



**Auditor of State  
Betty Montgomery**



**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

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**Auditor of State  
Betty Montgomery**

**INDEPENDENT ACCOUNTANTS' REPORT**

Clearcreek Township  
Warren County  
7593 Bunnell Hill Road  
Springboro, Ohio 45066

To the Board of Trustees:

We have audited the accompanying financial statements of Clearcreek Township, Warren County, Ohio (the Township), as of and for the years ended December 31, 2003 and 2002. These financial statements are the responsibility of the Township's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

The Township's financial transactions were processed using the Auditor of State's Uniform Accounting Network (UAN). *Government Auditing Standards* considers this service to impair the independence of the Auditor of State to conduct the audit of the Township because the Auditor of State designed, developed, implemented, and as requested, operates UAN. However, *Government Auditing Standards* permits the Auditor of State to audit and opine on this entity, because Ohio Revised Code, Section 117.101, requires the Auditor of State to provide UAN services, and Ohio Revised Code, Sections 117.11(B) and 115.56, mandate the Auditor of State to audit Ohio governments.

We believe that our audit provides a reasonable basis for our opinion.

As discussed in Note 1, the Township prepares its financial statements on the basis of accounting prescribed or permitted by the Auditor of State, which is a comprehensive basis of accounting other than generally accepted accounting principles.

In our opinion, the financial statements referred to above present fairly, in all material respects, the combined fund cash balances and reserves for encumbrances of Clearcreek Township, Warren County, as of December 31, 2003 and 2002, and its combined cash receipts and disbursements for the years then ended on the basis of accounting described in Note 1.

In accordance with *Government Auditing Standards*, we have also issued our report dated April 28, 2004 on our consideration of the Township's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grants. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be read in conjunction with this report in considering the results of our audit.

This report is intended solely for the information and use of management, the Board and other officials authorized to receive this report under § 117.26, Ohio Revised Code, and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink that reads "Betty Montgomery". The signature is written in a cursive, flowing style.

**Betty Montgomery**  
Auditor of State

April 28, 2004

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**COMBINED STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS, AND  
CHANGES IN FUND CASH BALANCES  
ALL GOVERNMENTAL FUND TYPES  
FOR THE YEAR ENDED DECEMBER 31, 2003**

	<u>General</u>	<u>Special Revenue</u>	<u>Capital Projects</u>	<u>Totals (Memorandum Only)</u>
<b>Cash Receipts:</b>				
Local Taxes	\$595,122	\$4,672,051	\$0	\$5,267,173
Intergovernmental	480,375	735,208	0	1,215,583
Special Assessments	0	40,132	0	40,132
Charges for Services	1,591	236,945	0	238,536
Licenses, Permits, and Fees	0	34,071	0	34,071
Fines, Forfeitures, and Penalties	30,342	0	0	30,342
Earnings on Investments	134,366	1,554	0	135,920
Other Revenue	44,969	83,272	0	128,241
	<u>1,286,765</u>	<u>5,803,233</u>	<u>0</u>	<u>7,089,998</u>
<b>Cash Disbursements:</b>				
Current:				
General Government	620,435	7,425	0	627,860
Public Safety	28,925	3,517,072	0	3,545,997
Public Works	48,291	547,735	0	596,026
Health	5,055	0	0	5,055
Conservation - Recreation	516,881	0	0	516,881
Debt Service:				
Redemption of Principal	0	170,000	0	170,000
Interest and Fiscal Charges	0	66,463	0	66,463
Capital Outlay	197,669	128,772	117,272	443,713
	<u>1,417,256</u>	<u>4,437,467</u>	<u>117,272</u>	<u>5,971,995</u>
Total Cash Disbursements	<u>1,417,256</u>	<u>4,437,467</u>	<u>117,272</u>	<u>5,971,995</u>
Total Receipts Over/(Under) Disbursements	<u>(130,491)</u>	<u>1,365,766</u>	<u>(117,272)</u>	<u>1,118,003</u>
<b>Other Financing Receipts and (Disbursements):</b>				
Transfers-In	0	0	28,448	28,448
Transfers-Out	(5,172)	(23,276)	0	(28,448)
	<u>(5,172)</u>	<u>(23,276)</u>	<u>28,448</u>	<u>0</u>
Total Other Financing Receipts/(Disbursements)	<u>(5,172)</u>	<u>(23,276)</u>	<u>28,448</u>	<u>0</u>
Excess of Cash Receipts and Other Financing Receipts Over/(Under) Cash Disbursements and Other Financing Disbursements	(135,663)	1,342,490	(88,824)	1,118,003
Fund Cash Balances, January 1	870,042	3,334,747	142,272	4,347,061
<b>Fund Cash Balances, December 31</b>	<b><u>\$734,379</u></b>	<b><u>\$4,677,237</u></b>	<b><u>\$53,448</u></b>	<b><u>\$5,465,064</u></b>
Reserve for Encumbrances, December 31	<u>\$3,000</u>	<u>\$21,131</u>	<u>\$0</u>	<u>\$24,131</u>

