



OHIO AUDITOR OF STATE  
**KEITH FABER**





**VILLAGE OF LORE CITY  
GUERNSEY COUNTY  
DECEMBER 31, 2022 AND 2021**

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# OHIO AUDITOR OF STATE KEITH FABER



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## INDEPENDENT AUDITOR'S REPORT

Village of Lore City  
Guernsey County  
P.O. Box 157  
Lore City, Ohio 43755

To the Village Council:

### Report on the Audit of the Financial Statements

#### ***Unmodified and Adverse Opinions***

We have audited the financial statements of the Village of Lore City, Guernsey County, Ohio (the Village), which comprises the cash balances, receipts and disbursements for each governmental and proprietary fund type as of and for the years ended December 31, 2022 and 2021, and the related notes to the financial statements.

#### ***Unmodified Opinion on Regulatory Basis of Accounting***

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the cash balances, receipts and disbursements for each governmental and proprietary fund type as of and for the years ended December 31, 2022 and 2021, and the related notes to the financial statements, in accordance with the financial reporting provisions which Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C) permit, described in Note 2.

#### ***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* section of our report, the accompanying financial statements do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Village, as of December 31, 2022 and 2021, or the changes in financial position thereof for the years then ended.

#### ***Basis for Opinions***

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Village, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

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

As described in Note 2 of the financial statements, the financial statements are prepared by the Village on the basis of the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C), which is an accounting basis other than accounting principles generally accepted in the United States of America (GAAP), to satisfy these requirements. The effects on the financial statements of the variances between the regulatory basis of accounting described in Note 2 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material and pervasive.

***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C) permit. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Village's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

***Auditor's Responsibilities for the Audit of the Financial Statements***

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we

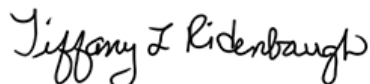
- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Village's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Village's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated September 15, 2025, on our consideration of the Village'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. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Village's 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 Village's internal control over financial reporting and compliance.

KEITH FABER  
Ohio Auditor of State



Tiffany L. Ridenbaugh, CPA, CFE, CGFM  
Chief Deputy Auditor

September 15, 2025

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**Village of Lore City**  
*Guernsey County*  
*Combined Statement of Receipts, Disbursements*  
*and Changes in Fund Balances (Regulatory Cash Basis)*  
*All Governmental Fund Types*  
*For the Year Ended December 31, 2022*

	General	Special Revenue	Combined Total
<b>Cash Receipts</b>			
Property and Other Local Taxes	\$33,493	\$13,833	\$47,326
Intergovernmental	80,338	38,060	118,398
Charges for Services	0	34,000	34,000
Earnings on Investments	1,147	18	1,165
Miscellaneous	8,467	150	8,617
<i>Total Cash Receipts</i>	<u>123,445</u>	<u>86,061</u>	<u>209,506</u>
<b>Cash Disbursements</b>			
Current:			
Security of Persons and Property	4,487	32,851	37,338
Leisure Time Activities	0	13,266	13,266
Transportation	40,627	42,650	83,277
General Government	42,051	0	42,051
Capital Outlay	91,139	17,692	108,831
Debt Service:			
Principal Retirement	23,990	0	23,990
Interest and Fiscal Charges	471	0	471
<i>Total Cash Disbursements</i>	<u>202,765</u>	<u>106,459</u>	<u>309,224</u>
<i>Excess of Receipts Over (Under) Disbursements</i>	<u>(79,320)</u>	<u>(20,398)</u>	<u>(99,718)</u>
<b>Other Financing Receipts (Disbursements)</b>			
Loans Issued	26,672	0	26,672
<i>Total Other Financing Receipts (Disbursements)</i>	<u>26,672</u>	<u>0</u>	<u>26,672</u>
Special Item	4,855	0	4,855
Extraordinary Item	34	0	34
<i>Net Change in Fund Cash Balances</i>	<u>(47,759)</u>	<u>(20,398)</u>	<u>(68,157)</u>
<i>Fund Cash Balances, January 1</i>	<u>89,358</u>	<u>127,148</u>	<u>216,506</u>
<i>Fund Cash Balances, December 31</i>	<u><u>\$41,599</u></u>	<u><u>\$106,750</u></u>	<u><u>\$148,349</u></u>

*See accompanying notes to the basic financial statements*

**Village of Lore City**  
*Guernsey County*  
*Combined Statement of Receipts, Disbursements*  
*and Changes in Fund Balances (Regulatory Cash Basis)*  
*All Proprietary Fund Types*  
*For the Year Ended December 31, 2022*

