

# Fenton Fire Protection District

Financial Statements  
~  
September 2017

Rognan & Associates

**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 September 30, 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

October 9, 2017

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

SEPT 30, 2017 PAGE 2 ✓	PERCENTAGE GAUGE	GENERAL ACTUAL	OVER (UNDER)	AMBULANCE ACTUAL	OVER (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				
November	91.60				
December	100.00				
(\$481,815)	1%	\$61,202	(\$215,431)	\$38,001	(\$266,384)

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

			SEPT 30, 2017	PAGE 3
GENERAL + AMBULANCE FUND COMBINED				
ACTUAL - COMPARED TO BUDGET			OVER (UNDER)	% OF
	ACTUAL	BUDGET	BUDGET	BUDGET
<b>REVENUES</b>				
Tax collections	\$5,178,372	\$7,663,275	(\$2,484,903)	67.57%
Building and other permits	109,408	75,000	34,408	145.88%
Ambulance fees, net	571,025	750,000	(178,975)	76.14%
Interest	8,205	13,500	(5,295)	60.78%
Miscellaneous revenue	9,907	4,500	5,407	220.16%
Rental income	13,050	17,400	(4,350)	75.00%
Financing Source - Loan Proceeds	370,816	370,816	0	100.00%
<b>TOTAL REVENUES</b>	<b>\$6,260,783</b>	<b>\$8,894,491</b>	<b>(\$2,633,708)</b>	<b>70.39%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$464	\$3,000	(\$2,536)	15.47%
Building maintenance	23,949	32,614	(8,665)	73.43%
Depreciated assets - capital assets	378,251	404,876	(26,625)	93.42%
Doctors fees & medical exams	2,994	24,000	(21,006)	12.48%
Dues and subscriptions	7,435	8,569	(1,134)	86.77%
Election expenses	14,876	40,000	(25,124)	37.19%
Equipment maintenance & expensed	58,917	102,400	(43,483)	57.54%
Equipment purchases and replacement	5,674	9,000	(3,326)	63.04%
Gasoline and oil	35,319	50,500	(15,181)	69.94%
Insurance - employee - medical & dental	1,059,453	1,516,985	(457,532)	69.84%
Insurance - general	238,196	332,662	(94,466)	71.60%
Mortgage interest payments/expense	4,125	5,600	(1,475)	73.66%
Miscellaneous expenses	3,772	13,250	(9,478)	28.47%
Lease expenses - principal & interest	43,669	49,300	(5,631)	88.58%
Office supplies and expenses	15,357	26,000	(10,643)	59.07%
Payroll taxes	328,501	496,780	(168,279)	66.13%
Professional fees & services	106,298	170,000	(63,702)	62.53%
Rental Management Fee/repairs	1,632	5,200	(3,568)	31.38%
Salaries	4,375,575	6,263,750	(1,888,175)	69.86%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	12,015	10,700	1,315	112.29%
Training and education	20,063	45,180	(25,117)	44.41%
Uniforms	92,890	125,600	(32,710)	73.96%
Utilities	35,949	53,300	(17,351)	67.45%
Vehicle maintenance & repairs	92,756	121,000	(28,244)	76.66%
Work Comp Claims	394	10,000	(9,606)	3.94%
<b>TOTAL EXPENDITURES</b>	<b>\$6,958,524</b>	<b>\$9,920,266</b>	<b>(\$2,961,742)</b>	<b>70.14%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$697,741)</b>	<b>(\$1,025,775)</b>	<b>\$328,034</b>	<b>68.02%</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>(\$697,741)</b>	<b>\$0</b>	<b>\$328,034</b>	

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

			SEPT 30, 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	\$5,178,372	\$5,158,791	\$19,581	✓ 0.38%
Building and other permits	109,408	110,966	(1,558)	✓ -1.40%
Ambulance fees, net	571,025	603,884	(32,859)	✓ -5.44%
Interest	8,205	14,490	(6,285)	✓ -43.37%
Miscellaneous revenue	9,907	25,163	(15,256)	✓ -60.63%
Rental income	13,050	12,600	450	3.57%
Financing Source - Loan Proceeds	370,816	0	370,816	✓
<b>TOTAL REVENUES</b>	<b>\$6,260,783</b>	<b>\$5,925,894</b>	<b>\$334,889</b>	<b>✓ 5.65%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$464	\$250	\$214	85.60%
Building maintenance	23,949	26,781	(2,832)	✓ -10.57%
Depreciated assets - capital assets	378,251	7,695	370,556	✓ 4815.54%
Doctors fees & medical exams	2,994	2,547	447	17.55%
Dues and subscriptions	7,435	5,213	2,222	✓ 42.62%
Election expenses	14,876	0	14,876	✓
Equipment maintenance & expensed	58,917	81,228	(22,311)	✓ -27.47%
Equipment purchases and replacement	5,674	0	5,674	
Gasoline and oil	35,319	30,893	4,426	14.33%
Insurance - employee - medical & dental	1,059,453	896,058	163,395	✓ 18.23%
Insurance - general	238,196	236,179	2,017	0.85%
Mortgage interest payments/expense	4,125	4,140	(15)	-0.36%
Miscellaneous expenses	3,772	4,826	(1,054)	✓ -21.84%
Lease expenses - principal & interest	43,669	0	43,669	✓
Office supplies and expenses	15,357	14,852	505	3.40%
Payroll taxes	328,501	337,638	(9,137)	✓ -2.71%
Professional fees & services	106,298	120,810	(14,512)	✓ -12.01%
Rental Management Fee/repairs	1,632	4,615	(2,983)	✓ -64.64%
Salaries	4,375,575	4,494,863	(119,288)	✓ -2.65%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	12,015	9,050	2,965	✓ 32.76%
Training and education	20,063	48,694	(28,631)	✓ -58.80%
Uniforms	92,890	83,226	9,664	11.61%
Utilities	35,949	44,462	(8,513)	✓ -19.15%
Vehicle maintenance & repairs	92,756	66,507	26,249	✓ 39.47%
Work Comp Claims	394	5,254	(4,860)	✓ -92.50%
<b>TOTAL EXPENDITURES</b>	<b>\$6,958,524</b>	<b>\$6,525,781</b>	<b>\$432,743</b>	<b>✓ 6.63%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$697,741)</b>	<b>(\$599,887)</b>	<b>(\$97,854)</b>	<b>116.31%</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>(\$697,741)</b>	<b>(\$599,887)</b>	<b>(\$97,854)</b>	

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

	BUDGET - ALL FUNDS				SEPT 30, 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>						
(EXPENDITURES OVER REVENUES)	(\$611,074)	(\$414,701)	(\$1,025,775)	(\$37,663)	\$0	(\$1,063,438)
<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>						
(EXPENDITURES OVER REVENUES)	<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				SEPT 30, 2017	PAGE 6
			GENERAL +			
	GENERAL	AMBULANCE	AMBULANCE	DISPATCH	PENSION	TOTAL
<b>REVENUES</b>						
Tax collections	\$3,404,525	\$1,773,847	\$5,178,372	\$296,046	\$592,091	\$6,066,509
Building and other permits	109,408		109,408			109,408
Ambulance fees, net		571,025	571,025			571,025
Interest	4,784	3,421	8,205	1,775	0	9,980
Miscellaneous revenue	9,524	383	9,907			9,907
Miscellaneous expenses	13,050		13,050			13,050
Lease expenses - principal & interest	370,816		370,816			370,816
<b>TOTAL REVENUES</b>	<b>\$3,912,107</b>	<b>\$2,348,676</b>	<b>\$6,260,783</b>	<b>\$297,821</b>	<b>\$592,091</b>	<b>\$7,150,695</b>
<b>EXPENDITURES</b>						
Bank service charges	\$464	\$0	\$464			\$464
Building maintenance	19,000	4,949	23,949			23,949
Depreciated assets - capital assets	377,961	290	378,251	762		379,013
Doctors fees & medical exams	2,395	599	2,994			2,994
Dues and subscriptions	6,306	1,129	7,435			7,435
Election expenses	11,901	2,975	14,876			14,876
Equipment maintenance & expensed	14,453	44,464	58,917			58,917
Equipment purchases and replacement	5,674	0	5,674			5,674
Gasoline and oil	28,255	7,064	35,319			35,319
Insurance - employee - medical & dental	847,332	212,121	1,059,453			1,059,453
Insurance - general	190,557	47,639	238,196			238,196
Mortgage interest payments/expense	3,300	825	4,125			4,125
Miscellaneous expenses	3,171	601	3,772			3,772
Lease expenses - principal & interest	43,669	0	43,669			43,669
Office supplies and expenses	12,949	2,408	15,357			15,357
Payroll taxes	180,519	147,982	328,501			328,501
Professional fees & services	54,769	51,529	106,298			106,298
Rental Management Fee/repairs	1,632	0	1,632			1,632
Salaries	2,374,618	2,000,957	4,375,575			4,375,575
Salaries - OT	0	0	0			0
Supplies - cleaning & laundry	9,612	2,403	12,015			12,015
Training and education	11,725	8,338	20,063			20,063
Uniforms	74,312	18,578	92,890			92,890
Utilities	28,759	7,190	35,949	83,667		119,616
Vehicle maintenance & repairs	71,295	21,461	92,756			92,756
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>\$4,374,943</b>	<b>\$2,583,581</b>	<b>6,958,524</b>	<b>\$415,804</b>	<b>\$910,447</b>	<b>\$8,284,775</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$462,836)</b>	<b>(\$234,905)</b>	<b>(\$697,741)</b>	<b>(\$117,983)</b>	<b>(\$318,356)</b>	<b>(\$1,134,080)</b>
<b>General/Ambulance Overhead Transfer</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</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>\$0</b>	<b>\$0</b>	<b>0</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$462,836)</b>	<b>(\$234,905)</b>	<b>(\$697,741)</b>	<b>(\$117,983)</b>	<b>(\$318,356)</b>	<b>(\$1,134,080)</b>