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

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**COMBINED STATEMENT OF CASH RECEIPTS, CASH DISBURSEMENTS, AND  
CHANGES IN FUND CASH BALANCES  
ALL GOVERNMENTAL FUND TYPES  
FOR THE YEAR ENDED DECEMBER 31, 2002**

	<u>General</u>	<u>Special Revenue</u>	<u>Debt Service</u>	<u>Capital Projects</u>	<u>Totals (Memorandum Only)</u>
<b>Cash Receipts:</b>					
Local Taxes	\$563,698	\$4,433,649	\$1,021	\$0	\$4,998,368
Intergovernmental	392,037	720,154	0	0	1,112,191
Special Assessments	0	35,710	0	0	35,710
Charges for Services	29,005	226,463	0	0	255,468
Licenses, Permits, and Fees	0	32,653	0	0	32,653
Fines, Forfeitures, and Penalties	25,634	45	0	0	25,679
Earnings on Investments	142,215	2,225	1,769	0	146,209
Other Revenue	39,700	91,767	0	0	131,467
	<u>1,192,289</u>	<u>5,542,666</u>	<u>2,790</u>	<u>0</u>	<u>6,737,745</u>
<b>Cash Disbursements:</b>					
Current:					
General Government	606,288	35,556	0	0	641,844
Public Safety	24,639	2,953,671	0	0	2,978,310
Public Works	166,616	468,583	0	0	635,199
Health	1,492	0	0	0	1,492
Conservation - Recreation	520,673	2,560	0	0	523,233
Debt Service:					
Redemption of Principal	0	190,000	0	531,500	721,500
Interest and Fiscal Charges	0	44,369	2,790	0	47,159
Capital Outlay	0	83,291	0	1,792,728	1,876,019
	<u>1,319,708</u>	<u>3,778,030</u>	<u>2,790</u>	<u>2,324,228</u>	<u>7,424,756</u>
Total Receipts Over/(Under) Disbursements	<u>(127,419)</u>	<u>1,764,636</u>	<u>0</u>	<u>(2,324,228)</u>	<u>(687,011)</u>
<b>Other Financing Receipts and (Disbursements):</b>					
Proceeds from Sale of Bonds	0	0	0	1,950,000	1,950,000
Transfers-In	0	0	0	25,000	25,000
Transfers-Out	(4,310)	(20,690)	0	0	(25,000)
Other Uses	0	0	0	(40,000)	(40,000)
	<u>(4,310)</u>	<u>(20,690)</u>	<u>0</u>	<u>1,935,000</u>	<u>1,910,000</u>
Excess of Cash Receipts and Other Financing Receipts Over/(Under) Cash Disbursements and Other Financing Disbursements	(131,729)	1,743,946	0	(389,228)	1,222,989
Fund Cash Balances, January 1	<u>1,001,771</u>	<u>1,590,801</u>	<u>0</u>	<u>531,500</u>	<u>3,124,072</u>
<b>Fund Cash Balances, December 31</b>	<b><u>\$870,042</u></b>	<b><u>\$3,334,747</u></b>	<b><u>\$0</u></b>	<b><u>\$142,272</u></b>	<b><u>\$4,347,061</u></b>
Reserve for Encumbrances, December 31	<u>\$141,662</u>	<u>\$22,819</u>	<u>\$0</u>	<u>\$0</u>	<u>\$164,481</u>

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



**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002**

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

**A. Description of the Entity**

Clearcreek Township, Warren County, (the Township) is a body corporate and politic established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. The Township is directed by a publicly-elected three-member Board of Trustees. The Township provides road and bridge maintenance, fire protection and emergency medical services

The Township's management believes these financial statements present all activities for which the Township is financially accountable.

