

# Fenton Fire Protection District

Financial Statements  
~  
October 2017

Rognan & Associates

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Accountant's Compilation Report

Board of Directors  
Fenton Fire Protection District  
845 Gregory Lane  
Fenton, MO 63026

**COMPILATION OF FINANCIAL STATEMENTS ON A MODIFIED ACCRUAL BASIS**

Management is responsible for the accompanying general purpose financial statements of Fenton Fire Protection District, which comprise the statements of assets, liabilities and fund balance - modified accrual basis as of October 31, 2017, and the related statements of revenues and expenses - modified accrual basis for the year then ended December 31, 2017. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the accompanying general purpose financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these general purpose financial statements.

Management has elected to omit substantially all the disclosures ordinarily included in general purpose financial statements prepared in accordance with the modified accrual basis of accounting. If the omitted disclosures were included in the general purpose financial statements, they might influence the user's conclusions about the Fire Protection District's assets, liabilities, fund balance, revenues, and expenses. Accordingly, the general purpose financial statements are not designed for those who are not informed about such matters.

We are not independent with respect to Fenton Fire Protection District.

 ***Rognan and Associates***

ROGNAN & ASSOCIATES  
St. Louis, MO

November 16, 2017

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

OCT 31, 2017	PERCENTAGE	GENERAL	OVER	AMBULANCE	OVER
PAGE 2	GAUGE	ACTUAL	(UNDER)	ACTUAL	(UNDER)
January	8.30	13.34	5.04	7.26	(1.04)
February	16.70	19.68	2.98	14.06	(2.64)
March	25.00	26.16	1.16	21.21	(3.79)
April	33.30	32.28	(1.02)	28.37	(4.93)
May	41.70	39.63	(2.07)	35.81	(5.89)
June	50.00	50.95	0.95	47.00	(3.00)
July	58.30	57.70	(0.60)	54.08	(4.22)
August	66.60	64.57	(2.03)	61.00	(5.60)
September	75.00	71.48	(3.52)	67.99	(7.01)
✓ October	83.30	78.61	(4.69)	75.16	(8.14) ✓
November	91.60				
December	100.00				
(\$596,363)	1%	\$61,202	(\$287,038)	\$38,001	(\$309,325)

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

			OCT 31, 2017	PAGE 3
<b>GENERAL + AMBULANCE FUND COMBINED</b>				
<b>ACTUAL - COMPARED TO BUDGET</b>			<b>OVER (UNDER)</b>	<b>% OF</b>
	<b>ACTUAL</b>	<b>BUDGET</b>	<b>BUDGET</b>	<b>BUDGET</b>
<b>REVENUES</b>				
Tax collections	\$5,178,363	\$7,663,275	(\$2,484,912)	67.57%
Building and other permits	117,293	75,000	42,293	✓ 156.39%
Ambulance fees, net	644,305	750,000	(105,695)	85.91%
Interest	19,031	13,500	5,531	✓ 140.97%
Miscellaneous revenue	382,536	4,500	378,036	✓ 8500.80%
Rental income	14,500	17,400	(2,900)	83.33%
Financing Source - Loan Proceeds	370,816	370,816	0	100.00%
<b>TOTAL REVENUES</b>	<b>\$6,726,844</b>	<b>\$8,894,491</b>	<b>(\$2,167,647)</b>	<b>75.63%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$527	\$3,000	(\$2,473)	17.57%
Building maintenance	28,805	32,614	(3,809)	88.32%
Depreciated assets - capital assets	385,011	404,876	(19,865)	95.09%
Doctors fees & medical exams	21,369	24,000	(2,631)	89.04%
Dues and subscriptions	7,435	8,569	(1,134)	86.77%
Election expenses	14,876	40,000	(25,124)	37.19%
Equipment maintenance & expensed	65,424	102,400	(36,976)	63.89%
Equipment purchases and replacement	5,897	9,000	(3,103)	65.52%
Gasoline and oil	40,044	50,500	(10,456)	79.30%
Insurance - employee - medical & dental	1,178,572	1,516,985	(338,413)	77.69%
Insurance - general	264,006	332,662	(68,656)	79.36%
Mortgage interest payments/expense	4,576	5,600	(1,024)	81.71%
Miscellaneous expenses	4,288	13,250	(8,962)	32.36%
Lease expenses - principal & interest	43,669	49,300	(5,631)	88.58%
Office supplies and expenses	16,500	26,000	(9,500)	63.46%
Payroll taxes	362,807	496,780	(133,973)	73.03%
Professional fees & services	115,434	170,000	(54,566)	67.90%
Rental Management Fee/repairs	1,928	5,200	(3,272)	37.08%
Salaries	4,834,072	6,263,750	(1,429,678)	77.18%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	12,471	10,700	1,771	✓ 116.55%
Training and education	22,703	45,180	(22,477)	50.25%
Uniforms	95,024	125,600	(30,576)	75.66%
Utilities	40,416	53,300	(12,884)	75.83%
Vehicle maintenance & repairs	100,820	121,000	(20,180)	83.32%
Work Comp Claims	394	10,000	(9,606)	3.94%
<b>TOTAL EXPENDITURES</b>	<b>\$7,667,068</b>	<b>\$9,920,266</b>	<b>(\$2,253,198)</b>	<b>77.29%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$940,224)</b>	<b>(\$1,025,775)</b>	<b>\$85,551</b>	<b>91.66%</b>
<b>General/Ambulance Overhead Transfer</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
<b>USE OF DISTRICT RESERVES</b>	<b>\$0</b>	<b>\$1,025,775</b>	<b>\$0</b>	<b>0.00%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$940,224)</b>	<b>\$0</b>	<b>\$85,551</b>	

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

			OCT 31, 2017	PAGE 4
GENERAL + AMBULANCE FUND COMBINED				
ACTUAL 2017 - COMPARED TO ACTUAL 2016	ACTUAL 2017	ACTUAL 2016	2017-2016 \$ OVER (UNDER)	2017-2016 % OVER (UNDER)
<b>REVENUES</b>				
Tax collections	\$5,178,363	\$5,158,791	\$19,572 ✓	0.38%
Building and other permits	117,293	126,502	(9,209)	-7.28%
Ambulance fees, net	644,305	674,694	(30,389) ✓	-4.50%
Interest	19,031	19,331	(300)	-1.55%
Miscellaneous revenue	382,536	26,413	356,123 ✓	1348.29%
Rental income	14,500	14,100	400	2.84%
Financing Source - Loan Proceeds	370,816	0	370,816 ✓	
<b>TOTAL REVENUES</b>	<b>\$6,726,844</b>	<b>\$6,019,831</b>	<b>\$707,013</b> ✓	<b>11.74%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$527	\$366	\$161	43.99%
Building maintenance	28,805	30,230	(1,425)	-4.71%
Depreciated assets - capital assets	385,011	8,044	376,967 ✓	4686.31%
Doctors fees & medical exams	21,369	3,291	18,078 ✓	549.32%
Dues and subscriptions	7,435	5,268	2,167	41.14%
Election expenses	14,876	0	14,876 ✓	
Equipment maintenance & expensed	65,424	90,112	(24,688) ✓	-27.40%
Equipment purchases and replacement	5,897	0	5,897	
Gasoline and oil	40,044	34,969	5,075	14.51%
Insurance - employee - medical & dental	1,178,572	1,007,124	171,448 ✓	17.02%
Insurance - general	264,006	261,359	2,647	1.01%
Mortgage interest payments/expense	4,576	4,591	(15)	-0.33%
Miscellaneous expenses	4,288	4,936	(648)	-13.13%
Lease expenses - principal & interest	43,669	0	43,669 ✓	
Office supplies and expenses	16,500	16,226	274	1.69%
Payroll taxes	362,807	373,260	(10,453) ✓	-2.80%
Professional fees & services	115,434	140,696	(25,262) ✓	-17.96%
Rental Management Fee/repairs	1,928	5,456	(3,528) ✓	-64.66%
Salaries	4,834,072	4,969,077	(135,005) ✓	-2.72%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	12,471	10,401	2,070 ✓	19.90%
Training and education	22,703	52,431	(29,728) ✓	-56.70%
Uniforms	95,024	89,123	5,901	6.62%
Utilities	40,416	47,242	(6,826)	-14.45%
Vehicle maintenance & repairs	100,820	68,491	32,329 ✓	47.20%
Work Comp Claims	394	5,254	(4,860)	-92.50%
<b>TOTAL EXPENDITURES</b>	<b>\$7,667,068</b>	<b>\$7,227,947</b>	<b>\$439,121</b> ✓	<b>6.08%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$940,224)</b>	<b>(\$1,208,116)</b>	<b>\$267,892</b> ✓	<b>77.83%</b>
<b>General/Ambulance Overhead Transfer</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
<b>USE OF DISTRICT RESERVES</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$940,224)</b>	<b>(\$1,208,116)</b>	<b>\$267,892</b>	

