



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

FIRE DISTRICT BOARD MEETING

4:00pm – November 17th, 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. Approval of Minutes:
 - A. **September 9th, 2025 - Closed Session Meeting**
 - B. **September 12th, 2025 -Closed Session Meeting**
 - C. **September 22nd, 2025 – Closed Session Meeting**
 - D. **October 20th, 2025 – Regular Meeting – Page 2**
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.*)
8. Special Guest Speaker
 - A. **Dan Veldhuizew – Siegfried – Crandall, PC – Audit Review – Page 4**
9. Request for Payment:
 - A. **Accounts Payable (Roll Call Vote) – Page 39**
 - B. **Financial Report – Page 43**
10. Fire Chief Comments:
 - A. **Incident Reports / EMS Reports/ Call to Date/ Overlapping Calls – See Summary – Page 44**
 - B. **Bronson HelpNet – Utilization Report – January – September 2025 – Page - 47**
 - C. **Special Event Cost Year to Date - Page - 55**
11. Unfinished Business:
 - A. **None**
12. New Business:
 - A. **Rescue Strut Package – Request / Approve – Justification (Roll Call Vote) – Page 59**
 - B. **Closed Session – (Roll Call)**
 1. **Motion that we may enter into closed session as permitted under section 8(1)(h) of Michigan’s Open Meeting Act to consider material exempt from discussion or disclosure by the state of federal statue, namely, a written legal opinion from counsel.**
13. Correspondence:
 - A. **Thank You Card – Michael Coon – Page 61**
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

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Items # 6D



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

FIRE DISTRICT BOARD MEETING

4:00pm – October 20th, 2025

Draft Minutes

1. Call to Order: **Meeting called to order by Chair Verplank at 4:00pm**
2. Pledge of Allegiance (*Stand if you are able*):
3. Roll Call:
PRESENT: S. Aldrich, E. Beckman, D. Fox, J. Verplank, S. Phelps, T. Pullen, C. North
ABSENT:
Also Present: Chief Greg Janik, P. Stanislawski, 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*):
Verplank requested the deletion of the Closed Session Meeting Minutes.
Motion by Beckman, second by Fox to approve the agenda as presented. No discussion, motion passes by unanimous voice vote.
6. Special Guest:
 - A. None
7. Approval of Minutes:
 - A. **September 15, 2025 – Regular Meeting – [Page 2](#)**
Motion by Pullen, second by Beckman, approve the minutes of the 9/15/2025 Regular Meeting as presented.
No discussion. Motion passes by unanimously by voice vote.
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.*)
 - A. **None**
9. Request for Payment:
 - A. **Accounts Payable (Roll Call Vote) -[page 7](#)**
Motion by Phelps, 2nd by Fox, to pay the invoices in the amount of \$291,072.14
no discussion.
YAYS: Phelps, Fox, Aldrich, Beckman, Verplank, Pullen, North
NAYS: None
ABSENT: None
Motion passes: 7:0.
 - B. **Financial Report – [Page 10](#)**
 1. **Financial Report presented by P. Stanislawski**
10. Fire Chief Comments:
 - A. **Incident Reports / EMS Report / Calls to Date / Overlapping Calls – [Page 12](#)**
 1. **Incidents – 917 year to date**
 - a. **Calls are up 3% compared to last year.**
 2. **Average Response Time year to date – 7:37**
 - B. **Cost Recovery – Update**
 1. **CR24-0687 – Payment Received – Paid in Full - \$520.00**
 2. **CR25-0903 – Payment Received – [Page 2 of 6](#) - \$32.50**



SAUGATUCK TOWNSHIP FIRE DISTRICT

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- C. Blue Cross Blue Shield Healthcare Cost – Increased 16.7%
- D. Grant – The Gerald H. and Jeannette E. Bekken Trust - \$9,092.49 – Thank You Card was Sent – [Page 14](#)

11. Unfinished Business:

- A. 415 Wiley Road – Bond Update
- B. Intersection Comparison – Blue Star Highway – Pre/Post Roundabout install July 24, 2024 – Chart – [Page 15](#)
 - 1. Chief presented to the Fire Board the data supporting a decrease in accidents since the roundabout was installed.
- C. Hiring Process – 3 – Full Time Firefighters – Update
 - 1. Chief Janik presented to the Fire Board the New Full Time Firefighters.
 - 2. Chad Brink, Andrew Peak, and Evan Wetzel

12. New Business:

- A. Request to Approve – Required Annual Physicals For All Personnel Not to Exceed - \$15,000. 00 (Roll Call Vote)
Motion by Pullen, second by North, to approve the funding Required Annual Physicals For All Personnel Not Exceed \$15,000.00.
YAYS: Pullen, North, Aldrich, Beckman, Fox, Verplank, Phelps
NAYS: None
ABSENT: None
Motion passes: 7.0
- B. MABAS – Mutual Aid – See Packet, Discussion, Request Approval (Roll Call Vote) – [Page 17](#)
Motions by Phelps, second by Pullen, to approve Saugatuck Township Fire District to pressure MABAS
YAYS: Phelps, Pullen, Aldrich, Beckman, Fox, Verplank
NAYS: None
ABSENT: North
Motion passes: 6.0

13. Correspondence:

- A. Thank You Cards – 4 Received, See Packet – [Page 21](#)

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:

- A. Aldrich – None
- B. Beckman – Question regarding the Lakeshore Drive alternate route.
- C. Fox – None
- D. Verplank –None
- E. Phelps – None
- F. Pullen – None
- G. North – None

16. Adjournment:

- A. Meeting adjourned at 4:49pm.

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, 2025

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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, 2025, 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, 2025, 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.



October 27, 2025

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, 2025. Please read it in conjunction with the District's financial statements.

FINANCIAL HIGHLIGHTS

- The District's total net position increased by \$469,016 as a result of this year's activities.
- Total net position in the amount of \$3,529,971 was reported, of which \$1,974,821, represents an investment in capital assets. This leaves the District with unrestricted net position of \$1,555,150, 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 \$1,569,935, which represents 70 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 2025 and 2024 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 \$3,529,971. The District's investment in capital assets, a component of the total net position, amounts to \$1,974,821. 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 \$1,555,150, is unrestricted.

*Condensed financial information
Net position*

	<u>2025</u>	<u>2024</u>
Current assets	\$ 1,698,746	\$ 1,395,834
Capital assets	<u>1,974,821</u>	<u>1,842,780</u>
Total assets	<u>3,673,567</u>	<u>3,238,614</u>
Deferred outflows of resources	<u>120,299</u>	<u>84,421</u>
Current and other liabilities	<u>238,964</u>	<u>218,260</u>
Deferred inflows of resources	<u>24,931</u>	<u>43,820</u>
Net position:		
Investment in capital assets	1,974,821	1,842,780
Unrestricted	<u>1,555,150</u>	<u>1,218,175</u>
Total net position	<u>\$ 3,529,971</u>	<u>\$ 3,060,955</u>

Changes in net position

The District experienced an increase in net position of \$469,016 during the current fiscal year compared to a \$511,305 increase in the prior year. Net position increased by a smaller amount in the current year because revenues increased by \$95,811 but expenses increased by \$138,100. Revenues increased primarily due to a \$244,779 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 \$2,575,662 in the current fiscal year. Special assessments, in the amount of \$2,344,720, represent 91 percent of the District's revenues.

The total cost of the District's operations amounted to \$2,106,646 in the current year compared to \$1,968,546 in the prior year, or an increase of \$138,100 (7 percent). Approximately 54 percent of the expenses, in the amount of \$1,126,772, represent personnel costs. Depreciation expense, in the amount of \$235,634, represents 11 percent of the District's total expenses.

*Condensed financial information
Changes in net position*

	<u>2025</u>	<u>2024</u>
Revenues:		
Capital grants	\$ -	\$ 130,987
Operating grants	73,179	12,500
Charges for services	2,455,742	2,210,963
Interest	<u>46,741</u>	<u>34,662</u>
Total revenues	2,575,662	2,479,851
Expenses - public safety	<u>2,106,646</u>	<u>1,968,546</u>
Changes in net position	<u>469,016</u>	<u>511,305</u>
Net position, end of year	<u>\$ 3,529,971</u>	<u>\$ 3,060,955</u>

FINANCIAL ANALYSIS OF THE DISTRICT'S FUND

At June 30, 2025, the District's sole governmental fund, the General Fund, reported an ending fund balance of \$1,596,891, which represents 71 percent of the fund's actual total expenditures for the current fiscal year. The fund balance increased by \$328,778, primarily due to an increase in special assessment revenues, due to increased taxable value.

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 \$193,099, primarily due to charges for services and other revenues, which were increased by \$87,000 and \$72,379, respectively. Total budgeted expenditures were increased by \$320,226. Public safety expenditures were increased by \$76,347, primarily due to professional service costs that were not anticipated in the original budget. Capital outlay expenditures were also increased by \$243,879 related to acquisitions that were not anticipated in the original budget.

Actual revenues were \$13,563 more than budgeted. Actual expenditures were \$442,342 less than appropriations, as public safety and capital outlay expenditures were less than budgeted by \$258,793 and \$183,549, respectively, as costs were lower than anticipated.

These variances resulted in a \$455,905 positive budget variance, with a \$328,778 increase in fund balance compared to a budget that anticipated a \$127,127 decrease in fund balance.

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital assets

The District's investment in capital assets as of June 30, 2025, amounts to \$1,974,821 (net of accumulated depreciation). Capital assets consist of land, buildings, equipment, and vehicles. The net increase in capital assets amounted to \$132,041 in the current year, as asset acquisitions of \$367,675 were greater than the depreciation provision of \$235,634.

