**

11.1 Preservation of Claims for Benefit of Estate: The estate may have Claims for avoidance of preferences, fraudulent transfers, fraudulent conveyances and other Claims. Any such

Claims, whether known or unknown at this time, are hereby preserved for the Debtors' for evaluation and prosecution by the Debtors' Insolvency Counsel. In the event of legal conflicts wherein the Debtors' Insolvency Counsel cannot or does not desire to bring any cause of action under 11 U.S.C. §547 or 11 U.S.C. §548, the action shall be reassigned to outside counsel who will bring such actions in its name on behalf of the Unsecured Creditors.

11.2 Release: Upon Confirmation of this Plan by the Bankruptcy Court any official Unsecured Creditors' Committee, the Debtors' Insolvency Counsel and the Debtors and their respective members, officers, directors, employees, attorneys, accountants and other post-petition professionals and agents, shall be released from any and all liability of any kind, either pre-confirmation or post-confirmation, from any and all acts or omission in any manner connected with the legal operations of the Debtors' estate, or connected with their roles as parties in interest or representatives thereof in this case. Such release shall relate to and be deemed to be authorized and granted and issued by and estop the Debtors, their officers, directors, agents or employees, all creditors, any official Unsecured Creditors' Committee and all claimants of any kind and all parties in interest including, but not limited to the holders of any Claim and/or the heirs, successors, transferees and assignees of the above, but shall not discharge the Debtors from their obligations required under the Reorganization Plan.

**ARTICLE XII  
JURISDICTION OF THE COURT**

12. Retention of Jurisdiction.

12.1 Purposes: Notwithstanding entry of the Confirmation Order, the Court shall retain jurisdiction over the Chapter 11 case for the following purposes including, but not limited to the following purposes:

12.1.1 To determine any and all objections to the allowance of Claims or interests, both before and after the Confirmation Date, including any objections to the classification of any Claim or interest. The failure by the Debtors or the Debtors to object to any Claim for the purposes of voting, shall not be deemed to be a waiver of the Debtors' right to object to or examine the Claim and holder;

12.1.2 To determine any and all fee applications and other applications for other fees and expenses authorized to be paid or reimbursed in accordance with the Bankruptcy Code or this Plan;

12.1.3 To determine any and all pending applications for the assumption or rejection of executory contracts or for the rejection or assumption and assignment, as the case may be of unexpired leases to which any Debtors are a party or with respect to which they may liable;

- 12.1.4 To hear and determine any actions to void or terminate unexpired contracts or leases; and to hear and determine and, if need be, to liquidate any and all Claims arising therefrom;
- 12.1.5 To hear and determine any and all actions initiated by the Debtors or their counsel whether by motion, complaint or otherwise; to determine any and all questions or disputes regarding title to the assets of the estate, and to determination of all Causes of Action, controversies, disputes, or conflicts, whether or not subject to any action pending as of the Confirmation Date, between the Debtors and any other party, including, without limitation, any right of the Debtors to recover assets pursuant to the provisions of Title 11 of the United States Code;
- 12.1.6 To determine any and all applications, motions, adversary proceedings and contested or litigated matters whether pending before the Court on the Confirmation Date or instituted after the Confirmation Date, including, without limitation, proceedings to recover voidable or avoidable transfers, or proceedings by the examiner to equitably subordinate the Claims(s) of a creditor under the Bankruptcy Code or other applicable law;
- 12.1.7 To modify this Plan, the Disclosure Statement or any document created in connection with this Plan, or remedy any defect or omission or reconcile any inconsistency in any Order of the Court, this Plan, the Disclosure Statement

or any document created in connection with this Plan, in such manner as may be necessary to carry out the purposes and effects of this Plan to the extent authorized by the Bankruptcy Code, including any post-confirmation modification to the Plan as disclosed in the Disclosure Statement;

12.1.8 To insure that the distribution is accomplished in a accordance with the provisions of this Plan;

12.1.9 To allow, disallow, determine, liquidate, or estimate any Claim or interest and to enter or enforce any order requiring the filing of any such Claim or interest before a particular date;

12.1.10 To enter such Orders as may be necessary to consummate, implement, and effectuate the operative provisions of this Plan and all documents and agreements provided for herein or therein or executed pursuant hereto or thereto including, with limitation, entering appropriate orders to protect the Debtors from creditor action;

12.1.11 To hear any other matter not inconsistent with Chapter 11 of the Bankruptcy Code;

12.1.12 To enter and implement such Orders as may be appropriate in the event the Confirmation Order is for any reason, stayed, reversed, revoked or vacated;

12.1.13 To determine such other matters as may arise in connection with this Plan, the Disclosure Statement or the Confirmation Order;

12.1.14 To enter a Final Decree closing the Chapter 11 cases.

12.2 Exclusive Jurisdiction: The Court shall have exclusive jurisdiction to resolve all controversies, suits, and disputes that may arise in connection with the interpretation, enforcement, consummation, implementation or administration of this Plan and the Disclosure Statement and all entities shall be enjoined from commencing any legal or equitable action or proceeding with respect to such matters in any other Court administrative or regulatory body.

12.3 Abstention: If the Court abstains from exercising jurisdiction or is otherwise without jurisdiction over any matter arising out of the Chapter 11 cases, this Article XII shall have no effect upon and shall not control, prohibit or limit the exercise of jurisdiction by any other Court having competent jurisdiction with respect to such matter.

### ARTICLE XIII RESOLUTION OF UNDETERMINED CLAIMS

13. Resolution of Undetermined Claims.

13.1 Procedure: Within ninety (90) days after the entry of the Confirmation Order unless such date is extended by Order of the Court after notice and hearing from the date the Confirmation Order becomes final, the Debtors shall file with the Court objections to Claims and interests and shall serve a copy of each such objection upon the holder of the Claim or interest to which such objection pertains unless otherwise ordered by the Court, the Debtors shall litigate to judgment, settle or withdraw objections to Contested Claims.

- 13.2 Allowance of Claims: At the time, and to the extent that an Undetermined Claim becomes an Allowed Claim, such Allowed Claim shall be entitled to all distributions from the fund applicable to such Claim or interest. Such distributions shall be made in the manner provided for by this Plan and the terms of any Final Order of the Court with respect to such Claim or interest.
- 13.3 Rights of Creditors: Unless and until an Undetermined Claim becomes an Allowed Claim, no creditor holding such a Claim shall have any Claim against the distribution held or reserved by the Debtors with respect to such Claim.

#### ARTICLE XIV GENERAL PROVISIONS

14. General Provisions.

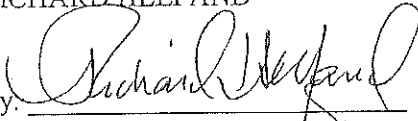
- 14.1 Certain Rights Unaffected: This Plan, shall not affect or impair any rights or obligation which the Debtors' creditors may have among themselves as to their respective Claims or the relative priority or subordination thereof.
- 14.2 Governing Law: Except to the extent that the Bankruptcy Code is applicable, the rights and obligations arising under this Plan and any documents, agreements, and instruments executed in connection with this Plan (except to the extent such documents, agreements and instruments designate otherwise) shall be governed by and construed and enforced in accordance with the laws of the State of Kansas.
- 14.3 Environmental Claims: The Debtors are not aware of any liabilities, Claims or obligations due and owing to the Environmental Protection Agency or to the Kansas

Department of Health and Environment. Unless any such Claims by any of the above and foregoing agencies or governmental organizations have been filed on or before the bar date and/or administrative bar date, whichever is applicable, and subsequently allowed, such entities shall be forever barred from participation in the distribution of any dividends in this proceeding.

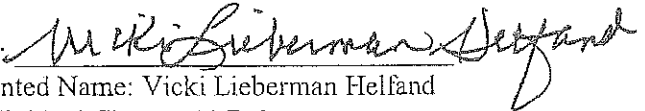
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RICHARD HELFAND

By:   
Printed Name: Richard Helfand  
Individual Chapter 11 Debtor

VICKI LIEBERMAN HELFAND

By:   
Printed Name: Vicki Lieberman Helfand  
Individual Chapter 11 Debtor

RESPECTFULLY SUBMITTED:

HINKLE LAW FIRM LLC

/s/Edward J. Nazar  
Edward J. Nazar, #09845  
Attorney for Debtors  
301 North Main, Suite 2000  
Wichita, KS 67202-4820  
316.267.2000 / 316.264.1518 fax  
[enazar@hinklaw.com](mailto:enazar@hinklaw.com)

In the United States Bankruptcy Court for the District of Kansas

IN RE: Richard Helfand and Vicki Lieberman Helfand

Bankruptcy Case No. 16-10175-11

Disclosure Statement of Richard Helfand and Vicki Lieberman Helfand Dated September 30, 2016

