

Charlton Fire District Meeting Minutes September 3, 2019

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on September 3, 2019 at 7:07 p.m.

PRESENT: Jeff Voigt (Chairman), Bob LeGere, Kevin Loukes, Leland Roden
Sharon Cronin (Secretary), Andy La Patra (Treasurer)

ABSENT: Steve Eichfeld (arrived at 7:15)

1. Approval of Agenda

Motion to approve the agenda was made by Jeff Voigt and seconded by Kevin Loukes.
Approved 4-0.

2. Approval of Minutes

Motion to approve last month's meeting minutes for 8/6 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

3. Executive Session

Motion to adjourn to executive session at 7:08 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to return to public session at 8:15 made by Jeff Voigt and seconded by Kevin Loukes. Approved 5-0.

3. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$65,143.41
Payroll Account: \$19,047.29
Apparatus Capital Reserve: \$157,034.49
Equipment Capital Reserve: \$8,696.71
Emergency Capital Reserve: \$25,080.95
Capital Improvement Reserve: \$190,610.80

Total ending on Sept. 3, 2019: \$465,613.65

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Lee Roden.
Approved 5-0.

Motion to approve the Treasurer's report made by Jeff Voigt and seconded by Steve Eichfeld.
Approved 5-0.

5. Chief's Report

- a. Dean DeCapria presented Chief's Report.
25 calls for August:
14-EMS
1-Fire alarm
1-MVA
6-Wires down electrical emergency
2-Service calls
1-Vehicle fire
- b. Car 18 mileage as of 9/3 is 47,246 and car 18-0 mileage as of 9/3 is 62,988.
- c. Pagers are being programmed by Pittsfield Communication.
- d. Gloves and hoods have been received.
- e. CFD has welcomed new firefighter, Lisa DeCapria.
- f. Two firefighters are taking BEFO/FFI beginning this month. There is a fee of \$40.00 per firefighter. Training materials have been purchased.
- g. Chief requested use of R184 for EMS at Elms Farm on 9/7.
- h. Dean DeCapria presented purchase requests. (Motions under new business)

6. Committee Reports

- a. **Facilities Management (Kevin Loukes)**
See Unfinished Business
- b. **Apparatus and Equipment (Bob LeGere)**
See Chief's Report
- c. **Firematic Training and Fire Prevention Committee (Jeff Voigt)**
There is nothing to report at this time.
- d. **Radio Communication and Informational Technology Committee (Steve Eichfeld)**
There is nothing to report at this time.
- e. **Staff Relations/Code of Ethics Committee (Leland Roden)**
There is nothing to report at this time.

7. Unfinished Business

- a. Resolution 23-2019 (disposal of surplus equipment) was reviewed.
- b. The 2020 budget was discussed.
- c. Commissioner LeGere updated the board on the status of the new firehouse construction project. Construction is on schedule.

Motion to approve Resolution 23-2019 made by Jeff Voigt and seconded by Steve Eichfeld.
Approved 5-0.

8. New Business

- a. The board reviewed the bond calendar. The closing is scheduled for Thursday, September 19th. Additionally, a checking account has been established with Key Bank to receive bond money.
- b. Chairman Voigt updated the board on the August 13th meeting with Sean Foran. Invoice procedures for all construction moving forward was outlined.
- c. The BOFC discussed and approved the transfer of \$186,285.00 from the Capital Improvement Account to the Operating Account.

Motion to approve the transfer of \$186,285.00 from the Capital Improvement Account to the Operating Account made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

Motion to approve firefighter training fees for a total of \$80.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 5-0.

Motion to approve the use of 18-4 at Elms Farm on 9/7 made by Jeff Voigt and seconded by Steve Eichfeld. Approved 5-0.

9. Privilege of the Floor

Nothing to report

10. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Leland Roden 9:10 p.m.
Approved 5-0.