	<u>Proprietary Fund Types</u>
	<u>Enterprise</u>
<b>Operating Cash Receipts</b>	
Charges for Services	\$80,613
Miscellaneous	540
<i>Total Operating Cash Receipts</i>	<u>81,153</u>
<b>Operating Cash Disbursements</b>	
Personal Services	23,595
Employee Fringe Benefits	5,063
Contractual Services	26,368
Supplies and Materials	27,269
<i>Total Operating Cash Disbursements</i>	<u>82,295</u>
<i>Operating Income (Loss)</i>	<u>(1,142)</u>
<b>Non-Operating Receipts (Disbursements)</b>	
Principal Retirement	(31,534)
<i>Total Non-Operating Receipts (Disbursements)</i>	<u>(31,534)</u>
<i>Income (Loss) before Capital Contributions, Special Item, Extraordinary Item, Transfers and Advances</i>	(32,676)
Special Item	250
<i>Net Change in Fund Cash Balances</i>	(32,426)
<i>Fund Cash Balances, January 1</i>	<u>233,544</u>
<i>Fund Cash Balances, December 31</i>	<u><u>\$201,118</u></u>

*See accompanying notes to the basic financial statements*

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

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**Note 1 - Reporting Entity**

The Village of Lore City (the Village), Guernsey County, is a body politic and corporate established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. A publicly-elected six-member Council directs the Village. The Village provides general government services, street maintenance, sewer utility services, fire protection and park operations.

The Village participates in the Public Entities Pool of Ohio, a risk-sharing pool available to Ohio local governments that provides property and casualty coverage for its members. (Note 7 to the financial statements provide addition information for this entity.)

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

**Note 2 - Summary of Significant Accounting Policies**

***Basis of Presentation***

The Village's financial statements consist of a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all governmental fund types, and a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all proprietary fund types which are organized on a fund type basis.

***Fund Accounting***

The Village uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. The funds of the Village are presented below.

***General Fund***

The General Fund accounts for and reports all financial resources not accounted for and reported in another fund. The general fund balance is available to the Village for any purpose provided it is expended or transferred according to general laws of Ohio.

***Special Revenue Funds***

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

Street Construction Maintenance and Repair – The street construction maintenance and repair fund receives gasoline tax and motor vehicle license tax money for constructing, maintaining, and repairing Village streets.

Fire Levy Fund – The fire levy fund receives money from a tax levy approved by voters and contractual agreements with other governmental entities to provide fire protection.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

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***Enterprise Funds*** These funds account for operations that are similar to private business enterprises, where management intends to recover the significant costs of providing certain goods or services through user charges. The Village had the following significant Enterprise Funds:

Sewer Operating Fund - The sewer operating fund receives charges for services from resident to cover sewer service cost.

***Basis of Accounting***

These financial statements follow the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C). This basis is similar to the cash receipts and disbursements accounting basis. The Board recognizes receipts when received in cash rather than when earned, and recognizes disbursements 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 the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C) permit.

***Budgetary Process***

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

***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 Village Council must annually approve appropriation measures and subsequent amendments. The County Budget Commission must also approve the annual appropriation measure. Appropriations lapse at year end.

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

***Encumbrances*** The Ohio Revised Code requires the Village to reserve (encumber) appropriations when individual commitments are made. Encumbrances outstanding at year end are carried over and need not be reappropriated.

A summary of 2022 budgetary activity appears in Note 4.

***Capital Assets***

The Village records disbursements for acquisitions of property, plant, and equipment when paid. The accompanying financial statements do not report these items as assets.

***Accumulated Leave***

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

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***Fund Balance***

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

***Nonspendable*** The Village classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact. For regulatory purposes nonspendable fund balance includes unclaimed monies that are required to be held for five years before they may be utilized by the Village and the nonexpendable portion of the corpus in permanent funds.

***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.

***Committed*** Council can *commit* amounts via formal action (resolution). The Village must adhere to these commitments unless the Council amends 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.

***Assigned*** Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. For regulatory purposes, assigned fund balance in the general fund is limited to encumbrances outstanding at year end.

***Unassigned*** Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance.

The Village 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.

For regulatory purposes, limited disclosure related to fund balance is included in Note 12.

