## " Charlton Fire District Meeting Minutes September 3, 2013

PUBLIC MEETING: The public meeting of the Charlton Fire District was called to order on September 3, 2013 at 7:00 p.m.

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

**ABSENT:** Dave Peters

6. 4

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 minutes made by Bob LeGere and seconded by Bob Rosa. Approved 4-0.

## 3. Chairman's Report

There is nothing to report at this time.

## 4. Treasurer's Report

- a. Treasurer's Report presented by Andy LaPatra.
- b. Review and audit of bills.
- c. Operating Account: \$148,501.22 Payroll Account: \$11,396.34 Apparatus Capital Reserve: \$320,084.30 Equipment Capital Reserve: \$53,010.02 Emergency Capital Reserve: \$25,000.52 Capital Improvement Reserve: \$108,668.41 Total ending on September 1, 2013: \$666,660.81

Motion to pay outstanding bills was made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve Treasurer's report made by Bob LeGere and seconded by Kevin Loukes. Approved 4-0.

## 5. Chief's Report

- a. Kevin Riehl presented Chief's Report. 13 calls for the month:
  6-EMS
  3-Fire alarm
  1-MVA
  1-Mutual Aid
  1-Gas leak
  1-Controlled burn
- b. 18-2 went to VRS for service and inspection. VRS recommended the tires be replaced in order to be in compliance.
- c. Spotlight shorted out on 18-2 and will be repaired when parts come in.
- d. A rotating schedule has been developed to service the trucks-one truck per quarter.
- e. Annual physicals with Dr. Halbig will be scheduled over the next month.
- f. 18-0 is currently being serviced at Mike's for a blown radiator.
- g. An EMS supplies list was presented by Assistant Chief Dyer.
- h. Assistant Chief Dyer presented report from the Fire Advisory Board mtg.
- i. Assistant Chief Dyer presented purchase requests. (Motions under new business)

## 7. Committee Reports

a. Facilities Management:

There is nothing to report at this time.

## b. Emergency Vehicles:

Update on truck committee activities under unfinished business.

## c. Staff Relations:

There is nothing to report at this time.

d. Inventory:

District and department inventory is in the process of being completed.

## 8. Unfinished Business

- a. Jeff reported that he is looking into finding an installer to install the stoves.
- b. The budget was discussed and it was determined that no further budget workshops were necessary.
- b. Additional information on the cost of replacing the Assistant Chief's vehicle was presented by Assistant Chief Dyer. He is waiting on more quote to outfit the replacement vehicle.

Motion to approve the proposed 2014 budget made by Jeff Voigt and seconded by Bobby LeGere. Approved 4-0.

## 9. New Business

a. A request was made to purchase printer ink for the Chiefs' office printer.

Motion to approve the purchase of printer ink for the Chiefs' office made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve VRS repair of \$1,171.31 for 18-2 made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve \$2,800.00 in EMS supplies made by Jeff Voigt and seconded by Bob LeGere. Approved 4-0.

Motion to approve the reimbursement of \$183.63 to Steve Dyer for fire police class made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve the reimbursement of \$483.41 to Andrew Tourtellot for fire academy class made by Jeff Voigt and seconded by Bob Rosa. Approved 4-0.

Motion to approve the reimbursement of \$100.00 to Aaron Dyer for July phone bill made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

Motion to approve the reimbursement of \$100.00 to Kevin Riehl for July phone bill made by Jeff Voigt and seconded by Kevin Loukes. Approved 4-0.

## 10. Privilege of the Floor

There is nothing to report at this time.

## 12. Adjournment

Motion to adjourn made by Jeff Voigt and seconded by Kevin Loukes at 9:00 p.m. Approved 4-0.

