

## **Charlton Fire District Meeting Minutes December 1, 2015**

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on December 1, 2015 at 7:07 p.m.

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

**ABSENT:** Dave Peters, Bob Rosa

### **1. Approval of Agenda**

Motion to approve the agenda was made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

### **2. Approval of Minutes**

Motion to approve the last month's minutes made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

### **3. Chairman's Report**

Nothing to report

### **4. Treasurer's Report**

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$109,031.00  
Payroll Account: \$5,718.03  
Apparatus Capital Reserve: \$5,000.62  
Equipment Capital Reserve: \$77,088.51  
Emergency Capital Reserve: \$25,028.65  
Capital Improvement Reserve: \$123,802.47  
**Total ending on December 1, 2015: \$345,669.28**

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve Treasurer's report made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

### **5. Chief's Report**

- a. Aaron Dyer presented Chief's Report. 14 calls for the month:
  - 5-EMS
  - 1-MVA
  - 1-Standby
  - 3-Smoke detector activation
  - 1-Alarm system activation

2-Cooking Fire  
1-Carbon monoxide incident

- b. Car 18 mileage as of 12/1/15 is 19,092.00 and car 18-0 mileage as of 12/1/15 is 49,301.00.
- c. R-184 is scheduled for its annual service and inspection on 12/4.
- d. Car 18 will be serviced and inspected in the next two weeks.
- e. The remaining tool mounting boards have been installed.
- f. SCBA pack will be going out for repair.
- g. Drills for December are posted on the board.
- h. Chief requested permission to use ETA-181 and car-18 for the Ballston Spa Christmas Parade on 12/4 and permission to use ETA-182 for Santa's visit to CFD on 12/6.
- i. Shady Groove Volunteer Fire Department is interested in purchasing the Mack. Their department has approved the purchase for \$16,000 and are working with their county purchasing dept.
- j. Aaron Dyer presented purchase requests. (Motions under new business)

## **6. Committee Reports**

- a. **Facilities Management:**  
See unfinished business
- b. **Emergency Vehicles:**  
See Chief's Report
- c. **Staff Relations:**  
There is nothing to report at this time.
- d. **Inventory:**  
There is nothing to report at this time.

## **7. Unfinished Business**

- a. Dave Meager from Adirondack Trust Insurance presented his insurance proposal.
- b. The Board discussed the allocation of funds in capital accts. \$28,650 will be transferred to the Capital Improvement Reserve Acct. and \$24,000 will be transferred to the Equipment Capital Reserve Acct.
- c. Elections are Tuesday, December 8<sup>th</sup> from 6-9. Notifications were sent out. Ballots and voter signature book have been prepared and poll sitters have been appointed.

**8. New Business**

- a. Organization mtg has been set for Tuesday, January 5<sup>th</sup>.
- b. Secretary requested approval to place legal notice in the Gazette for Organizational Meeting.
- c. Resolution 26-2015 for 2016 meeting dates was discussed and approved.

The dates of regular and special meetings are as follows:

<u>Day</u>	<u>Month</u>	<u>Day</u>	<u>Month</u>
5	January(Organizational mtg @ 6:30)	5	July
2	February	2	August
1	March	6	September
5	April	4	October
3	May	18	October(Public Hearing)
7	June	1	November
		6	December

Motion to approve Secretary to place legal notice in Gazette for Organizational Meeting made by Jeff Voigt seconded by Bob LeGere. Approved 3-0.

Motion to approve Resolution 26-2015 establishing 2016 meeting dates made by Jeff Voigt seconded by Kevin Loukes. Approved 3-0.

Motion to approve use of the fire trucks in the Ballston Spa Christmas Parade and Santa's visit to CFD made by Jeff Voigt seconded by Kevin Loukes. Approved 3-0.

Motion to approve a two year subscription to 1<sup>st</sup> Responder newspaper for \$130 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of a remote camera/installation for \$977.33 from Miller Town Garage made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve tool mounting, EMS cabinet and handles from Miller Town Garage for \$1,829.73 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of antifreeze for \$71.82 from Burnt Hills Hardware made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

**9. Privilege of the Floor**

There is nothing to report at this time.

