

# Charlton Fire District Meeting Minutes

## August 1, 2017

**PUBLIC MEETING:** The public meeting of the Charlton Fire District was called to order on August 1, 2017 at 7:06 p.m.

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

**ABSENT:** Steve Eichfeld, Dave Peters

### 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 last month's meeting 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: \$262,279.35  
Payroll Account: \$15,957.94  
Apparatus Capital Reserve: \$55,024.43  
Equipment Capital Reserve: \$125,182.14  
Emergency Capital Reserve: \$25,049.50  
Capital Improvement Reserve: \$207,951.21  
**Total ending on August 1, 2017: \$691,444.57**

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. Kevin Riehl presented Chief's Report. 27 calls for the month:  
9-EMS  
6-Fire Alarm  
3-MVA  
2-Pump out

LeGere. Approved 3-0.

Motion to approve the purchase of 10 air pack bottles from MES for \$8,100.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve the purchase of a chimney nozzle from Darley for \$710.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

Motion to approve the purchase of fire police signs from Darley for \$100.00 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve suction unit from Moore Medical for \$662.71 made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

Motion to approve body work on 18-0, 18-2 and 18-4 by Frank and Sons for \$25,000.00 made by Jeff Voigt and seconded by Bob LeGere. Approved 3-0.

## **8. New Business**

- a. Transfer of funds to reserve accounts was discussed. \$50,000 will be transferred to Apparatus Reserve Acct. and \$90,196 will be transferred to the Capital Improvements Reserve Acct.

Motion to approve the transfer of \$50,000 to Apparatus Acct and \$90,196 to Capital Improvements Acct. made by Jeff Voigt and seconded by Kevin Loukes. Approved 3-0.

## **10. Privilege of the Floor**

Nothing to report

## **11. Adjournment**

Motion to adjourn made by Jeff Voigt and seconded by Bob LeGere 8:15 p.m.  
Approved 3-0.

- 2-Electrical emergency
- 1-Rescue
- 3-Structure Fire
- 1-Parade detail

- b. Car 18 mileage as of 7/11 is 31,080 and car 18-0 mileage as of 7/11 is 55,475.
- c. Boots were ordered for new firefighter and are in.
- d. Quote for next round of air pack bottles is 10 bottles @ \$810 per bottle-state bid price.
- e. Request to order another chimney nozzle kit for 18-1 from Darley for \$675.95 (25.00 shipping)
- f. Request to order six fire police signs for \$90.00 from Darley.
- g. Request to order another suction unit for 18-4 for \$663.00.
- h. Quotes for body repair to 18-4, 18-2 and 18-0 were submitted. It is recommended that Frank and Sons complete the work.
- i. New firefighters, Robert Killeen III and Jeff Scranton, have been added to insurance roles.
- j. Kevin Riehl presented purchase requests. (Motions under new business)

## **6. Committee Reports**

- a. **Facilities Management (Dave Peters)**  
Brad Bovee looked at driveway. He will be submitting an estimate. Due to his busy work schedule, he will not be able to do the work until fall.
- 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 (Kevin Loukes)**  
There is nothing to report at this time.
- e. **Staff Relations/Code of Ethics Committee (Steve Eichfeld)**  
There is nothing to report at this time.

## **7. Unfinished Business**

- a. The status of the driveway repair was discussed. See Facilities Management Committee Report.
- b. The proposed 2018 budget was reviewed and approved. A copy will be submitted to the Town and placed on the CFD website.

Motion to approve the proposed 2018 budget made by Jeff Voigt and seconded by Bob

11:44 AM  
 09/05/17  
 Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**Profit & Loss**  
 August 2017

