

Lowell Area Fire and
Emergency Services Authority
Lowell Area Fire Department, 315 S. Hudson St. Lowell, MI 49331
616-897-7354



Monday, November 04, 2024

LOWELL AREA FIRE AND EMERGENCY
SERVICES AUTHORITY
MEETING NOTICE

Thursday, November 14th AT 7:00 P.M.

AT

LOWELL FIRE DEPARTMENT
315 S. HUDSON
LOWELL, MI 49331

Join Zoom Meeting

<https://us06web.zoom.us/j/81335317154?pwd=kjssIzBuBBsOHlIsapM0snfeMfmYnR.1>

Meeting ID: 813 3531 7154

Passcode: 565257



Lowell Area Fire and
Emergency Services Authority
Agenda

315 South Hudson
Lowell, Michigan 49331
Phone (616) 897-7354

For the regular meeting of
Thursday November 14th, 2024 at 7:00 PM
@ Look Memorial Fire Station

1. ROLL CALL OF MEMBERS
2. APPROVAL OF THE AGENDA
3. APPROVAL OF THE MINUTES
 - a. Approval of the Regular Meeting Minutes from Thursday Sept 12th, 2024.
 - b. Approval of Special Workshop Meeting Sept 10th, 2024.
 - c. Approval of Special Workshop Meeting Oct 8th, 2024.
4. FIRE CHIEF'S REPORT AND UPDATES
5. FINANCIAL REPORTS
 - a. Financial Report September, 2024.
 - b. Financial Report October, 2024
6. PUBLIC COMMENT (MAXIMUM OF 2 MINUTES PER SPEAKER)
7. GUEST SPEAKER
8. OLD BUSINESS
 - a. Joint meeting discussion – Cal Brinks
 - b. Administrative Policies Updates and Reviews
9. NEW BUSINESS
 - a. IT infrastructure and Printers
 - b. Christmas gifts
 - c. Safety Trailer Graphics
10. COMMITTEE REPORTS
 - a. Capital Appropriations – Mike, Jessica
 - b. Financial – Carl, Tim
 - c. Member Liaison – Kate, Mike
 - d. Personnel Review – Kate, Emma **Chief Review took place on September 26th**
 - e. Long Range Planning Committee – All Members
11. MEMBER COMMENTS
12. DATE FOR NEXT MEETING(S)
 - a. Long Range Planning Committee
 - b. Regular Meeting; December 12th, 2024 at 7:00 PM
13. ADJOURNMENT

Meeting Minutes
Lowell Area Fire & Emergency Services Board
Thursday, September 12, 2024

The meeting was called to order by Chair Jessica Marks at 1906 hours.

1. ROLL CALL: Present: Wikstrom, Marks, Blough, Wittenbach. Absent: DeVore. Present via virtual method (non-voting): Dernocouer. Also present: Fire Chief Velzen.

2. APPROVAL OF THE AGENDA: Motion to approve by Blough, seconded by Wittenbach. No discussion. Approved.

3. APPROVAL OF THE MINUTES:

A. Thursday, August 15, 2024: Motion to approve by Wittenbach, seconded by Wikstrom. No discussion. Approved.

B. Tuesday, September 10, 2024 (Special Workshop Meeting of the Long Range Planning Committee). Minutes not created yet.

4. FIRE CHIEF'S REPORT: A comprehensive report of the department's calls, training, public standby activities, station visits by groups, support services, etc. as thoroughly documented in the Board packet. Cascade has reached out to share an investment into an investigative software program. The cost would be approximately \$1000/year.

5. FINANCIAL REPORTS: Financial report, August 2024: Motion by Blough, seconded by Wittenbach to accept. Insurance line is up \$3909. That amount should be reported in Workman's Comp. Payroll for August looks good. Approved.

6. PUBLIC COMMENT: None

7. GUEST SPEAKER: Jeff Stewart from the Garden Foundation gave an informative overview of the services the Foundation can provide for the Department. He also provided a document to assist in setting up a 501c3 for the Department.

8. OLD BUSINESS:

A. Joint meeting discussion/Cal Brinks: Further discussion regarding the Joint Meeting will take place once the Long-Term Strategic Planning is completed. The Board recognizes and is appreciative of the effort and time that Cal Brinks is devoting to Strategic Planning. Motion to pay Cal Brinks \$30/hour for the time he works and provide a bonus at completion by Blough, seconded by Wikstrom. Approved.

B. Administrative Policies Updates/Reviews: This project is 95% complete.

C. Audit Report: Matt Vredevelde walked the Board through the Audit. All looks good.

9. NEW BUSINESS: None

10. COMMITTEE REPORTS:

- A. Capital Appropriations (DeVore, Marks): Rubber ducky still needs to be listed. The committee will meet in the next couple of months.
- B. Financial (Blough, Wittenbach): Audit is done.
- C. Member Liaison (Dernocouer/DeVore): Nothing to report.
- D. Personnel Review (Dernocouer/Wikstrom): Chief review will be done in November.
- E. Long Range Planning (All Members): Please fill out the survey. Meetings are held on the second Tuesday of each month at 8:30 am at the Department.

11. MEMBER COMMENTS: Help is needed on Sunday at Fallasburg for the BBQ Chicken Dinner.

12. DATE FOR NEXT MEETING(S):

- A. Long Range Planning: Tuesday, October 8, 2024, at 8:30 am.
- B. Regular Meeting: Thursday, October 10, 2024, at 7:00 pm.

13. ADJOURNMENT: Motion by Wikstrom, seconded by Blough. Meeting adjourned at 2027 hours.

Jessica Marks, Board Chair

Jessica Marks, Minutes

MINUTES of Meetings
Long Range Planning Subcommittee, Lowell Fire Authority
(most recent first)

September 10, 2024 / Called to order at 0830hrs (eastern)

1. Roll call: Jessica Marks (virtual), Kate Dernocoeur (virtual), Carl Blough. Also present: Chief Cory Velzen, consultant Cal Brinks

2. Approval of the agenda and exhibits: not required

3. Public comment: none

4. Strategic priority schedule review (Exhibit A)

– Recommendation: *The recommendation is to switch priority #6 (capital fund budget review) with #5 (staffing model)*. This allows for more time to publish and tally a fire department survey in advance of staffing discussions.

– After a review of Exhibit A and brief discussion, all agreed.

5. Master plan length: Confirm the Authority has determined the master plan will be for ten (10) years and include a 20-year capital fund forecast.

– All agreed.

6. Survey development: Proposed distribution (Exhibit B) & draft questions (Exhibit C)

– Exhibit B is a list (sorted by population highest to lowest) of Allegan, Ionia, Kalamazoo, Kent, and Ottawa County Fire Departments between 10,000 and 50,000 population and Michigan Fire Authorities). The data is taken from the LARA Fire Service Directory (MI Dept. of Licensing and Regulatory Affairs website, accessed August 23, 2024).

– Exhibit C is a proposed list of questions drafted by Chief Velzen and Cal Brinks.

– Recommendation: The recommendation is to survey the (18) highlighted departments on Exhibit B. Cal Brinks will draft the survey from questions finalized at today's meeting (see Exhibit C). Chief Velzen will distribute the survey by email. Authority members will contact and encourage participation of fire departments that do not respond.

– Timeline: Finalize survey by 9/14, test survey 9/14-21 by committee volunteers, distribute 9/21, due 10/3, preliminary review 10/8, contact non-respondents 10/9-18, close survey 10/25, tally, review/discuss at 11/12 at strategic planning meeting.