CHARLTON FIRE DISTRICT #1

Profit & Loss

August 2019

09/02/19

Cash Basis

	Aug 19	Jul 19	\$ Change
Income			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS INVESTMENTS	0.00	1,905.56	-1,905.56
INTEREST & EARNINGS CHECKING	2.20	2.51	-0.31
INTEREST & EARNINGS OPERATING	8.71	9.19	-0.48
INTEREST & EARNINGS OTHER ACCTS	34.03	40.48	-6.45
Total A2401 INTEREST & EARNINGS	44.94	1,957.74	-1,912.80
A2665 SALES OF PROPERTY			
SALE OF EQUIPMENT	2,800.00	0.00	2,800.00
Total A2665 SALES OF PROPERTY	2,800.00	0.00	2,800.00
Total Income	2,844.94	1,957.74	887.20
Gross Profit	2,844.94	1,957.74	887.20
Expense			
A90308 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
Total A90308 SOCIAL SECURITY	175.95	175.95	0.00
A34104 FIRE PROTECTION			
MISCELLANEOUS	0.00	53.50	-53.50
INSURANCE	0.00	-18.00	18.00
WATER	0.00	75.00	-75.00
BUILDING & GROUNDS REPAIRS	0.00	107.92	-107.92
FUEL - BUILDING	0.00	12.00	-12.00
PUBLIC NOTICES	0.00	11.97	-11.97
EMS SUPPLIES	0.00	573.71	-573.71
BANK FEES	3.50	3.50	0.00
WEBSITE ADMINISTRATION	40.00	0.00	40.00
WASTE DISPOSAL	97.00	97.00	0.00
APPARATUS MAINT/REPAIR	223.65	1,785.04	-1,561.39
ELECTRIC & GAS	238.63	192.86	45.77
FUEL - TRUCKS	253.22	542.29	-289.07
TELEPHONE & CABLE	340.70	334.03	6.67
BUILDING & GROUNDS MAINTENANCE	342.97	257.48	85.49
DATA ENTRY-INCIDENT REPORTING	700.00	0.00	700.00
Total A34104 FIRE PROTECTION	2,239.67	4,028.30	-1,788.63
A34101 FIRE PER SVC			
PERSONAL SERVICES			
NYS INCOME TAX	0.00	116.40	-116.40
MEDICARE EMPLOYEE	33.35	33.35	0.00
FICA EMPLOYEE	142.60	142.60	0.00
FEDERAL INCOME TAX	188.00	188.00	0.00
SECRETARY WAGES	588.65	588.65	0.00
TREASURER WAGES	1,308.60	1,308.60	0.00
Total PERSONAL SERVICES	2,261.20	2,377.60	-116.40
Total A34101 FIRE PER SVC	2,261.20	2,377.60	-116.40
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
FIREFIGHTER EQUIPMENT	27.20	0.00	27.20
PERSONAL PROTECTIVE EQUIP	394.00	0.00	394.00
Total EQUIPMENT	421.20	0.00	421.20
BUILDING IMPROVEMENTS	89,239.25	140,940.39	-51,701.14
Total A34102 FIRE, EQUIP & CAP OUTLAY	89,660.45	140,940.39	-51,279.94
Total Expense	94,337.27	147,522.24	-53,184.97
Net Income	-91,492.33	-145,564.50	54,072.17

