

GLEN HAVEN AREA VOLUNTEER FIRE DEPARTMENT
Board of Directors Meeting Minutes – November 9th, 2016 (Initial Draft)
(Action items are in Red)

Board Meeting Attendance: All Board members were present. Guests included four individuals who wish to join the 2017 Board of Directors: specifically, Bruce Burg, Linda Lambert, Kathy Miller and Kevin Zagorda.

Tony called the meeting to order at 6:30 pm. The only correction to the September 14th minutes was the date for this meeting. The minutes were approved as corrected.

Action items from the previous meeting were reviewed.

The following action items have been open for four months. Accordingly, they have been put on hold pending the new Board's determination if said action is still warranted or required.

- **Determine if the FEMA website has any grant opportunities available.**
- **Determine if we should hire someone to clean the Fire House on a regular basis.**
- **Determine if we should purchase a washer and dryer for the fire house.**

The following action items remain open.

- **Before Sarah leaves office she will complete all required bank resolutions for signature and submission regarding a new debit card for the Fire Chief.**
- **Before Sarah leaves office she needs to update signature authorizations for each account based on new signor designations resulting from tonight's election of new officers.**
- **Tom to determine if the department wishes to change the SOG's regarding training reimbursement. Said changes would subsequently have to be approved by the Board.**

The following action items remain open and will be on the agenda for the January meeting.

- **Tom to provide clarification regarding our financial exposure within Section VIII of the Mutual Aid Agreement if we request assistance and the responding party remains on-site for more than 12 hours.**

Treasurer's Report (Sarah)

The Profit and Loss statement shows Total Income for the two month period ending October 31st, 2016 as \$13,692, consisting primarily of public donations (\$7,171); an Auxiliary donation (\$5,000); Vehicle Sales (\$1,100); and Interest (\$383).

P&L expenses for the same period totaled \$8,956, primarily consisting of Administration (\$448); Auxiliary (\$5,000); Operations (\$2,051) and Utilities (\$553).

The resulting Net Income for the two month reporting period was \$4,735.

The Balance Sheet as of October 31st, 2016 shows Total Current Assets of \$236,046, which consists of: Auxiliary (\$12,708); Checking (\$22,227), and Investments (\$201,111).

Depreciated Fixed Assets consisting of the Firehouse, Land, Purchased Vehicles, Donated Vehicles, Purchased Equipment, and Donated Equipment total \$885,199.

Total assets (current and fixed) total \$1,121,245.

The financials were approved as reported.

2017 Budget Review (Sarah & Tom)

Sarah and Tom reviewed and discussed the proposed 2017 budget. Sarah noted her appreciation for Tom's quick turnaround on the Operations portion of the budget. After discussion and questions from the Board, the primary changes to the proposed budget were in Operational areas. Increases were made to EMS, Equipment Repair and Training. Decreases were made in Fire Equipment and Uniforms. Fire House supplies were also increased.

The 2017 income budget totals \$60,000, consisting of Donations (\$43,500); Fund Raisers (\$13,200); Grants (\$1,100); and Interest (\$2,200).

The 2017 expense budget totals \$45,800, consisting of Administration (\$16,400); Firehouse (\$1,000); Fire Department Operations (\$23,150); Services (\$500); Utilities (\$4,500) and Pancake Breakfast (\$250).

If both income and expense budgets holds true, we will end 2017 with net proceeds of \$14,250.

The 2017 budget was approved as amended.

Note: The amended / approved 2017 budget has been added to the end of these minutes!

Investment Committee (Dwayne)

Actions since last meeting:

The investment actions approved during the September board meeting have been completed.

- On September 15th, we invested \$25,000 from checking into a Premier Credit Union 9 month CD at 0.85% maturing in June 15, 2017.
- On September 15th, we invested \$25,000 from checking into a Premier Credit Union 15 month CD at 1.16% maturing in December 15, 2017. Throughout all of 2017, all new money coming into GHAVFD should be deposited into this CD for maximum interest returns. The checking account can be replenished for 2018 budget expenses upon maturity of this CD.
- On October 5th, we reinvested the maturing \$25,000 CD with RBC Capital Markets into a 3 month CD with the Bank of China maturing January 5th, 2017. The rate for the new CD is 0.55%.

