

# **SANITARY SEWER SYSTEM RATE STUDY**

November 11

# 2016

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*Public Works Supervisor*

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*Technical Assistance*

**ST. JAMES TOWNSHIP**

PO Box 85, Beaver Island, MI 49782

29 December 2016

Ms. Alice Belfy, Clerk  
St. James Township  
PO Box 85  
Beaver Island, MI 49782

**2016 SEWER RATE STUDY**

Dear Ms. Belfy,

I am pleased to submit the Final 2016 Sewer Rate Study conducted for St. James Township. The rate study focused on the sewer use fund and no other aspect of the sewer system. The study provided a description of the background and methodology followed for each task, and a discussion of findings and policy implications. The draft study included recommendations that were discussed during a Public Hearing held on October 17 and 19, 2016, and at a special board of trustees meeting on November 11, 2016. During the November 11 meeting, the board discussed the draft rate study, including the 6-year Capital Improvement Plan (CIP), the revised REU Schedule, and input from customers and other members of the public, taking action on policy and customer input when needed. The Final Rate Study incorporates the board's decisions, including a rate adjustment that will be effective January 1, 2016.

I would like to extend thanks to Darrell Butler, Public Works Supervisor, and St. James Township Board of Trustees and officials for the support and cooperation extended throughout the study. It has been a pleasure to work with them and with members of the community. I encourage you to direct any comments or questions regarding this study to me at [StJamesTwp.BI@gmail.com](mailto:StJamesTwp.BI@gmail.com).

Best Regards,

**ST. JAMES TOWNSHIP**



Maureen E. Turner, PE

*Copy to: St. James Township Board of Trustees  
Darrell Butler, Public Works Supervisor*



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# EXECUTIVE SUMMARY

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## PURPOSE

St. James Township owns and operates a small sanitary sewer system on Beaver Island in Charlevoix County, Michigan. As an enterprise fund, the sanitary system costs are funded through user fees in the absence of grants or other outside assistance. Enterprise fund accounting establishes a separate financial reporting mechanism for municipal services when a fee is charged in exchange for goods or services.

The township's Sewer Use Ordinance calls for the evaluation of sewer rates on an annual basis. The Draft 2016 Rate Study is the first undertaken since the sewer's construction was completed in 2002.

Main considerations in the rate study included:

- ◆ Evaluation of the REU values for each sewer customer
- ◆ Capital needs of the system in the upcoming years
- ◆ Contingency funding
- ◆ Policies as established by the Board of Trustees
- ◆ Customer payment history and enforcement actions
- ◆ Receipt of current and unbilled/uncollected historic amounts billed
- ◆ Payment of an installment loan and repayment of township fund(s)
- ◆ Solvency of the Sewer Use Fund as an enterprise fund

Ordinance requirements state that this study must be undertaken annually after the end of each fiscal year, being completed within 120 days (July 29 annually).

## RECOMMENDATIONS

### REU Values

The St. James Township Board should adjust the 2002 REU values in accordance with the Draft Schedule of Residential Equivalent Units (REUs), as modified based upon customer input and other factors. The Township Board should review customer and community input, and make adjustments as needed on an individual basis.

## Enforcement Policy

St. James Township needs to continue evaluating policy needs, relative to:

- ◆ Non-payment issues
- ◆ Violations of discharge requirements
- ◆ Shut-off and civil infraction issuance where necessary

## Capital & Contingency Planning

State law allows for the Planning Commission to be exempted from this task, by charter or otherwise. The Township Board should consider exempting the Planning Commission for this fiscal year, due to Planning Commission member changes and other major tasks that are underway at this time. The board should review the Draft 6-year Capital Improvement Plan (CIP) for the sewer system; make revisions as needed; and adopt the plan.

The Capital Improvement Fund balance needs to be increased to allow funding for capital needs of the sewer system and to establish a contingency fund for unanticipated expenses. As outlined previously, capital outlay likelihood increases when ordinance provisions are not enforced.

## Rate Adjustment

The ordinance states that rates are to be set based upon a review of anticipated annual operating costs, which should be divided proportionally between customers based upon the adopted REU value for the property. The Draft 2016 Rate Study included a sample of what a fee might be, based upon data compiled, and policies adopted to date.

## BOARD ACTION

On November 11, 2016, the St. James Township Board of Trustees met in a special work session and made changes to REU values and the Rate Study. Refer to Appendix K for an outline of decisions made. The 2016 Sewer Use Rate Study was adopted as revised. Rates were set at \$33.00 per REU per month, effective January 1, 2017.

# SECTION 1: INTRODUCTION

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## 1.1 PURPOSE

This Rate Study is intended to provide a comprehensive review of the St. James Township sewer system rate structure, procedures, and policies. Charges and fees are established to recover construction and repairs, capital needs, maintenance, and operation of the system; to provide for repayment of bonds and loans issued; to establish a fund for reasonable improvements; and any other expenditure as may be determined necessary. User fees will be set so that they are fair and reasonable; and proportionate to the necessary cost of service required for the system.

All expenses, revenues, and operating data are based on the township's fiscal year, beginning April 1, 2015 and continuing through March 31, 2016. In the event that the 1-year period of this study provides a result that may be skewed or inaccurate, then a snapshot from multiple fiscal years may be included.

Estimates are based upon the best information available and the policies and procedures in place at the time of this submittal.

## 1.2 BACKGROUND

In accordance with the ordinance, the St. James Township sanitary sewer system is operated and maintained as a public utility in accordance with federal regulations and Act 94 of 1933 as amended. Similar to the yacht dock, the sewer system is accounted separately as a utility enterprise fund.

On October 9, 2002, an initial Sewer System Rate Analysis (Appendix A) was completed by Moore & Bruggink, consulting engineers for St. James Township. This analysis established initial user fees, and was slated to be updated annually per ordinance provisions. Annual updates were not routinely completed in the past, so the information provided in the 2016 Rate Study includes some historic information about the St. James Township sewer system and will form the foundation for annual studies in the future.

### 1.2.1 Establishment of the District

On March 28, 2001, a public hearing of necessity was held, and the township board voted to proceed with construction of a sewer project that would serve properties along Main Street. By May of 2001, a petition

was received and the project moved forward based upon the petition. Plans were finalized, public hearings held, and a contract issued for the construction of the Beaver Island Wastewater System. Construction was completed early in 2002.

### 1.2.2 Sewer System Description

The St. James Township wastewater facilities were constructed to collect and treat wastewater, to safeguard the public health, and protect groundwater quality. St James Township is responsible for system operation and maintenance. The Michigan Department of Environmental Quality (MDEQ) controls and supervises township operations of the system through ongoing reporting, plan review/permitting, etc.

The St. James Township Sewer System consists of the following main components (with appurtenances):

- ◆ Gravity sewage system that transports customer wastewater
- ◆ Grinder lift station
- ◆ Forcemain
- ◆ Septic tanks
- ◆ Effluent filters
- ◆ Dosing tank
- ◆ Dosing syphons
- ◆ Pressure drain fields

The gravity portion of the sewer is comprised of two laterals, being (i) the upstream terminus of the northern segment located roughly 550 ft. southwest of Gallagher St. (upstream customers being Gacek and King Strang); and (ii) the upstream terminus of the southern segment located in the intersection of Bonner and Main St. (upstream customer being Holy Cross Hall). Both segments flow by gravity in an 8" sewer to a wet well and grinder pumps located on St. James Township property located on the north side and adjacent to the Beaver Island Ferry facilities.

The wastewater continues through a 3-inch forcemain to the St. James Township Park, where it is processed through septic tanks, effluent filters, the dosing tank and syphons, and into the community septic fields.

### 1.2.3 System Repair and Improvements

The sewer system experienced freezing conditions in the force main during the winter of 2002-2003. The township's engineer determined that the condition occurred due to inadequate pipe depth in areas along Donegal Bay Road/bike path. Other discussion included the extremely low flow occurring during off-season months of the year, to include winter months. The condition was improved by raising the grade above the forcemain. Cleanouts were installed at additional locations during 2014-2015, in anticipation of an investment into a sewer jet.

In the spring of 2011, major repair work/rehabilitation was completed on the sewer system. The repair work was required to protect the interior of tanks in the system from acid erosion, among other things. This work was performed under an installment purchase agreement, paid quarterly and subject to 4.50% interest on unpaid balances.

Other expenditures include repairs resulting from off-road vehicle activity on the septic fields.

### 1.2.4 Governing Ordinance

On August 14, 2003, the Sewer Usage and Administration Ordinance, and the Sewer Rate Ordinance went into effect. On September 3, 2014, these two ordinances were replaced with the Sewer Use and Rate Ordinance for St. James Township.

The Current Ordinance is included in Appendix B.

### 1.2.5 Funding and Rate Structures

The St. James Township sewer operation has been established as an enterprise fund. In the publication *Government Accounting, Auditing, and Financial Reporting*, “enterprise fund” is defined as:

*“... A fund established to account for operations (a) that are financed and operated in a manner similar to private business enterprises where the intent of the governing body is that the cost (expenses, including depreciation) of providing goods and services to the general public on a continuing basis be financed or recovered primarily through user charges; or (b) where the governing body has decided that periodic determination of revenues earned, expenses incurred, and/or net income is appropriate for capital maintenance, public policy, management control, accountability, or other purposes.”*

The definition of an enterprise fund implies that sufficient user fees should be established to ensure that the utility can operate on a self-sustaining basis. The major source of revenue for water and sewer funds is user fees.

Customers are charged a monthly rate, based on the number of Residential Equivalent Units (REUs)<sup>1</sup> for which they are responsible. In general single-family residential properties are assigned one of REU, and larger sewer customers have more REUs. A copy of the current schedule of customer REU values is provided in Appendix D.

Sewer use charges to recover the operation, maintenance, and replacement costs are generally computed using a four-step process:

- ✓ Estimate the annual operation, maintenance, repair, replacement, and capital improvement costs for the wastewater collection and treatment system. This study utilizes information found in the annual audits to assist with the estimates.
- ✓ Estimate the prior year’s total REU usage for the sewage system.
- ✓ Compute the monthly sewer use charge for each REU by dividing the estimated annual operating costs, by the estimated REUs and then divide by 12 to obtain the monthly cost.
- ✓ Invoice and collect each user of the sewer system an amount equal to the sewer use charge for each REU times the number of REUs for that property.

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<sup>1</sup> The reader should note that the REU values discussed in this document have no connection or bearing on the original values established for the purpose of bond debt retirement during construction.

Monthly user charges are computed on a “readiness-to-serve” basis, meaning that the system must be operated and maintained regardless of whether a customer occupies the building year-round, seasonally, or not at all.

Monthly charges are set at \$24.00 per REU on this report date; this rate is a flat monthly fee and is not broken down into annual operation, debt retirement, capital needs, contingency, or base facility fee at this time. The Ordinance stipulates that a Rate Study is to be conducted after the end of each fiscal year; however, this is the first Rate Study conducted since the original Rate Study, included in Appendix A.

### 1.2.6 Operations and Maintenance

System Operation, Maintenance, and Reporting: These tasks are completed per the requirements of the Michigan Department of Environmental Quality (MDEQ), which supervises and ensures adherence to state and federal environmental regulations. Following facility construction, an O&M manual was drafted which provides guidance on maintenance needs and much of the work required to keep the system in good shape.

Inspections: Although customer site inspections are a permitted activity in the ordinance, no such inspections have taken place to date. The current ordinance in Appendix B provides a detailed listing of non-allowable discharges. For example, grease and other damaging substances have consistently been a maintenance issue in the gravity feed lines, in the wet well, and on the water-level floats. It appears that grease traps have not been installed at commercial establishments. In addition to being a prohibited discharge in the ordinance, major damage can occur to the sanitary system. Please refer to Appendix E for a recent memo concerning this issue.

### 1.2.7 Finances

Since sewer system operations began, several issues have arisen that have impacted the financial health of the sewer fund, including:

- ◆ *Annual Rate Study:* The ordinance requires that a Rate Study be completed on an annual basis, which would then provide the basis for user fee adjustments to be made. Following the initial Moore & Bruggink letter submitted in 2002, annual rate studies were not completed.
- ◆ *Contingency:* A separate fund was set up in 2016 for unanticipated needs of the system.
- ◆ *Capital Improvement Program:* Act 33 of 2008 (Excerpt MCL 125.3865 is provided in Appendix F) stipulates that in townships that own or operate a sewage disposal system; the Planning Commission shall annually prepare a 6-year Capital Improvements Program (CIP), based upon lists provided by those responsible for various work in the township. This activity has not been completed as of the date of this writing.
- ◆ *Ordinance Enforcement:* Board policies had not been instituted to support the enforcement actions in the ordinance, such as implementation of late fees, and transfer of seriously delinquent accounts to property taxes.
- ◆ *Fund Administration:* Monies from other funds, some dedicated, were used to maintain positive cash flow in the Sewer Fund, including the Street & Road Fund and the Sewer Fund.
- ◆ *Invoicing:* Issues related to invoicing practices included inconsistent quarterly invoicing; computational errors; non-carryover of outstanding balances; lack of enforcement practices.



- ◆ *Unanticipated/Emergency Repairs:* It has been necessary to complete unanticipated repairs to the system, such as those required when the force main froze during a record-setting cold winter season. Some of the needed work received emergency grant funding.
- ◆ *Customer Relations:* It is possible that customer communication was less than optimal from the outset, in some cases. This issue, combined with the financial items listed above, may have raised the incidence on non-payment by customers.

During 2015 and 2016, the St. James Township Board has addressed many of the issues listed above:

- ◆ *Annual Rate Study:* The 2016 study will establish a foundation from which future rate studies will be based.
- ◆ *Contingency:* The fund has been established in the budget for FY 16/17. Future rates should include a plan for growing a healthy contingency reserve.
- ◆ *Capital Improvement Program:* Computations in this study also include anticipated investment in the system, expected repairs, etc., and a 6-year CIP relative to the sewer system, not yet evaluated or adopted by the Planning Commission.
- ◆ *Ordinance Enforcement:* In 2015, policies were adopted by the Board of Trustees relative to items such as application late fees and due dates, transfer of seriously delinquent balances to property tax bills, and conditions for a tenant payment. Refer to Appendix H for a listing of policies and rules.
- ◆ *Fund Administration:* The plan for the return of monies to the funds that have supported sewer operations follow:
  - *Road & Street Fund* – Audit reports show that ninety six thousand, seven hundred seventy dollars and thirty cents (\$96,770.30) from the Road & Street Fund have been used to support sewer operations in the past. In the FY 16/17 budget, the St. James Township Board of Trustees voted to repay the Road & Street Fund \$31,770.30 during FY 16/17, and \$13,000.00 per year during FY 17/18 through FY 21/22 (Appendix G).
  - *General Fund* – According to audit reports, one hundred four thousand, nine hundred three dollars (\$104,903) from the General Fund have been used to support sewer operations in the past. During discussions, the township board has generally agreed that the Sewer Fund cannot repay the General Fund at this time. Township auditors have stated that the General Fund is not required to be repaid, but the township board feels that the repayment issue should be considered within the next few years, after the sewer fund stabilizes. The board also realizes that the sewer system serves a common good for the citizens of the township and visitors to the island, by protecting the pristine nature of the harbor, upon which the Island's livelihood and health relies.
- ◆ *Invoicing:* Relative to historic accounts, legal counsel advised that accounting corrections could be made up to 6 years into the past. The Board voted to apply credits for all amounts paid by customers regardless of when the payment was made. This policy was implemented in November of 2016, with an option to make interest-free payments over a 24-month period.

Upon adoption of the 2014 ordinance, invoicing frequency was changed to monthly. The majority of customer accounts have been brought up to date. In 2015, late fees and property tax

transfer fees were implemented. Seriously delinquent billings were transferred to property taxes in April, 2016 for the first time.

Customer Revenue: Based upon the adopted schedule of a total of 84.13 REUs district-wide, and a rate of \$24.00 per REU per month, the expected annual user revenue would be:

$$\$24.00/\text{REU}/\text{Month} \times 84.13 \text{ REU} \times 12 \text{ Month}/\text{Year} = \$ 24,229.44/\text{Year}$$

The 2015-2016 fiscal year revenues were higher than base invoicing levels. Increased customer communication via memos and detailed invoicing resulted in greater customer awareness. In addition to the regular user fees for current services, sources of revenue included:

1. *Historic Billings:* Following implementation of corrective measures for previous years' billings, including:
  - Crediting accounts for all amounts paid from system startup in 2004 through 03/31/2015
  - Adjusting all accounts downward to remove any service fees prior to 09/30/2010
  - Invoicing all user fees due under the ordinance after 10/01/2010; Customers were given the option to pay in full, or make equal monthly payments over a 24-month period. Most customers have paid the historic account in a lump sum. Several customer accounts resulted in a credit balance after adjustments were made.
2. *Late Fees:* During the summer of 2015, late fees were adopted by the township board for the first time. Many previously non-paying customers began making regular payments, including from previous fiscal years, as a result.
3. *Property Tax Transfer:* The board also began enforcing an ordinance provision that allows for the transfer of delinquent amounts to summer property taxes.
4. *Landlord/Tenant Program:* The implementation of the township's landlord-tenant payment program resulted in a 10-month security deposit requirement to secure the account when property tax transfer is not an option.

Expenses<sup>2</sup>: In general, expenses were greater than would normally be expected, such as:

1. *Professional services:* Legal and independent audit services were utilized to assist in the corrective measures. These services were paid out of the General Fund as their work included all township funds.
2. *Bookkeeping:* The writer was hired as Billing Clerk, and to perform research, draft and implement board policy, and to assist with other matters as directed by township officials. The responsibility for these tasks can change if so directed by the St. James Township Board of Trustees.
3. *Communication:* Customer meetings increased as change took place and new policies were implemented.

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<sup>2</sup> Note that many of these services/tasks are needed to run the township and should not be considered as expense in excess of what is expected. For example, annual audits are statutorily required and the expense should be expected each year.

Because of the fluctuation in income and expense during the last fiscal year, this study will look at revenue and expense trends over several fiscal years. Please refer to Section 2 for more detail and a comparison between revenue and expense.

## SECTION 2: EXISTING PROGRAM

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### 2.1 POLICIES

#### 2.1.1 Operational

During the last fiscal year, the township board instituted several new operational policies:

- Sewer Use billing frequency changed from quarterly to monthly.
- Seriously delinquent (6 months or more) account transfer to property tax was initiated.
- Late fees of 5% of the unpaid balance are applied each month.
- If seriously delinquent amounts are transferred to property taxes, then a 15% transfer fee applies.
- Property owners with tenant responsibility must submit a deposit in the amount of 10% of the monthly Sewer Use Fees, and must submit completed paperwork.
- Electronic receipt of invoices was instituted.
- Historic account balances were adjusted to include the invoicing period after 31 December 2009. Payments were credited to the account regardless of when the payment was made.
- Customers can pay balances without interest in 24 monthly payments if they choose.

At this time, the township board has not taken action relative to civil infractions or shut off for non-payment.

Also, the board recognizes that the lack of grease traps at food service locations has contributed to additional maintenance issues and cost within the sanitary sewer system. The potential for damage to the system can be significant and potential repair costs high because grease is not controlled and maintained within the system.

#### 2.1.2 Capital Improvement Program and Reserves

The Michigan Planning Enabling Act (Act 33 of 2008) stipulates that townships owning or operating a sewage disposal system are required to formulate and maintain a 6-year Capital Improvement Plan (CIP). The Planning Commission is responsible for oversight of this task unless otherwise determined by

township action. Refer to Appendix F for the section of Act 33 dealing with this requirement. To date, this task has not been completed.

A contingency account has been established by the township board (Sewer Capital Improvement Fund). The Capital Improvement account contains funds that are set aside for scheduled purchases and projects, for unanticipated expenses needed to maintain the system, etc. On March 31, 2016, the fund's balance was \$21,783 (of which \$21,409 is available).

## 2.2 INCOME AND EXPENSES

Sewer Use Fund revenues and expenses for the past three fiscal years are summarized as follows:

<b>PERIOD</b>	<b>USER REVENUE</b>	<b>OTHER REVENUE</b>	<b>EXPENSE</b>	<b>NET REVENUE (EXPENSE)</b>
FY 2013/2014	\$ 23,490	\$ 0.00	\$ 34,482	(\$ 10,992)
FY 2014/2015	\$ 32,312	\$ 3,045	\$ 36,265	(\$ 3,953)
FY 2015/2016	\$ 24,386	\$ 374	\$ 35,217	(\$ 10,831)
3-YR. TOTAL	\$ 80,188		\$ 105,964	
3-YR. AVERAGE	\$ 26,729		\$ 35,321	

At the end of FY 15/16, unpaid invoices for the current period totaled \$ 9,328; historic account balances totaled \$27,785. At the customers' option, historic account balances may be paid in monthly installments through December, 2017.

## SECTION 3: ANALYSIS

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### 3.1 POLICY IMPLICATIONS

#### 3.1.1 Operational

Many policies have been implicated in the last fiscal year, including fees, transfer of late amounts to property taxes, tenant payment program, electronic invoicing, and others. Customer communication has also increased recently. These actions have helped improve the financial and operational success of the fund.