– Discussion: Data integrity will rely on asking good, clear questions, so survey development is important. Who we survey: Cal developed a list of similarly-sized and slightly larger departments and also Fire Authorities (of various sizes) to survey for a total of 18 to be surveyed. Members of the Authority Board will be asked to help contact those who do not answer with follow-up calls or emails. Considerable time was devoted to fine-tuning Cal's initial stab at developing the survey.

7. PowerPoint presentation & responsibilities (Exhibit D)

– Recommendation: *The PowerPoint presentation will be educational/informative materials that include pictures, graphs, reports, and other strategic information. A strategic planning subcommittee will develop the presentation. The primary audience is elected/appointed*

officials, and secondarily the public. The materials are from the strategic planning committee meeting findings with the completion goal of 6-12 months and to be presented at a future joint agency public meeting.

– Objectives:

1. Present current fire department operations, direction and priority list.
2. Describe how the fire department will meet the needs of the communities with a strategic goal of getting to financial stability.
3. Support the goals of our plan/mission/long range needs by helping educate/inform the (various) audiences.
4. Present the important need for Internal and External stakeholders to support and have input/feedback on direction of department.
5. Target (and often reuse) material as appropriate to each phase of the project.

– Discussion: The timeline for development of the Powerpoint(s) will run parallel with the Board’s work on building the strategic and master plans. The primary focus is on creating it for the people representing the three municipalities initially, with the ability to re-work it later on and relatively fluidly for eventual presentation to the wider community.

8. Capital fund budget review (i.e. fire truck purchases) objectives (preliminary discussion in preparation for the next meeting, when this will be the core of the discussion).

– Cory’s extensive spreadsheet and budget information about capital needs will help drive this discussion. We need to prep by thinking about what (exactly) we are looking for, what is needed, and the desired outcome to attain that.

– Elements of a capital fund will likely be in two parts: equipment and facilities, potentially with separate line items to reflect those areas of need. Ownership of facilities will also need to be addressed. We want to know the “why” behind our decisions and planning.

– Governmental regulations will also need to be kept in mind in these deliberations.

9. Member comments

– Kate: job well done organizing this material (complimenting Cal and Cory)

– Carl: we should perhaps re-read and tie our deliberations to what is still in the McGrath Report which remains unaddressed. It was a great assessment tool (though dated now) which may serve us still.

10. Next strategic planning meeting: Tuesday, October 8, 2024, at 8:30 am (eastern time)

11. Adjournment: approx. 0945hrs.

Meeting Minutes
Special Meeting for Long Range Planning
Lowell Fire & Emergency Services Authority
October 8, 2024

Present:

1. **Roll Call:** Meeting was called to order at 0840 hrs (eastern). Present: Emma Wikstrom, Jessica Marks, Carl Blough, Kate Dernocoeur (via remote link). Also present: Cal Brinks, Fire Chief Cory Velzen. Public member: Rhonda Benedict (Lowell Twp)

2. **Approval of Agenda & exhibits:** Motion to approve by Marks, seconded by Wikstrom. All approved.

3. **Public Comment:** none.

4. **Old Business:**

a. **Priorities Review:** (Exh.A): covered by Cal

b. **Powerpoint presentation:** targeting elected officials and department - will begin designing it in December. Will ask assistance from Board members at that time.

c. **FD Survey Update** (Exh.B): that is on time. Took a lot of effort to write it and have had an excellent response to date (12 of 18 departments). Exh. B shows who has responded or not as of now. We will review the info next month. **Recommendations:** Contact departments who have not responded and encourage a response by Oct. 18. Survey will be closed Oct. 19 and reviewed at the next meeting. Recommends that the Chief do the follow through with non-responders. Carl: Cory should email and if no response after a suitable time, give them a call, esp. any Authorities which have not yet responded.

d. **Capital Fund budget equipment** (Exh.C) Brinks took the chief's spreadsheet and put it into a summary format to portray the Big Picture re: projected needs for equipment over 20 years. Used a straight average, yielding a conservative feel of about \$252,000. Also doesn't include the Eng.1 17-year commission rotation when LAFD could buy that. The goal would be for the Authority to be financially responsible when it comes time to replace items, but this is a guide & we cannot get too hung up on exact timing. Cory: this data is just to maintain the current fleet and does not include growth needs. On Exh.C is also the survey responses regarding capital fund budgets which show a mean budget for them of \$515k/yr with a range of \$1.3million/yr to zero/yr). Thus the \$252K capital fund plan for LFESA as shown in the exhibit should be viewed as being very conservative.

Considerations: We will need to decide what amount for a capital fund we want to pursue. There is a responsibility to the members to know what the plan is. A \$252k capital fund will likely not be enough. A plan for additional equipment for growth will also be in order. Do the Authority member contracts allow for a capital amount in the budget, or by the current rules are requests simply made as needed?

What is the number we need for the strategic plan? What's in the current contract or do alternative methods of funding need to be looked at more? A clear heads-up for what's coming is important. Our numbers are conservative and the estimate is unrealistic. We probably

need to be more aggressive in our budgeting. And these are just the capital numbers (staffing is yet to come). Concern at how we seem to be scaling back.

Cal: re: call volume, Lowell is at the moment just below the middle of the replies to the survey. Cory: looking forward, it is expensive to do this regardless how we get the funds. It is hard. To be practical & understand the needs of the community, we're not trying to fill the building with anything more than what is needed in the community. We have been conservative & over the years we've done ok, but in the future, trucks are getting exponentially more expensive, upwards of 25% in the past 3-5 years. Lowell Area Community Fund has been a great supporter, but we can't say the grant money will always be there.

We have to spend money wisely and with fiscal responsibility, and if we have a schedule there's more reason to ask for that money, because there's a plan. Having a budget line also helps when planning for a new piece of apparatus. Forethought will build trust. Carl: compared how things were set up and how they could go from here with the information being laid out. How to handle requests for funding is to be decided through this process. Cal: Capital improvement is the Authority's responsibility, as is informing members of what's needed. Recommends keeping capital needs separate from staffing needs.

The municipalities will have to decide how to obtain the funds, but it's the Authority's responsibility to let them know what is needed (but being careful to know what to ask realistically is key). Cal: So, what number is needed, and what's the method for collection of the funding and for letting elected officials know what's coming? They may or may not agree on methodology or the amounts needed. Rhonda: in 12 years, things have changed for the better - we never knew what was coming. Planning has improved. The millage is not enough.

Cal: the Authority can make a recommendation and each member can handle it in their own way. Carl: would like the three to pay equal shares of capital improvements. Cal: If we set aside financing for now, talk about staffing, and wrap around to revenue. Carl: it might be appropriate to start with more like \$500k. Cory: wants to work with the numbers more. Data from surveys + being an Authority, our set-up is different from others. Cal: we'll start with \$500k as a starting point.

5. McGrath Study Summary of Recommendations (Exh. D)

a. **Consultant's recommendations vs Cal's role of facilitator:** Cal is a facilitator in this process but is not a consultant as was McGrath.

b. **How does McGrath fit into the current strategic plan?** Looking @ the McGrath study, many factors seem to be lining up but how does this fit into the current strategic plan? When we talk about staffing next month, big picture summary.

Recommendations: Assign member(s) to review McGrath and develop a list of pertinent recommendations. For larger discussion, Cal recommends we shorten, summarize and take that document to the wider Board for discussion at the next meeting. Cal: the process going forward will validate when all Authority members are up to speed on this alongside our longrange recommendations. Kate & Cory to work on that and get it to Cal by Oct. 24, to be added to the Nov.12 meeting agenda for further discussion.

