



SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



This public meeting will be held using Zoom video/audio conference technology due to the COVID-19 restrictions currently in place.

Zoom Meeting Info

Meeting ID: **869 8699 0760**

Password: **981642**

One-Touch Weblink:

<https://us02web.zoom.us/j/86986990760?pwd=WUlkYtKbjNaV3J3VHN2clNnLzVOQT09>

Dial by Phone: **(646) 558-8656**

3342 Blue Star Highway
Saugatuck, MI 49453
269 857-3000 / Fax: 269 857-1228
E-mail: info@saugatuckfire.org

FIRE DISTRICT BOARD MEETING

4:00pm – January 18th, 2021

AGENDA

1. Call to Order:
2. Pledge of Allegiance (*Stand if you are able*):
3. Roll Call:
4. Reminder: It is requested the board silences cell phones and put them away for the duration of the meeting.
5. Approval of Agenda (*additions / deletions*): **(Roll Call Vote)**
6. Approval of Minutes:
 - A. **December 21st, 2020 (Roll Call Vote)**
7. Public Comment on Agenda Items Only (Limit 3 minutes): *Use the "raise hand" button in the participants screen in Zoom or enter *9 if you are calling in by phone to raise hand. You will be recognized and unmuted to speak in the order received.:*
8. **Special Guest Speaker – Audit Review**
 - A. **Dan Veldhuizen of Siegfried Crandall P.C.**
9. Request for Payment:
 - A. **Account Payables (Roll Call Vote)**
 - B. **Financial Report**
10. Fire Chief Comments:
 - A. **Incident Reports / Calls to Date / Overlapping Calls**
 - B. **Community Risk Reduction**
 1. **State of Michigan experienced 123 fatal fires year to date for 2020 in 102 fires.**
 - C. **Certifications**
 1. **Chris Bernhardt – Fire Inspector 2**
 - D. **Professional Services Expense Review**
 - E. **Insurance Services Office – additional comments**



SAUGATUCK TOWNSHIP FIRE DISTRICT

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11. Unfinished Business:

A. Covid-19

1. Fire Service Mutual Aid – Public Act 390
2. Budget Impact Potential
3. Saugatuck Public Schools Potential

12. New Business:

A. 2020 Year End Statistics Review

13. Correspondence:

A. None

14. Public Comments: (Limit 3 minutes): *Use the “raise hand” button in the participants screen in Zoom or enter *9 if you are calling in by phone to raise hand. You will be recognized and unmuted to speak in the order received.:*

15. Fire Board Comments:

16. Adjournment:

NOTICE

Request for accommodations or interpretive services must be made 48 hours prior to this meeting.
Please contact Saugatuck Township Fire District at 269-857-3000 for further information.



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Saugatuck, MI 49453
269 857-3000 / Fax: 269 857-1228
E-mail: info@saugatuckfire.org

FIRE DISTRICT BOARD MEETING

4:00pm – December 21st, 2020

DRAFT MINUTES

1. Call to Order: **Meeting called to order by J. Verplank at 4:00pm**
2. Pledge of Allegiance (*Stand if you are able*):
3. Roll Call:
PRESENT: S. Aldrich, E. Beckman, D. Fox, J. Verplank, S. Phelps, T. Pullen, A. Miller (until 4:50pm)
ABSENT with Notice: None
Also Present: Chief Greg Janik, P. Stanislawski
4. Reminder: It is requested the board silences cell phones and put them away for the duration of the meeting.
5. Approval of Agenda (*additions / deletions*): **(Roll Call Vote)**
Motion by Beckman, 2nd by Phelps to approve the agenda as amended moving Item 11F to 8C. No further discussion.
YAYS: Beckman, Phelps, Aldrich, Fox, Verplank, Pullen, Miller
NAYS: None
ABSENT: None
Motion passes 7:0
6. Approval of Minutes:
A. November 16th, 2020 (Roll Call Vote)
Motion by Phelps, 2nd by Pullen to approve the minutes of the 11/16/2020 meeting as presented.
No discussion.
YAYS: Phelps, Pullen, Aldrich, Beckman, Fox, Verplank, Miller
NAYS: None
ABSENT: None
Motion passes 7:0
7. Public Comment on Agenda Items Only (Limit 3 minutes): *Use the "raise hand" button in the participants screen in Zoom or enter *9 if you are calling in by phone to raise hand. You will be recognized and unmuted to speak in the order received.:*
A. None



SAUGATUCK TOWNSHIP FIRE DISTRICT

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8. Request for Payment:

A. Account Payables (*Roll Call Vote*)

Motion by Phelps, 2nd by Pullen to pay the invoices in the amount of \$190,741.70. No discussion.

YAYS: Phelps, Pullen, Aldrich, Beckman, Fox, Verplank, Miller

NAYS: None

ABSENT: None

Motion passes 7:0

B. Financial Report

1. Financial report reviewed by P. Stanislawski

C. IFC BOA Appeal – Discussion

1. Appeal has been filed for the VanHorn Development. Project was briefly discussed. BOA Chair Miller will work on scheduling the meeting.

9. Fire Chief Comments:

A. Incident Reports / Calls to Date / Overlapping Calls

1. Incident report statistics year to date were reviewed – 786 incidents year to date.
2. 5:26 – average response time year to date

B. Community Risk Reduction

1. State of Michigan experienced 115 fatal fires year to date for 2020, 18 since last meeting.

C. Grant Updates

1. MMRMA – Awarded \$1,013.00 for Plans Examiner & Inspector 2 Classes.

D. Tanker #2141 Project / Repair

1. Project was reviewed. Pictures of rusted cabinets and completed cabinets were viewed.
2. Plumbing relocation became a repair as all of the plumbing needed to be replaced.

10. Unfinished Business:

A. Covid-19

1. Working on getting the immunization plan into action.
2. Several sites will be available to the public at schools, some are locked down for public safety only.

11. New Business:

A. Insurances Services Office (ISO) PPC Rating Upgraded to 3/10.

1. Updated ISO Maps were reviewed with the 3/10 rating.
2. The 4/10 rating took effect approx. March 2020.
3. The 3/10 rating will take effect in March of 2021.
4. Discussion ensued about how an emergency access lane can help the area of the Township that is a 10 rating.
5. Discussion ensued about Aldrich and Beckman working with the Township to notify the residents that rating will be a 10.



SAUGATUCK TOWNSHIP FIRE DISTRICT

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B. Funding Approval Request – Engine #2111 (*Roll Call Vote*)

1. Chief Janik explained the funding request and the scheduled replacement of 2111.
2. Discussion ensued, primarily about the existing engine.

Motion by Pullen, 2nd by Fox to authorize Fire District staff to execute the contract and agreements with Spencer Manufacturing, Inc. for the purchase of the 2021/22 Spartan/Spencer Custom Pumper Tanker per the enclosed Proposal and Payment Terms, including the 3% contingency, with a not to exceed amount of \$685,000.00. for anticipated delivery in Spring/Summer of 2022. No further discussion.

YAYS: Pullen, Fox, Aldrich, Beckman, Verplank, Phelps

NAYS: None

ABSENT: Miller

Motion passes 6:0

C. Schedule of Meetings 2021 Approval (*Roll Call Vote*)

Motion by Phelps, 2nd by Fox to approve the Saugatuck Township Fire District Fire District Administrative Board Schedule of Meetings for 2021 as presented. No Discussion

YAYS: Phelps, Fox, Aldrich, Beckman, Verplank, Pullen

NAYS: None

ABSENT: Miller

Motion passes 6:0

D. ACFCA Request to Use Station for Car Wash in 2021 (*Roll Call Vote*)

1. Chief Janik explained what the ACFCA does.
2. Discussion ensued.

Motion by Pullen, 2nd by Phelps to permit the Allegan County Fire Chief's Association the use of the Saugatuck Township Fire District facility, to host multiple car wash fundraisers in 2021. No further discussion.

YAYS: Pullen, Phelps, Aldrich, Beckman, Fox, Verplank

NAYS: None

ABSENT: Miller

Motion passes 6:0

E. Emergency Responder Radio Coverage in Saugatuck Public Schools (*Roll Call Vote*)

1. Chief Janik explained the request and how the meeting went.
2. Discussion ensued regarding the Letter to Editor.

Motion by Pullen, 2nd by Aldrich to permit Fire Board Secretary Dan Fox, with the support of Chief Janik to send a Letter to the Editor, and Saugatuck Public School Board, on behalf of the Fire Board recognizing the major achievement in public safety by providing a reliable Emergency Responder Radio Coverage system in Saugatuck Public Schools.

YAYS: Pullen, Aldrich, Beckman, Fox, Verplank, Phelps

NAYS: None

ABSENT: Miller

Motion passes 6:0



SAUGATUCK TOWNSHIP FIRE DISTRICT

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12. Correspondence:

A. Thank you – 143 Van Dalson St.

1. Thank you was reviewed from tenants from chimney fire. Discussion ensued about the job well done by Fire District personnel.

13. Public Comments: (Limit 3 minutes): Use the “raise hand” button in the participants screen in Zoom or enter *9 if you are calling in by phone to raise hand. You will be recognized and unmuted to speak in the order received.:

A. None

14. Fire Board Comments:

Aldrich – Merry Christmas and Happy New Year

Beckman – Merry Christmas and Happy New Year

Fox – None

Verplank – Thank you to the Fire Board for all you do, and always giving up your Monday afternoons to support the Fire District. Enjoy a Merry Christmas and Happy New Year.

Phelps – Merry Christmas and Happy New Year.

Pullen – Merry Christmas and Happy New Year.

Miller – absent.

15. Adjournment:

A. Motion by Phelps, 2nd by Beckman to adjourn the meeting at 5:26pm. No discussion.

YAYS: Phelps, Beckman, Aldrich, Fox, Verplank, Pullen

NAYS: None

ABSENT: Miller

Motion passes 6:0

NOTICE

Request for accommodations or interpretive services must be made 48 hours prior to this meeting.
Please contact Saugatuck Township Fire District at 269-857-3000 for further information.

***Saugatuck Township Fire District
Allegan County, Michigan***

FINANCIAL STATEMENTS

Year ended June 30, 2020

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INDEPENDENT AUDITOR'S REPORT

Members of the Board
Saugatuck Township Fire District

We have audited the accompanying financial statements of the governmental activities and the major fund of the Saugatuck Township Fire District as of and for the year ended June 30, 2020, and the related notes to the financial statements, which collectively comprise the District's basic financial statements, as listed in the contents.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Opinions

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and the major fund of the Saugatuck Township Fire District as of June 30, 2020, and the respective changes in financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Required supplementary information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis, budgetary comparison information, and pension schedules, as listed in the contents, be presented to supplement the basic financial statements. Such 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, 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.

Siegfried Crandall P.C.

November 3, 2020

MANAGEMENT'S DISCUSSION AND ANALYSIS

Our discussion and analysis of the Saugatuck Township Fire District's (the District) financial performance provides a narrative overview of the District's financial activities for the year ended June 30, 2020. Please read it in conjunction with the District's financial statements.

FINANCIAL HIGHLIGHTS

- The District's total net position increased by \$190,405 as a result of this year's activities.
- Total net position in the amount of \$2,207,279 was reported, of which \$1,404,985 represents an investment in capital assets. This leaves the District with unrestricted net position of \$802,294, which is available to be used at the Fire Board's discretion, without constraints established by debt covenants, enabling legislation, or other legal requirements.
- The General Fund's total unassigned fund equity at the end of the fiscal year was \$879,713, which represents 59 percent of actual current year expenditures.

Overview of the financial statements

The District's annual report is comprised of three parts: management's discussion and analysis, the basic financial statements, and required supplementary information. The basic financial statements include two kinds of statements that present different views of the District:

- The first two statements are government-wide financial statements that provide both long-term and short-term information about the District's overall financial status.
- The remaining statements are fund financial statements that focus on individual parts of the District, reporting the District's operations in more detail than the government-wide financial statements. The governmental fund statements explain how services, like public safety, were financed in the short-term, as well as what remains for future spending.

The financial statements also include notes that explain some of the information in the financial statements and provide more detailed data. The financial statements are followed by a section of required supplementary information that further explains and supports the information in the financial statements.

A comparative analysis of the government-wide financial statements for 2020 and 2019 is also presented.

Government-wide financial statements

The government-wide financial statements report information about the District as a whole using accounting methods similar to those used by private-sector companies. The Statement of Net Position includes all of the District's assets, deferred outflows of resources, and liabilities deferred inflows of resources. All of the current year's revenues and expenses are accounted for in the Statement of Activities, regardless of when cash is received or paid.

The two government-wide statements report the District's net position and how it has changed. Net position (the difference between the District's assets and deferred outflows of resources, and liabilities and deferred inflows of resources) is one way to measure the District's financial health, or position.

- Over time, increases or decreases in the District's net position are an indicator of whether its financial health is improving or deteriorating, respectively.
- To assess the overall health of the District, you need to consider additional nonfinancial factors, such as changes in the District's property tax base and the condition of the District's capital assets.

Fund financial statements

The fund financial statements provide more detailed information about the District's fund. A fund is an accounting device that the District uses to keep track of specific sources of funding and spending for particular purposes. All of the District's basic services are included in its governmental fund, which focuses on (1) how cash, and other financial assets that can be readily converted to cash, flows in and out, and (2) the balances left at year end that are available for spending. Consequently, the governmental fund statements provide a detailed short-term view that helps determine whether there are more or fewer financial resources that can be spent in the near future to finance the District's programs. Because this information does not encompass the additional long-term focus of the government-wide statements, we provide additional information that explains the relationship between them.

FINANCIAL ANALYSIS OF THE DISTRICT AS A WHOLE**Net position**

As noted earlier, net position may serve, over time, as a useful indicator of a District's financial position. In the District's case, assets and deferred outflows of resources exceeded liabilities at the end of the fiscal year by \$2,207,279. The District's investment in capital assets, a component of the total net position, amounts to \$1,404,985. The District uses these capital assets to provide essential services to its customers; consequently, these assets are not available to be liquidated for future spending needs. The remaining net position, in the amount of \$802,294, is unrestricted.

Condensed financial information
Net position

	<u>2020</u>	<u>2019</u>
Current assets	\$ 1,051,041	\$ 898,876
Capital assets	<u>1,446,350</u>	<u>1,393,899</u>
Total assets	<u>2,497,391</u>	<u>2,292,775</u>
Deferred outflows of resources	<u>41,464</u>	<u>62,530</u>
Current and other liabilities	287,707	256,403
Long-term debt	<u>41,365</u>	<u>82,028</u>
Total liabilities	<u>329,072</u>	<u>338,431</u>
Deferred inflows of resources	<u>2,504</u>	<u>-</u>
Net position:		
Net investment in capital assets	1,404,985	1,311,871
Unrestricted	<u>802,294</u>	<u>705,003</u>
Total net position	<u>\$ 2,207,279</u>	<u>\$ 2,016,874</u>

Changes in net position

The District experienced an increase in net position of \$190,405 during the current fiscal year compared to a \$223,168 increase in the prior year. Net position increased by a smaller amount in the current year because revenues rose by \$236,779, while expenses increased by \$269,542. Revenues increased due to a \$214,252 increase in property taxes, associated with an increase in the millage rate, of .2 mills, and an increase in taxable values. Expenses increased due to an increase in personnel costs as a stipend was paid to paid-on-call firefighters and EMS personnel, and a new full-time firefighter was hired.

The District's total revenues were \$1,598,597 in the current fiscal year. Property taxes, in the amount of \$1,429,551, represent 89 percent of the District's revenues.

The total cost of the District's operations amounted to \$1,408,192 in the current year compared to \$1,138,650 in the prior year, or an increase of \$269,542 (24 percent). More than 46 percent of the expenses, in the amount of \$642,193, are personnel costs. Depreciation expense, in the amount of \$238,757, represents 17 percent of the District's total expenses.

*Condensed financial information
Changes in net position*

	<u>2020</u>	<u>2019</u>
Revenues:		
Property taxes	\$ 1,429,551	\$ 1,215,299
Capital grants	123,558	85,510
Operating grants	30,022	16,094
Charges for services	7,843	38,521
Interest	<u>7,623</u>	<u>6,394</u>
Total revenues	1,598,597	1,361,818
Expenses - public safety	<u>1,408,192</u>	<u>1,138,650</u>
Changes in net position	<u>190,405</u>	<u>223,168</u>
Net position, end of year	<u>\$ 2,207,279</u>	<u>\$ 2,016,874</u>

FINANCIAL ANALYSIS OF THE DISTRICT'S FUND

At June 30, 2020, the District's sole governmental fund, the General Fund, reported an ending fund balance of \$887,980, which represents 59 percent of the fund's actual total expenditures for the current fiscal year. The fund balance increased by \$106,363, primarily due to the increase in property tax revenue.

General Fund budgetary highlights

The District amended the General Fund budget during the year, primarily to account for previously unanticipated revenues and expenditures. Budgeted revenues were increased by \$145,342, primarily because federal grant revenue was increased by \$127,500 to account for a FEMA grant that was awarded during the year. Budgeted expenditures were increased by \$156,488, due to a \$157,488 increase in capital outlay expenditures as the FEMA grant funded the purchase of wireless radios that were not anticipated in the original budget.

Actual revenues were \$9,355 more than budgeted, as contributions associated with the regional training center were not included in the budget. Actual expenditures were \$108,274 less than appropriations, as public safety expenditures were \$28,978 less than anticipated, and capital outlay expenditures were \$79,259 less than budgeted, as costs were lower than anticipated.

These variances resulted in a \$117,629 positive budget variance, with a \$106,363 increase in fund balance compared to a budget that anticipated an \$11,266 decrease in fund balance.

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital assets

The District's investment in capital assets as of June 30, 2020, amounts to \$1,446,350 (net of accumulated depreciation). Capital assets consist of land, buildings, equipment, and vehicles. The net increase in capital assets amounted to \$52,451 in the current year, as asset additions of \$293,308 exceeded current year depreciation of \$238,757 and a \$2,100 loss on disposition.

More detailed information about the District's capital assets is presented in Note 4 of the notes to the basic financial statements.

Debt

At year end, the District's long-term debt amounted to \$41,365, which represents a single note payable. During the fiscal year, the District made the required principal payment of \$40,663, which represents the reduction in debt, as no new debt was issued.

More detailed information about the District's long-term debt is presented in Note 5 of the notes to the basic financial statements.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS

The District continues to rely primarily on property tax revenues to finance all operating costs and capital acquisitions. The District expects to be able to use current revenues to provide essential services that will allow the current fund balance to be maintained.