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, 2025

ASSETS

Current assets:

Cash	\$ 64,015
Investments	1,622,618
Accounts receivable	<u>12,113</u>

Total current assets 1,698,746

Noncurrent assets:

Capital assets not being depreciated	64,526
Capital assets, net of accumulated depreciation	<u>1,910,295</u>

Total noncurrent assets 1,974,821

Total assets 3,673,567

DEFERRED OUTFLOWS OF RESOURCES - Deferred pension amounts 120,299

LIABILITIES

Current liabilities:

Accounts payable	35,582
Accrued payroll and payroll taxes	<u>66,273</u>

Total current liabilities 101,855

Noncurrent liabilities - net pension liability 137,109

Total liabilities 238,964

DEFERRED INFLOWS OF RESOURCES - Deferred pension amounts 24,931

NET POSITION

Investment in capital assets	1,974,821
Unrestricted	<u>1,555,150</u>

Total net position \$ 3,529,971

See notes to financial statements

Saugatuck Township Fire District

STATEMENT OF ACTIVITIES

Year ended June 30, 2025

	<u>Expenses</u>	<u>Program revenues</u>		<u>Net (expenses) revenue and changes in net position</u>	
		<u>Charges for services</u>	<u>Operating grants and contributions</u>		<u>Capital grants and contributions</u>
Functions/Programs				Governmental activities	
Governmental activities - public safety	\$ 2,106,646	\$ 2,455,742	\$ 73,179	\$ -	\$ 422,275
		General revenues:			
		Interest income			46,741
		Changes in net position			469,016
		Net position - beginning			3,060,955
		Net position - ending			\$ 3,529,971

See notes to financial statements

Saugatuck Township Fire District

BALANCE SHEET - General Fund

June 30, 2025

ASSETS

Cash	\$ 64,015
Investments	1,622,618
Receivables	<u>12,113</u>
Total assets	<u><u>\$ 1,698,746</u></u>

LIABILITIES AND FUND BALANCES

Liabilities:

Accounts payable	\$ 35,582
Accrued payroll and taxes	<u>66,273</u>
Total liabilities	<u>101,855</u>

Fund balances:

Assigned - regional training center	26,956
Unassigned	<u>1,569,935</u>
Total fund balances	<u>1,596,891</u>

Total liabilities and fund balances \$ 1,698,746

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

Total fund balance - total governmental funds \$ 1,596,891

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. 1,974,821

Deferred outflows of resources, related to the pension plan, relate to future years, and are not reported in the fund. 120,299

The net pension liability is not due and payable in the current period and, therefore, is not reported in the fund. (137,109)

Deferred inflows of resources, related to the pension plan, relate to future years, and are not reported in the fund. (24,931)

Net position of *governmental activities* \$ 3,529,971

See notes to financial statements

Saugatuck Township Fire District

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

Year ended June 30, 2025

REVENUES

Special assessments	\$ 2,344,720
Charges for services	111,022
Interest	46,741
Miscellaneous	<u>73,179</u>
Total revenues	<u>2,575,662</u>

EXPENDITURES

Current - public safety	1,936,304
Capital outlay	<u>310,580</u>
Total expenditures	<u>2,246,884</u>

NET CHANGE IN FUND BALANCE 328,778

FUND BALANCE - BEGINNING 1,268,113

FUND BALANCE - ENDING \$ 1,596,891

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 \$ 328,778

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

Capital assets:

Assets acquired	367,675
Provision for depreciation	(235,634)

Changes in other liabilities - increase in net pension liability (46,570)

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

Net increase in deferred outflows of resources related to pension	35,878
Net decrease in deferred inflows of resources related to pension	<u>18,889</u>

Change in net position of *governmental activities* \$ 469,016

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 5. 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 5. 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) *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, 2025, none of the District's bank balances of \$79,142 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, 2025, the fair value, unfunded commitments, and redemption rules of that investment is as follows:

	<u>Michigan CLASS Pool</u>
Fair value at June 30, 2025	\$ 1,622,618
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, 2025, 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
Construction in progress	<u>-</u>	<u>41,800</u>	<u>-</u>	<u>41,800</u>
Subtotal	<u>22,726</u>	<u>41,800</u>	<u>-</u>	<u>64,526</u>
Capital assets being depreciated:				
Buildings	847,221	13,500	-	860,721
Equipment	968,159	74,742	-	1,042,901
Vehicles	<u>2,172,133</u>	<u>237,633</u>	<u>-</u>	<u>2,409,766</u>
Subtotal	<u>3,987,513</u>	<u>325,875</u>	<u>-</u>	<u>4,313,388</u>
Less accumulated depreciation for:				
Buildings	(432,239)	(35,002)	-	(467,241)
Equipment	(628,828)	(94,650)	-	(723,478)
Vehicles	<u>(1,106,392)</u>	<u>(105,982)</u>	<u>-</u>	<u>(1,212,374)</u>
Subtotal	<u>(2,167,459)</u>	<u>(235,634)</u>	<u>-</u>	<u>(2,403,093)</u>
Total capital assets being depreciated, net	<u>1,820,054</u>	<u>90,241</u>	<u>-</u>	<u>1,910,295</u>
Governmental activities capital assets, net	<u>\$ 1,842,780</u>	<u>\$ 132,041</u>	<u>\$ -</u>	<u>\$ 1,974,821</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.

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, 2024, 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>9</u>
 Total	 <u><u>12</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, 2025, the District contributed \$88,877 to the plan, which amounted to 13.34% of covered payroll. Employees are not required to make contributions.

Net pension liability:

The District’s net pension liability reported at June 30, 2025, was determined using a measurement of the total pension liability and the pension net position as of December 31, 2024. The total pension liability at December 31, 2024, was determined by an actuarial valuation as of that date.

Actuarial assumptions:

The total pension liability in the December 31, 2024, 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, 2024, 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 2024. 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>Plan fiduciary net position</i>	<i>Net pension liability (asset)</i>
	<i>(a)</i>	<i>(b)</i>	<i>(a) - (b)</i>
Balances at December 31, 2023	\$ 766,759	\$ 676,220	\$ 90,539
Changes for the year:			
Service cost	75,239	-	75,239
Interest	57,181	-	57,181
Differences between expected and actual experience	14,876	-	14,876
Changes in assumptions	38,598	-	38,598
Employer contributions	-	89,290	(89,290)
Net investment income	-	51,611	(51,611)
Benefit payments, including refunds	(15,973)	(15,973)	-
Administrative expenses	-	(1,577)	1,577
Net changes	<u>169,921</u>	<u>123,351</u>	<u>46,570</u>
Balances at December 31, 2024	<u>\$ 936,680</u>	<u>\$ 799,571</u>	<u>\$ 137,109</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 (6.18%)</i>	<i>Current rate (7.18%)</i>	<i>1% increase (8.18%)</i>
District's net pension liability	<u>\$ 269,603</u>	<u>\$ 137,109</u>	<u>\$ 27,698</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. 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, 2025, the District recognized pension expense of \$91,139. At June 30, 2025, 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	\$ 20,536	\$ -
Difference between expected and actual experience	-	24,931
Difference in assumptions	<u>53,397</u>	<u>-</u>
	73,933	24,931
Contributions made subsequent to the measurement date	<u>46,366</u>	<u>-</u>
Totals	<u>\$ 120,299</u>	<u>\$ 24,931</u>

The amount reported as deferred outflows of resources resulting from contributions made subsequent to the measurement date, in the amount of \$46,366, will be recognized as a reduction in the net pension liability in fiscal year 2026.

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>
2026	\$ 17,011	\$ 4,886
2027	23,351	5,363
2028	2,797	5,314
2029	5,987	3,989
2030	6,083	3,989
2031	7,126	7,597
2032	3,860	(3,235)
2033	3,860	(1,488)
2034	<u>3,858</u>	<u>(1,484)</u>
	<u>\$ 73,933</u>	<u>\$ 24,931</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 \$55,532 during the fiscal year ended June 30, 2025.

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, 2025, there were no forfeitures. At June 30, 2025, 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.

NOTE 9 - UPCOMING ACCOUNTING PRONOUNCEMENT

The Governmental Accounting Standards Board (GASB) issued Statement No. 103, Financial Reporting Model Improvements, in April 2024. This statement is effective for fiscal years ending June 30, 2026, and after. This statement establishes new accounting and financial reporting requirements, or modifies existing requirements, related to the following: management's discussion and analysis; unusual or infrequent items; presentation of the proprietary fund statement of revenue, expenses, and changes in fund net position; information about major component units in basic financial statements; and budgetary comparison information.