6. Staffing preliminary discussion: Discussed the survey results and referenced the McGrath study. Carl: would like to see different concepts of staffing so we can show we looked at the various options before picking the one we will go forward with. Cory: we can get strategic and demonstrate how each option impacts the staffing needs and funding. Would like to be sure the plan includes additional management oversight (whether officer or inspector role – some type of management beyond the plane of firefighters).

7. Member Comments: Carl: good work so far. We have to do this right. Emma: impressed how it's unfolding and getting traction on some of these goals. Jessica: thankful we've evolved into this process instead of doing it how we initially talked about. What works best for us may change. Kate: happy to have a framework for this work. Rhonda: very informative. Also, she asked: how will the 425 at the highway affect the FD? Cory: directly no, indirectly, yes. No one has approached Cory re: being a stakeholder in that process. If we do our foundational things correctly here, what happens with growth such as a 425, even though it's not an ordinary development, we need to address what that means for response.

8. Next meeting: Nov.12, 2024,0830 hrs.

9. Adjournment: Motion to adjourn by Marks, seconded by Wikstrom. Meeting adjourned at 0952 hrs (eastern).

Lowell Area Fire and
Emergency Services Authority
Lowell Area Fire Department, 315 S. Hudson St. Lowell, MI 49331
616-897-7354



Tuesday, November 12, 2024

Fire Authority Board:

Calls and Response:

During the month of October, the department responded to 99 calls. This is same as the month of September. The Month of October LAFD had a couple of mutual aid events to Ada and Bowne Township for structure fires. 72 calls were for medical and medical assists, 9 calls for fire alarm activations, and 8 calls for vehicle accidents or technical assistance.

Training:

During the month of October crews trained on ropes and knots during team training. Annual physical agility for large department training and hose testing. The other large department training was a medical blitz that saw the department train in trauma, patient assessment, patient moving, and airway handling.

Prevention and Community Wellness:

The month October is fire safety month and probably one of the busiest months for the department. The department visited Bushnell elementary and also welcomed them to the station for tours. The department also went out to curiosity corners and taught fire safety and showed off the fire truck. The largest event for the department is the annual truck or treat event. This was a well-attended event and welcomed many from within the community down to the station. It is estimated that the department had over 1,500 people down to the station for the event.

Support Service:

Hose testing has begun and we are half way through. Only one failure so far!! Two new Ice rescue suits were purchased to replace two of the departments four suits as they had ripped during training due to age.

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Lowell Area Fire Department, 315 S. Hudson St. Lowell, MI 49331
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Tuesday, November 12, 2024

Upcoming events include:

- Confidence course training, Fire alarms training
- MERT team training with schools
- Fire academy started
- Lt promotional process

If there are any questions on items not covered or more information needed, please reach out to me.

Thanks
Corwin Velzen
Fire Chief
Lowell Area Fire Department



Lowell Area Fire Department

315 S. Hudson, Lowell, MI 49331

Phone: 616-897-7354

Incidents By Zone

Filter: Incident.Date Filters Year is equal to 2024

AND Incident.Date Filters Month is equal to Oct

Zone	Incident Type Code	Incident Type Name	Incident Number Count
Ada Township			
	111	Building fire	1
Ada Township Total			1
Bowne Township			
	111	Building fire	1
Bowne Township Total			1
City of Lowell			
	154	Dumpster or other outside trash receptacle fire	1
	311	Medical assist, assist EMS crew	4
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	23
	322	Motor vehicle accident with injuries	1
	420	Toxic condition, other	1
	444	Power line down	1
	600	Good intent call, other	1
	745	Alarm system activation, no fire - unintentional	2
City of Lowell Total			35
Lowell Township			
	311	Medical assist, assist EMS crew	2
	320	Emergency medical service incident, other	1
	321	EMS call, excluding vehicle accident with injury	25
	412	Gas leak (natural gas or LPG)	2
	440	Electrical wiring/equipment problem, other	1
	444	Power line down	1
	480	Attempted burning, illegal action, other	1
	600	Good intent call, other	1
	611	Dispatched & canceled en route	2
	650	Steam, other gas mistaken for smoke, other	1
	700	False alarm or false call, other	1
	741	Sprinkler activation, no fire - unintentional	1
Lowell Township Total			39
Saranac			
	611	Dispatched & canceled en route	1
Saranac Total			1
Vergennes Township			
	321	EMS call, excluding vehicle accident with injury	16
	531	Smoke or odor removal	1



Lowell Area Fire Department

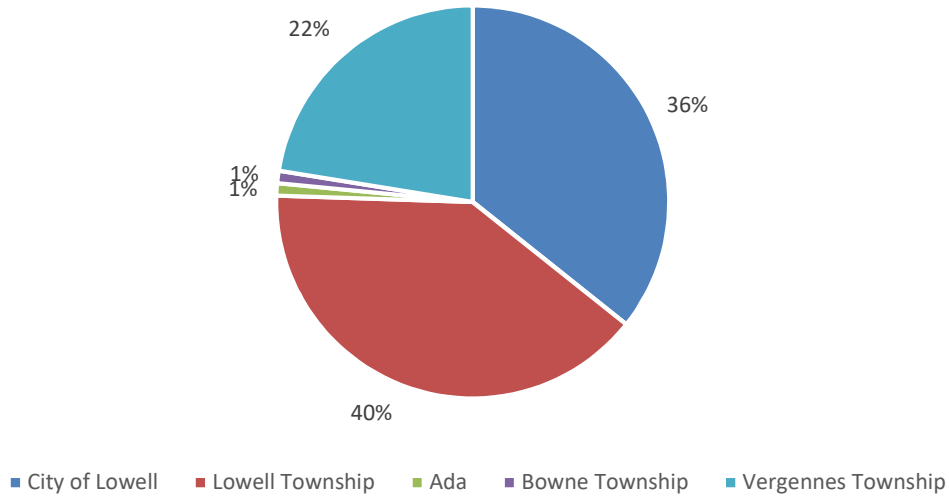
315 S. Hudson, Lowell, MI 49331

Phone: 616-897-7354

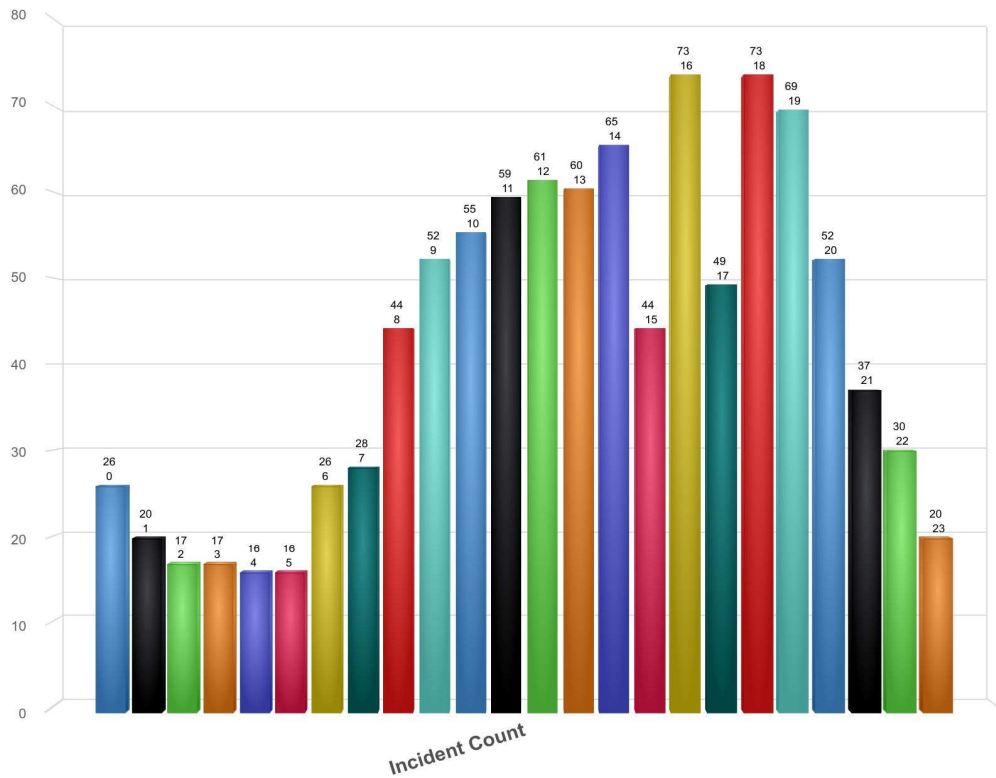
Zone	Incident Type Code	Incident Type Name	Incident Number Count
	611	Dispatched & canceled en route	1
	631	Authorized controlled burning	1
	733	Smoke detector activation due to malfunction	1
	745	Alarm system activation, no fire - unintentional	2
Vergennes Township Total			22
Total			99