Policy issues for potential consideration:

- ◆ Capital Improvement Plan
- ◆ Review of other fees
- ◆ Facility inspection policy
- ◆ Grease trap necessity/requirements
- ◆ Enforcement of ordinance violations through issuance of civil infractions
- ◆ Policy on utility shutdown

#### 3.1.2 Capital Improvement Program

Although a 6-year Capital Improvements Plan has not yet been adopted, the annual rate study must take capital needs into account when computing rates. The following table reflects the writer's six-year plan for the sewer use fund, based upon policies in place thus far. Previous year's O&M costs have been included in the annual operating cost computation; therefore, the new CIP will be used to establish a starting point for future computations but will not be directly in this year's study. This Rate study includes the writer's preliminary estimate of capital projects that may be needed over the next 6 years, but the capital projects shown have not been reviewed or adopted by the Township to date. The projects, tasks, and purchases shown are indicative of discussion that has taken place over the last year:

**2017-2023 CAPITAL IMPROVEMENTS MAJOR EXPENDITURE PLAN  
ST. JAMES TOWNSHIP SEWER USE FUND**

**FINAL: 11-Nov-16**

**Capital Improvement Plan: Sewer System**

=EXPENDITURE

Date: 29-Dec-16

Project	(EXPENDITURES)/REVENUES <sup>(1)</sup>						
	Current 2016-17	Planning year					
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
<b>1 Installment Purchase (2011)</b>	(7,478)	(7,478)	(7,478)	(7,478)	(7,478)	(1,869)	
Revenues:	7,478	7,478	7,478	7,478	7,478	1,869	-
User Fees	7,478	7,478	7,478	7,478	7,478	1,869	
Inspection Fees							
Other: _____							
<b>2 Street + Road Fund Repayment</b>	(31,770)	(13,000)	(13,000)	(13,000)	(13,000)	(13,000)	
Revenues:	31,770	13,000	13,000	13,000	13,000	13,000	-
User Fees	31,770	13,000	13,000	13,000	13,000	13,000	
Inspection Fees							
Other: _____							
<b>3 Operator Training</b>	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
Revenues:	1,000	1,000	1,000	1,000	1,000	1,000	1,000
User Fees	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Inspection Fees							
Other: _____							
<b>4 Filter Replacement</b>	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)	(1,000)
Revenues:	1,000	1,000	1,000	1,000	1,000	1,000	1,000
User Fees	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Inspection Fees							
Other: _____							
<b>5 Tank Septage Removal</b>	(10,000)			(10,000)			(10,000)
Revenues:	10,000	-	-	10,000	-	-	10,000
User Fees	10,000			10,000			10,000
Inspection Fees							
Other: _____							
<sup>(3)</sup> <b>6 Degrease Lines &amp; System; Grease Traps</b>		(2,000)	(12,000)	(2,000)	(2,000)	(2,000)	(2,000)
Revenues:	-	2,000	12,000	2,000	2,000	2,000	2,000
User Fees		2,000	2,000	2,000	2,000	2,000	2,000
Inspection Fees							
Other: Responsible Party			10,000				
<b>7 Professional Services: System-Wide Inspection</b>		(2,500)					(2,500)
Revenues:	-	2,500	-	-	-	-	2,500
User Fees		2,000					2,000
Inspection Fees		500					500
Other: _____							
<sup>(2)</sup> <b>8 Jetter Purchase</b>		(15,000)					
Revenues:	-	15,000	-	-	-	-	-
User Fees		15,000					
Inspection Fees							
Other: _____							
<b>9 Float Replacement</b>			(6,000)				
Revenues:	-	-	6,000	-	-	-	-
User Fees			6,000				
Inspection Fees							
Other: _____							

**2017-2023 CAPITAL IMPROVEMENTS MAJOR EXPENDITURE PLAN  
ST. JAMES TOWNSHIP SEWER USE FUND**

**FINAL: 11-Nov-16**

**Capital Improvement Plan: Sewer System**

=EXPENDITURE

Date: 29-Dec-16

Project	Current 2016-17	(EXPENDITURES)/REVENUES <sup>(1)</sup>					
		Planning year					
		2017-18	2018-19	2019-20	2020-21	2021-22	2022-23
<b>10 Truck Replacement</b>			(8,000)				
Revenues:	-	-	8,000	-	-	-	-
User Fees			2,000				
Inspection Fees							
Other: General Fund			6,000				
<b>11 Computer</b>			(2,000)				
Revenues:	-	-	-	2,000	-	-	-
User Fees				1,000			
Inspection Fees							
Other: General Fund				1,000			
<b>12 Pump Replacement:</b>				(15,000)	(15,000)		
Revenues:	-	-	-	-	15,000	15,000	-
User Fees					15,000	15,000	
Inspection Fees							
Other: _____							
<b>13 Septic Field Repair or Reconstruction</b>							(40,000)
Revenues:	-	-	-	-	-	-	40,000
User Fees							40,000
Inspection Fees							
Other: _____							
<b>14 TBD</b>							
Revenues:	-	-	-	-	-	-	-
User Fees							
Inspection Fees							
Other: _____							
<b>15 TBD</b>							
Revenues:	-	-	-	-	-	-	-
User Fees							
Inspection Fees							
Other: _____							
<b>TOTAL EXPENDITURES:</b>	<b>(51,248)</b>	<b>(41,978)</b>	<b>(48,478)</b>	<b>(36,478)</b>	<b>(39,478)</b>	<b>(33,869)</b>	<b>(56,500)</b>
Revenues:	51,248	41,978	48,478	36,478	39,478	33,869	56,500
User Fees	51,248	41,478	32,478	35,478	39,478	33,869	56,000
Inspection Fees	-	500	-	-	-	-	500
Other: General Fund			6,000	1,000			
Other: Responsible Party			10,000				
Other: _____							

<sup>(1)</sup> All budgeted amounts are in current fiscal year dollars, subject to adjustments (e.g., inflation, detailed cost information); This Expenditure Plan does not include expenses related to the day-to-day operation of the sewer system.

<sup>(2)</sup> Per D. Butler, potential cost deferral if services can be obtained under contract

<sup>(3)</sup> Assumes \$500/quarter to degrease the wet well; plus periodic major repair



### 3.1.3 Grease Traps

When food service providers improperly dispose of fats, oils and grease byproducts may migrate to the wastewater treatment system. Buildup in pipes and other facilities can become hard and may completely block pipes, resulting in back-ups of raw sewage and/or flooding.

Recently, discussion has arisen about ongoing maintenance problems in the sanitary sewer system, specifically the presence and recurrence of grease in the system; and the potentiality for significant damage to occur. Several parties have voiced concern relative to maintenance costs and potentially the high cost of repair to the system because of this issue. Sewer customers have expressed concern about the cost and responsibility of grease trap installation; responsibility for the installation/maintenance costs; and consistency when implementing policies. Information has been requested by members of the St. James Township Board of Trustees, to identify an equitable course of action.

The Sewer Use and Rate Ordinance, Article V and X, refer to requirements relative to grease traps and the presence of grease in the system. Please refer to Appendix B for this information. The ongoing presence of grease in the wet well is indicative of a problem with grease discharge. This increases maintenance costs, and increases the likelihood of major repair work in the future.

Under the ordinance:

- ◆ Grease, oil, and other deleterious material are prohibited from discharging into the public sewer system;
- ◆ The township has the right to determine necessity of installation;
- ◆ The facility owner is responsible for the cost of any grease trap installation, repair, and maintenance;
- ◆ The township may elect to enter into a contract with the facility owner to treat or maintain at the user's expense;
- ◆ The township has the right to inspect the premises for adherence to the ordinance;
- ◆ The facility owner is deemed liable for expense or damage to the system, properties, etc. brought about by violations.

The board should consider:

1. Implementing a system-wide inspection of the gravity portion of the sanitary sewer for issues such as this one;
2. Composing and adopting an administrative policy, relative to implementing protective systems where needed;
3. Implementing an educational process that outlines best practices for food service facilities, to reduce impact to the sewer system; and
4. Implementing new procedure(s), to include items such as inspection frequency, installation timeline, recovery of costs, and educational information.

The proactive approach to this issue will have a positive effect on the CIP by reducing the likelihood of major repairs from blocked lines or premature failure of equipment.

### 3.1.4 Utility Reserves

Fund reserves should be increased to maintain approximately 12 months of use fees over that which is necessary to run the system, set aside for unanticipated or emergency repairs. The contingency fund can be built over a period of several years.

## 3.2 REU VALUES

Sewer use REU values have not been evaluated since the initial assessment was made. The 2002 assigned REU values and the corresponding Schedule of Unit Factors can be found in Appendix D. During this study, the REU assigned REU values were evaluated relative to current uses, building size, etc., and by using the 2002 schedule of unit values. Gross square footages were used, and if the 2002 value could not be verified, research was completed to verify reasonableness. The schedule of adjusted values follows.

ST. JAMES TOWNSHIP  
2016 Rate Study  
Schedule of Residential Equivalent Units

ADOPTED 11-Nov-2016

12/28/2016; 12:06 PM  
W.1.2

PROPERTY ID	TAXPAYER	2014 REU VALUE	USE	2002 CRITERIA <sup>(a)</sup>	AREAS (sq ft) <sup>(b)</sup>	SEATING CAP.	ROOMS	FIXTURES	CALC. REUS	Adjusted REUS	DIFF.	\$33/REU Rate
15013-575-001-40	ALBIN, W.W. K & CHRISTINE	1.56	Retail Store	1.00/premise + 0.30/1,000 sf	2134 gross (gr.)				1.64	1.64	0.08	\$ 54.12
15013-575-002-15	BEAVER ISLAND BOAT COMPANY	8.00	Ferry Boat Terminal	8.00/premise		466 <sup>(2)</sup>			7.92	7.92	(0.08)	\$ 261.36
15013-575-002-50	BEAVER ISLAND HISTORICAL SOC OF MICHIGAN	1.18	Museum	0.50/1,000 sf	2472 gr. 7340 gr.; assume 32.00 = theater; 1500 sf food service <sup>(6)</sup>				1.24	1.24	0.06	\$ 40.92
15013-575-009-10	BEAVER ISLAND PRESERVATION ASSOCIATION	3.20	Theater; Snack Bar; Public Institution	Theater: 2.00/theater; Public Inst: 0.75/1000 sf; Restaurant w/o bar 2.5/1000					5.98	5.98	2.78	\$ 197.34
15013-575-009-20	BEAVER ISLAND TRANSPORTATION AUTHORITY	1.54	Office Bldg; General	0.40/1000 sf	1632 gr.				0.65 <sup>(1)</sup>	1.00	(0.54)	\$ 33.00
15013-575-009-30	BONADEO, JON & SUZANNE	1.59	Retail Store	1.00/premise + 0.30/1,000 sf	1354 gr.				1.49	1.49	(0.10)	\$ 49.17
15013-575-003-00	CULL, DENNIS	1.00	Residence	1.00	1696 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-004-00	CULL, ROBERT D	1.00	Residence	1.00					1.00 <sup>(8)</sup>	1.00	0.00	\$ 33.00
15013-575-004-00	CUSHMAN, CYNTHIA R GILLESPIE & DUSTIN	1.00	Residence	1.00	1600 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-008-10	DIOCESE OF GAYLORD	3.20	Church Fellowship Hall	1.0/1000 sf	4026 gr.				4.03	4.03	0.83	\$ 132.99
15013-575-001-92	ELSWORTH, ROY H LIVING TRUST	5.00	Hotel, Motel, Residence Restaurant (with Bar); warehouse	0.40/room; 1.00 residence; 0.54/washer 3.00/1000 sf (restaurant; 0.1/1000 sf warehouse	4292 gr. 940 sf storage 300 gr.		10		5.54	5.54	0.54	\$ 182.82
15013-575-003-10	EMERALD ISE INVESTMENTS LTD	13.25	warehouse	1.00					10.15	10.15	(3.10)	\$ 334.95
15013-575-002-00	EW MARINE INC	1.00	Residence	1.00					1.00	1.00	0.00	\$ 33.00
15013-575-002-00	GACEK, THERESA 11/2 INT MATELA RAYMOND A	1.00	Residence	1.00	1985 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-009-15	GILLESPIE, RICHARD L & LAURA L	1.60	Office Bldg; General	0.40/1000 sf	1800 gr.				0.72 <sup>(1)</sup>	1.00	(0.60)	\$ 33.00
15013-575-003-10	HAMMERWEISTER, DONALD K & CHRISTINA	1.00	One-Family Residence	1.00	2528 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-002-00	HARMON, JUDITH C	1.00	Residence	1.00	1534 gr. 3720 gr. 2100 - 1st fl.				1.00	1.00	0.00	\$ 33.00
15013-575-002-00	HODGSON FINANCIAL ENTERPRISES	6.54	Bar; residence up stairs; warehouse	3.00/2000 sf; 1.00; 0.1/1000 sf warehouse	163 sf warehouse 4500 gr. 2250 - 1st fl.				6.83	6.83	0.29	\$ 225.39
15013-575-002-00	HODGSON FINANCIAL ENTERPRISES	3.18	Convenience store; residence	1.00/1000 sf; 1.00; 0.1/1000 sf warehouse	522 sf warehouse				2.78	2.78	(0.40)	\$ 91.74
15013-575-001-00	JOHNSON, JOHN A	1.56	Office Bldg; General	0.40/1000 sf	896 gr.				0.36 <sup>(1)</sup>	1.00	(0.56)	\$ 33.00
15013-575-002-00	KING STRANG HOTEL CLUB INC	3.00	Motel; Boarding house	4 motel rooms @ 0.4/room; 15 boarding house rooms @ <sup>(7)</sup>	7504 gr.		19		6.35	6.35	3.35	\$ 209.55
15013-575-001-00	KOCOL, THADDEUS M & SUSAN M	1.00	Residence	1.00	960 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-003-10	MARROQUIN, RAPHAEL	1.00	Residence	1.00	792 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-003-00	MASINI, MARY KAY (MC DONOUGH)	1.00	Residence	1.00	2104 gr.				1.00	1.00	0.00	\$ 33.00

ST. JAMES TOWNSHIP  
2016 Rate Study  
Schedule of Residential Equivalent Units

ADOPTED 11-Nov-2016

12/29/2016; 12:06 PM  
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PROPERTY ID	TAXPAYER	2014 REU VALUE	USE	2002 CRITERIA (1)	* AREAS (sq ft)	SEATING CAP.	ROOMS	FIXTURES	CALC. REUs	Adjusted REUs	DIFF.	\$33/REU Rate
15013-222-040-00	MC DONOUGH, THOMAS K & LAURIE K	1.00	Residence	1.00	768 gr.				1.00	1.00	0.00	\$ 33.00
15013-222-031-00	NACKERMAN HARBORFRONT LLC	1.58	Retail Store, Residence	1.00/premise+0.30/1000 sf; 1.00	2576 gr. 1536 1st fl. gr.				1.00	1.58	0.00	\$ 52.14
15013-579-009-00	PAVILION LAND HOLDINGS LTD	1.00	Residence	1.00 Retail: 1.00/premise + 0.30/1000 sf;	1920 gr.				1.00	1.00	0.00	\$ 33.00
15013-575-001-55	POWERS, JEFFREY F	3.15	Two-Family Residence; basement warehouse	Warehouse: 0.1/1000sf; Residence: 2.00/building	7944 gr.; Bmt. 3972 gr.				4.59 <sup>(4)</sup>	4.59	1.44	\$ 151.47
15013-575-001-94	POWERS, JEFFREY F	3.00	Retail Store; Veterinary Facility; Residence Country Club	Retail Store; Veterinary Facility: 1.50/1000 sf; Residence: 1.00/dwelling	3568 gr.				3.02 <sup>(5)</sup>	3.02	0.02	\$ 99.66
15013-222-028-00	ST JAMES YACHT CLUB	1.00	Recreation Only	0.083/member	2256 gr.	18			1.49	1.49	0.49	\$ 49.17
15013-222-047-10	TOWNSHIP OF ST JAMES	1.00	Public Restroom	No criteria in SIT; other = 1.08/fixture				8 <sup>(6)</sup>	8.64	8.64	7.64	\$ 285.12
15013-222-045-00	TOWNSHIP OF ST JAMES	7.00	Marina; laundry; 2 restrooms w/showers; chamber office	0.25/slip; 0.54/washer; 1.0 office; 2 restrooms w/showers @ 1.00 REU (yachters only)		25 slips 1 washer			8.79	8.79	1.79	\$ 290.07
15013-222-029-00	WOOD, KATHLEEN	1.00	Residence	1.00	3582 gr.	2 Bath			1.00	1.00	0.00	\$ 33.00
<b>TOTALS:</b>											<b>13.93</b>	<b>\$ 3,235.98</b>

\* NO SPECIFIC CRITERIA GIVEN IN THE TOWNSHIP ORDINANCE; Researched other schedules to obtain a reasonable value.

(1) 1,000 minimum fee per month; based upon "Schedule of Unit Factors" used in 2002.

(2)

Value was compared to other schedule of 0.017/Passenger for transportation terminals including ferry facilities.

(3) Vacant for several months (Maudrie parcel)

(4) Without basement retail; REU value increases to 5.38 if basement retail is included.

(5) Estimating veterinary space

(6) Public restroom arbitrary on the SIT schedule; research other REU schedules = 1.08/plumbing fixture

(7) Based upon 4 rooms with private bath (motel); and 15 rooms boarding house

(8) Information taken from Township Tax records and information provided.

### 3.3 REVENUE ADEQUACY

The current rate structure reflects a total of 84.13 Residential Equivalent Units (REUs) being charged \$24.00 per REU per month, for a total anticipated revenue of \$ 24,229.44.

In accordance with ordinance provisions, Sewer Use Charges shall be computed as follows:

*“Section 3 - Development of Sewer Use Charges: Sewer Use Charges to recover operation, maintenance and replacement costs shall be computed as follows:*

*(a). Estimate the annual operation, maintenance, repair, replacement, and capital improvements costs for the wastewater collection and treatment system (Annual Operating Costs).*

*(b). Estimate the prior year’s total REUs for the entire sewage system.*

*(c). Compute the monthly Sewer Use Charge for each REU by dividing the estimated Annual Operating Costs by the estimated REUs and then dividing by twelve (12).*

*(d). Each User of the sewage system shall then be required to pay the Sewer Use Charge for each REU times the number of REUs for that property.”*

Recent expenses are not indicative of a typical year’s annual operating expenses, due to the corrective actions taken in the sewer fund. The sample calculation below utilizes approximate 2013/2014 expense totals of \$35,000 in the calculations.

The CIP included in this report has not been generated in the past. Instead, the historic expenses reflected in the table in Section 2 *include* most of the capital outlay projects for the year in question. Future expenses will be recorded either in the CIP, or under the operation & maintenance fund. Therefore, the following sample calculation includes only the addition of the Street & Road Fund payback in the calculation for CIP funding.

#### SAMPLE COMPUTATION

Using the scenario of \$35,000 in expenses and \$13,000 in additional CIP expenses for repayment of the Street & Road Fund, rate computations would be:

- The sample computed monthly sewer use charge per REU:

$$\frac{\{\$35,000 + \$13,000\}}{109.02 \text{ REUs/Year}} \quad \times \quad \frac{1 \text{ Year}}{12 \text{ Months}} \quad = \quad \text{\$ 36.68 per REU per Month}$$

## SECTION 4: RECOMMENDATIONS

---

### 4.1 POLICIES & PROCEDURES

Continue to implement policies and procedures to enforce the terms of the ordinance, thereby reducing the likelihood of major repairs that could have been prevented. Improve payment metrics through consistent communication and enforcement activity.

### 4.2 ADMINISTRATIVE/SCHEDULE

Receive written input from customers, stakeholders, and members of the public about this study. Hold the Public Hearing on October 17-19, 2016 at 7:00 pm to hear comments and input on the Draft 2016 Rate Study. Following the public hearing, provide staff with direction. Receive the Final 2016 Rate Study at the November regular township board meeting, discuss, revise as needed, and adopt new rates.

Make policy decisions, and also decisions about customer input concerning issues pertaining to the Final 2016 Rate Study, and future rate studies. Revise the Draft 2016 Sewer Rate Study accordingly.

Complete future rate studies on or before July 29 annually.

### 4.3 OPERATIONAL

Complete a system-wide inspection to evaluate the condition of the infrastructure, improvement needs, and other items; with the help of a consulting engineering firm. Inspect facilities as needed, and obtain customer inspection fee if applicable.

### 4.3 FISCAL

- ◆ Review and revise the 2016 REU schedule as needed. Adopt the schedule.
- ◆ Consider exempting the Planning Commission from completing the 6-year CIP, due to personnel changes and involvement in other major activities. Delegate its completion.
- ◆ Review the sewer system CIP, make changes as needed, and adopt the CIP.
- ◆ Provide direction on tasks to be charged to the sewer use fund, if policy-related.

## SECTION 5: INPUT & ACTION TAKEN

### 5.1 PUBLIC INPUT

A public hearing was held on October 17 and 19, 2016, during which public comment was received about the Draft 2016 Sewer Rate Study. Written comment received before the public hearing was also read into the record. A copy of the written correspondence received is included in Appendix J. The comments received were compiled in a memo dated November 10, 2016 to the board, for use during their special board meeting the following day. The memo included three sections pertaining to public input:

- Section 1: Comments received that did not require board action
- Section 2: Issues that need more research or future action
- Section 3: Issues received that include board recommendations

### 5.2 TOWNSHIP BOARD ACTIVITY

The St. James Township Board of Trustees convened a special meeting on November 11, 2016, to consider the results of the public hearing and comments made during the comment period. The memo dated 10-Nov-16 was used as a basis for the board's discussion and action.

After discussion by the township board:

1. Accepted all recommendations outlined in Section 3 of the memo;
2. Adopted Version 1.2 of the schedule of REU values; this version includes the changes made at the meeting;
3. Adopted the 6-Year Capital Improvement Plan (as shown in the draft rate study);
4. Set the monthly rate at \$33.00 per REU, beginning on the January 1, 2017 invoice; and
5. Adopted the Draft 2016 Rate Study as revised.

The November 10 memo, used as a basis for the board's decision-making, is included in Appendix K. The memo has been also appended to show decisions made during the November 11 meeting.

### 5.3 FUTURE CONSIDERATIONS

The ordinance stipulates that a sewer use rate study be completed annually after the end of the fiscal year, and be completed by July 29 each year. Future rate studies can present a good opportunity to research or take action on items outlined in Section 2 of the memo.

## APPENDIX A: 2002 RATE STUDY



**MOORE & BRUGGINK, INC.**

Consulting Engineers  
2020 Monroe Avenue, N.W.  
Grand Rapids, Michigan 49505-6298

October 9, 2002

Re: Sanitary Sewer Ordinance  
Project 940055.1

Mr. Donald Vyse, Supervisor  
Mrs. Jean Palmer, Clerk  
St. James Township  
P.O. Box 85  
Beaver Island, MI 49782-0085

Dear Don and Jean:

We have prepared a rate analysis for the sewer system. Now that a few of the major players have hooked up, it will be necessary to adopt a Sewer Use Ordinance and a Sewer Rate Ordinance. Draft copies of these proposed ordinances were sent to me on January 23, 2002, by Thomas Reinsma, but because of the complexity and the need to gain some experience, serious consideration of these two documents was put off but now must be addressed.

Probably the most important item on everyone's mind is what the sewer service cost will be. Some may believe the special assessment bill for the system covers the operation cost, which is incorrect.

Following are the three items which are necessary to compute a sewer service charge.

Annual Operating Budget

Based on weighted experience to date, and some assumptions, the first year budget should be :

Employee Cost

Supervisor	120 hours @ \$30 = \$3,600	
Labor	120 hours @ \$15 = <u>\$1,800</u>	\$5,400
Equipment Allowance (truck, etc.)		1,000
Replacement Fund		2,000
Extra Medical Cost/Training		200
Electric Power/Telephone		1,200
Mowing		300
Sludge Disposal \$2,100/3 years		700
Engineering Support		1,000
Billing and Collection		<u>1,200</u>
Annual Budget		\$13,000

October 9, 2002  
Page 2

#### Customer Analysis

This will be the most contentious issue. All of the above cost will be incurred even if some of the customers are seasonal. Some homes have different size families. After much debate, we are recommending the sewer bill be on a Residential Equivalent Unit basis (1 REU = flow from an average house), and that the charge be on a readiness-to-serve concept basis. That is, the Township sewer is ready to serve at all times, and credit cannot be given for those periods in which the property owner decides he doesn't need the service. Because the sewer bill will be quite modest compared to mainland rates, a charge system without seasonal discounts should be acceptable.

In order to be fair, and in the interest of public health and the environment, all customers in the special assessment area should be *required* to connect soon, and those in the north extension *encouraged* to connect.

Based on our prior work and some modifications, we believe the first year customers should total about 79 Residential Equivalent Units (REUs) (see chart).

#### Sewer Rate Charge (per REU)

The rate calculation formula is simple and can be adjusted each year.

$$\frac{\text{Budget}}{\text{REUs}} = \text{Annual Cost/REU} \quad \frac{\$13,000}{79.23} = \$164.08/\text{year}, \text{ or } \$13.67/\text{month, round to } \$14$$

This rate would have the following impact on sample properties:

House	1.0 REU x \$14 = \$14/month
Gillespie Office	1.6 REU x \$14 = \$22.40/month
Shamrock	13.25 REU x \$14 = \$185.50/month
Boat Company	8.0 REU x \$14 = \$112/month
Yacht Dock	7.0 REU x \$14 = \$98/month

Because the bills are simple, they could be sent out every quarter, and the budget reflects four collections per year.