CONTACTING THE DISTRICT'S FINANCIAL MANAGEMENT

This financial report is designed to provide a general overview of the District's finances to its customers and creditors and to demonstrate the District's accountability for the resources it receives. Questions regarding any information provided in this report or requests for additional financial information should be addressed to:

Greg Janik, Chief
Saugatuck Township Fire District
3342 Blue Star Highway
Saugatuck, MI 49453

Phone: (269) 857-3000

BASIC FINANCIAL STATEMENTS

STATEMENT OF NET POSITION - governmental activities

June 30, 2020

ASSETS

Current assets:

Cash	\$ 430,699
Investments	611,750
Accounts receivable	325
Prepaid insurance	<u>8,267</u>

Total current assets 1,051,041

Noncurrent assets:

Capital assets not being depreciated - land	22,726
Capital assets, net of accumulated depreciation	<u>1,423,624</u>

Total noncurrent assets 1,446,350

Total assets 2,497,391

DEFERRED OUTFLOWS OF RESOURCES - Deferred pension amounts 41,464

LIABILITIES

Current liabilities:

Accounts payable	122,888
Accrued payroll and taxes	40,173
Note payable - current portion	<u>41,365</u>

Total current liabilities 204,426

Noncurrent liabilities - net pension liability 124,646

Total liabilities 329,072

DEFERRED INFLOWS OF RESOURCES - Deferred pension amounts 2,504

NET POSITION

Net investment in capital assets	1,404,985
Unrestricted	<u>802,294</u>

Total net position \$ 2,207,279

See notes to financial statements

Saugatuck Township Fire District

STATEMENT OF ACTIVITIES

Year ended June 30, 2020

		<i>Program revenues</i>			<i>Net (expenses) revenue and changes in net position</i>
	<i>Expenses</i>	<i>Charges for services</i>	<i>Operating grants and contributions</i>	<i>Capital grants and contributions</i>	<i>Governmental activities</i>
Functions/Programs					
Governmental activities - public safety	\$ 1,408,192	\$ 7,843	\$ 30,022	\$ 123,558	\$ (1,246,769)
		General revenues:			
					1,429,551
					7,623
			Total general revenues		1,437,174
					190,405
					2,016,874
					\$ 2,207,279

See notes to financial statements

Saugatuck Township Fire District**BALANCE SHEET - General Fund**

June 30, 2020

ASSETS

Cash	\$ 430,699
Investments	611,750
Receivables	325
Prepaid expenditures	<u>8,267</u>

Total assets \$ 1,051,041

LIABILITIES AND FUND BALANCES

Accounts payable	\$ 122,888
Accrued payroll and taxes	<u>40,173</u>

Total liabilities 163,061

Fund balances:

Nonspendable - prepaids	8,267
Unassigned	<u>879,713</u>

Total fund balances 887,980

Total liabilities and fund balances \$ 1,051,041

Reconciliation of the balance sheet to the statement of net position:

Total fund balance - total governmental funds \$ 887,980

Amounts reported for *governmental activities* in the statement of net position (page 9) are different because:

Capital assets used in *governmental activities* are not financial resources and, therefore, are not reported in the funds. 1,446,350

Deferred outflows of resources, related to the pension plan, relate to future years, and are not reported in the funds. 41,464

Long-term debt, consisting of a note payable, is not due and payable in the current period and, therefore, is not reported in the fund. (41,365)

The net pension liability is not due and payable in the current period and, therefore, is not reported in the funds. (124,646)

Deferred inflows of resources, related to the pension plan, relate to future years, and are not reported in the funds. (2,504)

Net position of *governmental activities* \$ 2,207,279

See notes to financial statements

STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES - General Fund

Year ended June 30, 2020

REVENUES

Property taxes	\$ 1,429,551
Federal grants	123,558
Charges for services	7,843
Interest and rentals	7,623
Other	<u>32,122</u>
Total revenues	<u>1,600,697</u>

EXPENDITURES

Current - public safety	1,124,042
Capital outlay	328,229
Debt service:	
Principal	40,663
Interest	<u>1,400</u>
Total expenditures	<u>1,494,334</u>

NET CHANGES IN FUND BALANCE 106,363

FUND BALANCE - BEGINNING 781,617

FUND BALANCE - ENDING \$ 887,980

Reconciliation of the statement of revenues, expenditures, and changes in fund balances to the statement of activities:

Net change in fund balance - total governmental funds \$ 106,363

Amounts reported for *governmental activities* in the statement of activities (page 10) are different because:

Capital assets:	
Assets acquired	293,308
Provision for depreciation	(238,757)
Assets disposed	(2,100)
Debt - principal payments	40,663
Changes in other liabilities - decrease in net pension liability	14,498
Changes in deferred outflows of resources and deferred inflows of resources:	
Net decrease in deferred outflows of resources related to pension	(21,066)
Net increase in deferred inflows of resources related to pension	<u>(2,504)</u>
Change in net position of <i>governmental activities</i>	<u><u>\$ 190,405</u></u>

See notes to financial statements

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accounting policies of the Saugatuck Township Fire District (the District) conform to accounting principles generally accepted in the United States of America (hereinafter referred to as generally accepted accounting principles) as applicable to governmental units. The following is a summary of the more significant accounting policies.

Reporting entity:

As required by generally accepted accounting principles, these financial statements present only the District (located in Allegan County), as management has determined that there are no other entities for which the District is financially accountable.

The District is a jointly-governed organization of the Township of Saugatuck, the City of Saugatuck, and the City of the Village of Douglas, formed May 18, 1976, to provide fire protection within the participating municipalities. Costs of operations and capital expenditures are supported by contributions from the participating municipalities.

Government-wide and fund financial statements:

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the nonfiduciary activities of the District.

The statement of activities demonstrates the degree to which the direct expenses of a given function are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function. Program revenues include: (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function; and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function. Taxes and other items not properly included among program revenues are reported instead as general revenues.

Measurement focus, basis of accounting, and financial statement presentation:

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year for which they are levied. Grants and similar items are recognized as revenues as soon as all eligibility requirements imposed by the provider have been met.

Governmental funds financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available if they are collected within the current period, or soon enough thereafter, to pay liabilities of the current period. For this purpose, the District generally considers revenues to be available if they are expected to be collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, expenditures relating to compensated absences, and claims and judgments are recorded only when payment is due.

State grants, charges for services, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable and available only when cash is received by the District.

The District reports the following major governmental fund:

The General Fund is the District's primary operating fund. It accounts for all financial resources of the District, except those required to be accounted for in another fund. Revenues are primarily derived from property taxes.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Assets, deferred outflows of resources, liabilities, deferred inflows of resources, and equity:

Cash and investments - Cash is considered to be demand deposits, time deposits, and short-term investments with original maturities of three months or less from the date of acquisition. Investments are reported at fair value, with changes in value recognized in the operating statement. Realized and unrealized gains and losses are included in investment income.

Receivables - No allowance for uncollectible accounts has been recorded, as the District considers all receivables to be fully collectible.

Capital assets - Capital assets, which include land, buildings, equipment, and vehicles, are reported in the government-wide financial statements. Capital assets are defined by the District as assets with an initial, individual cost of more than \$1,000 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at acquisition value as of the date received. The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized.

Capital assets are depreciated using the straight-line method over the following estimated useful lives:

Buildings and improvements	20 - 40 years
Equipment	10 - 20 years
Vehicles	5 - 15 years

Deferred outflows of resources - The statement of net position includes a separate section for deferred outflows of resources. This separate financial statement element reflects a decrease in net position that applies to a future period. The related expense will not be recognized until a future event occurs. The District reports deferred amounts relating to the defined benefit pension plan, associated with changes in expected and actual investment returns, assumptions, and benefits, which are discussed in Note 6. No deferred outflows of resources affect the governmental funds financial statements.

Deferred inflows of resources - The statement of net position includes a separate section for deferred inflows of resources. This separate financial statement element reflects an increase in equity that applies to a future period. The related revenues will not be recognized until a future event occurs. The District reports deferred amounts relating to the defined benefit pension plan, associated with changes in expected and actual investment returns, assumptions, and benefits, which are discussed in Note 6. No deferred outflows of resources affect the governmental funds financial statements.

Pension - For purposes of measuring the net pension liability, deferred outflows of resources related to pensions, deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the pension plan and additions to/deductions from the pension plan's fiduciary net position have been determined on the same basis as they are reported by the pension plan. For this purpose, benefit payments are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Net position - Net position represents the difference between assets and deferred outflows of resources, and liabilities. The District reports three categories of net position, as follows: (1) *Net investment in capital assets* consists of net capital assets and related deferred outflows of resources reduced by outstanding balances of any related debt obligations attributable to the acquisition, construction, or improvement of those assets; (2) *Restricted net position* is considered restricted if its use is constrained to a particular purpose. Restrictions are imposed by external organizations, such as federal or state laws or donors. Restricted net position is reduced by liabilities related to the restricted assets; (3) *Unrestricted net position* consists of all other net position that does not meet the definition of the above components and is available for general use by the District.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Assets, deferred outflows of resources, liabilities, deferred inflows of resources, and equity (continued):

Net position flow assumption - Sometimes, the District will fund outlays for a particular purpose from both restricted (e.g., restricted bond or grant proceeds) and unrestricted resources. In order to calculate the amounts to report as restricted - net position and unrestricted - net position in the government-wide financial statements, a flow assumption must be made about the order in which the resources are considered to be applied. It is the District's policy to consider restricted - net position to have been depleted before unrestricted - net position is applied.

Fund equity - The Fire Board reserves the authority to assign fund balance. Unassigned fund balance is the residual classification for the Operating Fund. When the District incurs an expenditure for purposes for which various fund balance classifications can be used, it is the District's policy to use the assigned fund balance first, then unassigned fund balance.

Use of estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America 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 revenue and expenses during the period. Accordingly, actual results could vary from those estimates.

NOTE 2 - STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

Budgetary information - An annual budget is adopted on a basis consistent with generally accepted accounting principles for the Operating Fund. The budget document presents information by function and line-item. The legal level of budgetary control adopted by the governing body is the function level. All annual appropriations lapse at the end of the fiscal year. There were no reportable budget variances at year end.

NOTE 3 - CASH AND INVESTMENTS

Cash - Cash consists solely of deposits with financial institutions. Michigan Compiled Laws, Section 129.91 (Public Act 20 of 1943, as amended) and the District's investment policy authorize the District to make deposits in the accounts of federally-insured banks, credit unions, and savings and loan associations that have an office in Michigan. The District's deposits are in accordance with statutory authority.

Custodial credit risk is the risk that, in the event of the failure of a financial institution, the District may not be able to recover its deposits. The District's investment policy does not specifically address custodial credit risk for deposits. At June 30, 2020, \$187,030 of the District's bank balances of \$437,030 was exposed to custodial credit risk because it was uninsured and uncollateralized.

Investments - State statutes and the District's investment policy authorize the District to invest in a) obligations of the U.S. Treasury, agencies, and instrumentalities; b) commercial paper rated within the two highest rate classifications, which mature not more than 270 days after the date of purchase; c) repurchase agreements, collateralized by U.S. governmental securities; d) bankers' acceptances; e) mutual funds composed of otherwise legal investments; and f) investment pools organized under the local government investment pool act.

NOTE 3 - CASH AND INVESTMENTS (Continued)

Investments in entities that calculate net asset value per share - The District holds shares in an investment pool where the fair value of the investment is measured on a recurring basis using net asset value per share of the investment pool as a practical expedient. At June 30, 2020, the fair value, unfunded commitments, and redemption rules of that investment is as follows:

	<u>MBIA CLASS</u>
Fair value at June 30, 2020	\$ 611,750
Unfunded commitments	none
Redemption frequency	n/a
Notice period	none

The MBIA CLASS investment pool invests in U.S. Treasury obligations, federal agency obligations of the U.S. government, high-grade commercial paper (rated 'A-1' or better), collateralized bank deposits, repurchase agreements (collateralized at 102% by treasury agencies), and approved money market funds. The program is designed to meet the needs of Michigan public sector investors. The pool purchases securities that are legally permissible under state statutes and are available for investment by Michigan counties, cities, townships, school districts, authorities, and other public agencies.

NOTE 4 - CAPITAL ASSETS

Capital asset activity for the year ended June 30, 2020, was as follows:

	<u>Beginning balance</u>	<u>Increases</u>	<u>Decreases</u>	<u>Ending balance</u>
Governmental activities:				
Capital assets not being depreciated - land	\$ 22,726	\$ -	\$ -	\$ 22,726
Capital assets being depreciated:				
Buildings	654,897	66,024	-	720,921
Equipment	682,217	146,990	-	829,207
Vehicles	1,382,615	80,294	(7,000)	1,455,909
Subtotal	2,719,729	293,308	(7,000)	3,006,037
Less accumulated depreciation for:				
Buildings	(284,606)	(74,357)	-	(358,963)
Equipment	(352,861)	(55,348)	-	(408,209)
Vehicles	(711,089)	(109,052)	4,900	(815,241)
Subtotal	(1,348,556)	(238,757)	4,900	(1,582,413)
Total capital assets being depreciated, net	1,371,173	54,551	(2,100)	1,423,624
Governmental activities capital assets, net	\$ 1,393,899	\$ 54,551	\$ (2,100)	\$ 1,446,350

NOTE 5 - LONG-TERM DEBT

At June 30, 2020, long-term debt consisted of an installment purchase agreement. The District borrowed \$200,000, payable in annual installments of \$42,063, including interest at 1.70%, to purchase a truck. The final payment is due in March 2021.

Long-term debt activity for the year ended June 30, 2020, was as follows:

	<u>Beginning balance</u>	<u>Additions</u>	<u>Repayments</u>	<u>Ending balance</u>	<u>Amounts due within one year</u>
Governmental activities:					
2016 installment purchase agreement	\$ 82,028	\$ -	\$ (40,663)	\$ 41,365	\$ 41,365

All debt is secured by the full faith and credit of the District as well as the limited full faith and credit of the three participating municipalities.

At June 30, 2020, debt service requirements are as follows:

<u>Year ended June 30</u>	<u>Principal</u>	<u>Interest</u>
2021	\$ 41,365	\$ 703

NOTE 6 - DEFINED BENEFIT PENSION PLAN*Plan description:*

The District participates in the Municipal Employees' Retirement System of Michigan (MERS). MERS is an agent multiple-employer, statewide public employee pension plan established by the Michigan Legislature under Public Act 135 of 1945 and administered by a nine member Retirement Board. MERS issues a publicly-available financial report that includes financial statements and required supplementary information. This report may be obtained by accessing the MERS website at www.mersofmich.com.

Benefits provided:

The District's defined benefit pension plan provides certain retirement, disability, and death benefits to plan members and beneficiaries and covers all full-time employees of the District. Retirement benefits for eligible employees are calculated as 2.25% of the employee's three-year final average compensation, times the employee's years of service, with a maximum of 80% of final average compensation. Normal retirement age is 60 with early retirement at age 50, with 25 years of service, or age 55, with 15 years of service. Deferred retirement benefits vest after ten years of credited service but are not paid until the date retirement would have occurred had the member remained an employee. Employees are not required to contribute to the plan. An employee who leaves service may withdraw their contributions, plus any accumulated interest. Benefit terms, within the parameters established by MERS, are established and amended by the authority of the District Board.

NOTE 6 - DEFINED BENEFIT PENSION PLAN (Continued)*Employees covered by benefit terms:*

At the December 31, 2019, measurement date, the following employees were covered by the benefit terms:

Inactive employees or beneficiaries currently receiving benefits	1
Inactive employees entitled to but not yet receiving benefits	1
Active employees	<u>6</u>
Total	<u>8</u>

Contributions:

The District is required to contribute amounts at least equal to an actuarially determined rate, as established by the MERS Retirement Board. The actuarially determined rate is the estimated amount necessary to finance the cost of benefits earned by employees during the year, with an additional amount to finance any unfunded accrued liability. For the year ended June 30, 2020, the District contributed \$42,255 to the plan, which amounted to 12.50% of covered payroll. Employees are not required to make contributions.

Net pension liability:

The District's net pension liability reported at June 30, 2020, was determined using a measurement of the total pension liability and the pension net position as of December 31, 2019. The total pension liability at December 31, 2019, was determined by an actuarial valuation as of that date.

Actuarial assumptions:

The total pension liability in the December 31, 2019, actuarial valuation was determined using the following actuarial assumptions, applied to all periods included in the measurement:

Inflation	2.50%	
Salary increases	3.00%	in the long term
Investment rate of return	7.35%	net of investment expense, including inflation

Mortality rates were based on a blend of the RP-2014 Healthy Annuitant Mortality Tables, with rates multiplied by 105 percent; RP-2014 Employee Mortality Tables; and RP-2014 Juvenile Mortality Tables all with a 50 percent male and 50 percent female blend. For disabled retirees, the RP-2014 Disabled Retiree Mortality Table with a 50 percent male and 50 percent female blend is used to reflect the higher expected mortality rates of disabled members.

The actuarial assumptions used in the December 31, 2019, valuation were based on the results of the most recent experience study.

Assumption changes:

The following assumption changes were reflected in the 2019 valuation:

- The investment rate of return, net of investment expense, including inflation, was reduced from 7.75 to 7.35 percent.
- The rate of wage inflation was changed from 3.75 to 3.00 percent.

The long-term expected rate of return on pension plan investments was determined using a model method in which the best-estimate ranges of expected future real rates of return (expected returns, net of investment and administrative expenses, and inflation) are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and by adding expected inflation. The target allocation and best estimates of arithmetic real rates of return for each major asset class are summarized in the following schedule:

NOTE 6 - DEFINED BENEFIT PENSION PLAN (Continued)

<i>Asset class</i>	<i>Target allocation</i>	<i>Long-term expected real rate of return</i>	<i>Expected money-weighted rate of return</i>
Global equity	60.00%	7.75%	3.15%
Global fixed income	20.00%	3.75%	0.25%
Private investments	<u>20.00%</u>	9.75%	1.45%
	<u>100.00%</u>		
Inflation			2.50%
Administrative expenses			<u>0.25%</u>
Investment rate of return			<u>7.60%</u>

Discount rate:

The discount rate used to measure the total pension liability is 7.60% for 2019. The projection of cash flows used to determine the discount rate assumes that employer contributions will be made at the actuarially determined rates for employers. Based on these assumptions, the pension plan's fiduciary net position was projected to be available to pay all projected future benefit payments of current active and inactive employees. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

Changes in the net pension liability:

	<i>Increase (decrease)</i>		
	<i>Total pension liability</i>	<i>Plan fiduciary net position</i>	<i>Net pension liability</i>
	<i>(a)</i>	<i>(b)</i>	<i>(a) - (b)</i>
Balances at December 31, 2018	<u>\$ 497,509</u>	<u>\$ 358,365</u>	<u>\$ 139,144</u>
Changes for the year:			
Service cost	28,853	-	28,853
Interest	39,683	-	39,683
Differences between expected and actual experience	(11,935)	-	(11,935)
Changes in assumptions	12,820	-	12,820
Employer contributions	-	35,700	(35,700)
Net investment income	-	49,063	(49,063)
Benefit payments, including refunds	(31,803)	(31,803)	-
Administrative expenses	-	(844)	844
Net changes	<u>37,618</u>	<u>52,116</u>	<u>(14,498)</u>
Balances at December 31, 2019	<u>\$ 535,127</u>	<u>\$ 410,481</u>	<u>\$ 124,646</u>

NOTE 6 - DEFINED BENEFIT PENSION PLAN (Continued)*Sensitivity of the net pension liability to changes in the discount rate:*

The following presents the net pension liability of the District, calculated using a discount rate of 7.60%, as well as what the District's net pension liability would be using a discount rate that is 1 percentage point lower (6.60%) or 1 percentage point higher (8.60%) than the current rate.

	<u>1% Decrease (6.60%)</u>	<u>Current rate (7.60%)</u>	<u>1% Increase (8.60%)</u>
District's net pension liability	\$ <u>179,640</u>	\$ <u>124,646</u>	\$ <u>78,172</u>

Pension plan fiduciary net position:

Detailed information about the pension plan's fiduciary net position is available in the separately issued MERS financial report, which can be found at www.mersofmich.com. The plan's fiduciary net position has been determined on the same basis used by the plan. The plan uses the economic resources measurement focus and the full accrual basis of accounting. Investments are stated at fair value. Contribution revenue is recorded as contributions are due. Benefit payments are recognized as expenses when due and payable in accordance with benefit terms.

Pension expense, deferred outflows of resources, and deferred inflows of resources related to the pension plan:

For the fiscal year ended June 30, 2020, the District recognized pension expense of \$51,643. At June 30, 2020, the District reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

<u>Source</u>	<u>Deferred outflows of resources</u>	<u>Deferred inflows of resources</u>
Difference between projected and actual earnings	\$ 352	\$ -
Difference between expected and actual experience	-	2,504
Difference in assumptions	<u>18,967</u>	<u>-</u>
	19,319	2,504
Contributions made subsequent to the measurement date	<u>22,145</u>	<u>-</u>
Totals	<u>\$ 41,464</u>	<u>\$ 2,504</u>

The amount reported as deferred outflows of resources resulting from contributions made subsequent to the measurement date, in the amount of \$22,145, will be recognized as a reduction in the net pension liability in fiscal year 2021.

NOTE 6 - DEFINED BENEFIT PENSION PLAN (Continued)

Other amounts reported as deferred outflows of resources, related to the pension plan, will be recognized in pension expense as follows:

<i>Year ended June 30,</i>	<i>Deferred outflows of resources</i>	<i>Deferred inflows of resources</i>
2021	\$ 2,939	\$ (385)
2022	5,044	(385)
2023	8,555	(384)
2024	(2,919)	27
2025	1,425	27
2026	1,425	900
2027	1,425	1,377
2028	1,425	1,327
	<u>\$ 19,319</u>	<u>\$ 2,504</u>

NOTE 7 - TAX REVENUE

The 2019 taxable valuation of the District approximated \$652,019,000, on which ad valorem taxes levied consisted of 2.200 mills for operating purposes, raising approximately \$1,429,000. This amount is recognized in the fund financial statements as property tax revenue.