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

	BUDGET TO ACTUAL - ALL FUNDS				SEPT 30, 2017	PAGE 7
	OVER (UNDER) BUDGET					
	GENERAL	AMBULANCE	GENERAL + AMBULANCE	DISPATCH	PENSION	TOTAL
<b>REVENUES</b>						
Tax collections	(\$1,633,890)	(\$851,013)	(\$2,484,903)	(\$142,187)	(\$284,372)	(\$2,911,462)
Building and other permits	34,408	0	34,408	0	0	34,408
Ambulance fees, net	0	(178,975)	(178,975)	0	0	(178,975)
Interest	1,284	(6,579)	(5,295)	775	0	(4,520)
Miscellaneous revenue	5,524	(117)	5,407	0	0	5,407
Rental income	(4,350)	0	(4,350)	0	0	(4,350)
Financing Source - Loan Proceeds	0	0	0	0	0	0
<b>TOTAL REVENUES</b>	<b>(\$1,597,024)</b>	<b>(\$1,036,684)</b>	<b>(\$2,633,708)</b>	<b>(\$141,412)</b>	<b>(\$284,372)</b>	<b>(\$3,059,492)</b>
<b>EXPENDITURES</b>						
Bank service charges	(\$2,536)	\$0	(\$2,536)	\$0	\$0	(\$2,536)
Building maintenance	(7,091)	(1,574)	(8,665)	0	0	(8,665)
Depreciated assets - capital assets	(26,115)	(510)	(26,625)	(8,638)	0	(35,263)
Doctors fees & medical exams	(16,805)	(4,201)	(21,006)	0	0	(21,006)
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	(10,247)	(33,236)	(43,483)	0	0	(43,483)
Equipment purchases and replacement	(3,326)	0	(3,326)	0	0	(3,326)
Gasoline and oil	(12,145)	(3,036)	(15,181)	0	0	(15,181)
Insurance - employee - medical & dental	(366,256)	(91,276)	(457,532)	0	0	(457,532)
Insurance - general	(75,573)	(18,893)	(94,466)	0	0	(94,466)
Mortgage interest payments/expense	(1,180)	(295)	(1,475)	0	0	(1,475)
Miscellaneous expenses	(6,229)	(3,249)	(9,478)	0	0	(9,478)
Lease expenses - principal & interest	(5,631)	0	(5,631)	0	0	(5,631)
Office supplies and expenses	(9,551)	(1,092)	(10,643)	0	0	(10,643)
Payroll taxes	(117,549)	(50,730)	(168,279)	0	0	(168,279)
Professional fees & services	(31,531)	(32,171)	(63,702)	(1,000)	0	(64,702)
Rental Management Fee/repairs	(3,568)	0	(3,568)	0	0	(3,568)
Salaries	(931,272)	(956,903)	(1,888,175)	0	0	(1,888,175)
Salaries - OT	0	0	0	0	0	0
Supplies - cleaning & laundry	1,052	263	1,315	0	0	1,315
Training and education	(12,635)	(12,482)	(25,117)	0	0	(25,117)
Uniforms	(26,168)	(6,542)	(32,710)	0	0	(32,710)
Utilities	(13,881)	(3,470)	(17,351)	(50,829)	0	(68,180)
Vehicle maintenance & repairs	(38,305)	10,061	(28,244)	0	0	(28,244)
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>(\$1,745,262)</b>	<b>(\$1,216,480)</b>	<b>(\$2,961,742)</b>	<b>(\$61,092)</b>	<b>\$33,984</b>	<b>(\$2,988,850)</b>
<b>REVENUES OVER EXPENDITURES</b>						
<b>(EXPENDITURES OVER REVENUES)</b>	<b>\$148,238</b>	<b>\$179,796</b>	<b>\$328,034</b>	<b>(\$80,320)</b>	<b>(\$318,356)</b>	<b>(\$70,642)</b>



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

	BUDGET TO ACTUAL - ALL FUNDS					
	PERCENT OF BUDGET USED					
					SEPT 30, 2017	PAGE 8
			GENERAL +			
	GENERAL	AMBULANCE	AMBULANCE	DISPATCH	PENSION	TOTAL
REVENUES						
Tax collections	67.57%	✓ 67.58%	67.57%	✓ 67.55%	67.55%	67.57%
Building and other permits	145.88%	✓	✓ 145.88%	✓		145.88%
Ambulance fees, net		76.14%	✓ 76.14%	✓		76.14%
Interest	136.69%	34.21%	60.78%	177.50%		68.83%
Miscellaneous revenue	238.10%	76.60%	220.16%			220.16%
Rental income	75.00%		75.00%			75.00%
Financing Source - Loan Proceeds	100.00%		100.00%			100.00%
TOTAL REVENUES	71.01%	69.38%	70.39%	67.80%	67.55%	70.03%
EXPENDITURES						
Bank service charges	15.47%		15.47%			15.47%
Building maintenance	72.82%	✓ 75.87%	✓ 73.43%	✓		73.43%
Depreciated assets - capital assets	93.54%	✓ 36.25%	✓ 93.42%	✓ 8.11%		91.49%
Doctors fees & medical exams	12.47%	✓ 12.48%	✓ 12.48%	✓		12.48%
Dues and subscriptions	87.08%	✓ 85.08%	✓ 86.77%	✓		86.77%
Election expenses	37.19%	37.19%	37.19%			37.19%
Equipment maintenance & expensed	58.51%	57.23%	57.54%			57.54%
Equipment purchases and replacement	63.04%		63.04%			63.04%
Gasoline and oil	69.94%	69.94%	69.94%			69.94%
Insurance - employee - medical & dental	69.82%	69.92%	69.84%			69.84%
Insurance - general	71.60%	71.60%	71.60%			71.60%
Mortgage interest payments/expense	73.66%	73.66%	73.66%			73.66%
Miscellaneous expenses	33.73%	✓ 15.61%	28.47%	✓		28.47%
Lease expenses - principal & interest	88.58%	✓	88.58%	✓		88.58%
Office supplies and expenses	57.55%	68.80%	59.07%			59.07%
Payroll taxes	60.56%	74.47%	66.13%			66.13%
Professional fees & services	63.46%	61.56%	62.53%	0.00%		62.16%
Rental Management Fee/repairs	31.38%		31.38%			31.38%
Salaries	71.83%	67.65%	69.86%			69.86%
Salaries - OT		✓	✓	✓		
Supplies - cleaning & laundry	112.29%	✓ 112.29%	✓ 112.29%	✓		112.29%
Training and education	48.13%	40.05%	44.41%			44.41%
Uniforms	73.96%	73.96%	73.96%			73.96%
Utilities	67.45%	67.45%	✓ 67.45%	✓ 62.21%		63.69%
Vehicle maintenance & repairs	65.05%	188.25%	✓ 76.66%	✓		76.66%
Work Comp Claims	3.94%	3.95%	3.94%		✓	3.94%
Dispatch - CCE-911				99.81%	✓	99.81%
Pension Contribution					103.88%	✓ 103.88%
		✓	✓	✓		
TOTAL EXPENDITURES	71.48%	✓ 67.99%	✓ 70.14%	✓ 87.19%	103.88%	0.00%
REVENUES OVER EXPENDITURES						
(EXPENDITURES OVER REVENUES)						

