

Fenton Fire Protection District

Financial Statements
~
July 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 July 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

August 22, 2017

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

JULY 31, 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				
September	75.00				
October	83.30				
November	91.60				
December	100.00				
(\$197,084)	1%	\$61,202	(\$36,721)	\$38,001	(\$160,363)

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

		JULY 31, 2017		PAGE 3
GENERAL + AMBULANCE FUND COMBINED				
ACTUAL - COMPARED TO BUDGET				
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
REVENUES				
Tax collections	\$5,178,372	\$7,663,275	(\$2,484,903)	67.57% ✓
Building and other permits	88,979	75,000	13,979	118.64% ✓
Ambulance fees, net	444,418	750,000	(305,582)	59.26% ✓
Interest	8,205	13,500	(5,295)	60.78% ✓
Miscellaneous revenue	7,902	4,500	3,402	175.60% ✓
Rental income	10,150	17,400	(7,250)	58.33% ✓
Financing Source - Loan Proceeds	370,816	370,816	0	100.00% ✓
TOTAL REVENUES	\$6,108,842	\$8,894,491	(\$2,785,649)	68.68% ✓
EXPENDITURES				
Bank service charges	\$457	\$3,000	(\$2,543)	15.23% ✓
Building maintenance	19,123	32,614	(13,491)	58.63% ✓
Depreciated assets - capital assets	371,962	404,876	(32,914)	91.87% ✓
Doctors fees & medical exams	2,994	24,000	(21,006)	12.48% ✓
Dues and subscriptions	7,270	8,569	(1,299)	84.84% ✓
Election expenses	14,876	40,000	(25,124)	37.19%
Equipment maintenance & expensed	51,795	102,400	(50,605)	50.58%
Equipment purchases and replacement	0	9,000	(9,000)	0.00%
Gasoline and oil	26,706	50,500	(23,794)	52.88%
Insurance - employee - medical & dental	810,947	1,516,985	(706,038)	53.46%
Insurance - general	185,687	332,662	(146,975)	55.82%
Mortgage interest payments/expense	3,191	5,600	(2,409)	56.98%
Miscellaneous expenses	3,532	13,250	(9,718)	26.66%
Lease expenses - principal & interest	43,669	49,300	(5,631)	88.58% ✓
Office supplies and expenses	11,005	26,000	(14,995)	42.33%
Payroll taxes	260,487	496,780	(236,293)	52.44%
Professional fees & services	77,761	170,000	(92,239)	45.74%
Rental Management Fee/repairs	812	5,200	(4,388)	15.62%
Salaries	3,466,390	6,263,750	(2,797,360)	55.34%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	9,859	10,700	(841)	92.14% ✓
Training and education	15,363	45,180	(29,817)	34.00%
Uniforms	87,075	125,600	(38,525)	69.33% ✓
Utilities	26,406	53,300	(26,894)	49.54% ✓
Vehicle maintenance & repairs	88,753	121,000	(32,247)	73.35% ✓
Work Comp Claims	394	10,000	(9,606)	3.94%
TOTAL EXPENDITURES	\$5,586,514	\$9,920,266	(\$4,333,752)	56.31%
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$522,328	(\$1,025,775)	\$1,548,103	-50.92%
General/Ambulance Overhead Transfer	\$0	\$0	\$0	
USE OF DISTRICT RESERVES				
	\$0	\$1,025,775	\$0	0.00%
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$522,328	\$0	\$1,548,103	

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

			JULY 31, 2017	PAGE 4
GENERAL + AMBULANCE FUND COMBINED				
ACTUAL 2017 - COMPARED TO ACTUAL 2016	ACTUAL	ACTUAL	2017-2016 \$	2017-2016 %
	2017	2016	OVER (UNDER)	OVER (UNDER)
REVENUES				
Tax collections	\$5,178,372	\$5,158,791	\$19,581	✓ 0.38%
Building and other permits	88,979	95,190	(6,211)	-6.52%
Ambulance fees, net	444,418	471,544	(27,126)	✓ -5.75%
Interest	8,205	8,284	(79)	-0.95%
Miscellaneous revenue	7,902	1,937	5,965	307.95%
Rental income	10,150	9,700	450	4.64%
Financing Source - Loan Proceeds	370,816	0	370,816	✓
TOTAL REVENUES	\$6,108,842	\$5,745,446	\$363,396	✓ 6.32%
EXPENDITURES				
Bank service charges	\$457	\$76	\$381	501.32%
Building maintenance	19,123	25,390	(6,267)	-24.68%
Depreciated assets - capital assets	371,962	5,770	366,192	✓ 6346.48%
Doctors fees & medical exams	2,994	1,481	1,513	102.16%
Dues and subscriptions	7,270	4,730	2,540	53.70%
Election expenses	14,876	0	14,876	✓
Equipment maintenance & expensed	51,795	55,070	(3,275)	-5.95%
Equipment purchases and replacement	0	15,135	(15,135)	✓ -100.00%
Gasoline and oil	26,706	23,571	3,135	13.30%
Insurance - employee - medical & dental	810,947	679,866	131,081	✓ 19.28%
Insurance - general	185,687	180,712	4,975	2.75%
Mortgage interest payments/expense	3,191	3,206	(15)	-0.47%
Miscellaneous expenses	3,532	4,619	(1,087)	✓ -23.53%
Lease expenses - principal & interest	43,669	0	43,669	✓
Office supplies and expenses	11,005	11,415	(410)	-3.59%
Payroll taxes	260,487	267,396	(6,909)	-2.58%
Professional fees & services	77,761	88,287	(10,526)	✓ -11.92%
Rental Management Fee/repairs	812	4,233	(3,421)	-80.82%
Salaries	3,466,390	3,559,241	(92,851)	✓ -2.61%
Salaries - OT	0	0	0	
Supplies - cleaning & laundry	9,859	7,870	1,989	25.27%
Training and education	15,363	44,671	(29,308)	✓ -65.61%
Uniforms	87,075	77,148	9,927	12.87%
Utilities	26,406	33,781	(7,375)	✓ -21.83%
Vehicle maintenance & repairs	88,753	31,062	57,691	✓ 185.73%
Work Comp Claims	394	4,686	(4,292)	-91.59%
TOTAL EXPENDITURES	\$5,586,514	\$5,129,416	\$457,098	✓ 8.91%
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$522,328	\$616,030	(\$93,702)	✓ 84.79%
General/Ambulance Overhead Transfer	\$0	\$0	\$0	
USE OF DISTRICT RESERVES	\$0	\$0	\$0	
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$522,328	\$616,030	(\$93,702)	✓

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	BUDGET - ALL	FUNDS			JULY 31, 2017	PAGE 5
			GENERAL +			
	GENERAL	AMBULANCE	AMBULANCE	DISPATCH	PENSION	TOTAL
REVENUES						
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
TOTAL REVENUES	\$5,509,131	\$3,385,360	\$8,894,491	\$439,233	\$876,463	\$10,210,187
EXPENDITURES						
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
TOTAL EXPENDITURES	\$6,120,205	\$3,800,061	\$9,920,266	\$476,896	\$876,463	\$11,273,625
REVENUES OVER EXPENDITURES						
(EXPENDITURES OVER REVENUES)	(\$611,074)	(\$414,701)	(\$1,025,775)	(\$37,663)	\$0	(\$1,063,438)
General/Ambulance Overhead Transfer	\$0		\$0			\$0
USE OF DISTRICT RESERVES	\$611,074	\$414,701	\$1,025,775	\$37,663	\$0	\$1,063,438
REVENUES OVER EXPENDITURES						
(EXPENDITURES OVER REVENUES)	\$0	\$0	\$0	\$0	\$0	\$0