**Note 3 – Compliance**

Contrary to Ohio law, budgetary expenditures exceeded appropriation authority in each fund in the year ended December 31, 2022, as the Village did not pass a permanent appropriation resolution.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

**Note 4 - Budgetary Activity**

Budgetary activity for the year ending December 31, 2022 follows:

2022 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$40,010	\$155,006	\$114,996
Special Revenue	71,645	86,061	14,416
Enterprise	72,000	81,403	9,403
Total	\$183,655	\$322,470	\$138,815

2022 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$0	\$202,765	(\$202,765)
Special Revenue	0	106,459	(106,459)
Enterprise	0	113,829	(113,829)
Total	\$0	\$423,053	(\$423,053)

**Note 5 – Deposits**

The Village maintains a deposit and investments pool all funds use. The Ohio Revised Code prescribes allowable deposits and investments. A summary of the Village’s deposit account is as follows:

	2022
Demand deposits	\$349,467

Deposits are insured by the Federal Depository Insurance Corporation; and/or collateralized through the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution.

**Note 6 – Taxes**

***Property Tax***

Real property taxes become a lien on January 1 preceding the October 1 date for which the Council adopted tax rates. The State Board of Tax Equalization adjusts these rates for inflation. Property taxes are also reduced for applicable homestead and rollback deductions. The financial statements include homestead and rollback amounts the State pays as Intergovernmental Receipts. Payments are due to the County by December 31. If the property owner elects to pay semiannually, the first half is due February 22. The second half payment is due the following June 20.

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

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

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**Note 7 - Risk Management**

***Workers' Compensation***

Workers' Compensation coverage is provided by the State of Ohio. The Village pays the State Workers' Compensation System a premium based on a rate per \$100 of salaries. This rate is calculated based on accident history and administrative costs.

***Risk Pool Membership***

The Village is a member of the Public Entities Pool of Ohio (The Pool). The Pool assumes the risk of loss up to the limits of the (Village's) policy. The Pool covers the following risks:

- General liability and casualty
- Public official's liability
- Cyber
- Automobile liability
- Vehicles
- Property
- Equipment breakdown

The Pool reported the following summary of assets and actuarially measured liabilities available to pay those liabilities as of December 31:

	<u>2022</u>
Cash and investments	\$ 42,310,794
Actuarial liabilities	\$ 15,724,479

**Note 8 - Defined Benefit Pension Plans**

***Ohio Public Employees Retirement System***

The Village's Council Members and employees as well as the Fiscal Officer and Mayor belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement healthcare and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OPERS members contributed 10%, of their gross salaries and the Village contributed an amount equaling 14%, of participants' gross salaries. The Village has paid all contributions required through December 31, 2022.

***Social Security***

One of the Village's Council Members contributed to Social Security. This plan provides retirement benefits, including survivor and disability benefits to participants.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

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Employees contributed 6.2 percent of their gross salaries. The Village contributed an amount equal to 6.2 percent of participants' gross salaries. The Village has paid all contributions required through December 31, 2022.

**Note 9 – Postemployment Benefits**

OPERS offers cost-sharing, multiple-employer defined benefit postemployment plans, which include multiple health care plans including medical coverage, prescription drug coverage, deposits to a Health Reimbursement Arrangement, and Medicare Part B premium reimbursements, to qualifying benefit recipients. The portion of employer contributions allocated to health care for OPERS members in the Traditional Pension Plan and Combined Plan was 0 percent during calendar year 2022. The portion of employer contributions allocated to health care for OPERS members in the Member Directed Plan was 4.0 percent during calendar year 2022.

**Note 10 – Debt**

Debt outstanding at December 31, 2022 was as follows:

	<u>Principal</u>	<u>Interest Rate</u>
Dump Truck Loan - Wesbanco	\$11,991	2.50%
Ohio Water Development Authority Loan	\$520,315	0.0%
Ohio Public Works Commission Loan	\$24,449	0.0%
Total	<u>\$556,755</u>	

The WesBanco Bank Loan is for the purchase of a dump truck for the Village. WesBanco Bank approved \$34,685 in loans to the Village for this project. The Village made a \$14,000 principal payment in January 2022 and requested to have the monthly payment adjusted based on the new principal balance. The Village's revised monthly installments will be \$603, including interest, over 3 years. The Street Fund revenue will collateralize the loan. The loan will be paid off in September 2024.

The Ohio Water Development Authority (OWDA) loan #7746 relates to a (WPCL) for wastewater collection and treatment as mandated by the Ohio Environmental Protection Agency. The OWDA approved \$630,685 in loans to the Village for this project. The Village will repay the loans in semiannual installments of \$15,767, over 18 years. Water/Sewer Operating Funds collateralize the loan. The Village has agreed to set utility rates sufficient to cover OWDA debt service requirements. The loan will be paid off in January 2039.