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## CHARLTON FIRE DISTRICT #1 Profit & Loss August 2013

	Aug 13	Jul 13	\$ Change
Income A2401 INTEREST & EARNINGS INTEREST & EARNINGS CHECKING INTEREST & EARNINGS OPERATING INTEREST & EARNINGS OTHER ACCTS	1.46 17.12 21.52	1.76 18.16	-0.30 -1.04
Total A2401 INTEREST & EARNINGS	40.10	<u>21.53</u> 41.45	-0.01 -1.35
Total Income	40.10	41.45	•1.35
Gross Profit	40.10	41.45	-1.35
Expense A90301 SOCIAL SECURITY MEDICARE EMPLOYER FICA EMPLOYER	33.35 142.60	33.35 142.60	0.00
Total A90301 SOCIAL SECURITY	175.95	175.95	0.00
A34102 FIRE, EQUIP & CAP OUTLAY EQUIPMENT FIREFIGHTER EQUIPMENT TURNOUT GEAR	0.00 344.29	844.25 0.00	-844.25 344.29
Total EQUIPMENT	344.29	844.25	-499.96
Total A34102 FIRE, EQUIP & CAP OUTLAY	344.29	844.25	-499.96
A34104 FIRE PROTECTION 2% FOREIGN INSURANCE REFUND WATER APPARATUS REPAIR POSTAGE LEGAL SERVICES FUEL - TRUCKS WEBSITE ADMINISTRATION MISCELLANEOUS FOOD REIMBURSEMENTS ALLIED WASTE PHYSICAL FITNESS MAINTENANCE SUPPLIES ELECTRIC & GAS TELEPHONE & CABLE FIREFIGHTER TRAINING EMS SUPPLIES SCBA PACK TESTING Total A34104 FIRE PROTECTION A34101 FIRE PER SVC	0.00 0.00 0.00 0.00 20.00 69.50 85.41 91.71 200.00 210.00 250.50 287.68 348.70 483.06 547.45 2,594.01	4,136.35 91.75 616.60 46.00 3,250.00 1,373.55 20.00 218.37 0.00 91.71 0.00 500.00 257.90 159.11 0.00 0.00 0.00 10,761.34	-4,136.35 -91.75 -618.60 -46.00 -3,250.00 -1,373.55 0.00 -148.87 85.41 0.00 200.00 -290.00 -7.40 128.57 348.70 483.06 547.45 -8,167.33
A34101 FIRE PER SVC PERSONAL SERVICES NYS INCOME TAX MEDICARE EMPLOYEE FEDERAL INCOME TAX FICA EMPLOYEE SECRETARY WAGES TREASURER WAGES Total PERSONAL SERVICES Total A34101 FIRE PER SVC Total Expense Net Income	0.00 33.35 88.00 142.60 588.65 2,717.20 3,569.80 3,569.80 6,684.05 -6,643.95	116.40 33.35 88.00 142.60 588.65 1,408.60 2,377.60 2,377.60 14,159.14 -14,117.69	-116.40 0.00 0.00 0.00 1,308.60 1,192.20 1,192.20 -7,475.09 7,473.74

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# Account Summary CHARLTON FIRE DISTRICT #1

# **Deposit Summary**

collapse all...

Account Name	Account No.	Ledger Balance	Avail, Balance
R8021 0712 OPERATING	xxxxxxx0712	\$148,501.22	\$148,501.22
R8021 0720 PAYROLL	xxxxxxx0720	\$11,396.34	\$11,396.34
R8021 2286 APPARATUS	xxxxxxx2286	\$320,084.30	\$320,084.30
R8021 2294 EQUIPMENT	xxxxxxx2294	\$53,010.02	\$53,010.02
R8021 2302 EMERGENCY	xxxxxxx2302	\$25,000.52	\$25,000.52
R8021 2310 CAPITAL IMPROVEMENTS	xxxxxxx2310	\$108,668.41	\$108,668.41
Totals:		\$666,660.81	\$666,660.81

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# CHARLTON FIRE DISTRICT #1 BANK ACCOUNT BALANCES

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R8021 0712	<b>ÓPERÀT</b>	ING		148,501.22
R8021 0720	PAYROL	L,		11,396.34
R8021 2286	APPARA	TUS		320,084.30
R8021 2294	EQUIPM	ENT		53,010.02
. R8021 2302	EMERGI	ENCY		25,000.52
R8021 2310	CAPITAI	IMPRO	VEMENT	S 108,668.41
TOTAL.	<i>t</i> 4	۵.		666,660.81
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Page 1