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## **APPENDIX B**

### **Liquidation Analysis**

**APPENDIX B**  
**Liquidation Analysis**

Asset	Value	Secured Claim	Security	Equity	Exempt
4980 W 131st Place Leawood, KS Homestead	\$ 617,800.00	\$ 518,400.00	1st & 2nd Mortgage		
		\$ 32,309.00	IRS Tax Lien		
		\$ 4,388.00	KDOR Tax Lien		
		\$ 555,097.00			
		\$ 43,000.00	Realtor/taxes/closing costs		
		\$ 598,097.00		\$ 19,703.00	
Delray Beach Condo	\$ 51,000.00			\$ 51,000.00	\$ 7,987.00
2009 Lincoln MKZ	\$ 7,987.00				\$ 8,076.00
2006 Chrysler Pacifica	\$ 8,076.00				\$ 5,321.00
2007 Pontiac G6	\$ 5,321.00				\$ 62,000.00
Household Goods	\$ 62,000.00				\$ 25,000.00
Collectables, Furs, Fine Art & Silverware	\$ 25,000.00				
Jewelry	\$ 50,000.00			\$ 48,000.00	\$ 2,000.00
Clothing	\$ 3,500.00				\$ 3,500.00
Cash	\$ 100.00			\$ 100.00	
Checking Account - Commerce Bank	\$ 1,068.00			\$ 1,068.00	
Checking Account - Valley View Bank	\$ 1,007.00			\$ 1,007.00	
Checking Account - Commerce Bank (Vicki)	\$ 1,101.00			\$ 1,101.00	
2015 Income Tax Refund	\$ 1,427.00			\$ 1,427.00	
Prudential (Stock)	\$ 2,320.00			\$ 2,320.00	
Panethiere & Helfand LLC	\$ -				\$ -
LPL Financial (IRA)	\$ 45,783.00				\$ 45,783.00
RBC Wealth Mgmt (IRA)	\$ 1,745.00				\$ 1,745.00
RBC Wealth Mgmt (IRA)	\$ 20,263.00				\$ 20,263.00
401(k)	\$ 14,706.00				\$ 14,706.00

**APPENDIX B**  
**Liquidation Analysis**

Whole Life Insurance - Richard	\$ 3,080.00			\$ 3,080.00	
Whole Life Insurance - Vicki	\$ 37,132.00			\$ 37,132.00	
Term Life Insurance - Vicki	\$ -			\$ -	
Personal Injury Claim	Unknown			Unknown	
<b>Administrative Claims</b>	<b>Claim Amt.</b>				
Debtors Attorneys	\$ 20,000.00				
Accountants	\$ 6,000.00				
US Trustee Fees	\$ 1,950.00				
US Trustee Fees	\$ 325.00				
<b>Total</b>	<b>\$ 28,275.00</b>		\$ (28,275.00)		
<b>Priority Claims</b>	<b>Claim Amt.</b>				
Internal Revenue Service	\$ 8,600.00	Filed			
Internal Revenue Service	\$ 14,000.00	Est. 2015 & Prepetition			
Kansas Dept Revenue	\$ 1,000.00	Est. 2015 & Prepetition			
Missouri Dept Revenue	\$ 1,000.00	Est. 2016 & Prepetition			
City of Kansas City, MO	\$ 200.00	Est.			
Claim #1 - Missouri Dept Rev	\$ 101.00				
Claim #2 - Missouri Dept Rev	\$ 14,774.00				
Claim #3 - Missouri Dept Rev	\$ 3,567.00				
Claim #4 - Missouri Dept Rev	\$ 306.00				
Claim #6 - IRS	\$ 15,701.00				
Claim #8 - Palm Beach County	\$ 1,160.00				
Claim #10 - Missouri Dept Rev	\$ 2,837.00				
Claim #11 - Missouri Dept Rev	\$ 367.00				
City of Kansas City, MO	\$ 1,000.00				
	\$ 64,613.00		\$ (64,613.00)		
<b>Available for Unsecured Claims</b>			\$ 32,838.00		

**APPENDIX B**  
Liquidation Analysis

<b>Unsecured Claims</b>	<b>Claim Amt.</b>					
Claim #4 - Missouri Dept Rev	\$ 8.00					
Claim #5 - Kansas Dept Rev	\$ 3,966.00					
Claim #6 - IRS	\$ 706.00					
Claim #7 - Discover Bank	\$ 11,538.00					
Claim #9 - USAA	\$ 14,912.00					
Claim #12 - Menorah Medical	\$ 351.00					
Claim #13 - Menorah Medical	\$ 426.00					
Claim #14 - Menorah Medical	\$ 154.00					
Claim #15 - Menorah Medical	\$ 464.00					
Claim #16 - UMB Bank	\$ 593.00					
<b>Scheduled Unsecured Claims</b>						
Bank of Blue Valley	\$ 47,329.00					
Bridgewood Homeowners	\$ 800.00					
Commerce Bank (1st claim)	\$ 36,337.00					
Commerce Bank (2nd claim)	\$ 7,612.00					
Commerce Bank (3rd claim)	\$ 8,305.00					
Metropolitan Pulmonary	\$ 53.00					
Midwest Cardiology	\$ 30.00					
Pain Mgmt Specialists	\$ 31.00					
	<u>\$ 133,615.00</u>				\$ (133,615.00)	
<b>Surplus</b>					\$ (100,777.00)	

In the United States Bankruptcy Court for the District of Kansas

IN RE: Richard Helfand and Vicki Lieberman Helfand

Bankruptcy Case No. 16-10175-11

Disclosure Statement of Richard Helfand and Vicki Lieberman Helfand Dated September 30, 2016

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**APPENDIX C**

**Projected Cash Flow**

**August 1, 2016 thru September 30, 2021**

Richard and Vicki Helfand

Income and Expense Statement

	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
<b>Income</b>										
Richard	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Vicki	\$ 1,359.32	\$ 1,359.32	\$ 1,359.32	\$ 2,038.99	\$ 1,359.32	\$ 1,359.32	\$ 2,038.99	\$ 1,359.32	\$ 1,359.32	\$ 1,359.32
<b>Total Income</b>	\$ 6,359.32	\$ 6,359.32	\$ 6,359.32	\$ 7,038.99	\$ 6,359.32	\$ 6,359.32	\$ 7,038.99	\$ 6,359.32	\$ 6,359.32	\$ 6,359.32
<b>EXPENSES</b>										
Rent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance- Home & Auto	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57
Insurance- Umbrella	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76
Insurance- Life	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55	\$ 601.55
Insurance- Disability	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36
<b>Insurance Subtotal</b>	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69	\$ 1,227.69
Cable	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00
Utilities- Electric	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81
Utilities- Gas	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00
Utilities- Water	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00
Utilities- Wastewater	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00
<b>Utilities Subtotal</b>	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81
Home Alarm	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50	\$ 67.50
Electricity	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Home Alarm	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76
Condo Fees	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87
Condo Sitter	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00
<b>FL Condo Subtotal</b>	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Groceries/Food	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Clothing	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Auto	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00
Medical	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00
Entertainment	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Office Expenses	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Travel	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Synagogue Dues/Donations	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Gasoline	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
AMEX Credit Card Subtotal	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
<b>Total Expenses</b>	\$ 4,707.00	\$ 6,479.68	\$ 4,639.50	\$ 4,563.50	\$ 6,220.26	\$ 4,762.13	\$ 4,905.63	\$ 6,076.76	\$ 4,905.63	\$ 4,762.13

Richard and Vicki Helfand

Income and Expense Statement

	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
<b>Income</b>												
Richard	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Vicki	\$ 1,359.32	\$ 1,359.32	\$ 1,410.81	\$ 1,401.30	\$ 1,391.80	\$ 1,382.29	\$ 1,372.79	\$ 1,363.28	\$ 1,353.77	\$ 1,344.27	\$ 1,334.76	\$ 1,325.26
<b>Total Income</b>	\$ 6,359.32	\$ 6,359.32	\$ 6,410.81	\$ 6,401.30	\$ 6,391.80	\$ 6,382.29	\$ 6,372.79	\$ 6,363.28	\$ 6,353.77	\$ 6,344.27	\$ 6,334.76	\$ 6,325.26
<b>Expenses</b>												
Rent	\$ -	\$ -	\$ -	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00
Insurance- Home & Auto	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57	\$ 1,045.57
Insurance- Umbrella	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76	\$ 20.76
Insurance- Life	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63
Insurance- Disability	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36
Insurance Subtotal	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32	\$ 1,426.32
Cable	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00	\$ 265.00
Utilities- Electric	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81	\$ 394.81
Utilities- Gas	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00	\$ 81.00
Utilities- Water	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00	\$ 60.00
Utilities- Wastewater	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00	\$ 76.00
Utilities Subtotal	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81	\$ 611.81
Home Alarm	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electricity	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Home Alarm	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76
Condo Fees	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87
Condo Sitter	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00
FL Condo Subtotal	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63
Groceries/Food	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Clothing	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Auto	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00
Medical	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00
Entertainment	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Office Expenses	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Travel	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Synagogue Dues/Donations	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
Gasoline	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
AMEX Credit Card Subtotal	\$ 6,152.76	\$ 4,762.13	\$ 4,905.63	\$ 6,859.62	\$ 5,344.99	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 5,344.99
<b>Total Expenses</b>	\$ 6,152.76	\$ 4,762.13	\$ 4,905.63	\$ 6,859.62	\$ 5,344.99	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 5,344.99