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

	GENERAL FUND		SEPT 30, 2017	PAGE 9
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$3,404,525	\$5,038,415	(\$1,633,890)	67.57%
Building and other permits	109,408	75,000	34,408 ✓	145.88%
Interest	4,784	3,500	1,284 ✓	136.69%
Miscellaneous revenue	9,524	4,000	5,524 ✓	238.10%
Rental income	13,050	17,400	(4,350)	75.00%
Financing Source - Loan Proceeds	370,816	370,816	0	100.00%
<b>TOTAL REVENUES</b>	<b>\$3,912,107</b>	<b>\$5,509,131</b>	<b>(\$1,597,024)</b>	<b>71.01%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$464	\$3,000	(\$2,536)	15.47%
Building maintenance	19,000	26,091	(7,091)	72.82%
Depreciated assets - capital assets	377,961	404,076	(26,115)	93.54%
Doctors fees & medical exams	2,395	19,200	(16,805)	12.47%
Dues and subscriptions	6,306	7,242	(936)	87.08%
Election expenses	11,901	32,000	(20,099)	37.19%
Equipment maintenance & expensed	14,453	24,700	(10,247)	58.51%
Equipment purchases and replacement	5,674	9,000	(3,326)	63.04%
Gasoline and oil	28,255	40,400	(12,145)	69.94%
Insurance - employee - medical & dental	847,332	1,213,588	(366,256)	69.82%
Insurance - general	190,557	266,130	(75,573)	71.60%
Mortgage interest payments/expense	3,300	4,480	(1,180)	73.66%
Miscellaneous expenses	3,171	9,400	(6,229)	33.73%
Lease expenses - principal & interest	43,669	49,300	(5,631)	88.58%
Office supplies and expenses	12,949	22,500	(9,551)	57.55%
Payroll taxes	180,519	298,068	(117,549)	60.56%
Professional fees & services	54,769	86,300	(31,531)	63.46%
Rental Management Fee/repairs	1,632	5,200	(3,568)	31.38%
Salaries	2,374,618	3,305,890	(931,272)	71.83%
Salaries - OT				
Supplies - cleaning & laundry	9,612	8,560	1,052 ✓	112.29%
Training and education	11,725	24,360	(12,635)	48.13%
Uniforms	74,312	100,480	(26,168)	73.96%
Utilities	28,759	42,640	(13,881)	67.45%
Vehicle maintenance & repairs	71,295	109,600	(38,305)	65.05%
Work Comp Claims	315	8,000	(7,685)	3.94%
<b>TOTAL EXPENDITURES</b>	<b>\$4,374,943</b>	<b>\$6,120,205</b>	<b>(\$1,745,262)</b>	<b>71.48%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$462,836)</b>	<b>(\$611,074)</b>	<b>(\$148,238)</b>	<b>75.74%</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>(\$462,836)</b>	<b>\$0</b>	<b>(\$148,238)</b>	<b>\$0</b>

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

	AMBULANCE FUND		SEPT 30, 2017	PAGE 10
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$1,773,847	\$2,624,860	(\$851,013)	67.58%
Ambulance fees, net	571,025	750,000	(178,975)	76.14%
Interest	3,421	10,000	(6,579)	34.21%
Miscellaneous revenue	383	500	(117)	76.60%
<b>TOTAL REVENUES</b>	<b>\$2,348,676</b>	<b>\$3,385,360</b>	<b>(\$1,036,684)</b>	<b>69.38%</b>
<b>EXPENDITURES</b>				
Bank service charges			\$0	
Building maintenance	4,949	6,523	(1,574)	75.87%
Depreciated assets - capital assets	290	800	(510)	36.25%
Doctors fees & medical exams	599	4,800	(4,201)	12.48%
Dues and subscriptions	1,129	1,327	(198)	85.08%
Election expenses	2,975	8,000	(5,025)	37.19%
Equipment maintenance & expensed	44,464	77,700	(33,236)	57.23%
Equipment purchases and replacement			0	
Gasoline and oil	7,064	10,100	(3,036)	69.94%
Insurance - employee - medical & dental	212,121	303,397	(91,276)	69.92%
Insurance - general	47,639	66,532	(18,893)	71.60%
Mortgage interest payments/expense	825	1,120	(295)	73.66%
Miscellaneous expenses	601	3,850	(3,249)	15.61%
Lease expenses - principal & interest			0	
Office supplies and expenses	2,408	3,500	(1,092)	68.80%
Payroll taxes	147,982	198,712	(50,730)	74.47%
Professional fees & services	51,529	83,700	(32,171)	61.56%
Rental Management Fee/repairs			0	
Salaries	2,000,957	2,957,860	(956,903)	67.65%
Salaries - OT			0	
Supplies - cleaning & laundry	2,403	2,140	263	112.29%
Training and education	8,338	20,820	(12,482)	40.05%
Uniforms	18,578	25,120	(6,542)	73.96%
Utilities	7,190	10,660	(3,470)	67.45%
Vehicle maintenance & repairs	21,461	11,400	10,061	188.25%
Work Comp Claims	79	2,000	(1,921)	3.95%
<b>TOTAL EXPENDITURES</b>	<b>\$2,583,581</b>	<b>\$3,800,061</b>	<b>(\$1,216,480)</b>	<b>67.99%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$234,905)</b>	<b>(\$414,701)</b>	<b>\$179,796</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>(\$234,905)</b>	<b>\$0</b>	<b>\$179,796</b>	<b>\$0</b>

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

	PENSION FUND		SEPT 30, 2017	PAGE 11
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$592,091	\$876,463	(\$284,372)	67.55%
Interest	0	0	0	
<b>TOTAL REVENUES</b>	<b>\$592,091</b>	<b>\$876,463</b>	<b>(\$284,372)</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 (EXPENDITURES OVER REVENUES)</b>	<b>(\$318,356)</b>	<b>\$0</b>	<b>(\$318,356)</b>	

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

	DISPATCH FUND		SEPT 30, 2017	PAGE 12
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
<b>REVENUES</b>				
Tax collections	\$296,046	\$438,233	(\$142,187)	67.55%
Interest	1,775	1,000	775	177.50%
<b>TOTAL REVENUES</b>	<b>\$297,821</b>	<b>\$439,233</b>	<b>(\$141,412)</b>	<b>67.80%</b>
<b>EXPENDITURES</b>				
Dispatching fees	\$331,375	\$332,000	(\$625)	99.81%
Telephone	15,199	22,700	(7,501)	66.96%
Communication expenses	68,468	111,796	(43,328)	61.24%
Depreciated assets	762	9,400	(8,638)	8.11%
Auditing expense	950	1,000	(50)	95.00%
<b>TOTAL EXPENDITURES</b>	<b>\$416,754</b>	<b>\$476,896</b>	<b>(\$60,142)</b>	<b>87.39%</b>
<b>REVENUES OVER EXPENDITURES (EXPENDITURES OVER REVENUES)</b>	<b>(\$118,933)</b>	<b>(\$37,663)</b>	<b>(\$81,270)</b>	<b>315.78%</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 (EXPENDITURES OVER REVENUES)</b>	<b>(\$118,933)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

