

**McCreary County Board of Health
Annual Meeting
Tuesday, February 7, 2023
12:00pm EST**

Welcome- Terry Lawson, Chairman

Approval of Minutes (minutes were previously sent out)

Old Business

New Business

Electing New District Officers

Financials June 30, 2022

Audit

Tax Rate

Budget

Comments- Amy Tomlinson, Director

Tiphani Baker, Health Education

Amy Huff, Diabetes Education

Closing Remarks



LCDHD County Health Centers

Call (800) 928-4416

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**McCreary County Board of Health
Annual Board Meeting
February 8, 2022**

MEMBERS PRESENT

Terry Lawson, Chairman
Grady Wilson
Rosalie Wright
Sue Singleton
Jimmie W. Greene II, Judge Exec.
Azalie Egnew
Martha Johnson
Emily Ross
Wesley Murphy, Rph
Jennifer West
Dr. Steve McKinley

MEMBERS ABSENT

Rita Wright

OTHERS PRESENT

Amy Tomlinson, Director
Kimberly Tucker
Mary Beth Miller
Tracy Aaron
Tiphani Baker
Ron Cimala

WELCOME

The McCreary County Board of Health annual meeting was held on February 8, 2022 at 12:00 p.m. via ZOOM due to COVID-19. There was a quorum present. Terry Lawson called the meeting to order.

APPROVAL OF MINUTES

Terry Lawson assured that all members present had received and reviewed the minutes from the previous year. He then asked for a motion to approve minutes. Grady Wilson made a motion with a second by Wesley Murphy. **The motion passed unanimously.**

OLD BUSINESS

Terry Lawson asked for an update on the Laurel County Reservoir mini-grant project. Judge Greene reported that the dock and bridge were complete and that swimming was going to be allowed. He encouraged everyone to come out and enjoy it.

NEW BUSINESS

Local Board of Health Officers

Currently Terry Lawson serves as Chairman; Dr. Steve McKinley serves as Vice Chair and Treasurer; Shawn Crabtree serves as a non-voting secretary. Due to the retirement of Mr. Crabtree Wesley Murphy made a motion to make Amy Tomlinson the new non-voting secretary. There was a second by Terry Lawson. Judge Greene made a motion for Terry Lawson to remain the Chairman with a second by Martha Johnson. Grady Wilson made a motion for Dr. Steve McKinley to continuing serving as Vice Chair and

Treasurer. There was a second from Judge Greene. **All motions passed unanimously.**

Electing New District Officers

Judge Greene whom automatically serves, Dr. Steve McKinley, and Terry Lawson are the currently appointed members on the district board. Martha Johnson made a motion to reappointment these members. There was a second by Azalie Egnaw. **The motion passed unanimously.**

The five board members with terms expiring agreed to remain on the board for an additional two-year term.

TAX RATE

There was a discussion on the current tax rate. Mr. Cimala addressed the continued law uncertainties concerning the health board being subject to the compensating tax rate. Sue Singleton made a motion to keep the tax rate the same 4.00 cents per hundred or accepting the compensating tax rate which ever applies. There was a second by Dr. Steve McKinley. **The vote was unanimous.**

Budget

Ron Cimala gave a financial presentation explaining the closing of the budget year with a surplus. He gave an update on the completion of items from last year's budget. Mr. Cimala then went over the projected opening balance for next year and what was expected to be collected. He went over different budget proposal options. He presented the budgeted expenditures. He had the office manager discuss a potential expansion in the basement due to lack of proper storage for program incentives. Stating that including the potential expansion, we should still close better than projected. Grady Wilson made a motion to approve the potential expansion. There was a second by Dr. Steve McKinley. Dr. Steve McKinley then made a motion the approve the budget as presented with the expansion with the current tax rate being sufficient to meet needs. There was a second by Azalie Egnaw. **The motions passed unanimously.**

Executive Directors Report

Amy Tomlinson took a moment to introduce herself in her new role as our director. She then gave an update on the Coronavirus. She discussed the challenges the health department has faced since we have been predominately working on COVID -19 since March 2020 while continuing normal services and recently going through reaccreditation. Our district has administrated nearly 36,000 vaccines with McCreary County substantially administrating many of those. She informed the board that we are now seeing a decline in cases. She discussed the ways the health department is now prioritizing our approach and went over the guidance changes. Amy expressed her

excitement for the fact that we are coming upon forty years as a district. She then welcomed questions and concerns from the board.

Health Education

Tiphani Baker shared updated health data for McCreary County with district and state rates available for comparison. She went over priority health issues (substance use, tobacco use, obesity and teen pregnancy) as well as programs offered by health education to address these issues. Over the past year, two additional funding sources were secured for the county, the \$25,000 Tobacco Control grant (year two of the five-year cycle) and a \$10,000 grant for the McCreary Coalition to work on the Community Health Improvement Plan (CHIP). Due to COVID, programs have been completed virtually via Zoom and Google platforms. The Community Health Assessment is being updated with the most current data and will have an addendum posted to the LCDHD website on 2/21/2022. Additionally, during March the coalition will be revisiting and finalizing the CHIP.

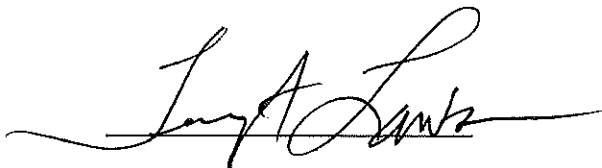
Diabetes Education

Vicky Albertson was unable to join so she included some population information and Diabetes Education Program Resources in the board packets. The packets informed them that while Kentucky is ranked in the top ten unhealthiest states, our District is below the state average. Compounding the health problems in our area, an average of 9.06 % in our district are still uninsured compared to the state average of 7.7 %. At present, the Diabetes Education Program is the only source of free comprehensive diabetes self-management education in the ten-county district.

Closing Remarks

Grady Wilson expressed his gratitude for all the help provided to the community by the McCreary County Health Center during the COVID pandemic.

Terry Lawson entertained a motion to adjourn the meeting. Dr. Steve McKinley complied.