**Richard and Vicki Helfand**  
Income and Expense Statement

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
<b>Income</b>	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Richard	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Vicki	\$ 1,315.75	\$ 1,306.25	\$ 1,296.74	\$ 1,287.23	\$ 1,277.73	\$ 1,268.22	\$ 1,258.72	\$ 1,249.21	\$ 1,239.70	\$ 1,230.20	\$ 1,220.69	\$ 1,211.19
<b>Total Income</b>	\$ 6,315.75	\$ 6,306.25	\$ 6,296.74	\$ 6,287.23	\$ 6,277.73	\$ 6,268.22	\$ 6,258.72	\$ 6,249.21	\$ 6,239.70	\$ 6,230.20	\$ 6,220.69	\$ 6,211.19
<b>Expenses</b>	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00
Rent	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Insurance- Home & Auto	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Insurance- Umbrella	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63
Insurance- Life	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36
Insurance- Disability	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99
<b>Insurance Subtotal</b>	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Cable	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Utilities- Electric	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities- Gas	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Utilities- Water	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities- Wastewater	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
<b>Utilities Subtotal</b>	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Home Alarm	\$ 137.76	\$ 1,086.87	\$ 90.00	\$ 137.76	\$ 1,086.87	\$ 90.00	\$ 137.76	\$ 1,086.87	\$ 90.00	\$ 137.76	\$ 1,086.87	\$ 90.00
Electricity	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63
Home Alarm	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Condo Fees	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Condo Sitter	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00
<b>FL Condo Subtotal</b>	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Groceries/Food	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Clothing	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Auto	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00
Medical	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Entertainment	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Office Expenses	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Travel	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Synagogue Dues/Donations	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
Gasoline	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
<b>AMEX Credit Card Subtotal</b>	\$ 6,659.62	\$ 5,344.99	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99	\$ 6,659.62	\$ 5,344.99
<b>Total Expenses</b>	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00

# Richard and Vicki Helfand

## Income and Expense Statement

	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
<b>Income</b>												
Richard	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Vicki	\$ 1,201.68	\$ 1,192.18	\$ 1,182.67	\$ 1,173.16	\$ 1,163.66	\$ 1,154.15	\$ 1,144.65	\$ 1,135.14	\$ 1,125.63	\$ 1,116.13	\$ 1,106.62	\$ 1,097.12
<b>Total Income</b>	\$ 6,201.68	\$ 6,192.18	\$ 6,182.67	\$ 6,173.16	\$ 6,163.66	\$ 6,154.15	\$ 6,144.65	\$ 6,135.14	\$ 6,125.63	\$ 6,116.13	\$ 6,106.62	\$ 6,097.12
<b>Expenses</b>												
<b>Rent</b>	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00
Insurance- Home & Auto	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Insurance- Umbrella	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Insurance- Life	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63
Insurance- Disability	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36
<b>Insurance Subtotal</b>	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99
Cable	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Utilities- Electric	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Utilities- Gas	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities- Water	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Utilities- Wastewater	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Utilities Subtotal</b>	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Home Alarm	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electricity	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Home Alarm	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76
Condo Fees	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87
Condo Sitter	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00
<b>PL Condo Subtotal</b>	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63
Groceries/Food	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Clothing	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Auto	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00
Medical	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00
Entertainment	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Office Expenses	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Travel	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Synagogue Dues/Donations	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Gasoline	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
<b>AMEX Credit Card Subtotal</b>	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
<b>Total Expenses</b>	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62

Richard and Vicki Helfand

Income and Expense Statement

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
<b>Income</b>												
Richard	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Vicki	\$ 1,087.61	\$ 1,078.10	\$ 1,088.60	\$ 1,059.09	\$ 1,049.59	\$ 1,040.08	\$ 1,030.58	\$ 1,021.07	\$ 1,011.56	\$ 1,002.06	\$ 992.55	\$ 983.05
<b>Total Income</b>	\$ 6,087.61	\$ 6,078.10	\$ 6,088.60	\$ 6,059.09	\$ 6,049.59	\$ 6,040.08	\$ 6,030.58	\$ 6,021.07	\$ 6,011.56	\$ 6,002.06	\$ 5,992.55	\$ 5,983.05
<b>Expenses</b>												
<b>Rent</b>	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00	\$ 1,750.00
Insurance- Home & Auto	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Insurance- Umbrella	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Insurance- Life	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63
Insurance- Disability	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36
<b>Insurance Subtotal</b>	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99
Cable	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Utilities- Electric	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Utilities- Gas	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities- Water	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Utilities- Wastewater	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Utilities Subtotal</b>	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Home Alarm	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Electricity	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Home Alarm	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76
Condo Fees	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87
Condo Sitter	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00
<b>FL Condo Subtotal</b>	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63
Groceries/Food	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00
Clothing	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Auto	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00
Medical	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00
Entertainment	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Office Expenses	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Travel	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Synagogue Dues/Donations	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00	\$ 190.00
Gasoline	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
<b>AWEX Credit Card Subtotal</b>	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
<b>Total Expenses</b>	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62

Richard and Vicki Helfand

Income and Expense Statement

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21
Income	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Richard	\$ 973.54	\$ 964.03	\$ 954.53	\$ 945.02	\$ 935.52	\$ 926.01	\$ 916.50	\$ 907.00	\$ 897.49
Vicki	\$ 5,173.54	\$ 5,964.03	\$ 5,954.53	\$ 5,945.02	\$ 5,935.52	\$ 5,926.01	\$ 5,916.50	\$ 5,907.00	\$ 5,897.49
<b>Total Income</b>	<b>\$ 10,173.54</b>	<b>\$ 10,964.03</b>	<b>\$ 10,954.53</b>	<b>\$ 10,945.02</b>	<b>\$ 10,935.52</b>	<b>\$ 10,926.01</b>	<b>\$ 10,916.50</b>	<b>\$ 10,907.00</b>	<b>\$ 10,897.49</b>
<b>EXPENSES</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>	<b>\$ 1,750.00</b>
Rent	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00
Insurance- Home & Auto	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00	\$ 10.00
Insurance- Umbrella	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63	\$ 198.63
Insurance- Life	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36	\$ 161.36
Insurance- Disability	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99	\$ 719.99
<b>Insurance Subtotal</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>	<b>\$ 1,500.00</b>
Cable	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Utilities- Electric	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities- Gas	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00
Utilities- Water	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities- Wastewater	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Utilities Subtotal</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>	<b>\$ 190.00</b>
Home Alarm	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00	\$ 35.00
Electricity	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76	\$ 137.76
Home Alarm	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87	\$ 1,086.87
Condo Fees	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00
Condo Sitter	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63	\$ 1,349.63
<b>FL Condo Subtotal</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>	<b>\$ 800.00</b>
Groceries/Food	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Clothing	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00	\$ 135.00
Auto	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00	\$ 275.00
Medical	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Entertainment	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Office Expenses	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00
Travel	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
Synagogue Dues/Donations	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00	\$ 2,500.00
Gasoline	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62	\$ 6,659.62
<b>AMEX Credit Card Subtotal</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>	<b>\$ 5,344.99</b>
<b>Total Expenses</b>	<b>\$ 10,173.54</b>	<b>\$ 10,964.03</b>	<b>\$ 10,954.53</b>	<b>\$ 10,945.02</b>	<b>\$ 10,935.52</b>	<b>\$ 10,926.01</b>	<b>\$ 10,916.50</b>	<b>\$ 10,907.00</b>	<b>\$ 10,897.49</b>

In the United States Bankruptcy Court for the District of Kansas

IN RE: Richard Helfand and Vicki Lieberman Helfand

Bankruptcy Case No. 16-10175-11

Disclosure Statement of Richard Helfand and Vicki Lieberman Helfand Dated September 30, 2016

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**APPENDIX D**

**Balance Sheet of Panethiere & Helfand, LLC (“PH”)**

2:46 PM  
02/26/16  
Cash Basis

**Panethiere & Helfand LLC**  
**Balance Sheet**  
As of December 31, 2015

	<u>Dec 31, 15</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
BBV Office Checking Account	-3,650.26
Valley View Bank	29,494.20
<b>Total Checking/Savings</b>	<u>25,843.94</u>
<b>Total Current Assets</b>	<u>25,843.94</u>
<b>TOTAL ASSETS</b>	<u><u>25,843.94</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Owners Draw	-19,975.00
Owners Equity	45,771.62
Net Income	47.32
<b>Total Equity</b>	<u>25,843.94</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>25,843.94</u></u>