The Ohio Public Works Commission (OPWC) loan relates to a paving project for various streets in the Village. The Village will repay the loan in semiannual installments of \$1,111 over 13 years. The loan will be paid off in January 2034.

***Amortization***

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



**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2022*

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Year Ending December 31:	Dump Truck		
	Loan	OWDA Loan	OPWC Loan
2023	\$7,236	\$31,534	\$2,223
2024	5,427	31,534	2,223
2025		31,534	2,223
2026		31,534	2,223
2027		31,534	2,223
2028-2032		157,671	11,113
2033-2037		157,671	2,223
2038-2039		47,301	
Total	\$12,663	\$520,315	\$24,449

**Note 11– COVID-19**

The United States and the State of Ohio declared a state of emergency in March of 2020 due to the COVID-19 pandemic. The financial impact of COVID-19 and the continuing emergency measures will impact subsequent period of the Village. The Village’s investment portfolio fluctuates with market conditions, and due to market volatility, the amount of gains or losses that will be realized in subsequent periods, if any, cannot be determined. In addition, the impact on the Village’s future operating costs, revenues, and additional recovery from emergency funding, either federal or state, cannot be estimated.

During 2022, the Village received American Rescue Plan Act funding in the amount of \$16,260. This amount is reflected as general government expenditures in the American Rescue Plan Act Special Revenue Fund on the accompanying financial statements.

**Note 12 – Fund Balance**

Included in fund balance are amounts the Village cannot spend, including the balance of unclaimed monies, which cannot be spend for five years and the unexpendable corpus of the permanent funds. Encumbrances are commitments related to unperformed contracts for goods or services. Encumbrance accounting is utilized to the extent necessary to assure effective budgetary control and accountability and to facilitate effective cash planning and control. At year end the Village had no unclaimed monies, no permanent funds or encumbrances outstanding.

The fund balance of special revenue funds is either restricted or committed.

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**Village of Lore City**  
*Guernsey County*  
*Combined Statement of Receipts, Disbursements*  
*and Changes in Fund Balances (Regulatory Cash Basis)*  
*All Governmental Fund Types*  
*For the Year Ended December 31, 2021*

	General	Special Revenue	Combined Total
<b>Cash Receipts</b>			
Property and Other Local Taxes	\$30,821	\$13,018	\$43,839
Intergovernmental	16,117	40,138	56,255
Charges for Services	0	30,000	30,000
Earnings on Investments	352	32	384
Miscellaneous	32,673	0	32,673
<i>Total Cash Receipts</i>	<u>79,963</u>	<u>83,188</u>	<u>163,151</u>
<b>Cash Disbursements</b>			
Current:			
Security of Persons and Property	3,563	18,868	22,431
Leisure Time Activities	0	0	0
Transportation	2,881	31,949	34,830
General Government	37,923	0	37,923
Capital Outlay	37,464	7,266	44,730
Debt Service:			
Principal Retirement	0	0	0
Interest and Fiscal Charges	0	0	0
<i>Total Cash Disbursements</i>	<u>81,831</u>	<u>58,083</u>	<u>139,914</u>
<i>Excess of Receipts Over (Under) Disbursements</i>	<u>(1,868)</u>	<u>25,105</u>	<u>23,237</u>
<b>Other Financing Receipts (Disbursements)</b>			
Loans Issued	34,685	0	34,685
<i>Total Other Financing Receipts (Disbursements)</i>	<u>34,685</u>	<u>0</u>	<u>34,685</u>
Extraordinary Item	39	0	39
<i>Net Change in Fund Cash Balances</i>	32,856	25,105	57,961
<i>Fund Cash Balances, January 1</i>	<u>56,502</u>	<u>102,043</u>	<u>158,545</u>
<i>Fund Cash Balances, December 31</i>	<u><u>\$89,358</u></u>	<u><u>\$127,148</u></u>	<u><u>\$216,506</u></u>

*See accompanying notes to the basic financial statements*

**Village of Lore City**  
*Guernsey County*  
*Combined Statement of Receipts, Disbursements*  
*and Changes in Fund Balances (Regulatory Cash Basis)*  
*All Proprietary Fund Types*  
*For the Year Ended December 31, 2021*