NOTE 8 - DEFINED CONTRIBUTION PENSION PLAN

The District contributes to the Saugatuck Township Fire District MERS Defined Contribution Plan (the Plan), a defined contribution pension plan, for substantially all of its paid-on-call employees. The Plan is administered by a third-party administrator.

In a defined contribution plan, benefits depend solely on amounts contributed to the plan, plus investment earnings. Benefit terms, including contribution requirements, for the Plan are established and may be amended by the District Board. Employees are eligible to participate after completing one year of service. For each eligible employee in the pension plan, the District is required to match employee contributions up to 6% of covered wages. Employees are not required to make contributions to the Plan but can make contributions up to the maximum allowed. The District made contributions of \$27,879 during the fiscal year ended June 30, 2020.

Employees become vested in District contributions and earnings on District contributions after completion of three years of firefighting service with the District. Nonvested District contributions are forfeited upon termination of employment. Such forfeitures are used to cover a portion of the pension plan's administrative expenses. For the year ended June 30, 2020, there were no forfeitures. At June 30, 2020, there were no accrued liabilities relating to Plan contributions.

The District is not a trustee of the plan, nor is the District responsible for investment management of plan assets.

NOTE 9 - DEFERRED COMPENSATION PLAN

The District offers its employees a deferred compensation plan created in accordance with Internal Revenue Code, Section 457. The assets of the plans were held in trust (custodial account or annuity contract), as described in IRC Section 457(g) for the exclusive benefit of the participants (employees) and their beneficiaries. The custodian thereof for the exclusive benefit of the participants holds the custodial account for the beneficiaries of this Section 457 plan, and the assets may not be diverted to any other use. The administrators are agents of the employer for purposes of providing direction to the custodian of the custodial account from time to time for the investment of the funds held in the account, transfer of assets to or from the account, and all other matters. In accordance with the provisions of GASB Statement No. 32, plan balances and activities are not reflected in the Districts's financial statements.

NOTE 10 - RISK MANAGEMENT

The District is exposed to various risks of loss to general liability, property and casualty, and workers' compensation, with such risks being managed through the purchase of commercial insurance. For all risks of loss, there have been no significant reductions in insurance coverage from coverage provided in prior years. Also, in the past three years, settlements did not exceed insurance coverage.

NOTE 11 - PENDING ACCOUNTING PRONOUNCEMENT

Governmental Accounting Standards Board (GASB) Statement No. 87, *Leases*, was issued by the GASB in June 2017 and will be effective for periods beginning after June 15, 2021. The objective of this Statement is to increase the usefulness of governments' financial statements by requiring recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the contract. It establishes a single model for lease accounting based on the foundational principle that leases are financings of the right to use the underlying asset. Under this Statement, a lessee is required to recognize a lease liability and an intangible right-to-use lease asset, and a lessor is required to recognize a lease receivable and a deferred inflow of resources, thereby enhancing the relevance and consistency of information about governments' leasing activities.

REQUIRED SUPPLEMENTARY INFORMATION

Saugatuck Township Fire District**BUDGETARY COMPARISON SCHEDULE - General Fund***Year ended June 30, 2020*

	<i>Original budget</i>	<i>Final budget</i>	<i>Actual</i>	<i>Variance with final budget positive (negative)</i>
REVENUES				
Property taxes:				
Township of Saugatuck	\$ 716,000	\$ 716,000	\$ 715,779	\$ (221)
City of the Village of Douglas	360,500	360,500	360,753	253
City of Saugatuck	353,500	353,019	353,019	-
Federal grant	-	127,500	123,558	(3,942)
Charges for services	9,000	7,089	7,843	754
Interest	2,000	7,500	7,623	123
Other	5,000	19,734	32,122	12,388
Total revenues	<u>1,446,000</u>	<u>1,591,342</u>	<u>1,600,697</u>	<u>9,355</u>
EXPENDITURES				
Public safety:				
Salaries and wages:				
Chief	73,290	80,090	81,307	(1,217)
Board and officers	12,150	9,470	9,779	(309)
Full-time firefighters	245,000	251,500	249,631	1,869
Firefighters and medical responders	250,000	235,700	242,398	(6,698)
Other	10,000	10,500	10,060	440
Payroll taxes	50,000	50,000	49,018	982
Telephone	11,000	11,000	10,473	527
Repairs and maintenance:				
Radio	6,500	3,500	2,182	1,318
Building	16,000	20,000	19,815	185
Boat	15,000	15,000	13,304	1,696
Vehicle	40,000	40,000	33,974	6,026
Building security	2,000	2,000	1,781	219
Uniforms/turn-out gear	35,000	35,000	34,321	679
Operating supplies	18,000	23,000	22,276	724
Gas and oil	12,000	12,000	10,830	1,170
Insurance	23,000	21,900	21,881	19
Health insurance	75,000	75,000	73,300	1,700
Retirement	62,360	72,360	71,514	846
Workers compensation insurance	40,000	32,400	32,318	82
Utilities	14,000	14,000	14,447	(447)
Physicals	11,000	9,500	9,084	416

BUDGETARY COMPARISON SCHEDULE - General Fund (Continued)

Year ended June 30, 2020

	<u>Original budget</u>	<u>Final budget</u>	<u>Actual</u>	<u>Variance with final budget positive (negative)</u>
EXPENDITURES (Continued)				
Public safety (continued):				
Professional services	\$ 25,000	\$ 31,500	\$ 23,006	\$ 8,494
Equipment testing	15,000	15,000	13,997	1,003
Tools	3,000	3,000	2,348	652
Fire prevention	10,000	10,000	8,747	1,253
Education	15,000	15,000	13,333	1,667
Medical supplies	10,000	18,000	17,012	988
Office expense	7,000	9,500	9,451	49
Technology	9,600	13,600	12,828	772
Other	<u>38,000</u>	<u>13,500</u>	<u>9,627</u>	<u>3,873</u>
Total public safety	<u>1,153,900</u>	<u>1,153,020</u>	<u>1,124,042</u>	<u>28,978</u>
Capital outlay	<u>250,000</u>	<u>407,488</u>	<u>328,229</u>	<u>79,259</u>
Debt service:				
Principal	<u>40,700</u>	<u>40,700</u>	<u>40,663</u>	<u>37</u>
Interest	<u>1,400</u>	<u>1,400</u>	<u>1,400</u>	<u>-</u>
Total expenditures	<u>1,446,000</u>	<u>1,602,608</u>	<u>1,494,334</u>	<u>108,274</u>
NET CHANGES IN FUND BALANCES	-	(11,266)	106,363	117,629
FUND BALANCES - BEGINNING	<u>781,617</u>	<u>781,617</u>	<u>781,617</u>	<u>-</u>
FUND BALANCES - ENDING	<u>\$ 781,617</u>	<u>\$ 770,351</u>	<u>\$ 887,980</u>	<u>\$ 117,629</u>

SCHEDULE OF CHANGES IN THE DISTRICT'S NET PENSION LIABILITY AND RELATED RATIOS

Year ended June 30, 2020

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Total pension liability:						
Service cost	\$ 28,853	\$ 24,437	\$ 23,753	\$ 18,954	\$ 20,979	\$ 11,383
Interest	39,683	37,158	34,660	32,284	29,868	28,783
Differences between expected and actual experience	(11,935)	(451)	4,277	7,865	3,295	-
Changes in assumptions	12,820	-	-	-	20,186	-
Benefit payments, including refunds	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)
Other	-	2	-	-	-	-
Net change in total pension liability	37,618	29,343	30,887	27,300	42,525	8,363
Total pension liability, beginning of year	<u>497,509</u>	<u>468,166</u>	<u>437,279</u>	<u>409,979</u>	<u>367,454</u>	<u>359,091</u>
Total pension liability, end of year	<u>\$ 535,127</u>	<u>\$ 497,509</u>	<u>\$ 468,166</u>	<u>\$ 437,279</u>	<u>\$ 409,979</u>	<u>\$ 367,454</u>
Plan fiduciary net position:						
Contributions - employer	\$ 35,700	\$ 31,286	\$ 27,385	\$ 22,986	\$ 14,796	\$ 5,888
Net investment income (loss)	49,063	(14,843)	44,189	34,938	(4,768)	20,810
Benefit payments, including refunds	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)
Administrative expenses	(844)	(729)	(700)	(690)	(713)	(758)
Net change in plan fiduciary net position	52,116	(16,089)	39,071	25,431	(22,488)	(5,863)
Plan fiduciary net position, beginning of year	<u>358,365</u>	<u>374,454</u>	<u>335,383</u>	<u>309,952</u>	<u>332,440</u>	<u>338,303</u>
Plan fiduciary net position, end of year	<u>\$ 410,481</u>	<u>\$ 358,365</u>	<u>\$ 374,454</u>	<u>\$ 335,383</u>	<u>\$ 309,952</u>	<u>\$ 332,440</u>
District's net pension liability, end of year	<u>\$ 124,646</u>	<u>\$ 139,144</u>	<u>\$ 93,712</u>	<u>\$ 101,896</u>	<u>\$ 100,027</u>	<u>\$ 35,014</u>
Plan fiduciary net position as a percent of total pension liability	76.71%	72.03%	79.98%	76.70%	75.60%	90.47%
Covered payroll	\$ 303,073	\$ 250,382	\$ 248,199	\$ 198,475	\$ 200,376	\$ 108,720
District's net pension liability as a percentage of covered payroll	41.13%	55.57%	37.76%	51.34%	49.92%	32.21%

Note: This schedule is being built prospectively after the implementation of GASB 68 in fiscal year 2015. Ultimately, ten years of data will be presented.

SCHEDULE OF DISTRICT PENSION CONTRIBUTIONS

Last Ten Fiscal Years Ended June 30

	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>
Actuarially determined contributions	\$ 42,255	\$ 31,162	\$ 30,319	\$ 25,655	\$ 18,405	\$ 11,785	\$ -	\$ 10,764	\$ 14,262	\$ 11,573
Contributions in relation to the actuarially determined contributions	<u>42,255</u>	<u>31,162</u>	<u>30,319</u>	<u>25,655</u>	<u>18,405</u>	<u>11,785</u>	<u>-</u>	<u>10,764</u>	<u>14,262</u>	<u>11,573</u>
Contribution deficiency	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Covered payroll	\$ 303,073	\$ 250,382	\$ 248,199	\$ 213,867	\$ 175,753	\$ 100,770	\$ 99,986	\$ 199,323	\$ 126,758	\$ 95,100
Contributions as a percentage of covered payroll	13.94%	12.45%	12.22%	12.00%	10.47%	11.69%	0.00%	5.40%	11.25%	12.17%

Actuarial valuation information relative to the determination of contributions:

Valuation date Actuarially determined contribution rates are calculated as of December 31 each year, which is 18 months prior to the beginning of the fiscal year in which the contributions are required.

Methods and assumptions used to determine contribution rates:

Actuarial cost method	Entry-age normal cost
Amortization method	Level percentage of payroll, open
Remaining amortization period	19 years
Asset valuation method	5-year smoothed fair value
Inflation	2.50%
Salary increases	3.00% (3.75% for 2015 through 2019)
Investment rate of return	7.35%, net of investment and administrative expenses, including inflation (7.75% for 2015 through 2019)
Retirement age	Normal retirement age is 60 years
Mortality	50% Female/50% Male blend of the RP-2014 Healthy Annuitant Mortality Tables with rates multiplied by 105%

01/14/2021 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 12/22/2020 - 01/18/2021				
Check Date	Check	Vendor Name	Description	Amount
Bank MAC MACATAWA BANK				
12/24/2020	DD3236(A)	BERNHARDY, CHRISTOPHER	PAYROLL	1,964.53
12/24/2020	DD3237(A)	BETTS, MICHAEL	PAYROLL	1,979.47
12/24/2020	DD3238(A)	JANIK, GREG	PAYROLL	3,139.60
12/24/2020	DD3239(A)	MANTELS, CHRISTOPHER	PAYROLL	2,830.19
12/24/2020	DD3240(A)	MEYER, KYLE	PAYROLL	1,813.63
12/24/2020	DD3241(A)	MILESKIEWICZ, JOHN	PAYROLL	1,866.67
12/24/2020	EFT829(E)	457 MERS	PAYROLL	2,437.03
12/24/2020	EFT830(E)	MISDU	PAYROLL	217.86
12/24/2020	EFT831(E)	IRS	PAYROLL	5,332.52
12/24/2020	EFT832(E)	MERS	PAYROLL	4,535.80
12/24/2020	EFT833(E)	SAUGATUCK AREA PROFESSIONAL LOCAL 5	PAYROLL	125.00
01/08/2021	DD3242(A)	BERNHARDY, CHRISTOPHER	PAYROLL	1,404.49
01/08/2021	DD3243(A)	BETTS, MICHAEL	PAYROLL	1,282.46
01/08/2021	DD3244(A)	JANIK, GREG	PAYROLL	2,143.60
01/08/2021	DD3245(A)	MANTELS, CHRISTOPHER	PAYROLL	1,842.90
01/08/2021	DD3246(A)	MEYER, KYLE	PAYROLL	1,268.31
01/08/2021	DD3247(A)	MILESKIEWICZ, JOHN	PAYROLL	1,303.68
01/08/2021	EFT834(E)	457 MERS	PAYROLL	1,785.35
01/08/2021	EFT835(E)	MISDU	PAYROLL	217.86
01/08/2021	EFT836(E)	IRS	PAYROLL	3,238.07
01/08/2021	EFT837(E)	SAUGATUCK AREA PROFESSIONAL LOCAL 5	PAYROLL	125.00
01/12/2021	DD3248(A)	ALDRICH, STACEY	PAYROLL	43.04
01/12/2021	DD3249(A)	BALES, WENDY	PAYROLL	1,562.00
01/12/2021	DD3250(A)	BECKMAN, ERIC	PAYROLL	43.04
01/12/2021	DD3251(A)	BEEK, HEATHER	PAYROLL	114.75
01/12/2021	DD3252(A)	BERNHARDY, CHRISTOPHER	PAYROLL	440.57
01/12/2021	DD3253(A)	BETTS, MICHAEL	PAYROLL	209.59
01/12/2021	DD3254(A)	BLATT, DAVID	PAYROLL	654.71
01/12/2021	DD3255(A)	BLOK, MICHAEL	PAYROLL	811.08
01/12/2021	DD3256(A)	BRINK, CHAD	PAYROLL	215.94
01/12/2021	DD3257(A)	DEMOND, KALEB	PAYROLL	723.54
01/12/2021	DD3258(A)	DORNBUSH, KALEIGH	PAYROLL	312.24
01/12/2021	DD3259(A)	DYKSTRA, TOM	PAYROLL	246.36
01/12/2021	DD3260(A)	ENGLAND, MICHAEL	PAYROLL	519.46
01/12/2021	DD3261(A)	ESQUIVEL, BRADLEY	PAYROLL	708.54
01/12/2021	DD3262(A)	GARGANO, CHRISTINE	PAYROLL	440.62
01/12/2021	DD3263(A)	GARGANO, MARK	PAYROLL	615.20
01/12/2021	DD3264(A)	GREEN, MICHELLE	PAYROLL	603.03
01/12/2021	DD3265(A)	JANIK, GREG	PAYROLL	1,152.08
01/12/2021	DD3266(A)	KEMPKERS, BRIAN	PAYROLL	1,015.29
01/12/2021	DD3267(A)	KIRCHERT, ERIK	PAYROLL	1,080.21

01/14/2021 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 12/22/2020 - 01/18/2021				
Check Date	Check	Vendor Name	Description	Amount
01/12/2021	DD3268(A)	MANTELS, CHRISTOPHER	PAYROLL	857.00
01/12/2021	DD3269(A)	MARR, SEAN	PAYROLL	567.13
01/12/2021	DD3270(A)	MCGOWAN, WILLIAM	PAYROLL	669.11
01/12/2021	DD3271(A)	MEISTE, JAMES	PAYROLL	681.13
01/12/2021	DD3272(A)	MEYER, KYLE	PAYROLL	520.88
01/12/2021	DD3273(A)	MILESIEWICZ, JOHN	PAYROLL	361.27
01/12/2021	DD3274(A)	MILLER, AARON	PAYROLL	43.04
01/12/2021	DD3275(A)	MOKMA, WAYNE	PAYROLL	480.68
01/12/2021	20289	HELPS, DONALD	PAYROLL	44.04
01/12/2021	DD3276(A)	PULLEN, TARUE	PAYROLL	44.04
01/12/2021	DD3277(A)	SEYMOUR, SCOTT	PAYROLL	993.80
01/12/2021	DD3278(A)	SHERER, MISTY	PAYROLL	945.13
01/12/2021	DD3279(A)	STARRING, LINUS	PAYROLL	882.89
01/12/2021	DD3280(A)	STURM, ELLIOTT	PAYROLL	458.99
01/12/2021	DD3281(A)	VAN AUKEN, LAUREL	PAYROLL	515.44
01/12/2021	DD3282(A)	VERPLANK, JANE	PAYROLL	44.04
01/12/2021	DD3283(A)	WILKINSON, ERIN	PAYROLL	64.16
01/12/2021	EFT838(E)	457 MERS	PAYROLL	2,236.06
01/12/2021	EFT839(E)	MISDU	PAYROLL	217.86
01/12/2021	EFT840(E)	IRS	PAYROLL	5,223.18
01/12/2021	EFT841(E)	SAUGATUCK AREA PROFESSIONAL LOCAL 5	PAYROLL	125.00
01/12/2021	20290	BARBARA TSATUROVA PLLC	PAYROLL	205.81
01/18/2021	1951(E)	COMCAST	TELEPHONES & INTERNET	306.01
01/18/2021	1952(E)	CONSUMERS ENERGY	FIRE STATION	589.18
01/18/2021	1953(E)	CONSUMERS ENERGY	BOAT DOCK	40.09
01/18/2021	1954(E)	FIRST BANKCARD	SUPPLIES	4,270.76
01/18/2021	1955(E)	HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT	3,158.32
01/18/2021	1956(E)	KAL LAKE SEWER WATER	WATER	203.58
01/18/2021	1957(E)	MENARDS	LIVE FIRE & SUPPLIES	1,115.72
01/18/2021	1958(E)	MICHIGAN GAS UTILITIES	FIRE STATION	270.54
01/18/2021	1959(E)	PRIORITY HEALTH	HEALTH INSURANCE	3,507.01
01/18/2021	1960(E)	REPUBLIC SERVICES 240	TRASH & RECYCLING	124.62
01/18/2021	1961(E)	SHELL	GASOLINE & DIESEL	546.00
01/18/2021	1962(E)	VERIZON WIRELESS	CELL PHONES & MODEMS	521.80
01/18/2021	1963(A)	BLOOM SLUGGETT PC	LEGAL FEES	2,305.50
01/18/2021	1964(A)	FISHERIES SUPPLY COMPANY	DECK HINGE	294.36
01/18/2021	1965(A)	SMART BUSINESS SOURCE LLC	OFFICE SUPPLIES	61.21
01/18/2021	1966(A)	DEBRA FROSTY	UNIFORMS	60.00
01/18/2021	1967(A)	GALLS LLC	UNIFORMS	235.19
01/18/2021	1968(A)	GREG JANIK	REPAIRS	15.68
01/18/2021	1969(A)	J & B MEDICAL	MEDICAL SUPPLIES	129.84
01/18/2021	1970(A)	MCKESSON	MEDICAL SUPPLIES	114.31
01/18/2021	1971(A)	LORRIE PASTOOR	CLEANING	200.00

01/14/2021		CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT		
CHECK DATE FROM 12/22/2020 - 01/18/2021				
Check Date	Check	Vendor Name	Description	Amount
01/18/2021	1972(A)	CITY OF SAUGATUCK	FINANCE SERVICES	1,300.00
01/18/2021	1973(A)	SPENCER MANUFACTURING INC	2151 PUMP PANEL	687.68
01/18/2021	1974(A)	WEST MICHIGAN UNIFORM	SHOP TOWELS	243.75
01/18/2021	20291	GRAPHIX EMBROIDERY INC	UNIFORMS	447.00
01/18/2021	20292	HAMILTON FIRE	STAFFING	834.03
01/18/2021	20293	I.T. RIGHT	COMPUTER SERVICES	3,841.00
01/18/2021	20294	SENSIT TECHNOLOGIES LLC	GAS SENSOR	255.58
01/18/2021	20295	OVERISEL LUMBER CO	SUPPLIES	9.34
01/18/2021	20296	SOUTHSIDE BODY & FABRICATION INC	2141 REPAIRS	16,134.50
01/18/2021	20297	STANDARD	INSURANCE	707.46
01/18/2021	20298	ZORO	SUPPLIES	522.06
Total of 95 Checks:				111,598.11
Less 0 Void Checks:				0.00
Total of 95 Disbursements:				111,598.11

