



**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY, OHIO**

REGULAR AUDIT

FOR THE YEARS ENDED DECEMBER 31, 2012 & 2011



Dave Yost • Auditor of State

Board of Trustees
Ohio Employee Benefit Consortium
4445 Mahoning Ave., NW
Warren, Ohio 44383

We have reviewed the *Independent Auditor's Report* of the Ohio Employee Benefit Consortium, Trumbull County, prepared by Canter & Associates, for the audit period January 1, 2011 through December 31, 2012. Based upon this review, we have accepted this report in lieu of the audit required by Section 117.11, Revised Code. The Auditor of State did not audit the accompanying financial statements and, accordingly, we are unable to express, and do not express an opinion on them.

Our review was made in reference to the applicable sections of legislative criteria, as reflected by the Ohio Constitution, and the Revised Code, policies, procedures and guidelines of the Auditor of State, regulations and grant requirements. The Ohio Employee Benefit Consortium is responsible for compliance with these laws and regulations.

A handwritten signature in cursive script that reads "Dave Yost".

Dave Yost
Auditor of State

September 26, 2013

This page intentionally left blank.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY, OHIO**

TABLE OF CONTENTS

TITLE	PAGE
Table of Contents	1
Independent Auditor’s Report.....	2
Statement of Cash Receipts, Cash Disbursements, and Changes in Fund Cash Balances – General Fund - For the Year Ended December 31, 2012.....	4
Statement of Cash Receipts, Cash Disbursements, and Changes in Fund Cash Balances – General Fund - For the Year Ended December 31, 2011	5
Notes to the Financial Statements	6
Independent Auditor’s Report on Internal Control over Financial Reporting and and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with <i>Government Auditing Standards</i>	11
Schedule of Audit Findings	13
Schedule of Prior Audit Findings.....	15



6400 Olde Stone Crossing
Poland, Ohio 44514
Ph: 330.707.9035
Fax: 888.516.1186

INDEPENDENT AUDITOR'S REPORT

Ohio Employee Benefits Consortium
Trumbull County, Ohio
4445 Mahoning Ave., NW
Warren, Ohio 44383

To the Board of Trustees:

Report on the Financial Statements

We have audited the accompanying financial statements and related notes of the Ohio Employee Benefits Consortium, Trumbull County, Ohio (the Consortium) as of and for the years ended December 31, 2012 and 2011.

Management's Responsibility for the Financial Statements

Management is responsible for preparing and fairly presenting these financial statements in accordance with the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03; this responsibility includes designing, implementing and maintaining internal control relevant to preparing and fairly presenting financial statements free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to opine on these financial statements based on our audit. We audited in accordance with auditing standards generally accepted in the United States of America and the financial audit standards in the Comptroller General of the United States' *Government Auditing Standards*. Those standards require us to plan and perform the audit to reasonably assure the financial statements are free from material misstatement.

An audit requires obtaining evidence about financial statement amounts and disclosures. The procedures selected depend on our judgment, including assessing the risks of material financial statement misstatement, whether due to fraud or error. In assessing those risks, we consider internal control relevant to the Consortium's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not to the extent needed to opine on the effectiveness of the Consortium's internal control. Accordingly, we express no opinion. An audit also includes evaluating the appropriateness of management's accounting policies and the reasonableness of their significant accounting estimates, as well as our evaluation of the overall financial statement presentation.

We believe the audit evidence we obtained is sufficient and appropriate to support our audit opinion.

Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles

As described in Note 1 of the financial statements, the Consortium prepared these financial statements using the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section

117.38 and Ohio Administrative Code Section 117-2-03, which is an accounting basis other than accounting principles generally accepted in the United States of America, to satisfy requirements.

The effects on the financial statements of the variances between the regulatory basis of accounting described in Note 1 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

Adverse Opinion on U.S. Generally Accepted Accounting Principles

In our opinion, because of the significance of the matter discussed in the *Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles* paragraph, the financial statements referred to above do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Consortium as of December 31, 2012 and 2011, or changes in financial position for the years then ended.

Opinion on Regulatory Basis of Accounting

In our opinion, the financial statements referred to above present fairly, in all material respects, the combined cash balances of the Ohio Employee Benefits Consortium, Trumbull County as of December 31, 2012 and 2011, and its combined cash receipts and disbursements for the years then ended in accordance with the financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 permits, described in Note 1.