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	ACTUAL - ALL FUNDS				JULY 31, 2017	PAGE 6
	GENERAL	AMBULANCE	GENERAL + AMBULANCE	DISPATCH	PENSION	TOTAL
REVENUES						
Tax collections	\$3,404,525	\$1,773,847	\$5,178,372	\$296,046	\$592,091	\$6,066,509
Building and other permits	88,979		88,979			88,979
Ambulance fees, net		444,418	444,418			444,418
Interest	4,784	3,421	8,205	1,775	0	9,980
Miscellaneous revenue	7,575	327	7,902			7,902
Miscellaneous expenses	10,150		10,150			10,150
Lease expenses - principal & interest	370,816		370,816			370,816
TOTAL REVENUES	\$3,886,829	\$2,222,013	\$6,108,842	\$297,821	\$592,091	\$6,998,754
EXPENDITURES						
Bank service charges	\$457	\$0	\$457			\$457
Building maintenance	15,139	3,984	19,123			19,123
Depreciated assets - capital assets	371,672	290	371,962	762		372,724
Doctors fees & medical exams	2,395	599	2,994			2,994
Dues and subscriptions	6,174	1,096	7,270			7,270
Election expenses	11,901	2,975	14,876			14,876
Equipment maintenance & expensed	17,323	34,472	51,795			51,795
Equipment purchases and replacement	0	0	0			0
Gasoline and oil	21,365	5,341	26,706			26,706
Insurance - employee - medical & dental	648,567	162,380	810,947			810,947
Insurance - general	148,550	37,137	185,687			185,687
Mortgage interest payments/expense	2,553	638	3,191			3,191
Miscellaneous expenses	2,979	553	3,532			3,532
Lease expenses - principal & interest	43,669	0	43,669			43,669
Office supplies and expenses	9,332	1,673	11,005			11,005
Payroll taxes	143,125	117,362	260,487			260,487
Professional fees & services	39,722	38,039	77,761			77,761
Rental Management Fee/repairs	812	0	812			812
Salaries	1,868,118	1,598,272	3,466,390			3,466,390
Salaries - OT	0	0	0			0
Supplies - cleaning & laundry	7,887	1,972	9,859			9,859
Training and education	8,443	6,920	15,363			15,363
Uniforms	69,660	17,415	87,075			87,075
Utilities	21,123	5,283	26,406	70,861		97,267
Vehicle maintenance & repairs	70,040	18,713	88,753			88,753
Work Comp Claims	315	79	394			394
Dispatch - CCE-911			0	331,375		331,375
Pension Contribution			0		910,447	910,447
TOTAL EXPENDITURES	\$3,531,321	\$2,055,193	5,586,514	\$402,998	\$910,447	\$6,899,959
REVENUES OVER EXPENDITURES						
(EXPENDITURES OVER REVENUES)	\$355,508	\$166,820	\$522,328	(\$105,177)	(\$318,356)	\$98,795
General/Ambulance Overhead Transfer	\$0	\$0	\$0	\$0	\$0	\$0
USE OF DISTRICT RESERVES	\$0	\$0	\$0	\$0	\$0	0
REVENUES OVER EXPENDITURES						
(EXPENDITURES OVER REVENUES)	\$355,508	\$166,820	\$522,328	(\$105,177)	(\$318,356)	\$98,795

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	BUDGET TO ACTUAL - ALL FUNDS					
	OVER (UNDER) BUDGET				JULY 31, 2017	PAGE 7
			GENERAL +			
	GENERAL	AMBULANCE	AMBULANCE	DISPATCH	PENSION	TOTAL
REVENUES						
Tax collections	(\$1,633,890)	(\$851,013)	(\$2,484,903)	(\$142,187)	(\$284,372)	(\$2,911,462)
Building and other permits	13,979	0	13,979	0	0	13,979
Ambulance fees, net	0	(305,582)	(305,582)	0	0	(305,582)
Interest	1,284	(6,579)	(5,295)	775	0	(4,520)
Miscellaneous revenue	3,575	(173)	3,402	0	0	3,402
Rental income	(7,250)	0	(7,250)	0	0	(7,250)
Financing Source - Loan Proceeds	0	0	0	0	0	0
TOTAL REVENUES	(\$1,622,302)	(\$1,163,347)	(\$2,785,649)	(\$141,412)	(\$284,372)	(\$3,211,433)
EXPENDITURES						
Bank service charges	(\$2,543)	\$0	(\$2,543)	\$0	\$0	(\$2,543)
Building maintenance	(10,952)	(2,539)	(13,491)	0	0	(13,491)
Depreciated assets - capital assets	(32,404)	(510)	(32,914)	(8,638)	0	(41,552)
Doctors fees & medical exams	(16,805)	(4,201)	(21,006)	0	0	(21,006)
Dues and subscriptions	(1,068)	(231)	(1,299)	0	0	(1,299)
Election expenses	(20,099)	(5,025)	(25,124)	0	0	(25,124)
Equipment maintenance & expensed	(7,377)	(43,228)	(50,605)	0	0	(50,605)
Equipment purchases and replacement	(9,000)	0	(9,000)	0	0	(9,000)
Gasoline and oil	(19,035)	(4,759)	(23,794)	0	0	(23,794)
Insurance - employee - medical & dental	(565,021)	(141,017)	(706,038)	0	0	(706,038)
Insurance - general	(117,580)	(29,395)	(146,975)	0	0	(146,975)
Mortgage interest payments/expense	(1,927)	(482)	(2,409)	0	0	(2,409)
Miscellaneous expenses	(6,421)	(3,297)	(9,718)	0	0	(9,718)
Lease expenses - principal & interest	(5,631)	0	(5,631)	0	0	(5,631)
Office supplies and expenses	(13,168)	(1,827)	(14,995)	0	0	(14,995)
Payroll taxes	(154,943)	(81,350)	(236,293)	0	0	(236,293)
Professional fees & services	(46,578)	(45,661)	(92,239)	(1,000)	0	(93,239)
Rental Management Fee/repairs	(4,388)	0	(4,388)	0	0	(4,388)
Salaries	(1,437,772)	(1,359,588)	(2,797,360)	0	0	(2,797,360)
Salaries - OT	0	0	0	0	0	0
Supplies - cleaning & laundry	(673)	(168)	(841)	0	0	(841)
Training and education	(15,917)	(13,900)	(29,817)	0	0	(29,817)
Uniforms	(30,820)	(7,705)	(38,525)	0	0	(38,525)
Utilities	(21,517)	(5,377)	(26,894)	(63,635)	0	(90,529)
Vehicle maintenance & repairs	(39,560)	7,313	(32,247)	0	0	(32,247)
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
TOTAL EXPENDITURES	(\$2,588,884)	(\$1,744,868)	(\$4,333,752)	(\$73,898)	\$33,984	(\$4,373,666)
REVENUES OVER EXPENDITURES						
(EXPENDITURES OVER REVENUES)	\$966,582	\$581,521	\$1,548,103	(\$67,514)	(\$318,356)	\$1,162,233

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	BUDGET TO ACTUAL - ALL FUNDS					JULY 31, 2017	PAGE 8
	PERCENT OF BUDGET USED						
			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	118.64%	✓	118.64%	✓		118.64%	✓
Ambulance fees, net		59.26%	✓ 59.26%	✓		59.26%	✓
Interest	136.69%	34.21%	60.78%	177.50%		68.83%	
Miscellaneous revenue	189.38%	65.40%	175.60%			175.60%	
Rental income	58.33%		58.33%			58.33%	
Financing Source - Loan Proceeds	100.00%		100.00%			100.00%	
TOTAL REVENUES	70.55%	65.64%	68.68%	67.80%	67.55%	68.55%	
EXPENDITURES							
Bank service charges	15.23%		15.23%			15.23%	
Building maintenance	58.02%	✓ 61.08%	✓ 58.63%	✓		58.63%	✓
Depreciated assets - capital assets	91.98%	✓ 36.25%	91.87%	✓ 8.11%		89.97%	✓
Doctors fees & medical exams	12.47%	12.48%	12.48%			12.48%	
Dues and subscriptions	85.25%	✓ 82.59%	✓ 84.84%	✓		84.84%	✓
Election expenses	37.19%	✓ 37.19%	37.19%			37.19%	
Equipment maintenance & expensed	70.13%	✓ 44.37%	50.58%			50.58%	
Equipment purchases and replacement	0.00%		0.00%			0.00%	
Gasoline and oil	52.88%	52.88%	52.88%			52.88%	
Insurance - employee - medical & dental	53.44%	53.52%	53.46%			53.46%	
Insurance - general	55.82%	55.82%	55.82%			55.82%	
Mortgage interest payments/expense	56.99%	56.96%	56.98%			56.98%	
Miscellaneous expenses	31.69%	14.36%	26.66%			26.66%	
Lease expenses - principal & interest	88.58%	✓	88.58%	✓		88.58%	✓
Office supplies and expenses	41.48%	47.80%	✓ 42.33%			42.33%	
Payroll taxes	48.02%	59.06%	52.44%			52.44%	
Professional fees & services	46.03%	45.45%	45.74%	0.00%		45.47%	
Rental Management Fee/repairs	15.62%		15.62%			15.62%	
Salaries	56.51%	54.03%	55.34%			55.34%	
Salaries - OT							
Supplies - cleaning & laundry	92.14%	✓ 92.15%	✓ 92.14%	✓		92.14%	✓
Training and education	34.66%	33.24%	34.00%			34.00%	
Uniforms	69.33%	✓ 69.33%	✓ 69.33%	✓		69.33%	✓
Utilities	49.54%	✓ 49.56%	49.54%	52.69%		51.79%	✓
Vehicle maintenance & repairs	63.91%	✓ 164.15%	✓ 73.35%	✓		73.35%	✓
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	57.70%	✓ 54.08%	✓ 56.31%	✓ 84.50%	✓ 103.88%	✓ 0.00%	✓
REVENUES OVER EXPENDITURES							
(EXPENDITURES OVER REVENUES)							