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	BUDGET - ALL FUNDS				OCT 31, 2017	PAGE 5
			GENERAL +			
	GENERAL	AMBULANCE	AMBULANCE	DISPATCH	PENSION	TOTAL
<b>REVENUES</b>						
Tax collections	\$5,038,415	\$2,624,860	\$7,663,275	\$438,233	\$876,463	\$8,977,971
Building and other permits	75,000		75,000			75,000
Ambulance fees, net		750,000	750,000			750,000
Interest	3,500	10,000	13,500	1,000	0	14,500
Miscellaneous revenue	4,000	500	4,500			4,500
Rental income	17,400		17,400			17,400
Financing Source - Loan Proceeds	370,816		370,816			370,816
<b>TOTAL REVENUES</b>	<b>\$5,509,131</b>	<b>\$3,385,360</b>	<b>\$8,894,491</b>	<b>\$439,233</b>	<b>\$876,463</b>	<b>\$10,210,187</b>
<b>EXPENDITURES</b>						
Bank service charges	\$3,000	\$0	\$3,000			\$3,000
Building maintenance	26,091	6,523	32,614			32,614
Depreciated assets - capital assets	404,076	800	404,876	9,400		414,276
Doctors fees & medical exams	19,200	4,800	24,000			24,000
Dues and subscriptions	7,242	1,327	8,569			8,569
Election expenses	32,000	8,000	40,000			40,000
Equipment maintenance & expensed	24,700	77,700	102,400			102,400
Equipment purchases and replacement	9,000	0	9,000			9,000
Gasoline and oil	40,400	10,100	50,500			50,500
Insurance - employee - medical & dental	1,213,588	303,397	1,516,985			1,516,985
Insurance - general	266,130	66,532	332,662			332,662
Mortgage interest payments/expense	4,480	1,120	5,600			5,600
Miscellaneous expenses	9,400	3,850	13,250			13,250
Lease expenses - principal & interest	49,300	0	49,300			49,300
Office supplies and expenses	22,500	3,500	26,000			26,000
Payroll taxes	298,068	198,712	496,780			496,780
Professional fees & services	86,300	83,700	170,000	1,000		171,000
Rental Management Fee/repairs	5,200	0	5,200			5,200
Salaries	3,305,890	2,957,860	6,263,750			6,263,750
Salaries - OT	0	0	0			0
Supplies - cleaning & laundry	8,560	2,140	10,700			10,700
Training and education	24,360	20,820	45,180			45,180
Uniforms	100,480	25,120	125,600			125,600
Utilities	42,640	10,660	53,300	134,496		187,796
Vehicle maintenance & repairs	109,600	11,400	121,000			121,000
Work Comp Claims	8,000	2,000	10,000			10,000
Dispatch - CCE-911				332,000		332,000
Pension Contribution					876,463	876,463
<b>TOTAL EXPENDITURES</b>	<b>\$6,120,205</b>	<b>\$3,800,061</b>	<b>\$9,920,266</b>	<b>\$476,896</b>	<b>\$876,463</b>	<b>\$11,273,625</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$611,074)</b>	<b>(\$414,701)</b>	<b>(\$1,025,775)</b>	<b>(\$37,663)</b>	<b>\$0</b>	<b>(\$1,063,438)</b>
<b>General/Ambulance Overhead Transfer</b>	<b>\$0</b>		<b>\$0</b>			<b>\$0</b>
<b>USE OF DISTRICT RESERVES</b>	<b>\$611,074</b>	<b>\$414,701</b>	<b>\$1,025,775</b>	<b>\$37,663</b>	<b>\$0</b>	<b>\$1,063,438</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	ACTUAL - ALL FUNDS				OCT 31, 2017	PAGE 6
	GENERAL	AMBULANCE	GENERAL + AMBULANCE	DISPATCH	PENSION	TOTAL
<b>REVENUES</b>						
Tax collections	\$3,404,519	\$1,773,844	\$5,178,363	\$296,045	\$592,090	\$6,066,498
Building and other permits	117,293		117,293			117,293
Ambulance fees, net		644,305	644,305			644,305
Interest	11,151	7,880	19,031	2,720	0	21,751
Miscellaneous revenue	382,169	367	382,536			382,536
Miscellaneous expenses	14,500		14,500			14,500
Lease expenses - principal & interest	370,816		370,816			370,816
<b>TOTAL REVENUES</b>	<b>\$4,300,448</b>	<b>\$2,426,396</b>	<b>\$6,726,844</b>	<b>\$298,765</b>	<b>\$592,090</b>	<b>\$7,617,699</b>
<b>EXPENDITURES</b>						
Bank service charges	\$527	\$0	\$527			\$527
Building maintenance	22,871	5,934	28,805			28,805
Depreciated assets - capital assets	384,721	290	385,011	762		385,773
Doctors fees & medical exams	17,095	4,274	21,369			21,369
Dues and subscriptions	6,306	1,129	7,435			7,435
Election expenses	11,901	2,975	14,876			14,876
Equipment maintenance & expensed	15,668	49,756	65,424			65,424
Equipment purchases and replacement	5,674	223	5,897			5,897
Gasoline and oil	32,035	8,009	40,044			40,044
Insurance - employee - medical & dental	942,466	236,106	1,178,572			1,178,572
Insurance - general	211,205	52,801	264,006			264,006
Mortgage interest payments/expense	3,661	915	4,576			4,576
Miscellaneous expenses	3,584	704	4,288			4,288
Lease expenses - principal & interest	43,669	0	43,669			43,669
Office supplies and expenses	13,883	2,617	16,500			16,500
Payroll taxes	199,711	163,096	362,807			362,807
Professional fees & services	58,585	56,849	115,434			115,434
Rental Management Fee/repairs	1,928	0	1,928			1,928
Salaries	2,626,246	2,207,826	4,834,072			4,834,072
Salaries - OT	0	0	0			0
Supplies - cleaning & laundry	9,977	2,494	12,471			12,471
Training and education	13,837	8,866	22,703			22,703
Uniforms	76,019	19,005	95,024			95,024
Utilities	32,331	8,085	40,416	93,329		133,745
Vehicle maintenance & repairs	76,606	24,214	100,820			100,820
Work Comp Claims	315	79	394			394
Dispatch - CCE-911			0	331,375		331,375
Pension Contribution			0		910,447	910,447
<b>TOTAL EXPENDITURES</b>	<b>\$4,810,821</b>	<b>\$2,856,247</b>	<b>7,667,068</b>	<b>\$425,466</b>	<b>\$910,447</b>	<b>\$9,002,981</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$510,373)</b>	<b>(\$429,851)</b>	<b>(\$940,224)</b>	<b>(\$126,701)</b>	<b>(\$318,357)</b>	<b>(\$1,385,282)</b>
General/Ambulance Overhead Transfer	\$0	\$0	\$0	\$0	\$0	\$0
<b>USE OF DISTRICT RESERVES</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$510,373)</b>	<b>(\$429,851)</b>	<b>(\$940,224)</b>	<b>(\$126,701)</b>	<b>(\$318,357)</b>	<b>(\$1,385,282)</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	BUDGET TO ACTUAL - ALL FUNDS					
	OVER (UNDER) BUDGET				OCT 31, 2017	PAGE 7
			GENERAL +			
	GENERAL	AMBULANCE	AMBULANCE	DISPATCH	PENSION	TOTAL
<b>REVENUES</b>						
Tax collections	(\$1,633,896)	(\$851,016)	(\$2,484,912)	(\$142,188)	(\$284,373)	(\$2,911,473)
Building and other permits	42,293	0	42,293	0	0	42,293
Ambulance fees, net	0	(105,695)	(105,695)	0	0	(105,695)
Interest	7,651	(2,120)	5,531	1,720	0	7,251
Miscellaneous revenue	378,169	(133)	378,036	0	0	378,036
Rental income	(2,900)	0	(2,900)	0	0	(2,900)
Financing Source - Loan Proceeds	0	0	0	0	0	0
<b>TOTAL REVENUES</b>	<b>(\$1,208,683)</b>	<b>(\$958,964)</b>	<b>(\$2,167,647)</b>	<b>(\$140,468)</b>	<b>(\$284,373)</b>	<b>(\$2,592,488)</b>
<b>EXPENDITURES</b>						
Bank service charges	(\$2,473)	\$0	(\$2,473)	\$0	\$0	(\$2,473)
Building maintenance	(3,220)	(589)	(3,809)	0	0	(3,809)
Depreciated assets - capital assets	(19,355)	(510)	(19,865)	(8,638)	0	(28,503)
Doctors fees & medical exams	(2,105)	(526)	(2,631)	0	0	(2,631)
Dues and subscriptions	(936)	(198)	(1,134)	0	0	(1,134)
Election expenses	(20,099)	(5,025)	(25,124)	0	0	(25,124)
Equipment maintenance & expensed	(9,032)	(27,944)	(36,976)	0	0	(36,976)
Equipment purchases and replacement	(3,326)	223	(3,103)	0	0	(3,103)
Gasoline and oil	(8,365)	(2,091)	(10,456)	0	0	(10,456)
Insurance - employee - medical & dental	(271,122)	(67,291)	(338,413)	0	0	(338,413)
Insurance - general	(54,925)	(13,731)	(68,656)	0	0	(68,656)
Mortgage interest payments/expense	(819)	(205)	(1,024)	0	0	(1,024)
Miscellaneous expenses	(5,816)	(3,146)	(8,962)	0	0	(8,962)
Lease expenses - principal & interest	(5,631)	0	(5,631)	0	0	(5,631)
Office supplies and expenses	(8,617)	(883)	(9,500)	0	0	(9,500)
Payroll taxes	(98,357)	(35,616)	(133,973)	0	0	(133,973)
Professional fees & services	(27,715)	(26,851)	(54,566)	(1,000)	0	(55,566)
Rental Management Fee/repairs	(3,272)	0	(3,272)	0	0	(3,272)
Salaries	(679,644)	(750,034)	(1,429,678)	0	0	(1,429,678)
Salaries - OT	0	0	0	0	0	0
Supplies - cleaning & laundry	1,417	354	1,771	0	0	1,771
Training and education	(10,523)	(11,954)	(22,477)	0	0	(22,477)
Uniforms	(24,461)	(6,115)	(30,576)	0	0	(30,576)
Utilities	(10,309)	(2,575)	(12,884)	(41,167)	0	(54,051)
Vehicle maintenance & repairs	(32,994)	12,814	(20,180)	0	0	(20,180)
Work Comp Claims	(7,685)	(1,921)	(9,606)	0	0	(9,606)
Dispatch - CCE-911	0	0	0	(625)	0	(625)
Pension Contribution	0	0	0	0	33,984	33,984
<b>TOTAL EXPENDITURES</b>	<b>(\$1,309,384)</b>	<b>(\$943,814)</b>	<b>(\$2,253,198)</b>	<b>(\$51,430)</b>	<b>\$33,984</b>	<b>(\$2,270,644)</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>\$100,701</b>	<b>(\$15,150)</b>	<b>\$85,551</b>	<b>(\$89,038)</b>	<b>(\$318,357)</b>	<b>(\$321,844)</b>



**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	BUDGET TO ACTUAL - ALL FUNDS				OCT 31, 2017	PAGE 8
	PERCENT OF BUDGET USED					
	GENERAL	AMBULANCE	GENERAL + AMBULANCE	DISPATCH	PENSION	TOTAL
<b>REVENUES</b>						
Tax collections	67.57%	✓ 67.58%	67.57%	✓ 67.55%	67.55%	67.57%
Building and other permits	156.39%	✓	156.39%	✓		156.39%
Ambulance fees, net		85.91%	✓ 85.91%	✓		85.91%
Interest	318.60%	78.80%	140.97%	272.00%		150.01%
Miscellaneous revenue	9554.23%	73.40%	8500.80%			8500.80%
Rental income	83.33%		83.33%			83.33%
Financing Source - Loan Proceeds	100.00%		100.00%			100.00%
<b>TOTAL REVENUES</b>	<b>78.06%</b>	<b>71.67%</b>	<b>75.63%</b>	<b>68.02%</b>	<b>67.55%</b>	<b>74.61%</b>
<b>EXPENDITURES</b>						
Bank service charges	17.57%	✓	17.57%			17.57%
Building maintenance	87.66%	✓ 90.97%	✓ 88.32%	✓		88.32%
Depreciated assets - capital assets	95.21%	✓ 36.25%	✓ 95.09%	✓ 8.11%		93.12%
Doctors fees & medical exams	89.04%	✓ 89.04%	✓ 89.04%	✓		89.04%
Dues and subscriptions	87.08%	✓ 85.08%	✓ 86.77%	✓		86.77%
Election expenses	37.19%	37.19%	37.19%			37.19%
Equipment maintenance & expensed	63.43%	64.04%	63.89%			63.89%
Equipment purchases and replacement	63.04%		65.52%			65.52%
Gasoline and oil	79.29%	79.30%	79.30%			79.30%
Insurance - employee - medical & dental	77.66%	77.82%	77.69%			77.69%
Insurance - general	79.36%	79.36%	79.36%			79.36%
Mortgage interest payments/expense	81.72%	81.70%	81.71%			81.71%
Miscellaneous expenses	38.13%	18.29%	32.36%			32.36%
Lease expenses - principal & interest	88.58%	✓	88.58%	✓		88.58%
Office supplies and expenses	61.70%	74.77%	63.46%			63.46%
Payroll taxes	67.00%	82.08%	73.03%			73.03%
Professional fees & services	67.89%	67.92%	67.90%	0.00%		67.51%
Rental Management Fee/repairs	37.08%		37.08%			37.08%
Salaries	79.44%	74.64%	77.18%			77.18%
Salaries - OT		✓	✓	✓		
Supplies - cleaning & laundry	116.55%	✓ 116.54%	✓ 116.55%	✓		116.55%
Training and education	56.80%	42.58%	50.25%			50.25%
Uniforms	75.66%	75.66%	75.66%			75.66%
Utilities	75.82%	75.84%	✓ 75.83%	69.39%		71.22%
Vehicle maintenance & repairs	69.90%	212.40%	83.32%			83.32%
Work Comp Claims	3.94%	3.95%	3.94%			3.94%
Dispatch - CCE-911				99.81%	✓	99.81%
Pension Contribution					103.88%	✓ 103.88%
<b>TOTAL EXPENDITURES</b>	<b>78.61%</b>	<b>75.16%</b>	<b>77.29%</b>	<b>89.22%</b>	<b>103.88%</b>	<b>0.00%</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>						

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	GENERAL FUND		OCT 31, 2017	PAGE 9
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$3,404,519	\$5,038,415	(\$1,633,896)	67.57%
Building and other permits	117,293	75,000	42,293 ✓	156.39%
Interest	11,151	3,500	7,651 ✓	318.60%
Miscellaneous revenue	382,169	4,000	378,169 ✓	9554.23%
Rental income	14,500	17,400	(2,900)	83.33%
Financing Source - Loan Proceeds	370,816	370,816	0	100.00%
<b>TOTAL REVENUES</b>	<b>\$4,300,448</b>	<b>\$5,509,131</b>	<b>(\$1,208,683)</b>	<b>78.06%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$527	\$3,000	(\$2,473)	17.57%
Building maintenance	22,871	26,091	(3,220)	87.66%
Depreciated assets - capital assets	384,721	404,076	(19,355)	95.21%
Doctors fees & medical exams	17,095	19,200	(2,105)	89.04%
Dues and subscriptions	6,306	7,242	(936)	87.08%
Election expenses	11,901	32,000	(20,099)	37.19%
Equipment maintenance & expensed	15,668	24,700	(9,032)	63.43%
Equipment purchases and replacement	5,674	9,000	(3,326)	63.04%
Gasoline and oil	32,035	40,400	(8,365)	79.29%
Insurance - employee - medical & dental	942,466	1,213,588	(271,122)	77.66%
Insurance - general	211,205	266,130	(54,925)	79.36%
Mortgage interest payments/expense	3,661	4,480	(819)	81.72%
Miscellaneous expenses	3,584	9,400	(5,816)	38.13%
Lease expenses - principal & interest	43,669	49,300	(5,631)	88.58%
Office supplies and expenses	13,883	22,500	(8,617)	61.70%
Payroll taxes	199,711	298,068	(98,357)	67.00%
Professional fees & services	58,585	86,300	(27,715)	67.89%
Rental Management Fee/repairs	1,928	5,200	(3,272)	37.08%
Salaries	2,626,246	3,305,890	(679,644)	79.44%
Salaries - OT				
Supplies - cleaning & laundry	9,977	8,560	1,417 ✓	116.55%
Training and education	13,837	24,360	(10,523)	56.80%
Uniforms	76,019	100,480	(24,461)	75.66%
Utilities	32,331	42,640	(10,309)	75.82%
Vehicle maintenance & repairs	76,606	109,600	(32,994)	69.90%
Work Comp Claims	315	8,000	(7,685)	3.94%
<b>TOTAL EXPENDITURES</b>	<b>\$4,810,821</b>	<b>\$6,120,205</b>	<b>(\$1,309,384)</b>	<b>78.61%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$510,373)</b>	<b>(\$611,074)</b>	<b>(\$100,701)</b>	<b>83.52%</b>
<b>General/Ambulance Overhead Transfer</b>			\$0	
<b>TOTAL OVERHEAD TRANSFERS</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
<b>USE OF DISTRICT RESERVES</b>	<b>0</b>	<b>\$611,074</b>		
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$510,373)</b>	<b>\$0</b>	<b>(\$100,701)</b>	<b>\$0</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	AMBULANCE FUND		OCT 31, 2017	PAGE 10
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$1,773,844	\$2,624,860	(\$851,016)	67.58%
Ambulance fees, net	644,305	750,000	(105,695)	85.91%
Interest	7,880	10,000	(2,120)	78.80%
Miscellaneous revenue	367	500	(133)	73.40%
<b>TOTAL REVENUES</b>	<b>\$2,426,396</b>	<b>\$3,385,360</b>	<b>(\$958,964)</b>	<b>71.67%</b>
<b>EXPENDITURES</b>				
Bank service charges			\$0	
Building maintenance	5,934	6,523	(589)	90.97%
Depreciated assets - capital assets	290	800	(510)	36.25%
Doctors fees & medical exams	4,274	4,800	(526)	89.04%
Dues and subscriptions	1,129	1,327	(198)	85.08%
Election expenses	2,975	8,000	(5,025)	37.19%
Equipment maintenance & expensed	49,756	77,700	(27,944)	64.04%
Equipment purchases and replacement	223		223	
Gasoline and oil	8,009	10,100	(2,091)	79.30%
Insurance - employee - medical & dental	236,106	303,397	(67,291)	77.82%
Insurance - general	52,801	66,532	(13,731)	79.36%
Mortgage interest payments/expense	915	1,120	(205)	81.70%
Miscellaneous expenses	704	3,850	(3,146)	18.29%
Lease expenses - principal & interest			0	
Office supplies and expenses	2,617	3,500	(883)	74.77%
Payroll taxes	163,096	198,712	(35,616)	82.08%
Professional fees & services	56,849	83,700	(26,851)	67.92%
Rental Management Fee/repairs			0	
Salaries	2,207,826	2,957,860	(750,034)	74.64%
Salaries - OT			0	
Supplies - cleaning & laundry	2,494	2,140	354	116.54%
Training and education	8,866	20,820	(11,954)	42.58%
Uniforms	19,005	25,120	(6,115)	75.66%
Utilities	8,085	10,660	(2,575)	75.84%
Vehicle maintenance & repairs	24,214	11,400	12,814	212.40%
Work Comp Claims	79	2,000	(1,921)	3.95%
<b>TOTAL EXPENDITURES</b>	<b>\$2,856,247</b>	<b>\$3,800,061</b>	<b>(\$943,814)</b>	<b>75.16%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$429,851)</b>	<b>(\$414,701)</b>	<b>(\$15,150)</b>	<b>0.00%</b>
<b>General/Ambulance Overhead Transfer</b>			0	
<b>USE OF DISTRICT RESERVES</b>	0	\$414,701		
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$429,851)</b>	<b>\$0</b>	<b>(\$15,150)</b>	<b>\$0</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	PENSION FUND		OCT 31, 2017	PAGE 11
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$592,090	\$876,463	(\$284,373)	67.55%
Interest	0	0	0	
<b>TOTAL REVENUES</b>	<b>\$592,090</b>	<b>\$876,463</b>	<b>(\$284,373)</b>	<b>67.55%</b>
<b>EXPENDITURES</b>				
Pension Fund Premium	\$910,447	\$876,463	\$33,984	103.88%
<b>TOTAL EXPENDITURES</b>	<b>\$910,447</b>	<b>\$876,463</b>	<b>\$33,984</b>	<b>103.88%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$318,357)</b>	<b>\$0</b>	<b>(\$318,357)</b>	