Investment Accounts

CD Accounts (In maturing date order)

Bank of China – New York Branch via Investment Center of Estes Park (Matures 1/5/2017)

- 3 month CD; 0.55%;
- Initial Balance (10/5/2016): \$25,000
- Current Balance (as of 10/5/2016) \$25,000
(Interest not credited until maturity)

BBVA Compass Bank – Loveland (Matures 3/17/2017)

- 12 month CD; 1.35%;
- Initial Balance (3/17/2016): \$125,000
- Current Balance (as of 10/17/2016): \$125,986
- Total earnings to date: \$986

Premier Members Credit Union – Estes Park (Matures 6/15/2017)

- 9 month CD; 0.85%
- Initial Balance (9/15/2016) \$25,000
- Current Balance (as of 9/30/2016) \$25,009
- Total Earnings \$9

Premier Members Credit Union – Estes Park (Matures 12/15/2017)

- 15 month CD; 1.17%
- Initial Balance (9/15/2016) \$25,000
- Current Balance (as of 9/30/2016) \$25,012
- Total Earnings \$12

Money Market Account - Investment Center of Estes Park

- Current Balance (as of 9/30/2016) \$88

Actions before next meeting

The \$25,000 three month CD maturing 1/5/2017 needs to be deposited into checking for initial 2017 budget expenses.

President's Report (Tony)

Insurance Review

Tony, Tom and Kevin Zagorda (Assistant Fire Chief) met with our insurance agent, Ron Tribbett, and was informed the insurance company we will be using from this point forward is OneBeacon Insurance Group. OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, such as the Tribbett Agency. A summary of the review is as follows:

- Our coverage will be increasing.
- Our premiums will be decreasing.
- Our rate is guaranteed for three years, ending in 2019.
- They have a series of free eLearning videos available to the Fire Department.
- They provide background checks for employees / volunteers for a small fee.
- They can obtain motor vehicle records (i.e. driving records) for employees / volunteers.
- They offer health insurance supplements, over and above Workmen's Comp, which cover heart attack and circulatory issues while on a fire call.

Mr. Tribbett highly recommended the Board consider using their motor vehicle records service. The Board and Fire Department should know the driving record of all fire fighters authorized to drive department vehicles. In addition, department SOG's should spell out the driving history limitations and requirements needed to drive departmental vehicles. This is necessary to avoid being held liable should an accident occur during a fire call caused by a firefighter with a questionable driving record.

Discussion, and some Google searching, revealed that Larimer County will provide the same service for free.

Tom will collect copies of department personnel driver's licenses and submit to Larimer County for a motor vehicle review.

Tom will modify the SOG's to reflect what the proper standards and expectations should be within the department regarding motor vehicle violations. (Ron Tribbett said he could provide some SOG guidelines.)

Ron Tribbett to provide a cost estimate for providing the discussed supplemental health insurance.

Remaining Flood Relief Funds

Discussion was held regarding how to dispose of the remaining balance of the flood restricted account. (i.e. about \$7,021.) The funds must be used for flood recovery purposes. We have been holding onto these funds to help pay for service and repairs on the donated dump truck. Since said truck has been sold, we no longer have any legal right to hold onto the funds. Since the Board is not aware of any community projects, (i.e. non private property in nature), that could benefit from these funds, it was motioned and passed we transfer the funds to the Glen Haven Flood Relief, Inc. with the same restrictions as the previous transfer in July 2015.

Sarah to send check with restriction letter to the Glen Haven Flood Relief, Inc. and close the account.

Flagpole

Tony and Tom discussed Tom's preference regarding the installation of a flagpole for the firehouse. Tom's preference was to try and salvage the flagpole from the original firehouse. If it cannot be salvaged, a new pole can be acquired for the flag and we would use the original pole as a "flood monument" somewhere on the property.

Tony to obtain an estimate for performing the salvage effort.

Citizens Complaint

Discussion was held as to whether the Board should respond to an e-mail received from Larimer County officials regarding a citizen's complaint with the Glen Haven Flood Relief Inc. and/or the GHA regarding the usage of flood relief funds for the construction of the Glen Haven Town Hall.

Tony to respond to Larimer County documenting our non-profit transfer process.

Said response should relieve us of any responsibilities between the concerned citizens and the Glen Haven Flood relief, Inc. and/or the Glen Haven Association.

Fire Chief's Report

Operations

Thirty-eight (38) calls year-to-date. Most recent was assisting Estes Park with a grass fire on Dry Gulch road.