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	GENERAL FUND		JULY 31, 2017	PAGE 9
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
REVENUES				
Tax collections	\$3,404,525	\$5,038,415	(\$1,633,890)	67.57%
Building and other permits	88,979	75,000	13,979	118.64%
Interest	4,784	3,500	1,284	136.69%
Miscellaneous revenue	7,575	4,000	3,575	189.38%
Rental income	10,150	17,400	(7,250)	58.33%
Financing Source - Loan Proceeds	370,816	370,816	0	100.00%
TOTAL REVENUES	\$3,886,829	\$5,509,131	(\$1,622,302)	70.55%
EXPENDITURES				
Bank service charges	\$457	\$3,000	(\$2,543)	15.23%
Building maintenance	15,139	26,091	(10,952)	58.02%
Depreciated assets - capital assets	371,672	404,076	(32,404)	91.98%
Doctors fees & medical exams	2,395	19,200	(16,805)	12.47%
Dues and subscriptions	6,174	7,242	(1,068)	85.25%
Election expenses	11,901	32,000	(20,099)	37.19%
Equipment maintenance & expensed	17,323	24,700	(7,377)	70.13%
Equipment purchases and replacement		9,000	(9,000)	0.00%
Gasoline and oil	21,365	40,400	(19,035)	52.88%
Insurance - employee - medical & dental	648,567	1,213,588	(565,021)	53.44%
Insurance - general	148,550	266,130	(117,580)	55.82%
Mortgage interest payments/expense	2,553	4,480	(1,927)	56.99%
Miscellaneous expenses	2,979	9,400	(6,421)	31.69%
Lease expenses - principal & interest	43,669	49,300	(5,631)	88.58%
Office supplies and expenses	9,332	22,500	(13,168)	41.48%
Payroll taxes	143,125	298,068	(154,943)	48.02%
Professional fees & services	39,722	86,300	(46,578)	46.03%
Rental Management Fee/repairs	812	5,200	(4,388)	15.62%
Salaries	1,868,118	3,305,890	(1,437,772)	56.51%
Salaries - OT				
Supplies - cleaning & laundry	7,887	8,560	(673)	92.14%
Training and education	8,443	24,360	(15,917)	34.66%
Uniforms	69,660	100,480	(30,820)	69.33%
Utilities	21,123	42,640	(21,517)	49.54%
Vehicle maintenance & repairs	70,040	109,600	(39,560)	63.91%
Work Comp Claims	315	8,000	(7,685)	3.94%
TOTAL EXPENDITURES	\$3,531,321	\$6,120,205	(\$2,588,884)	57.70%
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$355,508	(\$611,074)	(\$966,582)	-58.18%
General/Ambulance Overhead Transfer			\$0	
TOTAL OVERHEAD TRANSFERS	\$0	\$0	\$0	
USE OF DISTRICT RESERVES	0	\$611,074		
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$355,508	\$0	(\$966,582)	\$0

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	AMBULANCE FUND	JULY 31, 2017	PAGE 10
	ACTUAL	BUDGET	OVER (UNDER) BUDGET
			% OF BUDGET
REVENUES			
Tax collections	\$1,773,847	\$2,624,860	(\$851,013) 67.58% ✓
Ambulance fees, net	444,418	750,000	(305,582) 59.26% ✓
Interest	3,421	10,000	(6,579) 34.21%
Miscellaneous revenue	327	500	(173) 65.40% ✓
TOTAL REVENUES	\$2,222,013	\$3,385,360	(\$1,163,347) 65.64% ✓
EXPENDITURES			
Bank service charges			\$0
Building maintenance	3,984	6,523	(2,539) 61.08% ✓
Depreciated assets - capital assets	290	800	(510) 36.25%
Doctors fees & medical exams	599	4,800	(4,201) 12.48%
Dues and subscriptions	1,096	1,327	(231) 82.59% ✓
Election expenses	2,975	8,000	(5,025) 37.19%
Equipment maintenance & expensed	34,472	77,700	(43,228) 44.37%
Equipment purchases and replacement			0
Gasoline and oil	5,341	10,100	(4,759) 52.88%
Insurance - employee - medical & dental	162,380	303,397	(141,017) 53.52%
Insurance - general	37,137	66,532	(29,395) 55.82%
Mortgage interest payments/expense	638	1,120	(482) 56.96%
Miscellaneous expenses	553	3,850	(3,297) 14.36%
Lease expenses - principal & interest			0
Office supplies and expenses	1,673	3,500	(1,827) 47.80%
Payroll taxes	117,362	198,712	(81,350) 59.06%
Professional fees & services	38,039	83,700	(45,661) 45.45%
Rental Management Fee/repairs			0
Salaries	1,598,272	2,957,860	(1,359,588) 54.03%
Salaries - OT			0
Supplies - cleaning & laundry	1,972	2,140	(168) 92.15% ✓
Training and education	6,920	20,820	(13,900) 33.24%
Uniforms	17,415	25,120	(7,705) 69.33% ✓
Utilities	5,283	10,660	(5,377) 49.56%
Vehicle maintenance & repairs	18,713	11,400	7,313 164.15% ✓
Work Comp Claims	79	2,000	(1,921) 3.95%
TOTAL EXPENDITURES	\$2,055,193	\$3,800,061	(\$1,744,868) 54.08% ✓
REVENUES OVER EXPENDITURES			
(EXPENDITURES OVER REVENUES)	\$166,820	(\$414,701)	\$581,521 0.00%
General/Ambulance Overhead Transfer			0
USE OF DISTRICT RESERVES	0	\$414,701	
REVENUES OVER EXPENDITURES			
(EXPENDITURES OVER REVENUES)	\$166,820	\$0	\$581,521 \$0

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	PENSION FUND		JULY 31, 2017	PAGE 11
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
REVENUES				
Tax collections	\$592,091	\$876,463	(\$284,372)	67.55%
Interest	0	0	0	
TOTAL REVENUES	\$592,091	\$876,463	(\$284,372)	67.55%
EXPENDITURES				
Pension Fund Premium	\$910,447	\$876,463	\$33,984	103.88%
TOTAL EXPENDITURES	\$910,447	\$876,463	\$33,984	103.88%
REVENUES OVER EXPENDITURES (EXPENDITURES OVER REVENUES)	(\$318,356)	\$0	(\$318,356)	

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	DISPATCH FUND		JULY 31, 2017	PAGE 12
	ACTUAL	BUDGET	OVER (UNDER) BUDGET	% OF BUDGET
REVENUES				
Tax collections	\$296,046	\$438,233	(\$142,187)	67.55%
Interest	1,775	1,000	775	177.50%
TOTAL REVENUES	\$297,821	\$439,233	(\$141,412)	67.80%
EXPENDITURES				
Dispatching fees	\$331,375	\$332,000	(\$625)	99.81%
Telephone	11,802	22,700	(10,898)	51.99%
Communication expenses	59,059	111,796	(52,737)	52.83%
Depreciated assets	762	9,400	(8,638)	8.11%
Auditing expense	0	1,000	(1,000)	0.00%
TOTAL EXPENDITURES	\$402,998	\$476,896	(\$73,898)	84.50%
REVENUES OVER EXPENDITURES (EXPENDITURES OVER REVENUES)	(\$105,177)	(\$37,663)	(\$67,514)	279.26%
USE OF DISTRICT RESERVES/TRANSFERS	\$0	\$37,663	(\$37,663)	0.00%
REVENUES OVER EXPENDITURES (EXPENDITURES OVER REVENUES)	(\$105,177)	\$0	\$0	\$0