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	DISPATCH FUND		OCT 31, 2017	PAGE 12
			OVER (UNDER)	% OF
	ACTUAL	BUDGET	BUDGET	BUDGET
<b>REVENUES</b>				
Tax collections	\$296,045	\$438,233	(\$142,188)	67.55%
Interest	2,720	1,000	1,720	272.00%
<b>TOTAL REVENUES</b>	<b>\$298,765</b>	<b>\$439,233</b>	<b>(\$140,468)</b>	<b>68.02%</b>
<b>EXPENDITURES</b>				
Dispatching fees	\$331,375	\$332,000	(\$625)	99.81%
Telephone	18,028	22,700	(4,672)	79.42%
Communication expenses	75,301	111,796	(36,495)	67.36%
Depreciated assets	762	9,400	(8,638)	8.11%
Auditing expense	950	1,000	(50)	95.00%
<b>TOTAL EXPENDITURES</b>	<b>\$426,416</b>	<b>\$476,896</b>	<b>(\$50,480)</b>	<b>89.41%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$127,651)</b>	<b>(\$37,663)</b>	<b>(\$89,988)</b>	<b>338.93%</b>
<b>USE OF DISTRICT RESERVES/TRANSFERS</b>	<b>\$0</b>	<b>\$37,663</b>	<b>(\$37,663)</b>	<b>0.00%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$127,651)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	GENERAL FUND		OCT 31, 2017	PAGE 13
	2017	2016	2017-2016 \$	2017-2016 %
	ACTUAL	ACTUAL	OVER (UNDER)	OVER (UNDER)
<b>REVENUES</b>				
Tax collections	\$3,404,519	\$3,391,047	\$13,472	✓ 0.40%
Building and other permits	117,293	126,502	(9,209)	-7.28%
Interest	11,151	9,772	1,379	✓ 14.11%
Miscellaneous revenue	382,169	21,954	360,215	✓ 1640.77%
Rental income	14,500	14,100	400	✓ 2.84%
Financing Source - Loan Proceeds	370,816		370,816	✓
<b>TOTAL REVENUES</b>	<b>\$4,300,448</b>	<b>\$3,563,375</b>	<b>\$737,073</b>	<b>✓ 20.68%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$527	\$366	\$161	43.99%
Building maintenance	22,871	24,184	(1,313)	✓ -5.43%
Depreciated assets - capital assets	384,721	6,328	378,393	✓ 5979.66%
Doctors fees & medical exams	17,095	2,633	14,462	✓ 549.26%
Dues and subscriptions	6,306	4,504	1,802	✓ 40.01%
Election expenses	11,901	0	11,901	✓
Equipment maintenance & expensed	15,668	42,039	(26,371)	✓ -62.73%
Equipment purchases and replacement	5,674	0	5,674	
Gasoline and oil	32,035	27,975	4,060	✓ 14.51%
Insurance - employee - medical & dental	942,466	805,206	137,260	✓ 17.05%
Insurance - general	211,205	209,087	2,118	1.01%
Mortgage interest payments/expense	3,661	3,673	(12)	-0.33%
Miscellaneous expenses	3,584	4,436	(852)	✓ -19.21%
Lease expenses - principal & interest	43,669	0	43,669	✓
Office supplies and expenses	13,883	14,370	(487)	✓ -3.39%
Payroll taxes	199,711	163,622	36,089	✓ 22.06%
Professional fees & services	58,585	72,964	(14,379)	✓ -19.71%
Rental Management Fee/repairs	1,928	5,456	(3,528)	✓ -64.66%
Salaries	2,626,246	2,141,222	485,024	✓ 22.65%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	9,977	8,321	1,656	✓ 19.90%
Training and education	13,837	39,858	(26,021)	✓ -65.28%
Uniforms	76,019	71,298	4,721	6.62%
Utilities	32,331	31,653	678	✓ 2.14%
Vehicle maintenance & repairs	76,606	62,755	13,851	✓ 22.07%
Work Comp Claims	315	4,203	(3,888)	-92.51%
<b>TOTAL EXPENDITURES</b>	<b>\$4,810,821</b>	<b>\$3,746,153</b>	<b>\$1,064,668</b>	<b>✓ 28.42%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$510,373)</b>	<b>(\$182,778)</b>	<b>(\$327,595)</b>	<b>✓ 179.23%</b>
<b>General/Ambulance/Dispatch/Pension OH Transfer</b>				
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$510,373)</b>	<b>(\$182,778)</b>	<b>(\$327,595)</b>	<b>179.23%</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

	AMBULANCE FUND		OCT 31, 2017	PAGE 14
	2017	2016	2017-2016 \$	2017-2016 %
	ACTUAL	ACTUAL	OVER (UNDER)	OVER (UNDER)
<b>REVENUES</b>				
Tax collections	\$1,773,844	\$1,767,744	\$6,100	0.35%
Ambulance fees, net	644,305	674,694	(30,389)	-4.50%
Interest	7,880	9,559	(1,679)	-17.56%
Miscellaneous revenue	367	4,459	(4,092)	-91.77%
<b>TOTAL REVENUES</b>	<b>\$2,426,396</b>	<b>\$2,456,456</b>	<b>(\$30,060)</b>	<b>-1.22%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$0	\$0	\$0	
Building maintenance	5,934	6,046	(112)	-1.85%
Depreciated assets - capital assets	290	1,716	(1,426)	-83.10%
Doctors fees & medical exams	4,274	658	3,616	549.54%
Dues and subscriptions	1,129	764	365	47.77%
Election expenses	2,975	0	2,975	
Equipment maintenance & expensed	49,756	48,073	1,683	3.50%
Equipment purchases and replacement	223	0	223	
Gasoline and oil	8,009	6,994	1,015	14.51%
Insurance - employee - medical & dental	236,106	201,918	34,188	16.93%
Insurance - general	52,801	52,272	529	1.01%
Mortgage interest payments/expense	915	918	(3)	-0.33%
Miscellaneous expenses	704	500	204	40.80%
Lease expenses - principal & interest	0	0	0	
Office supplies and expenses	2,617	1,856	761	41.00%
Payroll taxes	163,096	209,638	(46,542)	-22.20%
Professional fees & services	56,849	67,732	(10,883)	-16.07%
Rental Management Fee/repairs	0	0	0	
Salaries	2,207,826	2,827,855	(620,029)	-21.93%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	2,494	2,080	414	19.90%
Training and education	8,866	12,573	(3,707)	-29.48%
Uniforms	19,005	17,825	1,180	6.62%
Utilities	8,085	15,589	(7,504)	-48.14%
Vehicle maintenance & repairs	24,214	5,736	18,478	322.14%
Work Comp Claims	79	1,051	(972)	-92.48%
<b>TOTAL EXPENDITURES</b>	<b>\$2,856,247</b>	<b>\$3,481,794</b>	<b>(\$625,547)</b>	<b>-17.97%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$429,851)</b>	<b>(\$1,025,338)</b>	<b>\$595,487</b>	<b>-58.08%</b>
<b>General/Ambulance/Dispatch Overhead Transfer</b>				
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$429,851)</b>	<b>(\$1,025,338)</b>	<b>\$595,487</b>	<b>-58.08%</b>

**FENTON FIRE PROTECTION DISTRICT**  
**FINANCIAL STATEMENT ANALYSIS - MONTHLY**

			OCT 31, 2017	PAGE 15
<b>CASH RESERVES AS OF</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>2017-2016 \$</b>	<b>2017-2016 %</b>
<b>OCT 31, 2017</b>	<b>OCT 31, 2017</b>	<b>OCT 31, 2016</b>	<b>OVER (UNDER)</b>	<b>OVER (UNDER)</b>
<b>GENERAL FUND:</b>				
Cash in Bank - Commerce Bank	\$2,923,346.65	\$2,893,181.92	\$30,165	1.04%
Cash in Bank - FSA - Commerce Bank	2,865.42	2,199.41	666	30.28%
Cash in Bank - HRA - Commerce Bank	1,733.43	4,322.27	(2,589)	-59.90%
Cash in Bank - Rental Property - Commerce Bank	10,571.87	5,361.37	5,211	97.19%
Investment account - various	1,555,229.37	1,152,783.79	402,446	34.91%
Petty Cash	185.00	185.00	0	0.00%
<b>TOTAL GENERAL FUND CASH BALANCES</b>	<b>\$4,493,931.74</b>	<b>\$4,058,033.76</b>	<b>\$435,897.98</b>	<b>✓ 10.74%</b>
<b>AMBULANCE FUND:</b>				
Cash in Bank - Commerce Bank	\$752,535.89	\$419,908.10	\$332,627.79	79.21%
Investment account	1,015,089.19	1,501,495.65	(486,406.46)	-32.39%
<b>TOTAL AMBULANCE FUND CASH BALANCES</b>	<b>\$1,767,625.08</b>	<b>\$1,921,403.75</b>	<b>(\$153,778.67)</b>	<b>✓ -8.00%</b>
<b>TOTAL OPERATING FUND CASH BALANCES</b>	<b>\$6,261,556.82</b>	<b>✓ \$5,979,437.51</b>	<b>\$282,119.31</b>	<b>✓ 4.72%</b>
<b>LESS: REMAINING 2017 EXPENSES</b>	<b>(\$2,253,198)</b>	<b>✓</b>		
<b>ESTIMATED CASH RESERVE</b>	<b>\$4,008,359</b>	<b>✓</b>		
<b># of Months - Estimated Reserve</b>	<b>4.85</b>	<b>✓</b>		
<b>Estimated Reserve - %</b>	<b>40.41%</b>	<b>✓</b>		



2017

Average Rate

0.261% 0.277% 0.289% 0.347% 0.352% 0.360% 0.413% 0.443% 0.455% 0.502% #DIV/0! #DIV/0!