Zone	IncidentCount	ManHours
City of Lowell	35	74:53:39
Lowell Township	39	75:16:42
Ada	1	2:47:57
Bowne Township	1	4:02:17
Vergennes Township	22	44:12:30

IncidentCount



Incidents By Hour of Day
01/01/2024-12/31/2024



Total of Hour: 1,009

Lowell Fire Authority
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the One and Three Months Ended September 2024

	Current Month	General Fund Year to date	Budget	Available Balance	% of the budget used
Revenues					
Lowell Township	75,197.65 \$	150,395.30	300,790.61 \$	150,395.31	50.00%
Vergennes Township	54,868.44	109,736.88	219,473.75	109,736.87	50.00%
City of Lowell	57,718.91	115,437.82	230,875.64	115,437.82	50.00%
Cost of Recovery Program	-	-	-	-	#DIV/0!
Grants	-	-	-	-	#DIV/0!
State of MI Grant	-	-	-	-	#DIV/0!
Cable Fund Grant	(609.88)	(6,908.14)	-	6,908.14	#DIV/0!
Interest and Dividends	587.73	1,452.74	-	(1,452.74)	#DIV/0!
Misc. Income	4,779.01	34,637.09	-	(34,637.09)	#DIV/0!
Total Revenues	\$ 192,541.86 \$	404,751.69 \$	751,140.00 \$	346,388.31	53.88%
Expenditures					
Retirement Compensation (Chief)	\$ 876.92 \$	1,753.84 \$	12,000.00 \$	10,246.16	14.62%
Salaries--Part Time (Duty Hours)	6,327.00	18,981.00	82,040.00	63,059.00	23.14%
Employee Health Insurance	1,700.60	6,802.40	20,000.00	13,197.60	34.01%
Salaries--Full Time (Fire Chief)	7,307.70	16,470.55	95,000.00	78,529.45	17.34%
Salaries--Part Time (Paid On Call)	16,866.00	48,242.00	230,000.00	181,758.00	20.97%
Payroll Taxes	2,481.58	3,087.03	30,000.00	26,912.97	10.29%
Worker's Compensation	-	3,909.00	20,000.00	16,091.00	19.55%
Office Supplies	337.17	576.32	2,000.00	1,423.68	28.82%
Operating Supplies	642.74	4,839.36	50,000.00	45,160.64	9.68%
Fuel	677.72	2,940.52	15,000.00	12,059.48	19.60%
Professional Services					
Legal	564.00	674.00	3,000.00	2,326.00	22.47%
Accounting	600.00	1,800.00	10,000.00	8,200.00	18.00%
Auditing	-	-	5,500.00	5,500.00	0.00%
Biocare	-	-	13,000.00	13,000.00	0.00%
Kent County Fire Assessment	-	-	18,000.00	18,000.00	0.00%
Other Memberships	690.00	988.18	2,500.00	1,511.82	39.53%
Consulting	-	136.68	-	-	-
Communications	1,679.25	8,578.59	19,000.00	10,421.41	45.15%
Travel Expenses	-	-	5,500.00	5,500.00	0.00%
Insurance	-	13,912.00	14,000.00	88.00	99.37%
Public Utilities	34.72	2,813.57	18,000.00	15,186.43	15.63%
Repair and Maintenance--Buildings	-	3,236.96	12,000.00	8,763.04	26.97%
Repair and Maintenance--Vehicles	566.35	1,247.18	24,000.00	22,752.82	5.20%
Repair and Maintenance--Other	-	972.50	4,800.00	3,827.50	20.26%
Miscellaneous	297.10	347.10	1,800.00	1,452.90	19.28%
Public Education	-	452.91	3,000.00	2,547.09	15.10%
Training	3,975.72	4,256.86	21,000.00	16,743.14	20.27%
Contingency Fund	-	-	20,000.00	20,000.00	0.00%
Capital Expenses	-	-	-	-	#DIV/0!
Building Upgrades	-	-	-	-	#DIV/0!
Fire & Rescue Vehicle Equipment	-	-	-	-	#DIV/0!
Fire Vehicles	-	-	-	-	#DIV/0!
Capital Expense - Other	-	-	-	-	#DIV/0!
TOTAL Expenditures	\$ 45,624.57 \$	147,018.55 \$	751,140.00 \$	604,258.13	19.57%
INCREASE/DECREASE IN NET ASSETS	146,917.29	257,733.14	-	(257,869.82)	
Beginning Net Assets	\$	20,668.24	\$	20,668.24	
Ending Net Assets	\$	278,401.38	\$	20,668.24	

Lowell Area Fire and Emergency Services Authority
Statement of Net Position
September 30, 2024

		<u>ASSETS</u>
		Unrestricted
Current Assets	Cash	\$ 246,520.19
	Due from Lowell Township	-
	Due from Vergennes Township	-
	Due from City of Lowell	57,718.91
	TOTAL Current Assets	<u>304,239.10</u>
Fixed Assets	Furniture and Equipment	-
	TOTAL ASSETS	<u>\$ 304,239.10</u>
Current Liabilities		<u>LIABILITIES AND NET ASSETS</u>
	Payroll Clearing	\$ -
	Deferred Revenue	\$ 7,290.00
	Accounts Payable	\$ 34.72
	Accrued Payroll	\$ -
	Payroll liabilities	\$ -
Long-Term Liabilities	TOTAL Current Liabilities	<u>7,324.72</u>
Net Assets	TOTAL Long-Term liabilities	<u>-</u>
	Beginning Net Assets	20,668.24
	Increase (Decrease) Net Assets	257,733.14
	TOTAL Net Assets	<u>278,401.38</u>
	TOTAL LIABILITIES AND NET ASSETS	<u>\$ 285,726.10</u>