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

	GENERAL FUND		SEPT 30, 2017	PAGE 13
	2017	2016	2017-2016 \$	2017-2016 %
	ACTUAL	ACTUAL	OVER (UNDER)	OVER (UNDER)
<b>REVENUES</b>				
Tax collections	\$3,404,525	\$3,391,047	\$13,478	0.40%
Building and other permits	109,408	110,966	(1,558)	-1.40%
Interest	4,784	5,620	(836)	-14.88%
Miscellaneous revenue	9,524	20,744	(11,220)	-54.09%
Rental income	13,050	12,600	450	3.57%
Financing Source - Loan Proceeds	370,816		370,816	
<b>TOTAL REVENUES</b>	<b>\$3,912,107</b>	<b>\$3,540,977</b>	<b>\$371,130</b>	<b>10.48%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$464	\$250	\$214	85.60%
Building maintenance	19,000	21,425	(2,425)	-11.32%
Depreciated assets - capital assets	377,961	6,049	371,912	6148.32%
Doctors fees & medical exams	2,395	2,038	357	17.52%
Dues and subscriptions	6,306	4,460	1,846	41.39%
Election expenses	11,901	0	11,901	
Equipment maintenance & expensed	14,453	37,724	(23,271)	-61.69%
Equipment purchases and replacement	5,674	0	5,674	
Gasoline and oil	28,255	24,714	3,541	14.33%
Insurance - employee - medical & dental	847,332	716,222	131,110	18.31%
Insurance - general	190,557	188,943	1,614	0.85%
Mortgage interest payments/expense	3,300	3,312	(12)	-0.36%
Miscellaneous expenses	3,171	4,348	(1,177)	-27.07%
Lease expenses - principal & interest	43,669	0	43,669	
Office supplies and expenses	12,949	13,085	(136)	-1.04%
Payroll taxes	180,519	148,310	32,209	21.72%
Professional fees & services	54,769	62,013	(7,244)	-11.68%
Rental Management Fee/repairs	1,632	4,615	(2,983)	-64.64%
Salaries	2,374,618	1,942,825	431,793	22.23%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	9,612	7,240	2,372	32.76%
Training and education	11,725	37,133	(25,408)	-68.42%
Uniforms	74,312	66,581	7,731	11.61%
Utilities	28,759	29,429	(670)	-2.28%
Vehicle maintenance & repairs	71,295	61,089	10,206	16.71%
Work Comp Claims	315	4,203	(3,888)	-92.51%
<b>TOTAL EXPENDITURES</b>	<b>\$4,374,943</b>	<b>\$3,386,008</b>	<b>\$988,935</b>	<b>29.21%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$462,836)</b>	<b>\$154,969</b>	<b>(\$617,805)</b>	<b>-398.66%</b>
<b>General/Ambulance/Dispatch/Pension OH Transfer</b>				
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$462,836)</b>	<b>\$154,969</b>	<b>(\$617,805)</b>	<b>-398.66%</b>

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

	AMBULANCE FUND		SEPT 30, 2017	PAGE 14
	2017 ACTUAL	2016 ACTUAL	2017-2016 \$ OVER (UNDER)	2017-2016 % OVER (UNDER)
<b>REVENUES</b>				
Tax collections	\$1,773,847	\$1,767,744	\$6,103	0.35%
Ambulance fees, net	571,025	603,884	(32,859)	-5.44%
Interest	3,421	8,870	(5,449)	-61.43%
Miscellaneous revenue	383	4,419	(4,036)	-91.33%
<b>TOTAL REVENUES</b>	<b>\$2,348,676</b>	<b>\$2,384,917</b>	<b>(\$36,241)</b>	<b>-1.52%</b>
<b>EXPENDITURES</b>				
Bank service charges	\$0	\$0	\$0	
Building maintenance	4,949	5,356	(407)	-7.60%
Depreciated assets - capital assets	290	1,646	(1,356)	-82.38%
Doctors fees & medical exams	599	509	90	17.68%
Dues and subscriptions	1,129	753	376	49.93%
Election expenses	2,975	0	2,975	
Equipment maintenance & expensed	44,464	43,504	960	2.21%
Equipment purchases and replacement	0	0	0	
Gasoline and oil	7,064	6,179	885	14.32%
Insurance - employee - medical & dental	212,121	179,836	32,285	17.95%
Insurance - general	47,639	47,236	403	0.85%
Mortgage interest payments/expense	825	828	(3)	-0.36%
Miscellaneous expenses	601	478	123	25.73%
Lease expenses - principal & interest	0	0	0	
Office supplies and expenses	2,408	1,767	641	36.28%
Payroll taxes	147,982	189,328	(41,346)	-21.84%
Professional fees & services	51,529	58,797	(7,268)	-12.36%
Rental Management Fee/repairs	0	0	0	
Salaries	2,000,957	2,552,038	(551,081)	-21.59%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	2,403	1,810	593	32.76%
Training and education	8,338	11,561	(3,223)	-27.88%
Uniforms	18,578	16,645	1,933	11.61%
Utilities	7,190	15,033	(7,843)	-52.17%
Vehicle maintenance & repairs	21,461	5,418	16,043	296.11%
Work Comp Claims	79	1,051	(972)	-92.48%
<b>TOTAL EXPENDITURES</b>	<b>\$2,583,581</b>	<b>\$3,139,773</b>	<b>(\$556,192)</b>	<b>-17.71%</b>
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$234,905)</b>	<b>(\$754,856)</b>	<b>\$519,951</b>	<b>-68.88%</b>
<b>General/Ambulance/Dispatch Overhead Transfer</b>				
<b>REVENUES OVER EXPENDITURES</b>				
<b>(EXPENDITURES OVER REVENUES)</b>	<b>(\$234,905)</b>	<b>(\$754,856)</b>	<b>\$519,951</b>	<b>-68.88%</b>

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

			SEPT 30, 2017	PAGE 15
<b>CASH RESERVES AS OF</b>	<b>ACTUAL</b>	<b>ACTUAL</b>	<b>2017-2016 \$</b>	<b>2017-2016 %</b>
<b>SEPT 30, 2017</b>	<b>SEPT 30, 2017</b>	<b>SEPT 30, 2016</b>	<b>OVER (UNDER)</b>	<b>OVER (UNDER)</b>
<b>GENERAL FUND:</b>				
Cash in Bank - Commerce Bank	\$2,623,502.75	\$2,985,444.97	(\$361,942)	-12.12%
Cash in Bank - FSA - Commerce Bank	4,118.14	3,849.95	268	6.97%
Cash in Bank - HRA - Commerce Bank	3,441.19	5,323.96	(1,883)	-35.36%
Cash in Bank - Rental Property - Commerce Bank	9,420.87	4,702.37	4,719	100.34%
Investment account - various	1,901,713.74	1,400,438.16	501,276	35.79%
Petty Cash	185.00	185.00	0	0.00%
<b>TOTAL GENERAL FUND CASH BALANCES</b>	<b>\$4,542,381.69</b>	<b>\$4,399,944.41</b>	<b>\$142,437.28</b>	<b>3.24%</b>
<b>AMBULANCE FUND:</b>				
Cash in Bank - Commerce Bank	\$952,233.94	\$688,480.96	\$263,752.98	38.31%
Investment account	1,010,632.92	1,500,806.72	(490,173.80)	-32.66%
<b>TOTAL AMBULANCE FUND CASH BALANCES</b>	<b>\$1,962,866.86</b>	<b>\$2,189,287.68</b>	<b>(\$226,420.82)</b>	<b>-10.34%</b>
<b>TOTAL OPERATING FUND CASH BALANCES</b>	<b>\$6,505,248.55</b>	<b>\$6,589,232.09</b>	<b>(\$83,983.54)</b>	<b>-1.27%</b>
<b>LESS: REMAINING 2017 EXPENSES</b>	<b>(\$2,961,742)</b>			
<b>ESTIMATED CASH RESERVE</b>	<b>\$3,543,507</b>	✓		
<b># of Months - Estimated Reserve</b>	<b>4.29</b>	✓		
<b>Estimated Reserve - %</b>	<b>35.72%</b>	✓		



2017

Average Rate 0.259% 0.275% 0.288% 0.346% 0.351% 0.359% 0.418% 0.433% 0.710% #DIV/0! #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	3644	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	Commerce	2956	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%

Bank Rating Report  
for  
Fenton FPD

Rating Based on Information Gathered from:

	Commerce Bank	Reliance Bank	Alliance Credit Union	Academy Bank	Meramec Valley Bank
<u>BauerFinancial.com</u>					
Period Ending:					
6/30/2017	****	*****	*****	*****	*****
3/31/2017	****	*****	*****	*****	*****
12/31/2016	****	*****	Not Avail.	Not Avail.	Not Avail.
9/30/2016	****	*****	Not Avail.	Not Avail.	Not Avail.
6/30/2016	*** 1/2	*****	Not Avail.	Not Avail.	Not Avail.
3/31/2016	****	*****	Not Avail.	Not Avail.	Not Avail.
12/31/2015	****	*****	Not Avail.	Not Avail.	Not Avail.
9/30/2015	****	****	Not Avail.	Not Avail.	Not Avail.