District	Fund	Bank	Account #	Account Description	January	February	March	April	May	June	July	August	September	October	November	December
Fenton FPD	Ambulance	Commerce	3844	Ambulance Fund	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	Dispatch	Commerce	7367	Dispatching Fund	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	Pension	Commerce	2560	Pension System of Fenton FPD	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	General	Commerce	3217	FSA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	General	Commerce	938	HRA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	General	Commerce	498	Rental Property	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	General	Commerce	239	General Fund	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Fenton FPD	General	Metamc Valley Bank	2955	Money Market	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%	0.100%



## Health

**A**

Data as of Q2 2017

Learn why bank health matters  
(/banks/health.aspx)

## Health Grade Components

**A+** Texas Ratio ▲▼ **A** Texas Ratio Trend▼ **A** Deposit Growth▼ **B+** Capitalization ▼

The Texas Ratio is an indicator of how much capital a bank has available compared to the total value of loans considered at risk. As of June 30, 2017 Commerce Bank had \$31.58 million in non-current loans and owned real-estate with \$2.51 billion in equity and loan loss allowances on hand to cover it. This gives Commerce Bank a Texas Ratio of 1.26% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

**OVERALL**

FDIC 2499B  
Certificate # (https://www5.fdic.gov/dasp/externalConfirmation.asp?inCert1=2499B)

Year 1984  
Established

Employees 4705

Primary FED  
Regulator

**ASSETS AND LIABILITIES**

Assets Q2 2017 \$24.97B  
vs Q2 2016 \$24.58B

Loans Q2 2017 \$13.49B  
vs Q2 2016 \$12.97B

Deposits Q2 2017 \$20.96B  
vs Q2 2016 \$20.16B

Equity Capital Q2 2017 \$2.35B  
vs Q2 2016 \$2.31B

Loan Loss Allowance Q2 2017 \$157.8MM  
vs Q2 2016 \$153.9MM

**PROFIT MARGIN**

Return on Assets - YTD 1.17%

Return on Equity - YTD 12.85%

Annual Interest Income \$376.9MM

Unbacked Noncurrent Loans Q2 2017 \$26.9MM  
vs Q2 2016 \$39.5MM

Real Estate Owned Q2 2017 \$4.7MM  
vs Q2 2016 \$5.6MM

## Health

**A**

Data as of Q2 2017

Learn why bank health matters  
(/banks/health.aspx)

## Health Grade Components

**A** Texas Ratio ▲▼ **C+** Texas Ratio Trend▼ **A+** Deposit Growth▼ **A+** Capitalization ▼

The Texas Ratio is an indicator of how much capital a bank has available compared to the total value of loans considered at risk. As of June 30, 2017 Reliance Bank (MO) had \$10.46 million in non-current loans and owned real-estate with \$179.1 million in equity and loan loss allowances on hand to cover it. This gives Reliance Bank (MO) a Texas Ratio of 6.04% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

## OVERALL

FDIC 35123  
 Certificate # (<https://www5.fdic.gov/ldasp/externalConfirmation.asp?inCert1=35123>)  
 Year Established 1999  
 Employees 178  
 Primary Regulator FDIC

## ASSETS AND LIABILITIES

Assets	Q2 2017	\$1.37B
	vs Q2 2016	\$1.24B
Loans	Q2 2017	\$918.1MM
	vs Q2 2016	\$758.6MM
Deposits	Q2 2017	\$1.06B
	vs Q2 2016	\$940.2MM
Equity Capital	Q2 2017	\$161.1MM
	vs Q2 2016	\$159.0MM
Loan Loss Allowance	Q2 2017	\$12.0MM
	vs Q2 2016	\$12.4MM
Unbacked Noncurrent Loans	Q2 2017	\$0
	vs Q2 2016	\$0
Real Estate Owned	Q2 2017	\$10.5MM
	vs Q2 2016	\$10.7MM

## PROFIT MARGIN

Return on Assets - YTD 0.96%  
 Return on Equity - YTD 7.98%  
 Annual Interest Income \$21.3MM

## Health

**B+**

Data as of Q2 2017

Learn why bank health matters  
(/banks/health.aspx)

## Health Grade Components

**A** Texas Ratio ▲▼ **C+** Texas Ratio Trend▼ **A+** Deposit Growth▼ **B** Capitalization ▼

The Texas Ratio is an indicator of how much capital a bank has available compared to the total value of loans considered at risk. As of June 30, 2017 Alliance Credit Union had \$2.59 million in non-current loans and owned real-estate with \$26.26 million in equity and loan loss allowances on hand to cover it. This gives Alliance Credit Union a Texas Ratio of 9.86% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

## OVERALL

NCUA # 63789  
(<http://mapping.ncua.gov/SingleResult.aspx?ID=63789>)

Year 1948

Chartered

Employees 62

Primary  
Regulator

## PROFIT MARGIN

Return on Assets - YTD 0.84%

Return on Equity - YTD 8.8%

Annual Interest Income \$4.7MM

## ASSETS AND LIABILITIES

Assets Q2 2017 \$263.9MM  
vs Q2 2016 \$235.8MM

Loans Q2 2017 \$225.6MM  
vs Q2 2016 \$196.5MM

Deposits Q2 2017 \$204.3MM  
vs Q2 2016 \$179.6MM

Equity Capital Q2 2017 \$24.6MM  
vs Q2 2016 \$21.9MM

Loan Loss Allowance Q2 2017 \$1.6MM  
vs Q2 2016 \$1.3MM

Unbacked Noncurrent Loans Q2 2017 \$1.5MM  
vs Q2 2016 \$1.2MM

Real Estate Owned Q2 2017 \$1.1MM  
vs Q2 2016 \$1.1MM

## Health

**A**

Data as of Q2 2017

Learn why bank health matters  
(/banks/health.aspx)

## Health Grade Components

**A** Texas Ratio ▲▼ **C+** Texas Ratio Trend▼ **A+** Deposit Growth▼ **A+** Capitalization ▼

The Texas Ratio is an indicator of how much capital a bank has available compared to the total value of loans considered at risk. As of June 30, 2017 Academy Bank had \$14 million in non-current loans and owned real-estate with \$213.57 million in equity and loan loss allowances on hand to cover it. This gives Academy Bank a Texas Ratio of 6.55% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

OVERALL		ASSETS AND LIABILITIES	
FDIC	19600	Assets	Q2 2017 \$1.24B vs Q2 2016 \$1.04B
Certificate #	( <a href="https://www5.fdic.gov/ldasp/externalConfirmation.asp?InCert1=19600">https://www5.fdic.gov/ldasp/externalConfirmation.asp?InCert1=19600</a> )	Loans	Q2 2017 \$868.6MM vs Q2 2016 \$648.4MM
Year Established	1966	Deposits	Q2 2017 \$909.7MM vs Q2 2016 \$737.8MM
Employees	621	Equity Capital	Q2 2017 \$202.0MM vs Q2 2016 \$182.9MM
Primary Regulator	OCC	Loan Loss Allowance	Q2 2017 \$11.5MM vs Q2 2016 \$10.8MM
PROFIT MARGIN		Unbacked Noncurrent Loans	Q2 2017 \$12.8MM vs Q2 2016 \$8.2MM
Return on Assets - YTD	1.14%	Real Estate Owned	Q2 2017 \$1.2MM vs Q2 2016 \$1.0MM
Return on Equity - YTD	6.91%		
Annual Interest Income	\$22.1MM		

## Health

**B+**

Data as of Q2 2017

Learn why bank health matters  
(/banks/health.aspx)

## Health Grade Components

**A** Texas Ratio ▲▼ **A+** Texas Ratio Trend▼ **B+** Deposit Growth▼ **C+** Capitalization ▼

The Texas Ratio is an indicator of how much capital a bank has available compared to the total value of loans considered at risk. As of June 30, 2017 Meramec Valley Bank had \$560,000 in non-current loans and owned real-estate with \$10.16 million in equity and loan loss allowances on hand to cover it. This gives Meramec Valley Bank a Texas Ratio of 5.51% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

OVERALL		ASSETS AND LIABILITIES	
FDIC Certificate #	19200 ( <a href="https://www5.fdic.gov/ldasp/externalConfirmation.asp?inCert1=19200">https://www5.fdic.gov/ldasp/externalConfirmation.asp?inCert1=19200</a> )	Assets	Q2 2017 \$106.9MM vs Q2 2016 \$100.2MM
Year Established	1918	Loans	Q2 2017 \$80.4MM vs Q2 2016 \$73.9MM
Employees	23	Deposits	Q2 2017 \$83.3MM vs Q2 2016 \$80.5MM
Primary Regulator	FDIC	Equity Capital	Q2 2017 \$9.4MM vs Q2 2016 \$8.7MM
PROFIT MARGIN		Loan Loss Allowance	Q2 2017 \$776,00K vs Q2 2016 \$791,00K
Return on Assets - YTD	0.12%	Unbacked Noncurrent Loans	Q2 2017 \$4,00K vs Q2 2016 \$6,00K
Return on Equity - YTD	1.31%	Real Estate Owned	Q2 2017 \$555,00K vs Q2 2016 \$1.6MM
Annual Interest Income	\$1.8MM		

**FENTON FIRE PROTECTION DISTRICT  
MONTHLY FINANCIAL STATEMENT ANALYSIS**

**EMERGENCY CALLS**

2017 Calls		
Fire	EMS	TOTAL
56	298	354
66	258	324
51	295	346
63	333	396
78	302	380
74	322	396
77	337	414
88	282	370
89	310	399
60	293	353
		-
		-
702	3,030	3,732
70.20	303.00	373.20

Jan  
Feb  
Mar  
Apr  
May  
Jun  
Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
**TOTAL**  
**AVG**

2016 Calls		
Fire	EMS	TOTAL
76	280	356
51	239	290
52	286	338
60	326	386
67	321	388
91	303	394
83	293	376
65	282	347
78	317	395
68	277	345
61	279	340
67	338	405
819	3,541	4,360
68.25	295.08	363.33

DIFFERENCE in Calls		
Fire	EMS	Total
↓ -20	↑ 18	↓ -2 ✓
↑ 15	↑ 19	↑ 34 ✓
↓ -1	↑ 9	↑ 8 ✓
↑ 3	↑ 7	↑ 10 ✓
↑ 11	↓ -19	↓ -8 ✓
↓ -17	↑ 19	↑ 2 ✓
↓ -6	↑ 44	↑ 38 ✓
↑ 23	↑ 0	↑ 23 ✓
↑ 11	↓ -7	↑ 4 ✓
↓ -8	↑ 16	↑ 8 ✓
↑ 11 ✓	↑ 106 ✓	↑ 117 ✓
↑ 2	↑ 8	↑ 10

Jan  
Feb  
Mar  
Apr  
May  
Jun  
Jul  
Aug  
Sep  
Oct  
Nov  
Dec  
**TOTAL**  
**AVG**

DIFFERENCE Percentage		
Fire	EMS	Total
↓ -26%	↑ 6%	↓ -1%
↑ 29%	↑ 8%	↑ 12%
↓ -2%	↑ 3%	↑ 2%
↑ 5%	↑ 2%	↑ 3%
↑ 16%	↓ -6%	↓ -2%
↓ -19%	↑ 6%	↑ 1%
↓ -7%	↑ 15%	↑ 10%
↑ 35%	↑ 0%	↑ 7%
↑ 14%	↓ -2%	↑ 1%
↓ -12%	↑ 6%	↑ 2%
↑ 1%	↑ 3%	↑ 3%
↑ 3%	↑ 3%	↑ 3%