**10. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Bob LeGere at 9:08 pm. Approved 3-0.

2:41 PM  
 12/01/15  
 Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss**  
**November 2015**

	Nov 15	Oct 15	\$ Change
<b>Income</b>			
A2401 INTEREST & EARNINGS			
INTEREST & EARNINGS CHECKING	0.23	0.32	-0.09
INTEREST & EARNINGS OTHER ACCTS	9.48	9.81	-0.33
INTEREST & EARNINGS OPERATING	12.57	18.84	-6.27
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<u>22.28</u>	<u>28.97</u>	<u>-6.69</u>
<b>Total Income</b>	<u>22.28</u>	<u>28.97</u>	<u>-6.69</u>
<b>Gross Profit</b>	<u>22.28</u>	<u>28.97</u>	<u>-6.69</u>
<b>Expense</b>			
A9030.8 SOCIAL SECURITY			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
<b>Total A9030.8 SOCIAL SECURITY</b>	<u>175.95</u>	<u>175.95</u>	<u>0.00</u>
A34101 FIRE PER SVC			
PERSONAL SERVICES	0.00	116.40	-116.40
NYS INCOME TAX	33.35	33.35	0.00
MEDICARE EMPLOYEE	142.60	142.60	0.00
FICA EMPLOYEE	188.00	188.00	0.00
FEDERAL INCOME TAX	588.65	588.65	0.00
SECRETARY WAGES	1,308.60	1,308.60	0.00
TREASURER WAGES			
<b>Total PERSONAL SERVICES</b>	<u>2,261.20</u>	<u>2,377.60</u>	<u>-116.40</u>
<b>Total A34101 FIRE PER SVC</b>	<u>2,261.20</u>	<u>2,377.60</u>	<u>-116.40</u>
A34104 FIRE PROTECTION			
INSURANCE	0.00	521.00	-521.00
PAGER REPAIR BATTERIES	0.00	837.00	-837.00
EMS SUPPLIES	0.00	473.29	-473.29
BANK FEES	29.50	19.50	10.00
BUILDING & GROUNDS REPAIRS	34.95	229.98	-195.03
WEBSITE ADMINISTRATION	40.00	60.00	-20.00
WASTE DISPOSAL	54.40	0.00	54.40
PUBLIC NOTICES	61.93	0.00	61.93
MISCELLANEOUS	119.00	10.00	109.00
INTERIOR FIREFIGHTING FIT TRAIN	127.50	0.00	127.50
FUEL - TRUCKS	217.04	239.47	-22.43
ELECTRIC & GAS	222.68	224.29	-1.61
FIREFIGHTER TRAINING	345.07	20.00	325.07
BUILDING & GROUNDS MAINTENANCE	512.08	44.97	467.11
TELEPHONE & CABLE	582.42	284.63	297.79
FUEL - BUILDING	1,338.12	0.00	1,338.12
APPARATUS MAINT/REPAIR	2,604.85	39.88	2,564.97
<b>Total A34104 FIRE PROTECTION</b>	<u>6,289.54</u>	<u>3,004.01</u>	<u>3,285.53</u>
A34102 FIRE, EQUIP & CAP OUTLAY			
BUILDING IMPROVEMENTS	0.00	39,982.20	-39,982.20
EQUIPMENT			
RADIOS	0.00	2,406.85	-2,406.85
EMS EQUIPMENT	0.00	345.82	-345.82
FIREFIGHTER EQUIPMENT	0.00	223.98	-223.98
APPARATUS EQUIPMENT	2,696.00	1,418.28	1,277.72
PERSONAL PROTECTIVE EQUIP	7,091.28	3,377.45	3,713.83
<b>Total EQUIPMENT</b>	<u>9,787.28</u>	<u>7,772.38</u>	<u>2,014.90</u>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<u>9,787.28</u>	<u>47,754.58</u>	<u>-37,967.30</u>
<b>Total Expense</b>	<u>18,513.97</u>	<u>53,312.14</u>	<u>-34,798.17</u>
<b>Net Income</b>	<u><u>-18,491.69</u></u>	<u><u>-53,283.17</u></u>	<u><u>34,791.48</u></u>

## Account Summary

### CHARLTON FIRE DISTRICT #1

#### Deposit Summary

[collapse all...](#)

<b>Account Name</b>	<b>Account No.</b>	<b>Ledger Balance</b>	<b>Avail. Balance</b>
R8021 0712 OPERATING	xxxxxxxx0712	\$109,031.00	\$109,031.00
R8021 0720 PAYROLL	xxxxxxxx0720	\$5,718.03	\$3,820.78
R8021 2286 APPARATUS	xxxxxxxx2286	\$5,000.62	\$5,000.62
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$77,088.51	\$77,088.51
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,028.65	\$25,028.65
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$123,802.47	\$123,802.47
<b>Totals:</b>		<b>\$345,669.28</b>	<b>\$343,772.03</b>

statement delivery preferences.