Business Banking Statement August 31, 2013 page 1 of 3

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9 X 0081 00009 R EM T1 CHARLTON FIRE DISTRICT #1 OPERATING ACCOUNT 786 CHARLTON RD CHARLTON NY 12019-2804

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 about enhancements to the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions

The following enhancements to the KeyBank Rewards program will be available and the KeyBank Rewards Terms and Conditions will be revised to reflect these changes. You are receiving this information and the revisions to the KeyBank Rewards Terms and Conditions because you have a Checking Account eligible to be enrolled in the Keybank Relationship Rewards Program or may currently be enrolled or you may decide to enroll in the future.

KeyBank no longer charges a service fee for redemptions.

The following section has been removed:

Redemption Fee. A \$4.00 service fee will be charged for each item you redeem Rewards Points for at keybank rewards.com. Options for paying this service fee will be provided online at keybankrewards.com.

If you have questions or need more information about the KeyBank Rewards Program, contact Client Services at the telephone number on this statement, visit your local branch, or contact your Relationship Manager.

Please read and retain this information with your current KeyBank Rewards Program Torms and Conditions and your account opening Agreements and Disclosures.

KeyBank Business Interest Checkir

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CHARLTON FIRE DISTRICT#1 OPERATING ACCOUNT	Beginning balance 7-31-13 15 Subtractions Interest paid Net fees and charges	\$151,419.40 -2,918.80 +17.12 -16.50
	Ending balance 8-31-13	\$148,501.22

## Subtractions

Paper Checks

\* check missing from sequence

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Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
7130	8-15	\$100.00	7133	8-12	287.06	7136	8-7	101,70
7131	8-13	382.41	7134	8-12	344.29	7137	8-8	196.00
7132	8-9	547.45	7135	8-23	100.00	7138	8-9	100.00
	# 50	22	-0;		Pap	er Checks F	Paid	\$2,158.91

Withdrawals	Date	Serial #	Location	
	8-5		Bill Pay:National Grid-Niag 51564-3010 Rbt97Cw9	\$250.50
	8-5		Bill Pay:Verizon 5183991967 7Bq9Jcw9	117.66
	8-5	S Sinterio di	Bill Pay: Republic Services 3-0964-001 Cbz94Cw9	91.71
	8-5		Bill Pay:Time Warner Cable 1060074469 Tbn9lcw9	70.02
	8-5		Bill Pay:Atypica Cvfd-10616 Abz95Cw9	20.00
	8-6		Bill Pay:Da Kenyon Enterpri Cfd #1 Hbi9Zcgc	210.00
	11.4122640	1.049.52 (0.004.049)	Total subtractions	\$2,918.80

Interest		
earned	Annual persentana viold (ABV) comod	0.14%
	Annual percentage yield (APY) earned	0.1470
	Number of days this statement period	31
	Interest paid 8-30-13	\$17.12
	Interest earned this statement period	\$17.12
	Interest paid year-to-date	\$208.82

Fees and charges	Date		Quantity	Unit Charge	
	8-8-13	Jul Kbo Manage Access (Monthly)	1	10.00	-\$10.00
	8-30-13	Imaged Items With Statement Charge	1	3.50	-3.50
	8-30-13	Paper Statement Fee	1	3.00	-3.00
		Fees and charges asses		-\$16.50	

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## page 3 of 3

#### 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 sory (60) days after we sent you the FIRST statement on which the problem or error appeared.

KeyBank Reysank 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 ton (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:

- Transfer to Savings Account
<ul> <li>Transfer from Savings Account</li> </ul>
- Transfer to Checking Account
- Transfer from Checking Account
- Payment to Credit 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 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 of 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. 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

- O 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.