Terry Lawson, Chairman

Amy Tomlinson, Secretary

McCreary County Public Health Taxing District
 Financial Statement
 For the Fiscal Year Ending June 30, 2022

Cash on Hand at the beginning of the year: **\$547,676.98**

Receipts:

Real Property Taxes	166,414.04
Tangible Property Taxes	28,559.86
Motor Vehicle Taxes	38,318.91
Delinquent Taxes	5,568.14
Other Taxes	1,423.84
Interest Income	3,865.89
Total Receipts	<u>244,150.68</u>

Total Cash Available for the year: **\$791,827.66**

Expenditures:

Advertising & Printing	10.00
Maintenance & Repair	3,116.53
Rents and Leases	20.00
District Management	162,916.00
Materials	634.43
Supplies	215.96
Dues & Subscriptions	785.00
Miscellaneous	202.43
Building Improvement	6,060.00
Furniture & Fixtures	1,776.94
Equipment	16,523.76
Total Expenditures	<u>192,261.05</u>

Cash on Hand at the end of the year: **\$599,566.61**

Checking Balance per United Cumberland Bank Statement	\$225,069.27
CD Balance per United Cumberland Bank Statements	<u>\$374,497.34</u>

Difference \$0.00

McCreary County Public Health Taxing District

08/05/22

Balance Sheet

Cash Basis

As of June 30, 2022

	<u>Jun 30, 22</u>
ASSETS	
Current Assets	
Checking/Savings	
1100 · Cash in Bank	
1101 · Operating Account	225,069.27
Total 1100 · Cash in Bank	<u>225,069.27</u>
1110 · Certificate of Deposits	
1120 · Certificate of Deposit #83887	61,820.83
1121 · Certificate of Deposit #83610	110,760.78
1123 · Certificate of Deposit # 85392	201,915.73
Total 1110 · Certificate of Deposits	<u>374,497.34</u>
Total Checking/Savings	<u>599,566.61</u>
Total Current Assets	<u>599,566.61</u>
TOTAL ASSETS	<u>599,566.61</u>
LIABILITIES & EQUITY	
Equity	
3000 · Opening Bal Equity	152,229.87
3900 · Retained Earnings	395,447.11
Net Income	51,889.63
Total Equity	<u>599,566.61</u>
TOTAL LIABILITIES & EQUITY	<u>599,566.61</u>

McCreary County Public Health Taxing District Profit & Loss Budget vs. Actual July 2021 through June 2022

	Jul '21 - Jun 22	Budget	\$ Over Budget	% of Budget
Income				
4100 · Taxes (All Categories)				
4110 · Real Property Taxes	166,414.04	167,890.83	-1,476.79	99.1%
4120 · Tangible Personal Property	28,559.86	25,139.39	3,420.47	113.6%
4130 · Motor Vehicles	38,318.91	28,069.87	10,249.04	136.5%
4140 · Delinquent Taxes	5,568.14	12,649.60	-7,081.46	44.0%
4150 · Other Taxes	1,423.84	1,988.34	-564.50	71.6%
Total 4100 · Taxes (All Categories)	240,284.79	235,738.03	4,546.76	101.9%
4900 · Interest Earned	3,865.89	2,184.31	1,681.58	177.0%
Total Income	244,150.68	237,922.34	6,228.34	102.6%
Expense				
7100 · Operations				
7105 · Contracted Services				
7110 · Advertising and Printing	10.00	300.00	-290.00	3.3%
7120 · Professional Services	0.00	0.00	0.00	0.0%
7130 · Maintenance and Repairs	3,116.53	20,500.00	-17,383.47	15.2%
7150 · Rents and Leases	20.00			
7170 · Lake Cumberland District	162,916.00	162,916.00	0.00	100.0%
Total 7105 · Contracted Services	166,062.53	183,716.00	-17,653.47	90.4%
7180 · Materials and Supplies				
7185 · Materials	634.43			
7190 · Supplies	215.96			
Total 7180 · Materials and Supplies	850.39			
Total 7100 · Operations	166,912.92	183,716.00	-16,803.08	90.9%
7200 · Administration				
7210 · Dues and Subscriptions	785.00	1,500.00	-715.00	52.3%
7260 · Other Miscellaneous	202.43	500.00	-297.57	40.5%
Total 7200 · Administration	987.43	2,000.00	-1,012.57	49.4%
7300 · Capital Outlay				
7340 · Building Improvement	6,060.00	0.00	6,060.00	100.0%
7350 · Furniture and Fixtures	1,776.94	10,000.00	-8,223.06	17.8%
7360 · Equipment	16,523.76	23,950.00	-7,426.24	69.0%
Total 7300 · Capital Outlay	24,360.70	33,950.00	-9,589.30	71.8%
Total Expense	192,261.05	219,666.00	-27,404.95	87.5%
Net Income	51,889.63	18,256.34	33,633.29	284.2%

**MCCREARY COUNTY
PUBLIC HEALTH TAXING DISTRICT
Whitley City, Kentucky**

**FINANCIAL STATEMENTS
June 30, 2022**

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INDEPENDENT AUDITORS' REPORT

The Board of Health
McCreary County Public Health Taxing District
Whitley City, Kentucky

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the McCreary County Public Health Taxing District (the Taxing District), which comprise the statement of assets, liabilities, and fund balance – regulatory basis as of June 30, 2022, and the related statement of revenues, expenditures, and changes in fund balance – regulatory basis for the year then ended, and the related notes to the financial statements.

Unmodified Opinion on Regulatory Basis of Accounting

In our opinion, the financial statements referred to above present fairly, in all material respects, the assets, liabilities, and fund balances of the McCreary County Public Health Taxing District, as of June 30, 2022, and the revenues it received and expenditures it paid for in accordance with the financial reporting provisions of the *Administrative Reference* established by the Commonwealth of Kentucky, Cabinet for Health and Family Services, Department for Public Health, Division of Administration and Financial Management, as described in Note 1.

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 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 Taxing District, as of June 30, 2022, or changes in financial position for the year then ended.

Basis for Opinions

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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Taxing District 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 1, the financial statements are prepared by the Taxing District on the basis of the financial reporting provisions of the *Administrative Reference*, which is a basis of accounting other than accounting principles generally accepted in the United States of America, to meet the requirements of the Commonwealth of Kentucky. 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 and pervasive.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provisions of the *Administrative Reference* established by the Commonwealth of Kentucky, Cabinet for Health and Family Services, Department for Public Health, Division of Administration and Financial Management, as described in Note 1. 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.