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Ordinary Income/Expense									
Income									
70002 · Cable Fund Grant									
	Bill	09/10/2024	1370620	Amazon.com	Invoice 1370620	20000 · Accounts Payable	229.00		-229.00
	Bill	09/10/2024	8353850	Amazon.com	Order 8353850	20000 · Accounts Payable	239.99		-468.99
	Bill	09/10/2024	5761838	Amazon.com	Order 5761838	20000 · Accounts Payable	369.89		-838.88
	Credit	09/12/2024	1370620	Amazon.com	Return of order 1370620	20000 · Accounts Payable		229.00	-609.88
Total 70002 · Cable Fund Grant							838.88	229.00	-609.88
47900 · Member Dues									
Lowell Township									
	Invoice	09/09/2024	106	Lowell Township	2nd Quarter Services October - Decen 11000	Accounts Receivable		75,197.65	75,197.65
Total Lowell Township							0.00	75,197.65	75,197.65
Vergennes Township									
	Invoice	09/09/2024	108	Vergennes Township	2nd Quarter Services October - Decen 11000	Accounts Receivable		54,868.44	54,868.44
Total Vergennes Township							0.00	54,868.44	54,868.44
City of Lowell									
	Invoice	09/09/2024	107	City of Lowell	2nd Quarter Services October 2024 - [11000	Accounts Receivable		57,718.91	57,718.91
Total City of Lowell							0.00	57,718.91	57,718.91
Total 47900 · Member Dues							0.00	187,785.00	187,785.00
Interest Income									
	Deposit	09/30/2024			Deposit	Michigan CLASS		574.54	574.54
	Deposit	09/30/2024			Interest	2 · Checking Mercantile		13.19	587.73
Total Interest Income							0.00	587.73	587.73
Other Income									
	Deposit	09/06/2024			Cost Recovery - Consumers Energy	2 · Checking Mercantile		2,566.51	2,566.51
	Deposit	09/19/2024			Deposit	2 · Checking Mercantile		2,212.50	4,779.01
Total Other Income							0.00	4,779.01	4,779.01
Total Income							838.88	193,380.74	192,541.86
Gross Profit							838.88	193,380.74	192,541.86
Expense									
00013 · Retirement Compensation (Chief)									
	Bill	09/09/2024	09.09.2024	MissionSquare	401A Contribution - Corwin Velzen	20000 · Accounts Payable	438.46		438.46
	Bill	09/20/2024	09.20.2024	MissionSquare	401A Contribution	20000 · Accounts Payable	438.46		876.92
Total 00013 · Retirement Compensation (Chief)							876.92	0.00	876.92
00011 · Wages-Part Time (Duty Hours)									
	General Journ	09/10/2024	228		Period: 08/01/2024 to 08/31/2024	-SPLIT-	6,726.00		6,726.00
Total 00011 · Wages-Part Time (Duty Hours)							6,726.00	0.00	6,726.00
00012 · Employee Health Insurance									
	General Journ	09/06/2024	227		Period: 08/18/2024 to 08/31/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	-100.00
	Check	09/06/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		0.00
	Bill	09/08/2024	October 2024	Blue Cross Blue Shield	Coverage period October 2024	20000 · Accounts Payable	1,700.60		1,700.60
	General Journ	09/20/2024	229		Period: 09/01/2024 to 09/14/2024	00007 · Salaries-Full Time (Fire Chief)		100.00	1,600.60
	Check	09/20/2024	EFT	HSA EFT Payments		2 · Checking Mercantile	100.00		1,700.60
Total 00012 · Employee Health Insurance							1,900.60	200.00	1,700.60
00007 · Salaries-Full Time (Fire Chief)									
	General Journ	09/06/2024	227		Period: 08/18/2024 to 08/31/2024	-SPLIT-	3,653.85		3,653.85
	General Journ	09/20/2024	229		Period: 09/01/2024 to 09/14/2024	-SPLIT-	3,653.85		7,307.70
Total 00007 · Salaries-Full Time (Fire Chief)							7,307.70	0.00	7,307.70
00008 · Wages-Part Time (Paid On Call)									
	General Journ	09/10/2024	228		Period: 08/01/2024 to 08/31/2024	00011 · Wages-Part Time (D	18,406.00		18,406.00
	General Journ	09/10/2024	228		Period: 08/01/2024 to 08/31/2024	00011 · Wages-Part Time (Duty Hours)	932.73		17,473.27
	Bill	09/10/2024	09.10..2024	MissionSquare	457 Contribution Deferred Wages - Ro	20000 · Accounts Payable	932.73		18,406.00
Total 00008 · Wages-Part Time (Paid On Call)							19,338.73	932.73	18,406.00

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
00009 · Payroll Taxes									
	General Journ	09/06/2024	227		Period: 08/18/2024 to 08/31/2024	00007 · Salaries-Full Time (F	279.52		279.52
	General Journ	09/10/2024	228		Period: 08/01/2024 to 08/31/2024	00011 · Wages-Part Time (D	1,922.54		2,202.06
	General Journ	09/20/2024	229		Period: 09/01/2024 to 09/14/2024	00007 · Salaries-Full Time (F	279.52		2,481.58
Total 00009 · Payroll Taxes							2,481.58	0.00	2,481.58
64900 · Office Supplies									
	Bill	09/08/2024	2868184186	Adobe	Invoice 2868184186	20000 · Accounts Payable	21.19		21.19
	Bill	09/17/2024	6233844	Amazon.com	Order 6233844	20000 · Accounts Payable	315.98		337.17
Total 64900 · Office Supplies							337.17	0.00	337.17
68000 · Operating Supplies									
	Bill	09/04/2024	09.04.2024	Meijer	Receipt from 09.04.2024	20000 · Accounts Payable	53.00		53.00
	Bill	09/05/2024	3272216	Amazon.com	Invoice 3272216	20000 · Accounts Payable	108.48		161.48
	Bill	09/06/2024	24247-886	Curtis Cleaners	Order 24247-886	20000 · Accounts Payable	63.55		225.03
	Bill	09/08/2024	24260-602	Curtis Cleaners	Order 24260-602	20000 · Accounts Payable	37.50		262.53
	Bill	09/10/2024	5104200	Amazon.com	Order 5104200	20000 · Accounts Payable	224.00		486.53
	Bill	09/12/2024	24254-905	Curtis Cleaners	Order 24254-905	20000 · Accounts Payable	24.90		511.43
	Bill	09/20/2024	9137018	Amazon.com	Order 9137018	20000 · Accounts Payable	79.88		591.31
	Bill	09/26/2024	3253808	Amazon.com	Invoice 3253808	20000 · Accounts Payable	51.43		642.74
Total 68000 · Operating Supplies							642.74	0.00	642.74
62300 · Fuel									
	Bill	09/15/2024	CFS-4004467	Flyers Energy LLC	Invoice CFS-4004467	20000 · Accounts Payable	677.72		677.72
Total 62300 · Fuel							677.72	0.00	677.72
67000 · Professional Services									
67006 · Other Memberships									
	Bill	09/02/2024	0003295	Michigan Municipal League	Membership Renewal - 0003295	20000 · Accounts Payable	200.00		200.00
	Bill	09/03/2024	07922	Michigan Association of Fire Chie	Invoice 07922	20000 · Accounts Payable	265.00		465.00
	Bill	09/18/2024	75024	MI Dept of Health and Human Sei	Transaction 00075024	20000 · Accounts Payable	225.00		690.00
Total 67006 · Other Memberships							690.00	0.00	690.00
67001 · Legal									
	Bill	09/06/2024	13502	Bauckham, Thall, Seeber, Kaufm:	Invoice 13502	20000 · Accounts Payable	564.00		564.00
Total 67001 · Legal							564.00	0.00	564.00
67002 · Accounting									
	Check	09/04/2024	EFT	Billing EFT Payment		2 · Checking Mercantile	600.00		600.00
Total 67002 · Accounting							600.00	0.00	600.00
Total 67000 · Professional Services							1,854.00	0.00	1,854.00
61600 · Communications									
	Bill	09/11/2024	09192024	AT&T	Invoice X09192024	20000 · Accounts Payable	121.75		121.75
	Bill	09/16/2024	587103	Active 911	Invoice 587103	20000 · Accounts Payable	1,657.50		1,779.25
	Deposit	09/19/2024		Comcast Business	Refund	2 · Checking Mercantile		100.00	1,679.25
Total 61600 · Communications							1,779.25	100.00	1,679.25
68600 · Public Utilities									
	Bill	09/05/2024	08.06.24-09.05.2	Consumers Energy	Services 08.06.24-09.05.24	20000 · Accounts Payable	34.72		34.72
Total 68600 · Public Utilities							34.72	0.00	34.72
67200 · Repairs and Maintenance									
67202 · R/M Vehicles									
	Bill	09/05/2024	18468	Spencer Manufacturing	Invoice 18468	20000 · Accounts Payable	566.35		566.35
Total 67202 · R/M Vehicles							566.35	0.00	566.35
Total 67200 · Repairs and Maintenance							566.35	0.00	566.35
64800 · Miscellaneous									
	Check	09/16/2024			Service Charge	2 · Checking Mercantile	6.00		6.00
	Bill	09/21/2024	09.21.2024	Jimmy Johns	Receipt date 09.21.2024	20000 · Accounts Payable	291.10		297.10
Total 64800 · Miscellaneous							297.10	0.00	297.10
68300 · Training									

