

08 BUSINESS SERVICES

ELIMINATE GUTTER CLEANING forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a free LeafFilter estimate today! 20% off entire purchase. Plus 10% senior and military discounts. Call 1-866-329-2415.

GET BOOST INFINITE! Unlimited talk, text and data for just \$25/mo.! The power of three 5G networks, one low price! Call today and get the latest iPhone every year on us! 855-841-2894

GET DISH SATELLITE TV plus Internet! Free install, free HD-DVR upgrade, 80,000 on-demand movies, plus limited time up to \$600 in gift cards. Call today! 1-855-633-4574

HOME BREAK-INS TAKE less than 60 seconds. Don't wait! Protect your family, your home, your assets now for as little as 70¢ a day! Call 1-877-548-7486.

JACUZZI BATH REMODEL can install a new, custom bath or shower in as little as one day. For a limited time, waiving all installation costs! (Additional terms apply. Subject to change and vary by dealer. (Offer ends 3/30/25.) Call 1-866-837-5986.

Mike Swartz Construction & Tree Removal, Inc.

- Tree Removal -
- Trimming - Stump Grinding -

Free Estimates • Over 20 yrs. exp.
State Certified • Fully Insured

We cut 'em all, big and small.

Call Mike Swartz, Olympia,
cell, **606-210-3049** or **606-674-3960**.

08 BUSINESS SERVICES

LUCAS BUILDERS

For all your construction needs contact someone you can trust, with 35 years experience.

New Construction and Remodeling, Decks, Patios, Roofs, Vinyl Siding, Tile Installation, Concrete Work

No job too BIG or too SMALL!
Call for a free estimate,
cell **859-808-0248**
Bill Lucas, Owner

NEED NEW WINDOWS? Drafty rooms? Chipped or damaged frames? Need outside noise reduction? New, energy efficient windows may be the answer! Call for a consultation and free quote today. 1-844-592-3968. You will be asked for the zip code of the property when connecting.

PAINTING, DRYWALL & CARPENTRY

25 yrs. experience

Free Estimates

606-205-1613
Serving Montgomery and Bath counties

08 BUSINESS SERVICES

PREPARE FOR POWER outages today with a Generac home standby generator. Act now to receive a free five year warranty with qualifying purchase. Call 1-844-688-8576 today to schedule a free quote. It's not just a generator. It's a power move.

PREPARE FOR POWER outages with Briggs & Stratton® PowerProtect(TM) standby generators - the most powerful home standby generators available. Industry-leading comprehensive warranty seven years (\$849 value). Proudly made in the U.S.A. Call Briggs & Stratton, 1-877-548-2927.

Farmer's Professional Tree Care

Pruning & Shaping of Trees, Bushes & Shrubs or complete removal. Planting of Trees & Bushes. Cavity Fill & Tree Paint offered. Residential, Farms & Commercial Removal of poison ivy, oak and sumac. No dangerous herbicides used. 100% guarantee. No hidden cost. Our results always are immediate.

Free Estimates Senior Discount
Fully Insured Insurance Work

28 Years Experience

Gutter Cleaning Available
859-432-0627

ADVERTISE HERE

Place a business service ad this size in the Mt. Sterling Advocate and Advertiser for \$42.60 per week.

08 BUSINESS SERVICES

REPLACE YOUR ROOF with the best looking and longest lasting material - steel from Erie Metal Roofs! Three styles and multiple colors available. Guaranteed to last a lifetime! Limited time offer - up to 50% off installation + additional 10% off install (for military, health workers and first responders). Call Erie Metal Roofs, 1-888-306-0302.

ALLEN TURNER CO.

ROOFING

All types of roofing and sheet metal.

Metal Roofs
Shingles
All Types of Flashing
Rubber Systems

Fully Insured • Free Estimates
859-498-6298

SAFE STEP. NORTH America's #1 walk-in tub. Comprehensive lifetime warranty. Top of the line installation and service. Now featuring our free shower package and \$1600 off for a limited time! Call today! Financing available. Call Safe Step, 1-888-302-4539.