**FENTON FIRE PROTECTION DISTRICT**  
**2017/2016 AMBULANCE BILLING ANALYSIS**

	BILLED	BILLED	BILLED	BILLED	COLLECTED	COLLECTED	COLLECTED	COLLECTED	COLLECTED
2017 ✓	Charges	Receipts	Adjustments	TOTAL A/R	Medicare	Insurance	Patient	Refunds	TOTAL
January	141,562.00	59,337.34	50,959.62	31,265.04	10,911.31	42,995.62	5,430.41	0.00	59,337.34
February	187,955.00	63,079.37	61,603.15	63,272.48	16,051.72	41,947.35	5,080.30	(91.11)	62,988.26
March	170,749.00	63,552.72	60,995.19	46,201.09	20,959.70	36,869.12	5,723.90	0.00	63,552.72
April	157,962.00	63,223.86	63,223.86	31,514.28	23,665.66	33,544.00	6,014.20	(104.03)	63,119.83
May	113,804.00	66,703.39	68,569.53	(21,468.92)	16,003.82	43,057.66	7,641.91	(307.00)	66,396.39
June	187,860.00	61,889.32	48,961.39	77,009.29	15,034.81	41,596.49	5,258.02	0.00	61,889.32
July	136,916.00	69,044.13	63,028.16	4,843.71	21,123.68	44,050.37	3,870.08	0.00	69,044.13
August	187,051.00	36,482.18	40,631.09	109,937.73	21,510.92	12,321.15	2,650.11	(89.00)	36,393.18
September	137,812.00	68,157.94	66,731.40	2,922.66	27,139.64	34,581.57	6,436.73		68,157.94
October	163,317.00	80,776.84	69,014.26	13,525.90	21,487.44	53,018.72	6,270.68		80,776.84
November									0.00
December									0.00
TOTALS	1,584,988.00	632,247.09	593,717.65	359,023.26	193,888.70	383,982.05	54,376.34	(591.14)	631,655.95
AVERAGE	158,498.80	63,224.71	59,371.77	35,902.33	19,388.87	38,398.21	5,437.63	(59.11)	63,165.60
PERCENT		39.89%	37.46%		30.70%	60.79%	8.61%	-0.09%	100.00%
2016 ✓	Charges	Receipts	Adjustments	TOTAL A/R	Medicare	Insurance	Patient	Refunds	TOTAL
January	119,189.00	47,576.79	35,792.75	35,819.46	9,756.03	33,880.88	3,939.88	-1746.6	45,830.19
February	146,228.00	72,172.28	51,022.79	23,032.93	20,209.95	43,962.52	7,999.81	0.00	72,172.28
March	157,224.00	56,938.05	65,955.10	34,330.85	18,867.16	35,196.82	2,874.07	0.00	56,938.05
April	180,003.00	58,985.82	46,309.07	74,708.11	14,991.80	40,165.32	3,828.70	0.00	58,985.82
May	151,186.00	79,318.01	60,214.22	11,653.77	18,660.95	55,456.64	5,200.42	(25.00)	79,293.01
June	218,017.00	80,781.01	64,247.55	72,988.44	26,536.72	50,497.62	3,746.67	(30.00)	80,751.01
July	140,832.00	83,507.54	62,175.17	(4,850.71)	19,076.88	57,125.68	7,304.98	0.00	83,507.54
August	160,391.10	61,223.31	56,809.60	42,358.19	16,037.56	39,723.47	5,462.28	0.00	61,223.31
September	154,792.00	64,929.89	59,567.08	30,295.03	17,718.55	40,841.84	6,369.50	0.00	64,929.89
October	141,831.90	58,649.29	58,649.29	24,533.32	18,639.36	34,769.90	5,240.03	(679.05)	57,970.24
November	119,416.00	61,615.37	48,875.39	8,925.24	18,028.01	37,856.23	5,731.13	0.00	61,615.37
December	172,745.00	58,152.63	55,181.31	59,411.06	14,925.60	38,384.38	4,842.65	(813.00)	57,339.63
TOTALS	1,861,855.00	783,849.99	664,799.32	413,205.69	213,448.57	507,861.30	62,540.12	(3,293.65)	780,556.34
AVERAGE	155,154.58	65,320.83	55,399.94	34,433.81	17,787.38	42,321.78	5,211.68	(274.47)	65,046.36
PERCENT		42.10%	35.71%		27.35%	65.06%	8.01%	-0.42%	100.00%
DIFFERENCES									
2017 - 2016 ✓	Charges	Receipts	Adjustments	TOTAL A/R	Medicare	Insurance	Patient	Refunds	TOTAL
January	22,373.00	11,780.55	15,166.87	(4,554.42)	1,155.28	9,114.74	1,490.53	1,746.60	13,507.15
February	41,727.00	(9,092.91)	10,580.36	40,239.55	(4,158.23)	(2,015.17)	(2,919.51)	(91.11)	(9,184.02)
March	13,525.00	6,614.67	(4,959.91)	11,870.24	2,092.54	1,672.30	2,849.83	0.00	6,614.67
April	(22,041.00)	4,238.04	16,914.79	(43,193.83)	8,673.86	(6,621.32)	2,185.50	(104.03)	4,134.01
May	(37,382.00)	(12,614.62)	8,355.31	(33,122.69)	(2,657.13)	(12,398.98)	2,441.49	(282.00)	(12,896.62)
June	(30,157.00)	(18,891.69)	(15,286.16)	4,020.85	(11,501.91)	(8,901.13)	1,511.35	30.00	(18,861.69)
July	(3,916.00)	(14,463.41)	852.99	9,694.42	2,046.80	(13,075.31)	(3,434.90)	0.00	(14,463.41)
August	26,659.90	(24,741.13)	(16,178.51)	67,579.54	5,473.36	(27,402.32)	(2,812.17)	(89.00)	(24,830.13)
September	(16,980.00)	3,228.05	7,164.32	(27,372.37)	9,421.09	(6,260.27)	67.23	0.00	3,228.05
October	21,485.10	22,127.55	10,364.97	(11,007.42)	2,848.08	18,248.82	1,030.65	679.05	22,806.60
November									
December									
TOTALS	15,294.00	(31,834.90)	32,975.03		13,393.74	(47,638.64)	2,410.00	1,889.51	(29,945.39)
AVERAGE	1,529.40	(3,183.49)	3,297.50		1,339.37	(4,763.86)	241.00	188.95	(2,994.54)
PERCENT		-2.21%	1.75%		3.35%	-4.27%	0.60%	0.33%	0.00%

Fenton FPD - General  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
October 31, 2017

ASSETS

Current Assets		
Commerce General - 0239	\$	2,923,346.65
Commerce FSA - 3217		2,865.42
Commerce HRA - 0938		1,733.43
Commerce Rental - 0498		10,571.87
Petty Cash		185.00
Investment Account		1,555,229.37
Taxes Receivable - Current		2,449,149.73
Allowance Uncollectible Taxes		1,221,802.01
Prepaid Rental Expense		250.00
Due From Ambulance		444.18
Deposit-General		100.00
		<hr/>
Total Current Assets		8,165,677.66
Property and Equipment		
Land		621,212.74
Building		3,960,759.11
Vehicles		3,943,543.81
Furniture & Fixtures		609,370.29
Equipment		1,732,461.94
Accum Depreciation		(6,144,910.76)
		<hr/>
Total Property and Equipment		4,722,437.13
Other Assets		
Amount for Long Term Debt		576,442.73
Investments in P&E-Joint		(4,722,437.13)
		<hr/>
Total Other Assets		(4,145,994.40)
		<hr/>
Total Assets	\$	<u>8,742,120.39</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Accounts Payable	\$	50,845.92
Accrued Salaries Payable		20,533.63
FSA Liability		(7,634.58)
IRS Payroll Taxes W/H		(211.25)
Rental Security Deposit		1,950.00
Notes Payable		243,000.00
Capital Lease Payable		333,442.73
		<hr/>
Total Current Liabilities		641,926.45
Deferred Inflows of Resources		
Deferred Revenue		1,218,020.01
		<hr/>
Total Deferred Inflows of Resources		1,218,020.01
		<hr/>
Total Liabilities		1,859,946.46
Fund Balance		
Nonspendable		350.00
Fund Balance-Assigned		2,875,000.00

See Accountant's Compilatio 2 5 port - Modified Accrual Basis

Fenton FPD - General  
 Balance Sheet - Governmental Funds - Modified Accrual Basis  
 October 31, 2017

Fund Balance - Unassigned	4,517,197.43	
Excess Revenue over (under) Ex	(510,373.50)	
	<u>                    </u>	
Total Fund Balance		<u>6,882,173.93</u>
Total Liab., Def. Inflows & Fund Balance	\$	<u>8,742,120.39</u>

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 3,404,519.36	79.17
Interest Income	3,188.21	0.83	11,151.41	0.26
Miscellaneous Revenue	42,670.49	11.08	52,167.66	1.21
Permit Revenue	7,885.00	2.05	117,293.00	2.73
Rental Income	1,450.00	0.38	14,500.00	0.34
Sale of Fixed Assets	330,000.00	85.67	330,000.00	7.67
Loan Proceeds	0.00	0.00	370,816.23	8.62
Total Revenues	385,193.70	100.00	4,300,447.66	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	385,193.70	100.00	4,300,447.66	100.00
Expenditures				
Salaries	233,985.38	60.74	2,482,881.71	57.74
Salaries OT	17,641.69	4.58	143,363.59	3.33
Election Expenses	0.00	0.00	11,900.54	0.28
Depreciated Assets	6,759.74	1.75	384,721.12	8.95
Payroll Taxes	19,192.11	4.98	199,711.34	4.64
Office Supplies	934.16	0.24	13,882.93	0.32
Gas & Oil-Fuel	3,780.87	0.98	32,035.48	0.74
Bank Charges	63.00	0.02	526.94	0.01
Equipment Purchases	0.00	0.00	5,673.86	0.13
Dues & Subscriptions	0.00	0.00	6,305.59	0.15
Insurance - General	20,647.45	5.36	211,204.81	4.91
Insurance - Employee	95,133.73	24.70	942,465.98	21.92
Professional Fees	3,815.50	0.99	58,584.86	1.36
Building Maintenance	3,870.82	1.00	22,870.86	0.53
Equipment Maintenance	1,215.24	0.32	15,667.86	0.36
Vehicle Maintenance	5,311.05	1.38	76,605.99	1.78
Lease Expense	0.00	0.00	43,669.05	1.02
Workers Comp Claims	0.00	0.00	314.93	0.01
Rental Management Fee	116.00	0.03	1,522.50	0.04
Mortgage Interest Payments	361.26	0.09	3,660.76	0.09
Doctors Fees	14,700.00	3.82	17,095.36	0.40
Rental Repair	180.00	0.05	405.00	0.01
Misc. Expenses	413.59	0.11	3,584.23	0.08
Training & Education	2,111.62	0.55	13,836.67	0.32
Uniforms	1,706.22	0.44	76,018.54	1.77
Supplies-Cleaning & Maint.	364.40	0.09	9,976.87	0.23
Utilities	3,574.71	0.93	32,333.79	0.75
Total Expenditures	435,878.54	113.16	4,810,821.16	111.87
Excess Revenue over (under) Expenditur	\$ (50,684.84)	(13.16)	\$ (510,373.50)	(11.87)

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 3,404,519.36	79.17
Investment Interest	3,188.21	0.83	11,151.41	0.26
Misc Income	2,149.99	0.56	11,647.16	0.27
FEMA Reimbursement	40,520.50	10.52	40,520.50	0.94
Permit Revenue	7,885.00	2.05	28,314.00	0.66
Building Permits	0.00	0.00	88,979.00	2.07
Upper End Property	1,450.00	0.38	14,500.00	0.34
Sale of Fixed Assets	330,000.00	85.67	330,000.00	7.67
Loan Proceeds	0.00	0.00	370,816.23	8.62
Total Revenues	385,193.70	100.00	4,300,447.66	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	385,193.70	100.00	4,300,447.66	100.00
Expenditures				
Salaries-Firefighters	181,165.03	47.03	1,845,403.55	42.91
Summer One	0.00	0.00	2,640.00	0.06
Salaries-Fire Chief	7,344.64	1.91	76,997.13	1.79
Salaries-Deputy Chiefs	28,223.47	7.33	292,466.17	6.80
Salaries-Admin Assistants	5,253.92	1.36	53,528.66	1.24
Salaries-Office Manager	3,825.84	0.99	40,171.32	0.93
Salaries-Fire Marshall	6,539.20	1.70	94,132.37	2.19
Salaries-Medical Officer	1,633.28	0.42	17,122.08	0.40
Sick Leave Buyback	0.00	0.00	60,420.43	1.40
Payroll Overtime-FF	17,641.69	4.58	143,339.86	3.33
Salaries-OT Admin	0.00	0.00	23.73	0.00
St. Louis Cty Board of Electio	0.00	0.00	9,969.58	0.23
Commerce Bank-VISA	0.00	0.00	618.98	0.01
Mulligan Printing	0.00	0.00	1,311.98	0.03
Depreciated Assets	0.00	0.00	372,355.38	8.66
Banner Fire Equipment	0.00	0.00	5,606.00	0.13
Summer One	800.00	0.21	800.00	0.02
Stryker	5,959.74	1.55	5,959.74	0.14
FICA/ Medicare	19,192.11	4.98	199,711.34	4.64
Marco	0.00	0.00	578.39	0.01
Copying Concepts	0.00	0.00	1,655.79	0.04
Office Source	207.81	0.05	2,261.74	0.05
St. Louis County Treasurer	97.50	0.03	3,948.00	0.09
Commerce Bank-VISA	80.64	0.02	2,412.67	0.06
MO Lawyers Media	59.36	0.02	432.96	0.01
Safeguard	331.45	0.09	514.71	0.01
MO Vocational Enterprises	0.00	0.00	18.95	0.00
ADP Screening Services	0.00	0.00	1,404.84	0.03
Vinyl Images	0.00	0.00	228.00	0.01
Rejis Commission	8.00	0.00	96.00	0.00
Copy Source	0.00	0.00	127.20	0.00
Wal-Mart	0.00	0.00	19.71	0.00
UPS	0.00	0.00	34.57	0.00
Summer One	149.40	0.04	149.40	0.00
Sieveking	3,738.57	0.97	31,993.18	0.74
Commerce Bank-VISA	42.30	0.01	42.30	0.00
Commerce Bank	63.00	0.02	526.94	0.01
Sentinel Emergency Solutions	0.00	0.00	2,862.90	0.07

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Commerce Bank-VISA	0.00	0.00	687.13	0.02
W L Construction Supply	0.00	0.00	419.99	0.01
Sudden Rescue	0.00	0.00	1,500.00	0.03
WL Construction	0.00	0.00	203.84	0.00
GSLAFCA	0.00	0.00	460.00	0.01
MACFPD	0.00	0.00	2,400.00	0.06
MAPERS	0.00	0.00	80.00	0.00
Backstoppers	0.00	0.00	120.00	0.00
Center for Public Safety	0.00	0.00	968.00	0.02
Commerce Bank-VISA	0.00	0.00	518.69	0.01
Fire Engineering	0.00	0.00	78.40	0.00
PFFIA	0.00	0.00	25.00	0.00
NFPA	0.00	0.00	1,520.50	0.04
ICC	0.00	0.00	135.00	0.00
McNeil & Company	0.00	0.00	48,016.42	1.12
Lakenan	0.00	0.00	240.00	0.01
MO Employers Mutual	17,831.39	4.63	132,286.61	3.08
Standard Insurance	2,816.06	0.73	28,121.46	0.65
The Cincinnati Ins Co	0.00	0.00	60.00	0.00
Travelers	0.00	0.00	3,406.40	0.08
Insurance Reimbursements	0.00	0.00	(926.08)	(0.02)
PAS, Inc.	0.00	0.00	3,053.57	0.07
Delta Dental	5,773.25	1.50	54,916.16	1.28
United Healthcare	100,380.38	26.06	978,357.41	22.75
Eyemed	354.98	0.09	3,517.26	0.08
Quality Benefits	1,366.21	0.35	16,566.47	0.39
By Cobra	0.00	0.00	600.00	0.01
J W Terrill	274.56	0.07	5,864.80	0.14
Insurance Reimbursements	(13,015.65)	(3.38)	(120,409.69)	(2.80)
Rognan & Associates	1,400.00	0.36	4,200.00	0.10
Spector, Wolfe, McLaughlin	1,897.20	0.49	7,207.93	0.17
Brian D. Ahrens, CPA	0.00	0.00	5,750.00	0.13
Lashly & Baer, PC	0.00	0.00	932.80	0.02
Thomas Lang	0.00	0.00	8,364.00	0.19
Darla Sansoucie	96.00	0.02	1,600.00	0.04
Paylocity	422.30	0.11	4,441.08	0.10
ArchImages	0.00	0.00	973.44	0.02
Lockton	0.00	0.00	12,000.00	0.28
Aon Consulting	0.00	0.00	13,115.61	0.30
Valley Park Hardware	0.00	0.00	(76.00)	0.00
Blue Chip Exterminating	67.40	0.02	1,186.80	0.03
Buildingstars	183.20	0.05	1,974.49	0.05
CK Power	0.00	0.00	680.56	0.02
Zumwalt	0.00	0.00	2,296.24	0.05
Commerce Bank-VISA	225.82	0.06	1,047.96	0.02
BRDA Electric	1,802.40	0.47	2,912.80	0.07
Sauder Plumbing	0.00	0.00	3,178.59	0.07
Appliance Repair Masters	0.00	0.00	134.40	0.00
Ramair Inc.	0.00	0.00	1,010.91	0.02
Lawn Systems	96.00	0.02	391.60	0.01
Scott Lee Heating	0.00	0.00	202.40	0.00
Sure Lock & Key	0.00	0.00	166.00	0.00
Fenton Feed Mill	0.00	0.00	62.40	0.00
STL Automatic Door	1,496.00	0.39	6,046.80	0.14
Crest Industries	0.00	0.00	83.68	0.00
TK Marshall	0.00	0.00	141.60	0.00
STL Automatic Sprinkler	0.00	0.00	422.40	0.01
Supreme Turf	0.00	0.00	20.80	0.00
Fenton Sew & Vac	0.00	0.00	144.52	0.00