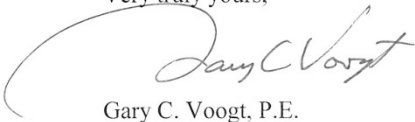
In other matters, I am concerned that the inspection of the Shamrock connection, for example, may or may not have included an interior inspection to be sure there is an adequate grease trap, the absence or malfunction or poor maintenance of which will raise havoc with our system and drastically shorten its drainfield life. Marty, who has been most helpful with this budget, as has Jean, will be checking this inspection coverage with Charlevoix County. The connection rules are fully stated in the Sewer Use Ordinance.

---

October 9, 2002  
Page 3

If this looks like a reasonable approach to budget and rates, John Racek and I will start wading through the deep waters of the proposed ordinance. Please call me with concerns as they develop. I'll help with the public presentation of this at the appropriate time if you wish.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Gary C. Voogt". The signature is fluid and cursive, with a large, sweeping initial "G" that loops around the first part of the name.

Gary C. Voogt, P.E.  
President

GCV/clt

cc: Thomas Reinsma

## EXHIBIT A

### Beaver Island, St. James Township Sewer System

#### SCHEDULE OF UNIT FACTORS

User	Residential Equivalent Unit (REU) Factor
Bakery	1.25/1000 sf
Bank	1.00/1000 sf
Bar	3.00/1000 sf
Barber Shop	1.00/shop + 1.00/1000 sf
Beauty Shop	1.00/shop + 1.00/1000 sf
Boarding House, Boarding School	1.00/premise + 0.25/bedroom
Bowling Alley (with bar and/or restaurant)	0.16/alley (bar and restaurant to be computed at their respective REU)
Car Wash	a) Manual do-it-yourself 2.50/stall b) Semi-automatic (mechanical without conveyor) 10.00/lane c) Automatic (with conveyor) 20.00/lane d) Automatic (with conveyor, conserving and recycling water) 8.00/lane
Church	0.20/1000 sf
Church Fellowship Hall	1.00/1000 sf
Cleaners (pick-up only, no on-site cleaning or pressing facilities)	1.00/shop
Cleaners (cleaning and pressing facilities)	1.25/premise + 1.00/1000 sf
Condominium	1.00/unit
Convalescent Home	0.22/bed
Convenience Store	1.00/1000 sf
Day Care Center	1.00/premise + 0.25/1000 sf
Drug Store	1.00/1000 sf
Ferry Boat Terminal	8.00/premise
Fraternal Organization (with bar and/or restaurant)	0.16/hall (bar and restaurant computed at their respective REU)
Funeral Home	1.42/1000 sf
Health Club	1.25/1000 sf (swimming pool to be computed at its respective REU)
Hospital	1.10/bed
Hotel, Motel	0.40/room
Laundry (self-serve)	0.54/washer
Marina	0.25/slip
Multiple Family Residence (Apartments)	0.75/unit
Museum	0.50/1000 sf
Office Building (general)	0.40/1000 sf

<u>User</u>	<u>Residential Equivalent Unit (REU) Factor</u>
Office Building (medical, dental, clinic, etc.)	1.42/1000 sf
Public Institution - Others	0.75/1000 sf
Restaurant (without bar)	2.50/1000 sf
Restaurant (with bar)	3.00/1000 sf
Restaurant (drive through only)	3.00/1000 sf
Retail Store	1.00/premise + 0.30/1000 sf
Rooming House (no meals)	0.25/bed
School	1.00/classroom (swimming pool to be computed at its respective REU)
Service Station/Auto Repair Shop	1.00/premise + 0.40/1000 sf
Single Family Residence	1.00/unit
Snack Bar, Drive-In	4.00/1000 sf
Strip Malls and Businesses with Common Walls	Minimum of 1.00 per business + 0.30/1000 sf (extensive water users such as restaurants and health clubs calculated based upon their respective REU)
Supermarket, Grocery Store	1.10/1000 sf
Swimming Pool (indoor, including showers)	2.85/1000 sf (water area)
Theater - Indoor	2.00/theater
Travel Trailer Parks and Campgrounds	0.20/site
Two-Family Residence	2.00/building
Veterinary Facility	1.50/premise
Veterinary Facility with Kennel	1.50/premise + 0.50/kennel
Warehouse or Storage Building	0.10/1000 sf

## APPENDIX B: 2014 SEWER USE AND RATE ORDINANCE

**SEWER USE AND RATE ORDINANCE  
FOR  
ST. JAMES TOWNSHIP, CHARLEVOIX COUNTY, MICHIGAN**

**THE TOWNSHIP OF ST. JAMES HEREBY ORDAINS:**

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## ARTICLE I

### DEFINITIONS

Section 1: For purposes of this ordinance, and unless the context specifically indicates otherwise, the meaning of words and terms used in this ordinance shall be as follows:

(1) "B.O.D." (denoting Biochemical Oxygen Demand) shall mean the quantity of oxygen utilized by micro-organisms in the biochemical oxidation of organic matter in wastewater under standard laboratory procedure in five (5) days at twenty degrees centigrade (20°), expressed in milligrams per liter.

(2) "Building Drain" shall mean that part of the lowest horizontal piping of a drainage system which receives the discharges from waste drainage pipes inside the walls of the building and conveys it to the building sewer, beginning five (5) feet (1.5 meters) outside the inner face of the building wall.

(3) "Building Sewer" shall mean the extension from the building drain to the public sewer or other place of disposal.

(4) "Combined Sewer" shall mean a sewer intended to receive any combination of sanitary sewage, storm water, industrial wastes, and uncontaminated industrial wastes.

(5) "Compatible Pollutant" shall mean any pollutant which can be treated and removed to a substantial degree in the wastewater treatment plant. Such pollutants are usually designated by biochemical oxygen demand, suspended solids, pH, fecal coliforms, phosphorus and its compounds, and nitrogen and its compounds.

(6) "County" shall mean Charlevoix County.

(7) "Debt Service" shall mean the interest and principal payments required to repay monies borrowed to construct the wastewater collection, treatment and disposal systems.

(8) "Delivery Flow Rate Characteristics" shall mean information establishing rate of flow during daily or weekly intervals, or portions of the day in unit-time designation such as gallons per day, and fluctuations thereof.

(9) "Discharge" shall mean spilling, leaking, seeping, pumping, pouring, emitting, emptying, dumping or depositing.

(10) "Domestic Wastewaters" shall mean liquid wastes normally emanating from residential living units and resulting from the day to day activities usually considered to be carried on in a domicile. Wastes emanating from other users and which are to be considered domestic waste shall be of the same nature and strength and have the same flow rate characteristics.

(11) "Footing Drain" shall mean a buried pipe surrounding the building for the purpose of draining groundwater away from the building footing.

(12) "Garbage" shall mean solid wastes from the preparation, cooking and dispensing of food and from handling, storage and sale of produce.

(13) "Grease" shall mean the melted or rendered fat of animals, especially when in a soft state.

(14) "Ground Water" shall mean the water beneath the surface of the ground, whether or not flowing through known or definite channels.

(15) "Incompatible Pollutant" shall mean any pollutant that a sewage treatment plant is not designed to treat and therefore, is not effectively removed from the wastewater.

(16) "Industrial Cost Recovery" shall mean the payments required from each industrial user to recover that portion of the Federal Grant attributable to the costs of construction of the treatment works allocable to the treatment of industrial wastes.

(17) "Industrial Wastewaters" shall mean the liquid wastes from industrial processes as distinct from domestic wastewaters.

(18) "Infiltration/Inflow" shall mean water that enters a sewer system through broken or leaky pipes and manholes or through illegal roof or footing drains and catch basins connected to the sanitary sewer.

(19) "Inspector" shall mean a person designated by the Township to perform inspection work on public utility construction and private construction that affects public utilities.

(20) "NPDES Permit" shall mean National Pollution Discharge Elimination System Permit. According to the Federal Water Pollution Control Act, as amended by Public Law 92-500 and Public Law 95-217, it prohibits any person from discharging pollutants into a waterway from a point source unless the discharge is authorized by a permit issued either by the U.S. Environmental Protection Agency or by an approved state agency.

(21) "Natural Outlet" shall mean any outlet into a watercourse, pond, ditch, lake or other body of surface or ground water.

(22) "Normal Strength Domestic Wastewater" will be taken to mean wastewaters which have a BOD of 200 milligrams per liter, suspended solids of 200 milligrams per liter, phosphorus of 12 milligrams per liter, have a pH of between 6.0 and 9.0, and do not contain a concentration of other constituents which will interfere with the normal wastewater treatment process.

(23) "Oil" shall mean oil of any kind, in any form including but not limited to petroleum, fuel oil, sludge and oil refuse, gasoline, grease and oil mixed with waste.

(24) "Operation and Maintenance" shall mean the satisfactory provision for assuring proper and efficient functioning of the treatment works, all work, materials, equipment, utilities, and other effort required to operate and maintain the wastewater transportation and treatment systems consistent with insuring adequate treatment of wastewater to

produce an effluent in compliance with the NPDES permit and other applicable state and federal regulations and includes the cost of replacements.

(25) "Other Wastes" shall mean garbage, refuse, decayed wood, bark and other wood debris, wastes from industrial processes and other substances which are not included within the definitions of domestic and industrial wastewaters.

(26) "Owner" means the owners or owner of the freehold of the premises of lesser estate therein, a mortgagee or vendee in possession, an assignee of rents, receiver, executor, trustee, lessee or any other person, firm or corporation directly or indirectly in control of a building, structure or real property or his duly authorized agent.

(27) "Permittee" or "Permit Holder" shall mean any person who owns, operates, possesses or controls an establishment or plant being operated under a valid industrial waste permit to discharge waste into the sewer system of the service area.

(28) "Person" shall mean any individual, firm, trust, partnership, company, association, society, corporation or group.

(29) "pH" shall mean the logarithm of the reciprocal of the hydrogen ion concentration in moles per liter.

(30) "Pollution" shall mean the placing of any noxious or deleterious substance in any waters of Charlevoix County in quantities which are or may be potentially harmful or injurious to human health or welfare, animal or aquatic life, or property, or reasonably interfere with the enjoyment of life or property, including outdoor recreation.

(31) "Pretreatment" shall mean treatment of waste waters at the sources prior to their introduction into the sewerage system.

(32) "Private Sewage Disposal System" shall mean a system for disposal of domestic sewage by means of a septic tank or mechanical treatment, designed for use apart from a public system.

(33) "Producer" shall mean any person who owns, operates, possesses, or controls an establishment or plant, whether or not a permittee.

(34) "Properly Shredded Garbage" shall mean garbage that has been shredded to such a degree that all particles will be carried freely under the flow conditions normally prevailing in public sewers, with no particle greater than one-half (1/2) inch or 1.27 centimeters in any dimension.

(35) "Public Sewer" shall mean a sewer in which all owners of abutting properties have equal rights and that is owned and maintained and controlled by Township authority.

(36) "Replacement" shall mean expenditures for obtaining and installing equipment, accessories, or appurtenances which are necessary during the service life of the treatment



works to maintain the capacity and performance, for which such works were designed and constructed.

(37) "Roof Drain" shall mean a system for collection of precipitation which falls on the building roof and includes roof gutters and downspouts.

(38) "Sanitary Sewage" (wastewater) shall mean the liquid or water-carried waste from sanitary plumbing facilities and characterized by a composition typical of the wastes from an average residential condition.

(39) "Sanitary Sewer" shall mean a sewer which carried sewage and to which storm, surface and ground waters are not intentionally admitted.

(40) "Service Area" shall mean any land which is serviced by the wastewater collection and treatment facilities under the jurisdiction of the Township of St. James.

(41) "Sewage" shall mean a combination of the water carried wastes from residences, business buildings, institutions and industrial establishments, together with such ground, surface, and storm waters as may be present.

(42) "Sewage Treatment Plant" shall mean any arrangement of equipment and structures used for treating sewage.

(43) "Sewage Works or System" shall mean all facilities for collecting, pumping, treating and disposing of sewage.

(44) "Sewer Use Charge" shall mean the fees billed to all customers attached to the public sewer for support of the costs of the sewage works. The Sewer Use Charges supply funds to cover the costs of operation and maintenance, debt service, replacement and administrative services.

(45) "Sewer" shall mean any pipe, tile, tube or conduit for carrying sewage.

(46) "Shall" is mandatory; "May" is permissive.

(47) "Slug" shall mean any discharge of water, sewage or industrial waste which in concentration of any given constituent or in quantity of flow exceeds for any period of duration longer than 15 minutes, more than 5 times the average 24-hour concentration or flow rate during normal operation.

(48) "Standard Methods" shall mean the most recent edition of Standard Methods of the Examination of Water and Wastewater, published by the American Public Health Association, a copy of which is on file with the Township.

(49) "Storm Sewer" or "Storm Drain" shall mean a sewer intended to carry only storm waters, surface runoff, street wash water, sub-soil drainage, and non-contact cooling water.

(50) "Stream" shall mean any river, creek, slough, or natural watercourse in which water usually flows in a defined bed or channel. It is not essential that the flow be uniform or uninterrupted.

(51) "Surface Waters" shall mean water upon the surface of the earth, whether contained in bounds created naturally or artificially or diffused.

(52) "Suspended Solids" (SS) shall mean solids that either float on the surface of, or are in suspension in water, sewage, or other liquids, and which are removable by laboratory filtering.

(53) "Tenant" means a person who leases property from an owner.

(54) "Test Methods (Standard Methods)" shall be as specified in the latest edition of Methods for Chemical Analysis of Water and Waste, U.S. EPA: Standard Methods for the Examination of Water and Wastewater, APHA; and Annual book of Standards, Part 23, Water, Atmospheric Analysis, ASTM; Guidelines Establishing Test Procedures for Analysis of Pollutants (October 13, 1973, Federal Register).

(55) "User" shall mean any person, establishment or owner who discharges any domestic sewage or industrial waste into the sanitary sewer system of the service area.

(56) "Township" shall mean the Township of St. James, Charlevoix County, Michigan.

(57) "Wastewater" shall mean any liquid or water carried waste from residences, business buildings, institutions, industrial, commercial and governmental establishments, watercraft or floating facilities, or other places, together with such groundwater infiltration, surface waters and storm waters as may be present.

(58) "Watercourse" shall mean a channel in which a flow of water occurs, either continuously or intermittently.

(59) "Water Quality Standard" shall mean the maximum allowable amount of various foreign substances in the water to be discharged.

## ARTICLE II

### USE OF PUBLIC SEWERS REQUIRED

Section 1 - Discharge to Natural Outlet: It shall be unlawful to discharge or cause to be discharged into any storm sewer, natural watercourse, natural outlet, or artificial watercourse within the service area or in any area under the jurisdiction of the Township any sewage or other polluted waters, except where suitable treatment has been provided in accordance with subsequent provisions of this article and the standards of the Department of Environmental Quality of the State of Michigan.

Section 2 - Private Wastewater Disposal: Except as hereinafter provided, it shall be unlawful to construct or maintain any privy, privy vault, septic tank, cesspool, or other facility intended or used for the disposal of sewage.

Section 3 - Mandatory Connection:

- (a). The owner of any house, building, or property used for human occupancy, employment, recreation, or other purposes, situated within the service area and abutting on any street, alley, or right-of-way in which there is now located or may in the future be located a public sanitary sewer of the Township, is hereby required at his or her expense to install suitable plumbing facilities therein, in accordance with the plumbing code then in effect and enforced within the Township and to connect such facilities directly with the proper public sewer and/or public water system in accordance with the provisions of this article within ninety (90) days after the owner is required by the Charlevoix County Public Health Department to replace any septic tank, drainfield, or water well.
- (b). Said notification and enforcement of this Section shall be in conformity with Article 12, Part 127 of the Public Health Code, being a part of Act 368 of the Public Acts of 1978.

Section 4 - Unlawful Use: No person shall discharge any waste or other substance directly into a manhole, catch basin or sewer inlet except when approved by the Township. All discharges to the sewer shall be through a sewer connection. Nothing in this provision shall restrict the use of catch basins for stormwater in the storm sewer system.

Section 5 - Industrial Discharge:

- (a). When the nature of the enterprise may create a potential environmental problem, the Township may require each person, industry or structure which applies for and receives sewer service, to file the information listed below with the Township Clerk:
  - (1). A written statement setting forth the nature of the enterprise, the source and amount of water used, the amount of water to be discharged, with its present or expected bacterial, physical, chemical, radioactive, or other pertinent characteristics of the wastes.

- (2). A plan map of the building, works, or complex, with each outfall to the surface waters, sanitary sewer, storm sewer, natural watercourse or ground waters noted, described, and the waste stream identified.
  - (3). A plan for sampling, testing, and filing of reports with the Township regarding the appropriate characteristics of wastes on a schedule, at locations, and according to methods approved by the Township.
  - (4). A plan to place waste treatment facilities, process facilities, waste streams, or other potential waste problems under the specific supervision and control of persons who have been approved by the Township.
- (b). Any industry that plans to discharge a process waste, may be required by the Township to construct a permanent monitoring structure at the point of discharge to the sanitary sewer, storm sewer or natural watercourse under the following terms and conditions:
- (1). The design of the structure shall be approved by the Township before installation.
  - (2). The structure shall be constructed by the industry at its expense.
  - (3). The monitoring station shall be maintained in good operating condition by the industry at its expense. Any break in the operation of the station will require a written report stating the reason for the stoppage and a schedule of repair.
  - (4). Adequate access shall be maintained to the monitoring structure at all times to enable the Township to collect samples and flow records.



### ARTICLE III

#### PRIVATE SEWAGE DISPOSAL

Section 1 - Non-availability of Sewer: Where a public sanitary sewer is not available under the provisions of Article II, Section 3, the building sewer shall be connected to a private sewage disposal system in accordance with the provisions of this article, in compliance with State law and the Charlevoix County Sanitary Code currently administered by Charlevoix County Public Health Department where applicable.

Section 2 - Private Disposal Permit: No person shall construct or install a private sewage disposal system without first applying to the Charlevoix County Public Health Department and obtaining a written permit to construct and operate such a system. A permit for a private sewage disposal system shall not become effective until the installation is completed to the satisfaction of the health department official, who shall be allowed to inspect the work at any stage of construction.

Section 3 - Location of Private Sewage Disposal Systems: Where private sewage disposal systems are constructed they must be located at least fifty (50) feet from any surface water, natural or artificial drain or open joint, or tile drain unless otherwise approved by Charlevoix County Public Health Department. All installations shall comply with existing state laws and regulations and with the Charlevoix County Sanitary Code then in effect.

Section 4 - Required Abandonment of Private Facilities: At such time as a mandatory connection is required under Article II, Section 3, any remaining septic tanks, cesspools, and similar private sewage disposal facilities shall be abandoned and filled with suitable material. All filling and demolition shall be subject to the approval of the Charlevoix County Public Health Department.

Section 5 - Continual Operation: The owner of a private sewage disposal facility shall maintain and operate such facility in a sanitary manner at all times in compliance with the Charlevoix County Sanitary Code and at no expense to the Township.

Section 6 - Additional Requirements: No statement contained in this article shall be construed to interfere with any additional requirements that may be imposed by the Township or the Charlevoix County Public Health Department with respect to private sewage disposal.



#### ARTICLE IV

##### BUILDING SEWERS AND CONNECTIONS

Section 1 - Unlawful Procedure: It shall be unlawful for any unauthorized person or owner to uncover, excavate, tap into, make connections with or openings into, use, alter, or disturb any public sewer or appurtenance thereof in any street, lane, or alley within the service area without first obtaining a written permit from the Township as herein provided.

Section 2 - Authorization: All connections with any sewer in the service area shall be made only pursuant to written permits issued by the Township. The owner or his agent shall make application on a special form furnished by the Township Clerk. The Township Board may by separate resolution provide for permit and inspection fees which shall be paid to the Township Clerk at the time the application is filed.

Section 3 - Costs: Except for the owners of the parcels that paid special assessments in connection with the initial construction of the sewage system, all costs and expenses incident to the installation and connection of the building sewer shall be borne by the owner of the property. The owner shall indemnify the Township from all loss or damage that may be caused by the installation of the building sewer.

Section 4 - Plans and Specifications:

- (a). All applicants for sewer connection permits shall, when required, submit plans and specifications of all plumbing construction within and outside such building or premises and such plans and specifications shall meet the requirements of the local and state plumbing codes, the Charlevoix County Sanitary Code, and all orders, rules and regulations of the Charlevoix County Public Health Department. The approval of a connection permit shall also be contingent upon the availability of capacity in all downstream sewer, lift stations, force mains, and the sewage treatment plant including BOD and suspended solids capacity. When such plans and specifications have been approved by the Township or by such officials as they may designate, a sewer or plumbing permit shall be issued, subject to final inspection and approval when construction is completed.
- (b). Before the issuance of a permit to a person proposing to connect to and discharge non-domestic waste into the sewer system, the Township may require the applicant to submit a schedule for the construction of the sewer connection outlining when various components of the project will be completed. If the Township requires such a construction schedule, the timetables outlined in the schedule shall be maintained as a condition of the continued validity of the permit, unless extensions are granted in writing by the Township.
- (c). Final approval will be subject to compliance with the local and state plumbing codes, the Charlevoix County Sanitary Code, and all orders, rules and regulations of the Charlevoix County and Michigan Departments of Public Health.

Section 5 - Sewer Requirements:

- (a). All sewer connections shall be made with approved sewer pipe not less than 6 inches in diameter and at such locations in the public sewers where branches or wyes were placed for that purpose, if any. Where there are no wyes, the sewer may, for the purpose of making connections, be tapped under the direction and supervision of a representative of the Township; the connection shall be made by a saddle device approved by the Township. All work for the purpose of making sewer connections shall be done in compliance with the rules, regulations and codes governing plumbing in the Township in accordance with the laws of Michigan relative thereto.
- (b). A separate and independent building sewer shall be provided for every building except where one building stands at the rear of another on an interior lot and no private sewer is available or can be constructed to the rear building through an adjoining alley, courtyard or driveway, the building sewer from the front building may be extended to the rear building and the whole considered as one building sewer.
- (c). The size, slope, alignment, materials of construction of a building sewer, and the methods to be used in excavating, placing of the pipe, jointing, testing and backfilling the trench shall all conform to the requirements of the local and the state plumbing codes. Procedures set forth in appropriate specifications of the ASTM and WPCF Manual of Practice No. 9 also shall apply.
- (d). Building sewers lying within 75 feet of a private water well or 200 feet of a municipal water well shall be constructed of special materials as specified by the Michigan Department of Public Health and/or the Charlevoix County Sanitary Code.
- (e). A building sewer shall be laid straight at a uniform grade. Only long radius elbows shall be used for changing alignment. Cleanouts on long building sewers shall be installed at approximately 100 foot intervals, at locations where the alignment is changed, and where required by the Township.
- (f). Where rock or hard clay excavation is required, a six inch sand or gravel cushion shall be placed around the pipe.

Section 6 - Inspection:

- (a). The applicant for a building sewer permit shall notify the Township when the building sewer is ready for inspection. The Township or a designated representative shall then inspect the building sewer and if such construction meets the requirements of the building sewer permit, the applicant may backfill the excavation.
- (b). Upon final approval of any sewer connection, all sewer supports, the testing or backfilling of the sewer, including material and other elements contingent on completion of installation, shall comply with local and state plumbing and Charlevoix County Building codes.



Section 7 - New Use of Existing Sewers: Existing building sewers may be used in connection with new buildings only when they are found, by a representative of the Township, to meet all requirements of this article.

Section 8 - Prohibited Surface Runoff Connections: No person or owner shall make connection to roof downspouts, areaway drains, or other sources of surface runoff, or to a building sewer or building drain which in turn is connected directly or indirectly to a public sanitary sewer.

