



# SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



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

## FIRE DISTRICT BOARD MEETING

4:00pm – February 17<sup>th</sup>, 2025

### 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*):
6. Special Guest:
  - A. **Audit Review – Dan Veldhuizen of Siegfried Crandall P.C. – Page 2**
7. Approval of Minutes:
  - A. **January 20<sup>th</sup>, 2025 – Regular – Page 31**
  - B. **February 3<sup>rd</sup>, 2025 – Workshop – Page 34**
8. Public Comment on Agenda Items Only: (*The Fire Board requests that speakers respect the three-minute time limit for individual comments and the five-minute time limit for an individual speaking on behalf of a group. This is not a question-and-answer session, it is an opportunity to voice your thoughts with the Fire Board.*)
9. Request for Payment:
  - A. **Account Payables (Roll Call Vote) – Page 36**
  - B. **Financial Report – Page 41**
10. Fire Chief Comments:
  - A. **Incident Reports / EMS Report / Calls to Date / Overlapping Calls**
  - B. **Job Shadow Intern – Tyler Haverdink**
  - C. **Allegan County Safe School Network – Strategic Planning Meeting**
  - D. **Interlocal Agreement for TIMS Proposal**
  - E. **Forklift Repair Donation – Page 43**
11. Unfinished Business:
  - A. **Funding Approval Request – Replace #2173 - 2015 Ford Expedition (Roll Call Vote) – Page 44**
12. New Business:
  - A. **Funding Approval Request - Replacement of Knox Key Secures (Roll Call Vote) – Page 47**
13. Correspondence:
  - A. **Thank you from MDOT for TMA Assistance – Page 49**
14. Public Comments: (*The Fire Board requests that speakers respect the three-minute time limit for individual comments and the five-minute time limit for an individual speaking on behalf of a group. This is not a question-and-answer session, it is an opportunity to voice your thoughts with the Fire Board.*)
15. Fire Board Comments:
16. Adjournment:

### NOTICE

Requests for accommodation 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, 2024*

---

	<i>Page</i>
<b>INDEPENDENT AUDITOR'S REPORT</b>	3 - 4
<b>MANAGEMENT'S DISCUSSION AND ANALYSIS</b>	5 - 8
<b>BASIC FINANCIAL STATEMENTS</b>	
Statement of net position	9
Statement of activities	10
Balance sheet - General Fund	11
Statement of revenues, expenditures, and changes in fund balance - General Fund	12
Notes to financial statements	13 - 22
<b>REQUIRED SUPPLEMENTARY INFORMATION</b>	
Budgetary comparison schedule - General Fund	23 - 24
Schedule of changes in the District's net pension liability and related ratios	25
Schedule of District pension contributions	26

## INDEPENDENT AUDITOR'S REPORT

Members of the Board  
Saugatuck Township Fire District

### **Opinions**

We have audited the accompanying financial statements of the governmental activities and the major fund of the Saugatuck Township Fire District (the District) as of and for the year ended June 30, 2024, and the related notes to the financial statements, which collectively comprise the District's basic financial statements, as listed in the contents.

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 District as of June 30, 2024, 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.

### **Basis for Opinions**

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. 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 District, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

### **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 District's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted 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, 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 District’s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the District’s ability to continue as a going concern for a reasonable period of time.

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

**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 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.



December 2, 2024

**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, 2024. Please read it in conjunction with the District's financial statements.

### **FINANCIAL HIGHLIGHTS**

- The District's total net position increased by \$511,305 as a result of this year's activities.
- Total net position in the amount of \$3,060,955 was reported, of which \$1,842,780, represents an investment in capital assets. This leaves the District with unrestricted net position of \$1,218,175, 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 \$1,239,230, which represents 67 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 2024 and 2023 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, liabilities, and 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 and deferred inflows of resources at the end of the fiscal year by \$3,060,955. The District's investment in capital assets, a component of the total net position, amounts to \$1,842,780. 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 \$1,218,175, is unrestricted.

*Condensed financial information  
Net position*

	<u>2024</u>	<u>2023</u>
Current assets	\$ 1,395,834	\$ 763,443
Capital assets	<u>1,842,780</u>	<u>1,936,091</u>
Total assets	<u>3,238,614</u>	<u>2,699,534</u>
Deferred outflows of resources	<u>84,421</u>	<u>105,202</u>
Current and other liabilities	<u>218,260</u>	<u>177,525</u>
Deferred inflows of resources	<u>43,820</u>	<u>77,561</u>
Net position:		
Investment in capital assets	1,842,780	1,936,091
Unrestricted	<u>1,218,175</u>	<u>613,559</u>
Total net position	<u>\$ 3,060,955</u>	<u>\$ 2,549,650</u>

**Changes in net position**

The District experienced an increase in net position of \$511,305 during the current fiscal year compared to a \$64,930 increase in the prior year. Net position increased by a greater amount in the current year because revenues increased by \$581,726 while expenses only increased by \$135,351. Revenues increased primarily due to a \$455,313 increase in charges for services, associated with an increase in special assessments. Expenses increased due to higher personnel and operating costs.

The District's total revenues were \$2,479,851 in the current fiscal year. Special assessments, in the amount of \$2,135,012, represent 86 percent of the District's revenues.

The total cost of the District's operations amounted to \$1,968,546 in the current year compared to \$1,833,195 in the prior year, or an increase of \$135,351 (7 percent). Approximately 51 percent of the expenses, in the amount of \$995,841, represent personnel costs. Depreciation expense, in the amount of \$234,223, represents 12 percent of the District's total expenses.

*Condensed financial information  
Changes in net position*

	<u>2024</u>	<u>2023</u>
Revenues:		
Capital grants	\$ 130,987	\$ 23,443
Operating grants	12,500	109,155
Charges for services	2,210,963	1,755,650
Interest	<u>34,662</u>	<u>9,877</u>
Total revenues	<b>2,479,851</b>	1,898,125
Expenses - public safety	<u>1,968,546</u>	<u>1,833,195</u>
Changes in net position	<u>511,305</u>	<u>64,930</u>
Net position, end of year	<u><b>\$ 3,060,955</b></u>	<u>\$ 2,549,650</u>

**FINANCIAL ANALYSIS OF THE DISTRICT'S FUND**

At June 30, 2024, the District's sole governmental fund, the General Fund, reported an ending fund balance of \$1,268,113, which represents 68 percent of the fund's actual total expenditures for the current fiscal year. The fund balance increased by \$598,749, primarily due to an increase in special assessment revenues, as the millage rate was increased from 2.2 to 2.5 in the current year.

**General Fund budgetary highlights**

The District amended the General Fund budget during the year to account for previously unanticipated revenues and expenditures. Budgeted revenues were increased by \$273,219, primarily due to charges for services and other revenues, which were increased by \$73,190 and \$132,339, respectively. Total budgeted expenditures were increased by \$273,219. Public safety expenditures were increased by \$42,313, primarily due to professional service costs that were not anticipated in the original budget. Capital outlay expenditures were also increased by \$230,906 related to acquisitions that were not anticipated in the original budget.

Actual revenues were \$7,161 more than budgeted. Actual expenditures were \$550,988 less than appropriations, as public safety and capital outlay expenditures were less than budgeted by \$376,280 and \$174,708, respectively, as costs were lower than anticipated.

These variances, along with a \$40,600 positive variance associated with other financing sources, resulted in a \$598,749 positive budget variance, with a \$598,749 increase in fund balance compared to a budget that anticipated no change in fund balance.

**CAPITAL ASSETS AND DEBT ADMINISTRATION**

**Capital assets**

The District's investment in capital assets as of June 30, 2024, amounts to \$1,842,780 (net of accumulated depreciation). Capital assets consist of land, buildings, equipment, and vehicles. The net decrease in capital assets amounted to \$93,311 in the current year, as asset acquisitions of \$216,937 were exceeded by the depreciation provision of \$234,223 and the net book value of asset dispositions of \$76,025.

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

**Debt**

The District reported no long-term debt at the beginning or end of its fiscal year.