REQUIRED SUPPLEMENTARY INFORMATION

Saugatuck Township Fire District

BUDGETARY COMPARISON SCHEDULE - General Fund

Year ended June 30, 2025

	<u>Original budget</u>	<u>Final budget</u>	<u>Actual</u>	<u>Variance with final budget positive (negative)</u>
REVENUES				
Special assessments:				
Township of Saugatuck	\$ 1,197,000	\$ 1,191,206	\$ 1,191,206	\$ -
City of the Village of Douglas	594,500	594,167	594,167	-
City of Saugatuck	559,500	559,347	559,347	-
Total special assessments	<u>2,351,000</u>	<u>2,344,720</u>	<u>2,344,720</u>	<u>-</u>
Charges for services	<u>12,000</u>	<u>99,000</u>	<u>111,022</u>	<u>12,022</u>
Interest	<u>5,000</u>	<u>45,000</u>	<u>46,741</u>	<u>1,741</u>
Other contributions and donations	<u>1,000</u>	<u>73,379</u>	<u>73,179</u>	<u>(200)</u>
Total revenues	<u>2,369,000</u>	<u>2,562,099</u>	<u>2,575,662</u>	<u>13,563</u>
EXPENDITURES				
Public safety:				
Salaries and wages:				
Chief	120,000	127,500	126,678	822
Board and officers	5,000	5,300	5,300	-
Full-time firefighters	625,000	625,000	580,477	44,523
Firefighters and medical responders	360,000	383,500	330,689	52,811
Payroll taxes	111,000	111,000	83,628	27,372
Telephone	19,000	19,000	15,389	3,611
Repairs and maintenance:				
Radio	10,000	10,000	503	9,497
Building	33,000	39,500	38,743	757
Boat	19,000	21,500	21,505	(5)
Vehicle	70,000	70,000	74,430	(4,430)
Building security	2,000	3,000	2,639	361
Uniforms and turn-out gear	12,000	12,000	5,706	6,294
Operating supplies	65,000	80,000	78,091	1,909
Gas and oil	20,000	20,000	18,066	1,934
Insurance	40,000	34,307	34,306	1
Health insurance	150,000	150,000	142,641	7,359
Retirement	150,000	160,000	162,214	(2,214)

Saugatuck Township Fire District

BUDGETARY COMPARISON SCHEDULE - General Fund (Continued)

Year ended June 30, 2025

	<u>Original budget</u>	<u>Final budget</u>	<u>Actual</u>	<u>Variance with final budget positive (negative)</u>
EXPENDITURES (Continued)				
Public safety (continued):				
Workers compensation insurance	\$ 100,000	\$ 85,790	\$ 50,040	\$ 35,750
Utilities	20,000	20,000	17,131	2,869
Physicals	15,000	15,000	12,698	2,302
Professional services	30,000	42,500	41,822	678
Equipment testing	22,000	22,000	6,304	15,696
Tools	13,250	13,250	8,678	4,572
Education	33,000	33,000	9,547	23,453
Medical supplies	20,000	20,000	10,332	9,668
Office expense	12,000	12,000	10,643	1,357
Technology	20,000	36,000	34,614	1,386
Other	22,500	23,950	13,490	10,460
Total public safety	<u>2,118,750</u>	<u>2,195,097</u>	<u>1,936,304</u>	<u>258,793</u>
Capital outlay	<u>250,250</u>	<u>494,129</u>	<u>310,580</u>	<u>183,549</u>
Total expenditures	<u>2,369,000</u>	<u>2,689,226</u>	<u>2,246,884</u>	<u>442,342</u>
NET CHANGES IN FUND BALANCES	-	(127,127)	328,778	455,905
FUND BALANCES - BEGINNING	<u>1,268,113</u>	<u>1,268,113</u>	<u>1,268,113</u>	-
FUND BALANCES - ENDING	<u>\$ 1,268,113</u>	<u>\$ 1,140,986</u>	<u>\$ 1,596,891</u>	<u>\$ 455,905</u>

Saugatuck Township Fire District

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

Year ended June 30, 2025

	<u>2025</u>	<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>
Total pension liability:										
Service cost	\$ 75,239	\$ 56,580	\$ 53,529	\$ 40,830	\$ 34,379	\$ 28,853	\$ 24,437	\$ 23,753	\$ 18,954	\$ 20,979
Interest	57,181	48,087	41,008	46,509	40,767	39,683	37,158	34,660	32,284	29,868
Differences between expected and actual experience	14,876	28,240	17,475	(143,613)	36,088	(11,935)	(451)	4,277	7,865	3,295
Changes in assumptions	38,598	6,831	-	24,136	(10,434)	12,820	-	-	-	20,186
Benefit payments, including refunds	(15,973)	(15,901)	(15,901)	(25,177)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)
Other	-	(1)	-	(1)	1	-	2	-	-	-
Net change in total pension liability	169,921	123,836	96,111	(57,316)	68,998	37,618	29,343	30,887	27,300	42,525
Total pension liability, beginning 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>
Total pension liability, end of year	<u>\$ 936,677</u>	<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>
Plan fiduciary net position:										
Contributions - employer	\$ 89,290	\$ 68,533	\$ 65,593	\$ 48,729	\$ 45,641	\$ 35,700	\$ 31,286	\$ 27,385	\$ 22,986	\$ 14,796
Net investment income (loss)	51,611	65,495	(59,641)	68,951	55,333	49,063	(14,843)	44,189	34,938	(4,768)
Benefit payments, including refunds	(15,973)	(15,901)	(15,901)	(25,177)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)	(31,803)
Administrative expenses	(1,577)	(1,384)	(1,099)	(790)	(843)	(844)	(729)	(700)	(690)	(713)
Net change in plan fiduciary net position	123,351	116,743	(11,048)	91,713	68,328	52,116	(16,089)	39,071	25,431	(22,488)
Plan fiduciary net position, beginning 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>
Plan fiduciary net position, end of year	<u>\$ 799,568</u>	<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>
District's net pension (asset)/liability, end of year	<u>\$ 137,109</u>	<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>
Plan fiduciary net position as a percent of total pension liability	85.36%	88.19%	87.02%	104.34%	79.26%	76.71%	72.03%	79.98%	76.70%	75.60%
Covered payroll	\$ 608,234	\$ 540,233	\$ 444,225	\$ 364,551	\$ 349,376	\$ 303,073	\$ 250,382	\$ 248,199	\$ 198,475	\$ 200,376
District's net pension (asset)/liability as a percentage of covered payroll	22.54%	16.76%	18.78%	-6.50%	35.87%	41.13%	55.57%	37.76%	51.34%	49.92%

Saugatuck Township Fire District

SCHEDULE OF DISTRICT PENSION CONTRIBUTIONS

Last Ten Fiscal Years Ended June 30

	<u>2025</u>	<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>
Actuarially determined contributions	\$ 87,379	\$ 67,982	\$ 78,512	\$ 55,130	\$ 47,580	\$ 42,255	\$ 31,162	\$ 30,319	\$ 25,655	\$ 18,405
Contributions in relation to the actuarially determined contributions	<u>87,379</u>	<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>
Contribution deficiency	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
Covered payroll	\$ 608,234	\$ 540,233	\$ 444,225	\$ 364,551	\$ 349,376	\$ 303,073	\$ 250,382	\$ 248,199	\$ 213,867	\$ 175,753
Contributions as a percentage of covered payroll	14.37%	12.58%	17.67%	15.12%	13.94%	12.45%	12.22%	12.00%	10.47%	11.69%

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

October 27, 2025

To the Members of the Fire Board
Saugatuck Township Fire District

We have audited the financial statements of the governmental activities and the major fund of the Saugatuck Township Fire District (the District) for the year ended June 30, 2025. Professional standards require that we provide you with information about our responsibilities under auditing standards generally accepted in the United States of America, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated June 11, 2025. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the District are described in Note 1 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during fiscal year 2025. We noted no transactions entered into by the District during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were capital asset depreciation and the defined benefit pension plan obligation, and changes therein.

Management's estimate of the fair value of investments is based on the net asset value of the investment pool shares. Management's estimate of the capital asset depreciation is based on the estimated useful lives of the District's capital assets. The net pension liability, and changes therein, were based on actuarial assumptions and the use of a specialist. We evaluated the key factors and assumptions used to develop the investments, capital asset depreciation, and the net pension liability, and changes therein, in determining that they are reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Audit Adjustments

For purposes of this letter, professional standards define an audit adjustment as a proposed correction of the financial statements that, in our judgment, may not have been detected except through our auditing procedures. We did not find it necessary to propose any material audit adjustments for the General Fund.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated October 27, 2025.

Other Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the District's auditor. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

We applied certain limited procedures to management's discussion and analysis, the budgetary comparison schedule, and the pension schedules, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's response to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

Communication Regarding Internal Control

In planning and performing our audit of the financial statements of the governmental activities and the major fund of the District as of and for the year ended June 30, 2025, in accordance with auditing standards generally accepted in the United States of America, we considered the District's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. Accordingly, we do not express an opinion on the effectiveness of the District's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. In addition, because of the inherent limitations in internal control, including the possibility of management override of controls, misstatements due to error or fraud may occur and not be detected by such controls. However, as discussed below, we have identified a deficiency in internal control that we consider to be a material weakness.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the District's financial statements will not be prevented, or detected and corrected, on a timely basis. We consider the following deficiency in the District's internal control to be a material weakness.

Material audit adjustments and financial statement preparation:

Criteria: All governmental units in Michigan are required to prepare financial statements in accordance with generally accepted accounting principles (GAAP). This is the responsibility of management. The preparation of financial statements in accordance with GAAP requires internal controls over both (1) recording, processing, and summarizing accounting data (i.e., maintaining internal accounting records), and (2) reporting government-wide and fund financial statements, including the related notes to the financial statements (i.e., external financial reporting).

Condition: We identified and proposed material audit adjustments that management reviewed and approved. Adjustments were recorded to:

- Recognize changes in the net pension liability and related deferred outflows and inflows
- Convert the fund-based data necessary to prepare the government-wide financial statements

As is the case with many small and medium-sized governmental units, the District has historically relied on its independent external auditor to assist with the preparation of the financial statements, the related notes, and the management's discussion and analysis as part of its external financial reporting process. Accordingly, the District's ability to prepare financial statements in accordance with GAAP is based, in part, on its reliance on its external auditor, who cannot by definition be considered part of the District's internal controls. This is a repeat finding.