	Aug 17	Jul 17	\$ Change
<b>Income</b>			
<b>A2401 INTEREST &amp; EARNINGS</b>			
INTEREST & EARNINGS CHECKING	1.56	1.88	-0.32
INTEREST & EARNINGS OPERATING	14.58	30.64	-16.06
INTEREST & EARNINGS OTHER ACCTS	23.14	17.53	5.61
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>39.28</b>	<b>50.05</b>	<b>-10.77</b>
<b>Total Income</b>	<b>39.28</b>	<b>50.05</b>	<b>-10.77</b>
<b>Gross Profit</b>	<b>39.28</b>	<b>50.05</b>	<b>-10.77</b>
<b>Expense</b>			
<b>A99019 INTERFUND TRANSFERS</b>			
TO CAPITAL IMPROVEMENT RESERVES	-90,196.00	0.00	-90,196.00
TO APPARATUS CAPITAL RESERVES	90,196.00	0.00	90,196.00
<b>Total A99019 INTERFUND TRANSFERS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>A90308 SOCIAL SECURITY</b>			
MEDICARE EMPLOYER	33.35	33.35	0.00
FICA EMPLOYER	142.60	142.60	0.00
<b>Total A90308 SOCIAL SECURITY</b>	<b>175.95</b>	<b>175.95</b>	<b>0.00</b>
<b>A34104 FIRE PROTECTION</b>			
2% FOREIGN INSURANCE REFUND	0.00	5,829.74	-5,829.74
APPARATUS MAINT/REPAIR	0.00	1,473.20	-1,473.20
WATER	0.00	292.16	-292.16
PUBLIC NOTICES	0.00	7.98	-7.98
BUILDING & GROUNDS REPAIRS	0.00	2,100.00	-2,100.00
PHYSICAL FITNESS	0.00	100.00	-100.00
FUEL - BUILDING	0.00	12.00	-12.00
EQUIPMENT MAINT/REPAIR	0.00	147.27	-147.27
WEBSITE ADMINISTRATION	20.00	40.00	-20.00
BANK FEES	29.50	29.50	0.00
WASTE DISPOSAL	68.52	68.52	0.00
COMMISSIONER TRAINING	85.00	0.00	85.00
ELECTRIC & GAS	204.90	211.85	-6.95
BUILDING & GROUNDS MAINTENANCE	230.00	545.00	-315.00
TELEPHONE & CABLE	252.89	346.84	-93.95
EMS SUPPLIES	662.71	558.42	104.29
FIREFIGHTER TRAINING	706.83	0.00	706.83
<b>Total A34104 FIRE PROTECTION</b>	<b>2,260.35</b>	<b>11,762.48</b>	<b>-9,502.13</b>
<b>A34101 FIRE PER SVC</b>			
<b>PERSONAL SERVICES</b>			
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
<b>Total PERSONAL SERVICES</b>	<b>2,261.20</b>	<b>2,377.60</b>	<b>-116.40</b>
<b>Total A34101 FIRE PER SVC</b>	<b>2,261.20</b>	<b>2,377.60</b>	<b>-116.40</b>

11:44 AM  
09/05/17  
Cash Basis

CHARLTON FIRE DISTRICT #1  
Profit & Loss  
August 2017

	Aug 17	Jul 17	\$ Change
A34102 FIRE, EQUIP & CAP OUTLAY			
EQUIPMENT			
BUILDING EQUIPMENT	3,000.00	0.00	3,000.00
Total EQUIPMENT	3,000.00	0.00	3,000.00
Total A34102 FIRE, EQUIP & CAP OUTLAY	3,000.00	0.00	3,000.00
Total Expense	7,697.50	14,316.03	-6,618.53
Net Income	-7,658.22	-14,265.98	6,607.76

## Account Summary

### CHARLTON FIRE DISTRICT #1

## Deposit Summary

[collapse all...](#)

<u>Account Name</u>	<u>Account No.</u>	<u>Ledger Balance</u>	<u>Avail. Balance</u>
R8021 0712 OPERATING	xxxxxxxx0712	\$117,552.41	\$117,552.41
R8021 0720 PAYROLL	xxxxxxxx0720	\$13,514.35	\$11,617.10
R8021 2286 APPARATUS	xxxxxxxx2286	\$105,028.76	\$105,028.76
R8021 2294 EQUIPMENT	xxxxxxxx2294	\$125,187.46	\$125,187.46
R8021 2302 EMERGENCY	xxxxxxxx2302	\$25,050.57	\$25,050.57
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxxx2310	\$298,159.63	\$298,159.63
<b>Totals:</b>		<b>\$684,493.18</b>	<b>\$682,595.93</b>

statement delivery preferences.