**ECONOMIC FACTORS AND NEXT YEAR'S BUDGETS**

The District continues to rely primarily on special assessment 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

**Saugatuck Township Fire District**

**STATEMENT OF NET POSITION - governmental activities**

June 30, 2024

**ASSETS**

Current assets:

Cash	\$ 12,818
Investments	1,377,054
Accounts receivable	<u>5,962</u>

Total current assets 1,395,834

Noncurrent assets:

Capital assets not being depreciated	22,726
Capital assets, net of accumulated depreciation	<u>1,820,054</u>

Total noncurrent assets 1,842,780

Total assets 3,238,614

**DEFERRED OUTFLOWS OF RESOURCES** - Deferred pension amounts 84,421

**LIABILITIES**

Current liabilities:

Accounts payable	64,183
Accrued payroll and taxes	<u>63,538</u>

Total current liabilities 127,721

Noncurrent liabilities - net pension liability 90,539

Total liabilities 218,260

**DEFERRED INFLOWS OF RESOURCES** - Deferred pension amounts 43,820

**NET POSITION**

Investment in capital assets	1,842,780
Unrestricted	<u>1,218,175</u>

Total net position \$ 3,060,955

See notes to financial statements

**Saugatuck Township Fire District**

**STATEMENT OF ACTIVITIES**

Year ended June 30, 2024

	<u>Expenses</u>	<u>Program revenues</u>		<i>Net (expenses) revenue and changes in net position</i>	
		<u>Charges for services</u>	<u>Operating grants and contributions</u>	<u>Capital grants and contributions</u>	<u>Governmental activities</u>
<b>Functions/Programs</b>					
Governmental activities - public safety	\$ 1,968,546	\$ 2,210,963	\$ 12,500	\$ 130,987	\$ 385,904
		General revenues:			
			Insurance proceeds	99,296	
			Gain (loss) on disposition of capital assets	(8,557)	
			Interest income	34,662	
			Total general revenues	125,401	
			Changes in net position	511,305	
			Net position - beginning	2,549,650	
			Net position - ending	\$ 3,060,955	

See notes to financial statements

**Saugatuck Township Fire District**

**BALANCE SHEET - General Fund**

June 30, 2024

**ASSETS**

Cash	\$ 12,818
Investments	1,377,054
Receivables	<u>5,962</u>
Total assets	<u><u>\$ 1,395,834</u></u>

**LIABILITIES AND FUND BALANCES**

Liabilities:

Accounts payable	\$ 64,183
Accrued payroll and taxes	<u>63,538</u>
Total liabilities	<u>127,721</u>

Fund balances:

Assigned	27,443
Unassigned	<u>1,240,670</u>
Total fund balances	<u>1,268,113</u>

Total liabilities and fund balances \$ 1,395,834

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

Total fund balance - total governmental funds \$ 1,268,113

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 fund. 1,842,780

Deferred outflows of resources, related to the pension plan, relate to future years, and are not reported in the fund. 84,421

The net pension liability is not due and payable in the current period and, therefore, is not reported in the fund. (90,539)

Deferred inflows of resources, related to the pension plan, relate to future years, and are not reported in the fund. (43,820)

Net position of *governmental activities* \$ 3,060,955

*See notes to financial statements*

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

Year ended June 30, 2024

**REVENUES**

Special assessments	\$ 2,135,012
State grants	8,410
Charges for services	75,951
Interest	34,662
Miscellaneous	<u>135,077</u>
Total revenues	<u>2,389,112</u>

**EXPENDITURES**

Current - public safety	1,686,933
Capital outlay	<u>175,298</u>
Total expenditures	<u>1,862,231</u>

**EXCESS OF REVENUES OVER EXPENDITURES**

526,881

**OTHER FINANCING SOURCES**

Insurance proceeds	4,400
Proceeds from sale of assets	<u>67,468</u>
Net other financing sources	<u>71,868</u>

**NET CHANGE IN FUND BALANCE**

598,749

**FUND BALANCE - BEGINNING**

669,364

**FUND BALANCE - ENDING**

\$ 1,268,113

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

Net change in fund balance - total governmental fund	\$ 598,749
--	------------

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

Capital assets:

Assets acquired	216,937
Provision for depreciation	(234,223)
Net book value of asset dispositions	(76,025)

Changes in other liabilities - increase in net pension liability	(7,093)
--	---------

Changes in deferred outflows of resources and deferred inflows of resources:

Net decrease in deferred outflows of resources related to pension	(20,781)
Net decrease in deferred inflows of resources related to pension	<u>33,741</u>

Change in net position of <i>governmental activities</i>	<u><u>\$ 511,305</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. Special assessments 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 special assessments.

**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 (asset), 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 and deferred inflows. 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 General 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. No reportable negative budget variances occurred during the current fiscal year.

**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, 2024, none of the District's bank balances of \$22,750 was exposed to custodial credit risk.

*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, 2024, the fair value, unfunded commitments, and redemption rules of that investment is as follows:

	<u>Michigan CLASS Pool</u>
Fair value at June 30, 2024	\$ 1,377,054
Unfunded commitments	none
Redemption frequency	n/a
Notice period	none

The Michigan 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, 2024, 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	847,221	-	-	847,221
Equipment	1,027,534	46,841	(106,216)	968,159
Vehicles	<u>2,150,766</u>	<u>170,096</u>	<u>(148,729)</u>	<u>2,172,133</u>
Subtotal	<u>4,025,521</u>	<u>216,937</u>	<u>(254,945)</u>	<u>3,987,513</u>
Less accumulated depreciation for:				
Buildings	(397,687)	(34,552)	-	(432,239)
Equipment	(634,982)	(95,116)	101,270	(628,828)
Vehicles	<u>(1,079,487)</u>	<u>(104,555)</u>	<u>77,650</u>	<u>(1,106,392)</u>
Subtotal	<u>(2,112,156)</u>	<u>(234,223)</u>	<u>178,920</u>	<u>(2,167,459)</u>
Total capital assets being depreciated, net	<u>1,913,365</u>	<u>(17,286)</u>	<u>(76,025)</u>	<u>1,820,054</u>
Governmental activities capital assets, net	<u>\$ 1,936,091</u>	<u>\$ (17,286)</u>	<u>\$ (76,025)</u>	<u>\$ 1,842,780</u>

The entire depreciation provision is allocated to the public safety function.

**NOTE 5 - 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](http://www.mersofmich.com).

**NOTE 5 - DEFINED BENEFIT PENSION PLAN (continued)**

*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.

*Employees covered by benefit terms:*

At the December 31, 2023, 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	2
Active employees	<u>6</u>
 Total	 <u><u>9</u></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, 2024, the District contributed \$67,982 to the plan, which amounted to 12.58% of covered payroll. Employees are not required to make contributions.

*Net pension liability:*

The District’s net pension liability reported at June 30, 2024, was determined using a measurement of the total pension liability and the pension net position as of December 31, 2023. The total pension liability at December 31, 2023, was determined by an actuarial valuation as of that date.

*Actuarial assumptions:*

The total pension liability in the December 31, 2023, 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	6.93%	Net of investment expense, including inflation

Mortality rates were based on a 50 percent male, 50 percent female blend of the Pub-2010 fully generational MP-2019 scale.

The actuarial assumptions used in the December 31, 2023, valuation were based on the results of the actuarial experience studies covering 2014-2018 and dated 2020.

**NOTE 5 - DEFINED BENEFIT PENSION PLAN (continued)**

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:

<u>Asset class</u>	<u>Target allocation</u>	<u>Long-term expected real rate of return</u>	<u>Expected money-weighted rate of return</u>
Global equity	60.00%	4.50%	2.70%
Global fixed income	20.00%	2.00%	0.40%
Private investments	<u>20.00%</u>	7.00%	1.40%
	<u>100.00%</u>		
Inflation			2.50%
Administrative expenses			<u>0.18%</u>
Investment rate of return			<u>7.18%</u>

*Discount rate:*

The discount rate used to measure the total pension liability is 7.18% for 2023. 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.

NOTE 5 - DEFINED BENEFIT PENSION PLAN (continued)

Changes in the net pension liability (asset):

	<i>Increase (decrease)</i>		
	<i>Total pension liability</i> <i>(a)</i>	<i>Plan fiduciary net position</i> <i>(b)</i>	<i>Net pension liability (asset)</i> <i>(a) - (b)</i>
Balances at December 31, 2022	\$ 642,920	\$ 559,474	\$ 83,446
Changes for the year:			
Service cost	56,580	-	56,580
Interest	48,087	-	48,087
Differences between expected and actual experience	28,240	-	28,240
Changes in assumptions	6,831	-	6,831
Employer contributions	-	68,533	(68,533)
Net investment income	-	65,498	(65,498)
Benefit payments, including refunds	(15,901)	(15,901)	-
Administrative expenses	-	(1,384)	1,384
Other	2	-	2
Net changes	<u>123,839</u>	<u>116,746</u>	<u>7,093</u>
Balances at December 31, 2023	<u>\$ 766,759</u>	<u>\$ 676,220</u>	<u>\$ 90,539</u>

Sensitivity of the net pension liability (asset) to changes in the discount rate:

The following presents the net pension liability of the District, calculated using a discount rate of 7.18%, as well as what the District's net pension liability would be using a discount rate that is 1 percentage point lower (6.18%) or 1 percentage point higher (8.18%) than the current rate.