Cause: This condition was caused by the District's decision to outsource the preparation of its annual financial statements to the external auditor rather than incur the costs of obtaining the necessary training and expertise required for the District to perform this task internally because outsourcing the task is considered more cost effective.

Effect: The District's accounting records were initially misstated by amounts material to the financial statements. In addition, the District lacks complete internal controls over the preparation of its financial statements in accordance with GAAP and relies, at least in part, on assistance from its external auditor with this task.

Auditor's Recommendation: We recommend that management continue to monitor the relative costs and benefits of securing the internal or other external resources necessary to develop material adjustments and prepare a draft of the District's annual financial statements versus contracting with its auditor for these services.

Management Response: Management has made an ongoing evaluation of the respective costs and benefits of obtaining internal or external resources, specifically for the preparation of financial statements, and has determined that the additional benefits derived from implementing such a system would not outweigh the costs incurred to do so. Management will continue to review the draft financial statements and notes prior to approving them and accepting responsibility for their content and presentation.

The District's response to the internal control finding described above was not subjected to the auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on it.

Restriction on Use

This information is intended solely for the use of the Board of the Saugatuck Township Fire District and the State of Michigan Department of Treasury and is not intended to be and should not be used by anyone other than these specified parties.

Siegfried Crandall P.C.

11/12/2025 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 10/21/2025 - 11/17/2025				
Check Date	Check	Vendor Name	Description	Amount
Bank MAC MACATAWA BANK				
10/24/2025	DD6239(A)	BERNHARDY, CHRISTOPHER	PAYROLL	2,146.92
10/24/2025	DD6240(A)	BETTS, MICHAEL	PAYROLL	2,320.97
10/24/2025	DD6241(A)	CAPEL, RILEY	PAYROLL	2,200.36
10/24/2025	DD6242(A)	DALTON, PHIL	PAYROLL	1,424.33
10/24/2025	DD6243(A)	HOSIER, CALEB	PAYROLL	1,504.29
10/24/2025	DD6244(A)	JANIK, GREG	PAYROLL	2,761.70
10/24/2025	DD6245(A)	MANTELS, CHRISTOPHER	PAYROLL	2,833.91
10/24/2025	DD6246(A)	MEYER, KYLE	PAYROLL	1,982.25
10/24/2025	DD6247(A)	STEVENS, KEVIN	PAYROLL	784.84
10/24/2025	EFT1749(E)	457 MERS	PAYROLL	1,808.94
10/24/2025	EFT1750(E)	MISDU	PAYROLL	866.45
10/24/2025	EFT1751(E)	INTERNAL REVENUE SERVICE	PAYROLL	6,819.28
10/24/2025	EFT1752(E)	MERS	PAYROLL	8,456.91
10/24/2025	EFT1753(E)	DEFINED CONTRIBUTION	PAYROLL	2,943.93
10/24/2025	EFT1754(E)	HEALTH SAVINGS PLAN	PAYROLL	1,208.16
10/24/2025	EFT1755(E)	STATE OF MICHIGAN	PAYROLL	3,717.13
10/31/2025	3691(E)	FRONTLINERS EDUCATION	TRAINING	5,000.00
10/31/2025	3692(E)	VERIZON WIRELESS	CELL PHONES & MODEMS	750.96
11/07/2025	DD6248(A)	BERNHARDY, CHRISTOPHER	PAYROLL	2,096.92
11/07/2025	DD6249(A)	BETTS, MICHAEL	PAYROLL	2,270.97
11/07/2025	DD6250(A)	BRINK, CHAD	PAYROLL	521.95
11/07/2025	DD6251(A)	CAPEL, RILEY	PAYROLL	1,577.14
11/07/2025	DD6252(A)	DALTON, PHIL	PAYROLL	1,374.35
11/07/2025	DD6253(A)	HOSIER, CALEB	PAYROLL	1,454.29
11/07/2025	DD6254(A)	JANIK, GREG	PAYROLL	2,761.70
11/07/2025	DD6255(A)	MANTELS, CHRISTOPHER	PAYROLL	2,998.16
11/07/2025	DD6256(A)	MEYER, KYLE	PAYROLL	1,932.25
11/07/2025	DD6257(A)	STEVENS, KEVIN	PAYROLL	734.84
11/07/2025	DD6258(A)	WETZEL, EVAN	PAYROLL	358.05
11/07/2025	EFT1756(E)	457 MERS	PAYROLL	1,921.34
11/07/2025	EFT1757(E)	MISDU	PAYROLL	866.45
11/07/2025	EFT1758(E)	INTERNAL REVENUE SERVICE	PAYROLL	7,077.40
11/07/2025	EFT1759(E)	DEFINED CONTRIBUTION	PAYROLL	3,023.49
11/07/2025	EFT1760(E)	HEALTH SAVINGS PLAN	PAYROLL	567.04
11/07/2025	EFT1761(E)	SAUGATUCK AREA PROFESSIONAL I	PAYROLL	500.00
11/13/2025	20858	PHELPS, DONALD	PAYROLL	44.04
11/13/2025	DD6259(A)	ALDRICH, STACEY	PAYROLL	43.04
11/13/2025	DD6260(A)	BALES, WENDY	PAYROLL	2,308.93

11/12/2025 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 10/21/2025 - 11/17/2025				
Check Date	Check	Vendor Name	Description	Amount
11/13/2025	DD6261(A)	BECKMAN, ERIC	PAYROLL	43.04
11/13/2025	DD6262(A)	BEEK, HEATHER	PAYROLL	483.00
11/13/2025	DD6263(A)	BERNHARDY, CHRISTOPHER	PAYROLL	73.69
11/13/2025	DD6264(A)	BETTS, MICHAEL	PAYROLL	2,525.33
11/13/2025	DD6265(A)	BLATT, DAVID	PAYROLL	611.61
11/13/2025	DD6266(A)	BLOK, MICHAEL	PAYROLL	1,179.79
11/13/2025	DD6267(A)	BRINK, CHAD	PAYROLL	1,306.41
11/13/2025	DD6268(A)	CAPEL, RILEY	PAYROLL	773.47
11/13/2025	DD6269(A)	DALTON, PHIL	PAYROLL	1,101.26
11/13/2025	DD6270(A)	ESQUIVEL, BRADLEY	PAYROLL	274.40
11/13/2025	DD6271(A)	GARGANO, MARK	PAYROLL	992.07
11/13/2025	DD6272(A)	HOSIER, CALEB	PAYROLL	649.00
11/13/2025	DD6273(A)	HUNDERMAN, MARCIE	PAYROLL	436.30
11/13/2025	DD6274(A)	JANIK, GREG	PAYROLL	678.24
11/13/2025	DD6275(A)	KIRCHERT, ERIK	PAYROLL	1,014.65
11/13/2025	DD6276(A)	LOVELL, BROCK	PAYROLL	721.16
11/13/2025	DD6277(A)	MANTELS, CHRISTOPHER	PAYROLL	277.24
11/13/2025	DD6278(A)	MARR, SEAN	PAYROLL	676.27
11/13/2025	DD6279(A)	MEISTE, JAMES	PAYROLL	838.65
11/13/2025	DD6280(A)	MEYER, KYLE	PAYROLL	468.20
11/13/2025	DD6281(A)	NORTH, CATHY	PAYROLL	43.05
11/13/2025	DD6282(A)	PEAK, ANDREW	PAYROLL	888.60
11/13/2025	DD6283(A)	POST, RYAN	PAYROLL	250.83
11/13/2025	DD6284(A)	PULLEN, TARUE	PAYROLL	44.04
11/13/2025	DD6285(A)	SEYMOUR, SCOTT	PAYROLL	666.70
11/13/2025	DD6286(A)	STARRING, LINUS	PAYROLL	913.40
11/13/2025	DD6287(A)	STEVENS, KEVIN	PAYROLL	448.99
11/13/2025	DD6288(A)	VERPLANK, JANE	PAYROLL	44.04
11/13/2025	DD6289(A)	WETZEL, EVAN	PAYROLL	1,980.91
11/13/2025	DD6290(A)	WIERENGA, DOUGLAS	PAYROLL	788.43
11/13/2025	EFT1762(E)	457 MERS	PAYROLL	1,937.49
11/13/2025	EFT1763(E)	MISDU	PAYROLL	511.37
11/13/2025	EFT1764(E)	INTERNAL REVENUE SERVICE	PAYROLL	7,190.73
11/13/2025	EFT1765(E)	DEFINED CONTRIBUTION	PAYROLL	1,689.13
11/13/2025	EFT1766(E)	SAUGATUCK AREA PROFESSIONAL L	PAYROLL	500.00
11/17/2025	3693(E)	ACCIDENT FUND	WORKER COMP INSURANCE	6,432.50
11/17/2025	3694(E)	ARROWASTE	TRASH	88.87
11/17/2025	3695(E)	BLUE CROSS BLUE SHIELD	HEALTH INSURANCE	8,141.83
11/17/2025	3696(E)	COMCAST	INTERNET	184.15
11/17/2025	3697(E)	CONSUMERS ENERGY	FIRE STATION	727.89