Auditors' 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 auditors' report that includes our opinion. 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 generally accepted auditing standards 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 generally accepted auditing standards 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 Taxing District'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 Taxing District'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 November 4, 2022, on our consideration of the Taxing District's internal control over financial reporting and on 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 Taxing District'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 Taxing District's internal control over financial reporting and compliance.

RFH

RFH, PLLC
Lexington, Kentucky
November 4, 2022

MCCREARY COUNTY PUBLIC HEALTH TAXING DISTRICT
STATEMENT OF ASSETS, LIABILITIES AND FUND BALANCE
REGULATORY BASIS
June 30, 2022

ASSETS

Current assets	
Cash	\$ 225,069
Investments	
Certificates of deposit	<u>374,498</u>
Total assets	<u>\$ 599,567</u>

LIABILITIES AND FUND BALANCE

Fund balance	
Restricted	<u>\$ 599,567</u>
Total liabilities and fund balance	<u>\$ 599,567</u>

The accompanying notes are an integral
part of the financial statements.

MCCREARY COUNTY PUBLIC HEALTH TAXING DISTRICT
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCE
REGULATORY BASIS
for the year ended June 30, 2022

Revenues	
Taxes collected	\$ 240,285
Interest earned	<u>3,866</u>
Total revenues	<u>244,151</u>
 Expenditures	
Transfers to the District Health Department	162,916
Operating	4,984
Capital outlay	<u>24,361</u>
Total expenditures	<u>192,261</u>
 EXCESS OF REVENUES OVER (EXPENDITURES)	 51,890
 FUND BALANCE - beginning of year	 <u>547,677</u>
 FUND BALANCE - END OF YEAR	 <u>\$ 599,567</u>

The accompanying notes are an integral
part of the financial statements.

MCCREARY COUNTY PUBLIC HEALTH TAXING DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2022

1. ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

The McCreary County Public Health Taxing District (the Taxing District) was created pursuant to Kentucky Revised Statute (KRS) 212.750. The Taxing District is responsible for requesting, with the approval of the Cabinet for Health and Family Services, that the fiscal court impose an ad valorem tax in an amount that the Board of Health deems sufficient to meet the county's public health needs. The tax rate may not exceed ten cents per \$100 of assessed value. The Taxing District then acts as a trustee over the public health tax fund. The Taxing District is restricted to expending public health tax money for the operation and maintenance of the district and county health department. As such, the Taxing District's fund balance on the statement of assets, liabilities, and fund balance, is shown as restricted.

The Taxing District prepares its financial statements on the regulatory basis of accounting in accordance with the *Administrative Reference* established by the Commonwealth of Kentucky, Cabinet for Health and Family Services, Department for Public Health, Division of Administration and Financial Management. This basis of accounting and financial reporting differs from generally accepted accounting principles in several areas. Accounts receivable for revenue earned but not received, and accounts payable for expense incurred, but unpaid, are not recorded. Inventories are not recorded but are expensed to the current period. Capital assets and the related depreciation expense is not reported; prepaid expenses and unearned revenues are also not recorded.

The Taxing District receives funds from, based on remittances to, the McCreary County Sheriff, the McCreary County Clerk's Office, and the Commonwealth of Kentucky.

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

The Board of Health makes the determination as to when to use restricted or unrestricted funds when an expenditure is incurred for purpose for which both restricted and unrestricted funds are available.

The Taxing District has evaluated and considered the need to recognize or disclose subsequent events through November 4, 2022, which represents the date that these financial statements were available to be issued. Subsequent events past this date, as they pertain to the year ended June 30, 2022, have not been evaluated by the Taxing District.

2. TAX LEVY

On February 26, 2021, the McCreary County Board of Health passed a resolution recording the calendar year 2022 Health tax rate at 4.0 cents per \$100 of assessed valuation on real property, personal property and motor vehicles.

The required minimum local support level is equivalent to 1.8 cents per \$100 of assessed property valuation. The McCreary County Board of Health has met this requirement as set by the Department of Public Health for the year ended June 30, 2022.

MCCREARY COUNTY PUBLIC HEALTH TAXING DISTRICT
NOTES TO FINANCIAL STATEMENTS
June 30, 2022

3. CASH AND CERTIFICATES OF DEPOSIT

KRS 66.480 authorizes the Taxing District to invest in the following, including but not limited to, obligations of the United States and of its agencies and instrumentalities, obligations and contracts for future delivery or purchase of obligations backed by the full faith and credit of the United States, obligations of any corporation of the United States government, bonds or certificates of indebtedness of this state, and certificates of deposit issued by or other interest-bearing accounts of any bank or savings and loan institution which have a physical presence in Kentucky and are insured by the Federal Deposit Insurance Corporation (FDIC) or which are collateralized, to the extent uninsured, by any obligation permitted by KRS 41.240(4). The Statute also authorizes investment in mutual funds, exchange traded funds, individual equity securities and high-quality corporate bonds that are managed by a professional investment manager and subject to additional requirements outlined in KRS 66.480.

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. Investments held for longer periods are subject to increased risk of adverse interest rate changes. The Taxing District does not have a policy governing interest rate risk.

Custodial credit risk is the risk that, in the event of the failure of the counterparty, the Taxing District will not be able to recover the value of the investment or collateral securities that are in the possession of an outside party. In order to anticipate market changes and provide a level of security for all funds, the collateralization level shall be one hundred percent of the market value of the principal, plus accrued interest.

Certificates of deposit with an initial maturity of 90 days or less are considered current assets. As such, the certificates of deposit shown on the statement of assets, liabilities and fund balance are shown as noncurrent investments. Certificates of deposit are recorded at cost. The Taxing District had certificates of deposit in the amount of \$374,498 as of June 30, 2022.

The Taxing District's deposits at June 30, 2022 were fully covered by federal depository insurance or by collateral held by the custodial banks in the Taxing District's name.

Total deposits	\$ 599,567
FDIC insurance	(475,068)
Collateral held by pledging bank	<u>(427,319)</u>
 (Over) Collateralized	 <u>\$ (302,820)</u>

4. RELATED PARTY

The Taxing District is related to the Lake Cumberland District Health Department by common board supervision. A total of \$162,916 public health receipts were transferred to the Lake Cumberland District Health Department for the year ended June 30, 2022.