	<u>Proprietary Fund Types</u>
	<u>Enterprise</u>
<b>Operating Cash Receipts</b>	
Charges for Services	\$74,737
Miscellaneous	383
<i>Total Operating Cash Receipts</i>	<u>75,120</u>
<b>Operating Cash Disbursements</b>	
Personal Services	7,136
Employee Fringe Benefits	2,666
Contractual Services	52,593
Supplies and Materials	9,082
<i>Total Operating Cash Disbursements</i>	<u>71,477</u>
<i>Operating Income (Loss)</i>	<u>3,643</u>
<b>Non-Operating Receipts (Disbursements)</b>	
Principal Retirement	(26,471)
<i>Total Non-Operating Receipts (Disbursements)</i>	<u>(26,471)</u>
<i>Income (Loss) before Capital Contributions, Special Item, Extraordinary Item, Transfers and Advances</i>	(22,828)
Special Item	292
<i>Net Change in Fund Cash Balances</i>	(22,536)
<i>Fund Cash Balances, January 1</i>	<u>256,080</u>
<i>Fund Cash Balances, December 31</i>	<u><u>\$233,544</u></u>

*See accompanying notes to the basic financial statements*

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

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**Note 1 - Reporting Entity**

The Village of Lore City (the Village), Guernsey County, is a body politic and corporate established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. A publicly-elected six-member Council directs the Village. The Village provides general government services, street maintenance, sewer utility services, fire protection and park operations.

The Village participates in the Public Entities Pool of Ohio, a risk-sharing pool available to Ohio local governments that provides property and casualty coverage for its members. (Note 7 to the financial statements provide addition information for this entity.)

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

**Note 2 - Summary of Significant Accounting Policies**

***Basis of Presentation***

The Village's financial statements consist of a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all governmental fund types, and a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all proprietary fund types which are organized on a fund type basis.

***Fund Accounting***

The Village uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. The funds of the Village are presented below.

***General Fund***

The General Fund accounts for and reports all financial resources not accounted for and reported in another fund. The general fund balance is available to the Village for any purpose provided it is expended or transferred according to general laws of Ohio.

***Special Revenue Funds***

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

Street Construction Maintenance and Repair – The street construction maintenance and repair fund receives gasoline tax and motor vehicle license tax money for constructing, maintaining, and repairing Village streets.

Fire Levy Fund – The fire levy fund receives money from a tax levy approved by voters and contractual agreements with other governmental entities to provide fire protection.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

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**Enterprise Funds** These funds account for operations that are similar to private business enterprises, where management intends to recover the significant costs of providing certain goods or services through user charges. The Village had the following significant Enterprise Funds:

Sewer Operating Fund - The sewer operating fund receives charges for services from resident to cover sewer service cost.

***Basis of Accounting***

These financial statements follow the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C). This basis is similar to the cash receipts and disbursements accounting basis. The Board recognizes receipts when received in cash rather than when earned, and recognizes disbursements 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 the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C) permit.

***Budgetary Process***

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

**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 Village Council must annually approve appropriation measures and subsequent amendments. The County Budget Commission must also approve the annual appropriation measure. Appropriations lapse at year end.

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

**Encumbrances** The Ohio Revised Code requires the Village to reserve (encumber) appropriations when individual commitments are made. Encumbrances outstanding at year end are canceled and re-appropriated in the subsequent year

A summary of 2021 budgetary activity appears in Note 4.

***Capital Assets***

The Village records disbursements for acquisitions of property, plant, and equipment when paid. The accompanying financial statements do not report these items as assets.

***Accumulated Leave***

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

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***Fund Balance***

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

***Nonspendable*** The Village classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact. For regulatory purposes nonspendable fund balance includes unclaimed monies that are required to be held for five years before they may be utilized by the Village and the nonexpendable portion of the corpus in permanent funds.

***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.

***Committed*** Council can *commit* amounts via formal action (resolution). The Village must adhere to these commitments unless the Council amends 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.

***Assigned*** Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. For regulatory purposes, assigned fund balance in the general fund is limited to encumbrances outstanding at year end.

***Unassigned*** Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance.

The Village 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.

For regulatory purposes, limited disclosure related to fund balance is included in Note 12.

**Note 3 – Compliance**

Contrary to Ohio law, budgetary expenditures exceeded appropriations in all funds between January 1, 2021 and January 25, 2021, as the Council had not passed a temporary appropriation resolution and the permanent appropriation resolution was not passed until January 25, 2021.

**Note 4 - Budgetary Activity**

Budgetary activity for the year ending December 31, 2021 follows:

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

2021 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$45,019	\$114,687	\$69,668
Special Revenue	135,170	83,188	(51,982)
Enterprise	77,000	75,412	(1,588)
<b>Total</b>	<b>\$257,189</b>	<b>\$273,287</b>	<b>\$16,098</b>

2021 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$62,949	\$81,831	(\$18,882)
Special Revenue	112,850	58,083	54,767
Enterprise	165,032	97,948	67,084
<b>Total</b>	<b>\$340,831</b>	<b>\$237,862</b>	<b>\$102,969</b>

**Note 5 – Deposits**

The Village maintains a deposit and investments pool all funds use. The Ohio Revised Code prescribes allowable deposits and investments. A summary of the Village’s deposit account is as follows:

	2021
Demand deposits	\$450,050

Deposits are insured by the Federal Depository Insurance Corporation; and/or collateralized through the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution.