**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
 As of December 31, 2015

2:47 PM  
 02/26/16  
 Cash Basis

Type	Date	Num	Name	Memo	Cir	Split	Original Amount	Paid Amount	Balance
<b>ASSETS</b>									
Current Assets									
Checking/Savings									
BBV Office Checking Account									
Total BBV Office Checking Account									
Client Trust Account									
Total Client Trust Account									
Valley View Bank									
Check	01/02/2015	2226	Dr. Brent Koprivica		M	Physician Rati...	-500.00		25,796.62
Check	01/05/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-20.00		28,946.88
Check	01/05/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49		28,926.88
Check	01/05/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75		28,688.39
Deposit	01/07/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00		28,439.64
Deposit	01/07/2015		Deposit	Deposit	M	Legal Fee Inc...	15,291.97		28,639.64
Check	01/07/2015	2246	Richard Helfand		M	Payroll Expen...	-3,005.32		40,926.29
Check	01/07/2015	2247	Krigel & Krigel		M	Rent Expense	-2,020.00		38,906.29
Check	01/07/2015	2248	Krigel & Krigel		M	Reimbursed E...	-8.34		38,897.95
Check	01/08/2015		Quik Trip	WEB 496...	M	Gasoline	-650.10		36,247.85
Check	01/09/2015	2252	Panethiere & Helfand		M	Note Payable	-400.00		37,847.85
Deposit	01/12/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00		38,047.85
Check	01/12/2015	2240	Dr. Anne Rosenthal		M	Physician Rati...	-900.00		37,147.85
Check	01/12/2015	2242	Health Port		M	Medical Recor...	-39.00		37,108.85
Check	01/12/2015	2243	Windstream Comm...		M	Telephone Ex...	-278.73		36,830.12
Check	01/12/2015	2244	Richard Helfand		M	Reimbursed E...	-485.75		36,344.37
Check	01/12/2015		Sunday Morning B'n...		M	Sponsor Fee	0.00		36,344.37
Check	01/13/2015	2213	Sunday Morning B'n...		M	Sponsor Fee	-125.00		36,219.37
Check	01/13/2015	2249	The Bar Plan		M	Professional L...	-318.91		35,900.46
Check	01/13/2015	2250	Travelers Insurance...		M	Worker's Com...	-480.00		35,420.46
Deposit	01/14/2015		Deposit	Deposit	M	Legal Fee Inc...	156.25		35,576.71
Deposit	01/16/2015		AMERICAN EXPRE...	CCD 324...	M	Legal Fee Inc...	2,347.96		37,924.67
Deposit	01/16/2015		Deposit	Deposit	M	Legal Fee Inc...	275.00		38,199.67
Check	01/20/2015	2251	Jackson County Col...		M	Taxes - Property	-26.25		38,173.42
Check	01/21/2015		U.S. Treasury	CCD 270...	M	Federal Withh...	-1,897.76		36,275.66
Check	01/21/2015	2257	Gerry Jackson		M	Payroll Expen...	-1,064.90		35,210.76
Check	01/22/2015	2241	Dr. Brent Koprivica		M	Physician Rati...	-1,600.00		33,610.76
Deposit	01/26/2015		Deposit	Deposit	M	Legal Fee Inc...	1,000.00		34,610.76
Check	01/26/2015	2260	Missouri Departmen...		M	Missouri Wrth...	-312.00		34,298.76
Check	01/27/2015		United Stated Distri...	CCD 0000	M	Filing Fee	-10.00		34,288.76
Check	01/28/2015	2264	Gerry Jackson		M	Payroll Expen...	-1,064.90		33,223.86
Check	01/29/2015		Valley View Bank	CCD 724...	M	Check Order	-106.27		33,117.59
Check	01/29/2015	2262	Clerk of the Suprem...		M	Dues and Sub...	-410.00		32,707.59
Check	01/29/2015	2263	Richard Helfand		M	Payroll Expen...	-3,025.89		29,681.70
Deposit	01/30/2015		AMERICAN EXPRE...	CCD 324...	M	Legal Fee Inc...	4,120.00		33,801.70
Deposit	02/02/2015		Deposit	Deposit	M	Legal Fee Inc...	6,500.00		40,301.70
Check	02/02/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-20.20		40,281.50
Check	02/03/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49		40,043.01
Check	02/03/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75		39,794.26

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**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
As of December 31, 2015

Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Check	02/04/2015	2265	Panethiere & Helfand		M	Note Payable	-400.00	-400.00	39,394.26
Check	02/04/2015	2266	Richard Helfand		M	Payroll Expen...	-3,025.89	-3,025.89	36,368.37
Check	02/04/2015	2269	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	35,303.47
Deposit	02/09/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	35,503.47
Check	02/09/2015	2268	Windstream Comm...		M	Telephone Ex...	-279.59	-279.59	35,223.88
Check	02/10/2015	2259	Jackson County Col...		M	Taxes - Property	-2.52	-2.52	35,221.36
Check	02/10/2015	2270	Schwartz Kaufman ...		M	Legal Fees	-5,000.00	-5,000.00	30,221.36
Check	02/10/2015	2274	ARC		M	Medical Recor...	-28.00	-28.00	30,193.36
Deposit	02/17/2015		Deposit	Deposit	M	Legal Fee Inc...	2,000.00	2,000.00	32,193.36
Check	02/17/2015	2272	Krigel & Krigel		M	Rent Expense	-2,020.00	-2,020.00	30,173.36
Check	02/17/2015	2273	Krigel & Krigel		M	Reimbursed E...	-90.36	-90.36	30,083.00
Check	02/18/2015	2274	Federal Express		M	Express Mail...	-30.18	-30.18	30,052.82
Check	02/20/2015		AMERICAN EXPRE...	CCD 324...	M	Merchant Serv...	-186.93	-186.93	29,865.89
Check	02/20/2015		Quik Trip	WEB 508...	M	Gasoline	-429.03	-429.03	29,436.86
Check	02/20/2015	2276	Sprint		M	Telephone Ex...	-302.20	-302.20	29,134.66
Check	02/23/2015	2277	Data File Technology		M	Medical Recor...	-28.00	-28.00	29,106.66
Check	02/23/2015	2278	St. Joseph Center f...		M	Legal Fee Inc...	387.50	387.50	29,494.16
Check	02/24/2015		Deposit	Deposit	M	Medical Recor...	-54.22	-54.22	29,439.94
Check	03/02/2015		Deposit	Deposit	M	Legal Fee Inc...	6,252.00	6,252.00	35,691.94
Check	03/03/2015		Deposit	CCD 800...	M	Merchant Serv...	-20.00	-20.00	35,671.94
Check	03/03/2015		Deposit	CCD	M	Legal Fee Inc...	2,000.00	2,000.00	37,671.94
Check	03/03/2015		Deposit	PPD	M	Long Term Ca...	-238.49	-238.49	37,433.45
Check	03/03/2015		Deposit	PPD	M	Long Term Ca...	-248.75	-248.75	37,184.70
Check	03/03/2015	2280	Krigel & Krigel		M	Reimbursed E...	-2,020.00	-2,020.00	35,164.70
Check	03/03/2015	2281	Krigel & Krigel		M	Rent Expense	-267.34	-267.34	34,897.36
Check	03/03/2015	2282	Richard Helfand		M	Payroll Expen...	-3,025.89	-3,025.89	31,871.47
Check	03/03/2015	2283	Gerry Jackson		M	Health Insuran...	-1,326.04	-1,326.04	30,545.43
Check	03/03/2015	2284	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	29,480.53
Deposit	03/09/2015		Deposit	Deposit	M	Legal Fee Inc...	1,093.75	1,093.75	30,574.28
Deposit	03/10/2015		Deposit	Deposit	M	Legal Fee Inc...	450.00	450.00	31,024.28
Check	03/10/2015	2279	Princeton Physical ...		M	Mediation Fee	-49.50	-49.50	30,974.78
Check	03/10/2015	2285	Orthopaedic & Spor...		M	Medical Recor...	-47.36	-47.36	30,927.42
Check	03/10/2015	2287	St. Joseph Center f...		M	Medical Recor...	-48.28	-48.28	30,879.14
Check	03/11/2015		Deposit	Deposit	M	Legal Fee Inc...	10,000.00	10,000.00	40,879.14
Check	03/11/2015		Missouri State Court	CCD T10...	M	Filing Fee	-30.50	-30.50	40,848.64
Check	03/12/2015	2286	Physicians Busines...		M	Billing Records	-20.23	-20.23	40,828.41
Check	03/12/2015	2291	Richard Helfand		M	Reimbursed E...	-1,789.59	-1,789.59	39,038.82
Check	03/12/2015	2292	Richard Helfand		M	Payroll Expen...	-828.50	-828.50	38,210.32
Check	03/12/2015	2293	Gerry Jackson		M	Health Insuran...	-1,326.04	-1,326.04	36,884.28
Check	03/13/2015		Quik Trip	WEB 514...	M	Car Wash	-833.99	-833.99	36,050.29
Deposit	03/16/2015		Deposit	Deposit	M	Legal Fee Inc...	1,100.00	1,100.00	37,150.29
Check	03/16/2015	2289	Panethiere & Helfand		M	Note Payable	-800.00	-800.00	36,350.29
Check	03/16/2015	2294	Krigel & Krigel		M	Reimbursed E...	-2,020.00	-2,020.00	34,330.29
Check	03/16/2015	2295	Krigel & Krigel		M	Rent Expense	-246.76	-246.76	34,083.53
Deposit	03/17/2015		Deposit	Deposit	M	Legal Fee Inc...	5,947.74	5,947.74	40,031.27
Check	03/17/2015	2290	Consumer Reports		M	Subscription R...	-29.00	-29.00	40,002.27
Deposit	03/18/2015		Deposit	Deposit	M	Legal Fee Inc...	7,500.00	7,500.00	47,502.27
Check	03/19/2015	2288	The Bar Plan		M	Long Term Ca...	-996.73	-996.73	46,505.54
Check	03/20/2015	2286	Sprint		M	Telephone Ex...	-633.01	-633.01	45,872.53