Section 9 - Prohibited Groundwater Connections: Exterior footing drains or other sources of groundwater shall not be connected to a building sewer or building drain which in turn is connected directly or indirectly to a public sanitary sewer.

Section 10 - Maintenance: The person whose sanitary sewer is connected to a public sewer is responsible for the maintenance of the sewer line from the wye in the trunkline public sewer to the most remote fixture or structure on his property. The cost of all repairs, maintenance and replacements of existing building sewers and their connection to public sewers shall be borne by the property owner. Before making any repairs or replacements or conducting any maintenance, the owner shall apply for a permit to perform such work from the Township. All work performed, including the qualifications of the person performing the work, shall fully comply with the requirements of this article.

Section 11 - Excavation in Township or County Streets:

- (a). Whenever a person desires to do any excavating in any of the streets, lanes or alleys of the service area for the purpose of connection with a sewer, a permit for such excavation shall be obtained from the Township. The Township Board may from time to time by separate resolution establish a non-refundable administrative fee for processing the excavation permit. The permit shall be non-transferrable. The person employed to make the connection to the sewer shall hold a Plumbing License or a Sewer Installer License in accordance with state and local codes. The qualifications of the persons employed to do work shall be verified at the time of application. A person who is authorized to excavate pursuant to the permit shall furnish a bond to the Township in an amount acceptable to the Township Board taking into account the nature and extent of the excavation and in a form acceptable to the Township Attorney, conditioned for the faithful performance of the requirements of all the Township ordinances relative thereto.
- (b). All expenses for work done by the employees of the Township shall be borne by the person to whom the excavation permit is issued. Applications for excavations in paved streets shall state the size of the opening to be made in the pavement and the length of time desired to do such work.

Section 12 - Backfill Requirements: When connections are to be made with any sewer in any street, the earth and other debris excavated for this purpose shall be removed from the street and the trench backfilled with sand or gravel in layers not to exceed eight inches in thickness. Each layer shall be thoroughly and solidly packed in place. The backfill shall be finished to the same grade as the original surface. Where the existing roadway is

cindered or graveled, the final eight inches of the backfill shall be made with gravel. Where the existing roadway is paved, the person charged with the duty of backfilling shall repave the trench to the same grade as the original pavement under the supervision of the Township Clerk, or other official or employee designated by the Township Board, no less than thirty (30) days and no more than sixty (60) days after the backfill is placed. The person charged with the duty of constructing or installing said underground work and backfilling shall be required to make frequent inspections of all trenches for which they are responsible and to maintain the same as herein provided. In case of failure to maintain trenches and backfill in such condition, the Township is authorized by this article to make the necessary repairs and charge the total cost against the person responsible for the same. For the purpose of the sand or gravel backfill as required herein, the excavated material shall not be used except after securing written permission from the Township.

Section 13 - Time Limit on Open Trench: The person, or owner causing any excavation or trench to be made in any public street or thoroughfare in the service area shall be required to backfill and replace the trench as herein provided within a period of three days, after work of excavating has been started, unless written permission is granted by the Township to allow the trench to be open for a longer period of time. In case of the failure to promptly refill any trenches within a period of three (3) days, the Township shall have the right to cause the same to be refilled, and the expense shall be charged against the person, or owner responsible for backfilling.

Section 14 - Barricade Requirements: Every person digging or causing to be dug any trench in any public street or thoroughfare, for the purpose of making connections with sewer mains shall place or cause to be placed and maintained at and along such trench, proper signals, colored lights and barricades to give warning and prevent accidents, but in no case shall a trench be dug so as to entirely block any street for travel, without the consent of the Township. All barricading shall be done in accordance with the Charlevoix County Road Commission requirements. In case of the failure to properly barricade or light such excavations or trenches, the Township is authorized to cause the same to be lighted or barricaded and the expense thereof shall be charged against the person responsible for the opening. It shall not be necessary for the Township to notify the person responsible for such trenches in public streets or thoroughfares, before undertaking any such work which is necessary for the safety and convenience of the public. The failure on the part of persons installing such trenches to promptly pay all bills incurred by the Township doing such work, shall be grounds for refusing to issue further permits for excavations in the streets.

Section 15 - Work on Private Property: Excavation and backfill for building sewers on private property may be made by the owner. Connections and installation of the building sewer on private property may be made by the owner; however, no backfill shall be placed until the pipe in place has been inspected and approved by a representative of the Township. All excavation, backfilling, connections and installations shall be made in accordance with the requirements of this article.

Section 16 - Permit Information: The Township shall keep a record of all permits granted under authority of this article which shall include the names of the applicant and

contractor, the location of the work, the place in the street where the excavation is to be made, and the purpose for which the permit is issued.



## ARTICLE V

### USE OF PUBLIC SEWERS

Section 1 - Limits: No person shall discharge or cause to be discharged any storm water, surface water, groundwater, roof run-off, subsurface drainage, unpolluted cooling water or unpolluted industrial process waters to any sanitary sewer. Use of public sewers shall be limited to those discharges that are not harmful to the Township of St. James sewage treatment plant. In the event that natural or man-made occurrences are detrimental to the sewage system or to the public health and welfare of the community, industrial wastes would be prohibited, wholly, or in part, at any time.

Section 2 - Storm water: Storm water and all other unpolluted drainage shall be discharged to a natural outlet approved by the Township in compliance with rules and procedures of various agencies of the State of Michigan. Unpolluted industrial cooling water or unpolluted process waters may be discharged, upon approval of the Township, to a natural outlet. The Township has the right to exclude industrial or commercial waste in whole or in part, for any reason.

Section 3 - Prohibited Discharge: Except as herein provided, no person shall discharge or cause to be discharged any of the following described waters or wastes, directly or indirectly to any public sewer:

(a). Broadly, any water or waste that may cause damaging, hazardous or unhealthful effects by:

- (1). Reacting chemically, either directly or indirectly, with the sewage system.
- (2). Having a mechanical action that will destroy or damage the sewage system.
- (3). Reducing the hydraulic capacity of the sewage system.
- (4). Restricting the normal inspection or maintenance of the sewage system.
- (5). Placing "unusual demands" on the sewage system or process.
- (6). Limiting the effectiveness of the sewage system.
- (7). Being dangerous to public health or safety.
- (8). Overloading the sewage system.

(b). Any specific waste:

- (1). Having a pH below 5.5 or above 9.5;

- (2). Containing more than 10 mg/l of the following gases: hydrogen, sulfide, sulphur dioxide, oxides of nitrogen, or any of the halogens;
- (3). Containing gasoline, benzene, naphtha, fuel oil, or any explosive liquid, solid or gas;
- (4). Containing any flammable substances with a flash point lower than 187° F;
- (5). Having a temperature below 32°F or above 150°F, or which causes the effluent of the Township Treatment Plant to exceed 104°F;
- (6). Containing grease or oil or other substances that will solidify or become viscous at temperatures below 100°F;
- (7). Containing insoluble substance in excess of 10,000 mg/l;
- (8). Containing total solids (soluble or insoluble substance) in excess of 20,000 mg/l;
- (9). Containing soluble substance in concentrations that would increase the viscosity to greater than 1.1 specific viscosity;
- (10). Containing insoluble substance having a specific gravity greater than 2.65;
- (11). Containing insoluble substance that will fail to pass a No. 8 standard sieve, or having any dimension greater than one-half (1/2) inch;
- (12). Containing gases or vapors, either free or occluded, in concentrations toxic or dangerous to humans or animals;
- (13). Having a chlorine demand greater than 15 mg/l in 30 minutes;
- (14). Containing more than 5 mg/l of any antiseptic substance;
- (15). Containing phenols in excess of 1.0 mg/l or as approved by the Michigan Water Resources Commission;
- (16). Containing any toxic or irritating substance which will create conditions hazardous to public health and safety;
- (17). Containing grease, oil or any oily substance exceeding 100 mg/l;
- (18). Containing radioactive wastes or isotopes of such half-life or concentration that they are in non-compliance with regulations issued by the appropriate authority having control over their use;
- (19). Being of sufficient flow or concentration or both to be defined as a "slug" under this ordinance;

- (20). Containing any sludge or precipitates or extractions resulting from any industrial or commercial treatment or pre-treatment of any wastes of such;
- (21). Containing any wastes of such character and quantity that unusual attention or expense is required for processing;
- (22). Having discharge concentrations of incompatible pollutants exceeding the standards of the latest published guideline established by the state and federal governments for the effluent of the Township treatment plant as provided in this ordinance;
- (23). Containing any ashes, cinders, sand, mud, straw, shavings, metal, glass, rags, feathers, tar, plastics, wood, paunch manure, or any other solid or viscous substance capable of causing obstruction to the flow in sewers or other interference with the proper operation of the sewage works;
- (24). Containing any wastes having any other corrosive properties capable of causing damage or hazard to structures, equipment, and personnel of the sewage works;
- (25). Containing any water and/or waste not complying to all NPDES permit requirements, pretreatment standards, and all other unspecified state and federal regulations;
- (26). Containing toxicants in excess of the maximum allowable concentrations listed below.

<u>Toxicants</u>	Maximum concentration allowable, milligrams per liter
	Average of Daily Values for Four Consecutive Days
Arsenic	.5
Cadmium	.1
Chromium, Total	2.0
Copper	**
Cyanides	1.0
Lead	.5
Mercury	Non Detectable



Nickel	2.5
Phenol	1.0
Silver	.3
Zinc	1.5

\*\* Copper limits will be established on a case by case basis. The Township and effected industry will enter into a separate contract regarding copper limitations. At no time will the discharge from the industries cause the Township to be out of compliance with their NPDES copper limitation.

Section 4 - Grease and Oil:

- (a). Grease, oil, sand interceptors and conventional grease traps shall be provided when, in the opinion of the Township, they are necessary for the proper handling of liquid wastes containing grease in excessive amounts, or any flammable wastes, sand, and other harmful ingredients; except that such interceptors shall not be required for private living quarters or dwelling units. All interceptors shall be of a type and capacity approved by the Township and shall be located as to be readily and easily accessible for cleaning and inspection.
- (b). Grease and oil interceptors shall be constructed of impervious materials capable of withstanding abrupt and extreme changes in temperature. They shall be substantially constructed, watertight, and equipped with easily removable covers which when bolted in place shall be gas tight and watertight.
- (c). Where installed, all grease, oil and sand interceptors shall be maintained by the owner, at his or her expense, in continuously efficient operation at all times.

Section 5 - Point of Application: The above preceding standards and regulations are to apply at the point where the wastes are discharged into a public sewer, and all chemical and/or mechanical corrective treatment must be accomplished to practical completion before this point is reached; provided, however, an industry subject to federal regulation under 40 C.F.R. 403, as amended, shall meet the preceding standards at the end of the pre-treatment process.

Section 6 - Preliminary Treatment: Where necessary in the opinion of the Township, the owner shall provide, at his expense, such preliminary treatment as may be necessary to (a) reduce objectionable characteristics or constituents to within the maximum limits as provided for in Article V, Sections 3 and 4 and/or (b) control the quantities and rates of discharge of such waters or wastes. Plans, specifications, and any other pertinent information relating to proposed preliminary treatment facilities shall be submitted for the approval of the Township and of the State regulating agencies and no construction of such facilities shall be commenced until said approvals are obtained in writing.

Section 7 - Pre-Treatment of Incompatible Pollutants: Persons discharging incompatible pollutants, other than those described in this Article, which are strictly prohibited from being discharged into the sewage system, shall reduce their incompatible pollutants to levels attainable through the application of the best available technology (BAT) economically achievable as defined in the Clean Water Act of 1977 (P.L. 95-217), as amended. If it is found by the Township that certain incompatible pollutants can be reliably removed by the treatment plant, the Township may enter into a contract with the person making the discharge for the purpose of treating the pollutants for a fee, and allowing the discharge. Attainment of allowed concentrations by dilution will not be allowed as a manner to meet discharge standards. Nothing in this section shall be construed to allow a user subject to federal regulation under 40 C.F.R. 403 to violate applicable federal regulations.

Section 8 - Pre-Treatment of Excess Pollutants: Persons discharging compatible pollutants in excess of the limits listed below shall be subject to review by the Township. The Township shall determine the type or amount of pre-treatment required at the user's expense, or may enter into a contract with the person making the discharge for the purpose of treating the pollutants for a fee and allowing the discharge. The discharge from a user shall be subject to the provisions of this article when the following limits are exceeded:

- (a). Five (5) day BOD greater than 250 mg/l;
- (b). Oil or grease greater than 100 mg/l;
- (c). Total phosphorus greater than 12 mg/l;
- (d). Average daily flow exceeding three (3) percent of the total daily design flow of the sewage treatment plant;
- (e). Suspended solids greater than 250 mg/l.
- (f). Any waste containing COD of 500 mg/l or greater.

Section 9 - Control Manholes: When the Township has determined that it is necessary to ascertain the character of discharge to the public sewage system, the owner of such property served by a sewer connection or connections shall install approved control manholes on the connections to allow observations, sampling and measurements of all substances discharged therein. The Township may require the user to sample and measure all substances discharged into the public sewer at user's expense. The Township may determine the frequency of the sampling and metering in any permits issued pursuant to this ordinance. The cost of the manholes and all equipment considered necessary by the Township for sampling and metering, and all installation and operation of the sampling and metering equipment shall be at the expense of the user. The Township shall approve all equipment prior to installation.

Section 10 - Control Manhole Locations: All control manholes shall be located on the user's property in an open and accessible area. The control manholes shall be constructed on the sewer connection. If the property is fenced, a gate shall be provided at the manhole location with provision for a lock to be provided to the Township. If the user does not want



direct access to his property for security or other reasons, he or she shall, at his or her expense, construct a security fence around the control manhole of an area acceptable to the Township. The Township may allow control manholes in the street right-of-way in an approved manner and location.

Section 11 - Location Drawings: The user shall provide an approved sketch to the Township for its records, showing the locations of all control manholes. The manholes shall be located from both street lines and building lines. The sketch shall show the roadways and access points to the control manholes and note entry limitations, if any, and the telephone number and person to contact for entrance when necessary and any other data considered pertinent by the Township. Each control manhole shall be identified by name and number assigned by the Township. Ample space shall be provided around the control manholes and shall be maintained free and clear by the owner at all times.

Section 12 - Right of Inspection: The Township may inspect the facilities of any user to determine whether the purpose of this ordinance is being met and all discharge requirements are being complied with. Persons or occupants of premises where sewage or other wastes are created or discharged shall allow the Township ready access and make provisions for emergency access, to all parts of the premises for the purposes of inspection or sampling or in the performance of such governmental function. Where a user has security measures in force, the user shall make necessary arrangements, acceptable to the Township, with his or her security, so that upon presentation of suitable identification, the Township representative will be permitted to enter without delay for the purposes of carrying out his or her responsibilities. If the control manhole is locked, a key to the control manhole shall be furnished to the Township.

Section 13 - Accidental Discharge: All persons discharging wastes to the sewage system shall notify the Township Clerk upon accidentally discharging wastes in violation of this ordinance. The notification shall be made as soon after the accidental discharge as possible but in no case more than 30 minutes after the accidental discharge is discovered. This notification shall be followed within fifteen (15) days, by a detailed written report, describing the causes of the accident and the measures being taken to prevent future occurrences. Dates shall be set for completion of such measures and the completion shall be reported to the Township Clerk. Notification will not relieve users of liabilities for any expense, loss or damage to the system or downstream, or for any fines imposed on the Township on account thereof.

Section 14 - Confidential Status of Information: All information and data obtained from a user shall be available to the public without restriction unless the user specifically requests the information be classified confidential on the basis of proprietary processes. When information is classified confidential, the Township shall provide proper and adequate facilities and procedures to safeguard the confidentiality of manufacturing proprietary processes, except that confidentiality shall not extend to waste products discharged to the waters of the state.

Section 15 - Measurements: All measurements, tests, and analyses of the characteristics of water and wastes to which reference is made in Article V, Sections 3 and 4, shall be determined in accordance with Standard Methods for the Examination of Water and

Sewage, and shall be determined at the control manhole provided for in Article V, Section 9 or upon suitable samples taken at said control manhole. In the event that no special manhole has been required, the control manhole shall be considered to be the nearest downstream manhole in the public sewer to the point at which the building sewer is connected. In addition to the "Standard Methods", all testing should conform with Guidelines Establishing Test Procedures for Analysis of Pollutants as published in October 16, 1973 Federal Register (40 CFR 136).

Section 16 - Special Agreement: No statement contained in this article shall be constructed as preventing any special agreement or arrangement between the Township and any industrial concern whereby an industrial waste of unusual strength or character may be accepted by the Township for treatment, subject to payment therefor by the industrial concern. The strength of any wastes referred to herein shall be determined under the requirements of Article V, Section 8. Nothing in this section shall permit the user from complying with the maximum concentration limits previously set forth in this ordinance or from complying with applicable federal regulations.

## ARTICLE VI

### EXTENSION OF PUBLIC SEWERS

Section 1 - Procedure Established: The procedures established in the article shall apply in charging and allocating the pro-rata share to benefitted property owners of all costs and expenses for extending any and all public sewers into any area where public sewers are not present.

Section 2 - Special Assessments: In certain instances the Township, by a majority vote of the entire board, may elect to extend public sewers and finance the project by use of a special assessment district. The charge to be assessed each property owner benefitted and served shall be calculated based on a formula as determined by the Township Board. The charge to each benefitted property owner shall be assessed at the time of project completion and shall be paid as specified by the Township. The charge shall bear interest at a rate as specified by the Township Board, compounded annually, accruing from the date of project completion to the date of payment.

Section 3 - Application: The owner of any property in the Township may connect to the Township sewage system pursuant to the provisions of this Article contingent upon the availability of capacity of the downstream sewage system. An owner who desires to connect to the Township sewage system shall file an application for sewer service extension with the Township Clerk and pay a non-refundable fee to be established by resolution of the Township Board. This fee shall be used by the Township to cover the costs of outlining the approximate material and specifications needed to complete the public sewer extension.

Section 4 - Route of Sewer Service Extensions: The route of any public sewer extension shall be within the rights-of-way of public streets and alleys or within public utility easements granted to and approved by the Township across private property. All excavation and other work performed within the rights-of-way of these public streets and alleys shall comply with the requirements of Article IV of this Ordinance.

#### Section 5 - Cost of Sewer Service Extensions:

- (a). As soon as possible after receiving the sewer extension application fee required under Section 3 above, the Township Clerk, or other township official or employee designated by the Township Board, shall provide the property owner with a written list of the approximate material and specifications needed to complete the public sewer extension and with a cost estimate of the proposed public sewer extension. The property owner shall then have ninety (90) days to inform the Township Clerk whether he or she desires to proceed with the public sewer extension. After the property owner informs the Township Clerk that he or she desires to proceed with the public sewer extension, the property owner shall deposit with the Township Clerk the amount of the cost estimate, which the Township shall use to pay for the extension. After the cost estimate amount has been deposited with the Township Clerk, the Township shall engage the services of an engineer and contractor to complete the public sewer extension in full compliance with the specifications and



requirements this Ordinance. If the property owner fails to inform the Township Clerk regarding his or her intent within this ninety (90) day period, this inaction shall be deemed a decision to abandon the plans for a public sewer extension.

- (b). After the public sewer extension project is completed, any costs incurred by the Township in the public sewer extension project that were not covered by the cost estimate deposit shall be paid to the Township by the property owner within thirty (30) days after a written invoice of those additional expenses are sent to the property owner. Any money from the cost estimate deposit that is not needed to pay for the public sewer extension project shall be returned to the property owner. The property owner shall then be entitled to reimbursement of a portion of the costs actually paid pursuant to Sections 7 and 8 below.

Section 6 - Additional Users:

- (a). The owners of property located between a public sewer prior to any extension and the property to be initially serviced by the public sewer extension (including the property across the street, alley, or public utility easement within which the public sewer extension is located) may tap into or make use of the extended public sewer by paying to the Township Clerk a sewer extension fee equal to the proportionate share of the total cost of extending the public sewer plus any interest provided in subsection (b) below. For purposes of this section, the proportionate share of the cost of extending the public sewer shall be calculated pursuant to the following formula:

$$[\text{Cost Paid Under } \S 6(b) \div (\text{Total Street Frontage of Other Property Capable of Development and Connection to the Extended Public Sewer}^*)] \times (\text{Total Street Frontage of Parcel Connecting to the Extended Public Sewer})$$

\*A property is deemed capable of development and connection to the extended public sewer if that property is capable of development in terms of topography, wetlands, and zoning ordinance requirements such that it is reasonable to anticipate that connections to the extended public sewer may be made in the future.

- (b). The proportionate share of the cost of extending the public sewer shall be increased by an annual percentage rate to be determined by the Township Board at the time the public sewer extension project is approved (compounded annually) commencing one (1) year after the cost paid under Section 6(b) above by the property owner who initially requested the public sewer extension; provided, however, that this increase shall not extend for a period of more than five (5) years.

Section 7 - Reimbursement to Original Property Owner: Upon receipt of any payment under Section 7(a) above, the Township Clerk shall pay that amount forthwith to the property owner who paid the initial costs of the public sewer extension pursuant to Section 6(b) above. If the property owner who paid the initial costs of the public sewer extension is deceased, the payments received shall be paid to his or her personal representative or to other persons who by law would be entitled to inherit his or her estate as may be

determined by a court of competent jurisdiction. If the property owner who paid the initial costs of the public sewer extension cannot be found, or if no claim is made for reimbursement for a period of one (1) year from the date that payments under Section 7(a) have been received by the Township Clerk, the reimbursement under this section shall be deemed to have been waived and all monies so received shall be turned over and become a part of the Township sewer fund. Notwithstanding any other provision of this Ordinance to the contrary, no reimbursement shall be made to the original property owner after ten (10) years from the date the public sewer extension project is completed.

## ARTICLE VII

### USER CLASSIFICATION

Section 1 - User Classes: Recipients of wastewater collection and treatment services will belong to one of the four user classes listed and defined below:

Class I: Residential

All single and multi-family dwellings including duplexes, apartments and mobile homes.

Class II: Commercial

All retail stores, restaurants, motels, offices and other common business establishments including churches and lodges.

Class III: Institutional

All schools, hospitals and government facilities.

Class IV: Industrial

All manufacturing and processing facilities.

Section 2 - Appeal of Classification: The user may appeal his assigned classification by submitting a written appeal to the Township thirty (30) days in advance of a regularly scheduled Township meeting at which time the appeal will be heard.



## ARTICLE VIII

### CHARGES FOR WASTEWATER COLLECTION AND TREATMENT SERVICES

#### Section 1 - Public Utility:

- (a). The sanitary sewers and wastewater treatment facility of the service area shall be operated and maintained on a public utility basis in accordance with applicable federal regulations and the provisions of Act 94, Public Acts of Michigan, 1933, as amended.
- (b). The System shall be operated on the basis of an operating year commencing on April 1 and ending on March 31 of the succeeding year.

#### Section 2 - Sewer Use Charges - Purposes, Basis and Rates:

- (a). All premises which are required by the provisions of this ordinance to connect, either directly or indirectly, to the sanitary sewers of the service area shall pay Sewer Use Charges beginning on the date of connection to the wastewater collection system.
- (b). Sewer Use Charges will be established by the Township for the purpose of recovering the costs of operation, maintenance, repair, replacement, and capital improvements for the wastewater collection and treatment system;
- (c). Sewer Use Charges will be based on residential equivalent units (REUs), which shall be determined based on a table of residential equivalent unit factors that will be adopted and amended from time to time by resolution of the Township Board.