11:43 AM

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

Cash Basis

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	<u>Aug 17</u>	<u>Aug 16</u>
R8021 0712 OPERATING	116,845.58	247,174.07
R8021 0720 PAYROLL	13,514.35	13,889.05
R8021 2286 APPARATUS	105,028.76	5,002.50
R8021 2294 EQUIPMENT	125,187.46	101,126.48
R8021 2302 EMERGENCY	25,050.57	25,038.06
R8021 2310 CAPITAL IMPROVEME...	298,159.63	152,509.74
<b>TOTAL</b>	<b><u>683,786.35</u></b>	<b><u>544,739.90</u></b>



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

**Business Banking Statement**  
**August 31, 2017**  
page 1 of 3

0712

3 X 81 00003 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 0712  
CHARLTON FIRE DISTRICT #1  
OPERATING ACCOUNT

Beginning balance 7-31-17	\$262,279.35
13 Subtractions	-144,720.02
Interest paid	+14.58
Net fees and charges	-21.50
<b>Ending balance 8-31-17</b>	<b>\$117,552.41</b>

**Subtractions**

Paper Checks \* check missing from sequence

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7624	8-10	\$85.00	7625	8-4	2,900.00	7626	8-7	662.71
<b>Paper Checks Paid</b>								<b>\$3,647.71</b>

Withdrawals	Date	Serial #	Location	Amount
	8-3		Bill Pay:Atypica Cvfd-1 Obk9MO54	\$20.00
	8-3		Bill Pay:Verizon 518399 Kbj9Fo54	65.83
	8-3		Bill Pay:Time Warner Cable 106007 Db497O54	87.06
	8-3		Bill Pay:Dean DE Capria N/A lb29Ko54	100.00
	8-3		Bill Pay:Kevin G Riehl N/A Gbg9Ko54	100.00
	8-3		Bill Pay:National Grid 51564- 2Bz9Jo54	204.90
	8-3		Bill Pay:Da Kenyon Enterpri Cfd #1 Wbh9Xo54	230.00
	8-15		Bill Pay:County Waste & Rec 6910-1 2Bp9Po57	68.52

Transfers	Date	Serial #	Destination	Amount
	8-3		Trf To DDA 2286 3290	\$50,000.00
	8-3		Trf To DDA 2310 3290	90,196.00
<b>Total subtractions</b>				<b>\$144,720.02</b>

0712 - 03290



**Business Banking Statement**  
**August 31, 2017**  
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0712

**Interest earned**

Annual percentage yield (APY) earned	0.14%
Number of days this statement period	31
Interest paid 8-31-17	\$14.58
Interest earned this statement period	\$14.57
Interest paid year-to-date	\$224.12

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-8-17	Jul Kbo Manage Access (Monthly)	1	10.00	-\$10.00
8-31-17	Imaged Items With Statement Charge	1	3.50	-3.50
8-31-17	Duplicate Statement Service Charge	1	5.00	-5.00
8-31-17	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

- i Tell us your name and Account number;
i 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;
i 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
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 44101-5885.

In your letter, give us the following information:

- i Account Information : Your name and account number.
i Dollar Amount : The dollar amount of the suspected error.
i 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:

- i We cannot try to collect the amount in question, or report you as delinquent on that amount.
i 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.
i While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
i 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.

Enter into your check register and SUBTRACT:

- ii Checks or other deductions shown on our statement that you have not already entered.
ii The iService chargesi, if any, shown on your statement.

Enter into your check register and ADD:

- ii Deposits or other credits shown on your statement that you have not already entered.
ii The iInterest earnedi shown on your statement, if any.

Table with 4 columns: Description, Check # or Date, Amount, Date, Amount. Includes instructions for balancing the account and a final total check.