2:40 PM

**CHARLTON FIRE DISTRICT #1  
BANK ACCOUNT BALANCES**

Cash Basis

	<u>Nov 15</u>
R8021 0712 OPERATING	108,813.96
R8021 0720 PAYROLL	5,718.03
R8021 2286 APPARATUS	5,000.62
R8021 2294 EQUIPMENT	77,088.51
R8021 2302 EMERGENCY	25,028.65
R8021 2310 CAPITAL IMPROVEMENTS	<u>123,802.47</u>
<b>TOTAL</b>	<b><u>345,452.24</u></b>



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

**Business Banking Statement**  
**November 30, 2015**  
page 1 of 3

0712

13 X 0081 00013 R EM T1  
**CHARLTON FIRE DISTRICT #1**  
**OPERATING ACCOUNT**  
**PO BOX 1369**  
**BALLSTON LAKE NY 12019-0369**

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**KeyBank Business Interest Checking**  
CHARLTON FIRE DISTRICT #1  
OPERATING ACCOUNT

0712

Beginning balance 10-31-15	\$124,870.21
19 Subtractions	-15,830.28
Interest paid	+12.57
Net fees and charges	-21.50
<b>Ending balance 11-30-15</b>	<b>\$109,031.00</b>

**Subtractions**

Paper Checks

\* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7444	11-10	\$119.00	7450	11-10	32.08	7455	11-12	380.02
*7446	11-6	61.93	7451	11-6	1,523.93	7456	11-4	300.00
7447	11-6	543.66	7452	11-6	127.50	7457	11-9	100.00
7448	11-12	2,696.00	*7454	11-10	7,091.28	*7459	11-9	1,338.12
7449	11-6	537.26						

**Paper Checks Paid**

**\$14,850.78**

Withdrawals	Date	Serial #	Location	Amount
	11-3		Bill Pay:Atypica Cvfd-1 9Be9Gisg	\$40.00
	11-3		Bill Pay:Waste Connections 6910-1 Hbg9Fisg	54.40
	11-3		Bill Pay:Time Warner Cable 106007 9B79Eisg	87.05
	11-3		Bill Pay:Verizon 518399 1Be94Isq	95.37
	11-3		Bill Pay:National Grid-Niag 51564- Ebi93Isq	222.68
	11-3		Bill Pay:Da Kenyon Enterpri Cfd #1 Ob298Isq	480.00
			<b>Total subtractions</b>	<b>\$15,830.28</b>

0712 - 03290

11089



0712

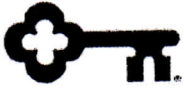
**Interest  
earned**

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	30
Interest paid 11-30-15	\$12.57
Interest earned this statement period	\$12.56
Interest paid year-to-date	\$315.70

**Fees and  
charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
11-9-15	Oct Kbo Manage Access (Monthly)	1	10.00	-\$10.00
11-30-15	Imaged Items With Statement Charge	1	3.50	-3.50
11-30-15	Duplicate Statement Service Charge	1	5.00	-5.00
11-30-15	Paper Statement Fee	1	3.00	-3.00
<b>Fees and charges assessed this period</b>				<b>-\$21.50</b>





**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 credit 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:**

- XFERTO SAV - Transfer to Savings Account
- XFERFROM SAV - Transfer from Savings Account
- XFERTO CKG - Transfer to Checking Account
- XFERFROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADVCR 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**

- 1 Verify and check off in your check register each deposit, check or other transaction shown on this statement.
- 2 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.
- 3 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.

4 List from your check register any checks or other deductions that are <i>not</i> shown on your statement.	Check # or Date	Amount	5 List any deposits from your check register that are <i>not</i> shown on your statement.	Date	Amount	
<b>TOTAL →</b>		\$	<b>TOTAL →</b>		\$	
6 Enter ending balance shown on your statement.			7 Add 5 and 6 and enter total here.			
\$			\$			
8 Enter total from 4.			9 Subtract 8 from 7 and enter difference here.			
\$			\$			
<b>TOTAL →</b>			\$			
This amount should agree with your check register balance.						