Good evening Andrew

Your last sign on was August 09, 2019 at 2:56 PM

**CHARLTON FIRE
DISTRICT #1's
Portfolio Value**
6 Accounts

As of 9/1/2019
\$465,613.65
Available Balance

Deposit Accounts
\$465,613.65

R8021 0712 OPERATING
0712

\$65,143.41
Available Balance as of Sep 01, 2019

R8021 0720 PAYROLL
0720

\$19,047.29
Available Balance as of Sep 01, 2019

R8021 2286 APPARATUS
2286

\$157,034.49
Available Balance as of Sep 01, 2019

R8021 2294 EQUIPMENT
2294

\$8,696.71
Available Balance as of Sep 01, 2019

R8021 2302 EMERGENCY
2302

\$25,080.95
Available Balance as of Sep 01, 2019

R8021 2310 CAPITAL IMPR...
2310

\$190,610.80
Available Balance as of Sep 01, 2019

CHARLTON FIRE DISTRICT #1
BANK ACCOUNT BALANCES - 2 YEAR COMPARISON

Cash Basis

	Aug 19	Aug 18
A200 CASH		
0712 OPERATING	65,143.41	221,246.32
0720 PAYROLL	19,047.29	19,272.01
Total A200 CASH	84,190.70	240,518.33
A230 CASH, SPECIAL RESERVES		
2286 APPARATUS	157,034.49	6,983.75
2294 EQUIPMENT	8,696.71	56,355.73
2302 EMERGENCY	25,080.95	25,063.10
2310 CAPITAL IMPROVEMENTS	190,610.80	99,553.73
Total A230 CASH, SPECIAL RESERVES	381,422.95	187,956.31
A452 INVESTMENT IN SECURITIES		
9062 APPARATUS	0.00	98,094.44
9070 EQUIPMENT	0.00	73,893.85
9096 CAPITAL IMPROVEMENTS	0.00	198,748.75
Total A452 INVESTMENT IN SECURIT...	0.00	370,737.04
TOTAL	465,613.65	799,211.68



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2019
 page 1 of 3

0712

7 X 81 00007 R EM T1
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

Questions or comments?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

*Enroll in Online Banking today at Key.com.
 Access your available accounts, transfer funds and view your transactions right from your PC.*

KeyBank Business Interest Checking
 CHARLTON FIRE DISTRICT #1
 OPERATING ACCOUNT

0712

Beginning balance 7-31-19	\$54,234.82
2 Additions	+102,800.00
16 Subtractions	-91,896.62
Interest paid	+8.71
Net fees and charges	-3.50
Ending balance 8-31-19	\$65,143.41

Additions

Deposits	Date	Serial #	Source	
	8-7		Internet Trf Fr DDA 0000320813002310 3290	\$100,000.00
	8-28		Deposit Branch 0081 New York	2,800.00
Total additions				\$102,800.00

Subtractions

*Paper Checks * check missing from sequence*

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7857	8-12	\$223.65	7860	8-19	27.20	7862	8-12	87,438.00
7858	8-13	82.97	7861	8-14	700.00	7863	8-15	1,801.25
7859	8-15	394.00						
Paper Checks Paid								\$90,667.07

Withdrawals	Date	Serial #	Location	
	8-8		Bill Pay:Atypica Inc. Cvf-d-1 Ab1Cid9U	\$40.00
	8-8		Bill Pay:Verizon 518399 Ob4C6D9U	52.62
	8-8		Bill Pay:Time Warner Cable 106007 5B1C7D9U	88.08
	8-8		Bill Pay:Waste Connections 6910-1 Wbwc5D9U	97.00

0712

Subtractions

(con't)

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	8-8		Bill Pay:Kevin G Riehl N/A 6Bhcd9U	100.00
	8-8		Bill Pay:Dean DE Capria N/A Obacjd9U	100.00
	8-8		Bill Pay:National Grid 51564- Obcchd9U	238.63
	8-8		Bill Pay:Town of Charlton N/A Mbic8D9U	253.22
	8-8		Bill Pay:Tri City Janitoria N/A 2Bmcd9U	260.00
Total subtractions				\$91,896.62

Interest earned

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 8-30-19	\$8.71
Interest earned this statement period	\$8.71
Interest paid year-to-date	\$61.68

Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-30-19	Imaged Items With Statement Charge	1	3.50	-\$3.50
8-30-19	Duplicate Statement Service Charge	1	5.00	-5.00
8-30-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
8-30-19	Paper Statement Fee	1	3.00	-3.00
8-30-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
Fees and charges assessed this period				-\$3.50



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
XFER FROM SAV - Transfer from Savings Account
XFER TO CKG - Transfer to Checking Account
XFER FROM CKG - Transfer from Checking Account
PMT TO CR CARD - Payment to Credit Card
ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

- Account Information : Your name and account number.
Dollar Amount : The dollar amount of the suspected error.
Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have not already entered.
The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have not already entered.
The "Interest earned" shown on your statement, if any.

Form with tables for check register and balancing steps. Includes instructions 4-8 and a final total check.