Classifieds
Get
Results!

ABSOLUTE GUN, KNIFE & TOOL AUCTION

On location:
201 Main Street, North Middletown, KY 40361
Friday March 14th at 5:30 pm

Taylor Real Estate and Auction has been authorized to auction the following property on Friday March 14, 2025. This is a very nice auction from a contractor and collector downsizing. Auction will be held at Stitches & Hitches, located in downtown North Middletown, Kentucky. Notice auction will be Friday evening at 5:30 pm, food will be served. Door will open early for viewing of items.

Guns/Knives/Tools: Cricket 22, H & R 410, Remington 30.06 Model 783, Henry 22, Charles Daly MM 12 gauge 3.5 pump ammo, Henry US Survival 22 #AR-722LR, Ruger LCP, S & W 22 target pistol model 22A-1, Taurus Judge, Hi Point Mod CF380, over 30 Case XX knives both old and new, Case XX mini 3 blade, Case XX Bowie knife w/sheath, Case Sidewinder, Chief Crazy Horse Commemorative CCH4029, Case XX 591 w/sheath in tin, Case XX Canoe 62131, Case XX 1905 75th Anniversary, Case XX Pocket Worn 10th Anniversary 5254 in box, Franklin Mint Comm., Ford Tractor knife, Franklin Mint Comm. John Deere Tractor knife, Gerber lock blade, Ruger 2 blade, KY Coal Country Coal Miner Knife, Swiss Army Knives, Case Mug, Case lapel pin, Olden Inc belt buckle, Tasco binoculars.

Tools and household items: Fishing poles and tackle, Antique cash register, Gun safe, concrete lions, Whirlpool stainless steel fridge, JD 524 snowblower, 2 HP air compressor, Honda pressure washer, Delta tablesaw, DuroStar DS4400 generator, small rototiller, Craftsman pushmower, Kent bicycle, fertilizer buggy, wood chipper, leaf blowers, Shop/Vacs, animal traps, dog kennels, circular saws, weed eaters, Poulan & Homelite Chainsaws, electric chainsaws, hedge trimmers, jacks, all terrain yard wagon, walkers, ladder, patio benches/chairs, floor tiles, round folding table, shop lights, Shopcraft work bench, Cherry table, Cherry desk, child's desk, night stand, mop bucket, step stools, bed rails, full size headboard/footboard, framed prints, dresser w/mirror, Christmas decorations, levels, Reddy Heater, hardwood flooring and more.

Terms: Cash, Check w/D, credit card w/convenience fee. Announcements day of auction take precedence over prior written material. For pictures and additional information see link.

<https://www.auctionzip.com/Listings/4006401.html>

Auctioneer: Craig Taylor 859-771-0146

TAYLOR REAL ESTATE & AUCTION

lil lambs closet

Spring/Summer Children's Consignment Sale

March 13-15

Centenary Church, 2800 Bates Creek Rd., Lexington

Public Shopping Hours: Thursday, 5:30 p.m.-10:00 p.m.
Friday, noon-5:00 p.m.; 7:00 p.m.-10:00 p.m. (1/2 price)
Saturday, 9:00 a.m.-1:00 p.m. (1/2 price)

To place an ad in the CLASSIFIEDS
call 859-498-2222 today!

Vickie C. Richardson, CPA, PSC
215 Evans Avenue
Mount Sterling, KY 40353

INDEPENDENT AUDITOR'S REPORT

To the Mayor & City Council
City of Camargo, Kentucky

Opinions

We have audited the accompanying financial statements of the governmental activities of the City of Camargo, Kentucky, as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise the City of Camargo, Kentucky's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities of the City of Camargo, Kentucky, as of June 30, 2024, and the respective changes in financial position, thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the City of Camargo, Kentucky 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 opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and 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 City of Camargo, Kentucky's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Phone (859) 498-6868

MEMBER OF KENTUCKY SOCIETY OF CPAs
MEMBER OF AMERICAN INSTITUTE OF CPAs

Fax (859) 498-6833

City of Camargo, Kentucky
Independent Auditor's Report
Page 2

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 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 City of Camargo, Kentucky'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 City of Camargo, Kentucky'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.