11:41 AM

12/01/15

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 0712 OPERATING, Period Ending 11/30/2015

	<u>Nov 30, 15</u>
Beginning Balance	124,870.21
Cleared Transactions	
Checks and Payments - 23 items	-15,851.78
Deposits and Credits - 2 items	12.57
Total Cleared Transactions	<u>-15,839.21</u>
Cleared Balance	<u>109,031.00</u>
Uncleared Transactions	
Checks and Payments - 1 item	-217.04
Total Uncleared Transactions	<u>-217.04</u>
Register Balance as of 11/30/2015	<u>108,813.96</u>
New Transactions	
Checks and Payments - 11 items	-10,517.21
Total New Transactions	<u>-10,517.21</u>
Ending Balance	<u>98,296.75</u>

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0712 OPERATING, Period Ending 11/30/2015**

Type	Date	Num	Name	Clr	Amount	Balance
						124,870.21
<b>Beginning Balance</b>						
<b>Cleared Transactions</b>						
<b>Checks and Payments - 23 items</b>						
Check	11/03/2015	7454	MES	X	-7,091.28	-7,091.28
Check	11/03/2015	7448	PENDLETON SIGN...	X	-2,696.00	-9,787.28
Check	11/03/2015	7451	VRS SALES LTD	X	-1,523.93	-11,311.21
Check	11/03/2015	7459	FERRELLGAS	X	-1,338.12	-12,649.33
Check	11/03/2015	7447	BALLSTON LAKE ...	X	-543.66	-13,192.99
Check	11/03/2015	7449	GARRISON FIRE &...	X	-537.26	-13,730.25
Check	11/03/2015		D.A. KENYON ENT...	X	-480.00	-14,210.25
Check	11/03/2015	7455	FASNY FCU CARD...	X	-380.02	-14,590.27
Check	11/03/2015	7456	AARON DYER	X	-300.00	-14,890.27
Check	11/03/2015		NATIONAL GRID	X	-222.68	-15,112.95
Check	11/03/2015	7452	B-LANN EQUIPME...	X	-127.50	-15,240.45
Check	11/03/2015	7444	JAMES PUBLISHING	X	-119.00	-15,359.45
Check	11/03/2015	7457	BILL HEILMAN	X	-100.00	-15,459.45
Check	11/03/2015		VERIZON	X	-95.37	-15,554.82
Check	11/03/2015		TIME WARNER CA...	X	-87.05	-15,641.87
Check	11/03/2015	7446	THE GAZETTE	X	-61.93	-15,703.80
Check	11/03/2015		COUNTY WASTE	X	-54.40	-15,758.20
Check	11/03/2015		ATYPICA	X	-40.00	-15,798.20
Check	11/03/2015	7450	DAVE BUTHFER	X	-32.08	-15,830.28
Check	11/03/2015		KEYBANK	X	-10.00	-15,840.28
Check	11/09/2015		DUPLICATE STMT ...	X	-5.00	-15,845.28
Check	11/30/2015		IMAGED ITEMS WL...	X	-3.50	-15,848.78
Check	11/30/2015		PAPER STATEME...	X	-3.00	-15,851.78
Total Checks and Payments					-15,851.78	-15,851.78
<b>Deposits and Credits - 2 items</b>						
Check	11/03/2015	7453	FERRELLGAS	X	0.00	0.00
Deposit	11/30/2015		INTEREST PAYME...	X	12.57	12.57
Total Deposits and Credits					12.57	12.57
Total Cleared Transactions					-15,839.21	-15,839.21
Cleared Balance					-15,839.21	109,031.00
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Check	11/03/2015	7458	TOWN OF CHARL...		-217.04	-217.04
Total Checks and Payments					-217.04	-217.04
Total Uncleared Transactions					-217.04	-217.04
Register Balance as of 11/30/2015					-16,056.25	108,813.96
<b>New Transactions</b>						
<b>Checks and Payments - 11 items</b>						
Check	12/01/2015		FASNY FCU CARD...		-3,643.04	-3,643.04
Check	12/01/2015		HANNIGAN LAW FI...		-2,177.50	-5,820.54
Check	12/01/2015		CHARLTON VOL FI...		-2,000.56	-7,821.10
Check	12/01/2015		EMERGENCY REP...		-1,668.00	-9,489.10
Check	12/01/2015		MOORE MEDICAL		-413.38	-9,902.48
Check	12/01/2015		TOWN OF CHARL...		-188.44	-10,090.92
Check	12/01/2015		AARON DYER		-100.00	-10,190.92
Check	12/01/2015		BILL HEILMAN		-100.00	-10,290.92
Check	12/01/2015		MIKE CADY		-100.00	-10,390.92
Check	12/01/2015		B-LANN EQUIPME...		-98.55	-10,489.47
Check	12/01/2015		THE GAZETTE		-27.74	-10,517.21
Total Checks and Payments					-10,517.21	-10,517.21
Total New Transactions					-10,517.21	-10,517.21
<b>Ending Balance</b>					<b>-26,573.46</b>	<b>98,296.75</b>