#### Section 3 - Development of Sewer Use Charges: Sewer Use Charges to recover operation, maintenance and replacement costs shall be computed as follows:

- (a). Estimate the annual operation, maintenance, repair, replacement, and capital improvements costs for the wastewater collection and treatment system (Annual Operating Costs).
- (b). Estimate the prior year's total REUs for the entire sewage system.
- (c). Compute the monthly Sewer Use Charge for each REU by dividing the estimated Annual Operating Costs by the estimated REUs and then dividing by twelve (12).
- (d). Each User of the sewage system shall then be required to pay the Sewer Use Charge for each REU times the number of REUs for that property.

#### Section 4 - Other Fees and Charges: In addition to Sewer Use Charges, the Township Board shall by separate resolution establish charges for the privilege of connecting to the system.

Section 5 - Establishment of Charges by Resolution: The Sewer Use Charges, surcharges and any fees to be imposed shall be in accordance with the respective schedule for such charges as established by the Township from time to time. Any changes of such charges shall be established by the Township Board by separate resolution.

Section 6 - Bills: Bills for Sewer Use Charges will be rendered monthly and will be payable without penalty within ten (10) days after the date thereon. Payments received after such period shall bear a late fee as established by the Township.

Section 7 - No Free Services: No free service shall be furnished by the system to any person, firm or corporation, public or private, or to any public agency or instrumentality.

## ARTICLE IX

### ALLOCATION OF REVENUES

Section 1 - Receiving Fund Accounts: The special assessments and revenues of the system shall be deposited into the following separate accounts:

- (a). Special Assessment Bond Debt Retirement Fund - All special assessment revenue must be deposited into this fund and all bond payments must be made from this fund.
- (b). Sewer System Use Fund - Except for the capital improvements, all user charges and fees must be deposited into this fund. The expenses for operating costs, including the installment purchase agreement payments, must be made from this fund.
- (c). Sewer Capital Improvement Fund - A portion of the current charges and fees should be deposited into this fund. Future repair costs should then be paid from this fund.
- (d). Bank Accounts - All monies belonging to any of the foregoing funds or accounts shall be kept in separate bank accounts.

Section 2 - Investments: Monies in any fund or account established by the provisions of this Ordinance may be invested in obligations of the United States of America in the manner and subject to the limitations provided in Act 94, Public Acts of Michigan, 1933, as amended. In the event such investments are made, the security representing the same shall be kept on deposit with the bank or trust company having on deposit the fund or funds from which such purchase was made. Income received from such investments shall be credited to the fund from which said investments were made.

## ARTICLE X

### PROTECTION FROM DAMAGE

Section 1 - Prohibited Acts; Penalty: No person shall maliciously, willfully, or negligently break, damage, destroy, uncover, deface, or tamper with any structure, appurtenance, or equipment which is a part of the Township sewage system. Any person violating this provision shall be guilty of a misdemeanor punishable by ninety (90) days in the county jail and/or a fine of Five Hundred (\$500.00) Dollars.

Section 2 - Liability: Any person violating any of the provisions of this ordinance shall become liable to the Township for any expense, loss, or damage occasioned the Township by reason of such violation.

Section 3 - Right of Entry: The Township and/or duly authorized representative(s) shall be permitted to enter all properties for purposes of inspection, observation, measurement, sampling and testing in accordance with the provisions of this ordinance whether or not an easement has been granted. The Township shall have no authority to inquire into any processes including metallurgical, chemical, oil, refining, ceramic, paper, or other industries beyond that point having a direct bearing on the kind and source of discharge to the sewerage system or waterways. This section may be enforced by an administrative search warrant issued by a court of competent jurisdiction.

Section 4 - Inspection of Records: The Township and/or duly authorized representative(s) shall have the authority to inspect and copy records of users relating to waste and the components thereof discharged into the Township sewer system. This section may be enforced by an administrative search warrant issued by a court of competent jurisdiction.

Section 5 - Emergency Powers: When any person violates a provision of this ordinance and such violation, in the opinion of the Township, would result in an actual or threatened discharge of waste which presents or may present an imminent or substantial endangerment to the health or welfare of persons, to the environment, causes interference to the POTW, or causes the Township to violate any conditions of its NPDES Permit, the Township may order the immediate suspension of all sewer service to that property at which the violation occurs. If the person notified of the immediate suspension of sewer service is unable or does not comply with that order, the Township shall take such steps as it deems necessary, including the immediate severance of the sewer connection, to prevent or minimize the health danger to any individual, the danger to the environment, the damage to the POTW, or the violation of its NPDES Permit. The Township shall reinstate sewer service to the property upon proof that the event causing the Township to take emergency action under this section has been eliminated. Within fifteen (15) days of the event triggering the Township's emergency powers, the user shall submit to the Township a detailed written explanation describing the cause of the violation and the measures taken to prevent any future occurrences.



## ARTICLE XI

### REVOCATION OF PERMITS

Section 1 - Revocation of Permits: Any permit issued under this ordinance may be revoked by the Township at any time for a violation of this ordinance, for a violation of a condition of the permit, or if the permit was issued on materially false or misleading information. Such revocation shall be in addition to any other penalty provided in this ordinance.

Section 2 - Notification of Violation: Before any permit is revoked, the Township Clerk shall send to the permit holder a written Notice of Revocation. The Notice shall describe the basis for the revocation and give thirty (30) days in which the permit holder shall correct the violation. The Notice may be served personally or may be sent by first-class mail to the last known address of the permit holder. The time period shall commence on the date of the personal service, or in the case of mailing, service shall be deemed to have taken place on the date of mailing.

Section 3 - Show Cause Hearing: If the permit holder does not correct the violation within the thirty (30) days provided in the Notice of Revocation, then the Township Board may, but is not required to, issue a Notice for a Show Cause Hearing before the board. The purpose of this hearing is to give the permit holder an opportunity to show cause why the permit should not be revoked. The Show Cause Notice shall specify the date, time, and location of the hearing. The Notice may be served personally or may be sent by first-class mail to the last known address of the permit holder. Any permit holder served with a Show Cause Notice as provided in this section shall not be required to attend the hearing.

## ARTICLE XII

### ENFORCEMENT

Section 1 - Enforcement: The charges and rates for sewer services authorized under the provisions of Section 21 of Act 94 of the Public Acts of 1933, as amended, shall constitute a lien on all premises served thereby whenever any such charges or rates shall be delinquent for six (6) months or more, unless notice is given that a tenant is responsible for the payment of all such charges and rates. On April 1st of each year, the Township Clerk shall certify to the tax assessing officers for the Township, the fact of such delinquency, whereupon such delinquent charges and rates shall be entered upon the next tax roll as charges against such premises and shall be collected and the lien thereof enforced in the same manner as general taxes against such premises; provided, however, where notice is given that a tenant is responsible for such charges and service as provided by Section 21 of Act 94 of the Public Acts of 1933, as amended, no further service shall be rendered to such premises until a cash deposit in an amount established by the Township Board shall have been made as security for payment of such charges and service.

### ARTICLE XIII

#### PENALTIES

Section 1 - Violations; Penalties: Except as provided in Article X, Section 1, any person who violates any provision of this Ordinance shall be responsible for a municipal civil infraction as defined in Public Act 12 of 1994, amending Public Act 236 of 1961, being Sections 600.101-600.9939 of Michigan Compiled Laws, and shall be subject to a fine of not more than Five Hundred and 00/100 (\$500.00) Dollars. Each day in which any such violation shall continue shall be deemed a separate offense. The Township Supervisor and other officials named by the Township Board are hereby designated as an authorized Township official to issue municipal civil infraction citations directing alleged violators of this Ordinance to appear in court. In addition, the Township shall have the right to bring a civil lawsuit to enforce the provisions of this Ordinance, including an action for injunctive relief to enjoin continued violations of the Ordinance.

Section 2 - Liability: In addition to the penalties provided in Section 1 above, any person violating any of the provisions of this Ordinance shall be liable to the Township for any expense, loss, or damage incurred by the Township by reason of such violation.

ARTICLE XIV

ANNUAL REVIEW

Section 1 - Review: Once each year, within one hundred twenty (120) days after the close of the Township's fiscal year, the Township Supervisor, or other person designated by the Township Board, shall submit to the Township an annual review of all expenses of the sewer system for the previous fiscal year and shall include an opinion as to the adequacy of rates to cover these expenses. Special mention shall be made comparing the Sewer Use Charges to operation, maintenance, repair, replacement, and capital improvements costs. This report shall include a statement as to the proportionality of the Sewer Use Charge system.



ARTICLE XV

VALIDITY, REPEAL, AND SAVINGS CLAUSE

Section 1 - Repeal: Ordinance No. 22 and Ordinance No. 23, enacted on May 30, 2003, are hereby repealed in their entirety.

Section 2 - Validity: The invalidity of any section, clause, sentence, or provision of this ordinance shall not affect the validity of any other part of this ordinance which can be given effect without such invalid part or parts.

Section 3 - Savings Clause: The repeal of ordinance sections, as provided, shall not affect any rights acquired, fines, penalties, forfeitures or liabilities incurred thereunder or actions involving any of the provisions of said ordinance or parts thereof. Said ordinance or ordinance sections repealed is hereby continued in force and effect after the passage, approval and publication of this Ordinance for the purpose of such rights, fines, penalties, forfeitures, liabilities and actions therefor.

ARTICLE XVI

ENACTMENT

Section 1 - Enactment: This Ordinance shall become effective thirty (30) days following its publication in a newspaper of general circulation within the Township.

This Ordinance shall be published once, in full, in the *Petoskey News Review*, a newspaper of general circulation within the boundaries of the Township and qualified under State law to publish legal notices, within thirty (30) days after its passage, and the same shall be recorded in the Ordinance Book of the Township and such recording authenticated by the signatures of the Township Supervisor and Clerk.

Ordinance No. \_\_\_\_\_ was adopted on the 3<sup>rd</sup> day of September, 2014, by the St. James Township Board as follows:

Motion by: \_\_\_\_\_

Seconded by: \_\_\_\_\_

Yeas: \_\_\_\_\_

Nays: \_\_\_\_\_

Absent: \_\_\_\_\_

\_\_\_\_\_  
Jean Wierenga, Clerk

\_\_\_\_\_  
Marie Shimenetto, Deputy Supervisor

I certify that this is a true copy of Ordinance No. \_\_\_\_\_ that was adopted at a regular meeting of the St. James Township Board on September 3, 2014 and published in the *Petoskey News Review* on \_\_\_\_\_, 2014.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Jean Wierenga, Clerk

## APPENDIX C: TOWNSHIP AUDITS: (FY 13/14 - 15/16 AND INDEPENDENT AUDIT)

ST. JAMES TOWNSHIP  
BEAVER ISLAND, MICHIGAN

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FINANCIAL STATEMENTS  
AND OTHER FINANCIAL INFORMATION  
for the year ended March 31, 2014

MASON, KAMMERMANN & ROHRBACK, P.C.  
CERTIFIED PUBLIC ACCOUNTANTS  
CHARLEVOIX, MICHIGAN

## **St. James Township**

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## MASON, KAMMERMANN & ROHRBACK, P.C.

*Certified Public Accountants*

Velda K. Kammermann  
Todd P. Rohrback

Established 1988  
www.northmicpa.com

Corey R. Bascom

### INDEPENDENT AUDITOR'S REPORT

October 28, 2015

Members of the Township Board  
St. James Township  
Beaver Island, Michigan

We have audited the accompanying financial statements of the governmental activities, business-type activities, each major fund, and the aggregate remaining fund information of St. James Township of Beaver Island, Michigan, as of and for the year ended March 31, 2014, and the related notes to the financial statements, which collectively comprise the Township's basic financial statements as listed in the table of contents.

#### **Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

#### **Auditor's Responsibility**

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

~ Boyne City ~  
109 Water Street  
Boyne City, MI 49712  
p: 231-582-7211

~ Charlevoix ~  
110 Park Avenue  
Charlevoix, MI 49720  
p: 231-547-4911

~ Petoskey ~  
600 Charlevoix Avenue  
Petoskey, MI 49770  
p: 231-348-6930

St. James Township  
Independent Auditor's Report  
October 28, 2015

**Auditor's Responsibility (Continued)**

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

**Opinions**

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of St. James Township, as of March 31, 2014, and the respective changes in financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America.

**Required Supplementary Information**

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and budgetary comparison information on pages 4 through 9 and 33 through 37 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

**Other Information**

The combining and individual nonmajor fund financial statements are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual nonmajor fund financial statements are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

St. James Township  
Independent Auditor's Report  
October 28, 2015

**Other Information (Continued)**

We have reissued our report to reflect changes made in the Sewer Fund to correct historical and 2014 year end financial information related to its sewer use revenues, special assessments, amounts due to other funds, and capital assets. The Road and General Funds were changed for the offsetting corrections for amounts due from other funds. The previously issued auditor's report dated November 13, 2014 is not to be relied on because the financial statements were materially misstated and the previously issued auditor's report is replaced by this report on the restated financial statements.

*Mason, Kammermann & Rohrback, P.C.*



## **St. James Township**

### **Management's Discussion & Analysis October 28, 2015**

This section of St. James Township's annual financial report presents our discussion and analysis of the financial performance of the Township during the fiscal year ended March 31, 2014.

#### **Overview of the Financial Statements**

This discussion and analysis introduces the Township's basic financial statements that follow this section. These financial statements are in a format to comply with Governmental Accounting Standards Board Statement 34 (GASB 34). St. James Township's basic financial statements are comprised of three components: government-wide financial statements, fund financial statements and the notes to the financial statements. Additionally, this report also contains other supplementary information to the basic financial statements.

#### **Government-wide Statements**

The government-wide statements report information about the Township as a whole using accounting methods similar to those used by private-sector companies. The Statement of Net Position includes all of the Township's assets and liabilities. All of the current year's revenues and expenses are accounted for in the Statement of Activities regardless of when cash is received or paid.

The Statement of Net Position presents information on all of St. James Township's assets and liabilities, with the difference between the two reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of St. James Township is improving or deteriorating.

The Statement of Activities presents changes in the government's net position during the most recent fiscal year, on the full accrual basis of accounting.

#### **Fund Financial Statements**

The fund financial statements provide information separated into related areas to demonstrate how resources have been allocated for specific activities or functions. St. James Township, like other governmental entities, uses fund accounting to ensure compliance with the requirements of accounting standards and laws. St. James Township uses three categories of funds, which are governmental, proprietary and fiduciary funds.

## **St. James Township**

### **Management's Discussion & Analysis October 28, 2015**

#### **Governmental Funds**

Governmental funds are used to account for essentially the same functions as reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on near-term inflows and outflows of spendable resources, as well as on balances of spendable resources available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for governmental activities in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between governmental funds and governmental activities.

St. James Township maintains three major governmental funds. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures, and changes in fund balances for the General, Road and Fire Funds. Various other funds are considered nonmajor funds. Data from the other governmental funds are combined into a single, aggregated presentation.

The Township adopts an annual appropriated budget for its general fund and special revenue funds. A budgetary comparison statement has been provided for the general fund and other major funds to demonstrate compliance with these budgets.

#### **Proprietary Funds**

Proprietary funds are used to account for the services provided by the Township where the Township charges customers (whether external or internal) for the services it provides. These funds use accrual accounting. The Township maintains two enterprise funds. Information is presented for the Sewer and Yacht Dock Funds. They are reported as business-type activities in the government-wide financial statements.

#### **Fiduciary Funds**

Fiduciary funds are used to account for resources collected and held for the benefit of the Township and other governmental units outside the government. Fiduciary funds are not reflected in the government-wide financial statement because the resources of those funds are not available to support the Township's own programs.



## **St. James Township**

### **Management's Discussion & Analysis October 28, 2015**

#### **Financial Analysis of the Township as a Whole**

The table below shows, in a condensed format, the Township's net position as of March 31, 2014 and 2012:

<b>Net Position March 31, 2014 and 2012</b>						
	<b>Governmental Activities</b>		<b>Business-Type Activities</b>		<b>Total</b>	
	<b>2014</b>	<b>2012</b>	<b>2014</b>	<b>2012</b>	<b>2014</b>	<b>2012</b>
<b><u>Assets</u></b>						
<b>Current assets</b>	\$ 769,654	\$ 654,208	\$ 124,847	\$ 58,847	\$ 894,501	\$ 713,055
<b>Noncurrent assets</b>	761,264	2,147,278	1,112,271	1,136,706	1,873,535	3,283,984
<b>Total assets</b>	1,530,918	2,801,486	1,237,118	1,195,553	2,768,036	3,997,039
<b><u>Liabilities and Net Position</u></b>						
<b>Current liabilities</b>	114,765	48,051	231,249	108,663	346,014	156,714
<b>Noncurrent liabilities</b>	-	61,000	100,021	170,627	100,021	231,627
<b>Total liabilities</b>	114,765	109,051	331,270	279,290	446,035	388,341
<b><u>Net position:</u></b>						
Invested in capital assets, net	730,264	2,056,278	948,222	926,117	1,678,486	2,982,395
Restricted	435,654	372,261	56,272	-	491,926	372,261
Unrestricted	250,235	263,896	(98,646)	(9,854)	151,589	254,042
<b>Total net position</b>	<b>\$ 1,416,153</b>	<b>\$ 2,692,435</b>	<b>\$ 905,848</b>	<b>\$ 916,263</b>	<b>\$ 2,322,001</b>	<b>\$ 3,608,698</b>

The total net position is \$2,322,001 for the Township. The township has \$250,235 of unrestricted governmental net position, which could be used to finance the day-to-day operations without constraints established by debt covenants, enabling legislation, or other legal requirements.

## **St. James Township**

### **Management's Discussion & Analysis October 28, 2015**

The following table shows how activities affected changes in net position during the fiscal years ended March 31, 2014 and 2012.

#### **Change in Net Position For the Years Ended March 31, 2014 and 2012**

	Governmental Activities		Business-Type Activities		Total	
	2014	2012	2014	2012	2014	2012
<b>Revenues:</b>						
Program Revenues:						
Charges for services	\$ 24,636	\$ 3,741	\$ 75,088	\$ 54,254	\$ 99,724	\$ 57,995
Operating grants & contributions	57,204	93,482	-	-	57,204	93,482
Capital grants & contributions	26,233	234,857	-	-	26,233	234,857
General Revenues:						
Property taxes	564,062	315,945	-	37,050	564,062	352,995
Administrative fees	20,613	20,992	-	-	20,613	20,992
State shared revenues	35,841	34,123	-	-	35,841	34,123
Reimbursements	3,742	9,618	-	-	3,742	9,618
Interest	306	450	4,905	43	5,211	493
Other	1,376	3,666	-	-	1,376	3,666
<b>Total revenues</b>	<b>734,013</b>	<b>716,874</b>	<b>79,993</b>	<b>91,347</b>	<b>814,006</b>	<b>808,221</b>
<b>Expenses:</b>						
Legislative	68,188	66,596	-	-	68,188	66,596
General government	102,562	106,702	-	-	102,562	106,702
Community/economic develop.	1,919	2,024	-	-	1,919	2,024
Health and welfare	134,220	-	-	-	134,220	-
Public safety	101,036	91,171	-	-	101,036	91,171
Public works	132,318	22,431	146,749	137,134	279,067	159,565
Recreation and cultural	105,119	80,548	-	-	105,119	80,548
Interest on long-term debt	2,070	5,412	6,811	10,832	8,881	16,244
<b>Total expenses</b>	<b>647,432</b>	<b>374,884</b>	<b>153,560</b>	<b>147,966</b>	<b>800,992</b>	<b>522,850</b>
<b>Change in net position</b>	<b>\$ 86,581</b>	<b>\$ 341,990</b>	<b>\$ (73,567)</b>	<b>\$ (56,619)</b>	<b>\$ 13,014</b>	<b>\$ 285,371</b>

## **St. James Township**

### **Management's Discussion & Analysis October 28, 2015**

#### **Revenue sources and changes**

Revenues from all sources totaled \$814,006, of which \$734,013 was from governmental activities and \$79,993 from business-type activities. Revenue from governmental activities consists primarily of 76.8% from property taxes, 7.8% from operating grants and contributions, and 4.9% from state shared revenues.

#### **Expenses**

Using the full accrual basis of accounting, the Township spent \$647,432 on governmental activities. This equates to 20.7% on health and welfare, 20.5% on public works, 16.2% on recreation and culture, 15.9% on general government, 15.6% on public safety, 10.5% on legislative activities, 0.3% on interest on long-term debt, and 0.3% on community and economic development.

#### **Business-type Activity Highlights**

Business-type activities show a decrease in net position of \$73,567 on revenues of \$79,993. Revenue for business-type activities consists primarily of 94% from charges for services and 6% from interest.

#### **Financial Analysis of the Township's Funds**

At March 31, 2014, the Township's governmental funds reported a combined cash of \$510,226 for governmental activities, which is approximately \$27,082 less than the last audit year.

Expenses in the General Fund exceeded revenues by \$114,013. This is due to capital outlay being more than anticipated.

The Fire Fund had a \$33,487 decrease in its fund balance this year. This is primarily due to revenues being less than projected.

The Road Fund had a \$12,549 increase in its fund balance for the year. This was mainly due to road improvement expenses being less than anticipated.

The Liquor Fund had a \$1,711 increase in its fund balance.

Taxes are collected for the Airport, Waste Management, Emergency Services (EMS), Medical Center and the Historical Society. These funds are disbursed to the applicable governmental units.

## **St. James Township**

### **Management's Discussion & Analysis October 28, 2015**

#### **General Fund Budgetary Highlights**

The Uniform Budget Act of the State of Michigan requires that the Board approve the original budget for the upcoming fiscal year prior to its starting on April 1. Any amendments made to the operating budget must be approved by the Board prior to the close of the year on March 31.

The following schedule shows a comparison of the original fund budget, the final amended General Fund budget and actual totals from operations:

	Original Budget	Final Budget	Actual	Variance Favorable (Unfavorable)
Total Revenues	\$ 297,878	\$ 297,878	\$ 327,033	\$ 29,155
Total Expenditures	268,763	268,763	441,046	(172,283)
Net Change in Fund Balance	\$ 29,115	\$ 29,115	\$ (114,013)	\$ (143,128)

#### **Capital Assets**

At fiscal year ended March 31, 2014, the Township has \$761,264 in governmental capital assets, net of accumulated depreciation. This amount includes \$503,851 of capital assets owned jointly with Peaine Township.

The Township also had \$1,083,669 in capital assets, net of accumulated depreciation for business-type activities.

Capital assets include all purchases of assets that exceed \$1,000. Capital assets include: land and improvements, buildings and improvements, infrastructure and equipment. The Township uses straight-line depreciation for all depreciable assets.

#### **Long-Term Debt**

As of March 31, 2014, the Township had \$31,000 of outstanding long-term debt for governmental activities and \$135,447 for business-type activities.

#### **Requests for Information**

This financial report is designed to provide a general overview of St. James Township's finances for all of those with an interest in the township's finances. If you have questions concerning this report or requests for any additional financial information, please contact St. James Township, 37735 Michigan Ave, Beaver Island, MI 49782.