11:34 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0712 OPERATING, Period Ending 08/31/2017**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						262,279.35
<b>Cleared Transactions</b>						
<b>Checks and Payments - 17 items</b>						
Check	08/01/2017	7625	DEAN DECAPRIA	X	-2,900.00	-2,900.00
Check	08/01/2017	7626	MOORE MEDICAL	X	-662.71	-3,562.71
Check	08/01/2017	7624	FASNY FCU CARD...	X	-85.00	-3,647.71
Check	08/03/2017		TRANSFER FROM ...	X	-90,196.00	-93,843.71
Check	08/03/2017		TRANSFER FROM ...	X	-50,000.00	-143,843.71
Check	08/03/2017		D.A. KENYON ENT...	X	-230.00	-144,073.71
Check	08/03/2017		NATIONAL GRID	X	-204.90	-144,278.61
Check	08/03/2017		DEAN DECAPRIA	X	-100.00	-144,378.61
Check	08/03/2017		KEVIN RIEHL	X	-100.00	-144,478.61
Check	08/03/2017		TIME WARNER CA...	X	-87.06	-144,565.67
Check	08/03/2017		VERIZON	X	-65.83	-144,631.50
Check	08/03/2017		ATYPICA	X	-20.00	-144,651.50
Check	08/08/2017		KEYBANK	X	-10.00	-144,661.50
Check	08/15/2017		COUNTY WASTE	X	-68.52	-144,730.02
Check	08/31/2017		DUPLICATE STMT ...	X	-5.00	-144,735.02
Check	08/31/2017		IMAGED ITEMS WI...	X	-3.50	-144,738.52
Check	08/31/2017		PAPER STATEMEN...	X	-3.00	-144,741.52
Total Checks and Payments					-144,741.52	-144,741.52
<b>Deposits and Credits - 1 item</b>						
Deposit	08/31/2017		INTEREST PAYME...	X	14.58	14.58
Total Deposits and Credits					14.58	14.58
Total Cleared Transactions					-144,726.94	-144,726.94
Cleared Balance					-144,726.94	117,552.41
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 1 item</b>						
Check	08/01/2017	7627	DENNIS POKRZYW...		-706.83	-706.83
Total Checks and Payments					-706.83	-706.83
Total Uncleared Transactions					-706.83	-706.83
Register Balance as of 08/31/2017					-145,433.77	116,845.58
<b>Ending Balance</b>					<b>-145,433.77</b>	<b>116,845.58</b>

11:34 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 0712 OPERATING, Period Ending 08/31/2017

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	<u>Aug 31, 17</u>
Beginning Balance	262,279.35
Cleared Transactions	
Checks and Payments - 17 items	-144,741.52
Deposits and Credits - 1 item	14.58
	<u>-144,726.94</u>
Total Cleared Transactions	-144,726.94
Cleared Balance	<u><u>117,552.41</u></u>
Uncleared Transactions	
Checks and Payments - 1 item	-706.83
	<u>-706.83</u>
Total Uncleared Transactions	-706.83
Register Balance as of 08/31/2017	<u><u>116,845.58</u></u>
Ending Balance	116,845.58



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

**Business Banking Statement**  
**August 31, 2017**  
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X 81 0000 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 7-31-17	\$15,957.94
	3 Subtractions	-2,437.15
	Interest paid	+1.56
	Net fees and charges	-8.00
	<b>Ending balance 8-31-17</b>	<b>\$13,514.35</b>

**Subtractions**

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	8-1		Bill Pay:First New York Fcu 108600 Dbn99Vcl	\$588.65
	8-1		Bill Pay:Sunmark Federal Cr 124890 2Bn99Vcl	1,308.60
	8-9		Direct Withdrawal, Irs Usataxpymt	539.90
			<b>Total subtractions</b>	<b>\$2,437.15</b>

**Interest earned**

Annual percentage yield (APY) earned	0.13%
Number of days this statement period	31
Interest paid 8-31-17	\$1.56
Interest earned this statement period	\$1.56
Interest paid year-to-date	\$16.03

**Fees and charges**

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-31-17	Duplicate Statement Service Charge	1	5.00	-\$5.00

**Business Banking Statement**  
**August 31, 2017**  
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0720

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

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
8-31-17	Paper Statement Fee	1	3.00	-3.00
<b>Fees and charges assessed this period</b>				<b>-\$8.00</b>

0720 - 03290

5041



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

- i Tell us your name and Account number;
i 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;
i 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
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 44101-5885.

In your letter, give us the following information:

- i Account Information : Your name and account number.
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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

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INSTRUCTIONS

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Enter into your check register and SUBTRACT:
u Checks or other deductions shown on our statement that you have not already entered.
u The iService chargesi, if any, shown on your statement.
Enter into your check register and ADD:
u Deposits or other credits shown on your statement that you have not already entered.
u The iInterest earnedi shown on your statement, if any.