	<i>1% decrease</i> <i>(6.18%)</i>	<i>Current rate</i> <i>(7.18%)</i>	<i>1% increase</i> <i>(8.18%)</i>
District's net pension liability	<u>\$ 198,741</u>	<u>\$ 90,539</u>	<u>\$ 888</u>

**NOTE 5 - DEFINED BENEFIT PENSION PLAN (Continued)**

*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](http://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, 2024, the District recognized pension expense of \$62,306. At June 30, 2024, 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	\$ -	\$ 43,820
Difference between expected and actual experience	22,309	-
Difference in assumptions	<u>25,792</u>	<u>-</u>
	48,101	43,820
Contributions made subsequent to the measurement date	<u>36,320</u>	<u>-</u>
Totals	<u>\$ 84,421</u>	<u>\$ 43,820</u>

The amount reported as deferred outflows of resources resulting from contributions made subsequent to the measurement date, in the amount of \$36,320, will be recognized as a reduction in the net pension liability in fiscal year 2025.

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

<u>Year ended June 30,</u>	<u>Deferred outflows of resources</u>	<u>Deferred inflows of resources</u>
2025	\$ 8,520	\$ 5,501
2026	13,248	6,374
2027	19,588	6,851
2028	(967)	6,802
2029	2,223	5,477
2030	2,223	5,477
2031	3,266	9,085
2032	<u>-</u>	<u>(1,747)</u>
	<u>\$ 48,101</u>	<u>\$ 43,820</u>

**NOTE 6 - 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 \$52,295 during the fiscal year ended June 30, 2024.

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, 2024, there were no forfeitures. At June 30, 2024, 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 7 - 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' financial statements.

**NOTE 8 - 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.

**REQUIRED SUPPLEMENTARY INFORMATION**

**Saugatuck Township Fire District**

**BUDGETARY COMPARISON SCHEDULE - General Fund**

Year ended June 30, 2024

	<u>Original budget</u>	<u>Final budget</u>	<u>Actual</u>	<u>Variance with final budget positive (negative)</u>
<b>REVENUES</b>				
Special assessments:				
Township of Saugatuck	\$ 1,072,000	\$ 1,069,709	\$ 1,069,709	\$ -
City of the Village of Douglas	546,000	546,473	546,473	-
City of Saugatuck	517,000	518,830	518,830	-
	<u>2,135,000</u>	<u>2,135,012</u>	<u>2,135,012</u>	<u>-</u>
Total special assessments				
State grants	-	8,410	8,410	-
Charges for services	3,000	76,190	75,951	(239)
Interest	1,000	29,000	34,662	5,662
Other	1,000	133,339	135,077	1,738
	<u>2,140,000</u>	<u>2,381,951</u>	<u>2,389,112</u>	<u>7,161</u>
Total revenues				
<b>EXPENDITURES</b>				
Public safety:				
Salaries and wages:				
Chief	118,000	118,000	110,000	8,000
Board and officers	14,650	14,650	10,829	3,821
Full-time firefighters	575,000	575,000	488,198	86,802
Firefighters and medical responders	357,000	362,000	314,569	47,431
Payroll taxes	98,000	98,000	72,245	25,755
Telephone	13,500	13,500	13,510	(10)
Repairs and maintenance:				
Radio	10,000	10,000	7,416	2,584
Building	30,000	30,000	26,544	3,456
Boat	19,000	19,000	11,543	7,457
Vehicle	55,000	66,000	66,034	(34)
Building security	2,000	2,000	1,669	331
Uniforms and turn-out gear	55,000	55,000	10,990	44,010
Operating supplies	25,000	25,000	15,097	9,903
Gas and oil	20,000	20,000	19,392	608
Insurance	35,000	38,100	38,073	27
Health insurance	140,000	140,000	107,431	32,569
Retirement	142,000	142,000	142,000	-

Saugatuck Township Fire District

**BUDGETARY COMPARISON SCHEDULE - General Fund (Continued)**

Year ended June 30, 2024

	<u>Original budget</u>	<u>Final budget</u>	<u>Actual</u>	<u>Variance with final budget positive (negative)</u>
<b>EXPENDITURES (Continued)</b>				
Public safety (continued):				
Workers compensation insurance	\$ 100,000	\$ 100,000	\$ 48,485	\$ 51,515
Utilities	20,000	20,000	14,922	5,078
Physicals	15,000	15,000	-	15,000
Professional services	30,000	53,213	48,255	4,958
Equipment testing	20,000	20,000	19,149	851
Tools	16,250	16,250	11,348	4,902
Fire prevention	15,000	15,000	12,760	2,240
Education	33,000	33,000	25,787	7,213
Medical supplies	20,000	20,000	13,513	6,487
Office expense	12,000	12,000	9,874	2,126
Technology	23,000	23,000	22,568	432
Other	7,500	7,500	4,732	2,768
Total public safety	<u>2,020,900</u>	<u>2,063,213</u>	<u>1,686,933</u>	<u>376,280</u>
Capital outlay	<u>119,100</u>	<u>350,006</u>	<u>175,298</u>	<u>174,708</u>
Total expenditures	<u>2,140,000</u>	<u>2,413,219</u>	<u>1,862,231</u>	<u>550,988</u>
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES</b>				
	<u>-</u>	<u>(31,268)</u>	<u>526,881</u>	<u>558,149</u>
<b>OTHER FINANCING SOURCES</b>				
Insurance proceeds	-	-	4,400	4,400
Proceeds from sale of assets	<u>-</u>	<u>31,268</u>	<u>67,468</u>	<u>36,200</u>
Total other financing sources	<u>-</u>	<u>31,268</u>	<u>71,868</u>	<u>40,600</u>
<b>NET CHANGES IN FUND BALANCES</b>				
	-	-	598,749	598,749
<b>FUND BALANCES - BEGINNING</b>				
	<u>669,364</u>	<u>669,364</u>	<u>669,364</u>	<u>-</u>
<b>FUND BALANCES - ENDING</b>				
	<u>\$ 669,364</u>	<u>\$ 669,364</u>	<u>\$ 1,268,113</u>	<u>\$ 598,749</u>

Saugatuck Township Fire District

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

Year ended June 30, 2024

	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Total pension liability:										
Service cost	56,580	\$ 53,529	\$ 40,830	\$ 34,379	\$ 28,853	\$ 24,437	\$ 23,753	\$ 18,954	\$ 20,979	\$ 11,383
Interest	48,087	41,008	46,509	40,767	39,683	37,158	34,660	32,284	29,868	28,783
Differences between expected and actual experience	28,240	17,475	(143,613)	36,088	(11,935)	(451)	4,277	7,865	3,295	-
Changes in assumptions	6,831	-	24,136	(10,434)	12,820	-	-	-	20,186	-
Benefit payments, including refunds	(15,901)	(15,901)	(25,177)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)
Other	(1)	-	(1)	1	-	2	-	-	-	-
Net change in total pension liability	123,836	96,111	(57,316)	68,998	37,618	29,343	30,887	27,300	42,525	8,363
Total pension liability, beginning of year	<u>642,920</u>	<u>546,809</u>	<u>604,125</u>	<u>535,127</u>	<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>766,756</u>	<u>\$ 642,920</u>	<u>\$ 546,809</u>	<u>\$ 604,125</u>	<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	68,533	\$ 65,593	\$ 48,729	\$ 45,641	\$ 35,700	\$ 31,286	\$ 27,385	\$ 22,986	\$ 14,796	\$ 5,888
Net investment income (loss)	65,495	(59,641)	68,951	55,333	49,063	(14,843)	44,189	34,938	(4,768)	20,810
Benefit payments, including refunds	(15,901)	(15,901)	(25,177)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)
Administrative expenses	(1,384)	(1,099)	(790)	(843)	(844)	(729)	(700)	(690)	(713)	(758)
Net change in plan fiduciary net position	116,743	(11,048)	91,713	68,328	52,116	(16,089)	39,071	25,431	(22,488)	(5,863)
Plan fiduciary net position, beginning of year	<u>559,474</u>	<u>570,522</u>	<u>478,809</u>	<u>410,481</u>	<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>676,217</u>	<u>\$ 559,474</u>	<u>\$ 570,522</u>	<u>\$ 478,809</u>	<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 (asset)/liability, end of year	<u>90,539</u>	<u>\$ 83,446</u>	<u>\$ (23,713)</u>	<u>\$ 125,316</u>	<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	88.19%	87.02%	104.34%	79.26%	76.71%	72.03%	79.98%	76.70%	75.60%	90.47%
Covered payroll	540,233	\$ 444,225	\$ 364,551	\$ 349,376	\$ 303,073	\$ 250,382	\$ 248,199	\$ 198,475	\$ 200,376	\$ 108,720
District's net pension (asset)/liability as a percentage of covered payroll	16.76%	18.78%	-6.50%	35.87%	41.13%	55.57%	37.76%	51.34%	49.92%	32.21%