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0712 OPERATING, Period Ending 08/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						54,234.82
Cleared Transactions						
Checks and Payments - 19 items						
Check	08/06/2019	7862	H2M ARCHITECTS ...	X	-87,438.00	-87,438.00
Check	08/06/2019	7863	NAPIERALA CONS...	X	-1,801.25	-89,239.25
Check	08/06/2019	7861	HALLIGAN, INC	X	-700.00	-89,939.25
Check	08/06/2019	7859	MES	X	-394.00	-90,333.25
Check	08/06/2019	7857	Albany Fire Extingui...	X	-223.65	-90,556.90
Check	08/06/2019	7858	WB Mason Co Inc	X	-82.97	-90,639.87
Check	08/06/2019	7860	AUSTIN-EDWARD ...	X	-27.20	-90,667.07
Check	08/08/2019		TRI CITY JANITORI...	X	-260.00	-90,927.07
Check	08/08/2019		TOWN OF CHARLT...	X	-253.22	-91,180.29
Check	08/08/2019		NATIONAL GRID	X	-238.63	-91,418.92
Check	08/08/2019		KEVIN RIEHL	X	-100.00	-91,518.92
Check	08/08/2019		DEAN DECAPRIA	X	-100.00	-91,618.92
Check	08/08/2019		COUNTY WASTE	X	-97.00	-91,715.92
Check	08/08/2019		TIME WARNER	X	-88.08	-91,804.00
Check	08/08/2019		VERIZON	X	-52.62	-91,856.62
Check	08/08/2019		Atypica Inc.	X	-40.00	-91,896.62
Check	08/30/2019		DUPLICATE STMT ...	X	-5.00	-91,901.62
Check	08/30/2019		IMAGED ITEMS WI...	X	-3.50	-91,905.12
Check	08/30/2019		PAPER STATEMEN...	X	-3.00	-91,908.12
Total Checks and Payments					-91,908.12	-91,908.12
Deposits and Credits - 5 items						
Transfer	08/07/2019		TRANSFER TO OP...	X	100,000.00	100,000.00
Deposit	08/28/2019		Deposit	X	2,800.00	102,800.00
Deposit	08/30/2019		KEYBANK	X	3.00	102,803.00
Deposit	08/30/2019		KEYBANK	X	5.00	102,808.00
Deposit	08/30/2019		INTEREST PAYMENT	X	8.71	102,816.71
Total Deposits and Credits					102,816.71	102,816.71
Total Cleared Transactions					10,908.59	10,908.59
Cleared Balance					10,908.59	65,143.41
Register Balance as of 08/31/2019					10,908.59	65,143.41
Ending Balance					10,908.59	65,143.41

12:26 PM

09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0712 OPERATING, Period Ending 08/31/2019

	Aug 31, 19
Beginning Balance	54,234.82
Cleared Transactions	
Checks and Payments - 19 items	-91,908.12
Deposits and Credits - 5 items	102,816.71
Total Cleared Transactions	<u>10,908.59</u>
Cleared Balance	<u>65,143.41</u>
Register Balance as of 08/31/2019	65,143.41
Ending Balance	65,143.41



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2019
 page 1 of 3

0720

X 81 00000 R EM T1
 CHARLTON FIRE DISTRICT #1
 PAYROLL ACCOUNT
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

Questions or comments?
 Call our Key Business Resource Center
 1-888-KEY4BIZ (1-888-539-4249)

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 Access your available accounts, transfer funds and view your transactions right from your PC.*

KeyBank Business Interest Checking
 CHARLTON FIRE DISTRICT #1
 PAYROLL ACCOUNT

0720

Beginning balance 7-31-19	\$21,482.24
3 Subtractions	-2,437.15
Interest paid	+2.20
Ending balance 8-31-19	\$19,047.29

Subtractions

Withdrawals Date	Serial #	Location	
8-1		Bill Pay:First New York Fcu 108600 Cbvc2Dje	\$588.65
8-1		Bill Pay:Sunmark Federal Cr 124890 Vbccudje	1,308.60
8-9		Direct Withdrawal, lrs Usat taxpymt	539.90
Total subtractions			\$2,437.15

Interest earned

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 8-30-19	\$2.20
Interest earned this statement period	\$2.19
Interest paid year-to-date	\$21.42