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	GENERAL FUND		JULY 31, 2017	PAGE 13
	2017 ACTUAL	2016 ACTUAL	2017-2016 \$ OVER (UNDER)	2017-2016 % OVER (UNDER)
REVENUES				
Tax collections	\$3,404,525	\$3,391,047	\$13,478	✓ 0.40%
Building and other permits	88,979	95,190	(6,211)	-6.52%
Interest	4,784	4,454	330	7.41%
Miscellaneous revenue	7,575	1,602	5,973	372.85%
Rental income	10,150	9,700	450	4.64%
Financing Source - Loan Proceeds	370,816		370,816	
TOTAL REVENUES	\$3,886,829	\$3,501,993	\$384,836	✓ 10.99%
EXPENDITURES				
Bank service charges	\$457	\$76	\$381	501.32%
Building maintenance	15,139	20,312	(5,173)	-25.47%
Depreciated assets - capital assets	371,672	4,509	367,163	✓ 8142.89%
Doctors fees & medical exams	2,395	1,185	1,210	102.11%
Dues and subscriptions	6,174	4,105	2,069	50.40%
Election expenses	11,901		11,901	✓
Equipment maintenance & expensed	17,323	23,318	(5,995)	-25.71%
Equipment purchases and replacement	0	12,108	(12,108)	✓ -100.00%
Gasoline and oil	21,365	18,857	2,508	✓ 13.30%
Insurance - employee - medical & dental	648,567	543,801	104,766	✓ 19.27%
Insurance - general	148,550	144,570	3,980	2.75%
Mortgage interest payments/expense	2,553	2,565	(12)	-0.47%
Miscellaneous expenses	2,979	4,185	(1,206)	✓ -28.82%
Lease expenses - principal & interest	43,669		43,669	✓
Office supplies and expenses	9,332	10,163	(831)	-8.18%
Payroll taxes	143,125	117,543	25,582	✓ 21.76%
Professional fees & services	39,722	48,604	(8,882)	-18.27%
Rental Management Fee/repairs	812	4,233	(3,421)	✓ -80.82%
Salaries	1,868,118	1,543,919	324,199	✓ 21.00%
Salaries - OT	0		0	
Supplies - cleaning & laundry	7,887	6,296	1,591	✓ 25.27%
Training and education	8,443	34,690	(26,247)	✓ -75.66%
Uniforms	69,660	61,718	7,942	12.87%
Utilities	21,123	20,884	239	✓ 1.14%
Vehicle maintenance & repairs	70,040	27,649	42,391	✓ 153.32%
Work Comp Claims	315	3,749	(3,434)	-91.60%
TOTAL EXPENDITURES	\$3,531,321	\$2,659,039	\$872,282	✓ 32.80%
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$355,508	\$842,954	(\$487,446)	✓ -57.83%
General/Ambulance/Dispatch/Pension OH Transfer				
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$355,508	\$842,954	(\$487,446)	-57.83%

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

	AMBULANCE	FUND	JULY 31, 2017	PAGE 14
	2017	2016	2017-2016 \$	2017-2016 %
	ACTUAL	ACTUAL	OVER (UNDER)	OVER (UNDER)
REVENUES				
Tax collections	\$1,773,847	\$1,767,744	\$6,103	0.35%
Ambulance fees, net	444,418	471,544	(27,126)	-5.75%
Interest	3,421	3,830	(409)	-10.68%
Miscellaneous revenue	327	335	(8)	-2.39%
TOTAL REVENUES	\$2,222,013	\$2,243,453	(\$21,440)	-0.96%
EXPENDITURES				
Bank service charges	\$0		\$0	
Building maintenance	3,984	5,078	(1,094)	-21.54%
Depreciated assets - capital assets	290	1,261	(971)	-77.00%
Doctors fees & medical exams	599	296	303	102.36%
Dues and subscriptions	1,096	625	471	75.36%
Election expenses	2,975		2,975	
Equipment maintenance & expensed	34,472	31,752	2,720	8.57%
Equipment purchases and replacement	0	3,027	(3,027)	-100.00%
Gasoline and oil	5,341	4,714	627	13.30%
Insurance - employee - medical & dental	162,380	136,065	26,315	19.34%
Insurance - general	37,137	36,142	995	2.75%
Mortgage interest payments/expense	638	641	(3)	-0.47%
Miscellaneous expenses	553	434	119	27.42%
Lease expenses - principal & interest	0		0	
Office supplies and expenses	1,673	1,252	421	33.63%
Payroll taxes	117,362	149,853	(32,491)	-21.68%
Professional fees & services	38,039	39,683	(1,644)	-4.14%
Rental Management Fee/repairs	0		0	
Salaries	1,598,272	2,015,322	(417,050)	-20.69%
Salaries - OT	0		0	
Supplies - cleaning & laundry	1,972	1,574	398	25.29%
Training and education	6,920	9,981	(3,061)	-30.67%
Uniforms	17,415	15,430	1,985	12.86%
Utilities	5,283	12,897	(7,614)	-59.04%
Vehicle maintenance & repairs	18,713	3,413	15,300	448.29%
Work Comp Claims	79	937	(858)	-91.57%
TOTAL EXPENDITURES	\$2,055,193	\$2,470,377	(\$415,184)	-16.81%
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$166,820	(\$226,924)	\$393,744	-173.51%
General/Ambulance/Dispatch Overhead Transfer				
REVENUES OVER EXPENDITURES				
(EXPENDITURES OVER REVENUES)	\$166,820	(\$226,924)	\$393,744	-173.51%

FENTON FIRE PROTECTION DISTRICT
FINANCIAL STATEMENT ANALYSIS - MONTHLY

			JULY 31, 2017	PAGE 15
CASH RESERVES AS OF	ACTUAL	ACTUAL	2017-2016 \$	2017-2016 %
JULY 31, 2017	JULY 31, 2017	JULY 31, 2016	OVER (UNDER)	OVER (UNDER)
GENERAL FUND:				
Cash in Bank - Commerce Bank	\$3,327,399.93	\$3,521,107.41	(\$193,707)	-5.50%
Cash in Bank - FSA - Commerce Bank	10,132.53	10,337.06	(205)	-1.98%
Cash in Bank - HRA - Commerce Bank	10,053.77	2,639.41	7,414	280.91%
Cash in Bank - Rental Property - Commerce Bank	7,346.37	12,184.37	(4,838)	-39.71%
Investment account - various -	1,903,088.95	1,399,272.79	503,816	36.01%
Petty Cash	185.00	185.00	0	0.00%
TOTAL GENERAL FUND CASH BALANCES	\$5,258,206.55	\$4,945,726.04	\$312,480.51	6.32%
AMBULANCE FUND:				
Cash in Bank - Commerce Bank	\$1,213,477.47	\$1,114,563.65	\$98,913.82	8.87%
Investment account	1,261,922.82	1,753,657.09	(491,734.27)	-28.04%
TOTAL AMBULANCE FUND CASH BALANCES	\$2,475,400.29	\$2,868,220.74	(\$392,820.45)	-13.70%
TOTAL OPERATING FUND CASH BALANCES	\$7,733,606.84	\$7,813,946.78	(\$80,339.94)	-1.03%
LESS: REMAINING 2017 EXPENSES	(\$4,333,752)			
ESTIMATED CASH RESERVE	\$3,399,855	✓		
# of Months - Estimated Reserve	4.11	✓		
Estimated Reserve - %	34.27%	✓		

2017

Average Rate 0.260% 0.278% 0.289% 0.355% 0.359% 0.368% 0.430% #DIV/0! #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	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	Meramec Valley Bank	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:

BauerFinancial.com Commerce Bank Reliance Bank Alliance Credit Union Academy Bank Meramec Valley Bank

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	*** 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.
6/30/2015	****	*****	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:

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.
6/30/2016					
Institution Health	A	A	Not Avail.	Not Avail.	Not Avail.
Texas Ratio	A+	A	Not Avail.	Not Avail.	Not Avail.