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

**Business Banking Statement**  
**November 30, 2015**  
 page 1 of 3

0720

X 0081 00000 R EM T1

**CHARLTON FIRE DISTRICT #1**  
**PAYROLL ACCOUNT**  
**PO BOX 1369**  
**BALLSTON LAKE NY 12019-0369**

*Questions or comments?*  
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**KeyBank Business Interest Checking :**                      **0720**  
 CHARLTON FIRE DISTRICT#1  
 PAYROLL ACCOUNT

Beginning balance 10-31-15	\$8,162.95
3 Subtractions	-2,437.15
Interest paid	+0.23
Net fees and charges	-8.00
<b>Ending balance 11-30-15</b>	<b>\$5,718.03</b>

**Subtractions**

Withdrawals	Date	Serial #	Location	
	11-2		Bill Pay:First New York Fcu 108600 Qbz9Z7Ev	\$588.65
	11-2		Bill Pay:Sunmark Federal Cr 124890 Sbz9Z7Ev	1,308.60
	11-13		Direct Withdrawal, Irs                      Usat taxpymt	539.90
			<b>Total subtractions</b>	<b>\$2,437.15</b>

**Interest earned**

Annual percentage yield (APY) earned	0.04%
Number of days this statement period	30
Interest paid 11-30-15	\$0.23
Interest earned this statement period	\$0.22
Interest paid year-to-date	\$19.59

**Fees and charges**

Date		Quantity	Unit Charge	
11-30-15	Duplicate Statement Service Charge	1	5.00	-\$5.00



0720

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
11-30-15	Paper Statement Fee	1	3.00	-3.00
<b>Fees and charges assessed this period</b>				<b>-8.00</b>



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

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

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- 3 **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.

<b>4 List from your check register any checks or other deductions that are not shown on your statement.</b>	Check #	Amount	<b>5 List any deposits from your check register that are not shown on your statement.</b>	Date	Amount	
<b>TOTAL → \$</b>			<b>6 Enter ending balance shown on your statement.</b>			
			\$			
			<b>7 Add 5 and 6 and enter total here.</b>			
			\$			
			<b>8 Enter total from 4.</b>			
			\$			
			<b>9 Subtract 8 from 7 and enter difference here.</b>			
			\$			
<b>TOTAL → \$</b>			This amount should agree with your check register balance.			

2:24 PM

12/01/15

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 0720 PAYROLL, Period Ending 11/30/2015

	<u>Nov 30, 15</u>
Beginning Balance	8,162.95
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 1 item	0.23
Total Cleared Transactions	<u>-2,444.92</u>
Cleared Balance	<u>5,718.03</u>
Register Balance as of 11/30/2015	5,718.03
Ending Balance	5,718.03

2:24 PM  
12/01/15

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
R8021 0720 PAYROLL, Period Ending 11/30/2015

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						8,162.95
<b>Cleared Transactions</b>						
<b>Checks and Payments - 5 items</b>						
Check	11/02/2015		ANDREW G. LA P...	X	-1,308.60	-1,308.60
Check	11/02/2015		Sharon B Cronin	X	-588.65	-1,897.25
Check	11/13/2015		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	11/30/2015		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	11/30/2015		PAPER STATEME...	X	-3.00	-2,445.15
<b>Total Checks and Payments</b>					<u>-2,445.15</u>	<u>-2,445.15</u>
<b>Deposits and Credits - 1 item</b>						
Deposit	11/30/2015		INTEREST PAYME...	X	0.23	0.23
<b>Total Deposits and Credits</b>					<u>0.23</u>	<u>0.23</u>
<b>Total Cleared Transactions</b>					<u>-2,444.92</u>	<u>-2,444.92</u>
<b>Cleared Balance</b>					<u>-2,444.92</u>	<u>5,718.03</u>
<b>Register Balance as of 11/30/2015</b>					<u>-2,444.92</u>	<u>5,718.03</u>
<b>Ending Balance</b>					<u><u>-2,444.92</u></u>	<u><u>5,718.03</u></u>





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

**Business Banking Statement**  
**November 30, 2015**  
 page 1 of 2

12286

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

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<b>Key Business Silver Money Market Svg:</b>	<b>2286</b>	
CHARLTON FIRE DISTRICT #1		
APPARATUS CAPITAL RESERVE		
	Beginning balance 10-31-15	\$5,000.41
	Interest paid	+0.21
	<b>Ending balance 11-30-15</b>	<b>\$5,000.62</b>