11/12/2025 CHECK REGISTER FOR SAUGATUCK FIRE DISTRICT				
CHECK DATE FROM 10/21/2025 - 11/17/2025				
Check Date	Check	Vendor Name	Description	Amount
11/17/2025	3698(E)	CONSUMERS ENERGY	BOAT DOCK	43.26
11/17/2025	3699(E)	MENARDS	SUPPLIES	180.71
11/17/2025	3700(E)	MICHIGAN GAS UTILITIES	NATURAL GAS	54.96
11/17/2025	3701(E)	OIT LLC	TELEPHONES	404.49
11/17/2025	3702(E)	SHELL	GASOLINE & DIESEL	1,082.20
11/17/2025	3703(A)	APPLIED IMAGING	COPIER USE	902.33
11/17/2025	3704(A)	AQUAFINE OF WEST MICHIGAN INC	WATER COOLER	21.80
11/17/2025	3705(A)	BLOOM SLUGGETT PC	LEGAL FEES	946.00
11/17/2025	3706(A)	BREATHING AIR SYSTEMS INC	ANNUAL MAINTENANCE	1,022.12
11/17/2025	3707(A)	GALLS LLC	RADIO	294.39
11/17/2025	3708(A)	HAVEMAN ELECTRICAL SERVICES	UNDER CARRIAGE WASHER	1,225.00
11/17/2025	3709(A)	KNOX COMPANY	CARBON SIX	535.00
11/17/2025	3710(A)	MASTER MEDICAL EQUIPMENT	AED	1,296.06
11/17/2025	3711(A)	PETER STANISLAWSKI	FINANCE SERVICES	1,010.38
11/17/2025	3712(A)	PURITY CYLINDER GASES INC	CYLINDER GAS	227.95
11/17/2025	3713(A)	SIEGFRIED CRANDALL PC	AUDIT	3,750.00
11/17/2025	3714(A)	STANDARD	INSURANCE	1,578.73
11/17/2025	3715(A)	SUMMIT COMPANIES	ANNUAL INSPECTION	977.00
11/17/2025	3716(A)	TARGET SOLUTIONS LEARING LLC	TRAINING SOFTWARE	6,164.08
11/17/2025	3717(A)	WM UNIFORM	SHOP TOWELS	346.62
11/17/2025	3718(A)	YACHT BASIN MARINA	BOAT STORAGE	4,809.50
11/17/2025	20859	GRAAFSCHAP FIRE DEPARTMENT	DRONE	137.79
11/17/2025	20860	HAMILTON FIRE	DRONE OVER WATCH	385.00
11/17/2025	20861	IHLE AUTO PARTS	MAINTENANCE	135.54
11/17/2025	20863	LAKE VISTA SUPERVALUE	SUPPLIES	555.53
11/17/2025	20864	MC KELLIPS PLUMBING INC	UNDER CARRIAGE WASHER	808.00
11/17/2025	20865	OVERISEL LUMBER CO	BOAT	42.96
11/17/2025	20866	WINDWOOD PROPERTY SERVICES L	LAWN MAINTENANCE	180.00
Total of 106 Checks:				161,677.81
Less 0 Void Checks:				0.00
Total of 106 Disbursements:				161,677.81

User: BSA

EXP CHECK RUN DATES 10/21/2025 - 11/17/2025

DB: Stfd

BOTH JOURNALIZED AND UNJOURNALIZED

BOTH OPEN AND PAID

Vendor Name	Description	Amount
1. ACCIDENT FUND	WORKER COMP INSURANCE	6,432.50
2. APPLIED IMAGING	COPIER USE	902.33
3. AQUAFINE OF WEST MICHIGAN INC	WATER COOLER	21.80
4. ARROWASTE	TRASH	88.87
5. BLOOM SLUGGETT PC	LEGAL FEES	946.00
6. BLUE CROSS BLUE SHIELD	HEALTH INSURANCE	8,141.83
7. BREATHING AIR SYSTEMS INC	ANNUAL MAINTENANCE	1,022.12
8. COMCAST	INTERNET	184.15
9. CONSUMERS ENERGY	FIRE STATION	727.89
	BOAT DOCK	43.26
	TOTAL	771.15
10. FRONTLINERS EDUCATION	TRAINING	5,000.00
11. GALLS LLC	RADIO	294.39
12. GRAAFSCHAP FIRE DEPARTMENT	DRONE	137.79
13. HAMILTON FIRE	DRONE OVER WATCH	385.00
14. HAVEMAN ELECTRICAL SERVICES	UNDER CARRIAGE WASHER	1,225.00
15. IHLE AUTO PARTS	MAINTENANCE	135.54
16. KNOX COMPANY	CARBON SIX	535.00
17. LAKE VISTA SUPERVALUE	SUPPLIES	555.53
18. MASTER MEDICAL EQUIPMENT	AED	1,280.87
	SENSORS	15.19
	TOTAL	1,296.06
19. MC KELLIPS PLUMBING INC	UNDER CARRIAGE WASHER	808.00
20. MENARDS	SUPPLIES	180.71
21. MICHIGAN GAS UTILITIES	NATURAL GAS	54.96
22. OIT LLC	TELEPHONES	404.49
23. OVERISEL LUMBER CO	BOAT	42.96
24. PETER STANISLAWSKI	FINANCE SERVICES	1,010.38
25. PURITY CYLINDER GASES INC	CYLINDER GAS	227.95
26. SHELL	GASOLINE & DIESEL	1,082.20
27. SIEGFRIED CRANDALL PC	AUDIT	3,750.00
28. STANDARD	INSURANCE	1,578.73

Vendor Name	Description	Amount
29. SUMMIT COMPANIES	ANNUAL INSPECTION	977.00
30. TARGET SOLUTIONS LEARING LLC	TRAINING SOFTWARE	6,164.08
31. VERIZON WIRELESS	CELL PHONES & MODEMS	750.96
32. WINDWOOD PROPERTY SERVICES LLC	LAWN MAINTENANCE	180.00
33. WM UNIFORM	SHOP TOWELS	346.62
34. YACHT BASIN MARINA	BOAT STORAGE	4,809.50
TOTAL - ALL VENDORS		50,443.60

User: BSA

DB: Stfd

PERIOD ENDING 11/30/2025

GL NUMBER	DESCRIPTION	END BALANCE	2025-26 AMENDED BUDGET	YTD BALANCE	ACTIVITY FOR MONTH 11/30/25 INCR (DECR)	AVAILABLE	% BDGT USED
		06/30/2025 NORM (ABNORM)		11/30/2025 NORM (ABNORM)		BALANCE NORM (ABNORM)	
Fund 206 - FIRE FUND							
Revenues							
Dept 000							
206-000-401.000	SAUGATUCK CITY	559,346.97	714,000.00	512.18	0.00	713,487.82	0.07
206-000-402.000	SAUGATUCK TOWNSHIP	1,191,206.31	1,489,000.00	364.19	0.00	1,488,635.81	0.02
206-000-403.000	DOUGLAS CITY	594,167.45	737,000.00	334.40	334.40	736,665.60	0.05
206-000-450.000	FIRE SERVICES	2,780.00	1,000.00	2,500.00	500.00	(1,500.00)	250.00
206-000-460.000	INSPECTION & PLAN REVIEW FEES	65,735.00	25,000.00	24,763.75	0.00	236.25	99.06
206-000-465.000	COST RECOVERY	42,506.81	3,000.00	14,509.00	2,931.05	(11,509.00)	483.63
206-000-528.000	OTHER FEDERAL GRANTS	0.00	1,000.00	0.00	0.00	1,000.00	0.00
206-000-560.000	GRANTS & DONATIONS	59,787.48	1,000.00	9,092.49	0.00	(8,092.49)	909.25
206-000-665.000	INTEREST	46,739.72	10,000.00	15,345.72	0.00	(5,345.72)	153.46
206-000-669.000	INSURANCE PROCEEDS	0.00	0.00	8,964.15	0.00	(8,964.15)	100.00
206-000-685.000	SALES OF ASSETS	0.00	5,000.00	0.00	0.00	5,000.00	0.00
Total Dept 000		2,562,269.74	2,986,000.00	76,385.88	3,765.45	2,909,614.12	2.56
TOTAL REVENUES		2,562,269.74	2,986,000.00	76,385.88	3,765.45	2,909,614.12	2.56
Expenditures							
Dept 336 - FIRE FUND							
206-336-702.000	BOARD SALARY	5,300.00	10,000.00	1,900.00	300.00	8,100.00	19.00
206-336-704.000	CHIEF SALARY	126,678.37	133,000.00	42,936.88	4,846.15	90,063.12	32.28
206-336-705.000	OFFICER SALARIES	8,896.07	10,000.00	3,000.08	750.02	6,999.92	30.00
206-336-708.000	CAREER FIREFIGHTER	571,581.49	700,000.00	197,984.24	23,505.48	502,015.76	28.28
206-336-709.000	OPERATIONAL WAGES	124,177.80	116,000.00	48,614.79	13,406.23	67,385.21	41.91
206-336-709.500	PAID ON CALL STIPEND	78,881.61	100,000.00	26,506.88	6,224.83	73,493.12	26.51
206-336-710.000	FIRE CALLS	55,601.17	70,000.00	20,186.91	4,340.31	49,813.09	28.84
206-336-711.000	MEDICAL CALLS	40,419.70	40,000.00	14,640.29	3,348.49	25,359.71	36.60
206-336-712.000	TRAINING	23,558.21	35,000.00	7,287.98	2,229.88	27,712.02	20.82
206-336-713.000	SPECIAL EVENTS	8,050.94	15,000.00	6,554.94	1,663.29	8,445.06	43.70
206-336-720.000	PAYROLL TAXES	83,628.27	125,000.00	28,213.13	4,658.07	96,786.87	22.57
206-336-721.000	EMPLOYEE INSURANCE BENEFITS	142,640.85	150,000.00	68,363.96	10,634.80	81,636.04	45.58
206-336-722.000	WORKER COMP INSURANCE	50,039.85	100,000.00	42,035.50	6,432.50	57,964.50	42.04
206-336-723.000	RETIREMENT	162,214.08	150,000.00	60,770.74	8,110.73	89,229.26	40.51
206-336-727.000	OPERATING SUPPLIES	29,592.91	26,500.00	9,609.55	1,942.64	16,890.45	36.26
206-336-728.000	GAS & OIL	18,066.46	20,000.00	5,180.04	1,082.20	14,819.96	25.90
206-336-730.000	PROFESSIONAL SERVICES	41,822.40	35,000.00	14,376.52	6,091.38	20,623.48	41.08
206-336-742.000	TESTING, REPAIR & REPLACEMENT	6,303.51	23,000.00	9,684.36	0.00	13,315.64	42.11
206-336-745.000	STATION TOOLS	264.18	4,000.00	0.00	0.00	4,000.00	0.00
206-336-746.000	FIRE FIGHTER TOOLS	8,414.39	20,000.00	503.26	0.00	19,496.74	2.52
206-336-751.000	PHONES	15,388.52	20,000.00	6,222.35	708.64	13,777.65	31.11
206-336-752.000	UTILITIES	17,131.42	21,500.00	6,106.24	914.98	15,393.76	28.40
206-336-760.000	VEHICLE/ EQUIP REP & MAINTENANCE	74,429.61	75,000.00	29,995.48	1,162.11	45,004.52	39.99
206-336-761.000	BOAT MAINTENANCE	21,504.75	20,000.00	17,093.89	4,878.00	2,906.11	85.47
206-336-762.000	RADIO & PAGER R&R	503.56	10,000.00	1,156.30	294.39	8,843.70	11.56
206-336-763.000	BUILDING REPAIR & MAINTENANCE	38,742.86	35,000.00	12,149.83	1,191.97	22,850.17	34.71
206-336-764.000	BUILDING SECURITY	2,639.00	2,500.00	0.00	0.00	2,500.00	0.00
206-336-767.000	DUES & SUBSCRIPTIONS	5,102.56	4,000.00	1,152.09	0.00	2,847.91	28.80
206-336-770.000	OFFICE EXPENSES	10,643.22	10,000.00	2,720.33	902.33	7,279.67	27.20
206-336-771.000	TECHNOLOGY	34,613.51	32,000.00	18,833.54	0.00	13,166.46	58.85
206-336-775.000	BUILDING INSPECTIONS	1,806.69	5,000.00	1,759.84	0.00	3,240.16	35.20
206-336-780.000	UNIFORMS	5,706.13	13,500.00	4,141.66	0.00	9,358.34	30.68
206-336-781.000	TURN OUT GEAR	48,498.28	40,000.00	0.00	0.00	40,000.00	0.00
206-336-785.000	EDUCATION	9,547.28	33,000.00	11,545.86	6,164.08	21,454.14	34.99
206-336-791.000	MEDICAL SUPPLY	10,333.00	25,000.00	5,932.13	745.87	19,067.87	23.73