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Stephanie Spaniol	0.00	0.00	30.71	0.00
Vogel Heating & Cooling	0.00	0.00	811.20	0.02
Sentinel Emergency Solutions	0.00	0.00	7,175.88	0.17
Rescue Repair	99.78	0.03	2,590.89	0.06
K&K Supply	0.00	0.00	603.05	0.01
Kelly's Auto Repair	308.02	0.08	396.51	0.01
Commerce Bank-VISA	557.32	0.14	2,104.76	0.05
Bemes	0.00	0.00	35.32	0.00
Banner Fire Equipment	0.00	0.00	1,408.17	0.03
Crest Industries	0.00	0.00	62.59	0.00
B&R Equipment Co.	0.00	0.00	329.99	0.01
Curtis Aytes	0.00	0.00	38.75	0.00
Batteries Plus	0.00	0.00	671.83	0.02
Lowes	15.12	0.00	15.12	0.00
Pat's Custom Boat Cover	235.00	0.06	235.00	0.01
Sentinel Emergency Solutions	0.00	0.00	944.00	0.02
Affton Radiator	0.00	0.00	1,919.24	0.04
CIT Trucks	2,165.73	0.56	26,565.11	0.62
Fabick	1,538.11	0.40	32,085.57	0.75
Kelly's Auto Repair	69.95	0.02	1,632.27	0.04
Commerce Bank-VISA	0.00	0.00	743.91	0.02
Public Safety Outfitters	0.00	0.00	686.82	0.02
Don's Automotive	123.31	0.03	1,286.42	0.03
Metro Electric Supply	0.00	0.00	90.06	0.00
Purcell Tire Company	0.00	0.00	7,746.16	0.18
MO Vocational Enterprises	0.00	0.00	49.02	0.00
Dobb's Tire	0.00	0.00	686.96	0.02
Schaefer Auto	0.00	0.00	400.00	0.01
E&E Hydraulics	0.00	0.00	356.50	0.01
American Test Center	1,413.95	0.37	1,413.95	0.03
Commerce Bank	0.00	0.00	36,557.27	0.85
Lease Interest	0.00	0.00	7,111.78	0.17
St. Lukes Workplace Health	0.00	0.00	314.93	0.01
Rental Management Fee	116.00	0.03	1,522.50	0.04
Reliance Bank	361.26	0.09	3,660.76	0.09
Doctors Fees	0.00	0.00	452.00	0.01
SSM Health	14,700.00	3.82	14,716.00	0.34
Depaul Medical Group	0.00	0.00	732.00	0.02
Commerce Bank-VISA	0.00	0.00	800.00	0.02
St. Luke's Work Place	0.00	0.00	395.36	0.01
Rental Repair	180.00	0.05	405.00	0.01
Commerce Bank-VISA	413.59	0.11	3,047.40	0.07
Wal-Mart	0.00	0.00	221.33	0.01
Don's Automotive	0.00	0.00	70.07	0.00
The Flag Loft	0.00	0.00	180.64	0.00
John Zelch	0.00	0.00	29.41	0.00
Petty Cash	0.00	0.00	35.38	0.00
Pattonville FPD	0.00	0.00	75.00	0.00
University of MO	0.00	0.00	1,090.00	0.03
SSM St. Mary's	0.00	0.00	137.20	0.00
Tri-County Training Consortium	0.00	0.00	5,490.00	0.13
Central Jackson County FD	0.00	0.00	800.00	0.02
Jefferson Cty Fire Investigato	0.00	0.00	240.00	0.01
Commerce Bank-VISA	1,375.82	0.36	2,263.99	0.05
Steve Evanoff	0.00	0.00	24.82	0.00
Sikich	0.00	0.00	387.70	0.01
Joel Cooper	0.00	0.00	12.24	0.00
Jerry Hughey	0.00	0.00	15.58	0.00
Dave Wynne	0.00	0.00	17.23	0.00

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Tom Dimercurio	0.00	0.00	18.10	0.00
Sunset Printing	0.00	0.00	849.19	0.02
WFM Special Tees	0.00	0.00	76.80	0.00
Rick Dornseif	0.00	0.00	16.92	0.00
Professional FF of E MO Local	0.00	0.00	2,288.00	0.05
Cratex Packaging	225.60	0.06	451.20	0.01
Positive Promotions	510.20	0.13	510.20	0.01
Training Reimbursements	0.00	0.00	(927.50)	(0.02)
Leon Uniform Company	0.00	0.00	1,228.36	0.03
Sentinel Emergency Solutions	69.52	0.02	764.58	0.02
Schuhmacher Fire Equip	0.00	0.00	3,416.47	0.08
Leo Ellebrecht	0.00	0.00	27,023.18	0.63
Weber Fire & Safety	99.20	0.03	267.96	0.01
Firemaster	0.00	0.00	3,314.72	0.08
WFM Specialty Tees	0.00	0.00	115.20	0.00
Fink Badge	0.00	0.00	798.68	0.02
Commerce Bank-VISA	1,537.50	0.40	1,547.94	0.04
Fire Master Fire Equipment	0.00	0.00	172.56	0.00
Employee Uniform Reimbursement	0.00	0.00	37,368.89	0.87
Fenton Sew Vac & Janitor Suppl	0.00	0.00	5.60	0.00
Grainger	172.30	0.04	2,096.84	0.05
Lowes	67.05	0.02	870.30	0.02
Sam's Club	43.90	0.01	4,421.45	0.10
Commerce Bank-VISA	0.00	0.00	727.92	0.02
Batteries Plus Bulbs	0.00	0.00	892.49	0.02
Cratex Packaging	0.00	0.00	288.46	0.01
Wal-Mart	17.15	0.00	378.76	0.01
Kelly's Auto Parts	0.00	0.00	33.99	0.00
Metro Electric Supply	0.00	0.00	169.87	0.00
K&K Supply	0.00	0.00	27.19	0.00
1st Cup Coffee	64.00	0.02	64.00	0.00
Missouri-American Water	1,047.01	0.27	2,159.65	0.05
Laclede Gas Company	166.66	0.04	4,506.76	0.10
AmerenUE	1,910.66	0.50	22,038.74	0.51
MSD	188.94	0.05	2,062.24	0.05
Aspen Waste Systems	261.44	0.07	1,566.40	0.04
Total Expenditures	435,878.54	113.16	4,810,821.16	111.87
Excess Revenue over (under) Expenditur	\$ (50,684.84)	(13.16)	\$ (510,373.50)	(11.87)



Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
<b>Revenues</b>				
Tax Revenues	\$ 0.00	\$ 0.00	\$ 3,404,519.36	\$ 0.00
Interest Income	3,188.21	0.00	11,151.41	0.00
Miscellaneous Revenue	42,670.49	0.00	52,167.66	0.00
Permit Revenue	7,885.00	0.00	117,293.00	0.00
Rental Income	1,450.00	0.00	14,500.00	0.00
Sale of Fixed Assets	330,000.00	0.00	330,000.00	0.00
Loan Proceeds	0.00	0.00	370,816.23	0.00
<b>Total Revenues</b>	<b>385,193.70</b>	<b>0.00</b>	<b>4,300,447.66</b>	<b>0.00</b>
<b>Cost of Sales</b>				
<b>Total Cost of Sales</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Gross Profit</b>	<b>385,193.70</b>	<b>0.00</b>	<b>4,300,447.66</b>	<b>0.00</b>
<b>Expenditures</b>				
Salaries	233,985.38	0.00	2,482,881.71	0.00
Salaries OT	17,641.69	0.00	143,363.59	0.00
Election Expenses	0.00	0.00	11,900.54	0.00
Depreciated Assets	6,759.74	0.00	384,721.12	0.00
Payroll Taxes	19,192.11	0.00	199,711.34	0.00
Office Supplies	934.16	0.00	13,882.93	0.00
Gas & Oil-Fuel	3,780.87	0.00	32,035.48	0.00
Bank Charges	63.00	0.00	526.94	0.00
Equipment Purchases	0.00	0.00	5,673.86	0.00
Dues & Subscriptions	0.00	0.00	6,305.59	0.00
Insurance - General	20,647.45	0.00	211,204.81	0.00
Insurance - Employee	95,133.73	0.00	942,465.98	0.00
Professional Fees	3,815.50	0.00	58,584.86	0.00
Building Maintenance	3,870.82	0.00	22,870.86	0.00
Equipment Maintenance	1,215.24	0.00	15,667.86	0.00
Vehicle Maintenance	5,311.05	0.00	76,605.99	0.00
Lease Expense	0.00	0.00	43,669.05	0.00
Workers Comp Claims	0.00	0.00	314.93	0.00
Rental Management Fee	116.00	0.00	1,522.50	0.00
Mortgage Interest Payments	361.26	0.00	3,660.76	0.00
Doctors Fees	14,700.00	0.00	17,095.36	0.00
Rental Repair	180.00	0.00	405.00	0.00
Misc. Expenses	413.59	0.00	3,584.23	0.00
Training & Education	2,111.62	0.00	13,836.67	0.00
Uniforms	1,706.22	0.00	76,018.54	0.00
Supplies-Cleaning & Maint.	364.40	0.00	9,976.87	0.00
Utilities	3,574.71	0.00	32,333.79	0.00
<b>Total Expenditures</b>	<b>435,878.54</b>	<b>0.00</b>	<b>4,810,821.16</b>	<b>0.00</b>
<b>Excess Revenue over (under) Expenditur</b>	<b>\$ (50,684.84)</b>	<b>\$ 0.00</b>	<b>\$ (510,373.50)</b>	<b>\$ 0.00</b>

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
<b>Revenues</b>				
Tax Collection - Current	\$ 0.00	\$ 0.00	\$ 3,404,519.36	\$ 0.00
Investment Interest	3,188.21	0.00	11,151.41	0.00
Misc Income	2,149.99	0.00	11,647.16	0.00
FEMA Reimbursement	40,520.50	0.00	40,520.50	0.00
Permit Revenue	7,885.00	0.00	28,314.00	0.00
Building Permits	0.00	0.00	88,979.00	0.00
Upper End Property	1,450.00	0.00	14,500.00	0.00
Sale of Fixed Assets	330,000.00	0.00	330,000.00	0.00
Loan Proceeds	0.00	0.00	370,816.23	0.00
<b>Total Revenues</b>	<b>385,193.70</b>	<b>0.00</b>	<b>4,300,447.66</b>	<b>0.00</b>
<b>Cost of Sales</b>				
<b>Total Cost of Sales</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Gross Profit</b>	<b>385,193.70</b>	<b>0.00</b>	<b>4,300,447.66</b>	<b>0.00</b>
<b>Expenditures</b>				
Salaries-Firefighters	181,165.03	0.00	1,845,403.55	0.00
Summer One	0.00	0.00	2,640.00	0.00
Salaries-Fire Chief	7,344.64	0.00	76,997.13	0.00
Salaries-Deputy Chiefs	28,223.47	0.00	292,466.17	0.00
Salaries-Admin Assistants	5,253.92	0.00	53,528.66	0.00
Salaries-Office Manager	3,825.84	0.00	40,171.32	0.00
Salaries-Fire Marshall	6,539.20	0.00	94,132.37	0.00
Salaries-Medical Officer	1,633.28	0.00	17,122.08	0.00
Sick Leave Buyback	0.00	0.00	60,420.43	0.00
Payroll Overtime-FF	17,641.69	0.00	143,339.86	0.00
Salaries-OT Admin	0.00	0.00	23.73	0.00
St. Louis Cty Board of Electio	0.00	0.00	9,969.58	0.00
Commerce Bank-VISA	0.00	0.00	618.98	0.00
Mulligan Printing	0.00	0.00	1,311.98	0.00
Depreciated Assets	0.00	0.00	372,355.38	0.00
Banner Fire Equipment	0.00	0.00	5,606.00	0.00
Summer One	800.00	0.00	800.00	0.00
Stryker	5,959.74	0.00	5,959.74	0.00
FICA/ Medicare	19,192.11	0.00	199,711.34	0.00
Marco	0.00	0.00	578.39	0.00
Copying Concepts	0.00	0.00	1,655.79	0.00
Office Source	207.81	0.00	2,261.74	0.00
St. Louis County Treasurer	97.50	0.00	3,948.00	0.00
Commerce Bank-VISA	80.64	0.00	2,412.67	0.00
MO Lawyers Media	59.36	0.00	432.96	0.00
Safeguard	331.45	0.00	514.71	0.00
MO Vocational Enterprises	0.00	0.00	18.95	0.00
ADP Screening Services	0.00	0.00	1,404.84	0.00
Vinyl Images	0.00	0.00	228.00	0.00
Rejis Commission	8.00	0.00	96.00	0.00
Copy Source	0.00	0.00	127.20	0.00
Wal-Mart	0.00	0.00	19.71	0.00
UPS	0.00	0.00	34.57	0.00
Summer One	149.40	0.00	149.40	0.00
Sieveking	3,738.57	0.00	31,993.18	0.00
Commerce Bank-VISA	42.30	0.00	42.30	0.00