Ratings Key:					
<u>BankRate.com</u>	*****	Superior	<u>BauerFinancial.com</u>	*****	Superior
	****	Sound		****	Excellent
	***	Performing		*** 1/2	Good
	**			***	
	*	Lowest Rated		**	Adequate
				*	Problematic
					Troubled

Health

A

Data as of Q1 2017

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Health Grade Components

A+ Texas Ratio ▲▼ **A** Texas Ratio Trend▼ **B+** 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 March 31, 2017 Commerce Bank had \$32.7 million in non-current loans and owned real-estate with \$2.45 billion in equity and loan loss allowances on hand to cover it. This gives Commerce Bank a Texas Ratio of 1.33% 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	Q1 2017	\$25.19B
Certificate #	(https://www5.fdic.gov/dasp/externalConfirmation.asp?InCert1=24998)		vs Q1 2016	\$24.37B
Year Established	1984	Loans	Q1 2017	\$13.43B
			vs Q1 2016	\$12.61B
Employees	4670	Deposits	Q1 2017	\$21.21B
			vs Q1 2016	\$20.69B
Primary Regulator	FED	Equity Capital	Q1 2017	\$2.30B
			vs Q1 2016	\$2.25B
		Loan Loss Allowance	Q1 2017	\$157.8MM
			vs Q1 2016	\$152.1MM
PROFIT MARGIN		Unbacked Noncurrent Loans	Q1 2017	\$29.0MM
Return on Assets - YTD	1.11%		vs Q1 2016	\$43.5MM
Return on Equity - YTD	12.41%	Real Estate Owned	Q1 2017	\$3.7MM
Annual Interest Income	\$185.0MM		vs Q1 2016	\$6.1MM

Health

A

Data as of Q1 2017

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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 March 31, 2017 Reliance Bank (MO) had \$10.45 million in non-current loans and owned real-estate with \$173.57 million in equity and loan loss allowances on hand to cover it. This gives Reliance Bank (MO) a Texas Ratio of 6.02% 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 175

Primary Regulator FDIC

ASSETS AND LIABILITIES**Assets**

Q1 2017 \$1.34B

vs Q1 2016 \$1.22B

Loans

Q1 2017 \$881.5MM

vs Q1 2016 \$781.6MM

Deposits

Q1 2017 \$1.11B

vs Q1 2016 \$925.8MM

Equity Capital

Q1 2017 \$161.4MM

vs Q1 2016 \$155.4MM

Loan Loss Allowance

Q1 2017 \$12.2MM

vs Q1 2016 \$12.2MM

PROFIT MARGIN

Return on Assets - YTD 0.93%

Return on Equity - YTD 7.65%

Annual Interest Income \$10.3MM

Unbacked Noncurrent Loans

Q1 2017 \$0

vs Q1 2016 \$0

Real Estate Owned

Q1 2017 \$10.5MM

vs Q1 2016 \$10.8MM

Health

B+

Data as of Q1 2017

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Health Grade Components

B+ 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 March 31, 2017 Alliance Credit Union had \$2.84 million in non-current loans and owned real-estate with \$24.95 million in equity and loan loss allowances on hand to cover it. This gives Alliance Credit Union a Texas Ratio of 11.39% which is above average. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

OVERALL

ASSETS AND LIABILITIES

NCUA #	63789	Assets	Q1 2017	\$253.8MM
	(http://mapping.ncua.gov/SingleResult.aspx?ID=63789)		vs Q1 2016	\$231.1MM
Year Chartered	1948	Loans	Q1 2017	\$219.6MM
			vs Q1 2016	\$190.6MM
Employees	63	Deposits	Q1 2017	\$195.6MM
			vs Q1 2016	\$177.3MM
Primary Regulator		Equity Capital	Q1 2017	\$23.2MM
			vs Q1 2016	\$21.7MM
		Loan Loss Allowance	Q1 2017	\$1.7MM
			vs Q1 2016	\$1.2MM

PROFIT MARGIN

Return on Assets - YTD	0.81%	Unbacked Noncurrent Loans	Q1 2017	\$1.7MM
			vs Q1 2016	\$892.00K
Return on Equity - YTD	8.55%	Real Estate Owned	Q1 2017	\$1.1MM
Annual Interest Income	\$2.3MM		vs Q1 2016	\$1.3MM



Data as of Q1 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 March 31, 2017 Academy Bank had \$7.36 million in non-current loans and owned real-estate with \$197.14 million in equity and loan loss allowances on hand to cover it. This gives Academy Bank a Texas Ratio of 3.73% 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/idasp/externalConfirmation.asp?inCert1=19600>)
Year Established 1966
Employees 651
Primary Regulator OCC

ASSETS AND LIABILITIES

Assets	Q1 2017	\$1.15B
	vs Q1 2016	\$1.03B
Loans	Q1 2017	\$764.9MM
	vs Q1 2016	\$621.8MM
Deposits	Q1 2017	\$855.7MM
	vs Q1 2016	\$741.8MM
Equity Capital	Q1 2017	\$185.8MM
	vs Q1 2016	\$180.6MM
Loan Loss Allowance	Q1 2017	\$11.3MM
	vs Q1 2016	\$11.6MM

PROFIT MARGIN

Return on Assets - YTD 0.93%
Return on Equity - YTD 5.59%
Annual Interest Income \$10.3MM

Unbacked Noncurrent Loans	Q1 2017	\$6.6MM
	vs Q1 2016	\$3.8MM
Real Estate Owned	Q1 2017	\$735.00K
	vs Q1 2016	\$1.5MM

Health

A

Data as of Q1 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 March 31, 2017 Meramec Valley Bank had \$1.12 million in non-current loans and owned real-estate with \$10.11 million in equity and loan loss allowances on hand to cover it. This gives Meramec Valley Bank a Texas Ratio of 11.06% which is excellent. Any bank with a Texas Ratio near or greater than 100% is considered at risk.

OVERALL

FDIC 19200
Certificate
(https://www5.fdic.gov/ldasp/externalConfirmation.asp?InCert1=19200)

Year 1918
Established

Employees 25

Primary FDIC
Regulator

ASSETS AND LIABILITIES

Assets Q1 2017 \$103.3MM
vs Q1 2016 \$97.2MM

Loans Q1 2017 \$77.0MM
vs Q1 2016 \$70.5MM

Deposits Q1 2017 \$83.4MM
vs Q1 2016 \$77.5MM

Equity Capital Q1 2017 \$9.3MM
vs Q1 2016 \$8.5MM

Loan Loss Allowance Q1 2017 \$800.00K
vs Q1 2016 \$810.00K

PROFIT MARGIN

Return on Assets - YTD 0.11%

Return on Equity - YTD 1.19%

Annual Interest Income \$899.00K

Unbacked Noncurrent Loans Q1 2017 \$110.00K
vs Q1 2016 \$10.00K

Real Estate Owned Q1 2017 \$1.0MM
vs Q1 2016 \$1.6MM

22

**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
		-
		-
		-
		-
		-
465	2,145	2,610
66.43	306.43	372.86

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 ✓
↓ -15 ✓	↑ 97 ✓	↑ 82 ✓
↓ -2	↑ 11	↑ 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%
↓ -2%	↑ 3%	↑ 2%
↓ -3%	↑ 4%	↑ 3%

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

ASSETS

Current Assets		
Commerce General - 0239	\$	3,327,399.93
Commerce FSA - 3217		10,132.53
Commerce HRA - 0938		10,053.77
Commerce Rental - 0498		7,346.37
Petty Cash		185.00
Investment Account		1,903,088.95
Taxes Receivable - Current		2,382,910.04
Allowance Uncollectible Taxes		1,227,191.34
Prepaid Rental Expense		250.00
Due From Ambulance		112,024.58
Deposit-General		100.00
Total Current Assets		8,980,682.51
Property and Equipment		
Land		621,212.74
Building		3,949,063.11
Vehicles		4,082,452.50
Furniture & Fixtures		578,677.83
Equipment		1,894,856.94
Accum Depreciation		(5,883,460.33)
Total Property and Equipment		5,242,802.79
Other Assets		
Amount for Long Term Debt		613,816.23
Investments in P&E-Joint		(5,242,802.79)
Total Other Assets		(4,628,986.56)
Total Assets	\$	9,594,498.74

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		
Accounts Payable	\$	26,004.37
Outstanding Checks		750.00
Accrued Salaries Payable		7,786.30
FSA Liability		(367.47)
IRS Payroll Taxes W/H		2,399.49
Rental Security Deposit		1,950.00
Notes Payable		243,000.00
Capital Lease Payable		370,816.23
Total Current Liabilities		652,338.92
Deferred Inflows of Resources		
Deferred Revenue		1,227,191.34
Total Deferred Inflows of Resources		1,227,191.34
Total Liabilities		1,879,530.26
Fund Balance		
Fund Balance - Unassigned		7,359,460.62