**Note 6 – Taxes**

***Property Tax***

Real property taxes become a lien on January 1 preceding the October 1 date for which the Council adopted tax rates. The State Board of Tax Equalization adjusts these rates for inflation. Property taxes are also reduced for applicable homestead and rollback deductions. The financial statements include homestead and rollback amounts the State pays as Intergovernmental Receipts. Payments are due to the County by December 31. If the property owner elects to pay semiannually, the first half is due February 22. The second half payment is due the following June 20.

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



**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

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**Note 7 - Risk Management**

***Workers' Compensation***

Workers' Compensation coverage is provided by the State of Ohio. The Village pays the State Workers' Compensation System a premium based on a rate per \$100 of salaries. This rate is calculated based on accident history and administrative costs.

***Risk Pool Membership***

The Village is a member of the Public Entities Pool of Ohio (The Pool). The Pool assumes the risk of loss up to the limits of the (Village's) policy. The Pool covers the following risks:

- General liability and casualty
- Public official's liability
- Cyber
- Automobile liability
- Vehicles
- Property
- Equipment breakdown

The Pool reported the following summary of assets and actuarially measured liabilities available to pay those liabilities as of December 31:

	<u>2021</u>
Cash and investments	\$ 41,996,850
Actuarial liabilities	\$ 14,974,099

**Note 8 - Defined Benefit Pension Plans**

***Ohio Public Employees Retirement System***

The Village's Council Members and employees as well as the Fiscal Officer and Mayor belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement healthcare and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OPERS members contributed 10%, of their gross salaries and the Village contributed an amount equaling 14%, of participants' gross salaries. The Village has paid all contributions required through December 31, 2021.

***Social Security***

One of the Village's Council Members contributed to Social Security. This plan provides retirement benefits, including survivor and disability benefits to participants.

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

Employees contributed 6.2 percent of their gross salaries. The Village contributed an amount equal to 6.2 percent of participants' gross salaries. The Village has paid all contributions required through December 31, 2021.

**Note 9 – Postemployment Benefits**

OPERS offers cost-sharing, multiple-employer defined benefit postemployment plans, which include multiple health care plans including medical coverage, prescription drug coverage, deposits to a Health Reimbursement Arrangement, and Medicare Part B premium reimbursements, to qualifying benefit recipients. The portion of employer contributions allocated to health care for OPERS members in the Traditional Pension Plan and Combined Plan was 0 percent during calendar year 2021. The portion of employer contributions allocated to health care for OPERS members in the Member Directed Plan was 4.0 percent during calendar year 2021.

**Note 10 – Debt**

Debt outstanding at December 31, 2021 was as follows:

	<u>Principal</u>	<u>Interest Rate</u>
Dump Truck Loan - Wesbanco	\$33,758	2.50%
Ohio Water Development Authority Loan	\$551,849	0.0%
Total	<u>\$585,607</u>	

The WesBanco Bank loan is for the purchase of a dump truck for the Village. WesBanco Bank approved \$34,685 in loans to the Village for this project. The Village will repay the loan in monthly installments of \$1,001, including interest, over 3 years. The Street Fund revenue will collateralize the loan. The loan will be paid off in September 2024.

The Ohio Water Development Authority (OWDA) loan #7746 relates to a (WPCL) for wastewater collection and treatment as mandated by the Ohio Environmental Protection Agency. The OWDA approved \$630,685 in loans to the Village for this project. The Village will repay the loans in semiannual installments of \$15,767, over 18 years. Water/Sewer Operating Funds collateralize the loan. The Village has agreed to set utility rates sufficient to cover OWDA debt service requirements. The loan will be paid off in January 2039.