Table with columns for Check # or Date, Amount, Date, and Amount. Includes instructions for entering ending balance, adding totals, and subtracting fees. Includes a final instruction: 'This amount should agree with your check register balance.'

11:35 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 0720 PAYROLL, Period Ending 08/31/2017**

---

	<u>Aug 31, 17</u>
Beginning Balance	15,957.94
Cleared Transactions	
Checks and Payments - 5 items	-2,445.15
Deposits and Credits - 1 item	1.56
	<u>-2,443.59</u>
Total Cleared Transactions	
Cleared Balance	<u><u>13,514.35</u></u>
Register Balance as of 08/31/2017	13,514.35
Ending Balance	13,514.35



11:35 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 0720 PAYROLL, Period Ending 08/31/2017**

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						15,957.94
<b>Cleared Transactions</b>						
<b>Checks and Payments - 5 items</b>						
Check	08/01/2017		ANDREW G. LA PA...	X	-1,308.60	-1,308.60
Check	08/01/2017		Sharon B Cronin	X	-588.65	-1,897.25
Check	08/09/2017		DIRECT WITHDRA...	X	-539.90	-2,437.15
Check	08/31/2017		DUPLICATE STMT ...	X	-5.00	-2,442.15
Check	08/31/2017		PAPER STATEMEN...	X	-3.00	-2,445.15
Total Checks and Payments					-2,445.15	-2,445.15
<b>Deposits and Credits - 1 item</b>						
Deposit	08/31/2017		INTEREST PAYME...	X	1.56	1.56
Total Deposits and Credits					1.56	1.56
Total Cleared Transactions					-2,443.59	-2,443.59
Cleared Balance					-2,443.59	13,514.35
Register Balance as of 08/31/2017					-2,443.59	13,514.35
<b>Ending Balance</b>					<b>-2,443.59</b>	<b>13,514.35</b>



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

**Business Banking Statement**  
**August 31, 2017**  
page 1 of 2

2286

T 81 0000 R EM T1

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

*Questions or comments?*  
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Access your available accounts, transfer funds and view your transactions right from your PC.*

Key Business Silver Money Market Svgs	.2286	
CHARLTON FIRE DISTRICT #1	Beginning balance 7-31-17	\$55,024.43
APPARATUS CAPITAL RESERVE	1 Addition	+50,000.00
	Interest paid	+4.33
	<b>Ending balance 8-31-17</b>	<b>\$105,028.76</b>

**Additions**

<i>Transfers</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>			
	8-3		Trf Fr Di	0712	3290	\$50,000.00
<b>Total additions</b>						<b>\$50,000.00</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-31-17	\$4.33
Interest earned this statement period	\$4.32
Interest paid year-to-date	\$20.30

CUSTOMER ACCOUNT DISCLOSURES

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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;
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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.

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

Table with columns for Check # or Date, Amount, Date, and Amount. Includes sections 6, 7, 8, 9 for balancing the account and a final TOTAL row.

11:37 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2286 APPARATUS, Period Ending 08/31/2017**

---

	<u>Aug 31, 17</u>
Beginning Balance	55,024.43
Cleared Transactions	
Deposits and Credits - 2 items	<u>50,004.33</u>
Total Cleared Transactions	<u>50,004.33</u>
Cleared Balance	<u><u>105,028.76</u></u>
Register Balance as of 08/31/2017	105,028.76
Ending Balance	105,028.76

11:36 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
R8021 2286 APPARATUS, Period Ending 08/31/2017

---

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						55,024.43
<b>Cleared Transactions</b>						
<b>Deposits and Credits - 2 items</b>						
Deposit	08/03/2017		TRANSFER TO CA...	X	50,000.00	50,000.00
Deposit	08/31/2017		INTEREST PAYME...	X	4.33	50,004.33
Total Deposits and Credits					50,004.33	50,004.33
Total Cleared Transactions					50,004.33	50,004.33
Cleared Balance					50,004.33	105,028.76
Register Balance as of 08/31/2017					50,004.33	105,028.76
<b>Ending Balance</b>					<b>50,004.33</b>	<b>105,028.76</b>