**B. Basis of Accounting**

These financial statements follow the basis of accounting prescribed or permitted by the Auditor of State, which is similar to the cash receipts and disbursements basis of accounting. Receipts are recognized when received in cash rather than when earned, and disbursements are recognized when paid rather than when a liability is incurred. Budgetary presentations report budgetary expenditures when a commitment is made (i.e., when an encumbrance is approved).

These statements include adequate disclosure of material matters, as prescribed or permitted by the Auditor of State.

**C. Cash and Investments**

Investments are reported as assets. Accordingly, purchases of investments are not recorded as disbursements, and sales of investments are not recorded as receipts. Gains or losses at the time of sale are recorded as receipts or disbursements, respectively.

Investments in STAR Ohio are recorded at share values reported by STAR Ohio.

**D. Fund Accounting**

The Township uses fund accounting to segregate cash and investments that are restricted as to use. The Township classifies its funds into the following types:

**1. General Fund**

The General Fund is the general operating fund. It is used to account for all financial resources except those required to be accounted for in another fund.

**2. Special Revenue Funds**

These funds are used to account for proceeds from specific sources (other than from trusts or for capital projects) that are restricted to expenditure for specific purposes. The Township had the following significant Special Revenue Funds:

*Fire Fund* - This fund receives proceeds from the property tax fire levy for providing fire protection to Township residents.

*Police Fund* - This fund receives proceeds from the property tax police levy for providing police protection to Township residents.

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)**

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**3. Debt Service Funds**

The debt service fund is used to accumulate resources for the payment of bonds and note indebtedness.

**4. Capital Project Funds**

These funds are used to account for receipts that are restricted for the acquisition or construction of major capital projects (except those financed through enterprise or trust funds). The Township had the following significant capital project funds:

*Computer Fund* – This fund receives money to upgrade the township computer system.

*Bond Fund* – This fund receives proceeds from the bond issue to finance fire substation construction.

**E. Budgetary Process**

The Ohio Revised Code requires that each fund be budgeted annually.

**1. Appropriations**

Budgetary expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function or object level of control, and appropriations may not exceed estimated resources. The Board of Trustees must annually approve appropriation measures and subsequent amendments. The County Budget Commission must also approve the annual appropriation measure. Unencumbered appropriations lapse at year end.

**2. Estimated Resources**

Estimated resources include estimates of cash to be received (budgeted receipts) plus unencumbered cash as of January 1. The County Budget Commission must also approve estimated resources.

**3. Encumbrances**

The Ohio Revised Code requires the Township to reserve (encumber) appropriations when individual commitments are made. Encumbrances outstanding at year end are carried over, and need not be reappropriated. The Township did not encumber all commitments required by Ohio law.

A summary of 2003 and 2002 budgetary activity appears in Note 3.

**F. Property, Plant and Equipment**

Acquisitions of property, plant and equipment are recorded as disbursements when paid. These items are not reflected as assets on the accompanying financial statements.

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)**

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**G. Accumulated Leave**

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. Unpaid leave is not reflected as a liability under the Township's basis of accounting.

**2. EQUITY IN POOLED CASH AND INVESTMENTS**

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

	2003	2002
Demand deposits	\$3,454,167	\$4,347,061
Total deposits	3,454,167	4,347,061
STAR Ohio	2,010,897	0
Total investments	2,010,897	0
Total deposits and investments	\$5,465,064	\$4,347,061

**Deposits:** Deposits are either (1) insured by the Federal Depository Insurance Corporation, or (2) collateralized by securities specifically pledged by the financial institution to the Township.

**Investments:**

Investments in STAR Ohio and mutual funds are not evidenced by securities that exist in physical or book-entry form.