REVENUE AND EXPENDITURE REPORT FOR SAUGATUCK FIRE DISTRICT

Item # 9B

PERIOD ENDING 11/30/2025

GL NUMBER	DESCRIPTION	END BALANCE		YTD BALANCE		ACTIVITY FOR MONTH 11/30/25 INCR (DECR)	AVAILABLE		% BGD USED
		06/30/2025 NORM (ABNORM)	2025-26 AMENDED BUDGET	11/30/2025 NORM (ABNORM)			BALANCE		
Fund 206 - FIRE FUND									
Expenditures									
206-336-795.000	COMMUNITY RISK REDUCTION	5,943.52	15,000.00	682.99		12.99	14,317.01		4.55
206-336-796.000	PHYSICALS	12,698.00	15,000.00	0.00		0.00	15,000.00		0.00
206-336-815.000	GENERAL INSURANCE	34,306.43	44,000.00	17,796.50		0.00	26,203.50		40.45
206-336-861.000	TAX CHARGE BACK	636.22	1,000.00	0.00		0.00	1,000.00		0.00
206-336-985.000	LONG TERM CAPITAL	296,701.59	682,000.00	100,242.22		2,033.00	581,757.78		14.70
Total Dept 336 - FIRE FUND		2,233,007.52	2,986,000.00	845,881.30		118,575.36	2,140,118.70		28.33
TOTAL EXPENDITURES		2,233,007.52	2,986,000.00	845,881.30		118,575.36	2,140,118.70		28.33
Fund 206 - FIRE FUND:									
TOTAL REVENUES		2,562,269.74	2,986,000.00	76,385.88		3,765.45	2,909,614.12		2.56
TOTAL EXPENDITURES		2,233,007.52	2,986,000.00	845,881.30		118,575.36	2,140,118.70		28.33
NET OF REVENUES & EXPENDITURES		329,262.22	0.00	(769,495.42)		(114,809.91)	769,495.42		100.00

Summary October 2025 Stats:

1. Overall Incident Volume

- **October 2025:**
 - **105 calls** – a record high for October (average is 80).
 - **68 EMS calls** (65% of total).
 - **39 overlapping calls** (37% of October calls).
 - **Year-to-date (Jan–Oct 2025):**
 - **1,022 calls**, up 4% from 985 in 2024.
 - Historical comparison:
 - 2024: 1,146 calls
 - 2023: 981 calls
-

2. Response Times

- **October:** 6:19 minutes (better than last October's 6:25).
 - **2025 YTD average:** 6:56 minutes.
 - Monthly range: 6:19–7:37 minutes.
 - Emergent calls (lights & siren): **42 in October**, up from 30 last year.
-

3. Call Distribution

- **By Day:**
 - Friday busiest (191 calls); others range 125–150.
 - **By Time:**
 - Peak between **8 AM–5 PM**.
 - **By Location:**
 - Saugatuck Township: 397 calls (41%)
 - Douglas: 316 calls (33%)
 - Saugatuck City: 245 calls (26%)
 - 64 calls outside jurisdiction.
-

4. Call Types

- **EMS/NFIRS breakdown (YTD):**
 - Falls: 140 (22%)
 - General sickness: 87 (14%)
 - Unconscious: 62 (10%)
 - Breathing problems: 42 (7%)
 - **Motor Vehicle Incidents (MVI):**
 - October: 4 incidents
 - YTD: 57 (down from 82 in 2024).
 - Roundabout at Old Allegan & Blue Star reduced severe crashes.
-

5. Overlapping Incidents

- **October:** 39 overlaps (37%).
 - **YTD:** 330 overlaps (32%).
 - Trend: Slight decrease compared to 2024 (351 overlaps).
-

6. Special Categories

- **Alcohol & Marijuana-related incidents (2025):**
 - Alcohol MVI: 4
 - Alcohol non-MVI: 19
 - Marijuana non-MVI: 6
 - Total impaired complaints: 29 (down 17% from 2024).
 - **Marine Responses (2025):**
 - 20 incidents (boat fires, rescues, distress calls).
 - **Drone Responses (2025):**
 - 22 incidents (person searches, water rescues).
-

7. Personnel & Training

Events:

- Instructional events: 409 hours in 2025 (down from 501 in 2024).
 - Special events: 10 in 2025 vs. 20 in 2024.
-

8. Key Trends

- **Call volume continues to rise** (record October, overall +4%).
 - **Response times remain under 7 minutes**, despite higher volume.
 - **Falls and general sickness dominate EMS calls.**
 - **Traffic safety improvements** (roundabout) reduced MVIs significantly.
 - **Alcohol-related incidents trending downward.**
 - **Marine and drone operations remain active but stable.**
-



UTILIZATION REPORT

For

Saugatuck Township Fire Department
January 01, 2025 - September 30, 2025

Account Manager
Heidi Saxton

UTILIZATION REPORT
Saugatuck Township Fire Department
 January 01, 2025 - September 30, 2025 on New Files

UTILIZATION RATE SUMMARY

Weighted Population	30	30	30	30
	1/1 - 3/31	4/1 - 6/30	7/1 - 9/30	1/2025 - 9/2025
Services Used	#	#	#	#
EAP Files	1	0	0	1
Legal/ Financial Work Life Services	0	0	1	1
Organizational Service/CISD	0	2	2	4
Supervisor Referral	0	1	1	2
Work Life Web Hits	0	0	1	1
Total	1	3	5	9
Total Current Period Rate	3.33%	10.00%	16.67%	30.00%

	1/1 - 3/31	4/1 - 6/30	7/1 - 9/30	1/2025 - 9/2025
Individuals Served	#	#	#	#
EAP Files	1	0	0	1
Legal/ Financial Work Life Services	0	0	1	1
Organizational Service/CISD	0	2	2	4
Supervisor Referral	0	1	1	2
Work Life Web Hits	0	0	1	1
Total	1	3	5	9
Serviced Current Period Rate	3.33%	10.00%	16.67%	30.00%

GENERAL SUMMARY

New/Ongoing	1/1 - 3/31	4/1 - 6/30	7/1 - 9/30	1/2025 - 9/2025
Total New Files	1	1	2	4
Open Files At End Of Period	1	0	1	1

Services Used – Includes the number of services provided during the reporting period; does not reflect the number of individuals using the services.