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## CHARLTON FIRE DISTRICT #1 Reconciliation Summary R8021 0712 OPERATING, Period Ending 08/31/2013

	Aug 31, 13
Beginning Balance Cleared Transactions	151,419.40
Checks and Payments - 18 items Deposits and Credits - 1 item	-2,935.30 17.12
Total Cleared Transactions	-2,918.18
Cleared Balance	.148,501.22
Register Balance as of 08/31/2013 Ending Balance	148,501.22 148,501.22

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## CHARLTON FIRE DISTRICT #1 Reconciliation Detail R8021 0712 OPERATING, Period Ending 08/31/2013

Туре	Date	Num	Name	Cir	Amount	Balance
Beginning Bala	ance					151,419.40
Cleared Tr	ransactions					
Checks	and Payments - 1	8 Items				
Check	08/05/2013	7132	TYLER FIRE EQUI	x	-547.45	-547.45
Check	08/05/2013	7131	FASNY FCU CARD	X	-382.41	-929.88
Check	08/05/2013	7134	MES	X	-344.29	-1,274.15
Check	08/05/2013	7133	MOORE MEDICAL	****	-287.06	-1,561.21
Check	08/05/2013		NATIONAL GRID	X	-250.50	-1.811.71
Check	08/05/2013	7137	B-LANN EQUIPME	X	-196.00	-2,007.71
Check	08/05/2013		VERIZON	X	-117.66	-2,125.37
Check	08/05/2013	7136	JEFF VOIGT	X	-101.70	-2,227.07
Check	08/05/2013	7135	DAVE BUTHFER	X	-100.00	-2,327.07
Check	08/05/2013	7130	DENNIS POKRZY	X	-100.00	-2,427.07
Check	08/05/2013	7138	KEVIN RIEHL	x	-100.00	-2,527.07
Check	08/05/2013		ALLIED WASTE	X	-91.71	-2,618.78
Check	08/05/2013		TIME WARNER CA	X	-70.02	-2,688.80
Check	08/05/2013		ATYPICA	x	-20.00	-2,708.80
Check	08/06/2013		D.A. KENYON ENT	x	-210.00	-2,918.80
Check	08/08/2013		KEYBANK	x	-10.00	-2,928.80
Check	08/30/2013		IMAGED ITEMS WI	x	-3.50	-2,932.30
Check	08/30/2013		PAPER STATEME	x	-3.00	-2,935.30
Total Ch	hecks and Payment	5			-2,935.30	-2,935.30
Deposi	ts and Credits - 1 I	tem				
Deposit	08/30/2013		INTEREST PAYME	x	17.12	17.12
Total De	eposits and Credits			-	17.12	17.12
Total Clea	red Transactions			-	-2,918.18	-2,918.18
Cleared Balanc	æ				-2,918.18	148,501.22
Register Balance	ce as of 08/31/2013				-2,918.18	148,501.22
Ending Balanc					-2,918.18	148,501.22

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Business Banking Statement August 31, 2013 page 1 of 3

20720

X 0081 00000 R EM T1 CHARLTON FIRE DISTRICT #1 PAYROLL ACCOUNT 786 CHARLTON RD CHARLTON NY 12019-2804

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 about enhancements to the KeyBank Rewards Program and changes to the KeyBank Rewards Program Terms and Conditions

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KeyBank no longer charges a service fee for redemptions.

The following section has been removed:

Redemption Fee. A \$4.00 service fee will be charged for each item you redeem Rewards Points for at keybank rewards.com. Options for paying this service fee will be provided online at keybankrewards.com.

If you have questions or need more information about the KeyBank Rewards Program, contact Client Services at the telephone number on this statement, visit your local branch, or contact your Relationship Manager.

Please read and retain this information with your current KeyBank Rewards Program Terms and Conditions and your account opening Agreements and Disclosures.