**3. BUDGETARY ACTIVITY**

Budgetary activity for the years ending December 31, 2003 and 2002 follows:

2003 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$1,158,000	\$1,286,765	\$128,765
Special Revenue	5,440,050	5,803,233	363,183
Capital Projects	0	28,448	28,448
Total	\$6,598,050	\$7,118,446	\$520,396

2003 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$1,904,236	\$1,425,428	\$478,808
Special Revenue	5,293,950	4,481,874	812,076
Capital Projects	142,272	117,272	25,000
Total	\$7,340,458	\$6,024,574	\$1,315,884

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)**

**3. BUDGETARY ACTIVITY (Continued)**

2002 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$1,253,000	\$1,192,289	(\$60,711)
Special Revenue	5,415,537	5,542,666	127,129
Debt Service	11,790	2,790	(9,000)
Capital Projects	1,950,000	1,975,000	25,000
Total	\$8,630,327	\$8,712,745	\$82,418

2002 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$1,773,378	\$1,465,680	\$307,698
Special Revenue	4,844,691	3,821,539	1,023,152
Debt Service	5,580	2,790	2,790
Capital Projects	2,481,500	2,364,228	117,272
Total	\$9,105,149	\$7,654,237	\$1,450,912

**4. PROPERTY TAX**

Real property taxes become a lien on January 1 preceding the October 1 date for which rates are adopted by Board of Trustees. The State Board of Tax Equalization adjusts these rates for inflation. Property taxes are also reduced for applicable homestead and rollback deductions. Homestead and rollback amounts are then paid by the State, and are reflected in the accompanying financial statements as Intergovernmental Receipts. Payments are due to the County by December 31. If the property owner elects to make semiannual payment, the first half is due December 31. The second half payment is due the following June 20.

Public utilities are also taxed on personal and real property located within the Township.

Tangible personal property tax is assessed by the property owners, who must file a list of such property to the County by each April 30.

The County is responsible for assessing property, and for billing, collecting, and distributing all property taxes on behalf of the Township.

**5. DEBT**

Debt outstanding at December 31, 2003 was as follows:

	Principal	Interest Rate
General Obligation Bonds	\$1,590,000	4%

The general obligation bonds were issued to finance the construction of two fire substations and fire apparatus to be used by the Township for fire operations. The bonds are collateralized solely by the Township's taxing authority.

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)**

**5. DEBT (Continued)**

Amortization of the above debt, including interest, is scheduled as follows:

Year ending December 31:	<u>General Obligation Bonds</u>
2004	\$237,383
2005	237,220
2006	236,100
2007	239,348
2008	236,645
2009-2011	<u>712,765</u>
Total	<u><u>\$1,899,461</u></u>

**6. RETIREMENT SYSTEMS**

The Township's certified Fire Fighters belong to the Police and Fire Pension Fund (OP&F). Other employees belong to the Public Employees Retirement System (PERS) of Ohio. OP&F and PERS are cost-sharing, multiple-employer plans. These plans provide retirement benefits, including postretirement healthcare, and survivor and disability benefits to participants as prescribed by the Ohio Revised Code.

Contribution rates are also prescribed by the Ohio Revised Code. For 2003 and 2002, members of OP&F participants contributed 10% of their wages. The Township contributed an amount equal to 24% of their wages to OP&F. PERS members contributed 8.5% of their gross salaries. The Township contributed an amount equal to 13.55% of participants' gross salaries for 2003 and 2002. The Township has paid all contributions required through December 31, 2003.

**7. RISK MANAGEMENT**

**Risk Pool Membership**

The Township belongs to the Ohio Township Association Risk Management Authority (OTARMA), a risk-sharing pool available to Ohio townships. OTARMA provides property and casualty coverage for its members. OTARMA is a member of the American Public Entity Excess Pool (APEEP). Member governments pay annual contributions to fund OTARMA. OTARMA pays judgments, settlements and other expenses resulting from covered claims that exceed the members' deductibles.