Emphasis of Matter

As discussed in Note 1 to the financial statements, during 2011 the Consortium adopted new accounting guidance in Governmental Accounting Standards Board Statement No. 54, *Fund Balance Reporting and Governmental Fund Type Definitions*. Our opinion is not modified with respect to this matter.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated July 29, 2013, on our consideration of the Consortium's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. That report describes the scope of our internal control testing over financial reporting and compliance, and the results of that testing, and does not opine on internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Consortium's internal control over financial reporting and compliance.



Canter & Associates
Poland, Ohio

July 29, 2013

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS,
AND CHANGES IN FUND CASH BALANCES
GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2012**

	2012
Cash Receipts:	
Receipts from Members	\$6,775
Administration Fees	100
Earnings on Investments	1,735
	8,610
Total Cash Receipts	8,610
Cash Disbursements:	
Payments to Third-Party Administrator:	
Claim Payments	121,171
Administrative Fees	11,495
Insurance Liability	5,840
Legal Fees	1,040
Management Consulting	5,000
Miscellaneous Other Costs	198
Repayment of Nola Trust Donation	150,000
	294,744
Total Cash Disbursements	294,744
Total Receipts Over/(Under) Disbursements	(286,134)
Fund Cash Balances, January 1	1,072,226
Fund Cash Balances, December 31:	
Committed to Member Reimbursements	774,646
Unassigned	11,446
	786,092
Total Fund Cash Balances, December 31	\$786,092

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS,
AND CHANGES IN FUND CASH BALANCES
GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2011**

	2011
Cash Receipts:	
Receipts from Members	\$1,489,207
Administration Fees	22,517
Earnings on Investments	3,338
	1,515,062
Cash Disbursements:	
Payments to Third-Party Administrator:	
Claim Payments	1,093,866
Administrative Fees	82,810
Specific Stop-Loss Insurance Premiums	95,695
Aggregate Stop Loss	41,597
Office Supplies	334
Travel Expenses	94
Postage Charges	600
Insurance Liability	5,330
Legal Fees	4,033
Auditor Fees	5,026
Management Consulting	17,586
Membership Dues	400
Miscellaneous Other Costs	1,084
	1,348,455
Total Cash Disbursements	1,348,455
Total Receipts Over/(Under) Disbursements	166,607
Fund Cash Balances, January 1	905,619
Fund Cash Balances, December 31:	
Committed to Member Reimbursements	777,482
Committed to Nola Trust Repayment	150,000
Assigned for Claim Payments	132,666
Unassigned	12,078
	\$1,072,226
Total Fund Cash Balances, December 31	\$1,072,226

The notes to the financial statements are an integral part of this statement.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011**

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A. Description of the Entity

The Ohio Employee Benefits Consortium, Ohio (the Consortium) is a Library self-insurance program consortium established pursuant to the rights and privileges conveyed to it by the constitution and laws of the State of Ohio as defined by Ohio Revised Code Chapter 167. The Consortium is a shared risk pool as defined by Government Accounting Standards Board Statement No. 10. The purpose of the Consortium is to establish and maintain a fund to which the Consortium Members will contribute, to be used to provide and/or purchase medical, prescription drug, vision, dental, life and/or other insurance benefits for Employees and their eligible dependents and designated beneficiaries. The members of the Consortium include tax supported institutions throughout the State of Ohio.

The Board of Trustees of the Ohio Employees Benefits Consortium shall be the members of the Consortium. All members of the Board of Trustees serve without compensation.

Member premiums are calculated to annually produce a sufficient sum of money within the self-insurance pool adequate to fund administrative expenses of the Consortium and to create adequate reserves for claims and allocated loss adjustment expenses.

Under the terms of membership, should annual member premiums not be sufficient to fund ultimate losses, establish adequate reserves and cover administrative expenses, the Board of Trustees can require supplementary contributions. Supplementary contributions can be assessed during the entire life of the Consortium and any later period when claims or expenses need to be paid which are attributable to any membership year during which the event or claim occurred.