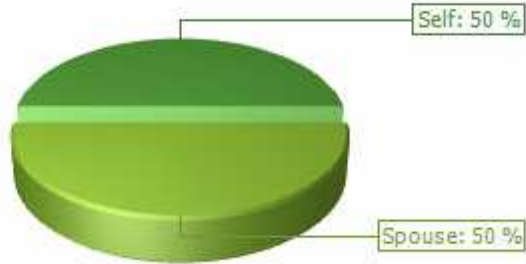
Individuals Served – Includes the total number of individuals who accessed and utilized EAP services during the reporting period.

Period Rate (Utilization Rate) – Total number of Services Used or Individuals Served divided by the weighted employee population for the reporting period.

UTILIZATION REPORT
Saugatuck Township Fire Department

January 01, 2025 - September 30, 2025

Relationship to Employee

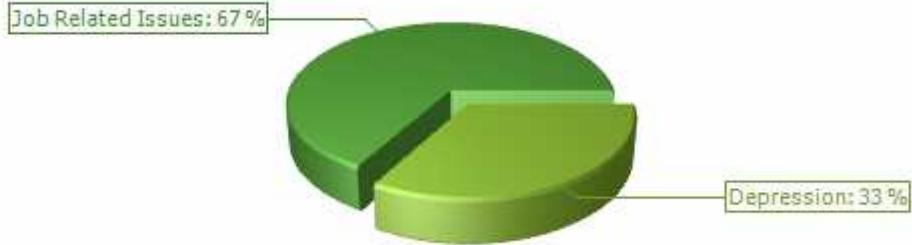


Relationship to Employee	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		1/2025 - 9/2025	
	#	%	#	%	#	%	#	%
Spouse	1	100.00%	0	0.00%	1	50.00%	2	50.00%
Self	0	0.00%	1	100.00%	1	50.00%	2	50.00%
Total	1	100 %	1	100 %	2	100 %	4	100 %

UTILIZATION REPORT
Saugatuck Township Fire Department

January 01, 2025 - September 30, 2025

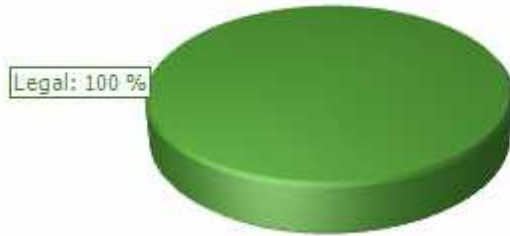
Primary Presenting Problem



Primary Presenting Problem	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		1/2025 - 9/2025	
	#	%	#	%	#	%	#	%
Job Related Issues	0	0.00%	1	100.00%	1	100.00%	2	66.67%
Depression	1	100.00%	0	0.00%	0	0.00%	1	33.33%
Total	1	100 %	1	100 %	1	100 %	3	100 %

UTILIZATION REPORT
Saugatuck Township Fire Department
 January 01, 2025 - September 30, 2025

Legal/ Financial Work Life Service

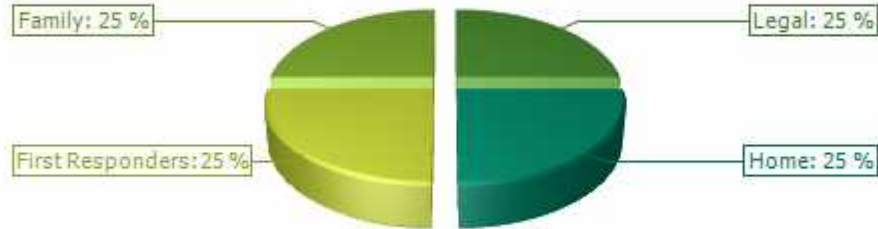


Legal/ Financial Work Life Service	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		1/2025 - 9/2025	
	#	%	#	%	#	%	#	%
Legal	0	0.00%	0	0.00%	1	100.00%	1	100.00%

UTILIZATION REPORT
Saugatuck Township Fire Department

January 01, 2025 - September 30, 2025

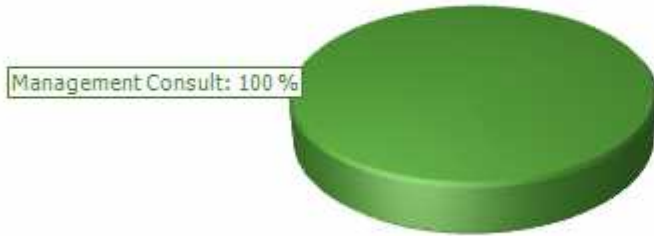
Work Life Website Topics



Work Life Website Topics	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		1/2025 - 9/2025	
	#	%	#	%	#	%	#	%
Legal	0	0.00%	0	0.00%	1	25.00%	1	25.00%
Home	0	0.00%	0	0.00%	1	25.00%	1	25.00%
First Responders	0	0.00%	0	0.00%	1	25.00%	1	25.00%
Family	0	0.00%	0	0.00%	1	25.00%	1	25.00%
Total	0	0 %	0	0 %	4	100 %	4	100 %

UTILIZATION REPORT
Saugatuck Township Fire Department
 January 01, 2025 - September 30, 2025

Other EAP Services



Other EAP Services	1/1 - 3/31		4/1 - 6/30		7/1 - 9/30		1/2025 - 9/2025	
	#	%	#	%	#	%	#	%
Management Consult	0	0.00%	2	100.00%	2	100.00%	4	100.00%

UTILIZATION REPORT

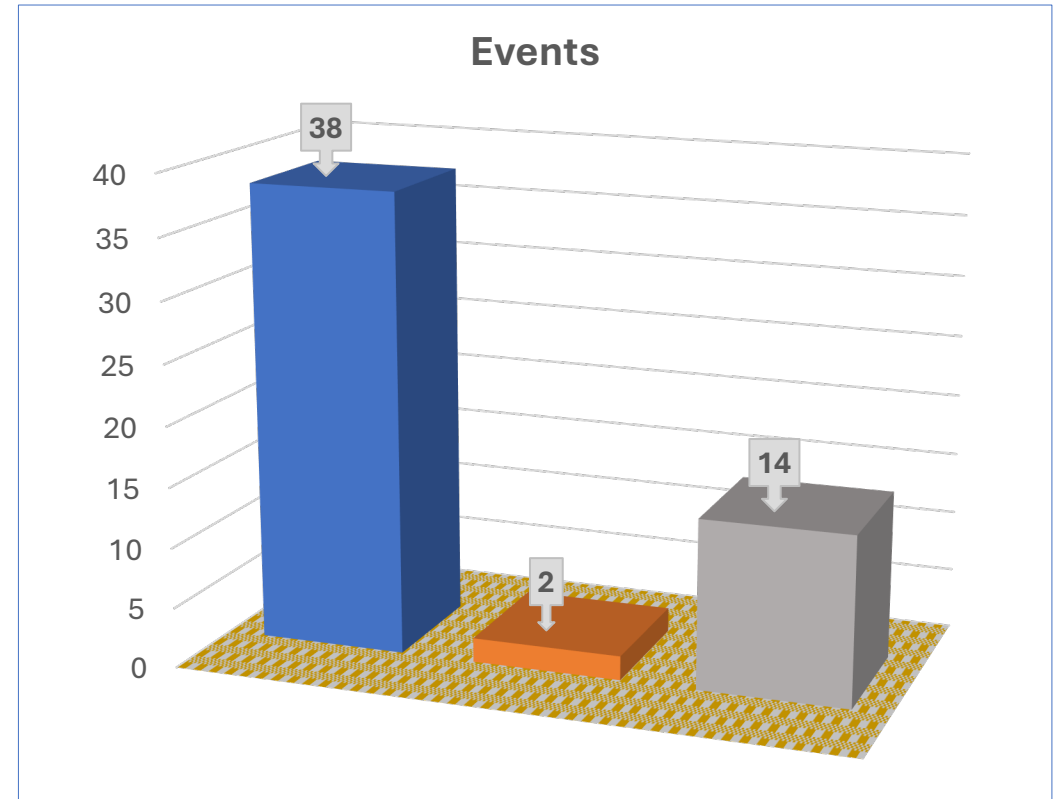
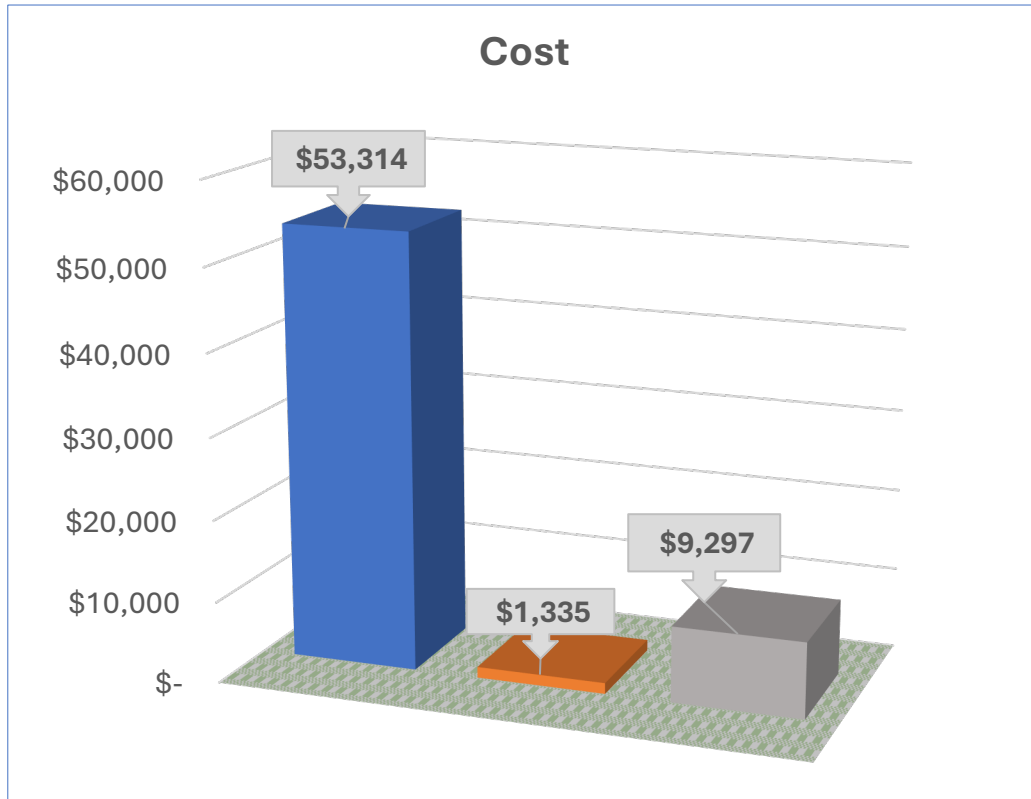
Saugatuck Township Fire Department