BankRate.com  
Period Ending:

3/31/2017	****	*****	***	*****	***
12/31/2016	****	*****	Not Avail.	Not Avail.	Not Avail.
9/30/2016	****	*****	Not Avail.	Not Avail.	Not Avail.
6/30/2016	****	*****	Not Avail.	Not Avail.	Not Avail.
3/31/2016	Not Avail.	*****	Not Avail.	Not Avail.	Not Avail.
12/31/2015	Not Avail.	*****	Not Avail.	Not Avail.	Not Avail.
9/30/2015	Not Avail.	****	Not Avail.	Not Avail.	Not Avail.
6/30/2015	Not Avail.	****	Not Avail.	Not Avail.	Not Avail.

DepositAccounts.com  
Period Ending:

6/30/2017					
Institution Health	A	A	B+	A	B+
Texas Ratio	A+	A	A	A	A
3/31/2017					
Institution Health	A	A	B+	A+	A
Texas Ratio	A+	A	B+	A+	A
12/31/2016					
Institution Health	A	A+	Not Avail.	Not Avail.	Not Avail.
Texas Ratio	A+	A	Not Avail.	Not Avail.	Not Avail.
9/30/2016					
Institution Health	A+	A+	Not Avail.	Not Avail.	Not Avail.
Texas Ratio	A+	A	Not Avail.	Not Avail.	Not Avail.

Ratings Key:

BankRate.com	*****	Superior	BauerFinancial.com	*****	Superior
	****	Sound		****	Excellent
	***	Performing		*** 1/2	Good
	**			***	
	*	Lowest Rated		**	Adequate
				*	Problematic
					Troubled

## 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 1.28% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

OVERALL		ASSETS AND LIABILITIES	
FDIC	24998	Assets	Q2 2017 \$24.97B
Certificate #	( <a href="https://www5.fdic.gov/dasp/externalConfirmation.asp?inCert1=24998">https://www5.fdic.gov/dasp/externalConfirmation.asp?inCert1=24998</a> )		vs Q2 2016 \$24.58B
Year Established	1984	Loans	Q2 2017 \$13.49B
Employees	4705		vs Q2 2016 \$12.97B
Primary Regulator	FED	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 \$153.6MM
PROFIT MARGIN		Unbacked Noncurrent Loans	Q2 2017 \$26.9MM
Return on Assets - YTD	1.17%		vs Q2 2016 \$39.5MM
Return on Equity - YTD	12.85%	Real Estate Owned	Q2 2017 \$4.7MM
Annual Interest Income	\$376.9MM		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 \$173.1 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/lasp/externalConfirmation.asp?  
# inCert1=35123)

Year 1999  
Established

Employees 178

Primary FDIC  
Regulator

## ASSETS AND LIABILITIES

Assets	Q2 2017	\$1.37B
	vs Q2 2016	\$1.24B
Loans	Q2 2017	\$918.1MM
	vs Q2 2016	\$769.6MM
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 \$28.26 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

FDIC 19600  
 Certificate (https://www5.fdic.gov/cdasp/externalConfirmation.asp?  
 # InCert1=19600)  
 Year 1966  
 Established  
 Employees 621  
 Primary OCC  
 Regulator

## ASSETS AND LIABILITIES

Assets	Q2 2017	\$1.24B
	vs Q2 2016	\$1.04B
Loans	Q2 2017	\$868.6MM
	vs Q2 2016	\$648.4MM
Deposits	Q2 2017	\$909.7MM
	vs Q2 2016	\$737.8MM
Equity Capital	Q2 2017	\$202.0MM
	vs Q2 2016	\$182.9MM
Loan Loss Allowance	Q2 2017	\$11.5MM
	vs Q2 2016	\$10.8MM
Unbacked Noncurrent Loans	Q2 2017	\$12.8MM
	vs Q2 2016	\$8.2MM
Real Estate Owned	Q2 2017	\$1.2MM
	vs Q2 2016	\$1.0MM

## PROFIT MARGIN

Return on Assets - YTD 1.14%  
 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	19200	Assets	Q2 2017 \$106.9MM
Certificate #	( <a href="https://www5.fdic.gov/idasp/externalConfirmation.asp?InCert1=19200">https://www5.fdic.gov/idasp/externalConfirmation.asp?InCert1=19200</a> )		vs Q2 2016 \$100.2MM
Year Established	1918	Loans	Q2 2017 \$80.4MM
Employees	23		vs Q2 2016 \$73.9MM
Primary Regulator	FDIC	Deposits	Q2 2017 \$83.3MM
			vs Q2 2016 \$80.6MM
		Equity Capital	Q2 2017 \$9.4MM
			vs Q2 2016 \$8.7MM
		Loan Loss Allowance	Q2 2017 \$776.00K
			vs Q2 2016 \$791.00K
PROFIT MARGIN		Unbacked Noncurrent Loans	Q2 2017 \$4.00K
Return on Assets - YTD	0.12%		vs Q2 2016 \$6.00K
Return on Equity - YTD	1.31%	Real Estate Owned	Q2 2017 \$556.00K
Annual Interest Income	\$1.8MM		vs Q2 2016 \$1.6MM

**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
		-
		-
		-
642	2,737	3,379
71.33	304.11	375.44

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 ✓
↑ 19 ✓	↑ 90 ✓	↑ 109 ✓
↑ 3	↑ 9	↑ 12

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%
↑ 2%	↑ 3%	↑ 3%
↑ 5%	↑ 3%	↑ 3%



Fenton FPD - General  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
September 30, 2017

ASSETS

Current Assets		
Commerce General - 0239	\$	2,623,502.75
Commerce FSA - 3217		4,118.14
Commerce HRA - 0938		3,441.19
Commerce Rental - 0498		9,420.87
Petty Cash		185.00
Investment Account		1,901,713.74
Taxes Receivable - Current		2,449,149.73
Allowance Uncollectible Taxes		1,221,802.01
Prepaid Rental Expense		250.00
Due From Ambulance		740.19
Deposit-General		100.00
		<hr/>
Total Current Assets		8,214,423.62
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>8,790,866.35</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Accounts Payable	\$	50,845.92
Outstanding Checks		750.00
Accrued Salaries Payable		20,533.63
FSA Liability		(6,381.86)
IRS Payroll Taxes W/H		(256.66)
Rental Security Deposit		1,950.00
Notes Payable		243,000.00
Capital Lease Payable		333,442.73
		<hr/>
Total Current Liabilities		643,883.76
Deferred Inflows of Resources		
Deferred Revenue		1,218,020.01
		<hr/>
Total Deferred Inflows of Resources		1,218,020.01
		<hr/>
Total Liabilities		1,861,903.77
Fund Balance		
Fund Balance - Unassigned		7,391,798.43

See Accountant's Compilatio 2 4 port - Modified Accrual Basis

Fenton FPD - General  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
September 30, 2017

Excess Revenue over (under) Ex	<u>(462,835.85)</u>	
Total Fund Balance		<u>6,928,962.58</u>
Total Liab., Def. Inflows & Fund Balance	\$	<u><u>8,790,866.35</u></u>