See Accountant's Compilation 24 port - Modified Accrual Basis

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

Excess Revenue over (under) Ex	<u>355,507.86</u>	
Total Fund Balance		<u>7,714,968.48</u>
Total Liab., Def. Inflows & Fund Balance	\$	<u><u>9,594,498.74</u></u>

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

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 6,811.93	19.59	\$ 3,404,525.10	87.59
Interest Income	(5.75)	(0.02)	4,784.47	0.12
Miscellaneous Revenue	5,396.01	15.52	7,574.37	0.19
Permit Revenue	21,127.00	60.75	88,979.00	2.29
Rental Income	1,450.00	4.17	10,150.00	0.26
Loan Proceeds	0.00	0.00	370,816.23	9.54
Total Revenues	34,779.19	100.00	3,886,829.17	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	34,779.19	100.00	3,886,829.17	100.00
Expenditures				
Salaries	232,440.19	668.33	1,771,303.83	45.57
Salaries OT	13,865.14	39.87	96,813.53	2.49
Election Expenses	0.00	0.00	11,900.54	0.31
Depreciated Assets	0.00	0.00	371,672.33	9.56
Payroll Taxes	18,798.05	54.05	143,124.94	3.68
Office Supplies	1,401.52	4.03	9,331.71	0.24
Gas & Oil-Fuel	4,398.50	12.65	21,365.21	0.55
Bank Charges	3.00	0.01	457.94	0.01
Equipment Purchases	0.00	0.00	5,530.46	0.14
Dues & Subscriptions	1,655.50	4.76	6,173.59	0.16
Insurance - General	24,127.54	69.37	148,549.60	3.82
Insurance - Employee	106,020.52	304.84	648,567.12	16.69
Professional Fees	4,987.69	14.34	39,721.60	1.02
Building Maintenance	1,643.63	4.73	15,138.87	0.39
Equipment Maintenance	4,756.81	13.68	11,793.22	0.30
Vehicle Maintenance	5,801.59	16.68	70,039.99	1.80
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	0.33	812.00	0.02
Mortgage Interest Payments	361.26	1.04	2,552.90	0.07
Doctors Fees	452.00	1.30	2,395.36	0.06
Misc. Expenses	108.76	0.31	2,978.51	0.08
Training & Education	350.40	1.01	8,442.75	0.22
Uniforms	21,729.46	62.48	69,660.32	1.79
Supplies-Cleaning & Maint.	1,234.37	3.55	7,887.27	0.20
Utilities	3,927.92	11.29	21,123.74	0.54
Total Expenditures	448,179.85	1,288.64	3,531,321.31	90.85
Excess Revenue over (under) Expenditur	\$ (413,400.66)	(1,188.64)	\$ 355,507.86	9.15

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

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 6,811.93	19.59	\$ 3,404,525.10	87.59
Investment Interest	0.00	0.00	4,790.22	0.12
Interest-Undefined	(5.75)	(0.02)	(5.75)	0.00
Misc Income	5,396.01	15.52	7,574.37	0.19
Building Permits	21,127.00	60.75	88,979.00	2.29
Upper End Property	1,450.00	4.17	10,150.00	0.26
Loan Proceeds	0.00	0.00	370,816.23	9.54
Total Revenues	34,779.19	100.00	3,886,829.17	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	34,779.19	100.00	3,886,829.17	100.00
Expenditures				
Salaries-Firefighters	180,342.64	518.54	1,306,691.07	33.62
Director Fees	0.00	0.00	2,640.00	0.07
Salaries-Fire Chief	7,344.64	21.12	54,963.21	1.41
Salaries-Deputy Chiefs	27,693.47	79.63	209,385.76	5.39
Salaries-Admin Assistants	5,061.12	14.55	37,959.70	0.98
Salaries-Office Manager	3,825.84	11.00	28,693.80	0.74
Salaries-Fire Marshall	6,539.20	18.80	74,514.77	1.92
Salaries-Medical Officer	1,633.28	4.70	12,222.24	0.31
Sick Leave Buyback	0.00	0.00	44,233.28	1.14
Payroll Overtime-FF	13,865.14	39.87	96,789.80	2.49
Salaries-OT Admin	0.00	0.00	23.73	0.00
St. Louis Cty Board of Electio	0.00	0.00	9,969.58	0.26
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	371,672.33	9.56
FICA/ Medicare	18,798.05	54.05	143,124.94	3.68
Marco	83.20	0.24	353.59	0.01
Copying Concepts	185.78	0.53	1,364.41	0.04
Office Source	161.55	0.46	1,564.33	0.04
St. Louis County Treasurer	604.50	1.74	3,175.50	0.08
Commerce Bank-VISA	133.99	0.39	794.83	0.02
MO Lawyers Media	0.00	0.00	95.20	0.00
Safeguard	0.00	0.00	183.26	0.00
MO Vocational Enterprises	0.00	0.00	18.95	0.00
ADP Screening Services	200.50	0.58	1,404.84	0.04
Vinyl Images	0.00	0.00	228.00	0.01
Rejis Commission	32.00	0.09	72.00	0.00
Copy Source	0.00	0.00	76.80	0.00
Sieveking	4,398.50	12.65	21,365.21	0.55
Commerce Bank	3.00	0.01	457.94	0.01
Sentinel Emergency Solutions	0.00	0.00	2,719.50	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
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

See Accountant's Compilatio 2 7 port - Modified Accrual Basis

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

	Current Month		Year to Date	
Commerce Bank-VISA	0.00	0.00	386.69	0.01
Fire Engineering	0.00	0.00	78.40	0.00
PFFIA	0.00	0.00	25.00	0.00
NFPA	1,520.50	4.37	1,520.50	0.04
ICC	135.00	0.39	135.00	0.00
McNeil & Company	0.00	0.00	48,016.42	1.24
Lakenan	0.00	0.00	240.00	0.01
MO Employers Mutual	17,831.40	51.27	78,049.24	2.01
Standard Insurance	2,889.74	8.31	19,703.62	0.51
The Cincinnati Ins Co	0.00	0.00	60.00	0.00
Travelers	3,406.40	9.79	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	6,071.23	17.46	37,627.78	0.97
United Healthcare	108,781.40	312.78	670,511.43	17.25
Eyemed	344.89	0.99	2,409.35	0.06
Quality Benefits	839.05	2.41	9,910.20	0.25
By Cobra	0.00	0.00	600.00	0.02
J W Terrill	3,716.92	10.69	5,036.96	0.13
Insurance Reimbursements	(13,732.97)	(39.49)	(80,582.17)	(2.07)
Spector, Wolfe, McLaughlin	1,574.80	4.53	4,067.20	0.10
Lashly & Baer, PC	369.60	1.06	932.80	0.02
Thomas Lang	0.00	0.00	8,364.00	0.22
Darla Sansoucie	0.00	0.00	1,096.00	0.03
Paylocity	425.33	1.22	3,172.55	0.08
ArchImages	0.00	0.00	973.44	0.03
Lockton	0.00	0.00	8,000.00	0.21
Aon Consulting	2,617.96	7.53	13,115.61	0.34
Blue Chip Exterminating	340.40	0.98	908.00	0.02
Buildingstars	183.20	0.53	1,424.89	0.04
CK Power	0.00	0.00	680.56	0.02
Zumwalt	0.00	0.00	1,845.04	0.05
Commerce Bank-VISA	22.40	0.06	169.17	0.00
BRDA Electric	0.00	0.00	880.00	0.02
Sauder Plumbing	364.00	1.05	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	71.20	0.20	202.40	0.01
Sure Lock & Key	0.00	0.00	166.00	0.00
Fenton Feed Mill	31.20	0.09	62.40	0.00
STL Automatic Door	456.00	1.31	3,337.20	0.09
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	144.52	0.42	144.52	0.00
Stephanie Spaniol	30.71	0.09	30.71	0.00
Sentinel Emergency Solutions	3,294.98	9.47	6,965.58	0.18
Rescue Repair	922.90	2.65	2,400.36	0.06
K&K Supply	43.76	0.13	538.81	0.01
Kelly's Auto Repair	0.00	0.00	74.54	0.00
Commerce Bank-VISA	462.17	1.33	1,253.76	0.03
Bemes	0.00	0.00	35.32	0.00
Banner Fire Equipment	33.00	0.09	140.39	0.00
Crest Industries	0.00	0.00	54.47	0.00
B&R Equipment Co.	0.00	0.00	329.99	0.01
Sentinel Emergency Solutions	500.00	1.44	944.00	0.02
Affton Radiator	0.00	0.00	1,919.24	0.05