Members withdrawing from the Consortium must notify the fiscal agent at least 180 days prior to the effective date of the withdrawal. Any member wishing to withdraw is also responsible for all premium payments for the benefit program and all other payments required until the effective date of withdrawal.

B. Basis of Accounting

These financial statements follow the basis of accounting the Auditor of State prescribes or permits. This basis is similar to the cash receipts and disbursements accounting basis. The Consortium recognizes receipts when received in cash rather than when earned, and recognizes disbursements when paid rather than when a liability is incurred.

These statements include adequate disclosure of material matters, as the Auditor of State prescribes or permits.

C. Fund Accounting

The Consortium uses fund accounting to segregate cash and investments that are restricted as to use. The Consortium maintains a general fund to account for its expendable financial resources and related current expenses.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011**

D. Cash and Investments

The Consortium's accounting basis includes investments as assets. This basis does not record disbursements for investment purchases or receipts for investment sales. This basis records gains or losses at the time of sale as receipts or disbursements, respectively.

E. Budgetary Process

The Consortium is not required to follow the budgetary process but has decided to adopt a formal budget annually as part of their agreement.

1. Appropriations

Budgetary expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function level of control. The Board of Trustees must annually approve appropriation measures and subsequent amendments.

2. Estimated Resources

Estimated resources include estimates of cash to be received (budgeted receipts) plus unencumbered cash as of January 1.

3. Encumbrances

The Consortium does not reserve encumbrances.

A summary of 2012 and 2011 budgetary activity appears in Note 4.

F. Fund Balance

Fund balance is divided into five classifications based primarily on the extent to which the Consortium must observe constraints imposed upon the use of its governmental-fund resources. The classifications are as follows:

1. Nonspendable

The Consortium classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact.

2. Restricted

Fund balance is *restricted* when constraints placed on the use of resources are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments; or is imposed by law through constitutional provisions.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011**

3. Committed

The Board of Trustees can *commit* amounts via formal action (resolution). The Consortium must adhere to these commitments unless the Trustees amend the resolution. Committed fund balance also incorporates contractual obligations to the extent that existing resources in the fund have been specifically committed to satisfy contractual requirements.

4. Assigned

Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. In the general fund, *assigned* amounts represent intended uses established by the Board of Trustees.

5. Unassigned

Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications.

The Consortium applies restricted resources first when expenditures are incurred for purposes for which either restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within unrestricted fund balance, committed amounts are reduced first followed by assigned, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

2. EQUITY IN POOLED CASH AND DEPOSITS

The Consortium maintains a cash and investments pool. The Ohio Revised Code prescribes allowable deposits and investments. The carrying amount of cash and deposits at December 31 was as follows:

	<u>2012</u>	<u>2011</u>
Demand deposits	\$786,092	\$1,072,226

Deposits: Deposits are either insured by the Federal Depository Insurance Corporation; or collateralized by securities specifically pledged by the financial institution to the Consortium.

3. CHANGE IN ACCOUNTING PRINCIPLE

For 2011, the Consortium implemented the revised fund balance classification guidance in Governmental Accounting Standard Board (GASB) Statement No. 54. Implementing GASB Statement No. 54 did not have an effect on fund balance as previously reported, however certain note disclosures were included.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011**

4. BUDGETARY ACTIVITY

Budgetary activity for the years ending December 31, 2012 and 2011 follows:

2012 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$521,150	\$8,610	(\$512,540)

2012 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$521,150	\$294,744	\$226,406

2011 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$1,644,381	\$1,515,062	(\$129,319)

2011 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$1,751,225	\$1,348,455	\$402,770

5. RISK MANAGEMENT

The Consortium contracted with a third-party administrator, Anthem Blue Cross/Blue Shield to process and pay health benefit claims incurred by its members. The members contribute monthly premiums into the benefit pool fund of the Consortium. The Treasurer approves payments to the third-party administrator for actual insurance claims processed, stop-loss premiums and administrative charges incurred on behalf of the Consortium members. Besides the standard monthly contributions, the Consortium may extend an assessment to each member.

Member libraries that withdraw from the Consortium are obligated for payment of any negative balance in their account and the remaining claims of any of its eligible members and dependents are the responsibility of each individual member upon withdrawal from the Consortium.