KeyBank Business Interest Checkin . 0720

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CHARLTON FIRE DISTRICT#1 PAYROLL ACCOUNT	Beginning balance 7-31-13 4 Subtractions Interest paid Net fees and charges	\$15,143.63 -3,745.75 +1.46 -3.00
	Ending balance 8-31-13	\$11,396.34

## Subtractions \_\_\_\_

t Location	
Bill Pay:Sunmark Federal Cr 1248900193 Vbr9I9G7	\$1,408.60
Bill Pay: First New York Fcu 1086000435 Obr919G7	588.65
Direct Withdrawal, Irs Usataxpymt	439.90
Bill Pay:Sunmark Federal Cr 1248900193 Mbu9Xck7	1,308.60
Total subtractions	\$3,745.75
	Bill Pay:Sunmark Federal Cr 1248900193 Vbr9I9G7 Bill Pay:First New York Fcu 1086000435 Obr9I9G7 Direct Withdrawal, Irs Usataxpymt Bill Pay:Sunmark Federal Cr 1248900193 Mbu9Xck7

## Interest \_\_\_\_\_ earned

o <del>uni</del> .	Annual percentage yield (APY) earned	0.13%
	Number of days this statement period	31
	Interest paid 8-30-13	\$1.46
	Interest earned this statement period	\$1.46
	Interest paid year-to-date	\$15.51

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Fees and charges	Date		Quantity	Unit Charge	
0.00 0. <del>00</del> 0	8-30-13	Paper Statement Fee	1	3.00	-\$3.00
		Fees and ch	arges assessed this period		-\$3.00



## page 3 of 3

#### CUSTOMER ACCOUNT DISCLOSURES

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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 sky (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 Bivd 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.
- Information Tell us the dollar amount of the suspected error,

If you tell us oraby, 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:

XFERTO SAV	<ul> <li>Transfer to Savings Account</li> <li>Transfer from Savings Account</li> </ul>
XFERTO CKG	<ul> <li>Transfer to Checking Account</li> </ul>
XFERFROM CKG PMT TO CR CARD	<ul> <li>Transfer from Checking Account</li> <li>Payment to Credit Card</li> </ul>
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 graces) from the date 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 balances. 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. Average Daily Balance method (Balance Subject to Interest Rate): Your interest is

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

0720 - 03290

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.

List from your check register any checks or other deductions that are not shown on your statement.			your ch	y deposits fr leck registe shown on y ent.	r that
Check # or Date	Amount		Date	Amour	nt·
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## CHARLTON FIRE DISTRICT #1 Reconciliation Summary R8021 0720 PAYROLL, Period Ending 08/31/2013

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	Aug 31, 13	
Beginning Balance Cleared Transactions	15,143.63	
Checks and Payments - 5 items Deposits and Credits - 1 item	-3,748.75 1.48	
Total Cleared Transactions	-3,747.29	
Cleared Balance	11,396.34	
Register Balance as of 08/31/2013 Ending Balance	11,396.34 11,396.34	

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## CHARLTON FIRE DISTRICT #1 Reconciliation Detail R8021 0720 PAYROLL, Period Ending 08/31/2013

Туре	Date	Num	Name	Cir	Amount	Balance
Beginning Bala						15,143.63
	ransactions					
Checks	and Payments - 5	lterns .				
Check	08/01/2013		ANDREW G. LA P	X	-1,408.60	-1,408.60
Check	08/01/2013		Sharon B Cronin	x	-588.65	-1,997.25
Check	08/12/2013		DIRECT WITHDRA	××××	-439.90	-2,437.15
Check	08/30/2013		ANDREW G. LA P	X	-1,308.60	-3,745.75
Check	08/30/2013		PAPER STATEME	x	-3.00	-3,748.75
Total Ch	ecks and Payment	5		14 E.	-3,748.75	-3,748.75
Deposit	s and Credits - 1 i	tem				
Deposit	08/30/2013		INTEREST PAYME	x	1.46	1.46
Total De	posits and Credits			-	1.46	1.46
Total Clear	red Transactions			-	-3,747.29	-3,747.29
Cleared Balance	9			-	-3,747.29	11,396.34
Register Balanc	e as of 08/31/2013			( <u>4</u>	-3,747,29	11,396.34
Ending Balanc	0				-3,747.29	11,396.34

Page 1



Business Banking Statement August 31, 2013 page 1 of 2

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T 0081 00000 R EM T1 CHARLTON FIRE DISTRICT #1 APPARATUS CAPITAL RESERVE 786 CHARLTON RD CHARLTON NY 12019-2804

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.