5. COVID-19 PANDEMIC

Since early 2020, various restrictions have been in place across the United States in response to the COVID-19 pandemic. The duration and pervasiveness of these restrictions are uncertain as of the date of these financial statements. The Taxing District is evaluating the impact of COVID-19 and related responses on the operations and finances of the Taxing District. Restrictions placed could negatively impact the Taxing District's revenue and expenditures for an unknown period of time. At this time, a specific estimate of the impact could not reasonably be determined due to a number of unknown factors regarding the severity and duration of the event.



**INDEPENDENT AUDITORS' 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**

The Board of Health
McCreary County Public Health Taxing District
Whitley City, Kentucky

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, the financial statements of the McCreary County Public Health Taxing District (the Taxing District) as of and for the year ended June 30, 2022, and the related notes to the financial statements, which collectively comprise the Taxing District's basic financial statements, and have issued our report thereon dated November 4, 2022. Our report contains an unmodified opinion on the regulatory basis of accounting in accordance with the *Administrative Reference*.

Report on Internal Control over Financial Reporting

In planning and performing our audit of the financial statements, we considered the Taxing District's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Taxing District's internal control. Accordingly, we do not express an opinion on the effectiveness of the Taxing District'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 entity'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. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Taxing District'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 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 or other matters that are required to be reported under *Government Auditing Standards*.

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 entity'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 entity's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

RFH

RFH, PLLC
Lexington, Kentucky
November 4, 2022

**McCreary County Public Health Taxing District Budget
Fiscal Year 2023-24**

Opening Balance Calculation					
	Operating Fund	Capital Fund	Total		
Balance as of December 31, 2022	\$272,509.62	\$375,684.63	\$648,194.25	\$648,194.25	
Projected Remaining 2022-23 Receipts					
Projected Tax Receipts	\$86,322.33	\$0.00	\$86,322.33		
Projected Interest Earned	\$136.25	\$1,266.34	\$1,402.60		
Projected Other Receipts	\$0.00	\$0.00	\$0.00		
Total Estimated Remaining 2023 Receipts	\$86,458.58	\$1,266.34	\$87,724.93	\$87,724.93	
Total Funds Available	\$358,968.20	\$376,950.97	\$735,919.18	\$735,919.18	
Projected Remaining 2022-23 Expenditures					
LCDHD Operations Expense - 1/2 Tax Assessment at 2.8 cents	\$83,157.00	\$0.00	\$83,157.00		
Local Board Approved Grants	\$0.00	\$0.00	\$0.00		
Advertising & Printing	\$290.00	\$0.00	\$290.00		
Professional Services	\$1,500.00	\$0.00	\$1,500.00		
Maintenance & Repair	\$12,529.04	\$0.00	\$12,529.04		
Dues & Subscriptions (KPHA & KALBOH)	\$1,250.00	\$0.00	\$1,250.00		
Board Expense & Other Miscellaneous	\$500.00	\$0.00	\$500.00		
Furniture & Fixtures	\$3,725.96	\$0.00	\$3,725.96		
Equipment	\$8,743.07	\$0.00	\$8,743.07		
Total Estimated Remaining 2023 Expenditures	\$111,695.07	\$0.00	\$111,695.07	\$111,695.07	
Estimated 2023-24 Opening Balance	\$247,273.13	\$376,950.97	\$624,224.11	\$624,224.11	

Proposed Budgets For Period Beginning July 1, 2023 and Ending June 30, 2024						
	Operating Fund	Capital Fund	Proposed Budget @ Current Rate of \$0.04 per \$100 of Assessed Property Value	Proposed Break Even Budget @ \$0.041 per \$100 of Assessed Property Value	Proposed Surplus Budget @ \$0.042 per \$100 of Assessed Property Value	
Estimated opening Balance*	\$247,273.13	\$376,950.97	\$624,224.11	\$624,224.11	\$624,224.11	
Budgeted Receipts (All Sources):						
Real Property Taxes	\$180,746.66		\$180,746.66	\$185,265.32	\$189,783.99	
Personal Property Taxes	\$27,127.35		\$27,127.35	\$27,805.53	\$28,483.72	
Motor Vehicle Taxes	\$31,940.29		\$31,940.29	\$32,738.80	\$33,537.30	
Delinquent Tax Collections	\$5,000.00		\$5,000.00	\$5,000.00	\$5,000.00	
Other Taxes - Telecommunications	\$1,500.00		\$1,500.00	\$1,500.00	\$1,500.00	
Interest Income	\$240.91	\$1,271.17	\$1,512.09	\$1,518.08	\$1,524.08	
Total Budgeted Receipts	\$246,555.21	\$1,271.17	\$247,826.38	\$253,827.73	\$259,829.09	
Total Funds Available	\$493,828.34	\$378,222.15	\$872,050.49	\$878,051.84	\$884,053.19	
Budgeted Expenditures:						
Health Center Operations to LCDHD at 2.8 cents	\$176,705.00		\$176,705.00	\$176,705.00	\$176,705.00	
Building Maintenance & Repair						
Landscape Maintenance (4X)	\$2,000.00					
Snow Removal	\$1,000.00					
Painting	\$3,500.00					
Cabinets and Countertops in Basement Kitchen	\$5,500.00					
New Ledge for Registration Window	\$500.00					
Building Remodel to Separate Employee Office from Supply Closet	\$8,000.00					
Miscellaneous	\$16,000.00					
Total Building Maintenance & Repair	\$36,500.00		\$36,500.00	\$36,500.00	\$36,500.00	
Furniture & Fixtures						
Seasonal/ Updated Décor	\$500.00					
Toys/Books	\$300.00					
Commercial Entrance Rugs	\$300.00					
Office Chair Mats	\$1,440.00					
Outdoor Canopy	\$250.00					
Outdoor Folding Chairs	\$300.00					
Kitchen Supplies	\$150.00					
Medical Professional Adjustable Stool with Back	\$270.00					
Shelf Bins/Storage Baskets	\$180.00					
Rolling Wagon	\$150.00					
Big & Tall Waiting Room Chairs	\$500.00					
Waiting Room Chairs with Arm Rest	\$600.00					
Folding Tables	\$230.00					
Miscellaneous	\$5,000.00					
Total Furniture & Fixtures	\$10,170.00		\$10,170.00	\$10,170.00	\$10,170.00	
Equipment						
Generator Maintenance	\$500.00					
Door Access Badge Prox Readers - 2	\$10,000.00					
Miscellaneous Computers and Related Equipment	\$10,000.00					
Miscellaneous	\$5,000.00					
Total Equipment	\$25,500.00		\$25,500.00	\$25,500.00	\$25,500.00	
Professional Services (Next Audit of Taxing District Funds due FY 2022)	\$1,500.00		\$1,500.00	\$1,500.00	\$1,500.00	
Advertisement & Printing (Newspaper & SPGE Publication)	\$300.00		\$300.00	\$300.00	\$300.00	
Dues and Subscriptions (KALBOH, SPGE & KPHA)	\$1,500.00		\$1,500.00	\$1,500.00	\$1,500.00	
Miscellaneous (Board Members Meetings)	\$500.00		\$500.00	\$500.00	\$500.00	
Total Budgeted Expenditures	\$252,675.00	\$0.00	\$252,675.00	\$252,675.00	\$252,675.00	
Balance Remaining	\$241,153.34	\$378,222.15	\$619,375.49	\$625,376.84	\$631,378.19	
Net Surplus/Deficit			(\$4,848.62)	\$1,152.73	\$7,154.09	