Fees and charges

Date		Quantity	Unit Charge	
8-30-19	Duplicate Statement Service Charge	1	5.00	-\$5.00
8-30-19	Service Charge Waive To Relationship Pricing	1	5.00	+5.00
8-30-19	Paper Statement Fee	1	3.00	-3.00

0720

**Fees and
charges
(con't)**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-30-19	Service Charge Waive To Relationship Pricing	1	3.00	+3.00
	Fees and charges	this period		\$0.00



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Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
XFER FROM SAV - Transfer from Savings Account
XFER TO CKG - Transfer to Checking Account
XFER FROM CKG - Transfer from Checking Account
PMT TO CR CARD - Payment to Credit Card
ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

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Dollar Amount : The dollar amount of the suspected error.
Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have not already entered.
The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have not already entered.
The "Interest earned" shown on your statement, if any.

Form with tables for balancing the account. Includes instructions 4-8 and a final total check. Table 4: List from your check register any checks or other deductions that are not shown on your statement. Table 5: List any deposits from your check register that are not shown on your statement. Table 6: Enter ending balance shown on your statement. Table 7: Add 5 and 6 and enter total here. Table 8: Enter total from 4. Table 9: Subtract 8 from 7 and enter difference here. Final total check: This amount should agree with your check register balance.

12:27 PM

09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
0720 PAYROLL, Period Ending 08/31/2019

	<u>Aug 31, 19</u>
Beginning Balance	21,482.24
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 3 items	10.20
Total Cleared Transactions	<u>-2,434.95</u>
Cleared Balance	<u>19,047.29</u>
Register Balance as of 08/31/2019	19,047.29
Ending Balance	19,047.29

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
0720 PAYROLL, Period Ending 08/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						21,482.24
Cleared Transactions						
Checks and Payments - 5 items						
Check	08/01/2019		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	08/01/2019		Sharon B Cronin	X	-588.65	-1,897.25
Check	08/09/2019		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	08/30/2019		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	08/30/2019		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
Deposits and Credits - 3 items						
Deposit	08/30/2019		INTEREST PAYMENT	X	2.20	2.20
Deposit	08/30/2019		KEYBANK	X	3.00	5.20
Deposit	08/30/2019		KEYBANK	X	5.00	10.20
Total Deposits and Credits					10.20	10.20
Total Cleared Transactions					-2,434.95	-2,434.95
Cleared Balance					-2,434.95	19,047.29
Register Balance as of 08/31/2019					-2,434.95	19,047.29
Ending Balance					-2,434.95	19,047.29



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2019
page 1 of 3

12286

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
APPARATUS CAPITAL RESERVE
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

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Key Business Silver Money Market Svg	2286	
CHARLTON FIRE DISTRICT #1		
APPARATUS CAPITAL RESERVE		
	Beginning balance 7-31-19	\$157,021.16
	Interest paid	+13.33
	Ending balance 8-31-19	\$157,034.49

Interest earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	31
Interest paid 8-30-19	\$13.33
Interest earned this statement period	\$13.33

:2286

Interest
earned
(con't)

Interest paid year-to-date

\$43.40



CUSTOMER ACCOUNT DISCLOSURES

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* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
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IMPORTANT LINE OF CREDIT INFORMATION

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The "Interest earned" shown on your statement, if any.

Form with instructions and tables for balancing the account. Includes instructions 4-8 and a table for entering check amounts and deposits.

12:27 PM

09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2286 APPARATUS, Period Ending 07/31/2019

	Jul 31, 19
Beginning Balance	157,021.16
Cleared Transactions	
Deposits and Credits - 1 item	13.33
Total Cleared Transactions	13.33
Cleared Balance	157,034.49
Register Balance as of 07/31/2019	157,034.49
Ending Balance	157,034.49



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2019
page 1 of 3

12294

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
EQUIPMENT CAPITAL RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?
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1-888-KEY4BIZ (1-888-539-4249)

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Key Business Silver Money Market Svgs	2294		
CHARLTON FIRE DISTRICT #1		Beginning balance 7-31-19	\$8,695.97
EQUIPMENT CAPITAL RESERVES		Interest paid	+0.74
		Ending balance 8-31-19	\$8,696.71