Training

Emergency Medical Training (EMR) continues.

Roster

One new person has been added to the roster, bringing the total to twenty. (14 Active; 4 in training and 2 in reserve.)

Tom to distribute an updated Fire Department Roster.

ISO Rating

Tom received notification in late October that the insurance rating (ISO classification) for our Fire Department will be reduced as of February 2017 from a split class 7 / 9 to a split class 6 / 6X. This could have a positive impact on insurance premiums for local property owners.

Dwayne to include this information in the next Newsletter suggesting property owners contact their insurance agent to see if their premiums can be reduced.

Fire House #2 Projects

- Exterior painting will begin soon.
- Internal freeze alarm and new LED lights have been installed.
- External grounds cleanup is in the planning process. Probably sometime next spring.

Grants (Tony)

Jim to contact Estes Park Rotary to see if any grant money is available for AED batteries.

Auxiliary Report (Sarah)

Nothing to report except a pending auxiliary meeting – date unknown.

Old Business

Annual Appreciation Dinner

Instead of trying to squeeze in a date during December for the annual Fire Department appreciation dinner, it was decided the dinner will be held on Friday January 13th, 2017. Mary Nolan and Mike Keefe agreed to jointly head up the organization effort.

New Business

Duck Race

Mary has received the 2017 duck race application and will submit before the deadline.

Salvation Army

Sarah has been appointed neighborhood captain for the annual Salvation Army holiday bell ringers. She has 4 two hour slots still available in Estes Park. Contact Sarah if you would like to help out.

Sam's Club Membership Card

The membership card we currently have is in Tony and Sarah's name and will soon expire. A new person needs to be assigned this responsibility. Eileen volunteered since she drives past Sam's twice a week traveling between Greeley and Glen Haven.

Eileen to obtain a Sam's Club membership card for GHAVFD usage.

Annual Election

Steve Childs and John McKinley have decided not to serve another term. In addition, Sarah Fink has decided not to complete the second year of her current term and has submitted her resignation effective 12/31/2016. Eileen Croissant and Mike Keefe, the other Board members whose terms expire at the end of 2016, have agreed to serve for another 2 year term. In addition, four new individuals have expressed an interest in serving on the Board of Directors. After introductions of the four new individuals, the following six people were elected by-affirmation to the Board of Directors for the two year term beginning January 2017:

Bruce Burg; Eileen Croissant; Mike Keefe; Linda Lambert; Kathy Miller and Kevin Zagorda.

Officer Elections

After the election, the following individuals were elected as 2017 Board officers: Dwayne Ballard (President); Jim Broomfield (Vice-President); Eileen Croissant (Treasurer); and Kathy Miller (Secretary).

The meeting was adjourned at 8:55 pm.

The next meeting will be held Wednesday January 11th, 2017, 6:30 p.m. at the Fire House.

Dwayne Ballard – Board Secretary

GHAVFD 2017 APPROVED BUDGET

Ordinary Income/Expense	Jan - Nov 7/2016	2016 Budget	2017 Budget	Notes
Income				
4000.00 Income				
4001.00 Donations				
4001.20 Glen Haven Association	20,250.00	18,500.00	19,000.00	
4001.30 Group & Business	1,468.93	1,000.00	1,000.00	
4001.40 Individual	3,746.25	1,750.00	3,000.00	
4001.50 PayPal	634.80	500.00	500.00	
4001.60 Retreat Landowners Assn	24,400.00	18,500.00	20,000.00	
4001.70 Pastels & Calendars	905.00			
4001.80 Amazon Smile	6.98			
4001.90 Auxiliary	5,000.00			
Total 4001.00 Donations	56,411.96	40,250.00	43,500.00	
4002.00 Fund Raisers				
4002.10 Auxiliary				
4002.12 Bake Sale	370.75	750.00	500.00	
4002.14 Decals	170.00			
4002.15 House Signs	15.00			
4002.17 Silent Auction	4,174.91	3,000.00	3,000.00	
4002.18 T-shirts/Hats	796.00		200.00	
Total 4002.10 Auxiliary	5,526.66	3,750.00	3,700.00	
4002.30 Duck Race	4,636.00	4,000.00	4,000.00	
4002.50 Pancake Breakfast	5,963.80	3,500.00	5,000.00	
4002.70 "The Boot"	1,216.10	500.00	500.00	
Total 4002.00 Fund Raisers	17,342.56	11,750.00	13,200.00	
4008.00 Grants				
4008.40 EP Community Thrift Shop		2,500.00		
4008.60 Rotary		1,000.00		
Total 4008.00 Grants		3,500.00	1,100.00	
4009.00 Interest				
4009.30 BEP Checking	6.02		-	
4009.40 BBVA CD	986.00	1,000.00	2,000.00	
4009.60 Premier 9 mo CD	9.32		200.00	
4009.70 Premier 15 mo CD	12.71			
4009.80 RBC Capital 3 mo CD	69.48			
4009.90 Bank of China 3 mo CD	9.79			
Total 4009.00 Interest	1,093.32	1,000.00	2,200.00	
4010.00 Other Types of Income				
4010.20 Insurance Reimbursement	629.00			
4010.30 Vehicle & Equip. Sales	5,500.00			
Total 4010.00 Other Types of Income	6,129.00			
Total 4000.00 Income		56,500.00	60,000.00	
Total Income	80,976.84	56,500.00	60,000.00	