Footnote: All tax receipts are budgeted at a 95% collection rate on the tax calculated per \$100 of assessed value. Interest is calculated on operating account at the current effective rate which is 0.10% as well as on Capital Account with CD rates of 1.00%, 0.9%, and 0.45%.



Modern Systems, Inc.

3844 S. Hwy 27, Suite B,
Somerset, KY 42501

Phone: (606) 679-4556
Fax: (606) 679-5744

This quote expires on: 2/20/2023

Prepared For:

Tucker, Kimberly
Mccreary County Health Dept.
500 Bourne Ave
Somerset, KY 42501
United States

Phone (606) 376-2412

Prepared By:

Nicholas Hibbard
nick@modernsystemsinc.com
1-800-252-7664

Here is the quote you requested.

Qty	Description	Unit Price
1	Honeywell 2 Door Access Control Panel	
1	Altronix Power Supply	
2	600LB Mag Lock	
2	Honeywell Prox Reader	
2	Request to Exit Motion	
2	Request to Exit Button	
4	Prox Cards (25pk)	

Qty	Description	Unit Price
600	22/6 Access Wire (1ft)	
600	18/4 Access Wire (1ft)	
1	Installation of Access Control System	
1	Service Contract	

Please contact me if I can be of further assistance.

TOTAL:	\$8,981.00
Monthly Recurring Total:	\$60.00

**Lake Cumberland District Health Department
Local Support Determinations for FY 2023-2024
McCreary County Public Health Taxing District**

0 From 2022 Property Tax Assessment

	Total Property Subject to Taxation	Real Property Subject to Taxation	Personal Property Subject to Taxation	Motor Vehicle Property Subject to Taxation
F - Real Estate	432,305,573	432,305,573		
G - Tangible Personal	21,007,776		21,007,776	
H - PS Real Estate - Effective	43,343,527	43,343,527		
I - PS Tangible - Effective	47,377,092		47,377,092	
J - Distilled Spirits	0			
M - Motor Vehicles	84,053,395			84,053,395
N - Watercraft	2,999,392		2,999,392	
Aircraft	3,500		3,500	
Watercraft (Non-Commercial)	0		0	
Inventory in Transit	0		0	
Total	631,090,255	475,649,100	71,387,760	84,053,395
Tax Base (Total Divided by 100)	6,310,903	4,756,491	713,878	840,534
Tax Rate		\$ 0.0400	\$ 0.0400	\$ 0.0400
Total Projected Tax (Tax Base * Tax Rate)	252,436	190,260	28,555	33,621
Required Support @ .028	176,705	133,182	19,989	23,535
Tax Support for Land, Building & Equipment	75,731	57,078	8,567	10,086
Tax Projections @ 95% Collection Rate				
Real Property Projections	180,747			
Tangible Personal Property Projections	27,127			
Motor Vehicle Projections	31,940			
Total	239,814			

**Lake Cumberland District Health Department
Local Support Determinations for FY 2023-2024
McCreary County Public Health Taxing District**

0 From 2022 Property Tax Assessment

	Total Property Subject to Taxation	Real Property Subject to Taxation	Personal Property Subject to Taxation	Motor Vehicle Property Subject to Taxation
F - Real Estate	432,305,573	432,305,573		
G - Tangible Personal	21,007,776		21,007,776	
H - PS Real Estate - Effective	43,343,527	43,343,527		
I - PS Tangible - Effective	47,377,092		47,377,092	
J - Distilled Spirits	0			
M - Motor Vehicles	84,053,395			84,053,395
N - Watercraft	2,999,392		2,999,392	
Aircraft	3,500		3,500	
Watercraft (Non-Commercial)	0		0	
Inventory in Transit	0		0	
Total	631,090,255	475,649,100	71,387,760	84,053,395
Tax Base (Total Divided by 100)	6,310,903	4,756,491	713,878	840,534
Tax Rate		\$ 0.0410	\$ 0.0410	\$ 0.0410
Total Projected Tax (Tax Base * Tax Rate)	258,747	195,016	29,269	34,462
Required Support @ .028	176,705	133,182	19,989	23,535
Tax Support for Land, Building & Equipment	82,042	61,834	9,280	10,927
Tax Projections @ 95% Collection Rate				
Real Property Projections	185,265			
Tangible Personal Property Projections	27,806			
Motor Vehicle Projections	32,739			
Total	245,810			

**Lake Cumberland District Health Department
Local Support Determinations for FY 2023-2024
McCreary County Public Health Taxing District**