See Accountant's Compilatio 2 8 port - Modified Accrual Basis

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

	Current Month		Year to Date	
CIT Trucks	3,733.44	10.73	24,082.67	0.62
Fabick	1,309.01	3.76	30,547.46	0.79
Kelly's Auto Repair	259.14	0.75	1,562.32	0.04
Commerce Bank-VISA	0.00	0.00	733.59	0.02
Public Safety Outfitters	0.00	0.00	638.02	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	7,238.90	0.19
MO Vocational Enterprises	0.00	0.00	33.66	0.00
Dobb's Tire	0.00	0.00	686.96	0.02
Schaefer Auto	0.00	0.00	400.00	0.01
Commerce Bank	0.00	0.00	36,557.27	0.94
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	0.33	812.00	0.02
Reliance Bank	361.26	1.04	2,552.90	0.07
Doctors Fees	452.00	1.30	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
Commerce Bank-VISA	43.97	0.13	2,441.68	0.06
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	29.41	0.08	29.41	0.00
Petty Cash	35.38	0.10	35.38	0.00
University of MO	0.00	0.00	640.00	0.02
SSM St. Mary's	0.00	0.00	102.00	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	273.60	0.79	696.59	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	76.80	0.22	76.80	0.00
Training Reimbursements	0.00	0.00	(927.50)	(0.02)
Leon Uniform Company	120.38	0.35	942.32	0.02
Sentinel Emergency Solutions	0.00	0.00	320.90	0.01
Schuhmacher Fire Equip	1,418.64	4.08	1,987.01	0.05
Leo Ellebrecht	2,031.20	5.84	24,830.38	0.64
Weber Fire & Safety	0.00	0.00	126.40	0.00
Firemaster	0.00	0.00	3,237.12	0.08
WFM Specialty Tees	28.80	0.08	115.20	0.00
Fink Badge	0.00	0.00	721.66	0.02
Commerce Bank-VISA	10.44	0.03	10.44	0.00
Employee Uniform Reimbursement	18,120.00	52.10	37,368.89	0.96
Grainger	395.60	1.14	1,699.30	0.04
Lowe's	0.00	0.00	573.91	0.01
Sam's Club	721.20	2.07	3,394.07	0.09
Commerce Bank-VISA	90.38	0.26	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	104.34	0.00

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

	Current Month		Year to Date	
Kelly's Auto Parts	0.00	0.00	33.99	0.00
Metro Electric Supply	0.00	0.00	145.60	0.00
K&K Supply	27.19	0.08	27.19	0.00
Missouri-American Water	194.50	0.56	899.79	0.02
Laclede Gas Company	170.52	0.49	3,922.79	0.10
AmerenUE	3,253.01	9.35	13,795.16	0.35
MSD	168.45	0.48	1,515.92	0.04
Aspen Waste Systems	141.44	0.41	990.08	0.03
Total Expenditures	<u>448,179.85</u>	<u>1,288.64</u>	<u>3,531,321.31</u>	<u>90.85</u>
Excess Revenue over (under) Expenditure \$	<u>(413,400.66)</u>	<u>(1,188.64)</u>	<u>\$ 355,507.86</u>	<u>9.15</u>

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

ASSETS

Current Assets		
Commerce Bank - 3844	\$	1,213,477.47
Investment Account		1,261,922.82
Taxes Receivable - Current		1,242,204.93
Allowance Uncollectible Taxes		640,387.85
		<hr/>
Total Current Assets		4,357,993.07
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>4,357,993.07</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		112,024.58
IRS Payroll Taxes W/H		0.03
		<hr/>
Total Current Liabilities		149,919.37
Deferred Inflows of Resources		
Deferred Revenue		640,387.85
		<hr/>
Total Deferred Inflows of Resources		640,387.85
		<hr/>
Total Liabilities		790,307.22
Fund Balance		
Fund Balance - Unassigned		3,400,865.60
Excess Revenue over (under) Ex		166,820.25
		<hr/>
Total Fund Balance		3,567,685.85
		<hr/>
Total Liab., Def. Inflows & Fund Balance	\$	<u>4,357,993.07</u>

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

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 3,549.20	5.69	\$ 1,773,847.39	79.83
Ambulance Service Charge	57,684.98	92.43	444,418.35	20.00
Interest Income	1,139.40	1.83	3,420.97	0.15
Miscellaneous Revenue	37.20	0.06	326.40	0.01
Total Revenues	62,410.78	100.00	2,222,013.11	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	62,410.78	100.00	2,222,013.11	100.00
Expenditures				
Salaries	193,021.53	309.28	1,514,763.41	68.17
Salaries OT	9,565.77	15.33	83,509.01	3.76
Election Expenses	0.00	0.00	2,975.14	0.13
Depreciated Assets	0.00	0.00	290.00	0.01
Payroll Taxes	14,786.68	23.69	117,362.43	5.28
Office Supplies	199.27	0.32	1,672.80	0.08
Gas & Oil-Fuel	1,099.63	1.76	5,341.28	0.24
Equipment Purchases	0.00	0.00	222.74	0.01
Dues & Subscriptions	0.00	0.00	1,096.40	0.05
Insurance - General	6,031.88	9.66	37,137.38	1.67
Insurance - Employee	26,449.13	42.38	162,380.31	7.31
Professional Fee	5,237.88	8.39	38,038.96	1.71
Building Maintenance	410.91	0.66	3,983.73	0.18
Equipment Maintenance	5,348.23	8.57	34,248.69	1.54
Vehicle Maintenance	53.80	0.09	18,713.37	0.84
Workers Comp Claims	0.00	0.00	78.73	0.00
Mortgage Interest Payments	90.31	0.14	638.20	0.03
Doctors Fees	113.00	0.18	598.84	0.03
Misc Expenses	27.19	0.04	552.83	0.02
Training & Education	87.60	0.14	6,920.43	0.31
Uniforms	5,432.66	8.70	17,415.38	0.78
Supplies-Cleaning & Maint.	308.59	0.49	1,971.84	0.09
Utilities	982.00	1.57	5,280.96	0.24
Total Expenditures	269,246.06	431.41	2,055,192.86	92.49
Excess Revenue over (under) Expenditur	\$ (206,835.28)	(331.41)	\$ 166,820.25	7.51

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

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 3,549.20	5.69	\$ 1,773,847.39	79.83
Ambulance Service Charge	0.00	0.00	70.65	0.00
Ambulance Service Charge	57,684.98	92.43	444,347.70	20.00
Investment Interest	1,142.39	1.83	3,423.96	0.15
Interest Income - Undefined	(2.99)	0.00	(2.99)	0.00
Ambulance Reports	0.00	0.00	43.20	0.00
Misc Revenue	37.20	0.06	283.20	0.01
Total Revenues	62,410.78	100.00	2,222,013.11	100.00
Cost of Sales				
Total Cost of Sales	0.00	0.00	0.00	0.00
Gross Profit	62,410.78	100.00	2,222,013.11	100.00
Expenditures				
Salaries-Paramedics	130,421.48	208.97	1,044,732.77	47.02
Directors Fees	0.00	0.00	660.00	0.03
Salaries-Fire Chief	1,836.16	2.94	13,740.77	0.62
Salaries-Deputy Chiefs	6,923.37	11.09	52,346.46	2.36
Salaries-Admin Assistants	1,265.28	2.03	9,489.92	0.43
Salaries-Office Manager	956.46	1.53	7,173.45	0.32
Salaries-EMT/Paramedic	45,085.66	72.24	326,672.76	14.70
Salaries-Medical Officer	6,533.12	10.47	48,888.96	2.20
Sick Buy Back	0.00	0.00	11,058.32	0.50
Payroll OT-Ambulance	9,565.77	15.33	83,503.08	3.76
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	14,786.68	23.69	117,362.43	5.28
Safeguard	0.00	0.00	133.73	0.01
Ambulance Exp Transfer	199.27	0.32	1,539.07	0.07
Ambulance Exp Transfer	1,099.63	1.76	5,341.28	0.24
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	1,071.40	0.05
Ambulance Exp Transfer	6,031.88	9.66	37,137.38	1.67
Ambulance Exp Transfer	26,449.13	42.38	162,380.31	7.31
ProClaims	3,990.96	6.39	27,964.72	1.26
Spector, Wolfe, McLaughlin	393.70	0.63	1,016.80	0.05
Lashly & Baer	92.40	0.15	233.20	0.01
Thomas Lang	0.00	0.00	2,091.00	0.09
Darla Sansoucie	0.00	0.00	274.00	0.01
Paylocity	106.33	0.17	936.97	0.04
ArchImages	0.00	0.00	243.36	0.01
Lockton	0.00	0.00	2,000.00	0.09
Aon Consulting	654.49	1.05	3,278.91	0.15
Rottler Pest Control	0.00	0.00	199.00	0.01
Ambulance Transfer	410.91	0.66	3,784.73	0.17
Physio-Control	1,445.39	2.32	9,121.03	0.41
Ositech	0.00	0.00	98.00	0.00
Stryker	0.00	0.00	232.46	0.01
Airgas	182.54	0.29	1,914.57	0.09
SSM Health	0.00	0.00	66.56	0.00
Boundtree	2,413.61	3.87	15,124.19	0.68
St. Clare Hospital	578.54	0.93	6,543.44	0.29