**Saugatuck Township Fire District**

**SCHEDULE OF DISTRICT PENSION CONTRIBUTIONS**

*Last Ten Fiscal Years Ended June 30*

	<u>2024</u>	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>
Actuarially determined contributions	\$ 67,982	\$ 78,512	\$ 55,130	\$ 47,580	\$ 42,255	\$ 31,162	\$ 30,319	\$ 25,655	\$ 18,405	\$ 11,785
Contributions in relation to the actuarially determined contributions	<u>67,982</u>	<u>78,512</u>	<u>55,130</u>	<u>47,580</u>	<u>42,255</u>	<u>31,162</u>	<u>30,319</u>	<u>25,655</u>	<u>18,405</u>	<u>11,785</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	\$ 540,233	\$ 444,225	\$ 364,551	\$ 349,376	\$ 303,073	\$ 250,382	\$ 248,199	\$ 213,867	\$ 175,753	\$ 100,770
Contributions as a percentage of covered payroll	12.58%	17.67%	15.12%	13.94%	12.45%	12.22%	12.00%	10.47%	11.69%	0.00%

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 pay, open
Remaining amortization period	15 years
Asset valuation method	5-year smoothed market
Inflation	2.50%
Salary increases	3.00%
Investment rate of return	6.93%, net of investment and administrative expenses, including inflation
Retirement age	Normal retirement age is 60 years
Mortality	Pub-2010 Mortality tables



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

## FIRE DISTRICT BOARD MEETING

4:00pm – January 20<sup>th</sup>, 2025

### DRAFT MINUTES

1. Call to Order: **Meeting called to order by Vice-Chair Beckman at 4:00pm**
2. Pledge of Allegiance *(Stand if you are able):*
3. Roll Call:  
**PRESENT: S. Aldrich, E. Beckman, D. Fox, T. Pullen, C. North**  
**ABSENT: Phelps, Verplank**  
**Also Present: Chief Greg Janik, D.C. Mantels, W. Bales, 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):*  
**Motion by Pullen, 2<sup>nd</sup> by Fox, to approve the agenda as presented. No discussion. Motion passes by unanimous by voice vote.**
6. Approval of Minutes:  
**A. December 16<sup>th</sup>, 2024 – Regular – Page 2**  
**Motion by Fox, 2<sup>nd</sup> by Aldrich, approve the minutes of the 12/16/2024 regular meeting as presented. No discussion. Motion passes by unanimous by voice vote.**  
**B. January 6<sup>th</sup>, 2025 – Workshop – Page 5**  
**Motion by Pullen, 2<sup>nd</sup> by Aldrich, approve the minutes of the 1/6/2025 workshop meeting as presented. No discussion. Motion passes by unanimous by voice vote.**
7. Public Comment on Agenda Items Only: *(The Fire Board requests that speakers respect the three-minute time limit for individual comments and the five-minute time limit for an individual speaking on behalf of a group. This is not a question-and-answer session, it is an opportunity to voice your thoughts with the Fire Board.)*  
**A. None**
8. Request for Payment:  
**A. Account Payables (Roll Call Vote) – Page 7**  
**Motion by North, 2<sup>nd</sup> by Pullen, to pay the invoices in the amount of \$233,193.70. No discussion.**  
**YAYS: North, Pullen, Aldrich, Fox, Beckman**  
**NAYS: None**  
**ABSENT: Phelps, Verplank**  
**Motion passes: 5:0.**  
**B. Financial Report – Page 13**  
**A. Financial Report was reviewed by P. Stanislawski.**
9. Fire Chief Comments:  
**A. 2024 Year-End Statistic Review - Page 15**
  1. The Year end summary was reviewed.
  2. 1,146 Total calls for year-end 2024.
  3. 6:49 year end average response time.**B. Incident Reports / EMS Report / Calls to Date / Overlapping Calls**
  1. Incident reports for 2024 were reviewed.



# SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



## C. Cost Recovery Update

1. Received Payment for #241010 in the amount of \$7,416.00

## D. Traffic Management Apparatus – Update

- E. Scott Phelps has been appointed by the 3 jurisdictions as the alternate member to the IFC BOA.

## 10. Unfinished Business:

### A. Collective Bargaining Agreement with Local 5291 (*Roll Call Vote*) – Page 56

1. Discussion ensued.

2. Fox outlined how it was a great experience

Motion by Pullen, 2<sup>nd</sup> by North, to approve the Collective Bargaining Agreement with Saugatuck Area Professional Firefighters Union, Local 5291 of the IAFF for July 1<sup>st</sup>, 2024, through June 30<sup>th</sup>, 2027, as presented in the meeting packet (*with footnote Ratified 1/20/2025*). No discussion.

YAYS: Pullen, North, Aldrich, Fox, Beckman,

NAYS: None

ABSENT: Phelps, Verplank

Motion passes: 5:0.

### B. Life EMS Pilot Program – 6-Month Extension

1. The program has been extended by Life EMS for 6 months through June 30<sup>th</sup>, 2025.
2. The Life EMS team would like to meet with the District's EMS sub-committee in February to review and discuss support.
3. Life EMS is now staffing the truck back in Saugatuck from 2pm-2am, 7-days a week.
4. Suggestion to have the EMS Sub-committee get together prior to the meeting with Life to have some data and information prepared for the group meeting.
5. The EMS sub-committee is made up of representatives from each municipality - Fox, Beckman, North, and Fire District staff - Chief Janik, and D.C. Mantels.

## 11. New Business:

### A. Department of Fire Prevention – 2024 Year End Report – Growth - Page 121

1. The Bureau of Fire Prevention report was reviewed.
2. Discussion if fees charged are enough to cover costs and discussion that rental fees were recently raised to cover costs.

### B. Lighthouse Insurance Dividend Received in the amount of \$8,502.15. – Page 122

1. Dividend paid on the Workers Compensation insurance plan.

### C. Replacement of #2173 – 2015 Ford Expedition (*Roll Call Vote*) – Page 124

1. Chief Janik presented the replacement of #2173, with a New cab and chassis, with a refurbished box on it.
2. Fits with our strategy and goal to have two transport capable apparatus.
3. Requesting to purchase new vs. used, as all the municipalities that replace their small trucks with new when they are 5-years old.
4. Medical calls make up 60% of call volume and need reliable vehicles to run them.
5. Small trucks are to be replaced at 7-year intervals and 2173 is at 9-years currently.
6. Discussion ensued regarding the replacement of engines and medical vehicles.
7. Fox suggested potentially seeking donations for the new apparatus.
8. Beckman requested a list of apparatus prior to the workshop meeting.



# SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



9. Motion by North, 2<sup>nd</sup> by Pullen to table the replacement of 2173 to the Workshop Meeting for further discussion. No further discussion. Motion passes by unanimous voice vote.

D. Thank you to Tele-Rad for the Upfit of #2120 TMA Lighting and Sirens – Savings of \$3,000.00

1. Tele-Rad is a Holland radio / upfit vendor.
2. Had some previous growing pains in 2017 with the vendor.
3. They reached out and in the interest of repairing the business relationship, the donated the upfit on the TMA.
4. A formal thank you from the Fire District will be sent very soon.
5. Invite Tele-Rad for a media release when the time comes.

12. Correspondence:

A. None

13. Public Comments: *(The Fire Board requests that speakers respect the three-minute time limit for individual comments and the five-minute time limit for an individual speaking on behalf of a group. This is not a question-and-answer session, it is an opportunity to voice your thoughts with the Fire Board.)*

- A. Holly Anderson – Mayor, City of Saugatuck – Thank you to Chief Janik, the Fire District team, and the board for all their work. Additionally, thank you to Dan Fox and Jane Verplank for keeping the Council up to date.
- B. Greg Janik – outlined that three Fire District personnel have moved out of the area in the past month due to the price of housing. It’s frustrating to see the people that lived so close move out of the area. North requested that the POC chart of where they live be updated.

14. Fire Board Comments:

Aldrich – None

Beckman – What is the plan for the future of the Fire Board without young people moving into the area?  
Need to have a succession plan for the future of the Fire Board, just like the department members.