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**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
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Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Check	03/23/2015	2298	Dr. William Hopkins		M	Physician Rati...	-700.00		45,172.53
Check	03/23/2015	2299	Federal Express		M	Express Mail/...	-10.24		45,162.29
Deposit	03/24/2015		Deposit	Deposit	M	Legat Fee Inc...	1,500.00	1,500.00	46,662.29
Check	03/24/2015	2300	Neofunds by Neopost		M	Postage and ...	-604.09		46,058.20
Check	03/25/2015	2301	Richard Helfand		M	Reimbursed E...	-189.03		45,869.17
Check	03/25/2015	2302	Gerry Jackson		M	Payroll Expen...	-1,064.90		44,804.27
Check	03/25/2015	2303	Gerry Jackson		M	Health Insuran...	-1,326.04		43,478.23
Deposit	03/26/2015		Deposit	Deposit	M	Legal Fee Inc...	1,500.00	1,500.00	44,978.23
Check	03/27/2015		U.S. Treasury	CCD 270...	M	Federal Withh...	-1,456.40		43,521.83
Check	03/27/2015		U.S. Treasury	CCD 270...	M	Federal Withh...	-1,897.76		41,624.07
Check	03/27/2015	2307	Richard Helfand		M	Payroll Expen...	-3,025.89		38,598.18
Check	03/30/2015	2253	LPL Financial		M	Employee Con...	-1,890.00		36,708.18
Check	03/30/2015	2254	LPL Financial		M	Employee Con...	-923.07		35,785.11
Check	03/30/2015	2255	LPL Financial		M	Employer Con...	-1,890.00		33,895.11
Check	03/30/2015	2256	LPL Financial		M	Employer Con...	-923.07		32,972.04
Deposit	03/31/2015		Deposit	Deposit	M	Legal Fee Inc...	1,100.00	1,100.00	34,072.04
Check	03/31/2015	2305	Missouri Departmen...		M	Missouri With...	-312.00		33,760.04
Check	03/31/2015	2306	Missouri Departmen...		M	Missouri With...	-246.00		33,514.04
Check	04/01/2015	2297	Board of Police Co...		M	Police Report	-11.00		33,503.04
Deposit	04/02/2015		Deposit	Deposit	M	Legal Fee Inc...	1,073.16	1,073.16	34,576.20
Deposit	04/02/2015		Deposit	Deposit	M	Legal Fee Inc...	2,776.45	2,776.45	37,352.65
Check	04/02/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-20.00		37,332.65
Check	04/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49		37,094.16
Check	04/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75		36,845.41
Check	04/02/2015	2304	Trinity Family Care		M	Medical Recor...	-39.56		36,805.85
Check	04/03/2015	2308	Richard Helfand		M	Payroll Expen...	-3,025.89		33,779.96
Check	04/03/2015	2309	Gerry Jackson		M	Payroll Expen...	-1,064.90		32,715.06
Deposit	04/06/2015		Deposit	Deposit	M	Legal Fee Inc...	4,189.22	4,189.22	36,904.28
Check	04/06/2015	2310	Gerry Jackson		M	Legal Fee Inc...	-35.14		36,869.14
Check	04/08/2015	2316	Krigel & Krigel		M	Payroll Expen...	-2,020.00		34,849.14
Check	04/08/2015	2317	Krigel & Krigel		M	Rent Expense	-188.62		34,660.52
Deposit	04/10/2015		Deposit	Deposit	M	Legal Fee Inc...	782.56	782.56	35,443.08
Check	04/10/2015	2313	Corporate Records ...		M	File Storage F...	-189.25		35,253.83
Check	04/10/2015	2319	Gerry Jackson		M	Payroll Expen...	-1,064.90		34,188.93
Check	04/13/2015	2314	Travelers Insurance...		M	Workers Com...	-470.00		33,718.93
Check	04/13/2015	2311	Federal Express		M	Express Mail/...	-43.47		33,675.46
Check	04/13/2015	2318	Richard Helfand		M	Reimbursed E...	-1,776.16		31,899.30
Check	04/14/2015	2315	CPU Help		M	Computer and...	-147.81		31,751.49
Deposit	04/14/2015		Deposit	Deposit	M	Legal Fee Inc...	3,500.00	3,500.00	35,251.49
Check	04/15/2015	2312	Direct Messenger S...		M	Messenger Se...	-97.80		35,153.69
Check	04/16/2015		Quik Trip	WEB 522...	M	Gas	-268.75		34,884.94
Deposit	04/20/2015		Deposit	Deposit	M	Legal Fee Inc...	7,200.00	7,200.00	42,084.94
Check	04/20/2015	2321	EBS Scantracker		M	Repairs and M...	-217.55		41,867.39
Check	04/20/2015	2325	Richard Helfand		M	Payroll Expen...	-3,025.89		38,841.50
Check	04/21/2015	2326	Gerry Jackson		M	Payroll Expen...	-1,064.90		37,776.60
Check	04/21/2015		U.S. Treasury	CCD 270...	M	Federal Withh...	-2,099.90		35,676.70
Check	04/22/2015	2320	Mosaic Life Care		M	Medical Recor...	-28.91		35,647.79
Check	04/22/2015	2322	Missouri Bar		M	Professional F...	-225.00		35,422.79
Check	04/22/2015	2324	Missouri Bar		M	Professional F...	-179.00		35,243.79

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**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
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Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Check	04/23/2015	2327	Panethiere & Helfand		M	Transfer of Fu...	-400.00		34,843.79
Check	04/23/2015	2333	Sprint		M	Telephone Ex...	-300.29		34,543.50
Check	04/23/2015	2337	City Treasurer		M	City Withholdi...	-214.42		34,329.08
Check	04/24/2015	2328	Missouri Departmen...		M	Missouri With...	-347.00		33,982.08
Check	04/24/2015	2329	Yellow Pages		M	Telephone Ex...	-202.86		33,779.22
Check	04/24/2015	2330	The Bar Plan		M	Professional L...	-318.91		33,460.31
Check	04/24/2015	2332	Basic Business Pro...		M	Office Supplies	-261.06		33,199.25
Check	04/24/2015	2335	Pacer Service Center		M	Legal Publicat...	-20.10		33,179.15
Check	04/24/2015	2336	West Publishing		M	Legal Publicat...	-532.81		32,646.34
Deposit	04/24/2015		Deposit	Deposit	M	Legal Fee Inc...	5,000.00		37,646.34
Check	04/27/2015	2331	Ken Lemer		M	Taxes	-75.00		37,571.34
Check	04/27/2015	2334	Federal Express		M	Express Mail/...	-41.60		37,529.74
Check	04/27/2015	2338	Gerry Jackson		M	Health Insuran...	-1,326.04		36,203.70
Check	04/30/2015	2323	UMKC		M	Professional F...	-245.00		35,958.70
Check	05/01/2015		Deluxe Check	CCD 734...	M	Check Order	-41.40		35,917.30
Check	05/01/2015	2339	Missouri Bar		M	Professional F...	-258.00		35,659.30
Deposit	05/04/2015		Deposit	Deposit	M	Legal Fee Inc...	9,232.40		44,891.70
Check	05/04/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-20.00		44,871.70
Check	05/04/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49		44,633.21
Check	05/04/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75		44,384.46
Check	05/04/2015	2342	Richard Helfand		M	Payroll Expen...	-3,025.89		41,358.57
Check	05/04/2015	2343	Gerry Jackson		M	Payroll Expen...	-1,064.90		40,293.67
Check	05/07/2015	2340	LPL Financial		M	Employee Con...	-337.50		39,956.17
Check	05/07/2015	2341	LPL Financial		M	Employee Con...	-923.07		39,033.10
Deposit	05/07/2015		Deposit	Deposit	M	Legal Fee Inc...	2,500.00		41,533.10
Check	05/07/2015		Wire Transfer Fee		M	Bank Service ...	-5.00		41,528.10
Deposit	05/08/2015		Deposit	Deposit	M	Legal Fee Inc...	2,700.00		44,228.10
Deposit	05/11/2015		Deposit	Deposit	M	Legal Fee Inc...	15.99		44,244.09
Check	05/11/2015	2344	Office Products Alli...		M	Office Supplies	-79.00		44,165.09
Check	05/11/2015	2348	Richard Helfand		M	Reimbursed E...	-350.78		43,814.31
Check	05/11/2015	2349	Gerry Jackson		M	Payroll Expen...	-1,064.90		42,749.41
Check	05/11/2015	2350	Richard Helfand		M	Payroll Expen...	-3,025.89		39,723.52
Check	05/12/2015	2345	Krigel & Krigel		M	Rent Expense	-2,020.00		37,703.52
Check	05/12/2015	2346	Krigel & Krigel		M	Rent Expense	-179.82		37,523.70
Check	05/12/2015	2347	Panethiere & Helfand		M	Transfer of Fu...	-400.00		37,123.70
Check	05/12/2015		Quik Trip	WEB 529...	M	Gas	-412.29		36,711.41
Check	05/12/2015	2354	Yellow Pages		M	Telephone Ex...	-441.30		36,270.11
Check	05/12/2015		Sprint		M	Telephone Ex...	0.00		36,270.11
Check	05/13/2015	2351	Corporate Records ...		M	File Storage F...	-35.75		36,234.36
Check	05/13/2015	2355	Sprint		M	Telephone Ex...	-255.87		35,978.49
Check	05/13/2015	2355	Lyman Reporting		M	Deposition Ex...	-154.91		35,823.58
Check	05/14/2015	2352	The Bar Plan		M	Professional L...	-318.84		35,504.74
Check	05/15/2015	2353	Neofunds by Neopost		M	Postage and ...	-150.00		35,354.74
Deposit	05/15/2015		Deposit	Deposit	M	Legal Fee Inc...	21.73		35,376.47
Check	05/15/2015	2357	Costco		M	Membership F...	-220.00		35,156.47
Deposit	05/18/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00		35,356.47
Check	05/18/2015		U.S. Treasury	270...	M	Legal Withth...	-3,354.16		32,002.31
Deposit	05/21/2015		Deposit	Deposit	M	Legal Fee Inc...	1,000.00		33,002.31
Check	05/21/2015		Missouri Courts	CCD T10...	M	Filing Fee	-103.00		32,899.31