Vendor Name	Description	Amount
1. BLOOM SLUGGETT PC	LEGAL FEES	2,305.50
2. CITY OF SAUGATUCK	FINANCE SERVICES	1,300.00
3. COMCAST	TELEPHONES & INTERNET	306.01
4. CONSUMERS ENERGY	FIRE STATION	589.18
	BOAT DOCK	40.09
	TOTAL	629.27
5. DEBRA FROSTY	UNIFORMS	60.00
6. FIRST BANKCARD	SUPPLIES	32.86
	SUPPLIES, TRAINING & MAINTENANCE	3,012.40
	MAINTENANCE, COVID & SUPPLIES	1,225.50
	TOTAL	4,270.76
7. FISHERIES SUPPLY COMPANY	DECK HINGE	246.18
	TOP CAP	48.18
	TOTAL	294.36
8. GALLS LLC	UNIFORMS	235.19
9. GRAPHIX EMBROIDERY INC	UNIFORMS	447.00
10. GREG JANIK	REPAIRS	15.68
11. HAMILTON FIRE	STAFFING	834.03
12. HEALTH SAVINGS ACCOUNT	HEALTH SAVINGS ACCOUNT	3,158.32
13. I.T. RIGHT	COMPUTER SUPPORT	1,536.00
	COMPUTER SERVICES	2,305.00
	TOTAL	3,841.00
14. J & B MEDICAL	MEDICAL SUPPLIES	129.84
15. KAL LAKE SEWER WATER	WATER	203.58
16. LORRIE PASTOOR	CLEANING	200.00
17. MCKESSON	MEDICAL SUPPLIES	114.31
18. MENARDS	LIVE FIRE & SUPPLIES	1,115.72
19. MICHIGAN GAS UTILITIES	FIRE STATION	270.54
20. OVERISEL LUMBER CO	SUPPLIES	9.34
21. PRIORITY HEALTH	HEALTH INSURANCE	3,507.01
22. REPUBLIC SERVICES 240	TRASH & RECYCLING	124.62
23. SENSIT TECHNOLOGIES LLC	GAS SENSOR	255.58
24. SHELL	GASOLINE & DIESEL	546.00

Vendor Name	Description	Amount
25. SMART BUSINESS SOURCE LLC	OFFICE SUPPLIES	61.21
26. SOUTHSIDE BODY & FABRICATION INC	2142 REPAIRS	970.00
	2132/2133 BRUSH TRUCKS	255.07
	2141 REPAIRS	14,909.43
	TOTAL	16,134.50
27. SPENCER MANUFACTURING INC	2151 PUMP PANEL	687.68
28. STANDARD	INSURANCE	707.46
29. VERIZON WIRELESS	CELL PHONES & MODEMS	521.80
30. WEST MICHIGAN UNIFORM	SHOP TOWELS	243.75
31. ZORO	SUPPLIES	322.44
	SUPPLIES	199.62
	TOTAL	522.06
TOTAL - ALL VENDORS		43,052.12
FUND TOTALS:		
Fund 206 - FIRE FUND		42,704.61
Fund 210 - REGIONAL TRAINING CENTER		347.51

PERIOD ENDING 01/31/2021

Item #9B

		2020-21	YTD BALANCE	ACTIVITY FOR	AVAILABLE	
		01/31/2021	01/31/2021	MONTH 01/31/2021	BALANCE	% BDGT
GL NUMBER	DESCRIPTION	AMENDED BUDGET	NORMAL (ABNORMAL)	INCREASE (DECREASE)	NORMAL (ABNORMAL)	USED
Fund 206 - FIRE FUND						
Revenues						
Dept 000						
206-000-401.000	SAUGATUCK CITY	364,000.00	157,403.17	59,587.49	206,596.83	43.24
206-000-402.000	SAUGATUCK TOWNSHIP	747,000.00	57,597.22	57,597.22	689,402.78	7.71
206-000-403.000	DOUGLAS CITY	380,000.00	142,654.97	109,239.87	237,345.03	37.54
206-000-450.000	FIRE SERVICES	6,000.00	5,124.75	400.00	875.25	85.41
206-000-460.000	INSPECTION & PLAN REVIEW FEES	5,000.00	3,725.00	0.00	1,275.00	74.50
206-000-465.000	COST RECOVERY	7,000.00	6,942.20	0.00	57.80	99.17
206-000-528.000	OTHER FEDERAL GRANTS	85,948.00	90,921.87	4,973.87	(4,973.87)	105.79
206-000-560.000	GRANTS & DONATIONS	4,000.00	3,022.90	1.00	977.10	75.57
206-000-665.000	INTEREST	500.00	316.77	0.00	183.23	63.35
206-000-685.000	SALES OF ASSETS	0.00	0.00	0.00	0.00	0.00
Total Dept 000		1,599,448.00	467,708.85	231,799.45	1,131,739.15	29.24
TOTAL REVENUES		1,599,448.00	467,708.85	231,799.45	1,131,739.15	29.24
Expenditures						
Dept 336 - FIRE FUND						
206-336-702.000	BOARD SALARY	5,250.00	1,700.00	300.00	3,550.00	32.38
206-336-704.000	CHIEF SALARY	80,000.00	44,275.50	3,957.92	35,724.50	55.34
206-336-705.000	OFFICER SALARIES	9,000.00	2,952.45	710.82	6,047.55	32.81
206-336-708.000	CAREER FIREFIGHTER	306,000.00	139,681.72	10,262.55	166,318.28	45.65
206-336-709.000	OPERATIONAL WAGES	87,000.00	70,431.34	6,448.38	16,568.66	80.96
206-336-709.500	PAID ON CALL STIPEND	75,000.00	41,812.24	8,130.88	33,187.76	55.75
206-336-710.000	FIRE CALLS	60,000.00	22,279.48	4,108.06	37,720.52	37.13
206-336-711.000	MEDICAL CALLS	30,000.00	14,629.11	2,172.25	15,370.89	48.76
206-336-712.000	TRAINING	30,000.00	17,196.66	2,923.94	12,803.34	57.32
206-336-713.000	SPECIAL EVENTS	10,000.00	1,339.58	72.82	8,660.42	13.40
206-336-720.000	PAYROLL TAXES	55,000.00	28,936.03	4,412.75	26,063.97	52.61
206-336-721.000	EMPLOYEE INSURANCE BENEFITS	75,000.00	42,724.15	8,196.79	32,275.85	56.97
206-336-722.000	WORKER COMP INSURANCE	45,000.00	35,338.76	0.00	9,661.24	78.53
206-336-723.000	RETIREMENT	73,000.00	41,045.13	3,645.60	31,954.87	56.23
206-336-727.000	OPERATING SUPPLIES	22,000.00	10,927.74	1,842.52	11,072.26	49.67
206-336-728.000	GAS & OIL	12,000.00	3,594.09	546.00	8,405.91	29.95
206-336-730.000	PROFESSIONAL SERVICES	20,000.00	28,042.02	3,805.50	(8,042.02)	140.21
206-336-742.000	TESTING, REPAIR & REPLACEMENT	15,000.00	8,069.14	255.58	6,930.86	53.79
206-336-745.000	STATION TOOLS	3,000.00	524.25	109.00	2,475.75	17.48
206-336-746.000	FIRE FIGHTER TOOLS	10,000.00	449.97	449.97	9,550.03	4.50
206-336-751.000	PHONES	12,000.00	5,867.00	907.81	6,133.00	48.89
206-336-752.000	UTILITIES	14,000.00	7,102.34	1,228.01	6,897.66	50.73
206-336-760.000	VEHICLE/ EQUIP REP & MAINTENANCE	40,000.00	28,875.76	542.05	11,124.24	72.19
206-336-761.000	BOAT MAINTENANCE	15,000.00	15,098.98	1,036.99	(98.98)	100.66
206-336-762.000	RADIO & PAGER R&R	6,500.00	1,067.56	209.70	5,432.44	16.42
206-336-763.000	BUILDING REPAIR & MAINTENANCE	20,000.00	15,728.95	(7,640.82)	4,271.05	78.64
206-336-764.000	BUILDING SECURITY	2,000.00	260.00	0.00	1,740.00	13.00
206-336-767.000	DUES & SUBSCRIPTIONS	3,500.00	1,422.64	124.65	2,077.36	40.65
206-336-770.000	OFFICE EXPENSES	10,000.00	2,922.37	706.72	7,077.63	29.22
206-336-771.000	TECHNOLOGY	12,000.00	13,953.55	3,992.96	(1,953.55)	116.28
206-336-775.000	BUILDING INSPECTIONS	2,500.00	67.50	0.00	2,432.50	2.70
206-336-780.000	UNIFORMS	12,000.00	4,789.24	742.19	7,210.76	39.91
206-336-781.000	TURN OUT GEAR	25,000.00	5,185.99	0.00	19,814.01	20.74
206-336-785.000	EDUCATION	18,000.00	5,166.41	177.88	12,833.59	28.70
206-336-791.000	MEDICAL SUPPLY	10,000.00	7,529.68	142.13	2,470.32	75.30
206-336-795.000	FIRE PREVENTION	10,000.00	476.96	0.00	9,523.04	4.77

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User: Peter

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PERIOD ENDING 01/31/2021

		2020-21	YTD BALANCE	ACTIVITY FOR	AVAILABLE	
GL NUMBER	DESCRIPTION	AMENDED BUDGET	01/31/2021	MONTH 01/31/2021	BALANCE	% BDGT
			NORMAL (ABNORMAL)	INCREASE (DECREASE)	NORMAL (ABNORMAL)	USED
Fund 206 - FIRE FUND						
Expenditures						
206-336-796.000	PHYSICALS	11,000.00	0.00	0.00	11,000.00	0.00
206-336-815.000	GENERAL INSURANCE	32,000.00	23,592.00	0.00	8,408.00	73.73
206-336-861.000	TAX CHARGE BACK	500.00	416.22	0.00	83.78	83.24
206-336-975.000	LOAN PAYMENT	42,100.00	0.00	0.00	42,100.00	0.00
206-336-980.000	SMALL CAPITAL	0.00	0.00	0.00	0.00	0.00
206-336-985.000	LONG TERM CAPITAL	200,000.00	145,178.66	16,134.50	54,821.34	72.59
206-336-986.000	CAPITAL FUND TRANSFER	12,150.00	0.00	0.00	12,150.00	0.00
Total Dept 336 - FIRE FUND		1,532,500.00	840,651.17	80,656.10	691,848.83	54.85
TOTAL EXPENDITURES		1,532,500.00	840,651.17	80,656.10	691,848.83	54.85
Fund 206 - FIRE FUND:						
TOTAL REVENUES		1,599,448.00	467,708.85	231,799.45	1,131,739.15	29.24
TOTAL EXPENDITURES		1,532,500.00	840,651.17	80,656.10	691,848.83	54.85
NET OF REVENUES & EXPENDITURES		66,948.00	(372,942.32)	151,143.35	439,890.32	557.06

MICHIGAN FATAL FIRE STATISTICS

2020

TOTAL FIRE FATALITIES

123 PEOPLE DIED IN 102 FIRES



↑ **21%**
INCREASE
IN DEATHS
COMPARED
TO 2019

↑ **13%**
INCREASE
IN FIRES
COMPARED
TO 2019

ONLY
35% OF HOMES WERE
REPORTED AS
HAVING WORKING
SMOKE ALARMS

↑ **50%**
INCREASE
COMPARED TO 2019

MULTI FATAL FIRES

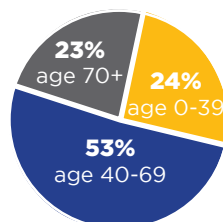


18 FIRES
CONTRIBUTING TO
39
DEATHS

TIMES OF FATAL FIRES



FIRE DEATHS BY AGE AND GENDER



67% MALE
31% FEMALE
2% unknown

TOP 3 FATAL FIRE CAUSES



SMOKING



COOKING



HEATING

(These numbers reflect only the reported fires.)

TOP 3 AREAS OF ORIGIN



LIVING ROOM



BEDROOM



KITCHEN

(These numbers reflect only the reported fires.)

REPORTED HOME VALUES as compared to Michigan's \$150,000 median value



71% OF HOMES
WITH FATAL FIRES
VALUED BELOW

12% OF HOMES
WITH FATAL FIRES
VALUED ABOVE



17%
APARTMENTS/
COMMERICAL



Test smoke
alarms every month

SMOKE ALARMS SAVE LIVES!

Put one on **EVERY LEVEL** in **EVERY BEDROOM**



Change batteries **EVERY YEAR OR WHEN IT CHIRPS** and replace every **TEN YEARS**

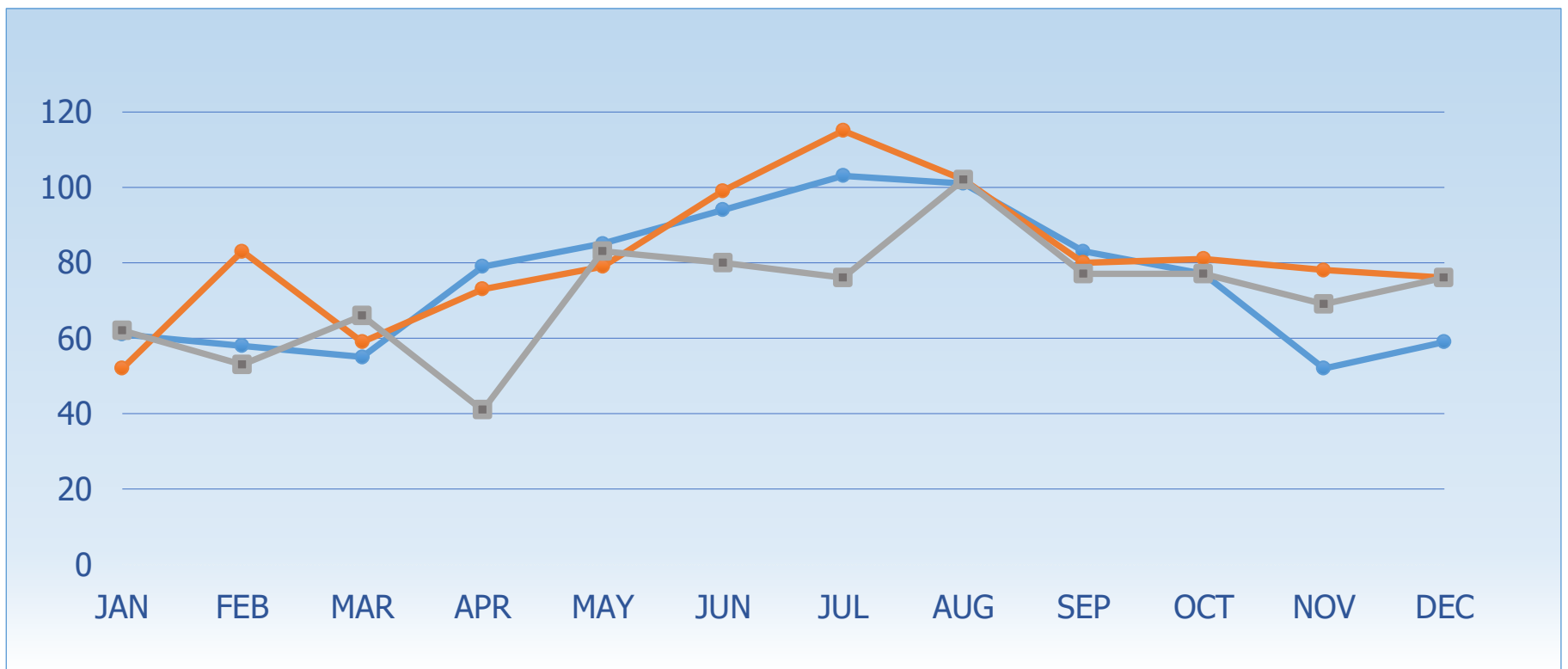
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2020 Incidents by Month

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
2020	62	53	66	41	83	80	76	102	77	77	69	76	862
2019	52	83	59	73	79	99	115	102	80	81	78	76	977
2018	61	58	55	79	85	94	103	101	83	77	52	59	907



2010-20 Incidents by month

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
2020	62	53	66	41	83	80	76	102	77	77	69	76	862
2019	52	83	59	73	79	99	115	102	80	81	78	76	977
2018	61	58	55	79	85	94	103	101	83	77	52	59	907
2017	54	35	62	51	68	89	116	76	66	91	48	57	813
2016	47	51	53	64	76	95	113	105	82	64	60	65	875
2015	57	61	50	50	73	67	110	90	71	58	49	47	783
2014	62	51	49	56	85	77	84	59	72	52	59	39	745
2013	67	62	44	39	57	53	70	74	42	58	66	58	690
2012	52	33	58	55	54	74	104	77	54	40	52	76	729
2011	42	38	57	34	52	51	92	70	63	61	40	41	641
2010	36	26	46	52	50	48	98	72	58	54	40	32	612
Average	54	50	54	54	69	75	98	83	68	65	54	55	777

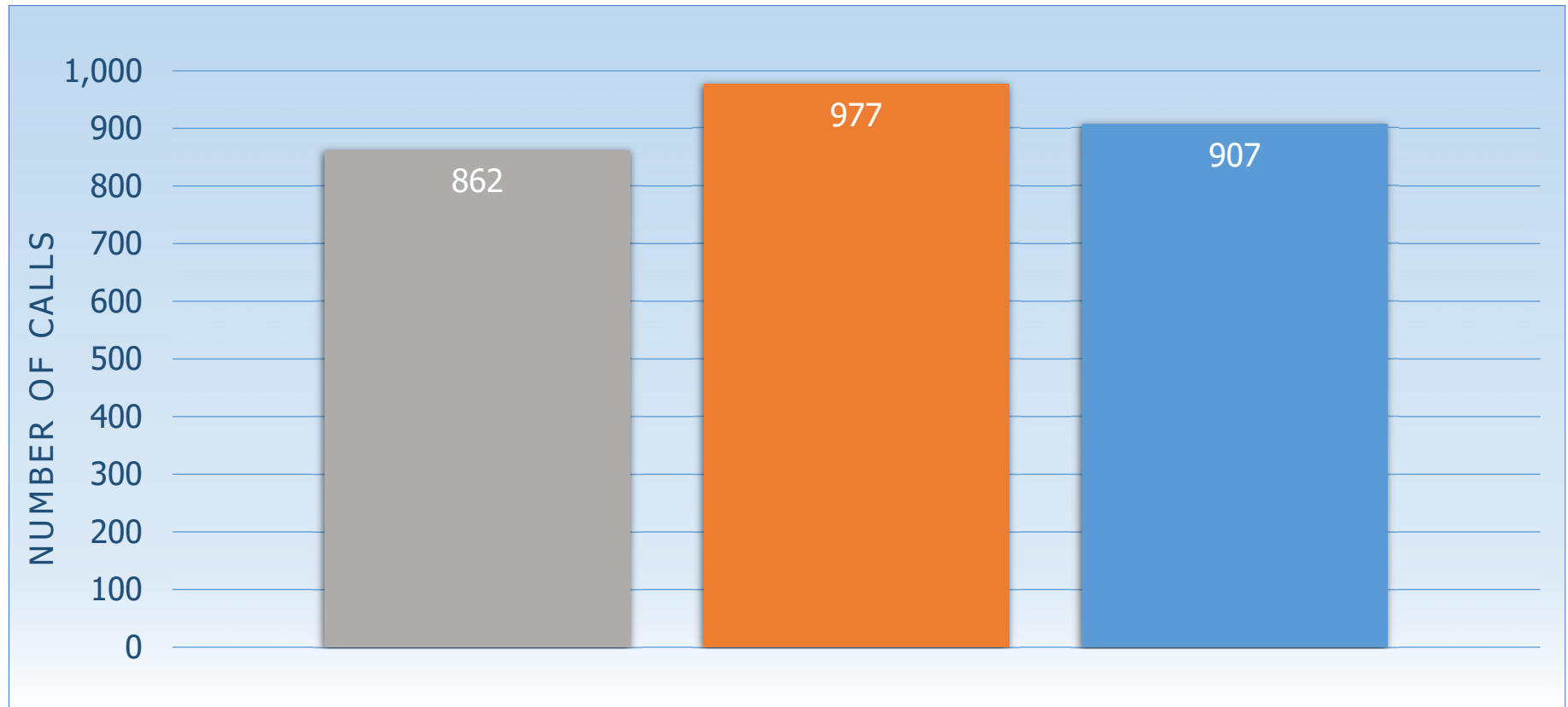
Lowest Highest

1999-2020 Incidents by month

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
2020	62	53	66	41	83	80	76	102	77	77	69	76	862
2019	52	83	59	73	79	99	115	102	80	81	78	76	977
2018	61	58	55	79	85	94	103	101	83	77	52	59	907
2017	54	35	62	51	68	89	116	76	66	91	48	57	813
2016	47	51	53	64	76	95	113	105	82	64	60	65	875
2015	57	61	50	50	73	67	110	90	71	58	49	47	783
2014	62	51	49	56	85	77	84	59	72	52	59	39	745
2013	67	62	44	39	57	53	70	74	42	58	66	58	690
2012	52	33	58	55	54	74	104	77	54	40	52	76	729
2011	42	38	57	34	52	51	92	70	63	61	40	41	641
2010	36	26	46	52	50	48	98	72	58	54	40	32	612
2009	46	46	38	40	43	61	65	57	58	45	44	49	592
2008	46	35	23	32	41	53	101	54	43	48	29	53	558
2007	35	44	34	39	44	64	78	59	55	37	33	37	559
2006	41	33	41	23	58	48	64	46	42	43	47	42	528
2005	42	28	48	47	37	57	75	58	49	40	40	34	555
2004	41	28	34	34	51	45	50	48	46	51	30	41	499
2003	25	30	35	36	54	61	55	63	39	35	39	45	517
2002	36	27	41	35	35	54	62	65	53	44	36	30	518
2001	29	33	38	38	46	51	69	43	46	43	34	28	498
2000	44	40	44	50	42	48	64	38	41	42	46	45	544
1999	32	34	31	31	37	37	41	40	31	39	31	31	415
Average	46	42	46	45	57	64	82	68	57	54	45	47	645