***Amortization***

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

Year Ending December 31:	Dump Truck	
	Loan	OWDA Loan
2022	\$11,012	\$31,534
2023	12,013	31,534
2024	12,013	31,534
2025		31,534
2026		31,534
2027-2031		157,671
2032-2036		157,671
2037-2039		78,835
Total	<u>\$35,038</u>	<u>\$551,849</u>

**Village of Lore City, Ohio**  
*Guernsey County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2021*

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**Note 11 – COVID-19**

The United States and the State of Ohio declared a state of emergency in March of 2020 due to the COVID-19 pandemic. The financial impact of COVID-19 and the continuing emergency measures will impact subsequent period of the Village. The Village's investment portfolio fluctuates with market conditions, and due to market volatility, the amount of gains or losses that will be realized in subsequent periods, if any, cannot be determined. In addition, the impact on the Village's future operating costs, revenues, and additional recovery from emergency funding, either federal or state, cannot be estimated.

During 2021, the Village received American Rescue Plan Act funding in the amount of \$16,132. This amount is reflected as general government expenditures in the American Rescue Plan Act Special Revenue Fund on the accompanying financial statements.

**Note 12 – Fund Balance**

Included in fund balance are amounts the Village cannot spend, including the balance of unclaimed monies, which cannot be spend for five years and the unexpendable corpus of the permanent funds. Encumbrances are commitments related to unperformed contracts for goods or services. Encumbrance accounting is utilized to the extent necessary to assure effective budgetary control and accountability and to facilitate effective cash planning and control. At year end the Village had no unclaimed monies, no permanent funds or encumbrances outstanding.

The fund balance of special revenue funds is either restricted or committed.

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# OHIO AUDITOR OF STATE KEITH FABER



65 East State Street  
Columbus, Ohio 43215  
ContactUs@ohioauditor.gov  
800-282-0370

## INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS REQUIRED BY GOVERNMENT AUDITING STANDARDS

Village of Lore City  
Guernsey County  
P.O. Box 157  
Lore City, Ohio 43755

To the Village Council:

We have audited, in accordance with the 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 (*Government Auditing Standards*), the financial statements of the cash balances, receipts, and disbursements for each governmental and proprietary fund type as of and for the years ended December 31, 2022 and 2021 and the related notes to the financial statements of the Village of Lore City, Guernsey County, Ohio (the Village) and have issued our report thereon dated September 15, 2025, wherein we noted the Village followed financial reporting provisions Ohio Rev. Code § 117.38 and Ohio Admin. Code 117-2-03(C) permit.

### ***Report on Internal Control Over Financial Reporting***

In planning and performing our audit of the financial statements, we considered the Village's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Village's internal control. Accordingly, we do not express an opinion on the effectiveness of the Village's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Village's financial statements will not be prevented, or detected and corrected, on a timely basis. 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 deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. We identified certain deficiencies in internal control, described in the accompanying Schedule of Findings as items 2022-001 and 2022-002 that we consider to be material weaknesses.

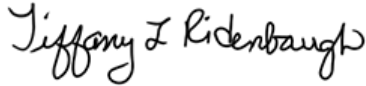
***Report on Compliance and Other Matters***

As part of obtaining reasonable assurance about whether the Village's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. 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 an instance of noncompliance or other matter that is required to be reported under *Government Auditing Standards* and which is described in the accompanying Schedule of Findings as item 2022-001.

***Purpose of this Report***

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Village's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Village's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

KEITH FABER  
Ohio Auditor of State



Tiffany L. Ridenbaugh, CPA, CFE, CGFM  
Chief Deputy Auditor

September 15, 2025

**VILLAGE OF LORE CITY  
GUERNSEY COUNTY**

**SCHEDULE OF FINDINGS  
DECEMBER 31, 2022 AND 2021**

<b>FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS</b>
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**FINDING NUMBER 2022-001**

**Noncompliance and Material Weakness**

Ohio Rev. Code § 5705.38(A) requires that on or about the first day of each fiscal year, an appropriation measure is to be passed. If the taxing authority wants to postpone the passage of the annual appropriation measure until an amended certificate is received from the county budget commission based upon the actual year end balances, it may pass a temporary appropriation measure for meeting the ordinary expenses until no later than April 1.

Also, Ohio Rev. Code § 5705.41(B) prohibits a subdivision or taxing authority from making any expenditure of money unless it has been appropriated in accordance with the Ohio Revised Code.

The Council did not adopt a permanent appropriation measure for 2022 and did not adopt a permanent appropriation measure for 2021 until January 25, 2021. The Village did not adopt a temporary appropriation measure in 2022 or 2021 to cover the beginning of the year until passage of the permanent appropriation measure. As a result, all expenditures in 2022 and all expenditures between January 1, 2021, and January 25, 2021, lacked legal appropriation authority.

Failure to have adequate appropriations in place at the time expenditures are made could cause expenditures to exceed available resources, further resulting in deficit spending practices.