Interest earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	31
Interest paid 8-30-19	\$0.74
Interest earned this statement period	\$0.73

12294 - 03290

J2294

Interest
earned
(con't)

Interest paid year-to-date

\$4.01



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* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
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12:28 PM

09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2294 EQUIPMENT, Period Ending 09/01/2019

	<u>Sep 1, 19</u>
Beginning Balance	8,695.97
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.74</u>
Total Cleared Transactions	<u>0.74</u>
Cleared Balance	<u>8,696.71</u>
Register Balance as of 09/01/2019	8,696.71
Ending Balance	8,696.71



KeyBank
 P.O. Box 93885
 Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2019
 page 1 of 3

12302

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1
 EMERGENCY REPAIR RESERVES
 PO BOX 1369
 BALLSTON LAKE NY 12019-0369

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Key Business Silver Money Market Svgs
 CHARLTON FIRE DISTRICT #1
 EMERGENCY REPAIR RESERVES

J2302

Beginning balance 7-31-19	\$25,078.82
Interest paid	+2.13
Ending balance 8-31-19	\$25,080.95

Interest earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	31
Interest paid 8-30-19	\$2.13
Interest earned this statement period	\$2.13

02302

Interest
earned
(con't)

Interest paid year-to-date

\$13.67



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2. List from your check register any checks or other deductions that are not shown on your statement.

Table with 2 columns: Check # or Date, Amount. Includes a TOTAL row at the bottom.

3. List any deposits from your check register that are not shown on your statement.

Table with 2 columns: Date, Amount. Includes a TOTAL row at the bottom.

4. Enter ending balance shown on your statement.

5. Add 3 and 4 and enter total here.

6. Enter total from 2.

7. Subtract 6 from 5 and enter difference here.

This amount should agree with your check register balance.

12:29 PM

09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2302 EMERGENCY, Period Ending 08/31/2019

	Aug 31, 19
Beginning Balance	25,078.82
Cleared Transactions	
Deposits and Credits - 1 item	2.13
Total Cleared Transactions	2.13
Cleared Balance	<u>25,080.95</u>
Register Balance as of 08/31/2019	25,080.95
Ending Balance	25,080.95



KeyBank
P.O. Box 93885
Cleveland, OH 44101-5885

Business Banking Statement
August 31, 2019
page 1 of 3

2310

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CHARLTON FIRE DISTRICT #1
CAPITAL IMPROVEMENTS RESERVES
PO BOX 1369
BALLSTON LAKE NY 12019-0369

Questions or comments?
Call our Key Business Resource Center
1-888-KEY4BIZ (1-888-539-4249)

Enroll in Online Banking today at Key.com.
Access your available accounts, transfer funds and view your transactions right from your PC.

KeyNotes

Important information regarding changes to your Account

At KeyBank, it's important that we keep you informed about changes to your account and want to ensure you are aware of an upcoming fee change.

Each time you use a non-KeyBank ATM to withdraw money (Foreign Withdrawal) or check your account balance (Foreign Inquiry), you are charged a fee. Beginning on October 8, 2019, the current Foreign Withdrawal and Foreign Inquiry fees on your account will increase from \$2.50 to \$3.00. These charges appear on your statement as a "Regional ATM Fee". The new fees will be reflected in your October 2019 statement.

Please retain this information with your Account opening Agreements and Disclosures documents. If you have any questions, please contact your banker or call us at 1-800-KEY2YOU®. For clients using a TDD/TTY device, please call 1-800-539-8336.