Fox – None

Verplank – Absent

Phelps - Absent

Pullen – None

North – Asked if there has been consideration to reducing the 6-year Fire Board term, as it is prohibitive to getting new people as that is a long commitment for people. Discussion ensued.  
Really enjoyed the Saturday night appreciation dinner. Great camaraderie, and humor.  
Reminder that tomorrow, 1/21/25, is the groundbreaking ceremony at 5pm in Douglas.

15. Adjournment:

A. Meeting adjourned at 5:23pm.

### NOTICE

Requests for accommodation 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.



## FIRE DISTRICT BOARD MEETING

4:00pm – February 3<sup>rd</sup>, 2025

### DRAFT WORKSHOP MINUTES

1. Call to Order: **Meeting called to order by J. Verplank at 4:03pm**
2. Pledge of Allegiance (*Stand if you are able*):
3. Roll Call:  
**PRESENT: S. Aldrich, E. Beckman, D. Fox, J. Verplank, T. Pullen, C. North**  
**ABSENT: S. Phelps**  
**Also Present: Chief Greg Janik, D.C. Mantels, W. Bales**
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*):
  - A. **Motion by Pullen, 2<sup>nd</sup> by Fox to approve the agenda as presented. No discussion, motion carries by unanimous voice vote.**
6. Public Comment on Agenda Items Only: (*The Fire Board requests that speakers respect the three-minute time limit for individual comments and the five-minute time limit for an individual speaking on behalf of a group. This is not a question-and-answer session, it is an opportunity to voice your thoughts with the Fire Board.*)
  - A. **Chief Janik is very excited to have Chief Brad Brown here. Chair**
7. **Special Guest Speaker – Strategic Planning**
  - A. **Chief Brad Brown, Ed.D., EFO, CFO – Grand Rapids Fire Department**
    1. Offered some suggestions regarding strategic planning and potential costs to bring in an outside vendor.
    2. Outlined that Chief Janik and DC Mantels were more than capable of completing it and saving money on the program.
    3. Need to define service plan and level of service for the entire coverage area.
    4. Potentially do a future Survey to the Community:
      - i. What are we doing good
      - ii. What could we do better
      - iii. What could we Do Different
    5. Unit Hour Utilization
      - i. Type of Call, how long are you out on the call
      - ii. Medical Call - 15-20 Minutes
      - iii. Highway/Structure Fire – 3-4 Hours
    6. Have to Go slow to Go Fast
    7. Discussion ensued from the Board
      - i. Nothing been done in 16 years per Beckman.
      - ii. Survey with Aaron Miller may be revisited.
      - iii. Tarue would like to hold the money
      - iv. The summer population couldn't be surveyed.



# SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



8. Fire Chief Comments:
  - A. None
9. Unfinished Business:
  - A. Truck Inventory – Updated with Truck Descriptions
    1. Chief Janik presented the truck inventory list.
  - B. Personnel’s Proximity to Station – Update
    1. Map of personnel proximity to station was reviewed.
  - C. 2025 Awards Presentation
    1. Upcoming Media Release for all of the awards.
  - D. #2173 Replacement with New transport capable apparatus.
    1. Chief recommends that we replace with a new chassis.
    2. Even if we don’t transport, it allows a place to get patients out of the weather.
10. New Business:
  - A. Funding Approval Discussion – Knox Key Secures
11. Correspondence:
  - A. None
12. Public Comments: *(The Fire Board requests that speakers respect the three-minute time limit for individual comments and the five-minute time limit for an individual speaking on behalf of a group. This is not a question-and-answer session, it is an opportunity to voice your thoughts with the Fire Board.)*
  - A. None
13. Fire Board Comments:

**Aldrich – None**  
**Beckman – None**  
**Fox – Good discussion.**  
**Verplank – None**  
**Pullen – Likes the forward progress.**  
**Chief Janik – had an issue yesterday with no ambulances so this is why we need a transport capable rig. Looking to only transport under extenuating circumstances.**
14. Adjournment:
  - A. Meeting adjourned at 5:21pm.

## NOTICE

Requests for accommodation 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.

02/14/2025 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 01/21/2025 - 02/17/2025				
Check Date	Check	Vendor Name	Description	Amount
Bank MAC MACATAWA BANK				
01/31/2025	DD5763(A)	BERNHARDY, CHRISTOPHER	PAYROLL	1,906.82
01/31/2025	DD5764(A)	BETTS, MICHAEL	PAYROLL	2,046.97
01/31/2025	DD5765(A)	CAPEL, RILEY	PAYROLL	1,424.81
01/31/2025	DD5766(A)	DALTON, PHIL	PAYROLL	1,191.98
01/31/2025	DD5767(A)	HOSIER, CALEB	PAYROLL	1,271.92
01/31/2025	DD5768(A)	JANIK, GREG	PAYROLL	2,761.70
01/31/2025	DD5769(A)	MANTELS, CHRISTOPHER	PAYROLL	2,543.77
01/31/2025	DD5770(A)	MEYER, KYLE	PAYROLL	1,762.99
01/31/2025	DD5771(A)	STEVENS, KEVIN	PAYROLL	680.57
01/31/2025	EFT1582(E)	457 MERS	PAYROLL	1,643.69
01/31/2025	EFT1583(E)	MISDU	PAYROLL	720.94
01/31/2025	EFT1584(E)	INTERNAL REVENUE SERVICE	PAYROLL	5,951.99
01/31/2025	EFT1585(E)	MERS	PAYROLL	9,601.08
01/31/2025	EFT1586(E)	DEFINED CONTRIBUTION	PAYROLL	2,526.84
01/31/2025	EFT1587(E)	HEALTH SAVINGS PLAN	PAYROLL	1,199.49
01/31/2025	EFT1588(E)	STATE OF MICHIGAN	PAYROLL	4,178.75
02/12/2025	20800	PHELPS, DONALD	PAYROLL	44.05
02/12/2025	DD5772(A)	ALDRICH, STACEY	PAYROLL	87.10
02/12/2025	DD5773(A)	BALES, WENDY	PAYROLL	3,037.70
02/12/2025	DD5774(A)	BECKMAN, ERIC	PAYROLL	215.25
02/12/2025	DD5775(A)	BEEK, HEATHER	PAYROLL	590.95
02/12/2025	DD5776(A)	BERNHARDY, CHRISTOPHER	PAYROLL	122.88
02/12/2025	DD5777(A)	BETTS, MICHAEL	PAYROLL	499.96
02/12/2025	DD5778(A)	BLATT, DAVID	PAYROLL	326.95
02/12/2025	DD5779(A)	BLOK, MICHAEL	PAYROLL	1,105.47
02/12/2025	DD5780(A)	BRINK, CHAD	PAYROLL	711.61
02/12/2025	DD5781(A)	CAPEL, RILEY	PAYROLL	68.33
02/12/2025	DD5782(A)	DALTON, PHIL	PAYROLL	1,484.70
02/12/2025	DD5783(A)	ESQUIVEL, BRADLEY	PAYROLL	530.63
02/12/2025	DD5784(A)	GARGANO, MARK	PAYROLL	1,052.99
02/12/2025	DD5785(A)	GROENDYKE, BRET	PAYROLL	261.30
02/12/2025	DD5786(A)	HOSIER, CALEB	PAYROLL	1,236.29
02/12/2025	DD5787(A)	HUNDERMAN, MARCIE	PAYROLL	1,329.48
02/12/2025	DD5788(A)	JANIK, GREG	PAYROLL	747.42
02/12/2025	DD5789(A)	KIRCHERT, ERIK	PAYROLL	1,067.88
02/12/2025	DD5790(A)	LOVELL, BROCK	PAYROLL	769.58
02/12/2025	DD5791(A)	MANTELS, CHRISTOPHER	PAYROLL	1,253.91
02/12/2025	DD5792(A)	MARR, SEAN	PAYROLL	720.47