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Bill	09/09/2024	362	Kent County Fire Chief's Associat Invoice	362	20000 · Accounts Payable	3,900.00		3,900.00
Bill	09/19/2024	9938650	Amazon.com	Order 9938650	20000 · Accounts Payable	75.72		3,975.72
						<u>3,975.72</u>	<u>0.00</u>	<u>3,975.72</u>
						<u>48,796.30</u>	<u>1,232.73</u>	<u>47,563.57</u>
						<u>49,635.18</u>	<u>194,613.47</u>	<u>144,978.29</u>
						<u>49,635.18</u>	<u>194,613.47</u>	<u>144,978.29</u>

Total 68300 · Training

Total Expense

Net Ordinary Income

Net Income

Lowell Fire Authority
Statement of Revenues, Expenditures, and Changes in Fund Balances
For the One and Four Months Ended October 2024

	Current Month	General Fund Year to date	Budget	Available Balance	% of the budget used
Revenues					
Lowell Township	\$	150,395.30	300,790.61	\$ 150,395.31	50.00%
Vergennes Township		109,736.88	219,473.75	109,736.87	50.00%
City of Lowell		115,437.82	230,875.64	115,437.82	50.00%
Cost of Recovery Program		-	-	-	#DIV/0!
Grants		-	-	-	#DIV/0!
State of MI Grant		-	-	-	#DIV/0!
Cable Fund Grant		(6,908.14)	-	6,908.14	#DIV/0!
Interest and Dividends	855.85	2,308.59	-	(2,308.59)	#DIV/0!
Misc. Income		34,637.09	-	(34,637.09)	#DIV/0!
Total Revenues	\$ 855.85	\$ 405,607.54	\$ 751,140.00	\$ 345,532.46	54.00%
Expenditures					
Retirement Compensation (Chief)	\$ 876.92	\$ 2,630.76	\$ 12,000.00	\$ 9,369.24	21.92%
Salaries--Part Time (Duty Hours)	6,441.00	21,502.00	82,040.00	54,097.00	34.06%
Employee Health Insurance	1,700.60	8,503.00	20,000.00	11,497.00	42.52%
Salaries--Full Time (Fire Chief)	7,307.70	23,778.25	95,000.00	71,221.75	25.03%
Salaries--Part Time (Paid On Call)	15,483.00	50,401.00	230,000.00	164,116.00	28.65%
Payroll Taxes	2,333.34	5,420.37	30,000.00	24,579.63	18.07%
Worker's Compensation	-	3,909.00	20,000.00	16,091.00	19.55%
Office Supplies	331.91	908.23	2,000.00	1,091.77	45.41%
Operating Supplies	6,094.10	12,133.95	50,000.00	37,866.05	24.27%
Fuel	417.09	3,955.20	15,000.00	11,044.80	26.37%
Professional Services					
Legal	-	674.00	3,000.00	2,326.00	22.47%
Accounting	600.00	2,400.00	10,000.00	7,600.00	24.00%
Auditing	-	-	5,500.00	5,500.00	0.00%
Biocare	34.92	34.92	13,000.00	12,965.08	0.27%
Kent County Fire Assessment	-	-	18,000.00	18,000.00	0.00%
Other Memberships	289.51	1,277.69	2,500.00	1,222.31	51.11%
Consulting	-	182.24	-	-	
Communications	1,801.67	10,380.26	19,000.00	8,619.74	54.63%
Travel Expenses	-	-	5,500.00	5,500.00	0.00%
Insurance	-	13,912.00	14,000.00	88.00	99.37%
Public Utilities	75.12	4,080.11	18,000.00	13,919.89	22.67%
Repair and Maintenance--Buildings	678.43	3,915.39	12,000.00	8,084.61	32.63%
Repair and Maintenance--Vehicles	4,698.82	8,354.75	24,000.00	15,645.25	34.81%
Repair and Maintenance--Other	-	2,471.25	4,800.00	2,328.75	51.48%
Miscellaneous	12.00	359.10	1,800.00	1,440.90	19.95%
Public Education	-	452.91	3,000.00	2,547.09	15.10%
Training	1,600.00	5,856.86	21,000.00	15,143.14	27.89%
Contingency Fund	-	-	20,000.00	20,000.00	0.00%
Capital Expenses	-	-	-	-	#DIV/0!
Building Upgrades	-	-	-	-	#DIV/0!
Fire & Rescue Vehicle Equipment	-	2,800.00	-	(2,800.00)	#DIV/0!
Fire Vehicles	-	-	-	-	#DIV/0!
Capital Expense - Other	-	-	-	-	#DIV/0!
TOTAL Expenditures	\$ 50,776.13	\$ 190,293.24	\$ 751,140.00	\$ 539,105.00	25.33%
INCREASE/DECREASE IN NET ASSETS	(49,920.28)	215,314.30	-	(193,572.54)	
Beginning Net Assets	\$	20,668.24	\$	20,668.24	
Ending Net Assets	\$	235,982.54	\$	20,668.24	

Lowell Area Fire and Emergency Services Authority
Statement of Net Position
October 31, 2024

		<u>ASSETS</u>
		Unrestricted
Current Assets	Cash	\$ 243,756.41
	Due from Lowell Township	-
	Due from Vergennes Township	-
	Due from City of Lowell	-
	TOTAL Current Assets	<u>243,756.41</u>
Fixed Assets	Furniture and Equipment	-
	TOTAL ASSETS	<u>\$ 243,756.41</u>
Current Liabilities		<u>LIABILITIES AND NET ASSETS</u>
	Payroll Clearing	\$ (2,770.90)
	Deferred Revenue	\$ 7,290.00
	Accounts Payable	\$ 3,254.77
	Accrued Payroll	\$ -
	Payroll liabilities	\$ -
Long-Term Liabilities	TOTAL Current Liabilities	<u>7,773.87</u>
Net Assets	TOTAL Long-Term liabilities	<u>-</u>
	Beginning Net Assets	20,668.24
	Increase (Decrease) Net Assets	<u>215,314.30</u>
	TOTAL Net Assets	235,982.54
	TOTAL LIABILITIES AND NET ASSETS	<u>\$ 243,756.41</u>