Lowest Highest

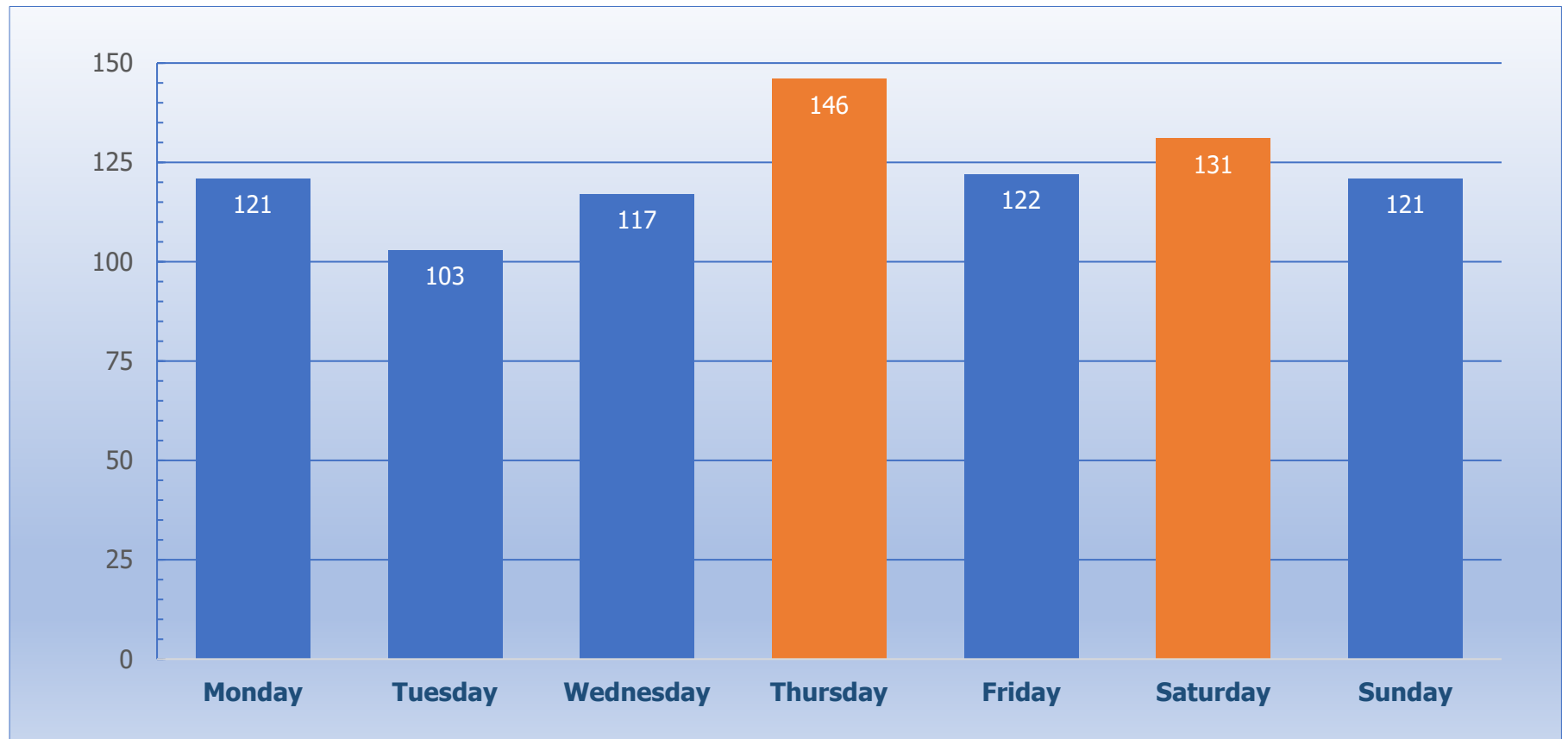
2018-2020 Incident Comparison



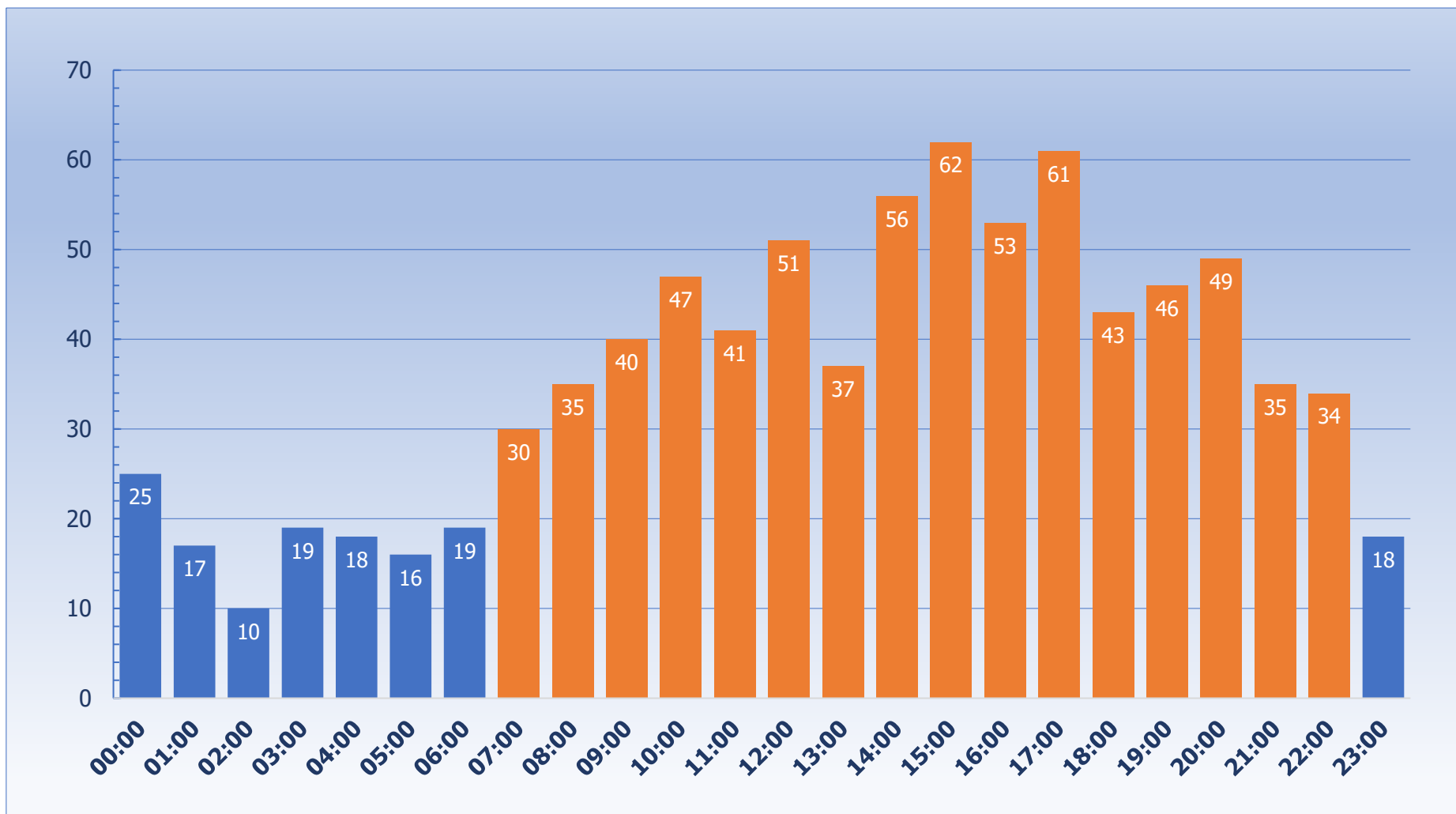
Year	December 31	+/-	+/- %
2020	862	(115)	(11.8)
2019	977	70	7.7
2018	907		

2020 Incidents per Day of the Week

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
121	103	117	146	122	131	121



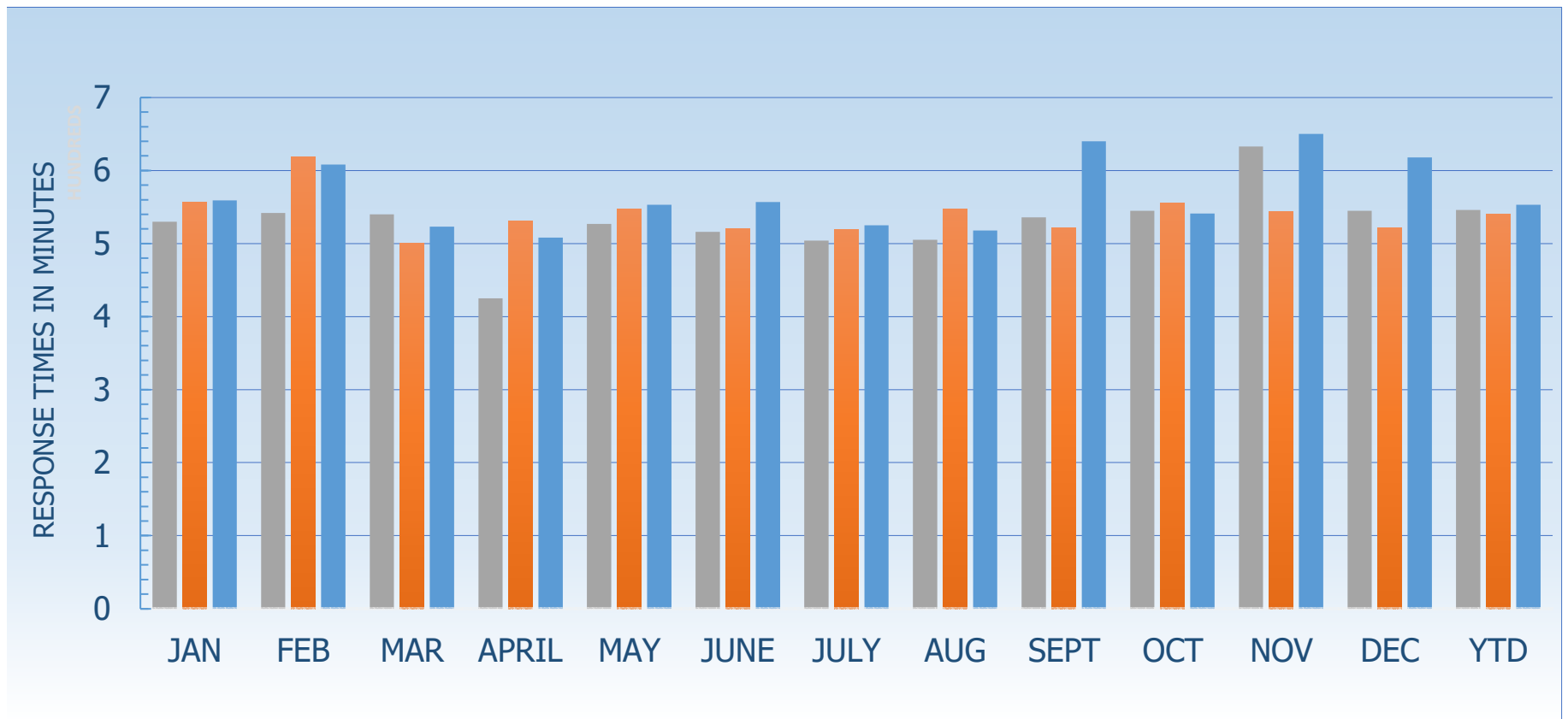
2020 Incidents by Time of Day



2018-2020 Response Times by Month

[From 2019 Response Times are now emergencies that requires lights and siren.]

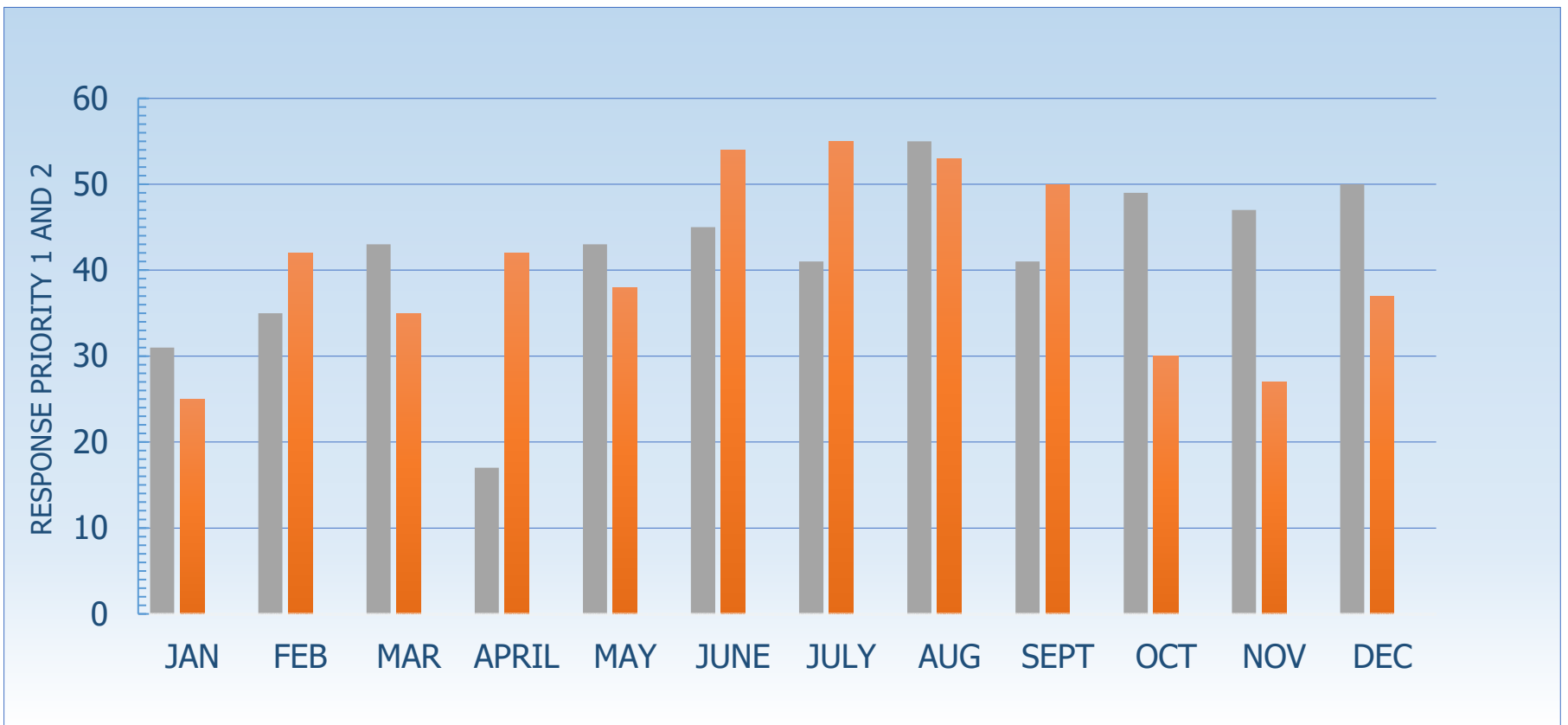
Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
2020	5:30	5:42	5:40	4:25	5:27	5:16	5:04	5:05	5:36	5:45	6:33	5:45	5:46
2019	5:57	6:19	5:00	5:31	5:48	5:21	5:19	5:48	5:22	5:56	5:44	5:22	5:40
2018	5:59	6:08	5:23	5:08	5:53	5:57	5:25	5:18	6:40	5:41	6:50	6:18	5:53



2020 Emergency Responses

[Priority 1 and 2 responses per month in our district. No data available for 2017/18]

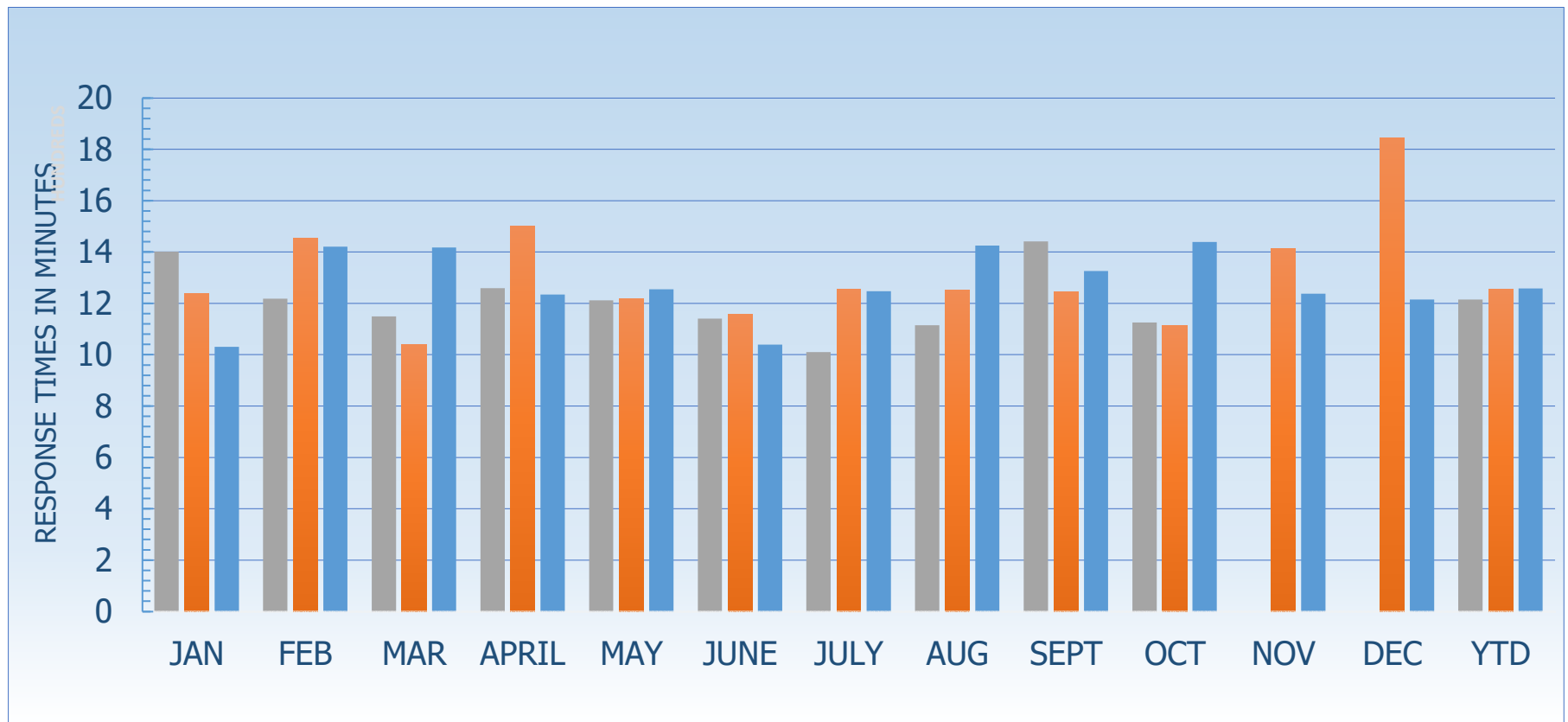
Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
2020	31	35	43	17	43	45	41	55	41	49	47	50	482
2019	25	42	35	42	38	54	55	53	50	30	27	37	488
2018													