The Village should pass an appropriation measure on or about the first day of each fiscal year. If the Village adopts a temporary measure, they must adopt a permanent measure no later than April 1. The Council should closely monitor expenditures and appropriations and make the necessary appropriation amendments, if possible, to reduce the likelihood of expenditures exceeding appropriations. Additionally, the Fiscal Officer should deny payment requests exceeding appropriations when appropriations are inadequate to cover the expenditures.

**Officials' Response:** We did not receive a response from Officials to the findings reported above.

**FINDING NUMBER 2022-002**

**Material Weakness**

In our audit engagement letter, as required by AU-C Section 210, Terms of Engagement, paragraph .06, management acknowledged its responsibility for the preparation and fair presentation of their financial statements; 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 as discussed in AU-C Section 210 paragraphs .A14 & .A16.

The Ohio Village Officer's Handbook (revised August 2020) provides suggested account classifications. These accounts classify receipts by fund and source (property taxes or intergovernmental revenue, for example) and classify disbursements by fund, program (general government, for example) or object (personal services, for example). Using these classifications and the aforementioned accounting records will provide the Village with information required to monitor compliance with the budget and prepare annual reports in the format required by the Auditor of State.

The Village did not always record receipts and disbursements into accurate classifications based upon the source of the receipt or the nature of the disbursement.

**VILLAGE OF LORE CITY  
GUERNSEY COUNTY**

**SCHEDULE OF FINDINGS  
DECEMBER 31, 2022 AND 2021  
(Continued)**

<b>FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS (Continued)</b>
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**FINDING NUMBER 2022-002 (Continued)**

**Material Weakness (Continued)**

The following errors were identified in 2022, which were agreed to by management, and the financial statement has been adjusted accordingly:

- Principal payments in the amount of \$17,760 and interest payments in the amount of \$257 were posted to General Government instead of Principal Retirement and Interest and Fiscal Charges, respectively, in the General Fund.
- Ohio Public Works Commission (OPWC) loan in the amount of \$26,672, was not posted to the Village's accounting system. The loan should have been posted to Loan Proceeds and Capital Outlay in the General Fund.
- Principal payment in the amount of \$15,767 was posted to Capital Outlay instead of Principal Retirement in the Sewer Operating Fund.
- Miscellaneous Revenue in the amount of \$132 was overstated and January 1, 2022 fund balance in the amount of \$132 was understated in the General Fund due to fund balance adjustments made by the Fiscal Officer for receipts.
- Capital Outlay and January 1, 2022 fund balance in the amount of \$5,978 were overstated in the Fire Levy Fund due to fund balance adjustments made by the Fiscal Officer for voided checks.

The following errors were identified in 2021, which were agreed to by management, and the financial statement has been adjusted accordingly:

- A loan issued in the amount of \$34,685 was not posted to the Village's accounting system. The loan should have been posted to Loan Proceeds and Capital Outlay in the General Fund.
- Oil and Gas signing lease proceeds in the amount of \$25,338 were posted to Special Items instead of Miscellaneous Revenue in the General Fund.

Additionally, we noted the following changes to the Notes to the Financial Statements in 2022 and 2021:

- The Village utilized an outdated notes shell; therefore, requiring revision to various components of the notes to the financial statements to provide updated information.
- The Compliance Note was added.
- The Postemployment Benefits Note was added.
- The Debt Note was added.
- The COVID-19 Note was added.
- The Fund Balance Note was added.

Sound financial reporting is the responsibility of the Village and is essential to ensure the information provided to the readers of the financial statements is complete and accurate.

Failure to properly report financial activity could result in material misstatements occurring and remaining undetected and fail to provide management with an accurate picture of the Village's financial position and operations.

The Fiscal Officer should utilize available resources, such as the Ohio Village Handbook and UAN User Manual, to appropriately classify and record all receipt and disbursement transactions. This guidance will help ensure the Fiscal Officer makes proper postings to receipt and disbursement account classifications based on the source of the receipt or the nature of the disbursement. Further, the Village should take the necessary steps to ensure that the notes to the financial statements are properly presented and disclosed.

**Officials' Response:** We did not receive a response from Officials to the findings reported above.



# OHIO AUDITOR OF STATE KEITH FABER



**VILLAGE OF LORE CITY**

**GUERNSEY COUNTY**

**AUDITOR OF STATE OF OHIO CERTIFICATION**

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



**Certified for Release 11/6/2025**

65 East State Street, Columbus, Ohio 43215  
Phone: 614-466-4514 or 800-282-0370

This report is a matter of public record and is available online at  
[www.ohioauditor.gov](http://www.ohioauditor.gov)