LOWELL FIRE AUTHORITY
Profit & Loss Detail
October 2024

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Ordinary Income/Expense								
Income								
Interest Income								
Deposit	10/31/2024			Deposit	2 - Checking Mercantile		10.87	10.87
Deposit	10/31/2024			Deposit	Michigan CLASS		844.98	855.85
Total Interest Income						0.00	855.85	855.85
Total Income						0.00	855.85	855.85
Gross Profit						0.00	855.85	855.85
Expense								
00013 - Retirement Compensation (Chief)								
Bill	10/04/2024	10.04.2024	MissionSquare	401A Contribtuion - Corwin Velsen 10.04.2024	20000 - Accounts Payable	438.46		438.46
Bill	10/18/2024	10.18.2024	MissionSquare	401A Contribution - Corwin Velzen 10.18.2024	20000 - Accounts Payable	438.46		876.92
Total 00013 - Retirement Compensation (Chief)						876.92	0.00	876.92
00011 - Wages-Part Time (Duty Hours)								
General Journal	10/10/2024	229		Period: 09/01/2024 to 09/30/2024	00008 - Wages-Part Time (Paid On Call)	8,848.00		8,848.00
Total 00011 - Wages-Part Time (Duty Hours)						8,848.00	0.00	8,848.00
00012 - Employee Health Insurance								
General Journal	10/04/2024	228		Period: 09/15/2024 to 09/28/2024	00007 - Salaries-Full Time (Fire Chief)		100.00	-100.00
Check	10/04/2024	EFT	HSA EFT Payments		2 - Checking Mercantile	100.00		0.00
Bill	10/08/2024	11.30.2024	Blue Cross Blue Shield	November 2024	20000 - Accounts Payable	1,700.60		1,700.60
General Journal	10/18/2024	230		Period: 09/29/2024 to 10/12/2024	00007 - Salaries-Full Time (Fire Chief)		100.00	1,600.60
Check	10/18/2024	EFT	HSA EFT Payments		2 - Checking Mercantile	100.00		1,700.60
Total 00012 - Employee Health Insurance						1,900.60	200.00	1,700.60
00007 - Salaries-Full Time (Fire Chief)								
General Journal	10/04/2024	228		Period: 09/15/2024 to 09/28/2024	-SPLIT-	3,653.85		3,653.85
General Journal	10/18/2024	230		Period: 09/29/2024 to 10/12/2024	-SPLIT-	3,653.85		7,307.70
Total 00007 - Salaries-Full Time (Fire Chief)						7,307.70	0.00	7,307.70
00008 - Wages-Part Time (Paid On Call)								
General Journal	10/10/2024	229		Period: 09/01/2024 to 09/30/2024	-SPLIT-	14,345.00		14,345.00
Total 00008 - Wages-Part Time (Paid On Call)						14,345.00	0.00	14,345.00
00009 - Payroll Taxes								
General Journal	10/04/2024	228		Period: 09/15/2024 to 09/28/2024	00007 - Salaries-Full Time (Fire Chief)	279.52		279.52
General Journal	10/10/2024	229		Period: 09/01/2024 to 09/30/2024	00008 - Wages-Part Time (Paid On Call)	1,774.30		2,053.82
General Journal	10/18/2024	230		Period: 09/29/2024 to 10/12/2024	00007 - Salaries-Full Time (Fire Chief)	279.52		2,333.34
Total 00009 - Payroll Taxes						2,333.34	0.00	2,333.34
64900 - Office Supplies								
Bill	10/08/2024	2896130186	Adobe	Invoice 2896130186	20000 - Accounts Payable	21.19		21.19
Bill	10/08/2024	2552214	Amazon.com	Invoice 2552214	20000 - Accounts Payable	310.72		331.91
Total 64900 - Office Supplies						331.91	0.00	331.91
68000 - Operating Supplies								
Bill	10/01/2024	8312229	Amazon.com	Order 8312229	20000 - Accounts Payable	54.97		54.97
Bill	10/08/2024	9207388939	Stryker Sales, LLC	Invoice 9207388939	20000 - Accounts Payable	516.36		571.33
Bill	10/09/2024	12670500	Chrouch Communications Inc	Invoice 12670500	20000 - Accounts Payable	577.56		1,148.89
Bill	10/09/2024	7293831	Amazon.com	Invoice 7293831	20000 - Accounts Payable	85.51		1,234.40
Bill	10/14/2024	P37158	Macqueen Equipment	Invoice P37158	20000 - Accounts Payable	2,683.36		3,917.76
Bill	10/17/2024	P37363	Macqueen Equipment	Invoice P37363	20000 - Accounts Payable	224.07		4,141.83
Bill	10/18/2024	P37490	Macqueen Equipment	Invoice P37490	20000 - Accounts Payable	88.55		4,230.38
Bill	10/24/2024	2675357	J&B Medical Supply	Invoice 2675357	20000 - Accounts Payable	45.82		4,276.20
Bill	10/25/2024	60788	Dinges Fire Company	Invoice 60788	20000 - Accounts Payable	1,817.90		6,094.10
Total 68000 - Operating Supplies						6,094.10	0.00	6,094.10
62300 - Fuel								
Bill	10/15/2024	CFS-4036315	Flyers Energy LLC	Invoice CFS-4036315	20000 - Accounts Payable	417.09		417.09
Total 62300 - Fuel						417.09	0.00	417.09
67000 - Professional Services								
67006 - Other Memberships								
Bill	10/01/2024	6149	Kent County Emergency Services Inc.	Invoice 6149	20000 - Accounts Payable	289.51		289.51
Total 67006 - Other Memberships						289.51	0.00	289.51
67002 - Accounting								
Check	10/03/2024	EFT	Billing EFT Payment		2 - Checking Mercantile	600.00		600.00
Total 67002 - Accounting						600.00	0.00	600.00
67004 - Biocare								
Bill	10/01/2024	834437	Corewell Health	Invoice 834437	20000 - Accounts Payable	34.92		34.92
Total 67004 - Biocare						34.92	0.00	34.92
67000 - Professional Services								
61600 - Communications								
Bill	10/01/2024	2641	EPR Systems, Inc.	Invoice 2641 (Dated 12/01/2024)	20000 - Accounts Payable	658.00		658.00
Bill	10/09/2024	4072	First Arriving	Invoice 4072	20000 - Accounts Payable	1,017.18		1,675.18
Bill	10/11/2024	10192024	AT&T	Invoice X10192024	20000 - Accounts Payable	126.49		1,801.67
Total 61600 - Communications						1,801.67	0.00	1,801.67
68600 - Public Utilities								
Bill	10/03/2024	09.06.24-10.0	Consumers Energy	Services from 09.06.24-10.03.24	20000 - Accounts Payable	34.88		34.88
Bill	10/18/2024	KR63903355	GFL Environmental	Invoice KR63903355	20000 - Accounts Payable	40.24		75.12