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
Commerce Bank	63.00	0.00	526.94	0.00
Sentinel Emergency Solutions	0.00	0.00	2,862.90	0.00
Commerce Bank-VISA	0.00	0.00	687.13	0.00
W L Construction Supply	0.00	0.00	419.99	0.00
Sudden Rescue	0.00	0.00	1,500.00	0.00
WL Construction	0.00	0.00	203.84	0.00
GSLAFCA	0.00	0.00	460.00	0.00
MACFPD	0.00	0.00	2,400.00	0.00
MAPERS	0.00	0.00	80.00	0.00
Backstoppers	0.00	0.00	120.00	0.00
Center for Public Safety	0.00	0.00	968.00	0.00
Commerce Bank-VISA	0.00	0.00	518.69	0.00
Fire Engineering	0.00	0.00	78.40	0.00
PFFIA	0.00	0.00	25.00	0.00
NFPA	0.00	0.00	1,520.50	0.00
ICC	0.00	0.00	135.00	0.00
McNeil & Company	0.00	0.00	48,016.42	0.00
Lakenan	0.00	0.00	240.00	0.00
MO Employers Mutual	17,831.39	0.00	132,286.61	0.00
Standard Insurance	2,816.06	0.00	28,121.46	0.00
The Cincinnati Ins Co	0.00	0.00	60.00	0.00
Travelers	0.00	0.00	3,406.40	0.00
Insurance Reimbursements	0.00	0.00	(926.08)	0.00
PAS, Inc.	0.00	0.00	3,053.57	0.00
Delta Dental	5,773.25	0.00	54,916.16	0.00
United Healthcare	100,380.38	0.00	978,357.41	0.00
Eyemed	354.98	0.00	3,517.26	0.00
Quality Benefits	1,366.21	0.00	16,566.47	0.00
By Cobra	0.00	0.00	600.00	0.00
J W Terrill	274.56	0.00	5,864.80	0.00
Insurance Reimbursements	(13,015.65)	0.00	(120,409.69)	0.00
Rognan & Associates	1,400.00	0.00	4,200.00	0.00
Spector, Wolfe, McLaughlin	1,897.20	0.00	7,207.93	0.00
Brian D. Ahrens, CPA	0.00	0.00	5,750.00	0.00
Lashly & Baer, PC	0.00	0.00	932.80	0.00
Thomas Lang	0.00	0.00	8,364.00	0.00
Darla Sansoucie	96.00	0.00	1,600.00	0.00
Paylocity	422.30	0.00	4,441.08	0.00
ArchImages	0.00	0.00	973.44	0.00
Lockton	0.00	0.00	12,000.00	0.00
Aon Consulting	0.00	0.00	13,115.61	0.00
Valley Park Hardware	0.00	0.00	(76.00)	0.00
Blue Chip Exterminating	67.40	0.00	1,186.80	0.00
Buildingstars	183.20	0.00	1,974.49	0.00
CK Power	0.00	0.00	680.56	0.00
Zumwalt	0.00	0.00	2,296.24	0.00
Commerce Bank-VISA	225.82	0.00	1,047.96	0.00
BRDA Electric	1,802.40	0.00	2,912.80	0.00
Sauder Plumbing	0.00	0.00	3,178.59	0.00
Appliance Repair Masters	0.00	0.00	134.40	0.00
Ramair Inc.	0.00	0.00	1,010.91	0.00
Lawn Systems	96.00	0.00	391.60	0.00
Scott Lee Heating	0.00	0.00	202.40	0.00
Sure Lock & Key	0.00	0.00	166.00	0.00
Fenton Feed Mill	0.00	0.00	62.40	0.00
STL Automatic Door	1,496.00	0.00	6,046.80	0.00
Crest Industries	0.00	0.00	83.68	0.00
TK Marshall	0.00	0.00	141.60	0.00

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
STL Automatic Sprinkler	0.00	0.00	422.40	0.00
Supreme Turf	0.00	0.00	20.80	0.00
Fenton Sew & Vac	0.00	0.00	144.52	0.00
Stephanie Spaniol	0.00	0.00	30.71	0.00
Vogel Heating & Cooling	0.00	0.00	811.20	0.00
Sentinel Emergency Solutions	0.00	0.00	7,175.88	0.00
Rescue Repair	99.78	0.00	2,590.89	0.00
K&K Supply	0.00	0.00	603.05	0.00
Kelly's Auto Repair	308.02	0.00	396.51	0.00
Commerce Bank-VISA	557.32	0.00	2,104.76	0.00
Bemes	0.00	0.00	35.32	0.00
Banner Fire Equipment	0.00	0.00	1,408.17	0.00
Crest Industries	0.00	0.00	62.59	0.00
B&R Equipment Co.	0.00	0.00	329.99	0.00
Curtis Aytes	0.00	0.00	38.75	0.00
Batteries Plus	0.00	0.00	671.83	0.00
Lowes	15.12	0.00	15.12	0.00
Pat's Custom Boat Cover	235.00	0.00	235.00	0.00
Sentinel Emergency Solutions	0.00	0.00	944.00	0.00
Affton Radiator	0.00	0.00	1,919.24	0.00
CIT Trucks	2,165.73	0.00	26,565.11	0.00
Fabick	1,538.11	0.00	32,085.57	0.00
Kelly's Auto Repair	69.95	0.00	1,632.27	0.00
Commerce Bank-VISA	0.00	0.00	743.91	0.00
Public Safety Outfitters	0.00	0.00	686.82	0.00
Don's Automotive	123.31	0.00	1,286.42	0.00
Metro Electric Supply	0.00	0.00	90.06	0.00
Purcell Tire Company	0.00	0.00	7,746.16	0.00
MO Vocational Enterprises	0.00	0.00	49.02	0.00
Dobb's Tire	0.00	0.00	686.96	0.00
Schaefer Auto	0.00	0.00	400.00	0.00
E&E Hydraulics	0.00	0.00	356.50	0.00
American Test Center	1,413.95	0.00	1,413.95	0.00
Commerce Bank	0.00	0.00	36,557.27	0.00
Lease Interest	0.00	0.00	7,111.78	0.00
St. Lukes Workplace Health	0.00	0.00	314.93	0.00
Rental Management Fee	116.00	0.00	1,522.50	0.00
Reliance Bank	361.26	0.00	3,660.76	0.00
Doctors Fees	0.00	0.00	452.00	0.00
SSM Health	14,700.00	0.00	14,716.00	0.00
Depaul Medical Group	0.00	0.00	732.00	0.00
Commerce Bank-VISA	0.00	0.00	800.00	0.00
St. Luke's Work Place	0.00	0.00	395.36	0.00
Rental Repair	180.00	0.00	405.00	0.00
Commerce Bank-VISA	413.59	0.00	3,047.40	0.00
Wal-Mart	0.00	0.00	221.33	0.00
Don's Automotive	0.00	0.00	70.07	0.00
The Flag Loft	0.00	0.00	180.64	0.00
John Zelch	0.00	0.00	29.41	0.00
Petty Cash	0.00	0.00	35.38	0.00
Pattonville FPD	0.00	0.00	75.00	0.00
University of MO	0.00	0.00	1,090.00	0.00
SSM St. Mary's	0.00	0.00	137.20	0.00
Tri-County Training Consortium	0.00	0.00	5,490.00	0.00
Central Jackson County FD	0.00	0.00	800.00	0.00
Jefferson Cty Fire Investigato	0.00	0.00	240.00	0.00
Commerce Bank-VISA	1,375.82	0.00	2,263.99	0.00
Steve Evanoff	0.00	0.00	24.82	0.00

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month This Year	Current Month Last Year	Year to Date This Year	Year to Date Last Year
Sikich	0.00	0.00	387.70	0.00
Joel Cooper	0.00	0.00	12.24	0.00
Jerry Hughey	0.00	0.00	15.58	0.00
Dave Wynne	0.00	0.00	17.23	0.00
Tom Dimercurio	0.00	0.00	18.10	0.00
Sunset Printing	0.00	0.00	849.19	0.00
WFM Special Tees	0.00	0.00	76.80	0.00
Rick Dornseif	0.00	0.00	16.92	0.00
Professional FF of E MO Local	0.00	0.00	2,288.00	0.00
Cratex Packaging	225.60	0.00	451.20	0.00
Positive Promotions	510.20	0.00	510.20	0.00
Training Reimbursements	0.00	0.00	(927.50)	0.00
Leon Uniform Company	0.00	0.00	1,228.36	0.00
Sentinel Emergency Solutions	69.52	0.00	764.58	0.00
Schuhmacher Fire Equip	0.00	0.00	3,416.47	0.00
Leo Ellebrecht	0.00	0.00	27,023.18	0.00
Weber Fire & Safety	99.20	0.00	267.96	0.00
Firemaster	0.00	0.00	3,314.72	0.00
WFM Specialty Tees	0.00	0.00	115.20	0.00
Fink Badge	0.00	0.00	798.68	0.00
Commerce Bank-VISA	1,537.50	0.00	1,547.94	0.00
Fire Master Fire Equipment	0.00	0.00	172.56	0.00
Employee Uniform Reimbursement	0.00	0.00	37,368.89	0.00
Fenton Sew Vac & Janitor Suppl	0.00	0.00	5.60	0.00
Grainger	172.30	0.00	2,096.84	0.00
Lowes	67.05	0.00	870.30	0.00
Sam's Club	43.90	0.00	4,421.45	0.00
Commerce Bank-VISA	0.00	0.00	727.92	0.00
Batteries Plus Bulbs	0.00	0.00	892.49	0.00
Cratex Packaging	0.00	0.00	288.46	0.00
Wal-Mart	17.15	0.00	378.76	0.00
Kelly's Auto Parts	0.00	0.00	33.99	0.00
Metro Electric Supply	0.00	0.00	169.87	0.00
K&K Supply	0.00	0.00	27.19	0.00
1st Cup Coffee	64.00	0.00	64.00	0.00
Missouri-American Water	1,047.01	0.00	2,159.65	0.00
Laclede Gas Company	166.66	0.00	4,506.76	0.00
AmerenUE	1,910.66	0.00	22,038.74	0.00
MSD	188.94	0.00	2,062.24	0.00
Aspen Waste Systems	261.44	0.00	1,566.40	0.00
Total Expenditures	435,878.54	0.00	4,810,821.16	0.00
Excess Revenues over (under) Expenditu	\$ (50,684.84)	\$ 0.00	\$ (510,373.50)	\$ 0.00

Fenton FPD - Ambulance  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
October 31, 2017

ASSETS

Current Assets		
Commerce Bank - 3844	\$	752,535.89
Investment Account		1,015,089.19
Taxes Receivable - Current		1,276,071.60
Allowance Uncollectible Taxes		<u>636,922.27</u>
Total Current Assets		3,680,618.95
Property and Equipment		
Total Property and Equipment		<u>0.00</u>
Other Assets		
Total Other Assets		<u>0.00</u>
Total Assets	\$	<u><u>3,680,618.95</u></u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Accounts Payable	\$	13,227.64
Accrued Salaries Payable		26,637.58
Due to General		444.18
IRS Payroll Taxes W/H		<u>0.01</u>
Total Current Liabilities		40,309.41
Deferred Inflows of Resources		
Deferred Revenue		<u>636,922.27</u>
Total Deferred Inflows of Resources		<u>636,922.27</u>
Total Liabilities		677,231.68
Fund Balance		
Fund Balance - Restricted		993,238.00
Fund Balance - Unassigned		2,440,000.22
Excess Revenue over (under) Ex		<u>(429,850.95)</u>
Total Fund Balance		<u>3,003,387.27</u>
Total Liab., Def. Inflows & Fund Balance	\$	<u><u>3,680,618.95</u></u>