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 3,404,525.10	87.03
Interest Income	0.00	0.00	4,784.47	0.12
Miscellaneous Revenue	1,519.80	14.72	9,522.97	0.24
Permit Revenue	7,354.00	71.23	109,408.00	2.80
Rental Income	1,450.00	14.05	13,050.00	0.33
Loan Proceeds	0.00	0.00	370,816.23	9.48
Total Revenues	10,323.80	100.00	3,912,106.77	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	10,323.80	100.00	3,912,106.77	100.00
Expenditures				
Salaries	229,408.33	2,222.13	2,248,896.33	57.49
Salaries OT	16,113.03	156.08	125,721.90	3.21
Election Expenses	0.00	0.00	11,900.54	0.30
Depreciated Assets	5,606.00	54.30	377,961.38	9.66
Payroll Taxes	18,725.05	181.38	180,519.23	4.61
Office Supplies	1,393.59	13.50	12,948.77	0.33
Gas & Oil-Fuel	4,698.46	45.51	28,254.61	0.72
Bank Charges	3.00	0.03	463.94	0.01
Equipment Purchases	0.00	0.00	5,673.86	0.15
Dues & Subscriptions	32.00	0.31	6,305.59	0.16
Insurance - General	20,647.45	200.00	190,557.36	4.87
Insurance - Employee	99,126.82	960.18	847,332.25	21.66
Professional Fees	14,260.70	138.13	54,769.36	1.40
Building Maintenance	2,178.38	21.10	19,000.04	0.49
Equipment Maintenance	2,293.36	22.21	14,452.62	0.37
Vehicle Maintenance	316.71	3.07	71,294.94	1.82
Lease Expense	0.00	0.00	43,669.05	1.12
Workers Comp Claims	0.00	0.00	314.93	0.01
Rental Management Fee	116.00	1.12	1,044.00	0.03
Mortgage Interest Payments	373.30	3.62	3,299.50	0.08
Doctors Fees	0.00	0.00	2,395.36	0.06
Rental Repair	587.50	5.69	587.50	0.02
Misc. Expenses	120.15	1.16	3,170.64	0.08
Training & Education	785.80	7.61	11,725.05	0.30
Uniforms	1,959.40	18.98	74,312.32	1.90
Supplies-Cleaning & Maint.	785.35	7.61	9,612.47	0.25
Utilities	3,806.65	36.87	28,759.08	0.74
Total Expenditures	423,337.03	4,100.59	4,374,942.62	111.83
Excess Revenue over (under) Expenditur	\$ (413,013.23)	(4,000.59)	\$ (462,835.85)	(11.83)

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 3,404,525.10	87.03
Investment Interest	0.00	0.00	4,790.22	0.12
Interest-Undefined	0.00	0.00	(5.75)	0.00
Misc Income	1,519.80	14.72	9,522.97	0.24
Permit Revenue	7,354.00	71.23	20,429.00	0.52
Building Permits	0.00	0.00	88,979.00	2.27
Upper End Property	1,450.00	14.05	13,050.00	0.33
Loan Proceeds	0.00	0.00	370,816.23	9.48
Total Revenues	10,323.80	100.00	3,912,106.77	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	10,323.80	100.00	3,912,106.77	100.00
Expenditures				
Salaries-Firefighters	178,177.98	1,725.90	1,664,238.52	42.54
Director Fees	0.00	0.00	2,640.00	0.07
Salaries-Fire Chief	7,344.64	71.14	69,652.49	1.78
Salaries-Deputy Chiefs	26,633.47	257.98	264,242.70	6.75
Salaries-Admin Assistants	5,253.92	50.89	48,274.74	1.23
Salaries-Office Manager	3,825.84	37.06	36,345.48	0.93
Salaries-Fire Marshall	6,539.20	63.34	87,593.17	2.24
Salaries-Medical Officer	1,633.28	15.82	15,488.80	0.40
Sick Leave Buyback	0.00	0.00	60,420.43	1.54
Payroll Overtime-FF	16,113.03	156.08	125,698.17	3.21
Salaries-OT Admin	0.00	0.00	23.73	0.00
St. Louis Cty Board of Electio	0.00	0.00	9,969.58	0.25
Commerce Bank-VISA	0.00	0.00	618.98	0.02
Mulligan Printing	0.00	0.00	1,311.98	0.03
Depreciated Assets	0.00	0.00	372,355.38	9.52
Banner Fire Equipment	5,606.00	54.30	5,606.00	0.14
FICA/ Medicare	18,725.05	181.38	180,519.23	4.61
Marco	83.20	0.81	578.39	0.01
Copying Concepts	198.58	1.92	1,655.79	0.04
Office Source	489.60	4.74	2,053.93	0.05
St. Louis County Treasurer	112.50	1.09	3,850.50	0.10
Commerce Bank-VISA	146.34	1.42	2,332.03	0.06
MO Lawyers Media	278.40	2.70	373.60	0.01
Safeguard	0.00	0.00	183.26	0.00
MO Vocational Enterprises	0.00	0.00	18.95	0.00
ADP Screening Services	0.00	0.00	1,404.84	0.04
Vinyl Images	0.00	0.00	228.00	0.01
Rejis Commission	0.00	0.00	88.00	0.00
Copy Source	50.40	0.49	127.20	0.00
Wal-Mart	0.00	0.00	19.71	0.00
UPS	34.57	0.33	34.57	0.00
Sieveking	4,698.46	45.51	28,254.61	0.72
Commerce Bank	3.00	0.03	463.94	0.01
Sentinel Emergency Solutions	0.00	0.00	2,862.90	0.07
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	0.04
WL Construction	0.00	0.00	203.84	0.01
GSLAFCA	0.00	0.00	460.00	0.01

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
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	32.00	0.31	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	1.23
Lakenan	0.00	0.00	240.00	0.01
MO Employers Mutual	17,831.39	172.72	114,455.22	2.93
Standard Insurance	2,816.06	27.28	25,305.40	0.65
The Cincinnati Ins Co	0.00	0.00	60.00	0.00
Travelers	0.00	0.00	3,406.40	0.09
Insurance Reimbursements	0.00	0.00	(926.08)	(0.02)
PAS, Inc.	0.00	0.00	3,053.57	0.08
Delta Dental	5,734.04	55.54	49,142.91	1.26
United Healthcare	102,900.94	996.74	877,977.03	22.44
Eyemed	362.74	3.51	3,162.28	0.08
Quality Benefits	2,959.16	28.66	15,200.26	0.39
By Cobra	0.00	0.00	600.00	0.02
J W Terrill	270.40	2.62	5,590.24	0.14
Insurance Reimbursements	(13,100.46)	(126.90)	(107,394.04)	(2.75)
Rognan & Associates	2,800.00	27.12	2,800.00	0.07
Spector, Wolfe, McLaughlin	880.40	8.53	5,310.73	0.14
Brian D. Ahrens, CPA	5,750.00	55.70	5,750.00	0.15
Lashly & Baer, PC	0.00	0.00	932.80	0.02
Thomas Lang	0.00	0.00	8,364.00	0.21
Darla Sansoucie	408.00	3.95	1,504.00	0.04
Paylocity	422.30	4.09	4,018.78	0.10
ArchImages	0.00	0.00	973.44	0.02
Lockton	4,000.00	38.75	12,000.00	0.31
Aon Consulting	0.00	0.00	13,115.61	0.34
Valley Park Hardware	0.00	0.00	(76.00)	0.00
Blue Chip Exterminating	137.00	1.33	1,119.40	0.03
Buildingstars	183.20	1.77	1,791.29	0.05
CK Power	0.00	0.00	680.56	0.02
Zumwalt	0.00	0.00	2,296.24	0.06
Commerce Bank-VISA	644.58	6.24	822.14	0.02
BRDA Electric	0.00	0.00	1,110.40	0.03
Sauder Plumbing	0.00	0.00	3,178.59	0.08
Appliance Repair Masters	0.00	0.00	134.40	0.00
Ramair Inc.	0.00	0.00	1,010.91	0.03
Lawn Systems	0.00	0.00	295.60	0.01
Scott Lee Heating	0.00	0.00	202.40	0.01
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	1,213.60	11.76	4,550.80	0.12
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
Stephanie Spaniol	0.00	0.00	30.71	0.00
Vogel Heating & Cooling	0.00	0.00	811.20	0.02
Sentinel Emergency Solutions	210.30	2.04	7,175.88	0.18
Rescue Repair	90.75	0.88	2,491.11	0.06
K&K Supply	0.00	0.00	603.05	0.02

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Kelly's Auto Repair	13.95	0.14	88.49	0.00
Commerce Bank-VISA	0.00	0.00	1,547.44	0.04
Bemes	0.00	0.00	35.32	0.00
Banner Fire Equipment	1,267.78	12.28	1,408.17	0.04
Crest Industries	0.00	0.00	62.59	0.00
B&R Equipment Co.	0.00	0.00	329.99	0.01
Curtis Aytes	38.75	0.38	38.75	0.00
Batteries Plus	671.83	6.51	671.83	0.02
Sentinel Emergency Solutions	0.00	0.00	944.00	0.02
Affton Radiator	0.00	0.00	1,919.24	0.05
CIT Trucks	316.71	3.07	24,399.38	0.62
Fabick	0.00	0.00	30,547.46	0.78
Kelly's Auto Repair	0.00	0.00	1,562.32	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	0.00	0.00	1,163.11	0.03
Metro Electric Supply	0.00	0.00	90.06	0.00
Purcell Tire Company	0.00	0.00	7,746.16	0.20
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
Commerce Bank	0.00	0.00	36,557.27	0.93
Lease Interest	0.00	0.00	7,111.78	0.18
St. Lukes Workplace Health	0.00	0.00	314.93	0.01
Rental Management Fee	116.00	1.12	1,044.00	0.03
Reliance Bank	373.30	3.62	3,299.50	0.08
Doctors Fees	0.00	0.00	452.00	0.01
SSM Health	0.00	0.00	16.00	0.00
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	587.50	5.69	587.50	0.02
Commerce Bank-VISA	120.15	1.16	2,633.81	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	75.00	0.73	75.00	0.00
University of MO	450.00	4.36	1,090.00	0.03
SSM St. Mary's	35.20	0.34	137.20	0.00
Tri-County Training Consortium	0.00	0.00	5,490.00	0.14
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	0.00	0.00	888.17	0.02
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
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	0.06
Cratex Packaging	225.60	2.19	225.60	0.01
Training Reimbursements	0.00	0.00	(927.50)	(0.02)
Leon Uniform Company	169.42	1.64	1,228.36	0.03