0 From 2022 Property Tax Assessment

	Total Property Subject to Taxation	Real Property Subject to Taxation	Personal Property Subject to Taxation	Motor Vehicle Property Subject to Taxation
F - Real Estate	432,305,573	432,305,573		
G - Tangible Personal	21,007,776		21,007,776	
H - PS Real Estate - Effective	43,343,527	43,343,527		
I - PS Tangible - Effective	47,377,092		47,377,092	
J - Distilled Spirits	0			
M - Motor Vehicles	84,053,395			84,053,395
N - Watercraft	2,999,392		2,999,392	
Aircraft	3,500		3,500	
Watercraft (Non-Commercial)	0		0	
Inventory in Transit	0		0	
Total	631,090,255	475,649,100	71,387,760	84,053,395
Tax Base (Total Divided by 100)	6,310,903	4,756,491	713,878	840,534
Tax Rate		\$ 0.0420	\$ 0.0420	\$ 0.0420
Total Projected Tax (Tax Base * Tax Rate)	265,058	199,773	29,983	35,302
Required Support @ .028	176,705	133,182	19,989	23,535
Tax Support for Land, Building & Equipment	88,353	66,591	9,994	11,767
Tax Projections @ 95% Collection Rate				
Real Property Projections	189,784			
Tangible Personal Property Projections	28,484			
Motor Vehicle Projections	33,537			
Total	251,805			

WORKSHEET FOR CERTIFICATION ASSESSMENT FOR LOCAL GOVERNMENT

CLASS OF PROPERTY

REAL ESTATE, TANGIBLE PERSONALTY, PUBLIC SERVICE AND DISTILLED SPIRITS

A 2021 Assessment of Adjusted Property At Full Rates			515,871,140
Net Change in	2022	74,964,564	
B 2022 Homestead Exemptions	2021	76,167,634	(1,203,070)
C 2021 Adjusted Tax Base			517,074,210
D 2022 Net Assessment Growth			26,959,758
E 2022 Total Valuation of Adjusted Property at Full Rates			544,033,968
	Property Subject to Taxation 2021	Net Assessment Growth	Property Subject to Taxation 2022
F Real Estate	\$411,403,658	19,698,845	\$432,305,573
G Tangible Personalty	16,788,154	4,219,622	21,007,776
H P.S. Co.-Real Estate-Effective	43,407,795	(64,268)	43,343,527 *
P.S. Co.-Real Estate-100%	43,407,795	(64,268)	43,343,527 *
I P.S. Co.-Tang.-Effective	44,271,533	3,105,559	47,377,092 *
P.S. Co.-Tang.-100%	58,986,574	4,492,752	63,479,326 *
J Distilled Spirits	-	-	-
K Electric Plant Board	-	-	-
L Insurance Shares	-	-	-
M Motor Vehicles - Includes Public Service Motor Vehicles	75,548,198		84,053,395
N Watercraft	2,554,441		2,999,392
Net New Property: PVA Real Estate			1,542,390
P. S. Co. Real Estate-Effective			(64,268) *
Unmined Coal			22,000
Tobacco in Storage			-
Other Agricultural Products			-
The following tangible items are not included in line G. Aircraft and watercraft assessment may be taxed or exempted at your option. Inventory in transit may be taxed only by special districts.			
Aircraft(Recreational & Non-Commercial)			3,500
Watercraft(Non-Commercial)			-
Inventory in transit			-
2021 R. E. Exonerations & Refunds			3,409,245
2021 Tangible Exonerations & Refunds			12,809 +

* Estimated Assessment
+ Increase Exonerations

I, Thomas S. Crawford, Executive Director, Office of Property Valuation, certify that the above total is the equalized assessment of the different classes of property and the total assessment of MCCRERY County as made by the Office of Property Valuation for 2022, subject to any increases or decreases that may hereafter be made as a result of the appeals to the Kentucky Board of Tax Appeals.

Witness my hand this
7/13/22



Thomas S. Crawford, Executive Director
Office of Property Valuation
Finance and Administration Cabinet