Koy Business Silver Money Market S' CHARLTON FIRE DISTRICT#1 APPARATUS CAPITAL RESERVE )2286

Beginning balance 7-31-13	\$320,070.71
Interest paid	+13.59
Ending balance 8-31-13	\$320,084.30

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-30-13	\$13.59
Interest earned this statement period	S13.59
Interest paid year-to-date	\$91.98



#### page 2 of 2

#### 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 OUESTIONS 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 scon 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 sbity (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
XFERFROM SAV	<ul> <li>Transfer from Savings Account</li> </ul>
XFERTO CKG	- Transfer to Checking Account
XFERFROM CKG	- Transfer from Checking Account
PMT TO CR CARD	<ul> <li>Payment to Credit Card</li> </ul>
ADV CR CARD	<ul> <li>Advance from Credit Card</li> </ul>

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

- We cannot by to collect the amount in question, or report you as belinquent 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.
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  - . The "Interest earned" shown on your statement, if any,

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## CHARLTON FIRE DISTRICT #1 Reconciliation Summary R8021 2286 APPARATUS, Period Ending 08/31/2013

	•	Aug 31, 13
Beginning Balance		320,070.71
Cleared Transactions Deposits and Credits - 1 Item		13.59
<b>Total Cleared Transactions</b>	-	13.59
Cleared Balance		320,084.30
Register Balance as of 08/31/2013 Ending Balance		320,084.30 320,084.30
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Page 1



#### CUSTOMER ACCOUNT DISCLOSURES

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IN CASE OF FRROR OR OUFSTIONS ABOUT YOUR FLECTRONIC 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.

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XFERTO SAV	<ul> <li>Transfer to Savings Account</li> </ul>
XFERFROM SAV	<ul> <li>Transfer from Savings Account</li> </ul>
XFER TO CKG	<ul> <li>Transfer to Checking Account</li> </ul>
XFERFROM CKG	- Transfer from Checking Account
PMT TO CR CARD	<ul> <li>Payment to Credit Card</li> </ul>
ADV CR CARD	<ul> <li>Advance from Credit Card</li> </ul>

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White we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in guestion, or report you as delinquent on

- We cannot us to be called in a singure in gossion, or type if ye 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.
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page 2 of 2

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- 6 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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# CHARLTON FIRE DISTRICT #1 Reconciliation Summary R8021 2294 EQUIPMENT, Period Ending 09/01/2013

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Beginning Balance	53,007.77
Cleared Transactions Deposits and Credits - 1 Item Total Cleared Transactions	2.25
Cleared Balance	53,010.02
Register Balance as of 09/01/2013	53,010.02 53,010.02

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Business Banking Statement August 31, 2013 page 1 of 2

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T 0081 00000 R EM T1 CHARLTON FIRE DISTRICT #1 EMERGENCY REPAIR RESERVES 786 CHARLTON RD CHARLTON NY 12019-2804

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.

Key Business Silver Money Market Sv( . CHARLTON FIRE DISTRICT#1 EMERGENCY REPAIR RESERVES

## )2302

Beginning balance 7-31-13	\$24,999.45
Interest paid	+1.07
Ending balance 8-31-13	\$25,000.52

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-30-13	\$1.07
Interest earned this statement period	\$1.06
Interest paid year-to-date	\$8.32

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## page 2 of 2

#### CUSTOMER ACCOUNT DISCLOSURES

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IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

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

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COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

 XFERTO SAV

 Transfer to Savings Account
 Transfer from Savings Account
 Transfer to Checking Account
 XFERTO CKG
 Transfer to Checking Account
 XFERFROM CKG
 Transfer to Checking Account
 PATTO CR CARD
 Payment to Credit 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.

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## BALANCING YOUR ACCOUNT

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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.

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# CHARLTON FIRE DISTRICT #1 Reconciliation Summary R8021 2302 EMERGENCY, Period Ending 09/01/2013

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7	Sep 1, 13
Beginning Balance Cleared Transactions	24,999.45
Deposits and Credits - 1 item	1.07
Total Cleared Transactions	1.07
Cleared Balance	25,000.52
Register Balance as of 09/01/2013 Ending Balance	25,000.52 25,000.52

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Business Banking Statement August 31, 2013 page 1 of 2

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T 0081 00000 R EM T1 CHARLTON FIRE DISTRICT #1 CAPITAL IMPROVEMENTS RESERVES 786 CHARLTON RD CHARLTON NY 12019-2804

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.