2018-2020 AMR Monthly Response Times

[AMR Priority 1 and 2 response times provided monthly from AMR]

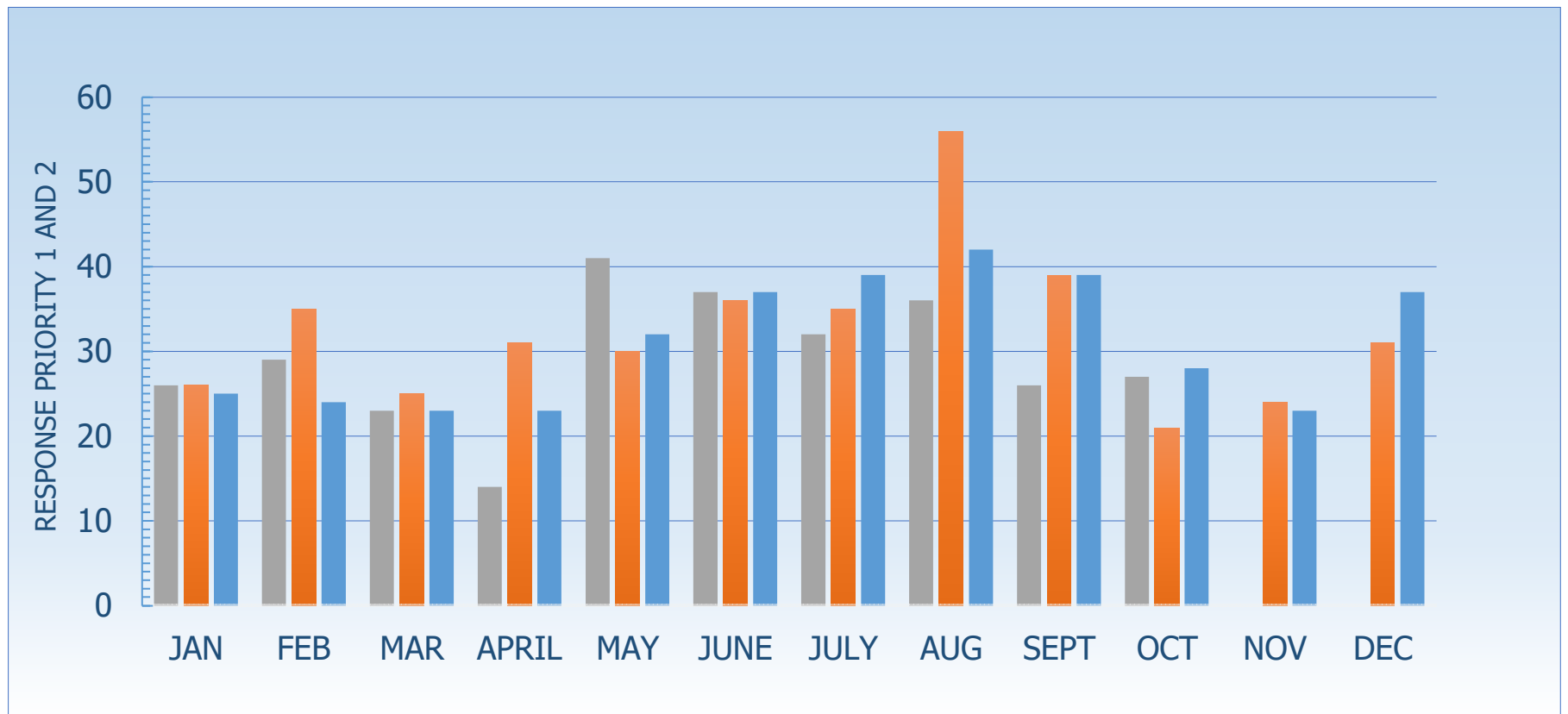
Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
2020	14:01	12:18	11:49	12:59	12:12	11:41	10:10	11:15	14:41	11:25			12:15
2019	12:40	14:54	10:40	15:01	12:20	11:58	12:54	12:52	12:44	11:15	14:14	18:46	12:54
2018	10:31	14:21	14:18	12:34	12:55	10:39	12:47	14:25	13:26	14:39	12:38	12:15	12:58



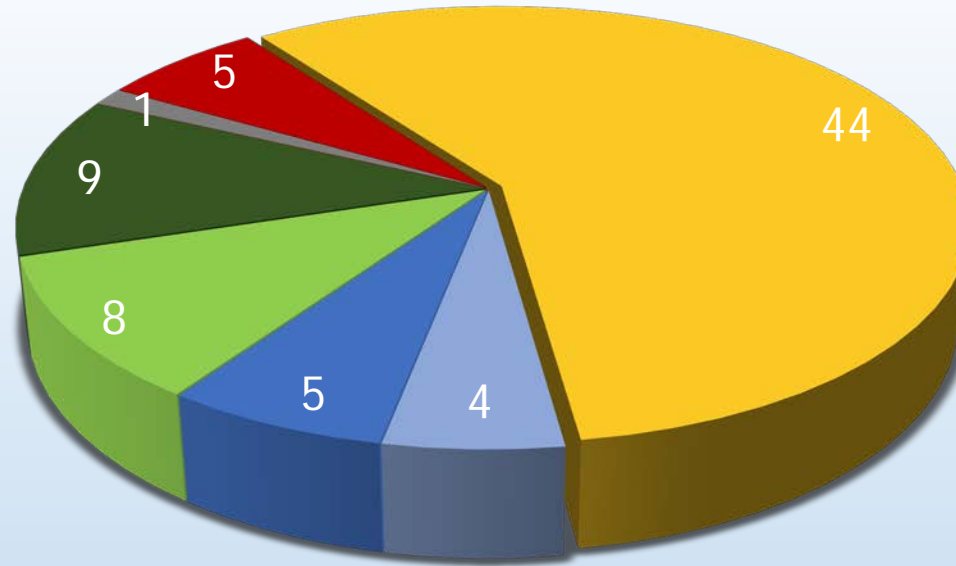
2018-2020 AMR Emergency Responses










[Priority 1 and 2 responses per month in our district.]

Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YTD
2020	26	29	23	14	41	37	32	36	26	27			291
2019	26	35	25	31	30	36	35	56	39	21	24	31	389
2018	25	24	23	23	32	37	39	42	39	28	23	37	372

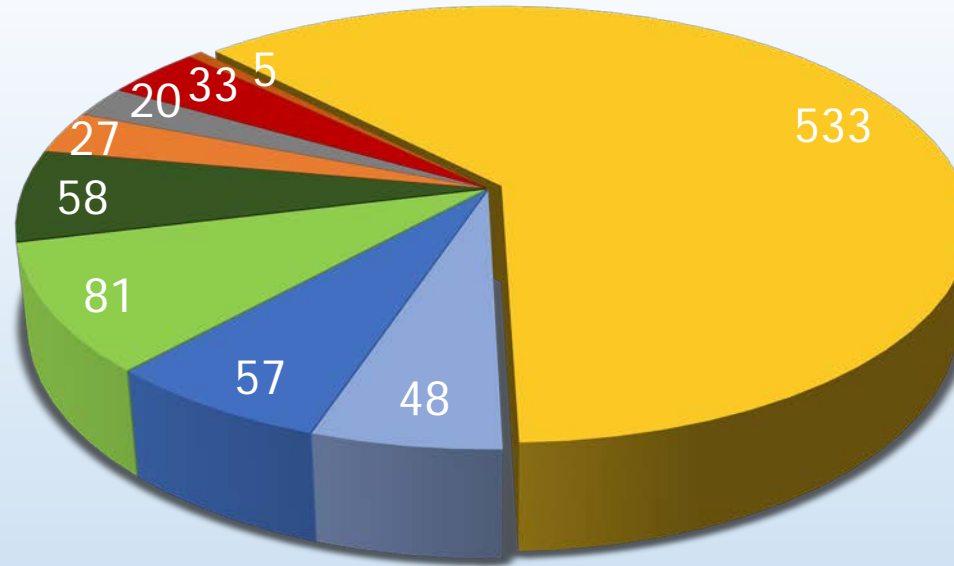











December 2020 Incident Report by Type



Type Of Incident:	Total Incidents:	Percentage Value:
 100 Series - Fire	5	6.6%
 200 Series - Explosion, Overpressure, Overheat (No Fire)	0	0.0%
 300 Series - Rescue & EMS	44	57.9%
 400 Series - Hazardous Conditions (No fire)	4	5.3%
 500 Series - Service Call	5	6.6%
 600 Series - Good Intent Calls	8	10.5%
 700 Series - False Alarm & False Calls	9	11.8%
 800 Series - Severe Weather and Natural Disaster	0	0.0%
 900 Series - Special Incident Type	1	1.3%
	76	100.0%

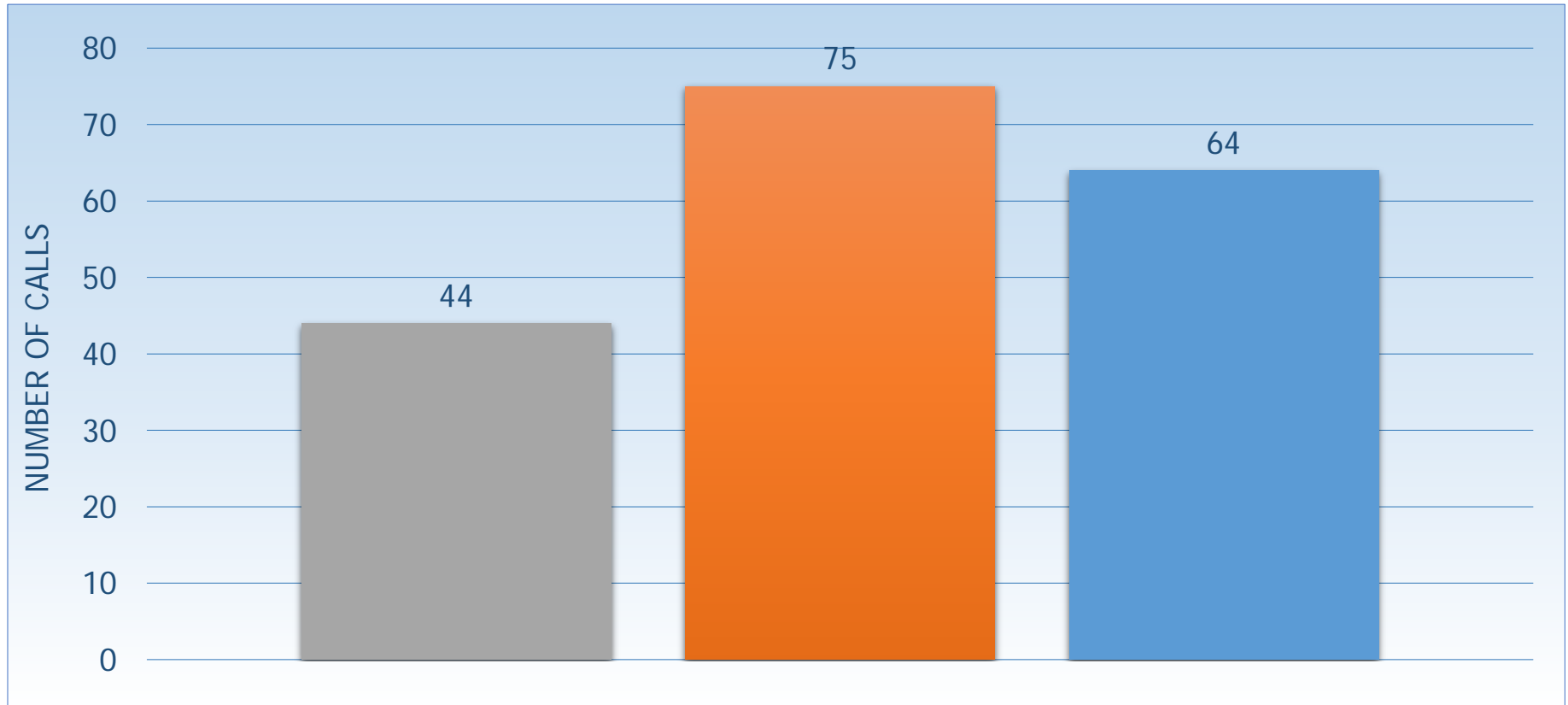
2020 Incident Report by Type



Type Of Incident:	Total Incidents:	Percentage Value:
 100 Series - Fire	33	3.8%
 200 Series - Explosion, Overpressure, Overheat (No Fire)	5	0.6%
 300 Series - Rescue & EMS	533	61.8%
 400 Series - Hazardous Conditions (No fire)	48	5.6%
 500 Series - Service Call	57	6.6%
 600 Series - Good Intent Calls	81	9.4%
 700 Series - False Alarm & False Calls	58	6.7%
 800 Series - Severe Weather and Natural Disaster	27	3.1%
 900 Series - Special Incident Type	20	2.3%
	862	100.0%

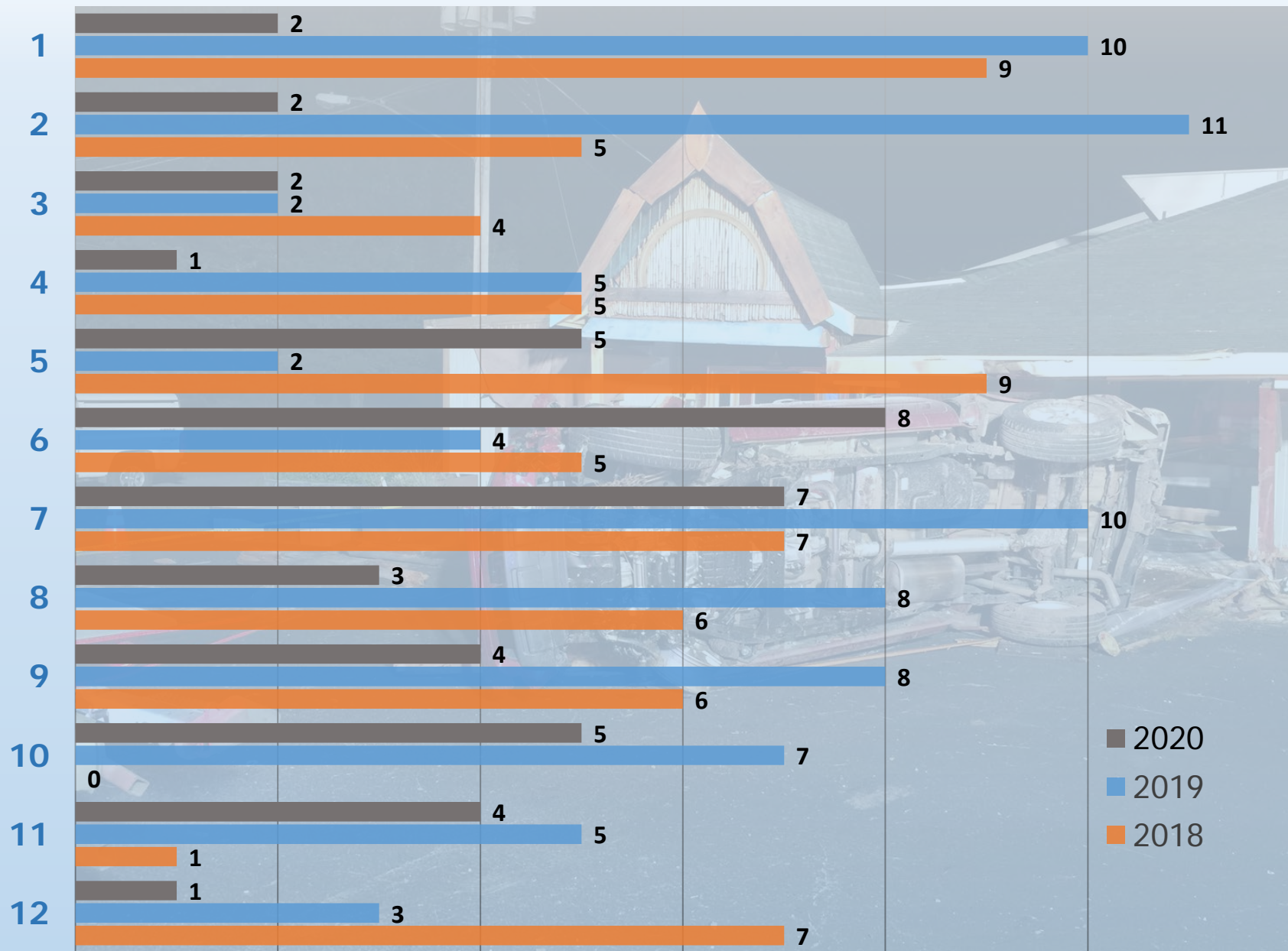
2018-2020 Motor Vehicle Incidents

[All incidents with any motorized vehicle involved in accidents, fires etc.]