LOWELL FIRE AUTHORITY
Profit & Loss Detail
October 2024

	Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Total 68600 · Public Utilities							75.12	0.00	75.12
67200 · Repairs and Maintenance									
67201 · R/M Building									
	Bill	10/14/2024	7092	City of Lowell - Point Broadband	Invoice 7092	20000 · Accounts Payable	678.43		678.43
Total 67201 · R/M Building							678.43	0.00	678.43
67202 · R/M Vehicles									
	Bill	10/01/2024	162291	Betten Baker GMC	Invoice 162291	20000 · Accounts Payable	90.85		90.85
	Bill	10/01/2024	40137	D&D Truck and Traylor Repair	Invoice 40137	20000 · Accounts Payable	125.00		215.85
	Bill	10/03/2024	2924	Industrial Services & Millwright	Invoice 2924	20000 · Accounts Payable	853.00		1,068.85
	Bill	10/07/2024	40145	D&D Truck and Traylor Repair	Invoice 40145	20000 · Accounts Payable	3,612.62		4,681.47
	Bill	10/18/2024	42K-N79L-6V: State of Michigan		Session 42K-N79L-6V3M	20000 · Accounts Payable	17.35		4,698.82
Total 67202 · R/M Vehicles							4,698.82	0.00	4,698.82
Total 67200 · Repairs and Maintenance							5,377.25	0.00	5,377.25
64800 · Miscellaneous									
	Check	10/31/2024			Service Charge	2 · Checking Mercantile	12.00		12.00
Total 64800 · Miscellaneous							12.00	0.00	12.00
68300 · Training									
	Bill	10/14/2024	12739	West Shore Community College	Invoice 12739	20000 · Accounts Payable	1,200.00		1,200.00
	Bill	10/26/2024	10.26.2024	West Michigan CPR	EMS Training - 4 hours 10.26.2024	20000 · Accounts Payable	400.00		1,600.00
Total 68300 · Training							1,600.00	0.00	1,600.00
Total Expense							52,245.13	200.00	52,045.13
Net Ordinary Income							52,245.13	1,055.85	-51,189.28
Net Income							52,245.13	1,055.85	-51,189.28

Custom Account Statement Michigan CLASS

Entity Name	Investor ID	Report Period	Start Date	End Date	Average Yield for the Period
Lowell Area Fire and Emergency Services Authority	MI-01-0882		10/1/2024	10/31/2024	4.9536%

Account Number	Account Name	Beginning Balance	Contributions	Withdrawals	Ending Balance	Income Earned for Period
MI-01-0882-0001	General Fund	170,264.10	0.00	20,000.00	150,914.98	650.88
MI-01-0882-0002	Cable Fund Grant	0.14	0.00	0.00	0.14	0.00
MI-01-0882-0003	LAFASA Fund Balance	20,809.68	0.00	0.00	20,897.17	87.49
MI-01-0882-0004	Capital Fund	25,352.85	0.00	0.00	25,459.46	106.61
	Total	216,426.77	0.00	20,000.00	197,271.75	844.98

Transactional Activity

MI-01-0882-0001 General Fund

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
10/01/2024	Beginning Balance			170,264.10	
10/07/2024	Withdrawal	0.00	20,000.00		3640838
10/31/2024	Income Dividend Reinvestment	650.88	0.00		
10/31/2024	Ending Balance			150,914.98	

MI-01-0882-0002 Cable Fund Grant

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
10/01/2024	Beginning Balance			0.14	
10/31/2024	Income Dividend Reinvestment	0.00	0.00		
10/31/2024	Ending Balance			0.14	

MI-01-0882-0003 **LAFASA Fund Balance**

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
10/01/2024	Beginning Balance			20,809.68	
10/31/2024	Income Dividend Reinvestment	87.49	0.00		
10/31/2024	Ending Balance			20,897.17	

MI-01-0882-0004 **Capital Fund**

Date	Transaction Description	Contributions & Income Earned	Withdrawals	Balance	Confirmation Number
10/01/2024	Beginning Balance			25,352.85	
10/31/2024	Income Dividend Reinvestment	106.61	0.00		
10/31/2024	Ending Balance			25,459.46	



LAKE MICHIGAN CREDIT UNION
P.O. Box 2848
Grand Rapids, MI 49501-2848

RETURN SERVICE REQUESTED

Your Statement Of Accounts
10/1/2024-10/31/2024
Your Account Number
xxxxxx7138
Page 1

LOWELL AREA FIRE AND EMERGENCY SERVICES AUTHORITY
315 S HUDSON ST
LOWELL MI 49331-1767

Membership Agreement Change Notification

Effective 10/1/2024, updates to the Consumer Membership Agreement and Courtesy Pay disclosures have been made to include an additional overdraft protection option that utilizes your savings account. Please view by visiting LMCU.org or calling (800) 242-9790.

Summary-Share Accounts

ID#	Type	Beginning Balance	Ending Balance
00	MEMBER SAVINGS	\$310.30	\$310.30
01	BUSINESS STANDARD CHECKING	\$9,580.18	\$10,802.50
40	6 MONTH CERTIFICATE	\$10,118.87	\$10,157.94
Total			\$21,270.74

MEMBER SAVINGS			Share Account ID 00		
			Total Deposits	\$0.00	
			Total Withdrawals	\$0.00	
Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Oct 01		Beginning Balance			\$310.30
Oct 31		Ending Balance			\$310.30

BUSINESS STANDARD CHECKING			Share Account ID 01		
			Total Deposits	\$4,100.00	
			Total Withdrawals	\$2,877.68	
Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Oct 01		Beginning Balance			\$9,580.18
Oct 01	Oct 01	Deposit Bulk		\$550.00	\$10,130.18
Oct 01	Oct 01	Withdrawal Debit Card Business Debit MEIJER 205 LOWELL MI 10/01/2024	(\$1,658.86)		\$8,471.32
Oct 03	Oct 03	Deposit Bulk		\$200.00	\$8,671.32
Oct 07	Oct 07	Deposit Bulk		\$1,700.00	\$10,371.32
Oct 15	Oct 15	Deposit Bulk		\$1,500.00	\$11,871.32
Oct 15	Oct 15	Withdrawal Debit Card Business Debit WAVE - *Pheonix Design 616-3256436 MI 10/15/2024	(\$380.00)		\$11,491.32
Oct 21	Oct 21	Withdrawal ACH Square Inc TYPE: SQ241021 ID: 9424300002 DATA: T2135222 CO: Square Inc	(\$36.00)		\$11,455.32
Oct 23	Oct 23	Deposit Bulk		\$150.00	\$11,605.32
Oct 24	Oct 24	Withdrawal Debit Card Business Debit DOLLAR TREE LOWELL MI 10/23/2024	(\$19.88)		\$11,585.44
Oct 25	Oct 25	Withdrawal Debit Card Business Debit SQ *HEIDI'S FARMSTAND & Lowell MI 10/25/2024	(\$33.25)		\$11,552.19
Oct 26	Oct 26	Withdrawal Debit Card Business Debit MEIJER STORE #019 NORTON SHORES MI 10/26/2024	(\$366.39)		\$11,185.80
Oct 26	Oct 26	Withdrawal Debit Card Business Debit MEIJER STORE #205 LOWELL MI 10/25/2024	(\$226.21)		\$10,959.59
Oct 27	Oct 26	Withdrawal Debit Card Business Debit BC PIZZA LOWELL 616-745-2091 MI 10/26/2024	(\$157.09)		\$10,802.50
Oct 31		Ending Balance			\$10,802.50

6 MONTH CERTIFICATE			Share Account ID 40		
			Total Deposits	\$39.07	
			Total Withdrawals	\$0.00	
Trans	Eff Date	Transaction	Withdrawal	Deposit	Balance
Oct 01		Beginning Balance			\$10,118.87
Oct 20	Oct 20	Deposit Dividend 4.698% ***Annual Percentage Yield Earned 4.800% from 09/20/2024 to 10/19/2024		\$39.07	\$10,157.94
Oct 31		Ending Balance			\$10,157.94
Maturity Date:12/20/2024					

---continued on the following page---

Dividend Summary

Account	Dividends Year To Date
MEMBER SAVINGS	\$0.30
BUSINESS STANDARD CHECKING	\$0.00
6 MONTH CERTIFICATE	\$157.94
Total	\$158.24

This interest only reflects shares currently opened. A year end tax form will be sent if eligible detailing total interest for the year.

Your current account relationship is Value