See Accountant's Compilatic 29 port - Modified Accrual Basis

Fenton FPD - General  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Sentinel Emergency Solutions	0.00	0.00	695.06	0.02
Schuhmacher Fire Equip	1,429.46	13.85	3,416.47	0.09
Leo Ellebrecht	145.60	1.41	27,023.18	0.69
Weber Fire & Safety	42.36	0.41	168.76	0.00
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	0.00	0.00	10.44	0.00
Fire Master Fire Equipment	172.56	1.67	172.56	0.00
Employee Uniform Reimbursement	0.00	0.00	37,368.89	0.96
Fenton Sew Vac & Janitor Suppl	0.00	0.00	5.60	0.00
Grainger	0.00	0.00	1,924.54	0.05
Lowes	72.13	0.70	803.25	0.02
Sam's Club	713.22	6.91	4,377.55	0.11
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	0.00	0.00	361.61	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
Missouri-American Water	212.85	2.06	1,112.64	0.03
Laclede Gas Company	165.53	1.60	4,340.10	0.11
AmerenUE	3,097.89	30.01	20,128.08	0.51
MSD	188.94	1.83	1,873.30	0.05
Aspen Waste Systems	141.44	1.37	1,304.96	0.03
Total Expenditures	423,337.03	4,100.59	4,374,942.62	111.83
Excess Revenue over (under) Expenditur	\$ (413,013.23)	(4,000.59)	\$ (462,835.85)	(11.83)

Fenton FPD - Ambulance  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
September 30, 2017

ASSETS

Current Assets		
Commerce Bank - 3844	\$	952,233.94
Investment Account		1,010,632.92
Taxes Receivable - Current		1,242,204.93
Allowance Uncollectible Taxes		640,387.85
		<hr/>
Total Current Assets		3,845,459.64
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>3,845,459.64</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Accounts Payable	\$	27,407.66
Accrued Salaries Payable		10,487.10
Due to General		740.19
IRS Payroll Taxes W/H		0.01
		<hr/>
Total Current Liabilities		38,634.96
Deferred Inflows of Resources		
Deferred Revenue		640,387.85
		<hr/>
Total Deferred Inflows of Resources		640,387.85
		<hr/>
Total Liabilities		679,022.81
Fund Balance		
Fund Balance - Unassigned		3,401,342.01
Excess Revenue over (under) Ex		(234,905.18)
		<hr/>
Total Fund Balance		3,166,436.83
		<hr/>
Total Liab., Def. Inflows & Fund Balance	\$	<u>3,845,459.64</u>



Fenton FPD - Ambulance  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 1,773,847.39	75.53
Ambulance Service Charge	67,621.60	99.97	571,024.51	24.31
Interest Income	0.00	0.00	3,420.97	0.15
Miscellaneous Revenue	17.20	0.03	382.80	0.02
Total Revenues	67,638.80	100.00	2,348,675.67	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	67,638.80	100.00	2,348,675.67	100.00
Expenditures				
Salaries	192,715.69	284.92	1,904,089.73	81.07
Salaries OT	8,035.45	11.88	96,867.35	4.12
Election Expenses	0.00	0.00	2,975.14	0.13
Depreciated Assets	0.00	0.00	290.00	0.01
Payroll Taxes	14,645.40	21.65	147,982.05	6.30
Office Supplies	320.27	0.47	2,408.32	0.10
Gas & Oil-Fuel	1,174.63	1.74	7,063.64	0.30
Equipment Purchases	0.00	0.00	222.74	0.01
Dues & Subscriptions	8.00	0.01	1,129.40	0.05
Insurance - General	5,161.87	7.63	47,639.33	2.03
Insurance - Employee	24,832.30	36.71	212,120.59	9.03
Professional Fee	8,818.53	13.04	51,529.38	2.19
Building Maintenance	544.60	0.81	4,949.03	0.21
Equipment Maintenance	5,634.94	8.33	44,240.64	1.88
Vehicle Maintenance	1,528.03	2.26	21,461.00	0.91
Workers Comp Claims	0.00	0.00	78.73	0.00
Mortgage Interest Payments	93.33	0.14	824.85	0.04
Doctors Fees	0.00	0.00	598.84	0.03
Misc Expenses	30.04	0.04	600.87	0.03
Training & Education	200.20	0.30	8,337.89	0.36
Uniforms	489.84	0.72	18,578.37	0.79
Supplies-Cleaning & Maint.	196.34	0.29	2,403.15	0.10
Utilities	951.66	1.41	7,189.81	0.31
Total Expenditures	265,381.12	392.35	2,583,580.85	110.00
Excess Revenue over (under) Expenditur	\$ (197,742.32)	(292.35)	\$ (234,905.18)	(10.00)

Fenton FPD - Ambulance  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 1,773,847.39	75.53
Ambulance Service Charge	0.00	0.00	70.65	0.00
Ambulance Service Charge	67,621.60	99.97	570,953.86	24.31
Investment Interest	0.00	0.00	3,423.96	0.15
Interest Income - Undefined	0.00	0.00	(2.99)	0.00
Ambulance Reports	0.00	0.00	43.20	0.00
Misc Revenue	17.20	0.03	339.60	0.01
Total Revenues	67,638.80	100.00	2,348,675.67	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	67,638.80	100.00	2,348,675.67	100.00
Expenditures				
Salaries-Paramedics	130,873.60	193.49	1,309,727.74	55.76
Directors Fees	0.00	0.00	660.00	0.03
Salaries-Fire Chief	1,836.16	2.71	17,413.09	0.74
Salaries-Deputy Chiefs	6,658.37	9.84	66,060.70	2.81
Salaries-Admin Assistants	1,313.48	1.94	12,068.68	0.51
Salaries-Office Manager	956.46	1.41	9,086.37	0.39
Salaries-EMT/Paramedic	44,544.50	65.86	416,059.63	17.71
Salaries-Medical Officer	6,533.12	9.66	61,955.20	2.64
Sick Buy Back	0.00	0.00	11,058.32	0.47
Payroll OT-Ambulance	8,035.45	11.88	96,861.42	4.12
Salaries-OT Admin	0.00	0.00	5.93	0.00
General Exp Transfer	0.00	0.00	2,975.14	0.13
Ambulance Exp Transfer	0.00	0.00	290.00	0.01
PR Taxes - FICA/ Medicare	14,645.40	21.65	147,982.05	6.30
Safeguard	0.00	0.00	133.73	0.01
Ambulance Exp Transfer	320.27	0.47	2,274.59	0.10
Ambulance Exp Transfer	1,174.63	1.74	7,063.64	0.30
Ambulance Exp Transfer	0.00	0.00	222.74	0.01
GSLAFCA-EMS Officers	0.00	0.00	25.00	0.00
Ambulance Transfer	8.00	0.01	1,104.40	0.05
Ambulance Exp Transfer	5,161.87	7.63	47,639.33	2.03
Ambulance Exp Transfer	24,832.30	36.71	212,120.59	9.03
Rognan & Associates	700.00	1.03	700.00	0.03
ProClaims	3,290.86	4.87	35,730.71	1.52
Spector, Wolfe, McLaughlin	220.10	0.33	1,327.68	0.06
Lashly & Baer	0.00	0.00	233.20	0.01
Brian D. Ahrens	3,400.00	5.03	3,400.00	0.14
Thomas Lang	0.00	0.00	2,091.00	0.09
Darla Sansoucie	102.00	0.15	376.00	0.02
Paylocity	105.57	0.16	1,148.52	0.05
ArchImages	0.00	0.00	243.36	0.01
Lockton	1,000.00	1.48	3,000.00	0.13
Aon Consulting	0.00	0.00	3,278.91	0.14
Rottler Pest Control	0.00	0.00	199.00	0.01
Ambulance Transfer	544.60	0.81	4,750.03	0.20
Physio-Control	0.00	0.00	9,121.03	0.39
Ositech	0.00	0.00	98.00	0.00
Stryker	0.00	0.00	232.46	0.01
Airgas	35.83	0.05	2,197.67	0.09
SSM Health	0.00	0.00	66.56	0.00