As of:	# of Incidents	+/-	+/- %	Extrication	%
12/31/2021	44	(31)	(41.33)	1	2.3
12/31/2019	75	11	17.19	3	4.0
12/31/2018	64	12	13.48	5	7.8

MV Incidents by Month 2018-2020



2015-20 MVIs by month

YEAR	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
2020	2	2	2	1	5	8	7	3	4	5	4	1	44
2019	10	11	10	5	2	4	10	8	8	7	5	3	83
2018	9	5	4	5	9	5	7	6	6	0	1	7	64
2017	4	4	2	2	7	7	8	4	2	3	2	7	52
2016	15	8	3	13	4	8	16	4	0	2	5	11	89
2015	6	11	3	1	3	6	7	7	4	2	1	2	53

Average	8	7	4	5	5	6	10	6	4	3	3	6	68
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Lowest

Highest

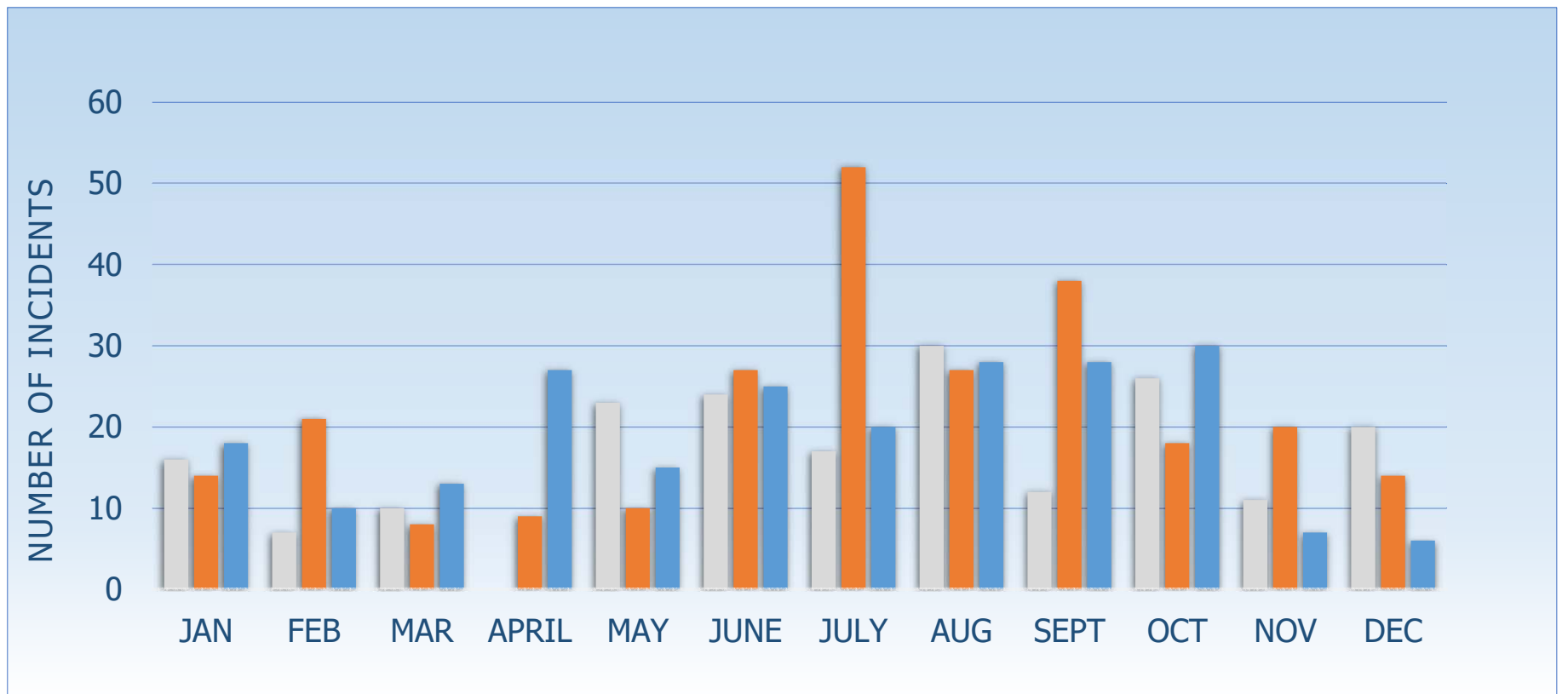
2020 Vehicle Fires - Value and Loss

NFIRS Category	Call #	Date	Address	Year	Make	Model	Blue Book Value	State	Loss
Fire									
131	0228	05/02/2020	I-196 @35MM	20xx	Ford	Escape	\$5,000	?	\$5,000
131	0338	06/14/2020	I-196 @38MM	20xx	Honda	?	\$5,000	?	\$5,000
131	0386	07/01/2020	220 Water Street	2020	KIA	Telluride SX V6	\$41,000	IN	\$3,000
131	0388	07/01/2020	I-196 @36MM	2019	Ford	Mustang Cobra	\$50,000	MI	\$3,000
			TOTAL				\$101,000		\$16,000

2020 Overlapping Incidents YTD

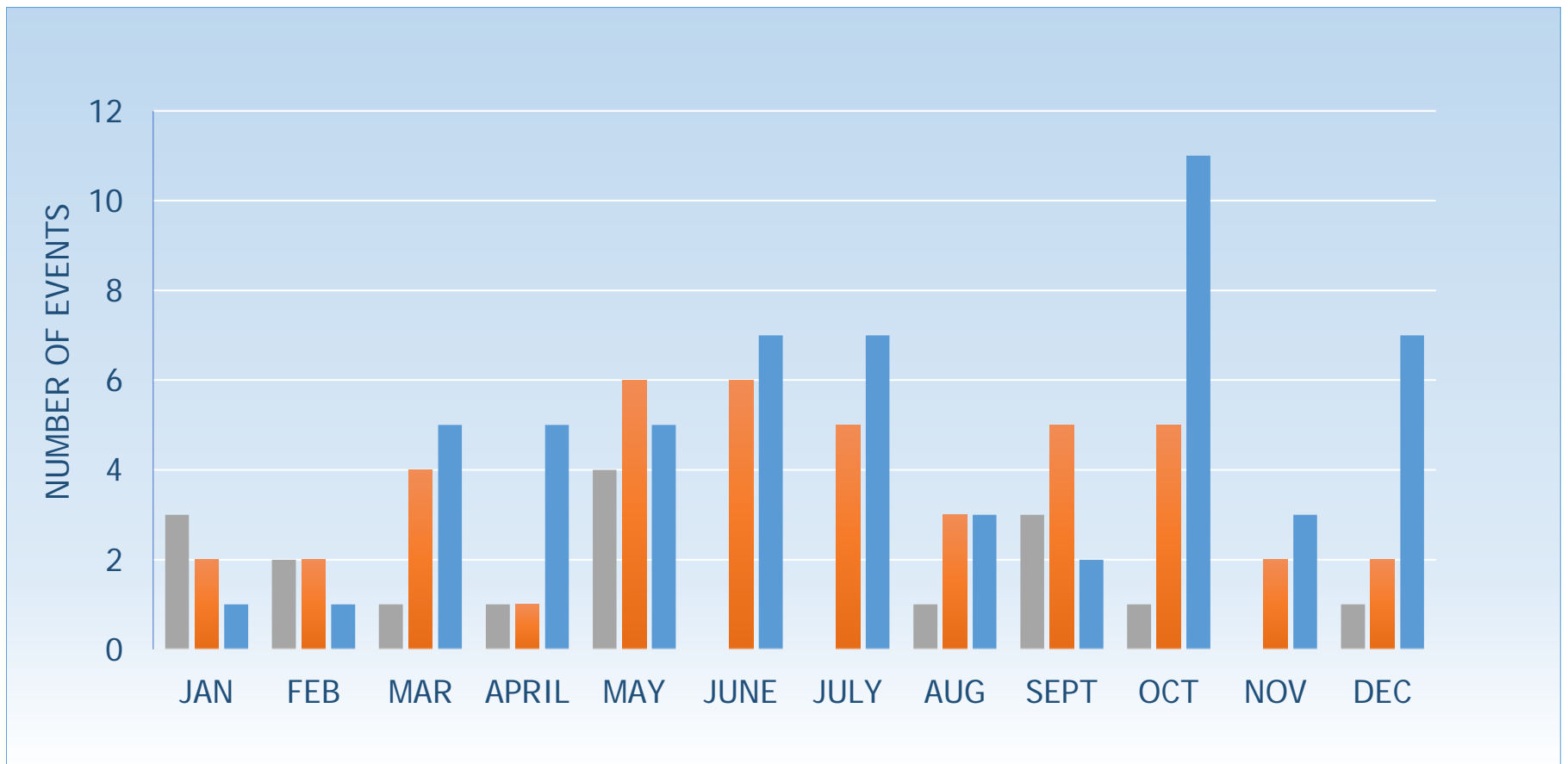
[Another emergency incident that requires fire department response that occurs within the time frame of a previous emergency incident.]

Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	TOTAL
2020	16	7	10	0	23	24	17	30	12	26	11	20	196
2019	14	21	8	9	10	27	52	27	38	18	20	14	258
2018	18	10	13	27	15	25	20	28	28	30	7	6	227



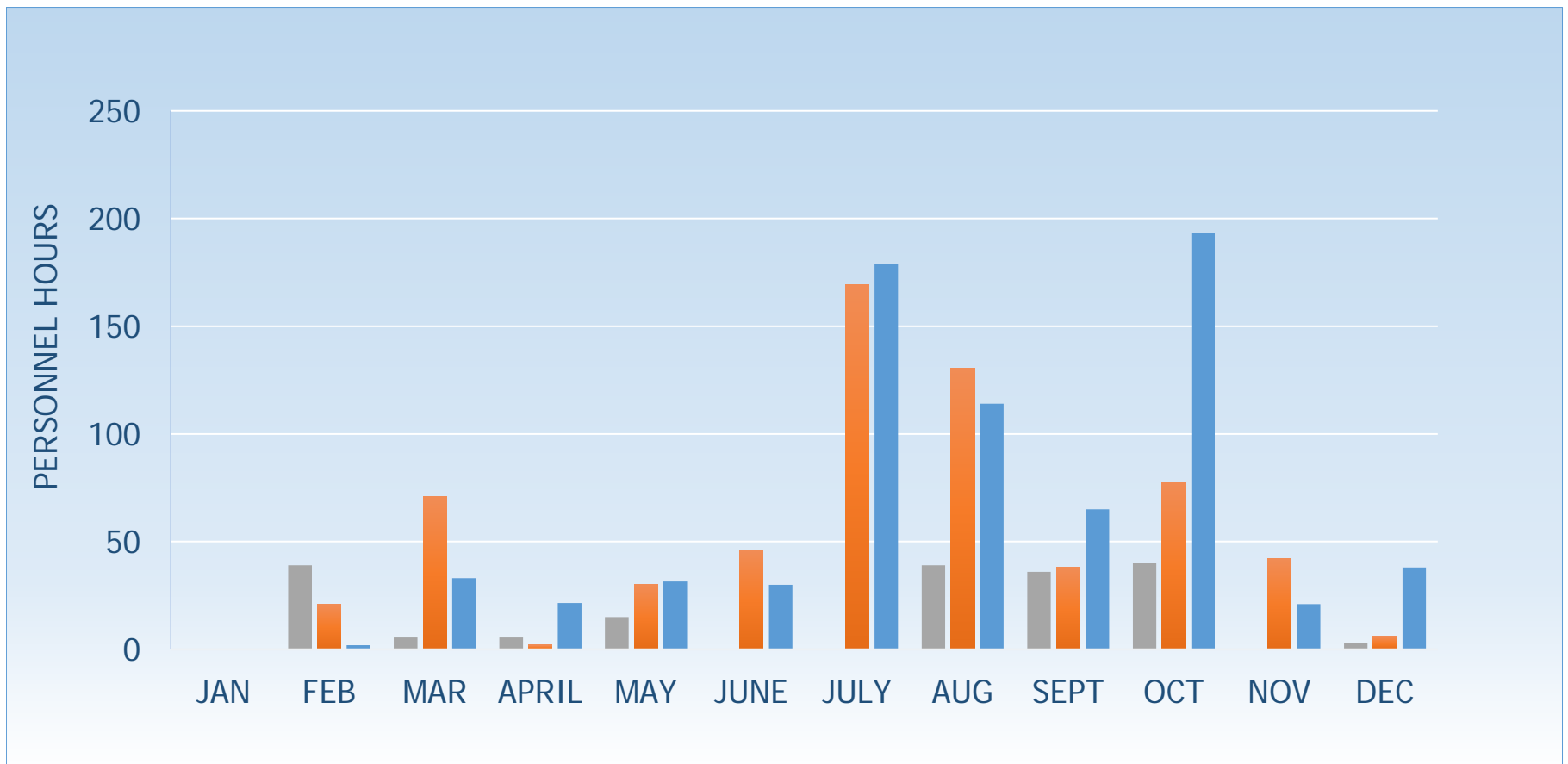
2018-2020 Special Events by month

Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	Total
2020	3	2	1	1	4	0	0	1	3	1	0	1	17
2019	2	2	4	1	6	6	5	3	5	5	2	2	43
2018	1	1	5	5	5	7	7	3	2	11	3	7	57

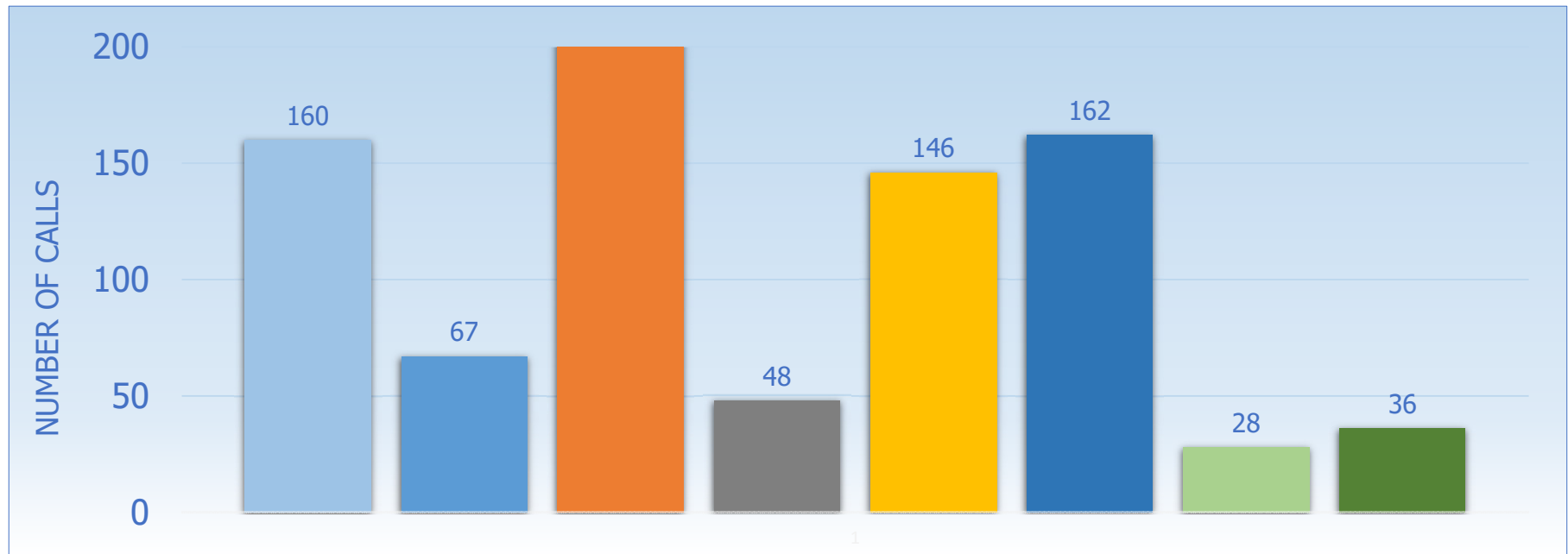


2018-2020 Special Events Personnel Hours

Year	JAN	FEB	MAR	APRIL	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	Total
2020	0	39	6	6	15	0	0	39	36	40	0	3	183
2019	0	21	71	2	30	46	170	131	38	78	42	6	634
2018	0	2	33	22	32	30	179	114	65	194	21	38	729



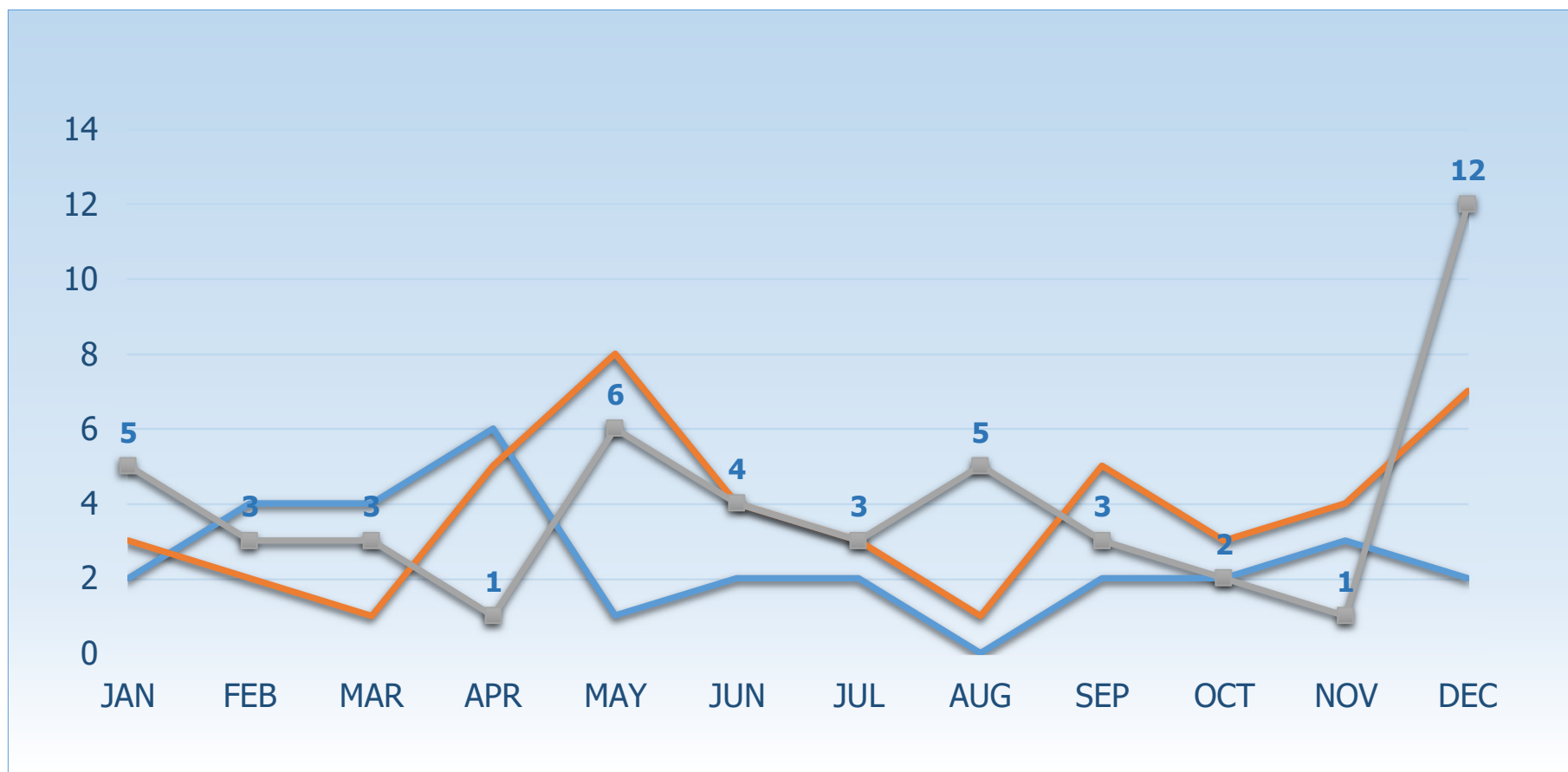
2020 Incidents by Area



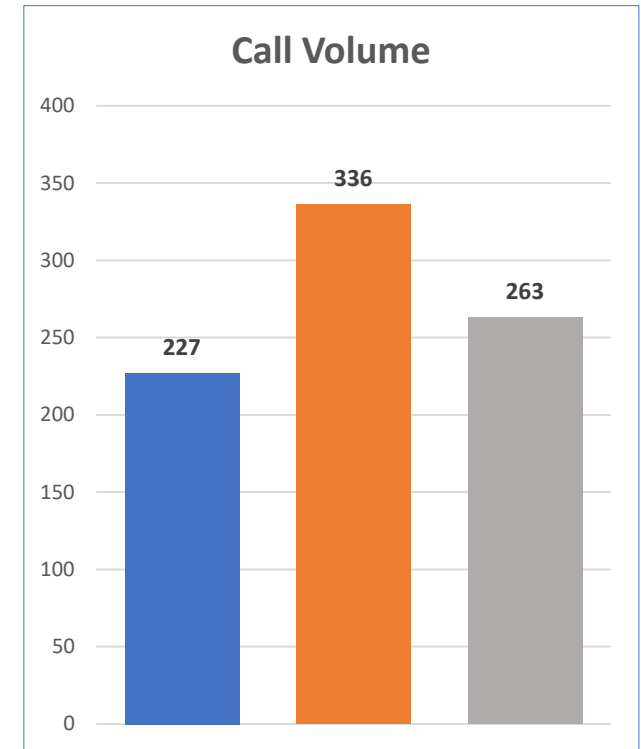
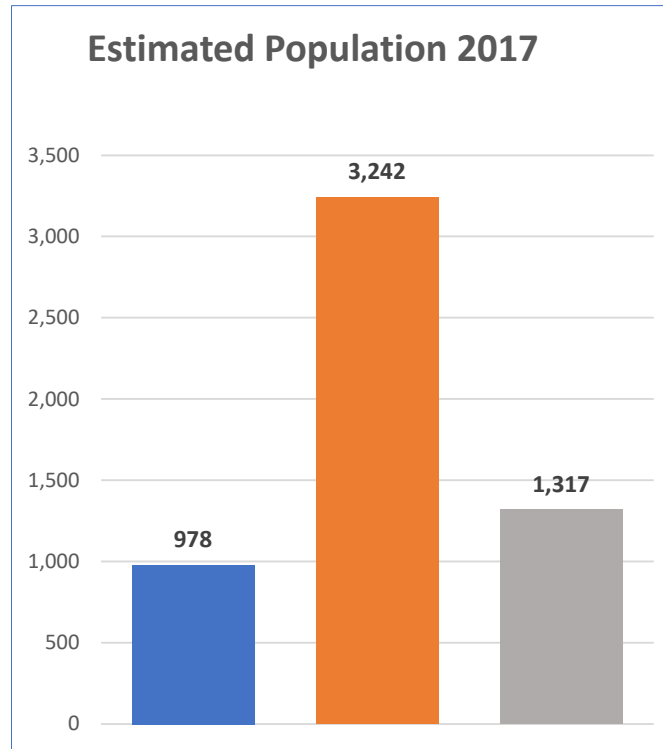
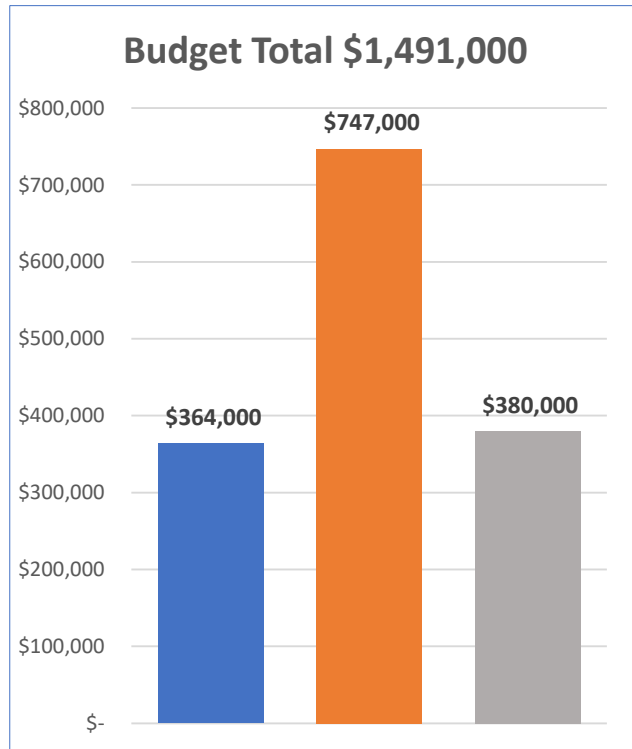
Area	December 31	%
Saugatuck North	160	18.6
Saugatuck South	67	7.8
Douglas	215	24.9
Douglas Cove	48	5.6
Township North	146	16.9
Township South	162	18.8
I-196	28	3.2
Outside Area	36	4.2
Total	862	100.0