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

	Current Month		Year to Date	
Commerce Bank-VISA	0.00	0.00	52.07	0.00
Ambulance Transfer	728.15	1.17	1,096.37	0.05
K&K Car Repair	0.00	0.00	3,029.14	0.14
Kelly's Auto Parts	0.00	0.00	256.00	0.01
Purcell Tire	0.00	0.00	1,324.28	0.06
CIT Trucks	0.00	0.00	207.00	0.01
Sunset Auto	0.00	0.00	124.25	0.01
Don's Automotive	0.00	0.00	586.44	0.03
Dave Schmidt Truck Service	0.00	0.00	12,027.01	0.54
Ed Roehr Safety Products	0.00	0.00	294.00	0.01
Ambulance Expl Transfer	53.80	0.09	865.25	0.04
Ambulance Exp Transfer	0.00	0.00	78.73	0.00
Reliance Bank	90.31	0.14	638.20	0.03
Ambulance Exp Transfer	113.00	0.18	598.84	0.03
CLIA Laboratory	0.00	0.00	150.00	0.01
Ambulance Transfer	27.19	0.04	402.83	0.02
Commerce Bank-VISA	0.00	0.00	1,046.44	0.05
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	1,647.00	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
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	87.60	0.14	2,134.18	0.10
Ambulance Exp Transfer	5,432.66	8.70	17,415.38	0.78
Ambulance Transfer	308.59	0.49	1,971.84	0.09
Ambulance Exp Transfer	982.00	1.57	5,280.96	0.24
Total Expenditures	269,246.06	431.41	2,055,192.86	92.49
Excess Revenue over (under) Expenditur	\$ (206,835.28)	(331.41)	\$ 166,820.25	7.51

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

ASSETS

Current Assets		
Commerce Bank - 7367	\$	139,528.90
Investments		407,940.48
Taxes Receivable - Current		212,969.54
Allowance Uncollectible Taxes		106,262.59
		<hr/>
Total Current Assets		866,701.51
Property and Equipment		<hr/>
Total Property and Equipment		0.00
Other Assets		<hr/>
Total Other Assets		0.00
		<hr/>
Total Assets	\$	<u>866,701.51</u>

LIABILITIES, DEFERRED INFLOWS OF RESOURCES AND FUND BALANCE

Current Liabilities		<hr/>
Total Current Liabilities		0.00
Deferred Inflows of Resources		
Deferred Revenue	\$	106,262.59
		<hr/>
Total Deferred Inflows of Resources		106,262.59
		<hr/>
Total Liabilities		106,262.59
Fund Balance		
Fund Balance - Unrestricted		863,864.00
Excess Revenue over (under) Ex		(105,177.57)
		<hr/>
Total Fund Balance		758,686.43
		<hr/>
Total Liab., Def. Inflows & Fund Balance	\$	<u>864,949.02</u>

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

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 592.34	61.27	\$ 296,045.66	99.40
Interest Income	374.50	38.73	1,775.21	0.60
Total Revenues	<u>966.84</u>	<u>100.00</u>	<u>297,820.87</u>	<u>100.00</u>
Cost of Sales				
Total Cost of Sales	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Gross Profit	<u>966.84</u>	<u>100.00</u>	<u>297,820.87</u>	<u>100.00</u>
Expenditures				
Dispatching Services	0.00	0.00	331,375.04	111.27
Depreciated Assets	0.00	0.00	762.27	0.26
Telephone Expenses	1,787.84	184.92	11,801.69	3.96
Communication Expense	3,578.36	370.11	59,059.44	19.83
Total Expenditures	<u>5,366.20</u>	<u>555.02</u>	<u>402,998.44</u>	<u>135.32</u>
Excess Revenue over (under) Expenditur	\$ <u>(4,399.36)</u>	<u>(455.02)</u>	\$ <u>(105,177.57)</u>	<u>(35.32)</u>

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

	Current Month		Year to Date		
Revenues					
Tax Collection - Current	\$	592.34	61.27	\$ 296,045.66	99.40
Investment Interest		374.50	38.73	1,775.21	0.60
Total Revenues		966.84	100.00	297,820.87	100.00
Cost of Sales					
Total Cost of Sales		0.00	0.00	0.00	0.00
Gross Profit		966.84	100.00	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
Charter Communications		1,059.36	109.57	7,303.61	2.45
Verizon		816.61	84.46	5,773.21	1.94
Commerce Bank Visa		88.87	9.19	88.87	0.03
Telephone Reimbursements		(177.00)	(18.31)	(1,364.00)	(0.46)
Charter Communications		1,000.00	103.43	7,000.00	2.35
Pfitzinger Graphics		0.00	0.00	2,633.00	0.88
Verizon		400.19	41.39	2,728.45	0.92
First Watch		1,151.00	119.05	4,028.50	1.35
Commerce Bank-VISA		0.00	0.00	329.44	0.11
Vinyl Images		0.00	0.00	168.23	0.06
Miken Technologies		933.67	96.57	13,434.32	4.51
Image Trend		0.00	0.00	7,675.00	2.58
Sentinel		0.00	0.00	1,047.00	0.35
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		93.50	9.67	1,308.50	0.44
Total Expenditures		5,366.20	555.02	402,998.44	135.32
Excess Revenue over (under) Expenditur	\$	(4,399.36)	(455.02)	\$ (105,177.57)	(35.32)

Fenton FPD - Pension
Balance Sheet - Governmental Funds - Modified Accrual Basis
July 31, 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 Seven Months Ending July 31, 2017

	Current Month		Year to Date	
Revenues				
Tax Revenues	\$ 1,184.68	100.08	\$ 592,091.32	100.00
Interest Income	(1.00)	(0.08)	(1.00)	0.00
Total Revenues	<u>1,183.68</u>	<u>100.00</u>	<u>592,090.32</u>	<u>100.00</u>
Cost of Sales				
Total Cost of Sales	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Gross Profit	<u>1,183.68</u>	<u>100.00</u>	<u>592,090.32</u>	<u>100.00</u>
Expenditures				
Benefit Payments	<u>0.00</u>	<u>0.00</u>	<u>910,447.28</u>	<u>153.77</u>
Total Expenditures	<u>0.00</u>	<u>0.00</u>	<u>910,447.28</u>	<u>153.77</u>
Excess Revenue over (under) Expenditur	<u>\$ 1,183.68</u>	<u>100.00</u>	<u>\$ (318,356.96)</u>	<u>(53.77)</u>

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

	Current Month		Year to Date	
Revenues				
Tax Collection - Current	\$ 1,184.68	100.08	\$ 592,091.32	100.00
Interest Income - Undefined	(1.00)	(0.08)	(1.00)	0.00
Total Revenues	<u>1,183.68</u>	<u>100.00</u>	<u>592,090.32</u>	<u>100.00</u>
Cost of Sales				
Total Cost of Sales	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Gross Profit	<u>1,183.68</u>	<u>100.00</u>	<u>592,090.32</u>	<u>100.00</u>
Expenditures				
Voya	<u>0.00</u>	<u>0.00</u>	<u>910,447.28</u>	<u>153.77</u>
Total Expenditures	<u>0.00</u>	<u>0.00</u>	<u>910,447.28</u>	<u>153.77</u>
Excess Revenue over (under) Expenditur	<u>\$ 1,183.68</u>	<u>100.00</u>	<u>\$ (318,356.96)</u>	<u>(53.77)</u>