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

**Business Banking Statement**  
**August 31, 2017**  
 page 1 of 2

2294

T 81 00000 R EM T1

CHARLTON FIRE DISTRICT #1  
 EQUIPMENT CAPITAL 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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 Access your available accounts, transfer funds and view your transactions right from your PC.*

---

Key Business Silver Money Market Svgs	2294	
CHARLTON FIRE DISTRICT #1		
EQUIPMENT CAPITAL RESERVES		
	Beginning balance 7-31-17	\$125,182.14
	Interest paid	+5.32
	<b>Ending balance 8-31-17</b>	<b>\$125,187.46</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-31-17	\$5.32
Interest earned this statement period	\$5.31
Interest paid year-to-date	\$41.67



11:40 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2294 EQUIPMENT, Period Ending 09/01/2017

---

	<u>Sep 1, 17</u>
Beginning Balance	125,182.14
Cleared Transactions	
Deposits and Credits - 1 item	<u>5.32</u>
Total Cleared Transactions	<u>5.32</u>
Cleared Balance	<u><u>125,187.46</u></u>
Register Balance as of 09/01/2017	125,187.46
Ending Balance	125,187.46





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

**Business Banking Statement**  
**August 31, 2017**  
 page 1 of 2

2302

T 01 00000 R EM T1

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

*Questions or comments?*  
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---

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---

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

2302

Beginning balance 7-31-17	\$25,049.50
Interest paid	+1.07
<b>Ending balance 8-31-17</b>	<b>\$25,050.57</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-31-17	\$1.07
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$8.34

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

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11:40 AM

09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
R8021 2302 EMERGENCY, Period Ending 08/31/2017

---

	<u>Aug 31, 17</u>
Beginning Balance	25,049.50
Cleared Transactions	
Deposits and Credits - 1 item	<u>1.07</u>
Total Cleared Transactions	<u>1.07</u>
Cleared Balance	<u><u>25,050.57</u></u>
Register Balance as of 08/31/2017	25,050.57
Ending Balance	25,050.57



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

**Business Banking Statement**  
**August 31, 2017**  
page 1 of 2

2310

T 81 00000 R EM T1  
CHARLTON FIRE DISTRICT #1  
CAPITAL IMPROVEMENTS RESERVES  
PO BOX 1369  
BALLSTON LAKE NY 12019-0369

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Key Business Silver Money Market Svgs	2310	
CHARLTON FIRE DISTRICT #1		Beginning balance 7-31-17
CAPITAL IMPROVEMENTS RESERVES		1 Addition
		Interest paid
		<b>Ending balance 8-31-17</b>
		\$207,951.21
		+90,196.00
		+12.42
		<b>\$298,159.63</b>

**Additions**

Transfers	Date	Serial #	Source			
	8-3		Trf Fr DD/	10712	3290	\$90,196.00
			<b>Total additions</b>			<b>\$90,196.00</b>

**Interest earned**

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-31-17	\$12.42
Interest earned this statement period	\$12.41
Interest paid year-to-date	\$72.80

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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- 5885.

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 9 numbered steps and tables for calculating account balance. Step 4 includes a table for checks with columns 'Check # or Date' and 'Amount'. Steps 5, 6, 7, 8, and 9 include tables for deposits, ending balance, and totals. Step 9 includes a note: 'This amount should agree with your check register balance.'

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09/05/17

**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Summary**  
**R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 08/31/2017**

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	<u>Aug 31, 17</u>
Beginning Balance	207,951.21
Cleared Transactions	
Deposits and Credits - 2 items	<u>90,208.42</u>
Total Cleared Transactions	<u>90,208.42</u>
Cleared Balance	<u><u>298,159.63</u></u>
Register Balance as of 08/31/2017	298,159.63
Ending Balance	298,159.63

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**CHARLTON FIRE DISTRICT #1**  
**Reconciliation Detail**  
**R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 08/31/2017**