January 01, 2025 - September 30, 2025

Organizational Service/CISD Summary

DATE	SERVICE TYPE	DUR	ATTENDEES	DETAILS
4/16/2025	Management Consult	1.00	1	No details to report
5/22/2025	Management Consult	1.00	1	No details to report
9/11/2025	Management Consult	1.00	1	Employee Relations Consultation
9/15/2025	Management Consult	.50	1	Employee Relations Consultation - Follow Up
TOTAL:		3.50	4	

2023-25 Special Events for Tri-Community



	Cost	%	Events	%
Saugatuck City	\$ 53,314	83.4	38	70.4
Saugatuck Township	\$ 1,335	2.1	2	3.7
City of Douglas	\$ 9,297	14.5	14	25.9
Total	\$ 63,946	100.0	54	100.0

Special Events Cost 2024	Tri-Community	Saugatuck	Douglas	Township
Memorial Day Parade	\$ 502.50	\$ 502.50		
Memorial Day Parade	\$ 502.50		\$ 502.50	
Pride Parade and Beer Tent	\$ 435.00		\$ 435.00	
Wish Bone Charity Event	\$ 337.50		\$ 337.50	
Wish Bone Charity Event Reimbursed	\$ (337.50)		\$ (337.50)	
Town Crier	\$ -		\$ -	
Ihles Car Show Set-up	\$ 195.00			195
4th of July Parade	\$ 1,905.00	\$ 1,905.00		
4th of July Fireworks	\$ 3,460.00	\$ 3,460.00		
Venetian Beer Tent	\$ 2,592.50	\$ 2,592.50		
Venetian Boat Parade and Fireworks	\$ 2,737.50	\$ 2,737.50		
Movie in the Park	\$ -	\$ -		
Sidewalk Sale	\$ 320.00	\$ 320.00		
Mt. Baldhead Challenge	\$ 1,845.00	\$ 1,845.00		
SHS Homecoming Parade	\$ 408.00	\$ 408.00		
Douglas Halloween Parade	\$ 3,031.15		\$ 3,031.15	
Douglas Halloween Parade (Paid)	\$ (2,500.00)		\$ (2,500.00)	
Christmas Parade	\$ 1,401.50	\$ 1,401.50		
TOTAL	\$ 16,835.65	\$ 15,172.00	\$ 1,468.65	\$ 195.00

TOTAL Events	18	10	7	1
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Special Events Cost 2023	Tri-Community	Saugatuck	Douglas	Township	Outside
Memorial Day Parades	\$ 855.00	\$ 855.00			
Memorial Day Parades	\$ 855.00		\$ 855.00		
Town Crier Race	\$ 605.00		\$ 605.00		
Ihles Car Show	\$ 1,140.00			\$ 1,140.00	
4th of July Parade	\$ 1,169.00	\$ 1,169.00			
4th of the July Fire Works	\$ 3,147.50	\$ 3,147.50			
Music in The Park	\$ 764.43	\$ 764.43			
Venetian Beer Tent	\$ 1,975.00	\$ 1,975.00			
Venetian Fire Works	\$ 1,827.50	\$ 1,827.50			
Movie In The Park	\$ 964.00	\$ 964.00			
Sidewalk Sale Saugatuck	\$ 1,387.50	\$ 1,387.50			
Labor Day Bridge Walk	\$ 825.00	\$ 825.00			
Mt Baldy Challenge	\$ 2,764.00	\$ 2,764.00			
Saugatuck HS Football Games	\$ 125.00	\$ 125.00			
Glow in The Park	\$ 1,710.00	\$ 1,710.00			
COW Hill Chili Cook Off	\$ 1,200.00	\$ 1,200.00			
Homecoming Parade Saugatuck HS	\$ 451.50	\$ 451.50			
Holland Fire Prevention Week Parade					\$ 1,017.50
Smore's Beery Field - Community Pride Week	\$ 890.00		\$ 890.00		
Halloween Trick Treat Saugatuck	\$ 430.00	\$ 430.00			
Douglas Halloween Parade	\$ 1,942.50		\$ 1,942.50		
Turkey Trot	\$ 140.00	\$ 140.00			
Christmas Parade Sagatuck	\$ 831.00	\$ 831.00			
Fennville Christmas Parade					\$ 140.00
Burn Camp					\$ 700.00
TOTAL	\$ 25,998.93	\$ 20,566.43	\$ 4,292.50	\$ 1,140.00	\$ 1,857.50

TOTAL Events	22	17	4	1	3
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Funding Approval Request

November 17, 2025

EXECUTIVE SUMMARY:

This request seeks authorization and funding approval for the purchase of a Rescue Strut Stabilization System to enhance the department’s vehicle stabilization and extrication operations. The addition of this equipment will modernize stabilization capabilities, improve responder safety, and align the department with current NFPA standards and regional rescue practices.

PRIORITY:

High

QUALITY FACTORS:

Over the past ten years, the Saugatuck Township Fire District has responded to an average of 65 motor vehicle incidents per year. This includes vehicle collisions, rollovers, and entrapments. Many of these incidents involve unstable vehicles or equipment, requiring immediate and secure stabilization prior to patient access or extrication.

The department’s existing stabilization cache, primarily consisting of wooden cribbing and step chocks, has served well for basic operations but is insufficient for today’s heavier, taller vehicles and complex crash environments. Rescue struts are engineered to handle higher loads, adjust rapidly, offer superior stabilization on uneven terrain or vertical planes, and provide lifting capabilities.

Proposed rescue struts:

- Meet NFPA 1670 and NFPA 1006 technical rescue guidelines.
- Reduce time to stabilization, improving patient outcomes.
- Increase firefighter safety during operations involving heavy or unstable loads.

PROPOSED EQUIPMENT & COST:

RES-Q-JACK APEX 4 Point Deluxe Kit	\$16,591.00
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Included:

- (2) Apex X-Struts (long)
- (2) Apex X-Struts (short)
- (2) Apex X-Strut Add-On Jacks
- Ratchet Straps with wire hooks
- (2) Ratchet straps with chains
- (2) Ratchet straps with snaps
- (4) Clusters
- (4) 4’ Chains with 8” J, grabs, mini-J hook, & T-hook
- (1) Grade 80 chain with grab hooks
- (2) Wood/plastic hybrid wedges



SAUGATUCK TOWNSHIP FIRE DISTRICT

Proudly serving : Douglas | Saugatuck | Saugatuck Township



- (2) 20" long 1" stakes with heads
- (2) 4' long pickets with collars

(2) 1' Extension for APX	\$1,008.00
(2) 2' Extension for APX	\$1,094.00
(2) 3' Extension for APX	\$1,176.00

Subtotal: \$19,869.00

Shipping Costs not included

FUNDING SOURCE(S):

Donations from the Bekken Family - \$8,467.48 - 2024/25 Budget Year

Donations from the Bekken Family - \$9,092.49 - 2025/26 Budget Year

TOTAL Donations: \$17,559.97

Remaining \$3,440.03 will come from the fire fighter tools line item.

*Numerous attempts to obtain grant funding were unsuccessful.

SAMPLE MOTION:

I _____ make a motion to approve the purchase of the Res-Q-Jack rescue strut stabilization system with a not to exceed amount of \$21,000.00. I _____ 2nd the Motion. (Roll Call Vote)

Prepared By: Captain Chris Bernhardy

Reviewed and Recommended By: Chief Greg Janik

Fire Board Vote

Date: _____

Motions: _____

YEAS: _____

NAYS: _____

ABSENT: _____

TO THE ENTIRE SAUGATUCK TOWNSHIP
FIRE DISTRICT REPRESENTATIVES,

EXPRESSING MY EXTREME RESPECT AND
GRATITUDE TO ALL OF YOU. THANK YOU
FOR YOUR COURAGEOUS EFFORTS ON
9/18/2025 AS YOU BATTLED A BURNING
CAR, INFERNO, AND SUBSEQUENTLY SAVED
MY HOME WHICH WAS IN SERIOUS JEOPARDY.

I FIND MYSELF SHARING MY MY
UNFORTUNATE EVENT WITH THE COMMUNITY
AND THAT ALL OF US WHO RESIDE IN
THE AREA COULD NOT BE BETTER
PROTECTED IF AND WHEN WE NEED
YOUR ASSISTANCE,

MELVINEL COON
3216 SAGEWOOD TRAIL
SAUGATUCK TOWNSHIP