Key Business Silver Money Market S CHARLTON FIRE DISTRICT#1 CAPITAL IMPROVEMENTS RESERVES )2310

Beginning balance 7-31-13	\$108,663.80
Interest paid	+4.61
Ending balance 8-31-13	\$108,668.41

Interest earned

Annual percentage yield (APY) earned	0.05%
Number of days this statement period	31
Interest paid 8-30-13	\$4.61
Interest earned this statement period	\$4.61
Interest paid year-to-date	\$32.96

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## page 2 of 2

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COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

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

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every stoty (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.

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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 stalement. 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 we induce the amount in question, you are responsible for
  - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - inder of your b
    - 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 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 graces) from the date 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 got 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 at of your daily balances in the billing cycle and dhide 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

- O 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.

register other de are not	List from your check register any checks or other deductions that are not shown on your statement.			S List any deposits from your check register that are not shown on your statement.			
Check # or Date	Amount		Date Amount.				
		то	TAL ->	\$			
		0		nding balanco on your ent.			
		s					
		0.	Add 5 total'h	and 6 and enter			
		5					
-		0	Enter	total from 4.			
		s					
		0		act 8 from 7 and difference here.			
		s					
TOTAL ->	S	This amount should agree with your check register balance.					

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# CHARLTON FIRE DISTRICT #1 Reconciliation Summary R8021 2310 CAPITAL IMPROVEMENTS, Period Ending 08/31/2013

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	Aug 31, 13
Beginning Balance Cleared Transactions	108,663.80
Cleared Transactions Deposits and Credits - 1 Item	4.61.
Total Cleared Transactions	4.61
Cleared Balance	108,668.41
Register Balance as of 08/31/2013 Ending Balance	108,668.41 108,668.41

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Cash Basis

# **CHARLTON FIRE DISTRICT #1** YTD P & L BUDGET vs. ACTUAL January through August 2013

	Jan - Aug 13	Budget	
Income A1001 REAL PROPERTY TAXES REAL PROPERTY TAXES	202,509.07	202,509.00	
Total A1001 REAL PROPERTY TAXES	202,509.07	202,509.00	
A2401 INTEREST & EARNINGS INTEREST & EARNINGS CHECKING INTEREST & EARNINGS OPERATING INTEREST & EARNINGS OTHER ACCTS	15.51 208.82 149.52	175.00	
Total A2401 INTEREST & EARNINGS	373.85	175.00	
A2770 UNCLASSIFIED OTHER UNCLASSIFIED	7,263.53	4,500.00	
Total A2770 UNCLASSIFIED	7,263.53	4,500.00	
A5031 INTERFUND TRANSFERS INTERFUND TRANSFERS A5031 INTERFUND TRANSFERS - Other	0.00 7.55	20,066.00	702127122
Total A5031 INTERFUND TRANSFERS	7.55	20,066.00	
Total Income	210,154.00	227,250.00	
Gross Profit	210,154.00	227,250.00	
Expense A34101 FIRE PER SVC PERSONAL SERVICES FEDERAL INCOME TAX FICA EMPLOYEE MEDICARE EMPLOYEE NYS INCOME TAX SECRETARY WAGES TREASURER WAGES	704.00 1,140.80 268.80 232.80 4,709.20 12,577.40	8,400.00 19,200.00	v storiestered
Total PERSONAL SERVICES	19,631.00	27,600.00	
PRIOR YEAR EXPENSES	0.00	0.00	
Total A34101 FIRE PER SVC	19,631.00	27,600.00	