Expense

5000.00 Expenses

5001.00 Administration

5001.10 Appreciation/Recogniti	1,507.24	2,600.00	2,000.00
5001.20 Fees & Licenses	430.00	500.00	500.00
5001.40 Insurance-Bldg/Vehicles		10,000.00	7,500.00
5001.50 Insurance-Workers Comp.	2,136.00	3,500.00	3,500.00
5001.60 Misc Administration	49.95		
5001.70 Office			
5001.71 Online services	174.75	200.00	200.00
5001.72 Phone/Internet	1,523.66	1,500.00	2,000.00
5001.73 Postage	165.06	200.00	200.00
5001.74 Printing/Copying	68.00	100.00	100.00
5001.75 Shipping	24.31	300.00	100.00
5001.76 Supplies	292.16	400.00	300.00

5001.8 Investment Fees

Total 5001.00 Administration	6,371.13	19,300.00	16,400.00
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5002.00 Auxiliary	5,403.20		
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5003.00 Firehouse

5003.10 Fixtures	151.99	1,800.00	250.00
5003.20 Supplies	522.92	250.00	250.00
5003.30 Building Maintenance	561.26	3,500.00	500.00

Total 5003.00 Firehouse	1,236.17	5,550.00	1,000.00
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5007.00 Operations

5007.10 Communications/Radios	2,717.23	1,500.00	2,000.00
5007.20 EMS	1,558.80	1,100.00	2,500.00
5007.30 Facilities -Main/Repair	317.38	1,500.00	500.00
5007.40 Fire Equipment	248.14	3,500.00	2,000.00
5007.60 Fire Equipment Testing	1,400.00	2,500.00	1,000.00
5007.70 Food-Training/Calls	162.40	700.00	200.00
5007.90 Mileage/Trip Expense		50.00	50.00
5007.91 Misc Operations	121.00		
5007.92 Personal Protection Equip		1,500.00	1,000.00
5007.93 Public Information		50.00	50.00
5007.94 Safety Markers/Equip		1,000.00	100.00
5007.95 Training	1,750.00	3,500.00	2,000.00
5007.96 Uniforms		200.00	100.00
5007.97 Equipment Repair/Improv	782.54	500.00	750.00

5007.98 Vehicles

5007.981 Fuel	1,022.95	1,200.00	1,500.00
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5007.982 Maintenance	2,341.69	8,000.00	8,000.00
5007.983 Rental	200.00	200.00	400.00
5007.984 Improvements		2,000.00	1,000.00
Total 5007.00 Operations	12,622.13	29,000.00	23,150.00
5008.00 Services			
5008.20 Trash/Waste Removal	470.65	450.00	500.00
Total 5008.00 Services	470.65	450.00	500.00
5009.00 Utilities			
5009.10 Electric	821.14	1,500.00	1,200.00
5009.20 Propane	375.28	3,500.00	3,300.00
Total 5009.00 Utilities	1,196.42	5,000.00	4,500.00
5011.00 Pancake Breakfast	228.95		250.00
5012.20 Restricted Flood Relief	751.16		
Total Expense	28,279.81	59,300.00	45,800.00
Net Income	52,697.03	(2,800.00)	14,200.00