---

<b>Interest earned</b>		
	Annual percentage yield (APY) earned	0.05%
	Number of days this statement period	30
	Interest paid 11-30-15	\$0.21
	Interest earned this statement period	\$0.20
	Interest paid year-to-date	\$123.91



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NY-31-17-0128  
17 Corporate Woods Blvd  
Albany, NY 12211

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

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

Check # or Date	Amount
<b>TOTAL →</b>	<b>\$</b>

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

Date	Amount
<b>TOTAL →</b>	<b>\$</b>

**6 Enter ending balance shown on your statement.**

\$ \_\_\_\_\_

**7 Add 5 and 6 and enter total here.**

\$ \_\_\_\_\_

**8 Enter total from 4.**

\$ \_\_\_\_\_

**9 Subtract 8 from 7 and enter difference here.**

\$ \_\_\_\_\_

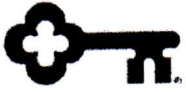
This amount should agree with your check register balance.

2:25 PM

12/01/15

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2286 APPARATUS, Period Ending 11/30/2015

	<u>Nov 30, 15</u>
Beginning Balance	5,000.41
Cleared Transactions	
Deposits and Credits - 1 item	<u>0.21</u>
Total Cleared Transactions	<u>0.21</u>
Cleared Balance	<u>5,000.62</u>
Register Balance as of 11/30/2015	5,000.62
Ending Balance	5,000.62



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

**Business Banking Statement**  
**November 30, 2015**  
 page 1 of 2

12294

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

*Questions or comments?*  
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---

<b>Key Business Silver Money Market Svgs</b>	<b>2294</b>	
CHARLTON FIRE DISTRICT #1		
EQUIPMENT CAPITAL RESERVES		
	Beginning balance 10-31-15	\$77,085.35
	Interest paid	+3.16
	<b>Ending balance 11-30-15</b>	<b>\$77,088.51</b>

**Interest earned**

---

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-15	\$3.16
Interest earned this statement period	\$3.16
Interest paid year-to-date	\$35.26



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<b>TOTAL → \$</b>			<b>6 Enter ending balance shown on your statement.</b>		
<b>7 Add 5 and 6 and enter total here.</b>			\$		
<b>8 Enter total from 4.</b>			\$		
<b>9 Subtract 8 from 7 and enter difference here.</b>			\$		
<b>TOTAL → \$</b>			This amount should agree with your check register balance.		

2:25 PM  
12/01/15

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2294 EQUIPMENT, Period Ending 12/01/2015

	<u>Dec 1, 15</u>
Beginning Balance	77,085.35
Cleared Transactions	
Deposits and Credits - 1 item	<u>3.16</u>
Total Cleared Transactions	<u>3.16</u>
Cleared Balance	<u>77,088.51</u>
Register Balance as of 12/01/2015	77,088.51
Ending Balance	77,088.51



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

**Business Banking Statement**  
**November 30, 2015**  
 page 1 of 2

2302

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

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---

**Key Business Silver Money Market Sv:**  
 CHARLTON FIRE DISTRICT#1  
 EMERGENCY REPAIR RESERVES

2302

Beginning balance 10-31-15	\$25,027.62
Interest paid	+1.03
<b>Ending balance 11-30-15</b>	<b>\$25,028.65</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-15	\$1.03
Interest earned this statement period	\$1.02
Interest paid year-to-date	\$11.45

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**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.

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**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**

- 1 Verify and check off in your check register** each deposit, check or other transaction shown on this statement.
- 2 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.
- 3 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.

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12/01/15

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2302 EMERGENCY, Period Ending 11/30/2015**

	<u>Nov 30, 15</u>
Beginning Balance	25,027.62
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.03</u>
Total Cleared Transactions	<u>1.03</u>
 Cleared Balance	 <u><u>25,028.65</u></u>
Register Balance as of 11/30/2015	25,028.65
Ending Balance	25,028.65



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

**Business Banking Statement**  
**November 30, 2015**  
 page 1 of 2

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)

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*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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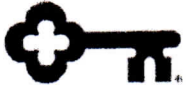
**Key Business Silver Money Market Sv**  
 CHARLTON FIRE DISTRICT #1  
 CAPITAL IMPROVEMENTS RESERVES

2310

Beginning balance 10-31-15	\$123,797.39
Interest paid	+5.08
<b>Ending balance 11-30-15</b>	<b>\$123,802.47</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	30
Interest paid 11-30-15	\$5.08
Interest earned this statement period	\$5.08
Interest paid year-to-date	\$56.63