6. CLAIMS LIABILITY

Under Ohio Revised Code Section 9.833, the Consortium is required to contract with a member of the American Academy of Actuaries to compute an actuarial liability as of the last day of the fiscal year and to prepare a report within 90 days of fiscal year end listing the actuarial liability as of the last day of the fiscal year. The Consortium did not contract with an actuary in 2011 to calculate incurred but not reported (IBNR) claims.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011**

7. PROFESSIONAL FEES

The Consortium has contracted with Benefit Designs to provide various management, underwriting, claim adjustments and loss control services. Benefit Designs was utilized for all of 2011 and 2012.

8. COMPLIANCE

The Consortium failed to properly comply with Ohio Revised Code Section 9.833, which requires subdivisions with significant self-insurance commitments to have an actuary measure their liability annually. The Consortium is also required to prepare and present a comparison of assets with actuarial liabilities in the notes to the financial statements. The Consortium did not contract with a member of the American Academy of Actuaries to help compute an actuarial liability for the year ended December 31, 2011.

9. CLOSEOUT AND PAYMENT TO MEMBER LIBRARIES

On October 20, 2011, the Insurance Board of the Consortium passed a resolution, pursuant to Section 17 of the Consortium Agreement, recommending that the Consortium terminate as of December 31, 2011. Upon payment of all Consortium obligations, the remaining funds are to be distributed to its members in 2013 as follows:

<u>Library</u>	<u>Percentage</u>	<u>Amount</u>	<u>Library</u>	<u>Percentage</u>	<u>Amount</u>
N.E.O.R.L.S.	2.763%	\$21,404	Kirtland	3.087%	\$23,913
Andover	3.533%	27,368	Leetonia	1.518%	11,759
Ashtabula	9.253%	71,678	Lepper	2.021%	15,656
Avon	11.607%	89,913	McKinley	5.252%	40,684
Burton	3.174%	24,587	Mentor	18.905%	146,447
East Palestine	2.522%	19,537	Minerva	4.314%	33,418
Girard	6.147%	47,618	Newton Falls	7.730%	59,880
Harbor Topky	1.820%	14,099	Reed	6.334%	49,066
Hubbard	4.525%	35,053	Wellsville	1.716%	13,293
Kinsman	2.499%	19,358	Granville	1.280%	9,915
			TOTAL	100.000%	\$774,646



6400 Olde Stone Crossing
Poland, Ohio 44514
Ph: 330.707.9035
Fax: 888.516.1186

CERTIFIED PUBLIC ACCOUNTANTS

WWW.CANTERCPA.NET

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS
PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

Ohio Employee Benefits Consortium
Trumbull County
4445 Mahoning Ave., NW
Warren, Ohio 44483

To the Board of Trustees:

We have audited, in accordance with auditing standards generally accepted in the United States and the Comptroller General of the United States' *Government Auditing Standards*, the financial statements of the Ohio Employee Benefits Consortium (the Consortium), Trumbull County, as of and for the years ended December 31, 2012 and 2011, and the related notes to the financial statements, and have issued our report thereon dated July 29, 2013 wherein we noted the Consortium followed financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 permits. In addition, we noted the Consortium in 2011 adopted Governmental Accounting Standards Board Statement No. 54, "*Fund Balance Reporting and Governmental Fund Type Definitions*".

Internal Control Over Financial Reporting

As part of our financial statement audit, we considered the Consortium's internal control over financial reporting (internal control) to determine the audit procedures appropriate in the circumstances to the extent necessary to support our opinion on the financial statements, but not to the extent necessary to opine on the effectiveness of the Consortium's internal control. Accordingly, we have not opined on it.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, when performing their assigned functions, to prevent, or detect and timely correct misstatements. A *material weakness* is a deficiency, or combination of internal control deficiencies resulting in a reasonable possibility that internal control will not prevent or detect and timely correct a material misstatement of the Consortium's financial statements. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all internal control deficiencies that might be material weaknesses or significant deficiencies. Given these limitations, we did not identify any deficiencies in internal control that we consider material weaknesses. However, unidentified material weaknesses may exist. We did identify certain deficiencies in internal control, described in the accompanying schedule of findings that we consider significant deficiencies in internal control. We consider findings 2012-01 and 2012-02 to be significant deficiencies.