02/14/2025 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 01/21/2025 - 02/17/2025				
Check Date	Check	Vendor Name	Description	Amount
02/12/2025	DD5793(A)	MEISTE, JAMES	PAYROLL	855.58
02/12/2025	DD5794(A)	MEYER, KYLE	PAYROLL	95.52
02/12/2025	DD5795(A)	NORTH, CATHY	PAYROLL	219.25
02/12/2025	DD5796(A)	PEAK, ANDREW	PAYROLL	1,236.97
02/12/2025	DD5797(A)	POST, RYAN	PAYROLL	916.97
02/12/2025	DD5798(A)	PULLEN, TARUE	PAYROLL	88.10
02/12/2025	DD5799(A)	SEYMOUR, SCOTT	PAYROLL	835.63
02/12/2025	DD5800(A)	STARRING, LINUS	PAYROLL	1,002.66
02/12/2025	DD5801(A)	STEVENS, KEVIN	PAYROLL	223.77
02/12/2025	DD5802(A)	VERPLANK, JANE	PAYROLL	176.20
02/12/2025	DD5803(A)	WETZEL, EVAN	PAYROLL	1,955.18
02/12/2025	DD5804(A)	WILKINSON, ERIN	PAYROLL	484.45
02/12/2025	EFT1589(E)	457 MERS	PAYROLL	1,703.49
02/12/2025	EFT1590(E)	MISDU	PAYROLL	320.46
02/12/2025	EFT1591(E)	INTERNAL REVENUE SERVICE	PAYROLL	6,821.38
02/12/2025	EFT1592(E)	DEFINED CONTRIBUTION	PAYROLL	1,487.86
02/12/2025	EFT1593(E)	SAUGATUCK AREA PROFESSIONAL L	PAYROLL	400.00
02/14/2025	DD5805(A)	BERNHARDY, CHRISTOPHER	PAYROLL	1,856.82
02/14/2025	DD5806(A)	BETTS, MICHAEL	PAYROLL	1,996.96
02/14/2025	DD5807(A)	CAPEL, RILEY	PAYROLL	1,374.81
02/14/2025	DD5808(A)	DALTON, PHIL	PAYROLL	1,182.23
02/14/2025	DD5809(A)	HOSIER, CALEB	PAYROLL	1,221.92
02/14/2025	DD5810(A)	JANIK, GREG	PAYROLL	3,156.53
02/14/2025	DD5811(A)	MANTELS, CHRISTOPHER	PAYROLL	2,493.77
02/14/2025	DD5812(A)	MEYER, KYLE	PAYROLL	1,712.99
02/14/2025	DD5813(A)	STEVENS, KEVIN	PAYROLL	910.79
02/14/2025	EFT1594(E)	457 MERS	PAYROLL	1,727.69
02/14/2025	EFT1595(E)	MISDU	PAYROLL	400.48
02/14/2025	EFT1596(E)	INTERNAL REVENUE SERVICE	PAYROLL	6,200.53
02/14/2025	EFT1597(E)	DEFINED CONTRIBUTION	PAYROLL	2,526.84
02/14/2025	EFT1598(E)	SAUGATUCK AREA PROFESSIONAL L	PAYROLL	400.00
02/17/2025	3394(E)	BLUE CROSS BLUE SHIELD	HEALTH INSURANCE	8,141.83
02/17/2025	3395(E)	COMCAST	INTERNET	184.11
02/17/2025	3396(E)	CONSUMERS ENERGY	BOAT DOCK	31.38
02/17/2025	3397(E)	CONSUMERS ENERGY	FIRE STATION	636.29
02/17/2025	3398(E)	FIRST BANKCARD	TRAINING SUPPLIES & CCR	5,001.46
02/17/2025	3399(E)	MENARDS	SUPPLIES & REPAIRS	590.46
02/17/2025	3400(E)	MICHIGAN GAS UTILITIES	NATURAL GAS	742.19
02/17/2025	3401(E)	MCKESSON	MEDICAL SUPPLIES	314.51
02/17/2025	3402(E)	OIT LLC	TELEPHONES	402.98

02/14/2025 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 01/21/2025 - 02/17/2025				
Check Date	Check	Vendor Name	Description	Amount
02/17/2025	3403(E)	SHELL	GASOLINE & DIESEL	1,489.95
02/17/2025	3404(E)	VERIZON WIRELESS	CELL PHONES & MODEMS	1,047.99
02/17/2025	3405(A)	AEROS IT GROUP	COMPUTER SERVICES	1,007.00
02/17/2025	3406(A)	ALLEGAN TREASURER	TAX CHARGE BACK	106.69
02/17/2025	3407(A)	APPLIED IMAGING	COPIER USE	623.02
02/17/2025	3408(A)	BLOOM SLUGGETT PC	LEGAL FEES	4,410.40
02/17/2025	3409(A)	CHROUCH COMMUNICATIONS INC	2120 ROOF TOP KIT	479.43
02/17/2025	3410(A)	D&L TRUCK & TRAILER	DRIVE FENDERS	750.00
02/17/2025	3411(A)	FISHERIES SUPPLY COMPANY	BOAT MAINTENANCE	1,076.90
02/17/2025	3412(A)	DEBRA FROSTY	UNIFORMS	150.00
02/17/2025	3413(A)	GALLS LLC	UNIFORMS	150.69
02/17/2025	3414(A)	IHLE'S SERVICE LLC	2015 FORD OIL CHANGE	200.38
02/17/2025	3415(A)	PETER STANISLAWSKI	FINANCE SERVICES	980.00
02/17/2025	3416(A)	STANDARD	INSURANCE	1,117.68
02/17/2025	3417(A)	STRYKER SALES LLC	BATTERY	790.92
02/17/2025	3418(A)	SUMMIT COMPANIES	EXTINGUISHER MAINTENANCE	847.90
02/17/2025	3419(A)	WEST MICHIGAN UNIFORM	SHOP TOWELS	231.70
02/17/2025	20786	BOUND TREE MEDICAL LLC	MEDICAL	2,199.80
02/17/2025	20787	GRAPHIX EMBROIDERY INC	UNIFORMS	426.06
02/17/2025	20788	IHLE AUTO PARTS	MAINTENANCE	201.05
02/17/2025	20789	TURNOUT MANAGEMENT	2101 REPAIR	58.51
02/17/2025	20790	KLEYN MOBILE FIRE DIVISION	2007 KENWORTH	1,157.43
02/17/2025	20791	OVERISEL LUMBER CO	SUPPLIES	362.05
Total of 101 Disbursements:				140,575.80

**Item #9A**

BOTH OPEN AND PAID

Vendor Name	Description	Amount
1. AEROS IT GROUP	COMPUTER SERVICES	905.50
	COMPUTER SERVICES	101.50
	TOTAL	1,007.00
2. ALLEGAN TREASURER	TAX CHARGE BACK	106.69
3. APPLIED IMAGING	COPIER USE	623.02
4. BLOOM SLUGGETT PC	LEGAL FEES	4,410.40
5. BLUE CROSS BLUE SHIELD	HEALTH INSURANCE	8,141.83
6. BOUND TREE MEDICAL LLC	MEDICAL	1,909.90
	MEDICAL	289.90
	TOTAL	2,199.80
7. CHROUCH COMMUNICATIONS INC	2120 ROOF TOP KIT	479.43
8. COMCAST	INTERNET	184.11
9. CONSUMERS ENERGY	BOAT DOCK	31.38
	FIRE STATION	636.29
	TOTAL	667.67
10. D&L TRUCK & TRAILER	DRIVE FENDERS	750.00
11. DEBRA FROSTY	UNIFORMS	150.00
12. FIRST BANKCARD	TRAINING SUPPLIES & CCR	5,001.46
13. FISHERIES SUPPLY COMPANY	BOAT MAINTENANCE	1,076.90
14. GALLS LLC	UNIFORMS	150.69
15. GRAPHIX EMBROIDERY INC	UNIFORMS	157.06
	UNIFORMS	269.00
	TOTAL	426.06
16. IHLE AUTO PARTS	MAINTENANCE	201.05
17. IHLE'S SERVICE LLC	2015 FORD OIL CHANGE	200.38
18. KLEYN MOBILE FIRE DIVISION	2007 KENWORTH	1,157.43
19. MCKESSON	MEDICAL SUPPLIES	249.63
	MEDICAL SUPPLIES	64.88
	TOTAL	314.51
20. MENARDS	SUPPLIES & REPAIRS	590.46
21. MICHIGAN GAS UTILITIES	NATURAL GAS	742.19
22. OIT LLC	TELEPHONES	402.98
23. OVERISEL LUMBER CO		

Vendor Name	Description	Amount
24. PETER STANISLAWSKI	SUPPLIES	362.05
25. SHELL	FINANCE SERVICES	980.00
26. STANDARD	GASOLINE & DIESEL	1,489.95
27. STRYKER SALES LLC	INSURANCE	1,117.68
28. SUMMIT COMPANIES	BATTERY	790.92
29. TURNOUT MANAGEMENT	EXTINGUISHER MAINTENANCE	847.90
30. VERIZON WIRELESS	2101 REPAIR	58.51
31. WEST MICHIGAN UNIFORM	CELL PHONES & MODEMS	1,047.99
	SHOP TOWELS	231.70
TOTAL - ALL VENDORS		35,910.76