Taxing District	Tax Rate	Year	Revenues	Expenditures	Net Income/Loss	Bank Account Balance	Percentage of Increase/Decrease	Percentage of Annual Expenses Covered by Tax Revenue	Percentage of Annual Expenses in Excess of Tax Revenue	Bldg. Sq. Ft	Construction Cost @ \$215.00	Construction Cost/10	% of Reserve Need
Adair	\$0.030	2014	\$ 215,158.91	\$ 212,152.08	\$ 3,006.83	\$ 229,566.05		100%	0%				
		2015	\$ 221,362.30	\$ 208,321.80	\$ 13,040.50	\$ 242,606.55	5%	100%	0%				
		2016	\$ 218,981.12	\$ 217,606.52	\$ 1,374.60	\$ 243,981.15	1%	100%	0%				
		2017	\$ 222,565.64	\$ 234,928.07	\$ (12,362.43)	\$ 231,618.72	-5%	95%	5%				
		2018	\$ 220,562.72	\$ 224,692.31	\$ (4,129.59)	\$ 227,489.13	-2%	98%	2%				
		2019	\$ 235,684.82	\$ 228,131.59	\$ 13,040.50	\$ 235,042.36	3%	100%	0%				
		2020	\$ 230,547.22	\$ 242,645.76	\$ (12,098.54)	\$ 222,943.82	-5%	95%	5%				
		2021	\$ 250,503.94	\$ 230,902.76	\$ 19,601.18	\$ 242,545.00	8%	100%	0%				
		2022	\$ 262,493.71	\$ 286,652.56	\$ (24,158.85)	\$ 218,386.15	-11%	92%	8%	11,347	\$ 2,439,605.00	\$ 243,960.50	90%
		μ	\$ 230,873.38	\$ 231,781.49	\$ (908.12)	\$ 232,686.55							
Casey	\$0.035	2014	\$ 247,380.71	\$ 176,819.38	\$ 70,561.33	\$ 338,763.13		100%	0%				
		2015	\$ 261,373.84	\$ 200,095.03	\$ 61,278.81	\$ 400,041.94	15%	100%	0%				
		2016	\$ 269,572.29	\$ 178,972.13	\$ 90,600.16	\$ 490,642.10	18%	100%	0%				
		2017	\$ 273,914.44	\$ 191,024.91	\$ 82,889.53	\$ 573,531.63	14%	100%	0%				
		2018	\$ 273,696.22	\$ 196,947.43	\$ 76,748.79	\$ 650,280.42	12%	100%	0%				
		2019	\$ 318,449.10	\$ 193,730.40	\$ 124,718.70	\$ 774,999.12	16%	100%	0%				
		2020	\$ 290,159.99	\$ 592,677.42	\$ (302,517.43)	\$ 472,481.69	-64%	49%	51%				
		2021	\$ 318,000.30	\$ 633,074.82	\$ (315,074.52)	\$ 157,407.17	-200%	50%	50%				
		2022	\$ 285,836.56	\$ 210,858.45	\$ 74,978.11	\$ 232,385.28	32%	100%	0%	2,837	\$ 609,955.00	\$ 60,995.50	381%
		μ	\$ 282,042.61	\$ 286,022.22	\$ (3,979.61)	\$ 454,503.61							
Clinton	\$0.035	2014	\$ 169,844.80	\$ 142,090.30	\$ 27,754.50	\$ 161,810.33		100%	0%				
		2015	\$ 163,111.64	\$ 140,070.60	\$ 23,041.04	\$ 184,851.37	12%	100%	0%				
		2016	\$ 170,384.82	\$ 149,560.36	\$ 20,824.46	\$ 205,675.83	10%	100%	0%				
		2017	\$ 172,093.31	\$ 145,559.99	\$ 26,533.32	\$ 232,209.15	11%	100%	0%				
		2018	\$ 167,752.72	\$ 171,341.49	\$ (3,588.77)	\$ 228,620.38	-2%	98%	2%				
		2019	\$ 186,702.76	\$ 175,151.12	\$ 11,551.64	\$ 240,172.02	5%	100%	0%				
		2020	\$ 177,132.49	\$ 164,387.96	\$ 12,744.53	\$ 252,916.55	5%	100%	0%				
		2021	\$ 181,532.19	\$ 154,214.78	\$ 27,317.41	\$ 280,233.96	10%	100%	0%				
		2022	\$ 204,362.10	\$ 164,264.64	\$ 40,097.46	\$ 320,331.42	13%	100%	0%	5,351	\$ 1,150,465.00	\$ 115,046.50	278%
		μ	\$ 176,990.76	\$ 156,293.47	\$ 20,697.29	\$ 234,091.22							
Cumberland	\$0.035	2014	\$ 119,085.31	\$ 97,008.94	\$ 22,076.37	\$ 98,354.00		100%	0%				
		2015	\$ 117,208.75	\$ 96,586.60	\$ 20,622.15	\$ 118,976.15	17%	100%	0%				
		2016	\$ 122,373.28	\$ 118,901.32	\$ 3,471.96	\$ 122,448.11	3%	100%	0%				
		2017	\$ 123,778.01	\$ 143,003.58	\$ (19,225.57)	\$ 103,222.54	-19%	87%	13%				
		2018	\$ 126,050.13	\$ 132,076.09	\$ (6,025.96)	\$ 97,196.58	-6%	95%	5%				
		2019	\$ 127,976.42	\$ 111,817.78	\$ 16,158.64	\$ 113,355.22	14%	100%	0%				
		2020	\$ 129,122.48	\$ 126,822.01	\$ 2,300.47	\$ 115,655.69	2%	100%	0%				
		2021	\$ 149,759.82	\$ 126,308.56	\$ 23,451.26	\$ 139,106.95	17%	100%	0%				
		2022	\$ 148,221.12	\$ 125,977.48	\$ 22,243.64	\$ 161,350.59	14%	100%	0%	6,440	\$ 1,384,600.00	\$ 138,460.00	117%
		μ	\$ 129,286.15	\$ 119,833.60	\$ 9,452.55	\$ 118,851.76							
Green	\$0.034	2014	\$ 141,318.06	\$ 131,384.68	\$ 9,933.38	\$ 128,866.87		100%	0%				
		2015	\$ 145,982.64	\$ 126,382.41	\$ 19,600.23	\$ 148,467.10	13%	100%	0%				
		2016	\$ 149,910.61	\$ 127,673.72	\$ 22,236.89	\$ 170,703.99	13%	100%	0%				
		2017	\$ 143,692.46	\$ 132,194.83	\$ 11,497.63	\$ 182,201.62	6%	100%	0%				
		2018	\$ 165,539.78	\$ 152,169.86	\$ 13,369.92	\$ 195,571.54	7%	100%	0%				
		2019	\$ 160,566.04	\$ 139,953.23	\$ 20,612.81	\$ 216,184.35	10%	100%	0%				
		2020	\$ 159,559.82	\$ 187,219.47	\$ (27,659.65)	\$ 188,524.70	-15%	85%	15%				
		2021	\$ 186,098.36	\$ 152,898.09	\$ 33,200.27	\$ 221,724.97	15%	100%	0%				
		2022	\$ 186,594.67	\$ 164,976.18	\$ 21,618.49	\$ 243,343.46	9%	100%	0%	6,715	\$ 1,443,725.00	\$ 144,372.50	169%
		μ	\$ 159,918.05	\$ 146,094.72	\$ 13,823.33	\$ 188,398.73							