Casualty Coverage

OTARMA retains casualty risks up to \$250,000 per claim, including loss adjustment expenses. Claims exceeding \$250,000 are reinsured with APEEP up to \$1,750,000 per claim and \$5,000,000 in the aggregate per year. Governments can elect additional coverage, from \$2,000,000 to \$10,000,000, from the General Reinsurance Corporation.

If losses exhaust OTARMA's retained earnings, APEEP covers OTARMA losses up to \$5,000,000 per year, subject to a per-claim limit of \$2,000,000.

**CLEARCREEK TOWNSHIP  
WARREN COUNTY**

**NOTES TO THE FINANCIAL STATEMENTS  
DECEMBER 31, 2003 AND 2002  
(Continued)**

**7. RISK MANAGEMENT (Continued)**

Property Coverage

OTARMA retains property risks, including automobile physical damage, up to \$10,000 on any specific loss with an annual aggregate of \$700,000 for 2001 and \$1,250,000 for 2002. The Travelers Indemnity Company reinsures losses exceeding \$10,000 if the annual aggregate is reached and all specific losses exceeding \$100,000. APEEP's Operating Fund and Guarantee Fund pay for losses and loss adjustment expenses should they exceed operating contributions.

The aforementioned casualty and property reinsurance agreements do not discharge OTARMA's primary liability for claims payments on covered losses. Claims exceeding coverage limits are the obligation of the respective government.

Financial Position

OTARMA's financial statements (audited by other accountants) conform with generally accepted accounting principles, and reported the following assets, liabilities and retained earnings at December 31, 2002 and 2001 (the latest information available):

<u>Casualty Coverage</u>	2002	2001
Assets	\$23,757,036	\$23,703,776
Liabilities	(9,197,512)	(9,379,003)
Retained Earnings	\$14,559,524	\$14,324,773

<u>Property Coverage</u>	2002	2001
Assets	\$6,596,996	\$5,011,131
Liabilities	(1,204,326)	(647,667)
Retained Earnings	\$5,392,670	\$4,363,464



## Auditor of State Betty Montgomery

### INDEPENDENT ACCOUNTANTS' REPORT ON COMPLIANCE AND ON INTERNAL CONTROL REQUIRED BY GOVERNMENT AUDITING STANDARDS

Clearcreek Township  
Warren County  
7593 Bunnell Hill Road  
Springboro, Ohio 45066

To the Board of Trustees:

We have audited the accompanying financial statements of Clearcreek Township, Warren County, Ohio (the Township), as of and for the years ended December 31, 2003 and 2002, and have issued our report thereon dated April 28, 2004, Township's financial transactions were processed using the Auditor of State's Uniform Accounting Network (UAN). *Government Auditing Standards* considers this service to impair the independence of the Auditor of State to conduct the audit of the Township because the Auditor of State designed, developed, implemented, and, as requested, operates UAN. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

#### Compliance

As part of obtaining reasonable assurance about whether the Township's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grants, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and, accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under *Government Auditing Standards*. However, we noted certain immaterial instances of noncompliance that we have reported to management of the Township in a separate letter dated April 28, 2004.

#### Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Township's internal control over financial reporting in order to determine our auditing procedures for the purpose of expressing our opinion on the financial statements and not to provide assurance on the internal control over financial reporting. Our consideration of the internal control over financial reporting would not necessarily disclose all matters in the internal control over financial reporting that might be material weaknesses. A material weakness is a condition in which the design or operation of one or more of the internal control components does not reduce to a relatively low level the risk that misstatements in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. We noted no matters involving the internal control over financial reporting and its operation that we consider to be a material weakness. However, we noted matters involving the internal control over financial reporting that do not require inclusion in this report, that we have reported to management of the Township in a separate letter dated April 28, 2004.

This report is intended solely for the information and use of management, and the Board of Trustees, and is not intended to be and should not be used by anyone other than these specified parties.

A handwritten signature in black ink that reads "Betty Montgomery". The signature is written in a cursive, flowing style.

**Betty Montgomery**  
Auditor of State

April 28, 2004





**Auditor of State  
Betty Montgomery**

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Columbus, Ohio 43216-1140

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800-282-0370

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**CLEARCREEK TOWNSHIP**

**WARREN 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  
JUNE 22, 2004**