User: BSA

DB: Stfd

PERIOD ENDING 02/28/2025

GL NUMBER	DESCRIPTION	END BALANCE		YTD BALANCE	ACTIVITY FOR	AVAILABLE	% BGDG USED
		06/30/2024	2024-25	02/28/2025	MONTH 02/28/25	BALANCE	
		NORM (ABNORM)	AMENDED BUDGET	NORM (ABNORM)	INCR (DECR)	NORM (ABNORM)	
Fund 206 - FIRE FUND							
Revenues							
Dept 000							
206-000-401.000	SAUGATUCK CITY	518,829.93	559,500.00	327,485.95	70,065.19	232,014.05	58.53
206-000-402.000	SAUGATUCK TOWNSHIP	1,069,709.31	1,197,000.00	945,332.47	428,696.46	251,667.53	78.98
206-000-403.000	DOUGLAS CITY	546,472.68	594,500.00	370,501.38	88,114.00	223,998.62	62.32
206-000-450.000	FIRE SERVICES	1,190.00	1,000.00	2,425.00	0.00	(1,425.00)	242.50
206-000-460.000	INSPECTION & PLAN REVIEW FEES	38,800.00	10,000.00	26,337.50	4,775.00	(16,337.50)	263.38
206-000-465.000	COST RECOVERY	35,960.83	1,000.00	19,224.96	0.00	(18,224.96)	1,922.50
206-000-560.000	GRANTS & DONATIONS	130,987.59	1,000.00	38,767.48	0.00	(37,767.48)	3,876.75
206-000-665.000	INTEREST	34,662.28	5,000.00	21,609.48	0.00	(16,609.48)	432.19
206-000-669.000	INSURANCE PROCEEDS	4,400.00	0.00	0.00	0.00	0.00	0.00
206-000-685.000	SALES OF ASSETS	67,467.52	0.00	0.00	0.00	0.00	0.00
Total Dept 000		2,448,480.14	2,369,000.00	1,751,684.22	591,650.65	617,315.78	73.94
TOTAL REVENUES		2,448,480.14	2,369,000.00	1,751,684.22	591,650.65	617,315.78	73.94
Expenditures							
Dept 336 - FIRE FUND							
206-336-702.000	BOARD SALARY	3,350.00	5,000.00	2,700.00	950.00	2,300.00	54.00
206-336-704.000	CHIEF SALARY	110,000.02	120,000.00	77,538.40	4,846.15	42,461.60	64.62
206-336-705.000	OFFICER SALARIES	7,479.36	10,000.00	4,625.12	645.85	5,374.88	46.25
206-336-708.000	CAREER FIREFIGHTER	488,197.56	615,000.00	340,322.47	19,144.63	274,677.53	55.34
206-336-709.000	OPERATIONAL WAGES	96,817.83	110,000.00	70,426.82	11,188.95	39,573.18	64.02
206-336-709.500	PAID ON CALL STIPEND	88,946.75	95,000.00	47,807.72	6,766.77	47,192.28	50.32
206-336-710.000	FIRE CALLS	56,934.06	70,000.00	34,655.50	5,180.85	35,344.50	49.51
206-336-711.000	MEDICAL CALLS	34,289.42	35,000.00	24,938.54	6,026.59	10,061.46	71.25
206-336-712.000	TRAINING	23,550.63	35,000.00	11,585.90	2,435.44	23,414.10	33.10
206-336-713.000	SPECIAL EVENTS	14,029.92	15,000.00	7,457.79	0.00	7,542.21	49.72
206-336-720.000	PAYROLL TAXES	72,244.55	111,000.00	51,311.61	4,933.69	59,688.39	46.23
206-336-721.000	EMPLOYEE INSURANCE BENEFITS	107,430.92	150,000.00	94,368.50	10,083.50	55,631.50	62.91
206-336-722.000	WORKER COMP INSURANCE	48,485.06	100,000.00	37,889.10	0.00	62,110.90	37.89
206-336-723.000	RETIREMENT	142,000.00	150,000.00	95,001.84	6,748.04	54,998.16	63.33
206-336-727.000	OPERATING SUPPLIES	15,097.26	25,000.00	15,908.02	161.76	9,091.98	63.63
206-336-728.000	GAS & OIL	19,391.54	20,000.00	11,315.23	1,489.95	8,684.77	56.58
206-336-730.000	PROFESSIONAL SERVICES	43,954.74	30,000.00	29,257.40	5,390.40	742.60	97.52
206-336-742.000	TESTING, REPAIR & REPLACEMENT	19,148.87	22,000.00	1,809.38	0.00	20,190.62	8.22
206-336-745.000	STATION TOOLS	1,103.22	3,250.00	264.18	0.00	2,985.82	8.13
206-336-746.000	FIRE FIGHTER TOOLS	10,244.35	10,000.00	3,359.48	754.09	6,640.52	33.59
206-336-751.000	PHONES	13,509.91	19,000.00	10,033.17	1,755.08	8,966.83	52.81
206-336-752.000	UTILITIES	14,922.01	20,000.00	9,619.54	1,409.86	10,380.46	48.10
206-336-760.000	VEHICLE/ EQUIP REP & MAINTENANCE	66,034.10	70,000.00	32,270.50	1,534.52	37,729.50	46.10
206-336-761.000	BOAT MAINTENANCE	11,543.09	19,000.00	14,241.02	1,076.90	4,758.98	74.95
206-336-762.000	RADIO & PAGER R&R	7,416.17	10,000.00	316.06	0.00	9,683.94	3.16
206-336-763.000	BUILDING REPAIR & MAINTENANCE	26,544.12	33,000.00	14,653.12	2,071.06	18,346.88	44.40
206-336-764.000	BUILDING SECURITY	1,669.20	2,000.00	389.00	0.00	1,611.00	19.45
206-336-767.000	DUES & SUBSCRIPTIONS	3,845.89	4,000.00	4,163.17	200.00	(163.17)	104.08
206-336-770.000	OFFICE EXPENSES	9,874.34	12,000.00	6,401.35	777.02	5,598.65	53.34
206-336-771.000	TECHNOLOGY	22,568.46	20,000.00	29,363.06	1,007.00	(9,363.06)	146.82
206-336-775.000	BUILDING INSPECTIONS	75.00	2,500.00	0.00	0.00	2,500.00	0.00
206-336-780.000	UNIFORMS	10,989.89	12,000.00	4,762.93	792.66	7,237.07	39.69
206-336-781.000	TURN OUT GEAR	0.00	40,000.00	116.50	0.00	39,883.50	0.29
206-336-785.000	EDUCATION	25,787.42	33,000.00	8,569.02	382.11	24,430.98	25.97
206-336-791.000	MEDICAL SUPPLY	13,512.97	20,000.00	7,354.48	3,263.23	12,645.52	36.77
206-336-795.000	COMMUNITY RISK REDUCTION	12,760.43	15,000.00	3,912.69	2,610.05	11,087.31	26.08

User: BSA

DB: Stfd

PERIOD ENDING 02/28/2025

GL NUMBER	DESCRIPTION	END BALANCE		YTD BALANCE		ACTIVITY FOR MONTH 02/28/25 INCR (DECR)	AVAILABLE		% BDGT USED
		06/30/2024 NORM (ABNORM)	2024-25 AMENDED BUDGET	02/28/2025 NORM (ABNORM)			NORM (ABNORM)		
Fund 206 - FIRE FUND									
Expenditures									
206-336-796.000	PHYSICALS	0.00	15,000.00	12,698.00		0.00	2,302.00		84.65
206-336-815.000	GENERAL INSURANCE	38,073.00	40,000.00	34,306.43		0.00	5,693.57		85.77
206-336-861.000	TAX CHARGE BACK	811.09	1,000.00	246.15		106.69	753.85		24.62
206-336-985.000	LONG TERM CAPITAL	171,320.86	250,250.00	209,146.56		1,229.43	41,103.44		83.58
Total Dept 336 - FIRE FUND		1,853,954.01	2,369,000.00	1,365,105.75		104,962.27	1,003,894.25		57.62
TOTAL EXPENDITURES		1,853,954.01	2,369,000.00	1,365,105.75		104,962.27	1,003,894.25		57.62
Fund 206 - FIRE FUND:									
TOTAL REVENUES		2,448,480.14	2,369,000.00	1,751,684.22		591,650.65	617,315.78		73.94
TOTAL EXPENDITURES		1,853,954.01	2,369,000.00	1,365,105.75		104,962.27	1,003,894.25		57.62
NET OF REVENUES & EXPENDITURES		594,526.13	0.00	386,578.47		486,688.38	(386,578.47)		100.00

Chris Mantels

---

**From:** Greg Janik  
**Sent:** Friday, January 24, 2025 12:46 PM  
**To:** Chris Mantels  
**Subject:** Agenda Item-Correspondence

Chris:

Please add to the FB AGENDA under correspondence Lift Truck Mechanic Ed Vandenberg has paid for and replaced the lift truck master cylinder.