Fenton FPD - Ambulance  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Boundtree	3,011.76	4.45	20,555.52	0.88
St. Clare Hospital	2,406.21	3.56	9,547.62	0.41
Commerce Bank-VISA	0.00	0.00	52.07	0.00
EMSAR	0.00	0.00	1,057.81	0.05
Ambulance Transfer	181.14	0.27	1,311.90	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	35.31	0.05	1,359.59	0.06
CJT Trucks	1,091.68	1.61	1,368.68	0.06
Sunset Auto	0.00	0.00	124.25	0.01
Don's Automotive	297.63	0.44	884.07	0.04
Dave Schmidt Truck Service	0.00	0.00	12,027.01	0.51
Ed Roehr Safety Products	0.00	0.00	294.00	0.01
Wal-Mart	103.41	0.15	103.41	0.00
Ambulance Expl Transfer	0.00	0.00	1,010.69	0.04
Ambulance Exp Transfer	0.00	0.00	78.73	0.00
Reliance Bank	93.33	0.14	824.85	0.04
Ambulance Exp Transfer	0.00	0.00	598.84	0.03
CLIA Laboratory	0.00	0.00	150.00	0.01
Ambulance Transfer	30.04	0.04	450.87	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	135.00	0.20	1,782.00	0.08
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
Lowe's	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	65.20	0.10	2,823.51	0.12
Ambulance Exp Transfer	489.84	0.72	18,578.37	0.79
Ambulance Transfer	196.34	0.29	2,403.15	0.10
Ambulance Exp Transfer	951.66	1.41	7,189.81	0.31
Total Expenditures	265,381.12	392.35	2,583,580.85	110.00
Excess Revenue over (under) Expenditur	\$ (197,742.32)	(292.35)	\$ (234,905.18)	(10.00)

Fenton FPD - Dispatch  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
September 30, 2017

ASSETS

Current Assets		
Commerce Bank - 7367	\$	125,772.63
Investments		407,940.48
Taxes Receivable - Current		212,969.54
Allowance Uncollectible Taxes		<u>106,262.59</u>
Total Current Assets		852,945.24
Property and Equipment		<u>0.00</u>
Total Property and Equipment		0.00
Other Assets		<u>0.00</u>
Total Other Assets		0.00
Total Assets	\$	<u><u>852,945.24</u></u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Total Current Liabilities		0.00
Deferred Inflows of Resources		
Deferred Revenue	\$	<u>106,262.59</u>
Total Deferred Inflows of Resources		<u>106,262.59</u>
Total Liabilities		106,262.59
Fund Balance		
Fund Balance - Unrestricted		863,864.00
Excess Revenue over (under) Ex		<u>(118,933.84)</u>
Total Fund Balance		<u>744,930.16</u>
Total Liab., Def. Inflows & Fund Balance	\$	<u><u>851,192.75</u></u>

Fenton FPD - Dispatch  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 0.00	0.00	\$ 296,045.66	99.40
Interest Income	0.00	0.00	1,775.21	0.60
Total Revenues	0.00	0.00	297,820.87	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	0.00	0.00	297,820.87	100.00
Expenditures				
Dispatching Services	0.00	0.00	331,375.04	111.27
Depreciated Assets	0.00	0.00	762.27	0.26
Professional Services	950.00	0.00	950.00	0.32
Telephone Expenses	1,689.00	0.00	15,199.36	5.10
Communication Expense	4,791.40	0.00	68,468.04	22.99
Total Expenditures	7,430.40	0.00	416,754.71	139.93
Excess Revenue over (under) Expenditur	\$ (7,430.40)	0.00	\$ (118,933.84)	(39.93)

Fenton FPD - Dispatch  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 296,045.66	99.40
Investment Interest	0.00	0.00	1,775.21	0.60
Total Revenues	0.00	0.00	297,820.87	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	0.00	0.00	297,820.87	100.00
Expenditures				
Central County Emergency 911	0.00	0.00	331,375.04	111.27
Depreciated Assets	0.00	0.00	762.27	0.26
Brian D. Ahrens, CPA	950.00	0.00	950.00	0.32
Charter Communications	1,049.91	0.00	9,422.10	3.16
Verizon	817.09	0.00	7,407.39	2.49
Commerce Bank Visa	0.00	0.00	88.87	0.03
Telephone Reimbursements	(178.00)	0.00	(1,719.00)	(0.58)
Charter Communications	1,000.00	0.00	9,000.00	3.02
Pfitzinger Graphics	0.00	0.00	2,633.00	0.88
Verizon	400.19	0.00	3,528.83	1.18
First Watch	575.50	0.00	5,179.50	1.74
Commerce Bank-VISA	1,098.16	0.00	1,455.44	0.49
Vinyl Images	0.00	0.00	168.23	0.06
Miken Technologies	1,073.65	0.00	15,441.64	5.18
Image Trend	0.00	0.00	7,675.00	2.58
Sentinel	294.30	0.00	1,341.30	0.45
CCE-911	0.00	0.00	2,800.00	0.94
CTI Conference Technologies	0.00	0.00	15,760.00	5.29
Rejis Commission	0.00	0.00	27.00	0.01
Meramec Design	0.00	0.00	120.00	0.04
Sikich	187.00	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	162.60	0.00	162.60	0.05
Total Expenditures	7,430.40	0.00	416,754.71	139.93
Excess Revenue over (under) Expenditur	\$ (7,430.40)	0.00	\$ (118,933.84)	(39.93)

Fenton FPD - Pension  
Balance Sheet - Governmental Funds - Modified Accrual Basis  
September 30, 2017

ASSETS

Current Assets		
Commerce Bank - 2560	\$	2,183.68
Investments		27,927,826.16
Taxes Receivable - Current		425,939.09
Allowance Uncollectible Taxes		212,525.18
		<hr/>
Total Current Assets		28,568,474.11
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>28,568,474.11</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		<hr/>
Total Current Liabilities		0.00
Deferred Inflows of Resources		
Deferred Revenue	\$	212,525.18
		<hr/>
Total Deferred Inflows of Resources		212,525.18
		<hr/>
Total Liabilities		212,525.18
Fund Balance		
Held in Trust for Emp Retire		746,479.73
Fund Balance-Restricted		27,927,826.16
Excess Revenue over (under) Ex		(318,356.96)
		<hr/>
Total Fund Balance		28,355,948.93
		<hr/>
Total Liab., Def. Inflows & Fund Balance	\$	<u>28,568,474.11</u>

Fenton FPD - Pension  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$	0.00	0.00	\$ 592,091.32 100.00
Interest Income		0.00	0.00	(1.00) 0.00
Total Revenues		<u>0.00</u>	<u>0.00</u>	<u>592,090.32</u> 100.00
Cost of Sales				
Total Cost of Sales		<u>0.00</u>	<u>0.00</u>	<u>0.00</u> 0.00
Gross Profit		<u>0.00</u>	<u>0.00</u>	<u>592,090.32</u> 100.00
Expenditures				
Benefit Payments		<u>0.00</u>	<u>0.00</u>	<u>910,447.28</u> 153.77
Total Expenditures		<u>0.00</u>	<u>0.00</u>	<u>910,447.28</u> 153.77
Excess Revenue over (under) Expenditur	\$	<u>0.00</u>	<u>0.00</u>	<u>\$ (318,356.96)</u> (53.77)



Fenton FPD - Pension  
Statement of Revenues and Expenditures - Modified Accrual Basis  
For the Nine Months Ending September 30, 2017

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 0.00	0.00	\$ 592,091.32	100.00
Interest Income - Undefined	0.00	0.00	(1.00)	0.00
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				
Voya	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)