**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.

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 Cleveland, Ohio 44101-4518

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**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 11/30/2015

	<u>Nov 30, 15</u>
Beginning Balance	123,797.39
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.08</u>
Total Cleared Transactions	<u>5.08</u>
 Cleared Balance	 <u><u>123,802.47</u></u>
Register Balance as of 11/30/2015	123,802.47
Ending Balance	123,802.47

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET VS. ACTUAL**  
**January through November 2015**

	Jan - Nov 15	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROPERTY TAXES	294,600.04	294,600.00	0.04	100.0%
REAL PROPERTY TAXES	0.00	0.00	0.00	0.0%
A1001 REAL PROPERTY TAXES - Other	0.00	0.00	0.00	0.0%
<b>Total A1001 REAL PROPERTY TAXES</b>	<b>294,600.04</b>	<b>294,600.00</b>	<b>0.04</b>	<b>100.0%</b>
A2401 INTEREST & EARNINGS	19.59	20.00	-0.41	98.0%
INTEREST & EARNINGS CHECKING	315.70	230.00	85.70	137.3%
INTEREST & EARNINGS OPERATING	227.25	250.00	-22.75	90.9%
INTEREST & EARNINGS OTHER ACCTS	562.54	500.00	62.54	112.5%
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>924.08</b>	<b>980.00</b>	<b>-55.92</b>	<b>94.3%</b>
A2665 SALES OF PROPERTY	1,250.00			
SALE OF EQUIPMENT	1,250.00			
<b>Total A2665 SALES OF PROPERTY</b>	<b>1,250.00</b>			
A2701 REFUNDS OF PRIOR YEAR EXP	271.00			
REFUND PRIOR YEAR	271.00			
<b>Total A2701 REFUNDS OF PRIOR YEAR EXP</b>	<b>271.00</b>			
A5031 INTERFUND TRANSFERS	0.00			
INTERFUND TRANSFERS	0.00			
<b>Total A5031 INTERFUND TRANSFERS</b>	<b>0.00</b>			
<b>Total Income</b>	<b>296,683.58</b>	<b>295,100.00</b>	<b>1,583.58</b>	<b>100.5%</b>
<b>Gross Profit</b>	<b>296,683.58</b>	<b>295,100.00</b>	<b>1,583.58</b>	<b>100.5%</b>
Expense				
A34101 FIRE PER SVC	2,068.00	8,400.00	-1,924.85	77.1%
PERSONAL SERVICES	1,568.60	19,200.00	-4,805.40	75.0%
FEDERAL INCOME TAX	366.85			
FICA EMPLOYEE	349.20			
MEDICARE EMPLOYEE	6,475.15			
NYS INCOME TAX	14,394.60			
SECRETARY WAGES	25,222.40	27,600.00	-2,377.60	91.4%
TREASURER WAGES	25,222.40	27,600.00	-2,377.60	91.4%
<b>Total A34101 FIRE PER SVC</b>	<b>25,222.40</b>	<b>27,600.00</b>	<b>-2,377.60</b>	<b>91.4%</b>
A34102 FIRE, EQUIP & CAP OUTLAY				
BUILDING IMPROVEMENTS	55,634.20			

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET VS. ACTUAL**  
January through November 2015