Thanks,  
Chief

**Your very welcome.**

**The whole deal is free, in appreciation to you and the first responders that came to my house at 2 am January 21st 2012 when I had my heart attack. I give you all a lot of credit for what you do : )**

*Greg Janik*

Fire Chief/Fire Marshal  
3342 Blue Star Highway  
Saugatuck, MI 49453



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

February 13<sup>th</sup>, 2025

## Funding Approval Form

### **ITEM DESCRIPTION:**

Truck #2173– Purchase 2024 RAM 4x4 5500 Chassis with Refurbished Remount Body to replace the 2015 Ford Expedition

### **PRIORITY:**

High

### **Executive Summary:**

This memorandum serves as a formal request to replace the department’s 2015 Ford Expedition with a remount body that is transport capable on a new Ram chassis. The proposed not-to-exceed cost is \$240,000, with an additional 10% contingency for unforeseen expenses. This investment will enhance our operational capabilities, ensure the reliability of emergency response services, and optimize cost-efficiency over the vehicle’s lifecycle.

### **Background:**

The 2015 Ford Expedition has been an integral part of our fleet, serving as a primary first response unit. However, after nearly a decade of service, the vehicle has reached the end of its optimal operational life. It is now prone to frequent maintenance issues, resulting in increased downtime and operational costs. Additionally, the vehicle’s capacity and functionality no longer meet the evolving demands of our emergency response services. When the 2017 Ford Expedition was totaled, it was replaced with a used transport-capable truck.

In 2016, the Fire Board established a directive to replace small vehicles at seven-year intervals to ensure operational reliability and cost-efficiency. This replacement aligns with that directive, as the 2015 Ford Expedition is now in its ninth year of service.

**Proposed Replacement:** The recommended, cost effective, and reliable solution for the District’s EMS strategic planning is to procure a remount ambulance body on a new Ram chassis. A remount involves transferring the refurbished body module onto a new chassis, allowing us significantly reduced project costs while incorporating the reliability and advanced safety features of a new cab, new diesel engine, warranty, 4x4 chassis, new electrical, and mechanical systems. This approach provides several advantages:

1. **Cost Savings:**

- A refurbished body remount costs significantly less than purchasing a brand-new ambulance, reducing capital expenditure without compromising functionality.

2. **Enhanced Reliability:**

- A new Ram chassis ensures modern technology, improved fuel efficiency, and extended operational life.



# SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



### 3. Operational Efficiency:

- The upgraded vehicle will reduce maintenance needs, minimize downtime, and provide enhanced safety and performance.

### Budget Consideration:

The estimated cost for the remount ambulance, including the new Ram chassis, is \$240,000. To account for any unforeseen expenses, a 10% contingency (\$24,000) is requested, bringing the total budget allowance to \$264,000.

### Cost / Benefit:

To provide perspective, the \$264,000 cost divided over a 7-year lifespan equates to \$37,714.00 annually. When distributed among the 5,600 taxpayers in our community, this amounts to approximately \$6.73 per taxpayer per year. The total cost per taxpayer for the 7-year period is \$49.00 and the breakdown highlights the cost-efficiency and affordability of this investment for the community.

### Rationale and Benefits:

#### 1. Improved Service Delivery:

- The new ambulance will improve response times and operational readiness, directly impacting public safety. Additionally, the truck will allow for the ability to transport patients in the event the private ALS services have extended response times.

#### 2. Long-Term Savings:

- Reduced maintenance and repair costs over the vehicle’s lifespan will offset the initial investment.

#### 3. Sustainability:

- Remounting aligns with sustainable practices by repurposing and refinishing components rather than discarding the existing ambulance module.

**Conclusion:** Replacing the 2015 Ford Expedition with a remount ambulance on a new Ram chassis is a fiscally responsible and operationally strategic decision. This investment ensures our department can continue to provide high-quality emergency services to the community without interruption. On behalf of the Fire District’s First Responder crews, we respectfully request the Fire Board’s approval to proceed with this capital expenditure, including the proposed contingency. Thank you for your consideration.

### BUDGETED:

\$264,000 – Amended Capital Plan – 2024/25 FY

### FUNDING SOURCE(S):

FY 2024/25 Budget / Fund Balance

### COST:

\$240,000.00

\$24,000.00 – 10% Contingency for Change Orders and unknown expenses

**Total = \$264,000.00**

**REQUESTERS:**

Chief Greg Janik and Deputy Chief Chris Mantels

**SAMPLE MOTION:**

I \_\_\_\_\_ motion to authorize Fire District staff execute contracts to purchase the 2025 RAM 5500 Chassis with refurbished remount ambulance body to replace the 2015 Ford Expedition, including the 10% contingency, with a not to exceed amount of \$264,000.00. for anticipated delivery in Summer 2025. I \_\_\_\_\_ 2<sup>nd</sup> the Motion. (Roll Call Vote)

**Fire Board Vote - Date:** \_\_\_\_\_

Motion: \_\_\_\_\_

YEAS: \_\_\_\_\_

NAYS: \_\_\_\_\_

ABSENT: \_\_\_\_\_



This picture is intended to be an example only, not actual size, paint color, or body configuration.



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

February 13<sup>th</sup>, 2025

## Funding Approval Form

**ITEM DESCRIPTION:**

Replacement of Unsupported Knox Key Secures

**PRIORITY:**

High

**FUNDING REQUEST:**

Our current Knox Key Secure 3b Models are obsolete. We had one fail late in 2024, and the parts to repair the circuit board are no longer available from the Knox Company. These Key Secures are all 7-10 years old. Additionally, to change authorized users, they require staff to connect a cable manually to each Key Secure, which takes approximately 1-2 hours of time each time we have a change in authorized users. The proposed replacement update over Wi-Fi, so less than 5 minutes to send the updated user list to all Knox Key Secures.

These Key Secures house the Knox Keys that provide us emergency access to any structure that was required to have one and are essential for accurately tracking key usage. If we were to lose a Knox Key, or be unable to track who took it last, there is the potential that we may be responsible for rekeying every business within our coverage area—an endeavor that could exceed one million dollars in costs.

We purchased one of the Key Secure 5 models to replace the failed 3b model late last year and have seen good results both with the Wi-Fi capable programming, as well as functionality. The updated Key Secure 5 holds two Knox Keys, which can allow us the ability to more rapidly check multiple businesses for gas odors, fire extension, etc. when working in one of the many downtown districts.

We request funding to replace all remaining ten outdated Knox Key Secure 3b models with the Wi-Fi-enabled Key Secure 5 series to maintain operational security and efficiency. Your approval will help safeguard our district’s businesses while ensuring seamless key management.

**BUDGETED:**

\$14,000 – Capital Plan – 2024/25 FY

**FUNDING SOURCE(S):**

FY 2024/25 Budget

**COST:**

\$14,000.00

**REQUESTERS:**

Chief Greg Janik and Deputy Chief Chris Mantels



Obsolete 3b Model

Replacement 5 Series





# SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



**SAMPLE MOTION:**

I \_\_\_\_\_ motion to authorize Fire District staff purchase the ten (10) Knox Key Secures with the new Key Secure 5 models with a not to exceed amount of \$14,000.00. I \_\_\_\_\_  
2<sup>nd</sup> the Motion. (Roll Call Vote)

**Fire Board Vote - Date:** \_\_\_\_\_

Motion: \_\_\_\_\_

YEAS: \_\_\_\_\_

NAYS: \_\_\_\_\_

ABSENT: \_\_\_\_\_

**Chris Mantels**

---

**From:** Landis, Troy (MDOT) <LandisT1@michigan.gov>  
**Sent:** Wednesday, January 22, 2025 1:52 PM  
**To:** Info  
**Subject:** Crash Truck

Good Afternoon:

First, I would like to thank you for your assistance this morning on I-196. Your crew certainly helped us feel safer with the deteriorated road conditions. Please extend our gratitude!

Secondly, we were impressed with the apparatus that you had out there. Would you be willing to send some pictures? I'd like to pitch some of the design features on your apparatus to my bosses for our next replacement.

Thanks again and stay safe!!

Troy Landis  
Grand Region Special Crews  
616.443.0526