Required Supplementary Information

Management has omitted the Management's Discussion and Analysis that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic and historical context. Our opinion on the basic financial statements is not affected by this missing information. Accounting principles generally accepted in the United States of America require the budgetary comparison schedules on pages 14-15 be presented to

Vickie C. Richardson, CPA, PSC

City of Camargo, Kentucky
Independent Auditor's Report
Page 3

supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated March 2, 2025 on our consideration of the City of Camargo, Kentucky'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 City of Camargo, Kentucky'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 City of Camargo, Kentucky's internal control over financial reporting and compliance.

Vickie C. Richardson, CPA, PSC

Mt. Sterling, Kentucky
March 2, 2025

Vickie C. Richardson, CPA, PSC

CITY OF CAMARGO, KENTUCKY Budgetary Comparison Schedule-General Fund For the year ended June 30, 2024				
	Actual	Enacted Budget	Final Budget	Variance Favorable/ (Unfavorable)
Revenues				
Franchise taxes	\$ 49,198	\$ 52,000	\$ 52,000	\$ (2,802)
Payroll taxes	152,900	137,000	137,000	15,900
Intergovernmental	-	30,000	30,000	(30,000)
Net profits taxes	33,260	18,000	18,000	15,260
Business licenses	3,765	2,000	2,000	1,765
Rental/community room	5,070	5,000	5,000	70
Investment earnings	4,610	150	150	4,460
Other	47,051	100,000	100,000	(52,949)
Total Revenues	295,854	344,150	344,150	(48,296)
Expenditures				
General Government	332,811	331,140	331,140	(1,671)
Public Works	40,191	37,500	37,500	(2,691)
Intergovernmental	24,044	35,000	35,000	10,956
Moco Transit	2,000	2,000	2,000	-
Total Expenditures	399,046	405,640	405,640	6,594
Excess/(Deficiency) of Revenues over Expenditures	\$ (103,192)	\$ (61,490)	\$ (61,490)	\$ (54,890)

CITY OF CAMARGO, KENTUCKY Budgetary Comparison Schedule-MRA & LGEA For the year ended June 30, 2024				
MRA	Actual	Enacted Budget	Final Budget	Variance Favorable/ (Unfavorable)
Revenues				
Road maintenance	\$ 25,865	\$ 22,000	\$ 22,000	\$ 3,865
Investment earnings	1,683	50	50	1,633
Total Revenues	27,548	22,050	22,050	5,498
Expenditures				
Street maintenance	16,670	50,000	50,000	33,330
Total Expenditures	16,670	50,000	50,000	33,330
Excess/(Deficiency) of Revenues over Expenditures	\$ 10,878	\$ (27,950)	\$ (27,950)	\$ (27,832)
LGEA	Actual	Enacted Budget	Final Budget	Variance Favorable/ (Unfavorable)
Revenues				
Coal & mineral tax	\$ 689	\$ 550	\$ 550	\$ 139
Investment earnings	124	5	5	119
Total Revenues	813	555	555	258
Expenditures				
Other	-	-	-	-
Total Expenditures	-	-	-	-
Excess/(Deficiency) of Revenues over Expenditures	\$ 813	\$ 555	\$ 555	\$ 258

A copy of the complete audit report, including financial statements and supplemental information is on file at Camargo City Hall and is available for public inspection during normal business hours. Any citizen may obtain from the City, a copy of the complete auditor's report, including financial statements and supplemental information. Any person requesting a copy of the audit report will be charged for duplication costs at the rate that shall not exceed twenty-five cents (\$0.25) per page. A copy of the financial statement prepared in accordance with KRS 424.220 is available to the public at no cost at Camargo City Hall, 4406 Camargo Rd., Camargo, KY 40353.