2018-2020 Douglas Cove

Year	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total
2020	5	3	3	1	6	4	3	5	3	2	1	12	48
2019	3	2	1	5	8	4	3	1	5	3	4	7	46
2018	2	4	4	6	1	2	2	0	2	2	3	2	30

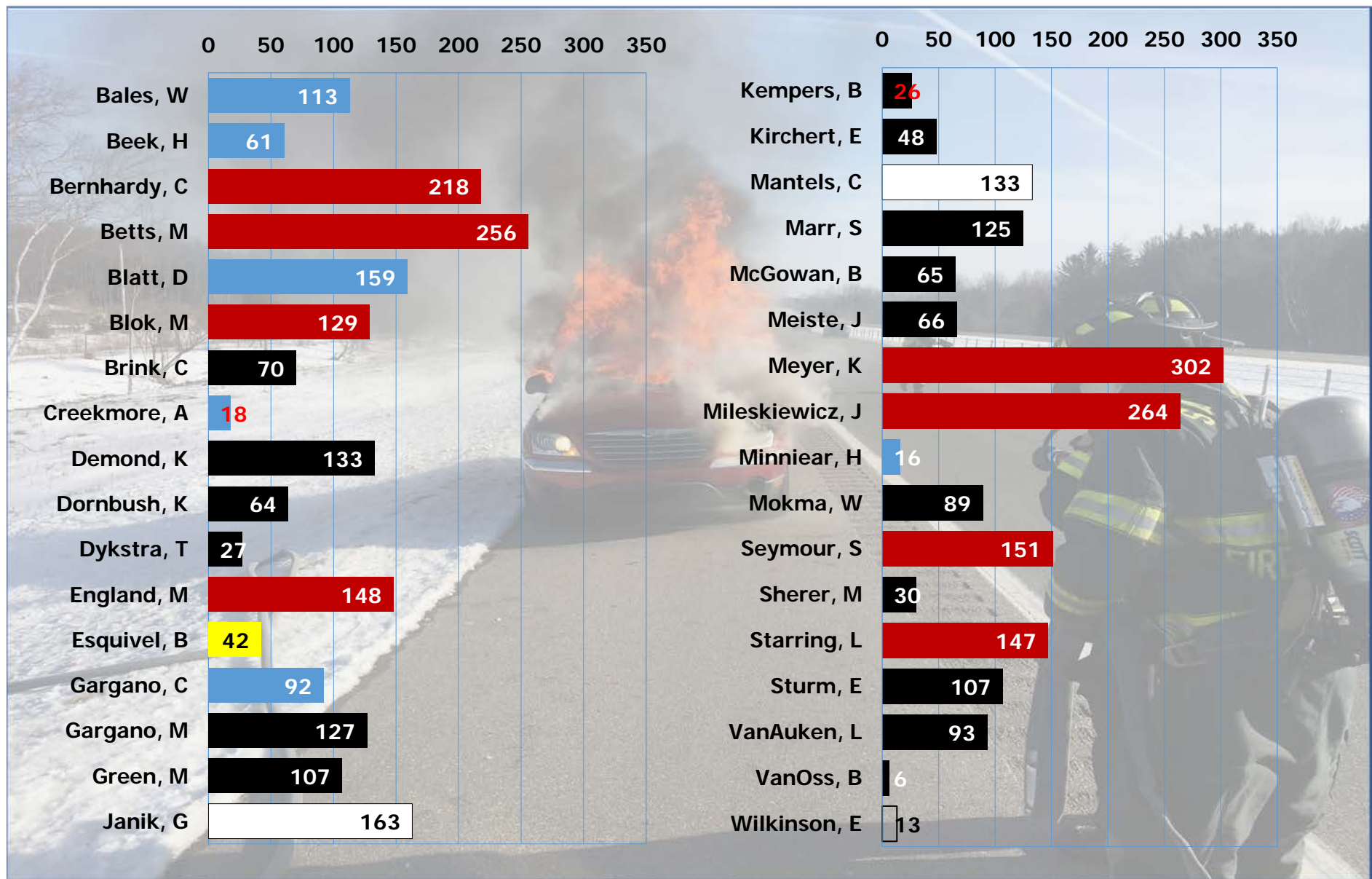


2020 Key numbers for Tri-Community



	Square Miles	Budget	%	Est. Population 2017	%	Call Volume	%
Saugatuck City	1.47	\$ 364,000	24.4	978	17.66	227	27.48
Saugatuck Township	24.21	\$ 747,000	50.1	3,242	58.55	336	40.68
City of Douglas	1.98	\$ 380,000	25.5	1,317	23.79	263	31.84
Total	27.66	\$ 1,491,000	100.0	5,537	100.00	826	100.00

2020 Personnel Response to Incidents



Total Incidents: 862

Chiefs

Officers

Firefighters

EMS

Trainee

2020 Protected Property Value

NFIRS Category	Call #	Date	Address	Zillow Market Value	Loss
----------------	--------	------	---------	---------------------	------

Fire

111	0067	02/03/2020	3071 Lakeshore Drive	\$0	\$0
111	0247	05/10/2020	750 Allegan Street	\$603,000	\$5,000
111	0261	05/18/2020	2734 Cedar Street	\$60,000	\$3,000
111	0317	06/07/2020	202 Butler Street	\$500,000	\$40,000
111	0711	10/30/2020	2726 62nd Street	\$331,211	\$35,000
113	0747	11/11/2020	236 Culver Street	\$900,000	\$20,000
111	0800	08/06/2020	143 Van Dalson Street	\$375,712	\$95,000
116	0832	12/21/2020	6389 124th Avenue	\$274	\$2,000
			TOTAL	\$2,770,197	\$200,000

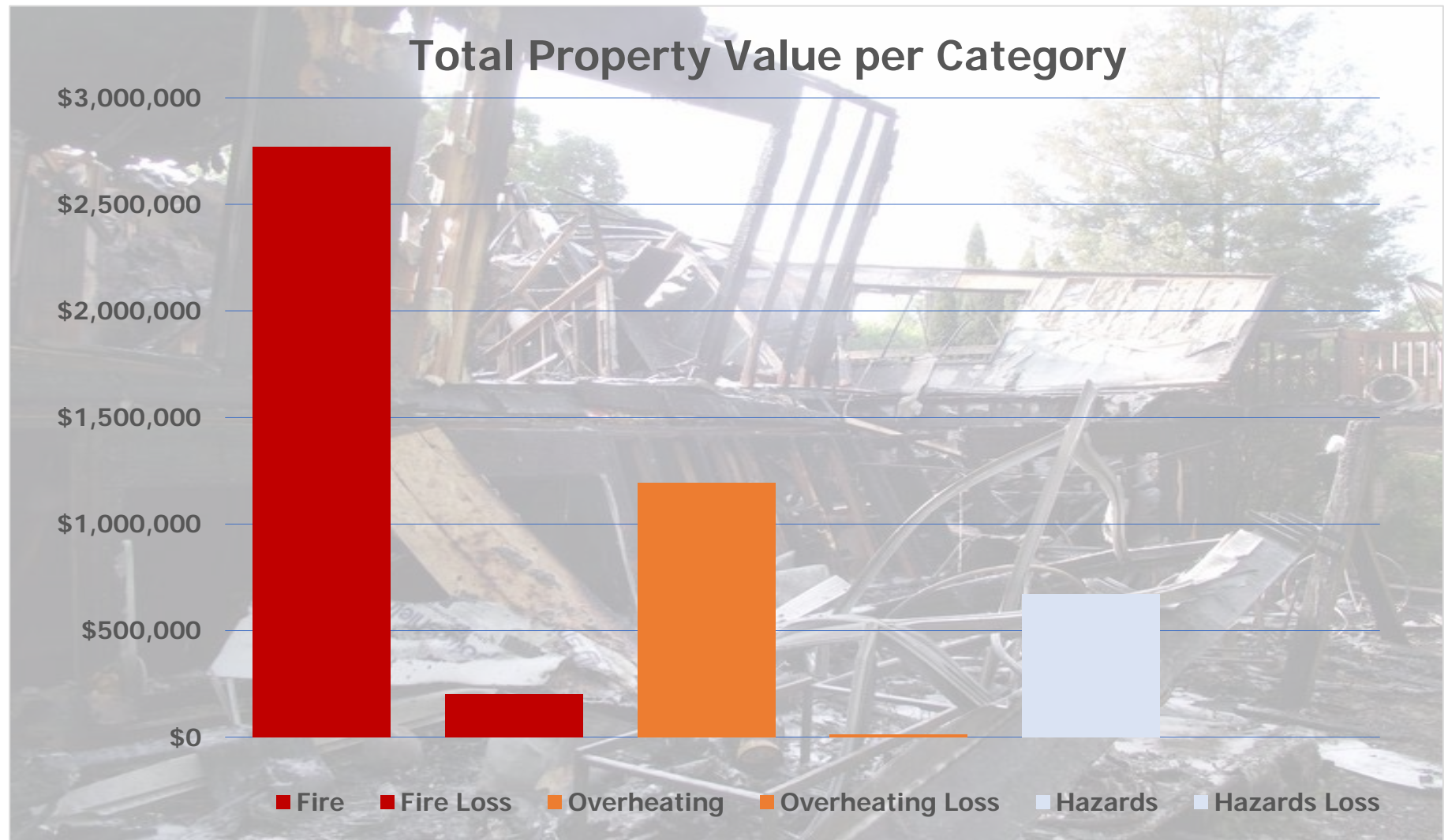
Overpressure Explosion, Overheat - No Fire

251	0614	09/20/2020	2755 Blue Star	\$724,855	\$1,500
251	0661	10/09/2020	6593 Clearbrook Drive	\$470,000	\$10,000
			TOTAL	\$1,194,855	\$11,500

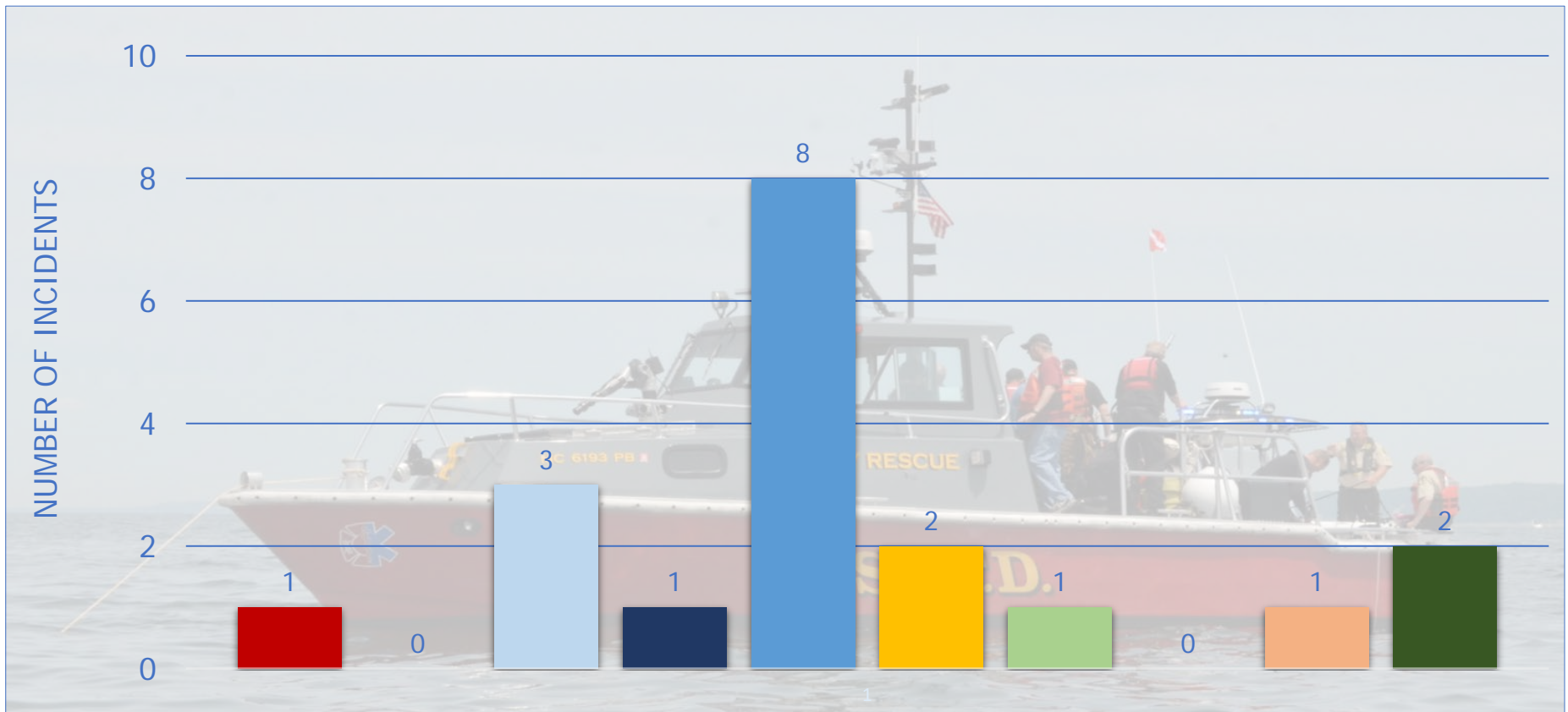
Hazardous Conditions - No Fire

412	0850	12/27/2021	6430 Gaslight Circle	\$325,000	\$0
412	0858	12/29/2021	6404 Ototeman Trail	\$347,631	\$0
			TOTAL	\$672,631	\$0

2020 Protected Property Value

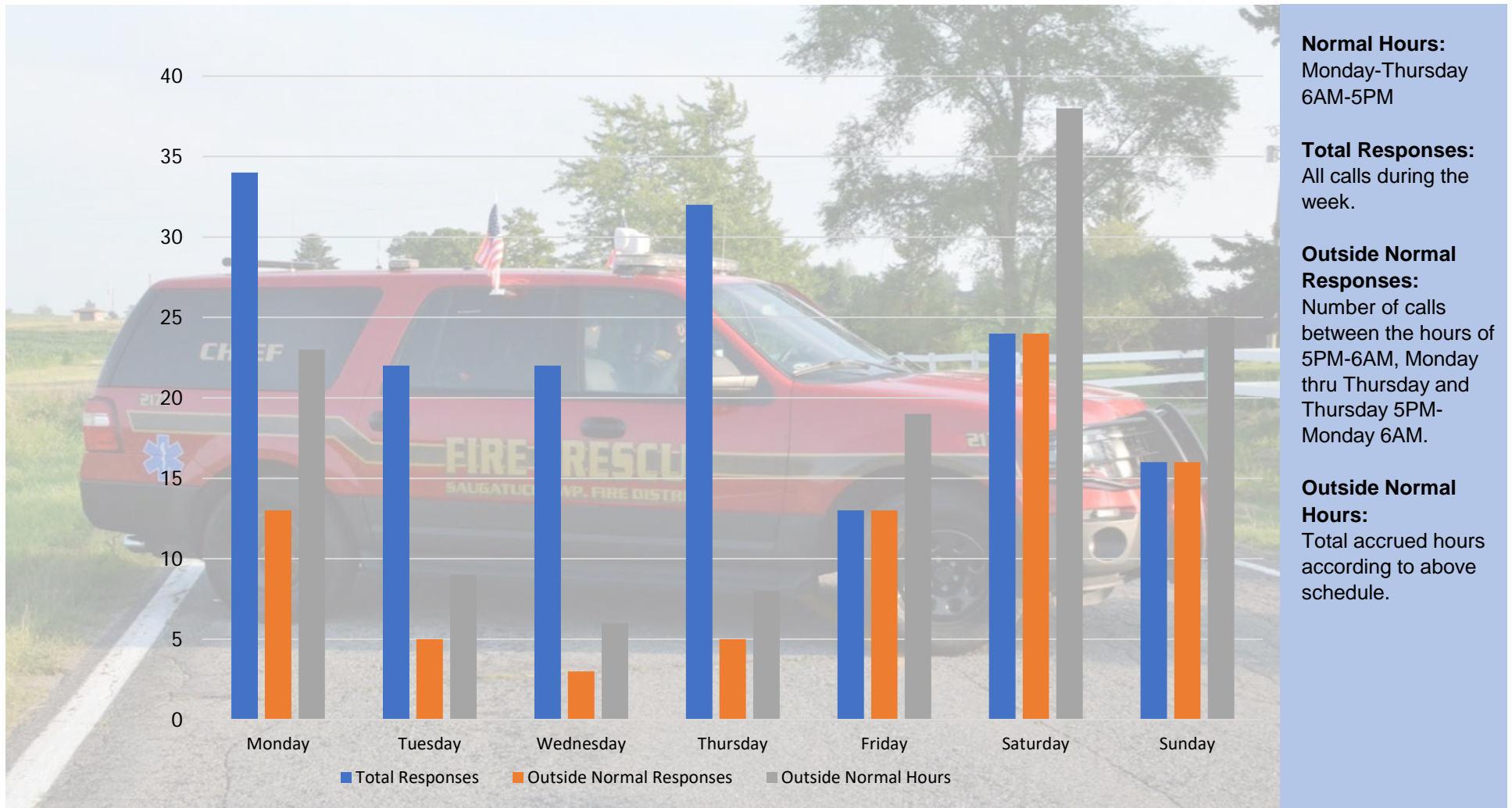


2020 Marine Responses



Boat Fire	1	Hazards	2	10/11/2020
Structure Fire	0	Events	1	Total: 19
Water Rescue	3	Dive Training	0	
Missing Person	1	Training	1	
Boat in Distress	8	Work Detail	2	

Chief Janik's Response 2020



	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Total
Total Responses	34	22	22	32	13	24	16	163
Outside Normal Responses	13	5	3	5	13	24	16	79
Outside Normal Hours	23	9	6	8	19	38	25	128