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Cash Basis

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

January through August 2013

	Jan - Aug 13	Budget	\$ Over Budget	% of Budget
A34102 FIRE, EQUIP & CAP OUTLAY EQUIPMENT				
APPARATUS EQUIPMENT	1.527.50	1,000.00	527.50	152.8%
EMS EQUIPMENT	0.00	2,000.00	-2,000.00	0.0%
FIREFIGHTER EQUIPMENT	16.057.59	2,000.00	14,057.59	802.9%
HOSE REPLACEMENT	0.00	500.00	-500.00	0.0%
MISCELLANEOUS EQUIPMENT	349.47	2,000.00	-1,650.53	17.5%
RADIOS	1.833.50	3,000.00	-1,166.50	61.1%
SCBA BOTTLE REPLACEMENT	0.00	1,500.00	-1,500.00	0.0%
SCBA PACK REPLACEMENT	570.00	2,000.00	-1,430.00	28.5%
TRAFFIC VESTS	0.00	750.00	-750.00	0.0%
TURNOUT GEAR	344.29	19,500.00	-19,155.71	1.8%
		ti me sister thereit	-13,567.65	60.4%
Total EQUIPMENT	20,682.35	34,250.00		
Total A34102 FIRE, EQUIP & CAP OUTLAY	20,682.35	34,250.00	-13,567.65	60.4%
A34104 FIRE PROTECTION				04.017
<b>2% FOREIGN INSURANCE REFUND</b>	4,136.35	4,500.00	-363.65	91.9%
ALLIED WASTE	748.63	1,000.00	-251.37	74.9%
ANNUAL AUDIT	1,395.00	10,000.00	-8,605.00	14.0%
APPARATUS REPAIR	4,699.64	27,000.00	-22,300.36	17.4%
ASSOCIATION DUES	175.00	500.00	-325.00	35.0%
<b>BUILDING &amp; GROUNDS MAINTENANCE</b>	3,881.02	4,300.00	-418.98	90.3%
BUILDING & GROUNDS REPAIRS	4,694.40	4,300.00	394.40	109.2%
COMMISSIONER TRAINING	250.00	1,000.00	-750.00	25.0%
DATA ENTRY-INCIDENT REPORTING	0.00	1,700.00	-1,700.00	0.0%
ELECTRIC & GAS	3,253.13	5,000.00	-1,746.87	65.1%
EMS DATA ENTRY PACKAGE	1,548.00			
EMS SUPPLIES	654.06	4,000.00	-3,345.94	16.4%
EMS TRAINING	0.00	2.000.00	-2,000.00	0.0%
FIRE PREVENTION	0.00	3.500.00	-3,500.00	0.0%
FIREFIGHTER PHYSICAL EXAMS	0.00	9,000.00	-9,000.00	0.0%
FIREFIGHTER TRAINING	403.70	6,000.00	-5,596.30	6.7%
FOAM	0.00	500.00	-500.00	0.0%
FOOD REIMBURSEMENTS	183.47	1,500.00	-1,316.53	12.2%
FUEL - BUILDING	6,796.54	8,000.00	-1,203.46	85.0%
FUEL - TRUCKS	4,419.26	6,000.00	-1,580.74	73.7%
HEALTH & MEDICAL	266.96			
HOSE TESTING	0.00	1,200.00	-1,200.00	0.0%
INSPECTION OF DEPARTMENT	6,454.66	6,500.00	-45.34	99.3%
INSURANCE	18,289.84	20,000.00	-1,710.16	91.4%
INTERIOR FIREFIGHTING FIT TRAIN	0.00	800.00	-800.00	0.0%
LEGAL SERVICES	9,100.00	12,000.00	-2,900.00	75.8%
MAINTENANCE SUPPLIES	1,412.58	300.00	1,112.58	470.9%
MISCELLANEOUS	991.49		3.	
PAGER REPAIR BATTERIES	2,171.00	500.00	1,671.00	434.2%
PHYSICAL FITNESS	1,705.67	4,800.00	-3,094.33	35.5%
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Cash Basis

## **CHARLTON FIRE DISTRICT #1** YTD P & L BUDGET vs. ACTUAL January through August 2013

4.0% 4.4% 6.8% 0.0%
4.7% 2.8% 0.9% 2.0%
53.0%
3.4% 6.7%
64.0%
8.9%
88.9%
57.7%
100.0%
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