Key Business Silver Money Market Svgs	.2310	
CHARLTON FIRE DISTRICT #1		
CAPITAL IMPROVEMENTS RESERVES		
	Beginning balance 7-31-19	\$290,592.97
	1 Subtraction	-100,000.00
	Interest paid	+17.83
	Ending balance 8-31-19	\$190,610.80

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	8-7		Internet Trf To DDA 0000320811000712	3290 \$100,000.00
Total subtractions				\$100,000.00

2310 - 03290

.2310

Interest
earned

Annual percentage yield (APY) earned	0.10%
Number of days this statement period	31
Interest paid 8-30-19	\$17.83
Interest earned this statement period	\$17.83
Interest paid year-to-date	\$212.31



CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

* KeyBank
Customer Disputes
NY-31-17-0128
17 Corporate Woods Blvd
Albany, NY 12211

- Tell us your name and Account number;
Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
XFER FROM SAV - Transfer from Savings Account
XFER TO CKG - Transfer to Checking Account
XFER FROM CKG - Transfer from Checking Account
PMT TO CR CARD - Payment to Credit Card
ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O. Box 93885, Cleveland, OH 44101-4825.

In your letter, give us the following information:

- Account Information : Your name and account number.
Dollar Amount : The dollar amount of the suspected error.
Description of the Problem : If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have not already entered.
The "Service charges", if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have not already entered.
The "Interest earned" shown on your statement, if any.

Reconciliation form with tables for Check # or Date, Amount, Date, Amount, and instructions 1-9.

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09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Detail
2310 CAPITAL IMPROVEMENTS, Period Ending 08/31/2019

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						290,592.97
Cleared Transactions						
Checks and Payments - 1 item						
Transfer	08/07/2019		TRANSFER FROM ...	X	-100,000.00	-100,000.00
Total Checks and Payments					-100,000.00	-100,000.00
Deposits and Credits - 1 item						
Deposit	08/30/2019		INTEREST PAYMENT	X	17.83	17.83
Total Deposits and Credits					17.83	17.83
Total Cleared Transactions					-99,982.17	-99,982.17
Cleared Balance					-99,982.17	190,610.80
Register Balance as of 08/31/2019					-99,982.17	190,610.80
Ending Balance					-99,982.17	190,610.80

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09/02/19

CHARLTON FIRE DISTRICT #1
Reconciliation Summary
2310 CAPITAL IMPROVEMENTS, Period Ending 08/31/2019

	Aug 31, 19
Beginning Balance	290,592.97
Cleared Transactions	
Checks and Payments - 1 item	-100,000.00
Deposits and Credits - 1 item	17.83
Total Cleared Transactions	-99,982.17
Cleared Balance	<u>190,610.80</u>
Register Balance as of 08/31/2019	190,610.80
Ending Balance	190,610.80