Compliance and Other Matters

As part of reasonably assuring whether the Consortium's financial statements are free of material misstatement, we tested its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could directly and materially affect the determination of financial statement amounts. However, opining on compliance with those provisions was not an objective of our audit and accordingly, we do not express an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standard*.

Entity's Response to Findings

The Consortium's responses to the findings identified in our audit are described in the accompanying schedule of findings. We did not audit the Consortium's responses and, accordingly, we express no opinion on them.

Purpose of this Report

This report only describes the scope of our internal control and compliance testing and our testing results, and does not opine on the effectiveness of the Consortium's internal control or on compliance. This report is an integral part of an audit performed under *Government Auditing Standards* in considering the Consortium's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



Canter & Associates
Poland, Ohio

July 29, 2013

**OHIO EMPLOYEE BENEFITS CORPORATION
TRUMBULL COUNTY**

**SCHEDULE OF FINDINGS
DECEMBER 31, 2011 & 2012**

1. FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS

FINDING NUMBER 2012-01

SIGNIFICANT DEFICIENCY

FINANCIAL STATEMENT RECLASSIFICATION ENTRIES

On the year end 2011 and 2012 financial statements, the Consortium made adjustments to increase revenue and decrease beginning cash balance in the amount of \$10,000 and \$519,150, respectively. The net effect on ending cash was \$0 however, revenues appeared to be inflated and beginning cash was reduced. The purpose of these adjustments was to reserve funds for the termination payout to the member libraries.

In order to ensure the Consortium's financial statements are presented fairly, we recommend that these types of entries are not performed and that guidance for questionable accounting practices is sought after first. Since the purpose of these entries was to reserve monies for future payments, we recommend that the Consortium use the guidance outlined in GASB Statement No. 54 to classify and place restrictions on funds at year end.

Managements Response:

We understand now that using GASB Statement No. 54 would have been a more effective way to classify and restrict funds at year end. However, the Consortium terminated effective December 31, 2011 and this requirement will not apply going forward.

FINDING NUMBER 2012-02

SIGNIFICANT DEFICIENCY

FUND BALANCE CLASSIFICATION

Governmental Accounting Standards Board (GASB) Statement No. 54, Fund Balance Reporting and Governmental Fund Type Definitions, introduces five fund balance classifications and clarifies the existing governmental fund type definitions. The fund balance classifications relate to constraints placed upon the use of resources reported in governmental funds. The five classifications are nonspendable, restricted, committed, assigned and unassigned.

The restricted fund balance includes amounts when constraints are placed on the use of resources either by externally imposed creditors or imposed by enabling legislation. The assigned fund balance includes amounts that are constrained by the government's intent to be used for specific purposes, but are neither restricted nor committed.

The Consortium did not classify funds in the general fund as committed, assigned or unassigned. Adjustments were recorded to the 2011 and 2012 financial statements to classify the amounts as committed, assigned and unassigned.

In order to ensure the Consortium's governmental fund balances are reported in accordance with GASB 54, we recommend the Consortium review Auditor of State Bulletin 2011-004.

Managements Response:

GASB 54 is relatively new and fairly complex and was also implemented on the financial statements of the fiscal agent, the Northeast Ohio Regional Library System, on which the Consortium is reported as a fiduciary fund. Due to the Consortium closing effective December 31, 2011, this requirement will not apply going forward.

**OHIO EMPLOYEE BENEFITS CONSORTIUM
TRUMBULL COUNTY**

**SCHEDULE OF PRIOR AUDIT FINDINGS
DECEMBER 31, 2012 & 2011**

Finding Number	Finding Summary	Fully Corrected?	Not Corrected, Partially Corrected Significantly Different Corrective Action Taken; or Finding No Longer Valid; Explain:
2009-001	Not properly defacing & voiding warrants.	Yes	Fully Corrected

This page intentionally left blank.



Dave Yost • Auditor of State

OHIO EMPLOYEE BENEFIT CONSORTIUM

TRUMBULL COUNTY

CLERK'S CERTIFICATION

This is a true and correct copy of the report which is required to be filed in the Office of the Auditor of State pursuant to Section 117.26, Revised Code, and which is filed in Columbus, Ohio.

Susan Babbitt

CLERK OF THE BUREAU

**CERTIFIED
OCTOBER 10, 2013**