Taxing District	Tax Rate	Year	Revenues	Expenditures	Net Income/Loss	Bank Account Balance	Percentage of Increase/Decrease	Percentage of Annual Expenses Covered by Tax Revenue	Percentage of Annual Expenses in Excess of Tax Revenue	Bldg. Sq. Ft	Construction Cost @ \$215.00	Construction Cost/10	% of Reserve Need
McCreary	0.040	2014	\$ 177,438.07	\$ 149,970.48	\$ 27,467.59	\$ 320,220.68		100%	0%				
		2015	\$ 196,835.96	\$ 151,420.18	\$ 45,415.78	\$ 365,636.46	12%	100%	0%				
		2016	\$ 195,250.85	\$ 188,962.06	\$ 6,288.79	\$ 371,925.25	2%	100%	0%				
		2017	\$ 195,363.46	\$ 154,919.22	\$ 40,444.24	\$ 412,369.49	10%	100%	0%				
		2018	\$ 200,555.23	\$ 179,116.53	\$ 21,438.70	\$ 433,808.19	5%	100%	0%				
		2019	\$ 231,978.73	\$ 204,619.27	\$ 27,359.46	\$ 461,167.65	6%	100%	0%				
		2020	\$ 214,427.70	\$ 181,312.46	\$ 33,115.24	\$ 494,282.89	7%	100%	0%				
		2021	\$ 233,044.03	\$ 212,000.75	\$ 21,043.28	\$ 515,326.17	4%	100%	0%				
		2022	\$ 244,150.68	\$ 192,261.05	\$ 51,889.63	\$ 567,215.80	9%	100%	0%	14,350	\$ 3,085,250.00	\$ 308,525.00	184%
		μ	\$ 209,893.86	\$ 179,398.00	\$ 30,495.86	\$ 437,994.73							
Pulaski	0.030	2014	\$ 1,167,327.70	\$ 1,140,189.79	\$ 27,137.91	\$ 526,493.54		100%	0%				
		2015	\$ 1,185,553.54	\$ 1,144,846.29	\$ 40,707.25	\$ 567,200.79	7%	100%	0%				
		2016	\$ 1,183,571.71	\$ 1,159,188.62	\$ 24,383.09	\$ 591,583.88	4%	100%	0%				
		2017	\$ 1,249,375.16	\$ 1,171,924.09	\$ 77,451.07	\$ 669,034.95	12%	100%	0%				
		2018	\$ 1,271,483.66	\$ 1,216,336.91	\$ 55,146.75	\$ 724,181.70	8%	100%	0%				
		2019	\$ 1,307,727.56	\$ 1,347,209.84	\$ (39,482.28)	\$ 684,699.42	-6%	97%	3%				
		2020	\$ 1,273,734.36	\$ 1,278,008.51	\$ (4,274.15)	\$ 680,425.27	-1%	100%	0%				
		2021	\$ 1,376,129.04	\$ 1,311,442.65	\$ 64,686.39	\$ 745,111.66	9%	100%	0%				
		2022	\$ 1,498,347.68	\$ 1,375,812.62	\$ 122,535.06	\$ 867,646.72	14%	100%	0%	22,307	\$ 4,796,005.00	\$ 479,600.50	181%
		μ	\$ 1,279,250.05	\$ 1,238,328.81	\$ 40,921.23	\$ 672,930.88							
Russell	0.045	2014	\$ 494,908.53	\$ 478,979.98	\$ 15,928.55	\$ 394,385.09		100%	0%				
		2015	\$ 471,725.84	\$ 479,033.98	\$ (7,308.14)	\$ 387,076.95	-2%	98%	2%				
		2016	\$ 473,420.18	\$ 481,538.14	\$ (8,117.96)	\$ 378,958.99	-2%	98%	2%				
		2017	\$ 491,375.03	\$ 482,151.19	\$ 9,223.84	\$ 388,182.83	2%	100%	0%				
		2018	\$ 495,178.84	\$ 490,691.32	\$ 4,487.52	\$ 392,670.35	1%	100%	0%				
		2019	\$ 523,462.30	\$ 491,611.34	\$ 31,850.96	\$ 424,521.31	8%	100%	0%				
		2020	\$ 516,452.16	\$ 500,290.91	\$ 16,161.25	\$ 440,682.56	4%	100%	0%				
		2021	\$ 556,433.07	\$ 514,632.68	\$ 41,800.39	\$ 482,482.95	9%	100%	0%				
		2022	\$ 582,066.30	\$ 536,018.47	\$ 46,047.83	\$ 528,530.78	9%	100%	0%	16,125	\$ 3,466,875.00	\$ 346,687.50	152%
		μ	\$ 511,669.14	\$ 494,994.22	\$ 16,674.92	\$ 424,165.76							
Taylor	0.0325	2014	\$ 531,961.91	\$ 547,722.87	\$ (15,760.96)	\$ 341,038.62		97%	3%				
		2015	\$ 553,598.18	\$ 638,207.21	\$ (84,609.03)	\$ 256,429.59	-33%	87%	13%				
		2016	\$ 465,873.17	\$ 409,707.90	\$ 56,165.27	\$ 312,594.86	18%	100%	0%				
		2017	\$ 452,101.52	\$ 428,166.41	\$ 23,935.11	\$ 336,529.97	7%	100%	0%				
		2018	\$ 467,301.55	\$ 444,029.00	\$ 23,272.55	\$ 359,802.52	6%	100%	0%				
		2019	\$ 507,928.25	\$ 448,155.85	\$ 59,772.40	\$ 419,574.92	14%	100%	0%				
		2020	\$ 461,828.15	\$ 453,141.06	\$ 8,687.09	\$ 428,262.01	2%	100%	0%				
		2021	\$ 523,769.81	\$ 448,007.05	\$ 75,762.76	\$ 504,024.77	15%	100%	0%				
		2022	\$ 574,632.57	\$ 474,951.27	\$ 99,681.30	\$ 603,706.07	17%	100%	0%	12,330	\$ 2,650,950.00	\$ 265,095.00	228%
		μ	\$ 504,332.79	\$ 476,898.74	\$ 27,434.05	\$ 395,773.70							
Wayne	.035 Real Personal .03 Motor	2014	\$ 254,718.16	\$ 250,867.90	\$ 3,850.26	\$ 125,343.83		100%	0%				
		2015	\$ 256,598.90	\$ 278,343.61	\$ (21,744.71)	\$ 103,599.12	-21%	92%	8%				
		2016	\$ 257,240.84	\$ 258,597.18	\$ (1,356.34)	\$ 102,242.78	-1%	99%	1%				
		2017	\$ 267,502.21	\$ 267,598.01	\$ (95.80)	\$ 102,146.98	0%	100%	0%				
		2018	\$ 270,796.59	\$ 261,519.07	\$ 9,277.52	\$ 111,424.50	8%	100%	0%				
		2019	\$ 277,360.66	\$ 265,265.77	\$ 12,094.89	\$ 123,519.39	10%	100%	0%				
		2020	\$ 312,577.75	\$ 287,442.68	\$ 25,135.07	\$ 148,654.46	17%	100%	0%				
		2021	\$ 332,107.17	\$ 280,790.93	\$ 51,316.24	\$ 199,970.70	26%	100%	0%				
		2022	\$ 336,652.00	\$ 296,895.17	\$ 39,756.83	\$ 239,727.53	17%	100%	0%	11,332	\$ 2,436,380.00	\$ 243,638.00	98%
		μ	\$ 285,061.59	\$ 271,924.48	\$ 13,137.11	\$ 139,625.48							