## St. James Township

### Statement of Net Position March 31, 2014

	Governmental Activities	Business-Type Activities	Total
<b><u>Assets</u></b>			
<b>Current Assets</b>			
Cash and cash equivalents	\$ 510,226	\$ 36,187	\$ 546,413
Due from other funds	197,180	-	197,180
Accounts receivable	-	77,308	77,308
Taxes receivable	62,248	11,352	73,600
Total current assets	769,654	124,847	894,501
<b>Noncurrent Assets</b>			
Special assessments receivable	-	28,602	28,602
Capital assets	1,370,671	1,620,132	2,990,803
Less accumulated depreciation	(609,407)	(536,463)	(1,145,870)
Total capital assets	761,264	1,083,669	1,844,933
Total noncurrent assets	761,264	1,112,271	1,873,535
Total assets	1,530,918	1,237,118	2,768,036
<b><u>Liabilities and Net Position</u></b>			
<b>Current Liabilities</b>			
Accounts payable	27,395	16,994	44,389
Accrued payroll taxes	8,167	-	8,167
Accrued interest	-	2,310	2,310
Due to other funds	20,519	176,519	197,038
Due to other governmental units	27,684	-	27,684
Current portion of long-term debt	31,000	35,426	66,426
Total current liabilities	114,765	231,249	346,014
<b>Long-Term Liabilities</b>			
Long-term debt, net of current portion	-	100,021	100,021
Total liabilities	114,765	331,270	446,035
<b>Net Position</b>			
Invested in capital assets, net of related debt	730,264	948,222	1,678,486
Restricted	435,654	56,272	491,926
Unrestricted	250,235	(98,646)	151,589
Total net position	\$ 1,416,153	\$ 905,848	\$ 2,322,001

The accompanying notes are a part of the financial statements.



## St. James Township

### Statement of Activities For The Year Ended March 31, 2014

	Program Revenues				Net Revenue (Expense) and Change in Net Assets		
	Expenses	Charges for Services	Operating Grants & Contributions	Capital Grants & Contributions	Governmental Activities	Business-Type Activities	Total
<b>Governmental Activities</b>							
Legislative	\$ 68,188	\$ -	\$ -	\$ -	\$ (68,188)	\$ -	\$ (68,188)
General government	102,562	23,016	-	-	(79,546)	-	(79,546)
Community and economic development	1,919	1,620	-	-	(299)	-	(299)
Health and welfare	134,220	-	-	-	(134,220)	-	(134,220)
Public safety	101,036	-	57,204	-	(43,832)	-	(43,832)
Public works	132,318	-	-	-	(132,318)	-	(132,318)
Recreation and culture	105,119	-	-	26,233	(78,886)	-	(78,886)
Interest on long-term debt	2,070	-	-	-	(2,070)	-	(2,070)
<b>Total Governmental Activities</b>	<b>647,432</b>	<b>24,636</b>	<b>57,204</b>	<b>26,233</b>	<b>(539,359)</b>	<b>-</b>	<b>(539,359)</b>
<b>Business-type Activities</b>							
Yacht dock	100,788	51,598	-	-	-	(49,190)	(49,190)
Sewer	52,772	23,490	-	-	-	(29,282)	(29,282)
<b>Total Business-Type Activities</b>	<b>153,560</b>	<b>75,088</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(78,472)</b>	<b>(78,472)</b>
<b>Total Primary Government</b>	<b>\$ 800,992</b>	<b>\$ 99,724</b>	<b>\$ 57,204</b>	<b>\$ 26,233</b>	<b>(539,359)</b>	<b>(78,472)</b>	<b>(617,831)</b>
<b>General Revenues:</b>							
Taxes:							
Property taxes					564,062	-	564,062
Administrative fees					20,613	-	20,613
State shared revenues					35,841	-	35,841
Reimbursements					3,742	-	3,742
Interest					306	4,905	5,211
Other					1,376	-	1,376
<b>Total general revenues</b>					<b>625,940</b>	<b>4,905</b>	<b>630,845</b>
<b>Change in Net Position</b>					<b>86,581</b>	<b>(73,567)</b>	<b>13,014</b>
<b>Net Position - April 1, 2013</b>					<b>1,329,572</b>	<b>979,415</b>	<b>2,308,987</b>
<b>Net Position - March 31, 2014</b>					<b>\$ 1,416,153</b>	<b>\$ 905,848</b>	<b>\$ 2,322,001</b>

The accompanying notes are a part of the financial statements.

## **St. James Township**

### **Governmental Funds Balance Sheet March 31, 2014**

<b><u>Assets</u></b>	<b><u>General</u></b>	<b><u>Road</u></b>	<b><u>Fire</u></b>	<b><u>Nonmajor Funds</u></b>	<b><u>Total</u></b>
Cash and cash equivalents	\$ 149,357	\$ 214,466	\$ 146,403	\$ -	\$ 510,226
Due from other funds	124,357	58,925	-	13,898	197,180
Taxes receivable	22,928	6,743	4,893	27,684	62,248
<b>Total assets</b>	<b>\$ 296,642</b>	<b>\$ 280,134</b>	<b>\$ 151,296</b>	<b>\$ 41,582</b>	<b>\$ 769,654</b>
<b><u>Liabilities and Fund Balances</u></b>					
Liabilities:					
Accounts payable	\$ 24,342	\$ 1,279	\$ 1,774	\$ -	\$ 27,395
Accrued payroll taxes	8,167	-	-	-	8,167
Due to other funds	13,898	716	5,905	-	20,519
Due to other governmental units	-	-	-	27,684	27,684
<b>Total liabilities</b>	<b>46,407</b>	<b>1,995</b>	<b>7,679</b>	<b>27,684</b>	<b>83,765</b>
Fund Balances:					
Restricted,					
Special Revenue Funds	-	278,139	143,617	13,898	435,654
Unassigned	250,235	-	-	-	250,235
<b>Total fund balances</b>	<b>250,235</b>	<b>278,139</b>	<b>143,617</b>	<b>13,898</b>	<b>685,889</b>
<b>Total liabilities &amp; fund balances</b>	<b>\$ 296,642</b>	<b>\$ 280,134</b>	<b>\$ 151,296</b>	<b>\$ 41,582</b>	<b>\$ 769,654</b>

The accompanying notes are a part of the financial statements.

## **St. James Township**

### **Governmental Funds Reconciliation of the Governmental Funds Balance Sheet to the Statement of Net Position March 31, 2014**

Total Fund Balances - Governmental Funds	\$ 685,889
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Long term liabilities are not due and payable in the current period and are not reported in the governmental funds balance sheet	
Current portion of long-term debt	(31,000)
Capital assets used in governmental activities are not financial resources and are not reported in the governmental funds balance sheet.	
Capital assets	1,370,671
Accumulated depreciation	<u>(609,407)</u>
Total Net Position - Governmental Activities	<u>\$ 1,416,153</u>

The accompanying notes are a part of the financial statements.

## St. James Township

### Governmental Funds Statement of Revenues, Expenditures and Changes in Fund Balances For The Year Ended March 31, 2014

	General	Road	Fire	Nonmajor Fund	Total
<b>Revenues:</b>					
Property taxes	\$ 195,066	\$ 62,981	\$ 46,031	\$ 259,984	\$ 564,062
Administrative fees	20,613	-	-	-	20,613
State shared revenue	34,130	-	-	1,711	35,841
Grants	26,233	-	-	-	26,233
Contributions from governmental units	22,359	-	32,845	-	55,204
Local contributions	-	-	2,000	-	2,000
Charges for services	23,016	-	-	-	23,016
Licenses and permits	1,620	-	-	-	1,620
Reimbursements	2,478	-	1,264	-	3,742
Interest	142	103	61	-	306
Other	1,376	-	-	-	1,376
<b>Total revenues</b>	<b>327,033</b>	<b>63,084</b>	<b>82,201</b>	<b>261,695</b>	<b>734,013</b>
<b>Expenditures:</b>					
<b>Current:</b>					
Legislative	68,188	-	-	-	68,188
General government	97,661	-	-	-	97,661
Community & economic development	1,919	-	-	-	1,919
Health and welfare	-	-	-	134,220	134,220
Public safety	2,412	-	73,349	-	75,761
Public works	-	18,465	-	113,853	132,318
Recreation and culture	91,551	-	-	11,911	103,462
Capital outlay	179,315	-	42,339	-	221,654
<b>Debt service:</b>					
Principal	-	30,000	-	-	30,000
Interest	-	2,070	-	-	2,070
<b>Total expenditures</b>	<b>441,046</b>	<b>50,535</b>	<b>115,688</b>	<b>259,984</b>	<b>867,253</b>
<b>Excess of Revenues over (under) Expenditures</b>	<b>(114,013)</b>	<b>12,549</b>	<b>(33,487)</b>	<b>1,711</b>	<b>(133,240)</b>
<b>Fund Balances - April 1, 2013</b>	<b>364,248</b>	<b>265,590</b>	<b>177,104</b>	<b>12,187</b>	<b>819,129</b>
<b>Fund Balances - March 31, 2014</b>	<b>\$ 250,235</b>	<b>\$ 278,139</b>	<b>\$ 143,617</b>	<b>\$ 13,898</b>	<b>\$ 685,889</b>

The accompanying notes are a part of the financial statements.

## **St. James Township**

**Governmental Funds**  
**Reconciliation of the Statement of Revenues, Expenditures**  
**and Changes in Fund Balances of Governmental Funds**  
**to the Statement of Activities**  
**For The Year Ended March 31, 2014**

Net Change in Fund Balances - Total Governmental Funds	\$ (133,240)
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Amounts reported for governmental activities in the statement  
of activities are different because:

Governmental funds report capital outlays and intangible assets  
as expenditures in the statement of activities. These costs are  
allocated over their estimated useful lives as depreciation or  
amortization.

Depreciation Expense	(31,833)
Capital Outlay	221,654

Repayment of bond principal is an expenditure in the governmental funds, but not in the statement of activities (where it reduces long-term debt)	<u>30,000</u>
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Changes in Net Position - Governmental Activities	<u><u>\$ 86,581</u></u>
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The accompanying notes are a part of the financial statements.



## **St. James Township**

### **Proprietary Funds Statement of Net Position March 31, 2014**

	<u>Yacht Dock</u>	<u>Sewer</u>	<u>Total</u>
<b><u>Assets</u></b>			
<b>Current Assets</b>			
Cash and cash equivalents	\$ 17,340	\$ 18,847	\$ 36,187
Receivables:			
Sewer use accounts	-	47,328	47,328
Special assessments	-	29,980	29,980
Taxes receivable	-	11,352	11,352
Total current assets	17,340	107,507	124,847
<b>Noncurrent Assets</b>			
Special assessments receivable	-	28,602	28,602
Capital assets	997,113	623,019	1,620,132
Less accumulated depreciation	(393,168)	(143,295)	(536,463)
Total capital assets	603,945	479,724	1,083,669
Total noncurrent assets	603,945	508,326	1,112,271
Total assets	621,285	615,833	1,237,118
<b><u>Liabilities</u></b>			
<b>Current Liabilities</b>			
Accounts payable	1,317	15,677	16,994
Accrued interest	-	2,310	2,310
Due to other funds	37,405	139,114	176,519
Current portion of long-term debt	-	35,426	35,426
Total current liabilities	38,722	192,527	231,249
<b>Long-Term Liabilities</b>			
Noncurrent portion of long-term debt	-	100,021	100,021
Total liabilities	38,722	292,548	331,270
<b><u>Net Position</u></b>			
<b>Net Position</b>			
Invested in capital assets, net of related debt	603,945	344,277	948,222
Restricted for debt service	-	56,272	56,272
Unrestricted	(21,382)	(77,264)	(98,646)
Total net position	\$ 582,563	\$ 323,285	\$ 905,848

The accompanying notes are a part of the financial statements.

## **St. James Township**

### **Proprietary Funds Statement of Revenues, Expenditures and Changes in Net Position For The Year Ended March 31, 2014**

	<u>Yacht Dock</u>	<u>Sewer</u>	<u>Total</u>
<b>Operating Revenues:</b>			
Charges for services	\$ 51,598	\$ 23,490	\$ 75,088
<b>Operating Expenses:</b>			
Salaries and wages	32,046	10,640	42,686
Payroll taxes	2,482	814	3,296
Insurance	2,111	-	2,111
Utilities	10,740	1,084	11,824
Repairs and maintenance	2,094	17,479	19,573
Licenses and permits	-	1,500	1,500
Operating supplies	2,924	-	2,924
Contracted services	2,563	1,763	4,326
Property taxes	3,478	-	3,478
Other	2,683	1,202	3,885
Total operating expenditures	<u>61,121</u>	<u>34,482</u>	<u>95,603</u>
Total operating loss before depreciation	(9,523)	(10,992)	(20,515)
Depreciation expense	<u>(39,667)</u>	<u>(11,479)</u>	<u>(51,146)</u>
Total operating income (loss)	(49,190)	(22,471)	(71,661)
<b>Nonoperating Revenue (Expense):</b>			
Interest income on special assessments	-	4,891	4,891
Interest income	11	3	14
Debt service, interest expense	<u>-</u>	<u>(6,811)</u>	<u>(6,811)</u>
<b>Change in Net Position</b>	(49,179)	(24,388)	(73,567)
<b>Net Position - April 1, 2013</b>	<u>631,742</u>	<u>347,673</u>	<u>979,415</u>
<b>Net Position - March 31, 2014</b>	<u>\$ 582,563</u>	<u>\$ 323,285</u>	<u>\$ 905,848</u>

The accompanying notes are a part of the financial statements.

## **St. James Township**

### **Proprietary Funds Statement of Cash Flows For The Year Ended March 31, 2014**

	<u>Yacht Dock</u>	<u>Sewer</u>	<u>Total</u>
<b>CASH FLOWS USED BY OPERATING ACTIVITIES:</b>			
Fees and services	\$ 51,598	\$ 8,361	\$ 59,959
Payments for goods and services	61,121	23,798	84,919
Net cash used by operating activities	(9,523)	(15,437)	(24,960)
<b>CASH FLOWS PROVIDED BY INVESTING ACTIVITIES:</b>			
Interest earned	11	3	14
<b>CASH FLOWS PROVIDED BY FINANCING ACTIVITIES:</b>			
Transfers from other funds	10,563	14,506	25,069
Collections on special assessments	-	30,016	30,016
Interest on special assessments	-	4,891	4,891
Payments on long-term debt	-	(5,189)	(5,189)
Interest expense	-	(4,501)	(4,501)
Net cash provided by financing activities	10,563	39,723	50,286
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	<b>1,051</b>	<b>24,289</b>	<b>25,340</b>
<b>CASH AND CASH EQUIVALENTS, April 1, 2013</b>	<b>16,289</b>	<b>(5,442)</b>	<b>10,847</b>
<b>CASH AND CASH EQUIVALENTS, March 31, 2014</b>	<b>\$ 17,340</b>	<b>\$ 18,847</b>	<b>\$ 36,187</b>
<b>COMPONENTS OF CASH AND CASH EQUIVALENTS:</b>			
Unrestricted	\$ 17,340	\$ 18,847	\$ 36,187
<b>RECONCILIATION OF NET OPERATING INCOME TO NET CASH PROVIDED BY OPERATING ACTIVITIES:</b>			
Operating income (loss)	\$ (49,190)	\$ (22,471)	\$ (71,661)
Depreciation	39,667	11,479	51,146
Adjustments to reconcile operating loss to net cash used by operating activities:			
Increase in accounts receivable	-	(15,129)	(15,129)
Increase in accounts payable	-	10,684	10,684
Net cash provided by operating activities	\$ (9,523)	\$ (15,437)	\$ (24,960)

The accompanying notes are a part of the financial statements.

## **St. James Township**

**Fiduciary Fund  
Statement of Net Position  
March 31, 2014**

<b>Assets</b>	
Cash	<u>\$ 142</u>
<b>Liabilities</b>	
Due to other funds	<u>\$ 142</u>

The accompanying notes are a part of the financial statements.

## **St. James Township**

### **Fiduciary Fund Statement of Changes in Fiduciary Net Position For The Year Ended March 31, 2014**

**Additions:**

Property Tax Collections for:  
Primary Government  
Other Governmental Units

\$ 620,607  
1,239,165

Total Additions

1,859,772

**Deductions:**

Property Tax Distributions for:  
Primary Government  
Other Governmental Units

620,607  
1,239,165

Total Distributions

1,859,772

**Change in Net Position**

-

**Fiduciary Net Position - April 1, 2013**

-

**Fiduciary Net Position - March 31, 2014**

\$ -

The accompanying notes are a part of the financial statements.

## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The accounting policies of the St. James Township (Township) conform to accounting principles generally accepted in the United States of America (GAAP) as applicable to governmental units. The following is a summary of the significant accounting policies used by the St. James Township.

##### **A. Reporting Entity**

The Township operates under a Board-Supervisor form of government and provides the following services: public safety (fire), public improvements, planning and zoning, and general administrative services.

In accordance with generally accepted accounting principles and Governmental Accounting Standards Board (GASB) Statement No. 14, *The Financial Reporting Entity* and GASB Statement No. 39, *Determining Whether Certain Organizations are Component Units*, these financial statements present the Local Unit (primary government). The criteria established by the GASB statements for determining the reporting entity includes oversight responsibility, fiscal dependency, and whether the financial statements would be misleading if data were not included. Based on these criteria, the Township has blended component units.

##### **Blended Component Units**

Peaine and St. James Townships are the two townships on Beaver Island. These townships support the below-listed common facilities on a 50-50 basis. The facilities supported are controlled by and blended in the comprehensive financial statements of:

##### PEAINE TOWNSHIP

Beaver Island Waste Management Fund  
Emergency Medical Services Fund  
Beaver Island Airport Fund

##### ST. JAMES TOWNSHIP

Beaver Island Fire Department Fund  
Cemetery Fund



## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

The Beaver Island Yacht Dock is also operated jointly. The yacht dock is controlled by St. James Township. Revenues were not sufficient to support the yacht dock operations for the year ended March 31, 2014. Operating deficiencies are shared on the following basis:

	<u>PEAINE TOWNSHIP</u>	<u>ST. JAMES TOWNSHIP</u>
Yacht Dock	33 1/3 pct.	66 2/3 pct.

Financial statements for those funds that are controlled by Peaine Township may be obtained by contacting Peaine Township on Beaver Island, Michigan.

#### **B. Government-Wide and Fund Financial Statements**

The government-wide financial statements (i.e. the statement of net position and the statement of changes in net position) report information on all of the non-fiduciary activities of the primary government. For the most part, the effect of interfund activity has been removed from these statements. Governmental activities, normally supported by taxes and intergovernmental revenues, are reported separately from business-type activities, which rely to a significant extent on fees and charges for support.

The statement of activities demonstrates the degree to which the direct expenses of a given function or segments are offset by program revenues. Direct expenses are those that are clearly identifiable with a specific function or segment. Program revenues include: (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment; and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as general revenue.

Separate financial statements are provided for governmental funds, proprietary funds and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

##### **C. Measurement Focus, Basis of Accounting and Financial Statement Presentation**

The government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting, as are the proprietary fund and fiduciary fund financial statements. Revenue is recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenue in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. Revenue is recognized as soon as it is both measurable and available. Revenue is considered available if it is collected within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, expenditures relating to compensated absences, and claims and judgments are recorded only when payment is due.

Property taxes, state-shared revenue, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenue of the current fiscal period. All other revenue items are considered to be available only when cash is received by the government.

General Fund – The General Fund is the general operating fund of the Township. It is used to account for all financial resources except those that are required to be accounted for in another fund.

Special Revenues Fund – Special Revenue Funds are used to account for the proceeds of specific revenue sources (other than expendable trusts or major capital projects) that are legally restricted to expenditures for specified purposes.

Agency Fund – The Agency Fund is used to account for assets held by the Township in a trustee capacity or as an agent for individuals, private organizations, other governments and/or other funds. Agency Funds are custodial in nature (assets equal liabilities) and do not involve measurement of results of operations.

## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

The Township reports the following major proprietary funds:

Sewer Fund – The Sewer Fund accounts for the activities of the sewage collection system.

Yacht Dock Fund – The Yacht Dock Fund accounts for the activities of the yacht dock.

#### **D. Assets, Liabilities, and Net Position or Equity**

Cash and Cash Equivalents

Cash is comprised of the amount of funds in bank accounts.

Receivables and Payables

Transfers between funds that are representative of lending/borrowing arrangements outstanding at the end of the fiscal year are referred to as "due to/from other funds".

Capital Assets

Capital assets, which include property, plant, equipment, infrastructure assets (e.g., roads, bridges, sidewalks, and similar items) are reported in the applicable governmental or business-type activities column in the government-wide financial statements. Capital assets are defined by the government as assets with an initial individual cost of more than \$1,000 and an estimated useful life in excess of two years. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair market value at the date of donation.

Property, plant and equipment are depreciated using the straight-line method over the following useful lives.

Land Improvements	20 years
Infrastructure	40-50 years
Buildings and Improvements	40 years
Equipment	5 years



## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

##### **Long-term Obligations**

In the government-wide financial statements, outstanding debt is reported as liabilities. Bond issuance costs, bond discounts or premiums, and the difference between the reacquisition price and the net carrying value of refunded debt are capitalized and amortized over the terms of the respective bonds using a method that approximates the effect of interest method.

The governmental fund financial statements recognize the proceeds of debt and premiums as other financing sources of the current period. Issuance costs are reported as expenditures.

As of March 31, 2014, the Township had \$31,000 of outstanding long-term debt for governmental activities and \$135,447 for business-type activities.

##### **Fund Equity**

The Township implemented GASB Statement 54 "Fund Balance Reporting and Governmental Fund Type Definitions". This Statement provides more clearly defined fund balance categories to make the nature and extent of the constraints placed on a government's fund balance more transparent.

The following classifications describe the relative strength of the spending constraints placed on the purposes for which resources can be used:

- Nonspendable fund balance – amounts that are not in a spendable form (such as prepaid expenses) or are required to be maintained intact;
- Restricted fund balance – amounts constrained to specific purposes by their providers (such as grantors, bondholders, and higher levels of government), through constitutional provisions, or by enabling legislation;
- Committed fund balance – amounts constrained to specific purposes by a government itself, using its highest level of decision-making authority; to be reported as committed, amounts cannot be used for any other purpose unless the government takes the same highest level action to remove or change the constraint;
- Assigned fund balance – amounts a government intends to use for a specific purpose; intent can be expressed by the governing body or by an official or body to which the governing body delegates the authority;
- Unassigned fund balance – amounts that are available for any purpose; positive amounts are reported only in the general fund.

## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)**

##### **Use of Estimates**

The Township used estimates and assumptions in preparing financial statements in accordance with generally accepted accounting principles. Those estimates and assumptions affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities, and the reported revenues and expenditures. Actual results could vary from the estimates that were assumed in preparing the financial statements.

#### **NOTE 2 – STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY**

##### **Budgets and Budgetary Accounting**

The Township follows these procedures in establishing the budgetary data reflected in the financial statements:

1. Prior to April 1, the Supervisor submits to the Township Board a proposed operating budget for the fiscal year commencing the following April 1. The operating budget includes proposed expenditures and the means of financing them.
2. Public hearing is conducted to obtain taxpayer comments.
3. The budget is legally enacted through passage of an ordinance prior to April 1.
4. The budget is adopted at the total fund level on a basis consistent with generally accepted accounting principles. Budget amounts are as originally adopted, or as amended by the Township Board during the year.
5. Appropriations expire at the end of the fiscal year.

##### **Excess of Expenditures over Appropriations in Budgeted Funds**

The Uniform Budgeting and Accounting Act, PA 2 of 1968, as amended, (MCL 141.421 et seq.) provides that a local governmental unit shall not incur expenditures in excess of the amount appropriated. St. James Township's budgeted and actual expenditures for the funds budgeted have been shown on a function basis.



## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 2 – STEWARDSHIP, COMPLIANCE AND ACCOUNTABILITY (CONTINUED)**

During the year, the Township incurred expenditures in the General Fund in excess of the amounts appropriated, as follows:

<b>Fund/Function</b>	<b>Original Budget</b>	<b>Final Budget</b>	<b>Actual</b>	<b>Actual Over Variance</b>
General Fund	\$ 268,763	\$ 268,763	\$ 441,046	\$ 172,283
Fire Fund	93,700	93,700	115,688	21,988

#### **Accumulated Fund Deficits**

The St. James Township had no funds with an accumulated fund balance/retained earnings deficit at March 31, 2014.

#### **NOTE 3 – DEPOSITS AND INVESTMENTS**

Michigan Compiled Laws, Section 129.91, authorizes the Local Unit to deposit and invest in the accounts of federally insured banks, credit unions, and savings and loan associations; bonds, securities and other direct obligations of the United States, or any agency or instrumentality of the United States; United States government or federal agency obligation repurchase agreements; banker's acceptance of United States banks; commercial paper rated within the two highest classifications, which mature not more than 270 days after the date of purchase; obligations of the State of Michigan or its political subdivisions which are rated as investment grade; and mutual funds composed of investment vehicles which are legal for direct investment by local units of government in Michigan. Financial institutions eligible for deposit of public funds must maintain an office in Michigan.

Cash and Cash Equivalents – At March 31, 2014, the carrying amounts of the Township's cash and cash equivalents were \$546,413.

The nature of the investment funds does not allow for risk categorization, which is in accordance with GASB Statement No. 3.

Federal Depository Insurance – Of the above balances, \$250,000 was covered by federal depository insurance and U.S. Government guarantees. The remaining \$296,413 was uninsured and uncollateralized. State statutes prohibit security in the form of collateral, surety bonds or another form to be taken for the deposit of public funds. The township may experience significant fluctuations in deposit balances during the year.

## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 4 – PROPERTY TAXES**

Property taxes attach as an enforceable lien (due and payable) on property upon levy. Taxes are levied in December and are payable from December through February 28. The Township bills and collects its own property taxes and also taxes for other governmental units. Collections of the other governmental units' taxes and remittances of them to the units are accounted for in the Agency Fund. Property tax revenues are recognized when levied.

The Township is permitted by state law, subject to State Headlee and Truth-in-Taxation provision, to levy taxes up to \$1.00 per \$1,000 of assessed valuation for general governmental services other than the payment of principal and interest on long-term debt and unlimited amounts for payment of principal and interest on general obligation long-term debt.

The tax rates for the year ended March 31, 2014 were as follows:

<u>PURPOSE</u>	<u>RATE/ ASSESSED VALUATION</u>
Operations:	
General Operations (Allocated)	.9615 per \$1000
General Operations (Voted)	3.1195 per \$1000
Waste Transfer Station	1.3888 per \$1000
Medical Center	1.8000 per \$1000
Roads	1.3248 per \$1000
Airport	1.0000 per \$1000
Fire Protection	.9615 per \$1000
EMS	1.0000 per \$1000
Historical Society	.2500 per \$1000

#### **NOTE 5 – CAPITAL ASSETS**

Capital asset activity of the governmental funds for the current year was as follows:

	<u>Balance of April 1, 2013</u>	<u>Additions</u>	<u>Disposal</u>	<u>Balance of March 31, 2014</u>
Capital assets:				
Construction in Progress				
Solely Owned	\$ -	\$ 41,435	\$ -	\$ 41,435
Land and Improvements				
Solely Owned	85,338	-	-	85,338
Jointly Owned	316,510	-	-	316,510
Total Land and Improvements	401,848	-	-	401,848

## St. James Township

### Notes To Financial Statements For The Year Ended March 31, 2014

Buildings and Improvements				
Solely Owned	70,649	137,880	-	208,529
Jointly Owned:				
Fire Fund	6,817	24,936	-	31,753
Other Township Buildings	<u>281,493</u>	<u>-</u>	<u>-</u>	<u>281,493</u>
Total Buildings and Improvements	<u>358,959</u>	<u>162,816</u>	<u>-</u>	<u>521,775</u>
Equipment and Furniture				
Solely Owned	130,378	-	-	130,378
Jointly Owned, Fire Fund	<u>257,832</u>	<u>17,403</u>	<u>-</u>	<u>275,235</u>
Total Equipment and Furniture	<u>388,210</u>	<u>17,403</u>	<u>-</u>	<u>405,613</u>
Total Capital Assets	1,149,017	221,654	-	1,370,671
Less Accumulated Depreciation:	<u>(577,574)</u>	<u>(31,833)</u>	<u>-</u>	<u>(609,407)</u>
Net Capital Assets	<u>\$ 571,443</u>	<u>\$ 189,821</u>	<u>\$ -</u>	<u>\$ 761,264</u>

Depreciation expense was charged to the Township's functions as follows:

General Government	\$ 4,901
Public Safety	25,275
Recreation & Culture	<u>1,657</u>
	<u>\$ 31,833</u>

Capital asset activity of the proprietary funds for the current year was as follows:

	<u>Balance of April 1, 2013</u>	<u>Additions</u>	<u>Disposal</u>	<u>Balance of March 31, 2014</u>
Capital assets:				
Buildings and Improvements				
Jointly Owned	\$ 997,113	\$ -	\$ -	\$ 997,113
Sewer system				
Solely Owned	<u>623,019</u>	<u>-</u>	<u>-</u>	<u>623,019</u>
Total Capital Assets	1,620,132	-	-	1,620,132
Less: Accumulated Depreciation:	<u>(485,317)</u>	<u>(51,146)</u>	<u>-</u>	<u>(536,463)</u>
Net Capital Assets	<u>\$ 1,134,815</u>	<u>\$ (51,146)</u>	<u>\$ -</u>	<u>\$ 1,083,669</u>

## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 6 – LONG-TERM OBLIGATIONS**

Following is a summary of governmental fund long-term obligations at March 31, 2014, and transactions related thereto for the year then ended:

	<u>Balance April 1, 2013</u>	<u>Additions</u>	<u>Reductions</u>	<u>Balance March 31, 2014</u>
<b>Notes Payable:</b>				
\$251,000 governmental obligation bonds payable in annual installments of \$30,000 - \$31,000 through July, 2015, plus interest at 4.5 percent per annum.	<u>\$ 61,000</u>	<u>\$ -</u>	<u>\$ 30,000</u>	<u>\$ 31,000</u>

The annual debt service requirements for the governmental funds for the years ending thereafter are as follows:

<u>Year ended March 31</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
2015	<u>\$ 31,000</u>	<u>\$ 698</u>	<u>\$ 31,698</u>

A summary of proprietary funds long-term obligations at March 31, 2014, and transactions related thereto for the year then ended are summarized as follows:

	<u>Balance April 1, 2013</u>	<u>Additions</u>	<u>Reductions</u>	<u>Balance March 31, 2014</u>
\$500,000, special assessment unlimited tax bonds, due in annual installments of \$30,000 through April 1, 2016, plus interest of 5.25 percent per annum.	<u>\$ 90,000</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 90,000</u>
\$59,167, installment purchase agreement, due in quarterly installments of \$1,845.03 through June 1, 2021, plus interest of 4.5%.	<u>50,636</u>	<u>-</u>	<u>5,189</u>	<u>45,447</u>
<b>Total Notes Payable</b>	<u>\$ 140,636</u>	<u>\$ -</u>	<u>\$ 5,189</u>	<u>\$ 135,447</u>



## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 6 – LONG-TERM OBLIGATIONS (CONTINUED)**

The annual debt service requirements for the proprietary funds for the years ending thereafter are as follows:

<b>Year ended March 31</b>	<b>Principal</b>	<b>Interest</b>	<b>Total</b>
2015	\$ 35,426	\$ 5,059	\$ 40,485
2016	35,674	3,281	38,955
2017	35,934	1,446	37,380
2018	6,205	1,175	7,380
2019	6,489	891	7,380
2020-2022	15,719	898	16,617
<b>Total</b>	<b>\$ 135,447</b>	<b>\$ 12,750</b>	<b>\$ 148,197</b>

#### **NOTE 7 – RECEIVABLES AND PAYABLES**

Receivables for the primary government at March 31, 2014 are as follows:

	<b>Interfund Receivable</b>	<b>Interfund Payable</b>
General Fund	\$ 124,357	\$ 13,898
Fire Fund	-	5,905
Road Fund	58,925	716
Liquor Fund	13,898	-
Trust and Agency Fund	-	142
Yacht Dock Fund	-	37,405
Sewer Fund	-	139,114
	<b>\$ 197,180</b>	<b>\$ 197,180</b>

#### **NOTE 8 – PENSION PLAN**

Elected members of the Township Board are eligible to participate in the St. James Township Pension Plan administered by Municipal Underwriters Insurance Company, a defined contribution plan. There are no unfunded liabilities. The Township is required to contribute 5 percent of each participant's annual compensation. Participant contributions are not required, but voluntary non-deductible contributions are allowed. Retirement expense totaled \$3,692 for the year based on eligible wages.



## **St. James Township**

### **Notes To Financial Statements For The Year Ended March 31, 2014**

#### **NOTE 9 – FUND EQUITY RESERVATIONS AND DESIGNATIONS**

The Fire Fund has \$143,617 restricted for public safety.

The Road Fund has \$278,139 restricted for public works.

The Liquor Fund has \$13,898 restricted for public safety.

#### **NOTE 10 – RISK MANAGEMENT**

The Township is exposed to various risks of loss related to torts, theft of, damage to and destruction of assets; error and omissions; injuries to employees and natural disasters.

The Township belongs to the Michigan Township Participating Plan, which currently operates as a common risk management and insurance program for various municipalities throughout the state. The Township pays an annual premium for its general insurance and workman's compensation coverage. The Plan is self-sustaining through member premiums and 100% reinsures through commercial companies.

#### **NOTE 11 – NEW GASB STANDARDS**

Effective April 1, 2013, the Township adopted GASB Statement 63, "Financial Reporting Deferred Outflows of Resources, Deferred Inflows of Resources and Net Position" and GASB Statement 65, "Items Previously Recognized as Assets and Liabilities". GASB Statement 63 will improve financial reporting by standardizing the presentation of deferred outflows of resources and deferred inflows of resources and their effect on the government's net position. At March 31, 2014, the Township did not have items that fit the criteria for a deferred outflow of resources or a deferred inflow of resources. GASB Statement 63 also changes the term "net assets", which was previously made up of assets less liabilities, to "net position", which is now made up of assets, deferred outflows of resources, liabilities and deferred inflows of resources. Accordingly any reference to "net assets" has been changed to "net position".

## St. James Township

### Statement of Revenues, Expenditures and Changes in Fund Balance Budgetary Comparison - General Fund For The Year Ended March 31, 2014

	Original Budget	Final Budget	Actual	Variance Favorable (Unfavorable)
<b>Revenues:</b>				
Taxes:				
Property taxes	\$ 199,536	\$ 199,536	\$ 195,066	\$ (4,470)
Administrative fees	20,974	20,974	20,613	(361)
State revenues:				
State shared revenues	32,000	32,000	34,130	2,130
Grants	-	-	26,233	26,233
Contributions from governmental units	28,100	28,100	22,359	(5,741)
Charges for services	9,468	9,468	23,016	13,548
Licenses and permits	2,400	2,400	1,620	(780)
Reimbursements	2,000	2,000	2,478	478
Interest	100	100	142	42
Other income	3,300	3,300	1,376	(1,924)
Total revenues	297,878	297,878	327,033	29,155
<b>Expenditures:</b>				
<b>Legislative</b>				
<b>Township Board</b>				
Salaries	8,842	8,842	8,105	737
Payroll taxes	6,500	6,500	12,252	(5,752)
Pension	4,600	4,600	3,692	908
Professional services	4,500	4,500	3,103	1,397
Supplies	-	-	3,938	(3,938)
Insurance	17,450	17,450	16,570	880
Utilities	4,500	4,500	4,297	203
Property tax refunds	-	-	4,328	(4,328)
Other expenses	3,500	3,500	11,903	(8,403)
Total legislative	49,892	49,892	68,188	(18,296)
<b>General Government</b>				
<b>Township Supervisor</b>				
Salary	14,267	14,267	14,267	-
Clerical	1,200	1,200	1,000	200
Supplies	-	-	243	(243)
Total township supervisor	15,467	15,467	15,510	(43)
<b>Township Clerk</b>				
Salary	15,534	15,534	15,534	-
Wages, deputy clerk	1,228	1,228	1,228	-
Supplies	1,000	1,000	2,326	(1,326)
Total township clerk	17,762	17,762	19,088	(1,326)

## **St. James Township**

### **Statement of Revenues, Expenditures and Changes in Fund Balance Budgetary Comparison - General Fund For The Year Ended March 31, 2014**

	<u>Original Budget</u>	<u>Final Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
<b>Township Treasurer</b>				
Salary	14,267	14,267	14,267	-
Wages, deputy treasurer	1,350	1,350	1,350	-
Supplies	4,000	4,000	2,980	1,020
Total township treasurer	19,617	19,617	18,597	1,020
<b>Township Assessor</b>				
Contracted services	-	-	14,400	(14,400)
Supplies	16,500	16,500	872	15,628
Total township assessor	16,500	16,500	15,272	1,228
<b>Township Board of Review</b>	1,000	1,000	765	235
<b>Elections</b>	-	-	1,659	(1,659)
<b>Cemetery</b>	1,635	1,635	1,935	(300)
<b>Building and Grounds</b>				
Utilities	12,600	12,600	15,597	(2,997)
Waste and snow removal	575	575	1,844	(1,269)
Insurance	1,325	1,325	764	561
Supplies	-	-	684	(684)
Repairs and maintenance	14,850	14,850	5,946	8,904
Total building & grounds	29,350	29,350	24,835	4,515
Total general government	101,331	101,331	97,661	3,670
<b>Community and Economic Development</b>				
Planning and Zoning				
Wages	7,458	7,458	1,919	5,539
<b>Public Safety</b>				
Police	4,600	4,600	2,412	2,188
<b>Public Works</b>				
Airport	2,500	2,500	-	2,500

## **St. James Township**

### **Statement of Revenues, Expenditures and Changes in Fund Balance Budgetary Comparison - General Fund For The Year Ended March 31, 2014**

	<b>Original Budget</b>	<b>Final Budget</b>	<b>Actual</b>	<b>Variance Favorable (Unfavorable)</b>
<b>Recreation and Culture</b>				
Salaries and wages	53,382	53,382	54,538	(1,156)
Employee benefits	-	-	5,110	(5,110)
Repairs and maintenance	23,400	23,400	15,002	8,398
Fireworks	8,700	8,700	5,500	3,200
Supplies	-	-	6,514	(6,514)
Utilities	-	-	3,387	(3,387)
Other expenses	-	-	1,500	(1,500)
Total recreation and culture	85,482	85,482	91,551	(6,069)
<b>Capital Outlay</b>				
Construction in progress	1,500	1,500	41,435	(39,935)
Building Improvements	-	-	13,015	(13,015)
Building Improvements, Lighthouse Restoration	16,000	16,000	124,865	(108,865)
Total capital outlay	17,500	17,500	179,315	(161,815)
Total expenditures	268,763	268,763	441,046	(172,283)
<b>Change in Fund Balance</b>	29,115	29,115	(114,013)	(143,128)
<b>Fund Balance - April 1, 2013</b>	364,248	364,248	364,248	-
<b>Fund Balance - March 31, 2014</b>	<u>\$ 393,363</u>	<u>\$ 393,363</u>	<u>\$ 250,235</u>	<u>\$ (143,128)</u>

## **St. James Township**

### **Statement of Revenues, Expenditures and Changes in Fund Balance Budgetary Comparison - Road Fund For The Year Ended March 31, 2014**

	<b>Original Budget</b>	<b>Final Budget</b>	<b>Actual</b>	<b>Variance Favorable (Unfavorable)</b>
<b>Revenues:</b>				
Property taxes	\$ 69,966	\$ 69,966	\$ 62,981	\$ (6,985)
Interest income	-	-	103	103
Total revenues	69,966	69,966	63,084	(6,882)
<b>Expenditures:</b>				
<b>Public Works</b>				
Street lights	10,500	10,500	10,321	179
Supplies	-	-	2,570	(2,570)
Road maintenance	57,000	57,000	5,574	51,426
Total public works	67,500	67,500	18,465	49,035
<b>Debt Service</b>				
Principal	30,000	30,000	30,000	-
Interest expense	2,070	2,070	2,070	-
Total debt service	32,070	32,070	32,070	-
Total expenditures	99,570	99,570	50,535	49,035
<b>Change in Fund Balance</b>	(29,604)	(29,604)	12,549	42,153
<b>Fund Balance - April 1, 2013</b>	265,590	265,590	265,590	-
<b>Fund Balance - March 31, 2014</b>	<u>\$ 235,986</u>	<u>\$ 235,986</u>	<u>\$ 278,139</u>	<u>\$ 42,153</u>



## **St. James Township**

### **Statement of Revenues, Expenditures and Changes in Fund Balance Budgetary Comparison - Fire Fund For The Year Ended March 31, 2014**

	<b>Original Budget</b>	<b>Final Budget</b>	<b>Actual</b>	<b>Variance Favorable (Unfavorable)</b>
<b>Revenues:</b>				
Property taxes	\$ 45,968	\$ 45,968	\$ 46,031	\$ 63
Contributions from governmental units	45,000	45,000	32,845	(12,155)
Local contributions	2,000	2,000	2,000	-
Reimbursements	-	-	1,264	1,264
Interest income	400	400	61	(339)
Other income	93,368	93,368	-	(93,368)
<b>Total revenues</b>	<b>186,736</b>	<b>186,736</b>	<b>82,201</b>	<b>(104,535)</b>
<b>Expenditures:</b>				
<b>Public Safety</b>				
Wages	17,000	17,000	16,040	960
Payroll taxes	-	-	612	(612)
Payments to other governmental units	17,500	17,500	12,170	5,330
Insurance	16,000	16,000	13,875	2,125
Repairs and maintenance	8,000	8,000	8,533	(533)
Supplies	6,000	6,000	2,630	3,370
Utilities	6,900	6,900	15,691	(8,791)
Other fire department expenses	5,000	5,000	3,798	1,202
<b>Total public safety</b>	<b>76,400</b>	<b>76,400</b>	<b>73,349</b>	<b>3,051</b>
<b>Capital Outlay</b>	<b>17,300</b>	<b>17,300</b>	<b>42,339</b>	<b>(25,039)</b>
<b>Total expenditures</b>	<b>93,700</b>	<b>93,700</b>	<b>115,688</b>	<b>(21,988)</b>
<b>Change in Fund Balance</b>	<b>93,036</b>	<b>93,036</b>	<b>(33,487)</b>	<b>(126,523)</b>
<b>Fund Balance - April 1, 2013</b>	<b>177,104</b>	<b>177,104</b>	<b>177,104</b>	<b>-</b>
<b>Fund Balance - March 31, 2014</b>	<b>\$ 270,140</b>	<b>\$ 270,140</b>	<b>\$ 143,617</b>	<b>\$ (126,523)</b>

## St. James Township

### Other Supplementary Information Balance Sheet Nonmajor Funds March 31, 2014

	Airport Fund	Waste Management Fund	EMS Fund	Historical Society Fund	Medical Center Fund	Liquor Fund	Total
<b><u>Assets</u></b>							
Due from other funds	\$ -	\$ -	\$ -	\$ -	\$ -	\$13,898	\$ 13,898
Taxes receivable	5,090	7,069	5,090	1,272	9,163	-	27,684
Total assets	<u>\$ 5,090</u>	<u>\$ 7,069</u>	<u>\$ 5,090</u>	<u>\$ 1,272</u>	<u>\$ 9,163</u>	<u>\$13,898</u>	<u>\$ 41,582</u>
<b><u>Liabilities and Fund Balances</u></b>							
Liabilities,							
Due to other governmental units	\$ 5,090	\$ 7,069	\$ 5,090	\$ 1,272	\$ 9,163	\$ -	\$ 27,684
Fund Balances,							
Restricted	-	-	-	-	-	13,898	13,898
Total liabilities & fund balances	<u>\$ 5,090</u>	<u>\$ 7,069</u>	<u>\$ 5,090</u>	<u>\$ 1,272</u>	<u>\$ 9,163</u>	<u>\$13,898</u>	<u>\$ 41,582</u>

## **St. James Township**

**Other Supplementary Information**  
**Statement of Revenues, Expenditures and Changes in Fund Balance**  
**Nonmajor Funds**  
**For The Year Ended March 31, 2014**

	<u>Airport Fund</u>	<u>Waste Management Fund</u>	<u>EMS Fund</u>	<u>Historical Society Fund</u>	<u>Medical Center Fund</u>	<u>Liquor Fund</u>	<u>Total</u>
<b>Revenues:</b>							
Property taxes	\$ 47,650	\$ 66,203	\$ 48,399	\$ 11,911	\$ 85,821	\$ -	\$259,984
State shared revenues	-	-	-	-	-	1,711	1,711
Total revenues	47,650	66,203	48,399	11,911	85,821	1,711	261,695
<b>Expenditures:</b>							
<b>Health &amp; Welfare</b>							
Medical center	-	-	-	-	85,821	-	85,821
EMS	-	-	48,399	-	-	-	48,399
Total health and welfare	-	-	48,399	-	85,821	-	134,220
<b>Public Works</b>							
Airport	47,650	-	-	-	-	-	47,650
Waste management	-	66,203	-	-	-	-	66,203
Total public works	47,650	66,203	-	-	-	-	113,853
<b>Recreation and Culture</b>							
Historical society	-	-	-	11,911	-	-	11,911
Total expenditures	47,650	66,203	48,399	11,911	85,821	-	259,984
<b>Change in Fund Balance</b>	-	-	-	-	-	1,711	1,711
<b>Fund Balance - April 1, 2013</b>	-	-	-	-	-	12,187	12,187
<b>Fund Balance - March 31, 2014</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 13,898</u>	<u>\$ 13,898</u>

# **St. James Township Beaver Island, Michigan**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED MARCH 31, 2015



## ST. JAMES TOWNSHIP

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***Vredeveld Haefner LLC***  
CPA's and Consultants  
4001 Granada Ct.  
Grand Rapids, MI 49534  
FAX (616) 828-0307

**Douglas J. Vredeveld, CPA**  
(616) 446-7474  
**Peter S. Haefner, CPA**  
(616) 460-9388

## INDEPENDENT AUDITORS' REPORT

January 8, 2016

Township Board  
St. James Township  
Beaver Island, Michigan

### Report on the Financial Statements

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of St. James Township, Beaver Island, Michigan, (the Township) as of and for the year ended March 31, 2015, and the related notes to the financial statements, which collectively comprise the Township's basic financial statements as listed in the table of contents.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

### Opinions

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Township, as of March 31, 2015, and the respective changes in financial position and, where applicable cash flows, thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

*Specializing in services to governmental and nonprofit entities*

## **Other Matters**

### ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 3 through 8 and the information on pages 31 through 33 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### ***Other Information***

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Township's basic financial statements. The combining and individual fund financial statements and schedules are presented for purposes of additional analysis and are not a required part of the financial statements.

The combining and individual fund financial statements and schedules are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual fund financial statements and schedules are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

*Ordedeld Haefner LLC*

## **MANAGEMENT'S DISCUSSION AND ANALYSIS**

## St. James Township

### Management's Discussion and Analysis

As management of St. James Township (the Township), we offer readers of the Township's financial statements this narrative overview and analysis of the financial activities of the Township for the year ended March 31, 2015. We encourage readers to consider the information presented here in conjunction with additional information that is furnished in the financial statements and notes to the financial statements.