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**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
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Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Check	05/21/2015	2358	Missouri Department...		M	Missouri With...	-556.00	-558.00	32,341.31
Deposit	05/22/2015		Deposit	Deposit	M	Legal Fee Inc...	60.43	60.43	32,401.74
Check	05/22/2015	2359	Gerry Jackson		M	Health Insuran...	-1,326.04	-1,326.04	31,075.70
Check	05/27/2015	2360	United States Post...		M	Postage and ...	-16.95	-16.95	31,058.75
Check	05/28/2015	2361	Richard Helfand		M	Payroll Expen...	-2,485.50	-2,485.50	28,573.25
Deposit	06/01/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	28,773.25
Deposit	06/02/2015		Deposit	Deposit	M	Capital Contri...	1,000.00	1,000.00	29,773.25
Check	06/02/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-24.95	-24.95	29,748.30
Check	06/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	29,509.81
Check	06/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	29,261.06
Check	06/15/2015	2362	Missouri Secretary ...		M	Filing Fee	-10.00	-10.00	29,251.06
Check	06/18/2015	2363	North Kansas City ...		M	Fine & Court ...	-529.50	-529.50	28,721.56
Deposit	06/19/2015		AMERICAN EXPRE...	CCD 324...	M	Finance Charge	35.00	35.00	28,756.56
Deposit	06/22/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	28,956.56
Check	06/22/2015	2364	Richard Helfand		M	Reimbursed E...	-211.92	-211.92	28,744.64
Check	06/24/2015	2366	Richard Helfand		M	Reimbursed E...	-100.00	-100.00	28,644.64
Check	06/26/2015	2367	Overdraft Item Fee		M	Bank Service ...	-25.00	-25.00	28,619.64
Check	06/26/2015		Krigel & Krigel		M	Reimbursed E...	-2,020.00	-2,020.00	26,599.64
Check	06/26/2015		Krigel & Krigel		M	Rent Expense	0.00	0.00	26,599.64
Check	06/26/2015	2368	Deposit	Deposit	M	Rent Expense	-254.06	-254.06	26,345.58
Deposit	06/29/2015		Deposit	Deposit	M	Legal Fee Inc...	2,248.25	2,248.25	28,593.83
Check	06/30/2015	2365	Missouri Secretary ...		M	Filing Fee	-10.00	-10.00	28,583.83
Check	07/02/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-20.00	-20.00	28,563.83
Check	07/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	28,325.34
Check	07/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	28,076.59
Check	07/02/2015		Overdraft Item Fee		M	Bank Service ...	-50.00	-50.00	28,026.59
Check	07/02/2015	2370	Richard Helfand		M	Reimbursed E...	-100.00	-100.00	27,926.59
Deposit	07/03/2015		Return Item Check	Deposit	M	Bank Service ...	238.49	238.49	28,165.08
Deposit	07/03/2015		Return Item Check	Deposit	M	Bank Service ...	248.75	248.75	28,413.83
Deposit	07/03/2015		Reverse Overdraft I...	Deposit	M	Bank Service ...	25.00	25.00	28,438.83
Check	07/03/2015		Return item Fee	Deposit	M	Bank Service ...	-25.00	-25.00	28,463.83
Check	07/03/2015		Return item Fee	Deposit	M	Bank Service ...	-25.00	-25.00	28,438.83
Deposit	07/06/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	28,638.83
Deposit	07/07/2015		Deposit	Deposit	M	Capital Contri...	2,500.00	2,500.00	31,138.83
Check	07/07/2015	2369	Clay County Prosec...		M	Discovery Fee	-8.75	-8.75	31,130.08
Check	07/08/2015		Return item Fee Re...	Deposit	M	Bank Service ...	50.00	50.00	31,180.08
Check	07/08/2015	2371	Krigel & Krigel		M	Reimbursed E...	-2,020.00	-2,020.00	29,160.08
Check	07/08/2015	2372	Krigel & Krigel		M	Rent Expense	-254.06	-254.06	28,906.02
Check	07/08/2015	2373	Richard Helfand		M	Reimbursed E...	-100.00	-100.00	28,806.02
Deposit	07/09/2015		Deposit	Deposit	M	Legal Fee Inc...	5,000.00	5,000.00	33,806.02
Check	07/09/2015	2376	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	32,741.12
Check	07/09/2015	2377	Gerry Jackson		M	Health Insuran...	-1,326.04	-1,326.04	31,415.08
Check	07/09/2015	2378	Gerry Jackson		M	Reimbursed E...	-267.77	-267.77	31,147.31
Deposit	07/13/2015		Met Life	PPD	M	Long Term Ca...	0.03	0.03	31,147.34
Deposit	07/13/2015		Met Life	PPD	M	Long Term Ca...	0.25	0.25	31,147.59
Deposit	07/13/2015		Deposit	Deposit	M	Legal Fee Inc...	481.25	481.25	31,603.84
Check	07/13/2015		Met Life	PPD	M	Long Term Ca...	-0.03	-0.03	31,603.81
Check	07/13/2015		Met Life	PPD	M	Long Term Ca...	-0.25	-0.25	31,603.56

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**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
As of December 31, 2015

Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Check	07/13/2015		Quik Trip		M	Gas	-928.31	-928.31	30,675.25
Check	07/13/2015	2379	Richard Helfand	WEB 543...	M	Reimbursed E...	-202.32	-202.32	30,472.93
Check	07/14/2015	2375	Panethiere & Helfand		M	Transfer of Fu...	-400.00	-400.00	30,072.93
Check	07/15/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	29,834.44
Check	07/15/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	29,585.69
Check	07/16/2015	2380	CPU Help		M	Computer and...	-212.50	-212.50	29,373.19
Deposit	07/20/2015		AMERICAN EXPRE...	CCD 324...	M	Legal Fees	2,625.00	2,625.00	31,998.19
Check	07/22/2015	2384	Richard Helfand		M	Reimbursed E...	-200.00	-200.00	31,798.19
Check	07/23/2015	2385	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	30,733.29
Check	07/24/2015	2383	Sprint		M	Telephone Ex...	-539.38	-539.38	30,193.91
Check	07/27/2015	2381	Gladstone Public S...		M	Police Report	-5.00	-5.00	30,188.91
Check	07/27/2015	2382	Travelers Insurance...		M	Worker's Com...	-412.00	-412.00	29,776.91
Check	08/03/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-20.10	-20.10	29,756.81
Check	08/03/2015	2386	Richard Helfand		M	Reimbursed E...	-1,000.00	-1,000.00	28,756.81
Check	08/04/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	28,518.32
Check	08/04/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	28,269.57
Check	08/05/2015	2387	Kügel & Kügel		M	Reimbursed E...	-2,350.00	-2,350.00	25,919.57
Check	08/05/2015	2388	Kügel & Kügel		M	Rent Expense	-184.84	-184.84	25,734.73
Check	08/05/2015	2389	Richard Helfand		M	Reimbursed E...	-200.00	-200.00	25,534.73
Check	08/05/2015	2390	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	24,469.83
Deposit	08/05/2015		Deposit	Deposit	M	Legal Fee Inc...	2,406.00	2,406.00	26,875.83
Deposit	08/05/2015		Deposit	Deposit	M	Legal Fee Inc...	3,870.48	3,870.48	30,746.31
Deposit	08/10/2015		Socket	Deposit	M	Legal Fee Inc...	293.75	293.75	31,040.06
Check	08/11/2015	2391	Federal Express		M	Computer and...	-64.26	-64.26	30,975.80
Check	08/11/2015	2392	Deposit	Deposit	M	Express Mail...	-20.14	-20.14	30,955.66
Check	08/13/2015		Gerry Jackson		M	Legal Fee Inc...	845.34	845.34	31,801.00
Check	08/17/2015	2398	Missouri Secretary ...		M	Payroll Expen...	-1,064.90	-1,064.90	30,736.10
Check	08/18/2015	2394	AMERICAN EXPRE...		M	File Storage F...	-10.00	-10.00	30,726.10
Check	08/20/2015		Missouri Secretary ...	CCD 324...	M	Merchant Serv...	-75.86	-75.86	30,650.24
Check	08/20/2015	2393	Deposit	Deposit	M	Filing Fee	-10.00	-10.00	30,640.24
Check	08/21/2015	2396	Gladstone Public S...		M	Legal Fee Inc...	2,500.00	2,500.00	33,140.24
Check	08/21/2015	2401	Gerry Jackson		M	Police Report	-5.00	-5.00	33,135.24
Check	08/25/2015		Deposit	Deposit	M	Reimbursed E...	-94.36	-94.36	33,040.88
Check	08/25/2015		Quik Trip	WEB 553...	M	Legal Fee Inc...	1,250.00	1,250.00	34,290.88
Check	08/25/2015		Panethiere & Helfand		M	Gas	-852.53	-852.53	33,438.35
Check	08/25/2015	2403	Deposit	Deposit	M	Transfer of Fu...	-800.00	-800.00	32,638.35
Check	08/26/2015		Missouri Secretary ...		M	Legal Fee Inc...	200.00	200.00	32,838.35
Check	08/26/2015	2399	Travelers Insurance...		M	Filing Fee	-10.00	-10.00	32,828.35
Check	08/26/2015	2400	Gerry Jackson		M	Worker's Com...	-95.34	-95.34	32,733.01
Check	08/26/2015	2404	Richard Helfand		M	Payroll Expen...	-1,064.90	-1,064.90	31,668.11
Check	08/26/2015	2395	Missouri Department...		M	Reimbursed E...	-2,000.00	-2,000.00	29,668.11
Check	09/01/2015	2405	MERCH FEE MER...	CCD 800...	M	Missouri With...	-17.99	-17.99	29,650.12
Check	09/02/2015		METLIFE METLIF...	PPD	M	Merchant Serv...	-20.00	-20.00	29,630.12
Check	09/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	29,391.63
Check	09/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	29,142.88
Deposit	09/03/2015		Richard Helfand	Deposit	M	Legal Fee Inc...	3,000.00	3,000.00	32,142.88
Deposit	09/04/2015		Deposit	Deposit	M	Reimbursed E...	-2,151.04	-2,151.04	29,991.84
Deposit	09/09/2015		Deposit	Deposit	M	Legal Fee Inc...	700.00	700.00	30,691.84
Deposit	09/09/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	30,891.84

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Panethiere & Helfand LLC  
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As of December 31, 2015

Type	Date	Num	Name	Memro	Cir	Split	Original Amount	Paid Amount	Balance
Deposit	09/11/2015		Deposit		M	Legal Fee Inc...	275.00	275.00	31,166.84
Check	09/11/2015	2406	Transfer Chart Mid...	Deposit	M	Medical Recor...	-51.80	-51.80	31,105.04
Check	09/14/2015	2409	Krigel & Krigel		M	Rent Expense	-2,350.00	-2,350.00	28,755.04
Check	09/14/2015	2412	Krigel & Krigel		M	Rent Expense	-172.54	-172.54	28,582.50
Deposit	09/15/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	28,782.50
Check	09/21/2015	2414	Gerry Jackson		M	Reimbursed E...	-104.23	-104.23	28,678.27
Check	09/25/2015	2415	Richard Helfand		M	Reimbursed E...	-200.00	-200.00	28,478.27
Check	09/29/2015	2413	C&S Body Shop		M	Service	-166.08	-166.08	28,312.19
Deposit	09/30/2015		Deposit	Deposit	M	Legal Fee Inc...	527.94	527.94	28,840.13
Check	10/02/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-436.62	-436.62	28,403.51
Deposit	10/05/2015		Deposit	Deposit	M	Legal Fee Inc...	500.00	500.00	28,903.51
Check	10/05/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	28,665.02
Check	10/05/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	28,416.27
Deposit	10/06/2015		Deposit	Deposit	M	Legal Fee Inc...	200.00	200.00	28,616.27
Deposit	10/07/2015		Deposit	Deposit	M	Legal Fee Inc...	4,915.34	4,915.34	33,531.61
Deposit	10/08/2015		Deposit	Deposit	M	Legal Fee Inc...	3,062.50	3,062.50	36,594.11
Check	10/08/2015	2420	Richard Helfand		M	Reimbursed E...	-331.40	-331.40	36,262.71
Check	10/09/2015	2416	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	35,197.81
Check	10/09/2015	2417	Panethiere & Helfand		M	Transfer of Fu...	-400.00	-400.00	34,797.81
Check	10/09/2015	2419	Richard Helfand		M	Reimbursed E...	-500.00	-500.00	34,297.81
Check	10/09/2015	2424	Krigel & Krigel		M	Rent Expense	-2,350.00	-2,350.00	31,947.81
Check	10/09/2015	2425	Krigel & Krigel		M	Rent Expense	-186.58	-186.58	31,761.23
Check	10/09/2015	2421	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	30,696.33
Check	10/13/2015	2422	Gerry Jackson		M	Health Insurat...	-1,326.04	-1,326.04	29,370.29
Deposit	10/13/2015		MERCH DEP MER...	CCD 800...	M	Merchant Serv...	1,843.00	1,843.00	31,213.29
Check	10/13/2015	2426	Richard Helfand		M	Reimbursed E...	-742.58	-742.58	30,470.71
Deposit	10/14/2015		Deposit	Deposit	M	Legal Fee Inc...	200.91	200.91	30,671.62
Check	10/15/2015		Quik Trip	WEB 566...	M	Gas	-554.13	-554.13	30,117.49
Check	10/16/2015	2418	Johnson County Re...		M	Filing Fee	-24.00	-24.00	30,093.49
Deposit	10/16/2015		Deposit	Deposit	M	Legal Fee Inc...	7,684.91	7,684.91	37,778.40
Check	10/19/2015	2430	DTI		M	Deposition Ex...	-228.25	-228.25	37,550.15
Check	10/19/2015	2437	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	36,485.25
Check	10/20/2015	2427	Neofunds by Neopost		M	Postage and ...	-546.49	-546.49	35,938.76
Check	10/20/2015	2429	Corporate Records ...		M	File Storage F...	-219.07	-219.07	35,719.69
Check	10/20/2015	2432	Alpine Lithographics		M	Office Supplies	-330.47	-330.47	35,389.22
Check	10/21/2015	2428	CPU Help		M	Computer and...	-400.00	-400.00	34,989.22
Check	10/21/2015	2433	Office Products Afil...		M	Office Supplies	-95.88	-95.88	34,893.34
Check	10/21/2015	2436	Panethiere & Helfand		M	Transfer of Fu...	-400.00	-400.00	34,493.34
Check	10/22/2015	2431	The Bar Plan		M	Professional L...	-367.20	-367.20	34,126.14
Check	10/22/2015	2434	Federal Express		M	Postage and ...	-42.90	-42.90	34,083.24
Check	10/22/2015	2435	Travelers Insurance...		M	Worker's Com...	-597.25	-597.25	33,485.99
Check	10/22/2015	2438	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	32,421.09
Check	10/26/2015	2439	Richard Helfand		M	Payroll Expen...	-3,025.89	-3,025.89	29,395.20
Check	10/29/2015	2440	Health Port		M	Medical Recor...	-39.17	-39.17	29,356.03
Check	11/02/2015		MERCH FEE MER...	CCD 800...	M	Merchant Serv...	-49.13	-49.13	29,306.90
Check	11/02/2015	2443	Richard Helfand		M	Reimbursed E...	-327.52	-327.52	28,979.38
Check	11/03/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	28,740.89
Check	11/03/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	28,492.14
Check	11/06/2015	2442	Dr. Anne Rosenthal		M	Physician Rati...	-80.00	-80.00	28,412.14

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Panethiere & Heifand LLC  
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As of December 31, 2015

Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Deposit	11/10/2015		Deposit		M	-SPLIT-	2,512.50	2,512.50	30,924.64
Deposit	11/12/2015		Deposit		M	Legal Fee Inc...	2,300.00	2,300.00	33,224.64
Check	11/12/2015	2441	Gerry Jackson	Deposit	M	Reimbursed E...	-67.50	-67.50	33,157.14
Check	11/13/2015	2444	Krigel & Krigel		M	Rent Expense	-2,350.00	-2,350.00	30,807.14
Check	11/13/2015	2445	Krigel & Krigel		M	Rent Expense	-174.96	-174.96	30,632.18
Check	11/16/2015	2447	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	29,567.28
Check	11/17/2015		Quik Trip	WEB 574...	M	Gas	-699.81	-699.81	28,867.47
Deposit	11/17/2015		Deposit		M	Legal Fee Inc...	200.00	200.00	29,067.47
Check	11/18/2015	2446	Jackson County Re...		M	Filing Fee	-24.00	-24.00	29,043.47
Check	11/20/2015	2448	Everett & Kimberly ...		M	Reimbursed E...	-675.50	-675.50	28,367.97
Deposit	11/24/2015		Deposit		M	Legal Fee Inc...	525.00	525.00	28,892.97
Deposit	12/01/2015		Deposit		M	Legal Fee Inc...	3,897.10	3,897.10	32,790.07
Deposit	12/02/2015		Deposit		M	Legal Fee Inc...	4,461.63	4,461.63	37,251.70
Check	12/02/2015		MERCH FEE MERC...	CCD 800...	M	Merchant Serv...	-20.00	-20.00	37,231.70
Check	12/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-238.49	-238.49	36,993.21
Check	12/02/2015		METLIFE METLIF...	PPD	M	Long Term Ca...	-248.75	-248.75	36,744.46
Check	12/04/2015		Quik Trip	WEB 579...	M	Gasoline	-668.48	-668.48	36,075.98
Check	12/04/2015		Travelers Insuranc...	PPD	M	General Liabil...	-743.01	-743.01	35,332.97
Check	12/04/2015	2449	Panethiere & Heifand		M	Transfer of Fu...	-400.00	-400.00	34,932.97
Check	12/04/2015	2455	Gerry Jackson		M	Payroll Expen...	-1,064.90	-1,064.90	33,868.07
Check	12/04/2015	2469	Richard Heifand		M	Reimbursed E...	-3,146.87	-3,146.87	30,721.20
Check	12/07/2015	2423	Jackson County Pr...		M	Copy Expenses	-10.00	-10.00	30,711.20
Deposit	12/08/2015		Deposit		M	Legal Fee Inc...	350.00	350.00	31,061.20
Check	12/14/2015	2463	GPU Help		M	Computer and...	-150.00	-150.00	30,911.20
Check	12/14/2015	2470	Missouri Secretary ...		M	Filing Fee	-10.00	-10.00	30,901.20
Deposit	12/15/2015		Deposit		M	Legal Fee Inc...	125.00	125.00	31,026.20
Deposit	12/16/2015		Deposit		M	Capital Contri...	2,500.00	2,500.00	33,526.20
Deposit	12/18/2015		Deposit		M	Legal Fee Inc...	50.00	50.00	33,576.20
Check	12/18/2015	2456	Krigel & Krigel		M	Rent Expense	-2,350.00	-2,350.00	31,226.20
Check	12/18/2015	2457	Health Port		M	Rent Expense	-172.10	-172.10	31,054.10
Check	12/21/2015	2452	Demaree Legal Sup...		M	Medical Recor...	-35.70	-35.70	31,018.40
Check	12/21/2015	2461	Gerry Jackson		M	Office Supplies	-12.85	-12.85	31,005.55
Check	12/21/2015	2472	Data File Technology		M	Health Insuran...	-1,326.04	-1,326.04	29,679.51
Check	12/22/2015	2451	Mariposa Publishing		M	Medical Recor...	-37.01	-37.01	29,642.50
Check	12/22/2015	2453	Corporate Records ...		M	Legal Publicati...	-76.00	-76.00	29,566.50
Check	12/22/2015	2462	Panera		M	File Storage F...	-79.72	-79.72	29,486.78
Check	12/22/2015	2471	Deposit		M	Holiday Treats	-98.95	-98.95	29,387.83
Deposit	12/23/2015		Deposit		M	Legal Fee Inc...	200.00	200.00	29,587.83
Check	12/23/2015	2464	KCMBBA		M	Legal Publicati...	-51.77	-51.77	29,536.06
Check	12/23/2015	2460	Federal Express		M	Express Mail/...	-21.04	-21.04	29,515.02
Check	12/24/2015	2397	Board of Police Co...		M	Police Report	-11.00	-11.00	29,504.02
Check	12/24/2015	2458	Jackson County Col...		M	Taxes - Property	-9.82	-9.82	29,494.20
Total Valley View Bank							47.32	47.32	29,494.20
Total Checking/Savings							47.32	47.32	25,843.94
Accounts_Receiveable							0.00	0.00	0.00
Total Accounts Receivable							0.00	0.00	0.00

**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
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 Cash Basis

Type	Date	Num	Name	Memo	Cir	Split	Original Amount	Paid Amount	Balance
Other Current Assets									0.00
Advanced Client Costs									0.00
Court Costs									0.00
Total Court Costs									0.00
Expert Witness Fees									0.00
Total Expert Witness Fees									0.00
Filing Fees									0.00
Total Filing Fees									0.00
Advanced Client Costs - Other									0.00
Total Advanced Client Costs - Other									0.00
Total Advanced Client Costs									0.00
Total Other Current Assets									0.00
Total Current Assets								47.32	25,843.94
Fixed Assets									0.00
Accumulated Depreciation									0.00
Total Accumulated Depreciation									0.00
Furniture and Equipment									0.00
Total Furniture and Equipment									0.00
Total Fixed Assets									0.00
Other Assets									0.00
Security Deposits Asset									0.00
Total Security Deposits Asset									0.00
Total Other Assets									0.00
<b>TOTAL ASSETS</b>								<b>47.32</b>	<b>25,843.94</b>
<b>LIABILITIES &amp; EQUITY</b>									<b>25,796.62</b>
Liabilities									0.00
Current Liabilities									0.00
Accounts Payable									0.00
Total Accounts Payable									0.00
Credit Cards									0.00
Total Credit Cards									0.00

**Panethiere & Helfand LLC**  
**Balance Sheet Detail**  
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Type	Date	Num	Name	Memo	Clr	Split	Original Amount	Paid Amount	Balance
Other Current Liabilities									0.00
Payroll Liabilities									0.00
Total Payroll Liabilities									0.00
Total Other Current Liabilities									0.00
Total Current Liabilities									0.00
Long Term Liabilities									0.00
Total Long Term Liabilities									0.00
Total Liabilities									0.00
Equity									25,796.62
Opening Bal Equity									0.00
Total Opening Bal Equity									0.00
Owners Draw									-19,975.00
Total Owners Draw									-19,975.00
Owners Equity									45,771.62
Total Owners Equity									45,771.62
Net Income									0.00
Total Net Income								47.32	47.32
Total Equity								47.32	25,843.94
<b>TOTAL LIABILITIES &amp; EQUITY</b>								47.32	<b>25,843.94</b>



RICHARD HELFAND  
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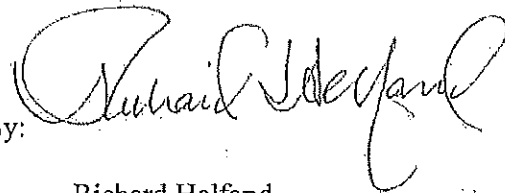
July 12, 2016

This is to certify that Richard Helfand did not work in Kansas City, Missouri a total of 26 days out of the 253 days available for work during the calendar year of 2015. This represents 10.3% of all of the available working days.

Yours very truly,

PANETHIERE & HELFAND LLC

By:



Richard Helfand

RH/gfj

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Offices also in Leawood, Kansas

PANETHIERE & HELFAND LLC

2015 RICHARD HELFAND DAYS OUT OF KANSAS CITY

<b>DATE</b>	<b>PLACE</b>	<b>PURPOSE</b>
February 4, 2015	Ste. Genevieve, MO	Client Court Appearance
March 13, 2015	New York, NY	Non-Profit Org. Mtg.
April 3, 2015	Leawood, KS	Jewish Holiday
April 10, 2015	Leawood, KS	Jewish Holiday
May 5, 2015	St. Joseph, MO	Arbitration Hearing
May 6, 2015	St. Joseph, MO	Arbitration Hearing
May 25, 2015	Leawood, KS	Jewish Holiday
May 29, 2015	Foster City, CA	Vacation
June 1, 2015	Foster City, CA	Vacation
June 2, 2015	Foster City, CA	Vacation
June 3, 2015	Foster City, CA	Vacation
June 4, 2015	Foster City, CA	Vacation
June 5, 2015	Foster City, CA	Vacation
June 8, 2015	Foster City, CA	Vacation
July 17, 2015	Leawood, KS	Elbow Surgery
August 26, 2015	Ste. Genevieve, MO	Client Court Appearance
August 28, 2015	Philadelphia, PA	Non-Profit Org. Mtg.
August 31, 2015	Philadelphia, PA	Non-Profit Org. Mtg.
September 14, 2015	Leawood, KS	Jewish Holiday
September 15, 2015	Leawood, KS	Jewish Holiday
September 23, 2015	Leawood, KS	Jewish Holiday
September 28, 2015	Leawood, KS	Jewish Holiday
September 29, 2015	Leawood, KS	Jewish Holiday
October 5, 2015	Leawood, KS	Jewish Holiday
October 6, 2015	Leawood, KS	Jewish Holiday
November 5, 2015	Ste. Genevieve, MO	Client Court Appearance

26 days out of the office  
253 days of work available = 10.3%