Fenton FPD - Ambulance  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 1,773,844.39	73.11
Ambulance Service Charge	73,280.96	98.43	644,305.47	26.55
Interest Income	1,166.37	1.57	7,880.23	0.32
Miscellaneous Revenue	0.00	0.00	365.60	0.02
Total Revenues	74,447.33	100.00	2,426,395.69	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	74,447.33	100.00	2,426,395.69	100.00
Expenditures				
Salaries	191,720.24	257.52	2,095,809.97	86.38
Salaries OT	15,148.99	20.35	112,016.34	4.62
Election Expenses	0.00	0.00	2,975.14	0.12
Depreciated Assets	0.00	0.00	290.00	0.01
Payroll Taxes	15,113.46	20.30	163,095.51	6.72
Office Supplies	209.16	0.28	2,617.48	0.11
Gas & Oil-Fuel	945.22	1.27	8,008.86	0.33
Equipment Purchases	0.00	0.00	222.74	0.01
Dues & Subscriptions	0.00	0.00	1,129.40	0.05
Insurance - General	5,161.87	6.93	52,801.20	2.18
Insurance - Employee	23,985.35	32.22	236,105.94	9.73
Professional Fee	5,319.73	7.15	56,849.11	2.34
Building Maintenance	984.91	1.32	5,933.94	0.24
Equipment Maintenance	5,515.75	7.41	49,756.39	2.05
Vehicle Maintenance	2,753.16	3.70	24,214.16	1.00
Workers Comp Claims	0.00	0.00	78.73	0.00
Mortgage Interest Payments	90.31	0.12	915.16	0.04
Doctors Fees	3,675.00	4.94	4,273.84	0.18
Misc Expenses	103.40	0.14	704.27	0.03
Training & Education	527.90	0.71	8,865.79	0.37
Uniforms	426.56	0.57	19,004.93	0.78
Supplies-Cleaning & Maint.	91.10	0.12	2,494.25	0.10
Utilities	893.68	1.20	8,083.49	0.33
Total Expenditures	272,665.79	366.25	2,856,246.64	117.72
Excess Revenue over (under) Expenditur	\$ (198,218.46)	(266.25)	\$ (429,850.95)	(17.72)

Fenton FPD - Ambulance  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 1,773,844.39	73.11
Ambulance Service Charge	0.00	0.00	70.65	0.00
Ambulance Service Charge	73,280.96	98.43	644,234.82	26.55
Investment Interest	1,166.37	1.57	7,880.23	0.32
Ambulance Reports	0.00	0.00	43.20	0.00
Misc Revenue	0.00	0.00	322.40	0.01
Total Revenues	74,447.33	100.00	2,426,395.69	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	74,447.33	100.00	2,426,395.69	100.00
Expenditures				
Salaries-Paramedics	128,733.89	172.92	1,438,461.63	59.28
Directors Fees	0.00	0.00	660.00	0.03
Salaries-Fire Chief	1,836.16	2.47	19,249.25	0.79
Salaries-Deputy Chiefs	7,055.87	9.48	73,116.57	3.01
Salaries-Admin Assistants	1,313.48	1.76	13,382.16	0.55
Salaries-Office Manager	956.46	1.28	10,042.83	0.41
Salaries-EMT/Paramedic	45,291.26	60.84	461,350.89	19.01
Salaries-Medical Officer	6,533.12	8.78	68,488.32	2.82
Sick Buy Back	0.00	0.00	11,058.32	0.46
Payroll OT-Ambulance	15,148.99	20.35	112,010.41	4.62
Salaries-OT Admin	0.00	0.00	5.93	0.00
General Exp Transfer	0.00	0.00	2,975.14	0.12
Ambulance Exp Transfer	0.00	0.00	290.00	0.01
PR Taxes - FICA/ Medicare	15,113.46	20.30	163,095.51	6.72
Safeguard	0.00	0.00	133.73	0.01
Ambulance Exp Transfer	209.16	0.28	2,483.75	0.10
Ambulance Exp Transfer	945.22	1.27	8,008.86	0.33
Ambulance Exp Transfer	0.00	0.00	222.74	0.01
GSLAFCA-EMS Officers	0.00	0.00	25.00	0.00
Ambulance Transfer	0.00	0.00	1,104.40	0.05
Ambulance Exp Transfer	5,161.87	6.93	52,801.20	2.18
Ambulance Exp Transfer	23,985.35	32.22	236,105.94	9.73
Rognan & Associates	350.00	0.47	1,050.00	0.04
ProClaims	4,365.86	5.86	40,096.57	1.65
Spector, Wolfe, McLaughlin	474.30	0.64	1,801.98	0.07
Lashly & Baer	0.00	0.00	233.20	0.01
Brian D. Ahrens	0.00	0.00	3,400.00	0.14
Thomas Lang	0.00	0.00	2,091.00	0.09
Darla Sansoucie	24.00	0.03	400.00	0.02
Paylocity	105.57	0.14	1,254.09	0.05
ArchImages	0.00	0.00	243.36	0.01
Lockton	0.00	0.00	3,000.00	0.12
Aon Consulting	0.00	0.00	3,278.91	0.14
Rottler Pest Control	0.00	0.00	199.00	0.01
Ambulance Transfer	984.91	1.32	5,734.94	0.24
Physio-Control	0.00	0.00	9,121.03	0.38
Ositech	0.00	0.00	98.00	0.00
Stryker	0.00	0.00	232.46	0.01
Airgas	187.59	0.25	2,385.26	0.10
SSM Health	0.00	0.00	66.56	0.00
Boundtree	3,890.20	5.23	24,445.72	1.01



Fenton FPD - Ambulance  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
St. Clare Hospital	1,024.11	1.38	10,571.73	0.44
Commerce Bank-VISA	0.00	0.00	52.07	0.00
EMSAR	0.00	0.00	1,057.81	0.04
Banner Fire Equipment	199.00	0.27	199.00	0.01
Ambulance Transfer	214.85	0.29	1,526.75	0.06
K&K Car Repair	0.00	0.00	4,033.30	0.17
Kelly's Auto Parts	0.00	0.00	256.00	0.01
Purcell Tire	0.00	0.00	1,359.59	0.06
CIT Trucks	2,722.33	3.66	4,091.01	0.17
Sunset Auto	0.00	0.00	124.25	0.01
Don's Automotive	0.00	0.00	884.07	0.04
Dave Schmidt Truck Service	0.00	0.00	12,027.01	0.50
Ed Roehr Safety Products	0.00	0.00	294.00	0.01
Wal-Mart	0.00	0.00	103.41	0.00
Ambulance Expl Transfer	30.83	0.04	1,041.52	0.04
Ambulance Exp Transfer	0.00	0.00	78.73	0.00
Reliance Bank	90.31	0.12	915.16	0.04
Ambulance Exp Transfer	3,675.00	4.94	4,273.84	0.18
CLIA Laboratory	0.00	0.00	150.00	0.01
Ambulance Transfer	103.40	0.14	554.27	0.02
Commerce Bank-VISA	0.00	0.00	1,639.57	0.07
Jason Lee	0.00	0.00	132.00	0.01
SSM Cardinal Glennon	0.00	0.00	677.20	0.03
SSM St. Mary's	0.00	0.00	105.60	0.00
American College of Emergency	0.00	0.00	1,782.00	0.07
Chicken Liver the Clown	0.00	0.00	225.00	0.01
Premier Entertainment	0.00	0.00	320.00	0.01
SSM Health	0.00	0.00	105.60	0.00
Lowes	0.00	0.00	94.80	0.00
Bill Mahler	0.00	0.00	172.38	0.01
Wal-Mart	0.00	0.00	260.23	0.01
Ambulance Exp Transfer	527.90	0.71	3,351.41	0.14
Ambulance Exp Transfer	426.56	0.57	19,004.93	0.78
Ambulance Transfer	91.10	0.12	2,494.25	0.10
Ambulance Exp Transfer	893.68	1.20	8,083.49	0.33
Total Expenditures	272,665.79	366.25	2,856,246.64	117.72
Excess Revenue over (under) Expenditur	\$ (198,218.46)	(266.25)	\$ (429,850.95)	(17.72)

Fenton FPD - Dispatch  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
October 31, 2017

ASSETS

Current Assets		
Commerce Bank - 7367	\$	116,111.04
Investments		408,885.09
Taxes Receivable - Current		212,969.54
Allowance Uncollectible Taxes		106,262.59
		<hr/>
Total Current Assets		844,228.26
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>844,228.26</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Accounts Payable	\$	1,752.49
		<hr/>
Total Current Liabilities		1,752.49
Deferred Inflows of Resources		
Deferred Revenue		106,262.59
		<hr/>
Total Deferred Inflows of Resources		106,262.59
		<hr/>
Total Liabilities		108,015.08
Fund Balance		
Fund Balance - Unrestricted		863,864.00
Excess Revenue over (under) Ex		(127,650.82)
		<hr/>
Total Fund Balance		736,213.18
		<hr/>
Total Liab., Def. Inflows & Fund Balance	\$	<u>844,228.26</u>

Fenton FPD - Dispatch  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 296,045.16	99.09
Interest Income	472.84	100.00	2,720.32	0.91
Total Revenues	472.84	100.00	298,765.48	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	472.84	100.00	298,765.48	100.00
Expenditures				
Dispatching Services	0.00	0.00	331,375.04	110.91
Depreciated Assets	0.00	0.00	762.27	0.26
Professional Services	0.00	0.00	950.00	0.32
Telephone Expenses	2,828.66	598.23	18,028.02	6.03
Communication Expense	6,832.93	1,445.08	75,300.97	25.20
Total Expenditures	9,661.59	2,043.31	426,416.30	142.73
Excess Revenue over (under) Expenditur	\$ (9,188.75)	(1,943.31)	\$ (127,650.82)	(42.73)

Fenton FPD - Dispatch  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 296,045.16	99.09
Investment Interest	472.84	100.00	2,720.32	0.91
Total Revenues	472.84	100.00	298,765.48	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	472.84	100.00	298,765.48	100.00
Expenditures				
Central County Emergency 911	0.00	0.00	331,375.04	110.91
Depreciated Assets	0.00	0.00	762.27	0.26
Brian D. Ahrens, CPA	0.00	0.00	950.00	0.32
Charter Communications	0.00	0.00	9,422.10	3.15
Verizon	817.09	172.80	8,224.48	2.75
Commerce Bank Visa	323.87	68.49	412.74	0.14
AT&T	1,863.70	394.15	1,863.70	0.62
Telephone Reimbursements	(176.00)	(37.22)	(1,895.00)	(0.63)
Charter Communications	2,059.45	435.55	11,059.45	3.70
Pfitzinger Graphics	0.00	0.00	2,633.00	0.88
Verizon	400.19	84.64	3,929.02	1.32
First Watch	575.50	121.71	5,755.00	1.93
Commerce Bank-VISA	10.24	2.17	1,465.68	0.49
Vinyl Images	0.00	0.00	168.23	0.06
Miken Technologies	987.55	208.86	16,429.19	5.50
Image Trend	0.00	0.00	7,675.00	2.57
Sentinel	0.00	0.00	1,341.30	0.45
CCE-911	2,800.00	592.17	5,600.00	1.87
CTI Conference Technologies	0.00	0.00	15,760.00	5.28
Rejis Commission	0.00	0.00	27.00	0.01
Meramec Design	0.00	0.00	120.00	0.04
Sikich	0.00	0.00	1,495.50	0.50
CDW Government	0.00	0.00	228.00	0.08
ESRI	0.00	0.00	1,212.00	0.41
Warner Communications	0.00	0.00	240.00	0.08
Ed Roehr Safety Products	0.00	0.00	162.60	0.05
Total Expenditures	9,661.59	2,043.31	426,416.30	142.73
Excess Revenue over (under) Expenditur	\$ (9,188.75)	(1,943.31)	\$ (127,650.82)	(42.73)

Fenton FPD - Pension  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
October 31, 2017

ASSETS

Current Assets		
Commerce Bank - 2560	\$	2,183.68
Investments		27,927,826.16
Investments-Emp DC Plan		6,015,359.00
Taxes Receivable - Current		425,939.09
Allowance Uncollectible Taxes		212,525.18
		<hr/>
Total Current Assets		34,583,833.11
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>34,583,833.11</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Amount Due - Emp DC Plan	\$	6,015,359.00
		<hr/>
Total Current Liabilities		6,015,359.00
Deferred Inflows of Resources		
Deferred Revenue		212,525.18
		<hr/>
Total Deferred Inflows of Resources		212,525.18
		<hr/>
Total Liabilities		6,227,884.18
Fund Balance		
Held in Trust for Emp Retire		28,674,305.89
Excess Revenue over (under) Ex		(318,356.96)
		<hr/>
Total Fund Balance		28,355,948.93
		<hr/>
Total Liab., Def. Inflows & Fund Balance	\$	<u>34,583,833.11</u>

Fenton FPD - Pension  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 592,090.32	100.00
Total Revenues	0.00	0.00	592,090.32	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	0.00	0.00	592,090.32	100.00
Expenditures				
Benefit Payments	0.00	0.00	910,447.28	153.77
Total Expenditures	0.00	0.00	910,447.28	153.77
Excess Revenue over (under) Expenditur	\$ 0.00	0.00	\$ (318,356.96)	(53.77)

Fenton FPD - Pension  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Ten Months Ending October 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 592,090.32	100.00
Total Revenues	<u>0.00</u>	0.00	<u>592,090.32</u>	100.00
Cost of Sales				
Total Cost of Sales	<u>0.00</u>	0.00	<u>0.00</u>	0.00
Gross Profit	<u>0.00</u>	0.00	<u>592,090.32</u>	100.00
Expenditures				
Voya	<u>0.00</u>	0.00	<u>910,447.28</u>	153.77
Total Expenditures	<u>0.00</u>	0.00	<u>910,447.28</u>	153.77
Excess Revenue over (under) Expenditur	\$ <u>0.00</u>	0.00	\$ <u>(318,356.96)</u>	(53.77)