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL

January through August 2019

Cash Basis

	Jan - Aug 19	Budget	\$ Over Budget	% of Budget
Income				
A1001 REAL PROP TXS	0.00	0.00	0.00	0.0%
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	300,016.10	300,016.00	0.10	100.0%
Total A1001 REAL PROPERTY TAXES	300,016.10	300,016.00	0.10	100.0%
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	21.42			
INTEREST & EARNINGS INVESTMENTS	3,871.15			
INTEREST & EARNINGS OPERATING	61.68			
INTEREST & EARNINGS OTHER ACCTS	273.39			
A2401 INTEREST & EARNINGS - Other	0.00	500.00	-500.00	0.0%
Total A2401 INTEREST & EARNINGS	4,227.64	500.00	3,727.64	845.5%
A2665 SALES OF PROPERTY				
SALE OF EQUIPMENT	9,900.00			
Total A2665 SALES OF PROPERTY	9,900.00			
Total Income	314,143.74	300,516.00	13,627.74	104.5%
Gross Profit	314,143.74	300,516.00	13,627.74	104.5%
Expense				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,504.00			
FICA EMPLOYEE	1,140.80			
MEDICARE EMPLOYEE	266.80			
NYS INCOME TAX	349.20			
SECRETARY WAGES	4,709.20	8,400.00	-3,690.80	56.1%
TREASURER WAGES	10,468.80	19,200.00	-8,731.20	54.5%
Total PERSONAL SERVICES	18,438.80	27,600.00	-9,161.20	66.8%
Total A34101 FIRE PER SVC	18,438.80	27,600.00	-9,161.20	66.8%
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	362,329.94			
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	87.27	3,000.00	-2,912.73	2.9%
HOSE REPLACEMENT	0.00	800.00	-800.00	0.0%
PERSONAL PROTECTIVE EQUIP	78,838.00	6,000.00	72,838.00	1,314.0%
Total EQUIPMENT	78,925.27	12,800.00	66,125.27	616.6%
Total A34102 FIRE, EQUIP & CAP OUTLAY	441,255.21	12,800.00	428,455.21	3,447.3%
A34104 FIRE PROTECTION				
ANNUAL AUDIT	0.00	4,000.00	-4,000.00	0.0%
APPARATUS MAINT/REPAIR	13,268.30	15,000.00	-1,731.70	88.5%
ASSOCIATION DUES	550.00	200.00	350.00	275.0%
BANK FEES	28.00	300.00	-272.00	9.3%
BUILDING & GROUNDS MAINTENANCE	4,014.56	4,800.00	-785.44	83.6%
BUILDING & GROUNDS REPAIRS	347.92	4,300.00	-3,952.08	8.1%
COMMISSIONER TRAINING	475.00	300.00	175.00	158.3%
DATA ENTRY-INCIDENT REPORTING	700.00	2,500.00	-1,500.00	28.0%
ELECTRIC & GAS	2,525.53	4,000.00	-1,474.47	63.1%
EMS SUPPLIES	1,020.37	2,000.00	-979.63	51.0%
EMS TRAINING	0.00	500.00	-500.00	0.0%
EQUIPMENT MAINT/REPAIR	58.23	1,000.00	-941.77	5.8%
FIRE PREVENTION	2,376.14	3,000.00	-623.86	79.2%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
FIREFIGHTER TRAINING	500.00	1,000.00	-500.00	50.0%
FIREMATIC & REHAB SUPPLIES	0.00	600.00	-600.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	105.31	300.00	-194.69	35.1%
FUEL - BUILDING	2,691.12	4,000.00	-1,308.88	67.3%
FUEL - TRUCKS	1,701.92	3,500.00	-1,798.08	48.6%
HOSE/LADDER TESTING	0.00	1,000.00	-1,000.00	0.0%
INSPECTION OF DEPARTMENT	7,409.11	7,000.00	409.11	105.8%
INSURANCE	22,938.94	20,000.00	2,938.94	114.7%
INTERIOR FIREFIGHTING FIT TRAIN	644.00	800.00	-156.00	80.5%
LEGAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	738.44	500.00	238.44	147.7%

CHARLTON FIRE DISTRICT #1
YTD P & L BUDGET vs. ACTUAL
 January through August 2019

Cash Basis

	Jan - Aug 19	Budget	\$ Over Budget	% of Budget
PAGER REPAIR BATTERIES	0.00	1,200.00	-1,200.00	0.0%
PHYSICAL FITNESS	300.00	800.00	-500.00	37.5%
POSTAGE	341.00	400.00	-59.00	85.3%
PRINTING & SUPPLIES	450.21	800.00	-349.79	56.3%
PUBLIC NOTICES	11.97	200.00	-188.03	6.0%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%
TELEPHONE & CABLE	2,696.25	2,500.00	196.25	107.9%
WASTE DISPOSAL	776.00	800.00	-24.00	97.0%
WATER	283.54	500.00	-216.46	56.7%
WEBSITE ADMINISTRATION	185.00	200.00	-15.00	92.5%
Total A34104 FIRE PROTECTION	67,136.86	99,050.00	-31,913.14	67.8%
A90308 SOCIAL SECURITY				
FICA EMPLOYER	1,140.80			
MEDICARE EMPLOYER	266.80	400.00	-133.20	66.7%
A90308 SOCIAL SECURITY - Other	0.00	1,800.00	-1,800.00	0.0%
Total A90308 SOCIAL SECURITY	1,407.60	2,200.00	-792.40	64.0%
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	0.00	50,000.00	-50,000.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	108,866.00	-108,866.00	0.0%
TO PAYROLL ACCOUNT	0.00			
Total A99019 INTERFUND TRANSFERS	0.00	158,866.00	-158,866.00	0.0%
Total Expense	528,238.47	300,516.00	227,722.47	175.8%
Net Income	-214,094.73	0.00	-214,094.73	100.0%