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Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						207,951.21
Cleared Transactions						
Deposits and Credits - 2 items						
Deposit	08/03/2017		TRANSFER FROM ...	X	90,196.00	90,196.00
Deposit	08/31/2017		INTEREST PAYME...	X	12.42	90,208.42
Total Deposits and Credits					90,208.42	90,208.42
Total Cleared Transactions					90,208.42	90,208.42
Cleared Balance					90,208.42	298,159.63
Register Balance as of 08/31/2017					90,208.42	298,159.63
Ending Balance					<u>90,208.42</u>	<u>298,159.63</u>

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Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
 January through August 2017

	Jan - Aug 17	Budget	\$ Over Budget	% of Budget
<b>Income</b>				
A1001 REAL PROPERTY TAXES				
REAL PROPERTY TAXES	297,546.03	297,546.00	0.03	100.0%
<b>Total A1001 REAL PROPERTY TAXES</b>	<b>297,546.03</b>	<b>297,546.00</b>	<b>0.03</b>	<b>100.0%</b>
A2401 INTEREST & EARNINGS				
INTEREST & EARNINGS CHECKING	16.03	20.00	-3.97	80.2%
INTEREST & EARNINGS OPERATING	224.12	230.00	-5.88	97.4%
INTEREST & EARNINGS OTHER ACCTS	143.11	250.00	-106.89	57.2%
<b>Total A2401 INTEREST &amp; EARNINGS</b>	<b>383.26</b>	<b>500.00</b>	<b>-116.74</b>	<b>76.7%</b>
A5031 INTERFUND TRANSFERS				
INTERFUND TRANSFERS	0.00			
<b>Total A5031 INTERFUND TRANSFERS</b>	<b>0.00</b>			
<b>Total Income</b>	<b>297,929.29</b>	<b>298,046.00</b>	<b>-116.71</b>	<b>100.0%</b>
<b>Gross Profit</b>	<b>297,929.29</b>	<b>298,046.00</b>	<b>-116.71</b>	<b>100.0%</b>
<b>Expense</b>				
A34101 FIRE PER SVC				
PERSONAL SERVICES				
FEDERAL INCOME TAX	1,504.00			
FICA EMPLOYEE	1,140.80			
MEDICARE EMPLOYEE	266.80			
NYS INCOME TAX	232.80			
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%
<b>Total PERSONAL SERVICES</b>	<b>18,322.40</b>	<b>27,600.00</b>	<b>-9,277.60</b>	<b>66.4%</b>
<b>Total A34101 FIRE PER SVC</b>	<b>18,322.40</b>	<b>27,600.00</b>	<b>-9,277.60</b>	<b>66.4%</b>
A34102 FIRE, EQUIP & CAP OUTLAY				
EQUIPMENT				
APPARATUS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
BUILDING EQUIPMENT	3,000.00	1,000.00	2,000.00	300.0%
EMS EQUIPMENT	0.00	1,000.00	-1,000.00	0.0%
FIREFIGHTER EQUIPMENT	11,660.00	3,000.00	8,660.00	388.7%
HOSE REPLACEMENT	0.00	1,000.00	-1,000.00	0.0%
MISCELLANEOUS EQUIPMENT	699.99			
PERSONAL PROTECTIVE EQUIP	5,455.71	10,000.00	-4,544.29	54.6%
<b>Total EQUIPMENT</b>	<b>20,815.70</b>	<b>17,000.00</b>	<b>3,815.70</b>	<b>122.4%</b>
<b>Total A34102 FIRE, EQUIP &amp; CAP OUTLAY</b>	<b>20,815.70</b>	<b>17,000.00</b>	<b>3,815.70</b>	<b>122.4%</b>



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Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
 January through August 2017