	Jan - Nov 15	Budget	\$ Over Budget	% of Budget
<b>EQUIPMENT</b>				
APPARATUS EQUIPMENT	451,951.02	1,000.00	450,951.02	45,195.1%
BUILDING EQUIPMENT	699.99	1,000.00	-300.01	70.0%
BUILDING EQUIPMENT	345.82	1,000.00	-654.18	34.6%
EMS EQUIPMENT	12,080.63	3,000.00	9,080.63	402.7%
FIREFIGHTER EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
HOSE REPLACEMENT	10,667.73	18,000.00	-7,332.27	59.3%
PERSONAL PROTECTIVE EQUIP	14,709.85	2,500.00	12,209.85	588.4%
SCBA BOTTLE & PACK REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	7,350.70	29,000.00	-21,649.30	25.4%
<b>Total EQUIPMENT</b>	<b>497,805.74</b>	<b>29,000.00</b>	<b>468,805.74</b>	<b>1,716.6%</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>553,439.94</b>	<b>29,000.00</b>	<b>524,439.94</b>	<b>1,908.4%</b>
<b>A34104 FIRE PROTECTION</b>	10,500.00	4,000.00	6,500.00	262.5%
ANNUAL AUDIT	6,994.02	20,000.00	-13,005.98	35.0%
APPARATUS MAINT/REPAIR	265.00	400.00	-135.00	66.3%
ASSOCIATION DUES	101.50	4,800.00	-4,698.50	2.1%
BANK FEES	6,042.82	4,300.00	1,742.82	125.9%
BUILDING & GROUNDS MAINTENANCE	1,155.45	4,300.00	-3,144.55	26.9%
BUILDING & GROUNDS REPAIRS	420.00	600.00	-180.00	70.0%
COMMISSIONER TRAINING	1,668.00	1,700.00	-32.00	98.1%
DATA ENTRY-INCIDENT REPORTING	3,727.59	6,000.00	-2,272.41	62.1%
ELECTRIC & GAS	3,760.07	4,000.00	-239.93	94.0%
EMS SUPPLIES	0.00	1,500.00	-1,500.00	0.0%
EMS TRAINING	70.41	1,000.00	-929.59	7.0%
EQUIPMENT MAINT/REPAIR	0.00	3,000.00	-3,000.00	0.0%
FIRE PREVENTION	6,450.00	7,000.00	-550.00	92.1%
FIREFIGHTER PHYSICAL EXAMS	2,063.59	4,000.00	-1,936.41	51.6%
FIREFIGHTER TRAINING	0.00	2,700.00	-2,700.00	0.0%
FIREMATIC & REHAB SUPPLIES	0.00	250.00	-250.00	0.0%
FOAM	58.90	1,000.00	-941.10	5.9%
FOOD REIMBURSEMENTS	7,701.23	10,000.00	-2,298.77	77.0%
FUEL - BUILDING	3,086.80	6,000.00	-2,913.20	51.4%
FUEL - TRUCKS	0.00	1,200.00	-1,200.00	0.0%
HOSE/LADDER TESTING	6,850.40	6,500.00	350.40	105.4%
INSPECTION OF DEPARTMENT	20,207.33	20,000.00	207.33	101.0%
INSURANCE	994.50	900.00	94.50	110.5%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	10,000.00	-10,000.00	0.0%
LEGAL SERVICES	525.45	1,000.00	-474.55	52.5%
MISCELLANEOUS	1,466.00	2,500.00	-1,034.00	58.6%
PAGER REPAIR BATTERIES	500.00	400.00	100.00	125.0%
PHYSICAL FITNESS	273.00	400.00	-127.00	68.3%
POSTAGE	524.99	1,200.00	-675.01	43.7%
PRINTING & SUPPLIES	80.00	200.00	-120.00	40.0%
SCBA PACK TESTING	0.00	1,000.00	-1,000.00	0.0%

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET VS. ACTUAL**  
 January through November 2015

	Jan - Nov 15	Budget	\$ Over Budget	% of Budget
TELEPHONE & CABLE	4,114.99	4,500.00	-385.01	91.4%
WASTE DISPOSAL	544.74	1,000.00	-455.26	54.5%
WATER	573.94	500.00	73.94	114.8%
WEBSITE ADMINISTRATION	240.00	500.00	-260.00	48.0%
<b>Total A34104 FIRE PROTECTION</b>	<b>90,960.72</b>	<b>133,650.00</b>	<b>-42,689.28</b>	<b>68.1%</b>
A9030.8 SOCIAL SECURITY	1,568.60	1,800.00	-231.40	87.1%
FICA EMPLOYER	366.85	400.00	-33.15	91.7%
MEDICARE EMPLOYER	1,935.45	2,200.00	-264.55	88.0%
<b>Total A9030.8 SOCIAL SECURITY</b>	<b>1,935.45</b>	<b>2,200.00</b>	<b>-264.55</b>	<b>88.0%</b>
A9901.9 INTERFUND TRANSFERS	0.00	50,000.00	-50,000.00	0.0%
TO APPARATUS CAPITAL RESERVES	0.00	28,650.00	-28,650.00	0.0%
TO CAPITAL IMPROVEMENT RESERVES	0.00	24,000.00	-24,000.00	0.0%
TO OPERATING ACCOUNT	0.00	0.00	0.00	0.0%
<b>Total A9901.9 INTERFUND TRANSFERS</b>	<b>0.00</b>	<b>102,650.00</b>	<b>-102,650.00</b>	<b>0.0%</b>
<b>Total Expense</b>	<b>671,558.51</b>	<b>295,100.00</b>	<b>376,458.51</b>	<b>227.6%</b>
<b>Net Income</b>	<b>-374,874.93</b>	<b>0.00</b>	<b>-374,874.93</b>	<b>100.0%</b>