	Jan - Aug 17	Budget	\$ Over Budget	% of Budget
<b>A34104 FIRE PROTECTION</b>				
2% FOREIGN INSURANCE REFUND	5,829.74			
ANNUAL AUDIT	3,500.00	4,000.00	-500.00	87.5%
APPARATUS MAINT/REPAIR	20,032.92	15,000.00	5,032.92	133.6%
ASSOCIATION DUES	100.00	300.00	-200.00	33.3%
BANK FEES	266.00	300.00	-34.00	88.7%
BUILDING & GROUNDS MAINTENANCE	6,126.50	4,800.00	1,326.50	127.6%
BUILDING & GROUNDS REPAIRS	2,100.00	4,300.00	-2,200.00	48.8%
COMMISSIONER TRAINING	210.00	500.00	-290.00	42.0%
DATA ENTRY-INCIDENT REPORTING	1,668.00	1,800.00	-132.00	92.7%
ELECTRIC & GAS	2,397.86	6,000.00	-3,602.14	40.0%
EMS SUPPLIES	2,694.31	3,000.00	-305.69	89.8%
EMS TRAINING	0.00	1,000.00	-1,000.00	0.0%
EQUIPMENT MAINT/REPAIR	147.27	1,000.00	-852.73	14.7%
FIRE PREVENTION	0.00	3,000.00	-3,000.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	7,000.00	-7,000.00	0.0%
FIREFIGHTER TRAINING	1,124.69	2,000.00	-875.31	56.2%
FIREMATIC & REHAB SUPPLIES	0.00	1,200.00	-1,200.00	0.0%
FOAM	0.00	50.00	-50.00	0.0%
FOOD REIMBURSEMENTS	0.00	500.00	-500.00	0.0%
FUEL - BUILDING	4,573.74	4,000.00	573.74	114.3%
FUEL - TRUCKS	1,078.63	5,000.00	-3,921.37	21.6%
HOSE/LADDER TESTING	0.00	1,200.00	-1,200.00	0.0%
INSPECTION OF DEPARTMENT	6,683.00	7,000.00	-317.00	95.5%
INSURANCE	19,143.92	20,000.00	-856.08	95.7%
INTERIOR FIREFIGHTING FIT TRAIN	685.00	900.00	-215.00	76.1%
LEGAL SERVICES	0.00	3,000.00	-3,000.00	0.0%
MISCELLANEOUS	209.27	500.00	-290.73	41.9%
PAGER REPAIR BATTERIES	248.66	1,000.00	-751.34	24.9%
PHYSICAL FITNESS	600.00	1,000.00	-400.00	60.0%
POSTAGE	311.00	400.00	-89.00	77.8%
PRINTING & SUPPLIES	403.52	1,000.00	-596.48	40.4%
PUBLIC NOTICES	23.97	200.00	-176.03	12.0%
SCBA PACK TESTING	184.00	1,000.00	-816.00	18.4%
TELEPHONE & CABLE	2,740.53	2,500.00	240.53	109.6%
WASTE DISPOSAL	848.30	800.00	48.30	106.0%
WATER	748.18	500.00	248.18	149.6%
WEBSITE ADMINISTRATION	160.00	300.00	-140.00	53.3%
<b>Total A34104 FIRE PROTECTION</b>	<b>84,839.01</b>	<b>106,050.00</b>	<b>-21,210.99</b>	<b>80.0%</b>
<b>A90308 SOCIAL SECURITY</b>				
FICA EMPLOYER	1,140.80	1,800.00	-659.20	63.4%
MEDICARE EMPLOYER	266.80	400.00	-133.20	66.7%
<b>Total A90308 SOCIAL SECURITY</b>	<b>1,407.60</b>	<b>2,200.00</b>	<b>-792.40</b>	<b>64.0%</b>

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Cash Basis

**CHARLTON FIRE DISTRICT #1**  
**YTD P & L BUDGET vs. ACTUAL**  
January through August 2017

	<u>Jan - Aug 17</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
A99019 INTERFUND TRANSFERS				
TO APPARATUS CAPITAL RESERVES	90,196.00	50,000.00	40,196.00	180.4%
TO CAPITAL IMPROVEMENT RESERVES	-90,196.00	90,196.00	-180,392.00	-100.0%
TO EQUIPMENT CAPITAL RESERVES	0.00	5,000.00	-5,000.00	0.0%
<b>Total A99019 INTERFUND TRANSFERS</b>	<u>0.00</u>	<u>145,196.00</u>	<u>-145,196.00</u>	<u>0.0%</u>
<b>Total Expense</b>	<u>125,384.71</u>	<u>298,046.00</u>	<u>-172,661.29</u>	<u>42.1%</u>
<b>Net Income</b>	<u>172,544.58</u>	<u>0.00</u>	<u>172,544.58</u>	<u>100.0%</u>