#### Financial Highlights

- The Township completed an addition to the fire hall.
- Funding levels remained steady with no significant increases.
- The Township finished the year with an increase in general fund balance.

#### Overview of the Financial Statements

This discussion and analysis is intended to serve as an introduction to St. James Township's financial statements. The Township's basic financial statements comprise three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements.

**Government-wide financial statements.** The *government-wide financial statements* are designed to provide readers with a broad overview of the Township's finances, in a manner similar to a private-sector business.

The *statement of net position* presents information on all of the Township's assets and liabilities, with the difference between the two reported as *net position*. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the Township is improving or deteriorating.

The *statement of activities* presents information showing how the government's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., long-term receivables).

Both of the government-wide financial statements distinguish functions of St. James Township that are principally supported by taxes and intergovernmental revenues (*governmental activities*) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (*business-type activities*). The governmental activities of the Township include legislative, general government, health and welfare, public safety, public works, and recreation and culture. The business-type activities of the Township include sewer and yacht dock services.

The government-wide financial statements include St. James Township (the *primary government*).

**Fund financial statements.** A *fund* is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. St. James Township, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of the Township can be divided into three categories: governmental funds, proprietary funds and fiduciary funds.



**Governmental funds.** *Governmental funds* are used to account for essentially the same functions reported as *governmental activities* in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on *near-term inflows and outflows of spendable resources*, as well as on *balances of spendable resources* available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for *governmental funds* with similar information presented for *governmental activities* in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between *governmental funds* and *governmental activities*.

The Township maintains nine individual governmental funds. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures, and changes in fund balances for the general, road, and fire protection funds, each of which is considered a major fund. Data is combined into a single aggregate presentation for the other governmental funds. Individual fund data for each of the non-major governmental funds is provided in the form of combining statements and schedules.

The Township adopts an annual appropriated budget for its general and special revenue funds. Budgetary comparison statements or schedules have been provided as required supplementary information for each major fund to demonstrate compliance with those budgets.

**Proprietary funds.** The Township maintains one type of proprietary fund. *Enterprise funds* are used to report the same functions presented as *business-type activities* in the government-wide financial statements. The Township uses enterprise funds to account for its sewer and yacht dock operations.

Proprietary funds provide the same type of information as the government-wide financial statements, only in more detail. The proprietary fund financial statements provide separate information for the sewer and yacht dock operations, each of which are considered to be major funds of the Township.

**Fiduciary fund.** The fiduciary fund is used to account for resources held for the benefit of parties outside the government. Fiduciary funds are not reflected in the government-wide financial statement because the resources of these funds are not available to support the Township's own programs. The accounting used for fiduciary funds is much like that used for proprietary funds.

**Notes to the financial statements.** The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements.

**Other information.** In addition to the basic financial statements and accompanying notes, this report also presents certain *required supplementary information*. This includes this management discussion and analysis and budget and actual comparisons for major funds.



## Government-wide Financial Analysis

**Statement of Net Position.** As noted earlier, net position may serve over time as a useful indicator of a government's financial position. In the case of St. James Township, assets exceeded liabilities by \$2,357,039 at the close of the most recent fiscal year.

A portion of the Township's net position reflects unrestricted net position which is available for future operations while a significant portion of net position is invested in capital assets (e.g., land, buildings and improvements, vehicles, equipment and infrastructure), less any related debt used to acquire those assets that is still outstanding. The Township uses these capital assets to provide services to citizens; consequently, these assets are *not* available for future spending. Although the Township's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

Following is a summary of net position:

### Summary of Net Position

	Governmental Activities		Business-type Activities		Totals	
	2015	2014	2015	2014	2015	2014
Current and other assets	\$ 477,449	\$ 593,135	\$ 144,324	\$ 153,449	\$ 621,773	\$ 746,584
Internal balances	246,721	176,519	(246,721)	(176,519)	-	-
Capital assets, net	850,335	761,264	1,045,287	1,083,669	1,895,622	1,844,933
<b>Total assets</b>	<b>1,574,505</b>	<b>1,530,918</b>	<b>942,890</b>	<b>1,060,599</b>	<b>2,517,395</b>	<b>2,591,517</b>
Long-term liabilities	-	-	100,012	100,021	100,012	100,021
Other liabilities	53,072	114,765	7,272	54,730	60,344	169,495
<b>Total liabilities</b>	<b>53,072</b>	<b>114,765</b>	<b>107,284</b>	<b>154,751</b>	<b>160,356</b>	<b>269,516</b>
Net position						
Net investment in capital assets						
assets	850,335	730,264	945,275	948,222	1,795,610	1,678,486
Restricted	363,918	435,654	-	56,272	363,918	491,926
Unrestricted (deficit)	307,180	250,235	(109,669)	(98,646)	197,511	151,589
<b>Total net position</b>	<b>\$1,521,433</b>	<b>\$1,416,153</b>	<b>\$835,606</b>	<b>\$905,848</b>	<b>\$2,357,039</b>	<b>\$2,322,001</b>

The unrestricted deficit in business-type activities is the cumulative effect of insufficient or uncollected revenues in those activities.

**Statement of Activities.** Net position of the Township increased by \$35,038 with the governmental showing an increase and business-type activities showing a decrease from prior balances. The governmental activities increase in net position of \$105,280 is primarily due to timing difference between when capital assets are purchased and when depreciation is recorded. The business-type activities decrease in net position of \$70,242 was primarily the result of revenues being insufficient to meet ongoing operating expenses including depreciation in those activities.

The following table presents a summary of the changes in net position for the years ended March 31.

### Summary of Activities

	Governmental Activities		Business-type Activities		Totals	
	2015	2014	2015	2014	2015	2014
<b>Revenue</b>						
Program revenue						
Charges for services	\$ 88,116	\$ 24,636	\$80,416	\$75,088	\$168,532	\$99,724
Operating grants and contributions	106,446	57,204	-	-	106,446	57,204
Capital grants and contributions	58,400	26,233	3,045	-	61,445	26,233
General revenue						
Property taxes	571,318	564,062	-	-	571,318	564,062
State shared revenue	27,888	35,841	-	-	27,888	35,841
Other	186	26,037	9	4,905	195	30,942
<b>Total revenue</b>	<b>852,354</b>	<b>734,013</b>	<b>83,470</b>	<b>79,993</b>	<b>935,824</b>	<b>814,006</b>
<b>Expenses</b>						
Legislative	99,729	68,188	-	-	99,729	68,188
General government	146,621	102,562	-	-	146,621	102,562
Health and welfare	127,737	134,200	-	-	127,737	134,220
Public safety	119,096	101,036	-	-	119,096	101,036
Public works	167,826	132,318	-	-	167,826	132,318
Recreation and culture	86,065	105,119	-	-	86,065	105,119
Other	-	3,989	-	-	-	3,989
Sewer	-	-	54,808	52,772	54,808	52,772
Yacht dock	-	-	98,904	100,788	98,904	100,788
<b>Total expenses</b>	<b>747,074</b>	<b>647,432</b>	<b>153,712</b>	<b>153,560</b>	<b>900,786</b>	<b>800,992</b>
Increase in net position	105,280	86,581	(70,242)	(73,567)	35,038	13,014
<b>Net position, beginning of year</b>	<b>1,416,153</b>	<b>1,329,572</b>	<b>905,848</b>	<b>979,415</b>	<b>2,322,001</b>	<b>2,308,987</b>
<b>Net position, end of year</b>	<b>\$1,521,433</b>	<b>\$1,416,153</b>	<b>\$835,606</b>	<b>\$905,848</b>	<b>\$2,357,039</b>	<b>\$2,322,001</b>

**Governmental Activities.** During the year the Township invested \$167,826 or 22% of governmental activities expenses in public works which includes road, airport and waste management operations. Additionally the Township invested \$146,621 or 20% of governmental activities expenses in general government while legislative, public safety, health and welfare, culture and recreation and interest on long-term debt made up the remaining 58% of governmental activities expenses.

**Business-type Activities.** Business-type activities decreased the Township's net position by \$70,242 compared to a decrease of \$73,567 in the prior year.

## Financial Analysis of the Government's Funds

As noted earlier, the Township uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

**Governmental funds.** The focus of the Township's *governmental funds* is to provide information on near-term inflows, outflows, and balances of *spendable* resources. Such information is useful in assessing the Township's financing requirements. In particular, *unassigned fund balance* may serve as a useful measure of a government's net resources available for spending at the end of the fiscal year. As of the end of the current fiscal year, the Township's governmental funds reported combined ending fund balances of \$671,098, a decrease of \$14,791 in comparison with the prior year. Of the \$671,098, \$307,180 is reported in the general fund. The remaining amount of fund balance is reported in various funds as non-spendable, restricted, committed, or assigned for certain uses depending on the nature of the restriction.

The general fund is the chief operating fund of the Township. At the end of the current fiscal year, unassigned fund balance of the general fund was \$294,814. As a measure of the general fund's liquidity, it may be useful to compare unassigned fund balance to total fund expenditures. Unassigned fund balance represents 86% of total general fund expenditures. Fund balance of the Township's general fund increased by \$56,945.

At the end of the current fiscal year, fund balance of the road fund special revenue fund was \$267,732, a decrease of \$10,407 from the previous year.

At the end of the current fiscal year, fund balance of the fire protection special revenue fund was \$80,146, a decrease of \$63,471. The decrease is primarily due to funds expended for construction work on the fire hall.

**Proprietary Funds.** The Township's proprietary funds provide the same type of information found in the government wide financial statements, but in more detail.

Unrestricted net deficits reported in the sewer and yacht dock funds at the end of the year amounted to \$63,121 and \$46,548, respectively. The sewer fund had a decrease in net position for the year of \$19,449, the yacht dock fund had a decrease of \$50,793. Other factors concerning the finances of these funds have already been addressed in the discussion of the Township's business-type activities.

## Capital Asset and Debt Administration

**Capital assets.** The Township's investment in capital assets for its governmental and business-type activities as of March 31, 2015, amounted to \$1,895,622 (net of accumulated depreciation).

The Township's capital assets (net of depreciation) are summarized as follows:

Capital Assets			
	Governmental Activities	Business- type Activities	Total
Land	\$ 368,040	\$ -	\$ 368,040
Construction in progress	41,435	-	41,435
Buildings, equipment and infrastructure	440,860	1,045,287	1,486,147
<b>Total</b>	<b>\$850,335</b>	<b>\$1,045,287</b>	<b>\$1,895,622</b>

Significant additions during the year consisted primarily of an addition to the fire hall. Additional information on St. James Township capital assets can be found in Note 4 of these financial statements.

**Debt.** At the end of the current fiscal year, the Township had total debt outstanding of \$100,012 consisting of sewer bonds and an installment purchase agreement payable. Principle payments of \$30,000 were made on the sewer debt during the year. A final payment \$31,000 was made during the year on general obligation bonds. Additional information on the Township's long-term debt can be found in Note 6 of these financial statements.

### **Budgetary Highlights**

- The general fund budget for legislative activity was amended to increase professional services.
- The general fund budget for recreation was transferred to capital outlay, however the anticipated project did not occur.
- The road fund budget was decreased to reflect only projects and expenses completed.
- The fire protection fund budget was increased to reflect the fire hall building project.

### **Economic Factors and Next Year's Budgets and Rates**

The following factors were considered in preparing the Township's budget for the 2016 fiscal year:

- The Township anticipates a slight increase in property taxable values.
- The budget reflects projects anticipated at the time the budget was adopted.

### **Requests for Information**

This financial report is designed to provide a general overview of the Township's finances for all those with an interest in the government's finances. Questions concerning any of the information provided in this report can be addressed by contacting the Township office at (231) 271-3051.

## **BASIC FINANCIAL STATEMENTS**



**ST. JAMES TOWNSHIP**  
**STATEMENT OF NET POSITION**  
**MARCH 31, 2015**

	<b>Primary Government</b>		
	<b>Governmental Activities</b>	<b>Business-Type Activities</b>	<b>Total</b>
<b>Assets</b>			
Cash and cash equivalents	\$ 418,668	\$ 32,462	\$ 451,130
Internal balances	246,721	(246,721)	-
Accounts receivable	58,781	111,862	170,643
Capital assets, net			
Land	368,040	-	368,040
Construction in progress	41,435	-	41,435
Buildings, equipment and infrastructure	440,860	1,045,287	1,486,147
<b>Total assets</b>	<b>1,574,505</b>	<b>942,890</b>	<b>2,517,395</b>
<b>Liabilities</b>			
Accounts payable	46,072	5,742	51,814
Accrued liabilities	7,000	1,530	8,530
Noncurrent liabilities			
Due within one year	-	35,674	35,674
Due in more than one year	-	64,338	64,338
<b>Total liabilities</b>	<b>53,072</b>	<b>107,284</b>	<b>160,356</b>
<b>Net position</b>			
Investment in capital assets	850,335	945,275	1,795,610
Restricted for			
Roads	267,732	-	267,732
Fire protection	80,146	-	80,146
Liquor control	16,040	-	16,040
Unrestricted (deficit)	307,180	(109,669)	197,511
<b>Total net position</b>	<b>\$ 1,521,433</b>	<b>\$ 835,606</b>	<b>\$ 2,357,039</b>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED MARCH 31, 2015**

<u>Functions/Programs</u>	<u>Expenses</u>	<u>Program Revenues</u>			<u>Net (Expense) Revenue</u>
		<u>Charges for Services</u>	<u>Operating Grants and Contributions</u>	<u>Capital Grants and Contributions</u>	
<b>Primary government</b>					
Governmental activities					
Legislative	\$ 99,729	\$ -	\$ -	\$ -	\$ (99,729)
General government	146,621	87,216	28,127	58,400	27,122
Health and welfare	127,737	-	-	-	(127,737)
Public safety	119,096	900	78,319	-	(39,877)
Public works	167,826	-	-	-	(167,826)
Recreation and culture	86,065	-	-	-	(86,065)
Total governmental activities	<u>747,074</u>	<u>88,116</u>	<u>106,446</u>	<u>58,400</u>	<u>(494,112)</u>
Business-type activities					
Sewer	54,808	32,312	-	3,045	(19,451)
Yacht dock	98,904	48,104	-	-	(50,800)
Total business-type activities	<u>153,712</u>	<u>80,416</u>	<u>-</u>	<u>3,045</u>	<u>(70,251)</u>
<b>Total primary government</b>	<u>\$ 900,786</u>	<u>\$ 168,532</u>	<u>\$ 106,446</u>	<u>\$ 61,445</u>	<u>\$ (564,363)</u>

(Continued)

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	Primary Government		
	Governmental Activities	Business-type Activities	Total
Changes in net assets			
Net (expense) revenue	\$ (494,112)	\$ (70,251)	\$ (564,363)
General revenues			
Property taxes			
General operating	197,832	-	197,832
Roads	94,693	-	94,693
Fire protection	45,566	-	45,566
Airport	47,309	-	47,309
Waste management	46,359	-	46,359
Emergency medical services	47,309	-	47,309
Historical society	11,822	-	11,822
Medical center	80,428	-	80,428
State shared revenues	27,888	-	27,888
Interest earnings	186	9	195
Total general revenues	599,392	9	599,401
Change in net position	105,280	(70,242)	35,038
Net position, beginning of year	1,416,153	905,848	2,322,001
Net position, end of year	\$ 1,521,433	\$ 835,606	\$ 2,357,039

(Concluded)

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**

**GOVERNMENTAL FUNDS  
BALANCE SHEET**

**MARCH 31, 2015**

	<u>General</u>	<u>Road Fund</u>	<u>Fire Protection Fund</u>	<u>Nonmajor Funds</u>	<u>Total</u>
<b>Assets</b>					
Cash and cash equivalents	\$ 159,764	\$ 163,695	\$ 94,929	\$ -	\$ 418,388
Accounts receivable	22,261	9,262	4,448	22,810	58,781
Due from other funds	159,898	96,770	-	16,040	272,708
<b>Total Assets</b>	<u>\$ 341,923</u>	<u>\$ 269,727</u>	<u>\$ 99,377</u>	<u>\$ 38,850</u>	<u>\$ 749,877</u>
<b>Liabilities and fund balances</b>					
<b>Liabilities</b>					
Accounts payable	\$ 11,703	\$ 1,279	\$ 10,000	\$ 22,810	\$ 45,792
Deposits held for others	7,000	-	-	-	7,000
Due to other funds	16,040	716	9,231	-	25,987
<b>Total liabilities</b>	<u>34,743</u>	<u>1,995</u>	<u>19,231</u>	<u>22,810</u>	<u>78,779</u>
<b>Fund balances</b>					
Restricted	-	267,732	80,146	16,040	363,918
Assigned	12,366	-	-	-	12,366
Unassigned	294,814	-	-	-	294,814
<b>Total fund balances</b>	<u>307,180</u>	<u>267,732</u>	<u>80,146</u>	<u>16,040</u>	<u>671,098</u>
<b>Total liabilities and fund balances</b>	<u>\$ 341,923</u>	<u>\$ 269,727</u>	<u>\$ 99,377</u>	<u>\$ 38,850</u>	<u>\$ 749,877</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**

**RECONCILIATION OF FUND BALANCE ON THE BALANCE SHEET  
FOR GOVERNMENTAL FUNDS TO NET POSITION OF  
GOVERNMENTAL ACTIVITIES ON THE STATEMENT OF NET POSITION**

**MARCH 31, 2015**

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<b>Fund balances - total governmental funds</b>	\$ 671,098
Amounts reported for <i>governmental activities</i> in the statement of net position are different because	
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds.	
Add - capital assets (net)	<u>850,335</u>
<b>Net position of governmental activities</b>	<u>\$ 1,521,433</u>

The accompanying notes are an integral part of these financial statements.



**ST. JAMES TOWNSHIP**  
**GOVERNMENTAL FUNDS**  
**STATEMENT OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCES**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	<u>General</u>	<u>Road Fund</u>	<u>Fire Protection Fund</u>	<u>Non major Funds</u>	<u>Total</u>
<b>Revenues</b>					
Property taxes	\$ 197,832	\$ 94,693	\$ 45,566	\$ 233,227	\$ 571,318
Intergovernmental revenues					
State	112,273	-	-	2,142	114,415
Penal fines, fees and charges	67,299	-	-	-	67,299
Contributions from local units	-	-	75,124	-	75,124
Donations	-	-	3,195	-	3,195
Interest	74	58	54	-	186
Miscellaneous	20,817	-	-	-	20,817
<b>Total revenues</b>	<u>398,295</u>	<u>94,751</u>	<u>123,939</u>	<u>235,369</u>	<u>852,354</u>
<b>Expenditures</b>					
Current					
Legislative	99,729	-	-	-	99,729
General government	155,177	-	-	-	155,177
Health and welfare	-	-	-	127,737	127,737
Public safety	14,215	-	80,499	-	94,714
Public works	-	73,460	-	93,668	167,128
Recreation and culture	72,229	-	-	11,822	84,051
Capital outlay	-	-	106,911	-	106,911
Debt service					
Principal	-	31,000	-	-	31,000
Interest	-	698	-	-	698
<b>Total expenditures</b>	<u>341,350</u>	<u>105,158</u>	<u>187,410</u>	<u>233,227</u>	<u>867,145</u>
Net changes in fund balances	56,945	(10,407)	(63,471)	2,142	(14,791)
<b>Fund balances, beginning of year</b>	<u>250,235</u>	<u>278,139</u>	<u>143,617</u>	<u>13,898</u>	<u>685,889</u>
<b>Fund balances, end of year</b>	<u>\$ 307,180</u>	<u>\$ 267,732</u>	<u>\$ 80,146</u>	<u>\$ 16,040</u>	<u>\$ 671,098</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**

**RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES  
AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS  
TO THE STATEMENT OF ACTIVITIES**

**FOR THE YEAR ENDED MARCH 31, 2015**

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<b>Net changes in fund balances - total governmental funds</b>	<b>\$ (14,791)</b>
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Amounts reported for *governmental activities* in the statement of activities are different because

Governmental funds report capital outlays as expenditures. However, in the statement of activities, the cost of those assets are allocated over their estimated useful lives and reported as depreciation expense.

Add - capital outlay	126,505
Deduct - depreciation expense	(37,434)

Repayment of bond principal is an expenditure in the governmental funds, but the repayment reduces long-term liabilities in the statement of net position.

Add - principal payments on bonds payable	<u>31,000</u>
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<b>Change in net position of governmental activities</b>	<b><u>\$ 105,280</u></b>
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The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**ENTERPRISE FUNDS**  
**STATEMENT OF NET POSITION**  
**MARCH 31, 2015**

	<u>Sewer</u>	<u>Yacht Dock</u>	<u>Total</u>
<b>Assets</b>			
Current assets			
Cash and cash equivalents	\$ 29,352	\$ 3,110	\$ 32,462
Receivables			
Accounts	70,449	-	70,449
Assessments	30,619	-	30,619
Tax roll	10,794	-	10,794
Total current assets	<u>141,214</u>	<u>3,110</u>	<u>144,324</u>
Noncurrent assets			
Capital assets, net	<u>466,969</u>	<u>578,318</u>	<u>1,045,287</u>
<b>Total assets</b>	<u>608,183</u>	<u>581,428</u>	<u>1,189,611</u>
<b>Liabilities</b>			
Current liabilities			
Accounts payable	4,425	1,317	5,742
Accrued liabilities	1,530	-	1,530
Due to other funds	198,380	48,341	246,721
Current portion of long-term debt	35,674	-	35,674
Total current liabilities	240,009	49,658	289,667
Long-term liabilities			
Long-term debt, net of current portion	<u>64,338</u>	<u>-</u>	<u>64,338</u>
<b>Total liabilities</b>	<u>304,347</u>	<u>49,658</u>	<u>354,005</u>
<b>Net position</b>			
Net investment in capital assets	366,957	578,318	945,275
Unrestricted (deficit)	<u>(63,121)</u>	<u>(46,548)</u>	<u>(109,669)</u>
<b>Total net position</b>	<u>\$ 303,836</u>	<u>\$ 531,770</u>	<u>\$ 835,606</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**ENTERPRISE FUNDS**  
**STATEMENT OF REVENUES, EXPENSES**  
**AND CHANGES IN NET POSITION**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	<u>Sewer</u>	<u>Yacht Dock</u>	<u>Total</u>
<b>Operating revenue</b>			
Charges for services	\$ 32,312	\$ 48,104	\$ 80,416
<b>Operating expense</b>			
Personnel	14,664	36,115	50,779
Repair and maintenance	18,103	3,840	21,943
Supplies and other	2,931	18,722	21,653
Contracted services	567	200	767
Depreciation	12,756	40,027	52,783
<b>Total operating expense</b>	49,021	98,904	147,925
Operating income (loss)	(16,709)	(50,800)	(67,509)
<b>Non-operating revenue (expense)</b>			
Special assessments	3,045	-	3,045
Interest income	2	7	9
Interest expense	(5,787)	-	(5,787)
<b>Total non-operating revenue (expense)</b>	(2,740)	7	(2,733)
Changes in net position	(19,449)	(50,793)	(70,242)
<b>Net position, beginning of year</b>	323,285	582,563	905,848
<b>Net position, end of year</b>	\$ 303,836	\$ 531,770	\$ 835,606

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**ENTERPRISE FUNDS**  
**STATEMENT OF CASH FLOWS**

**FOR THE YEAR ENDED MARCH 31, 2015**

	<u>Sewer</u>	<u>Yacht Dock</u>	<u>Total</u>
<b>Cash flows from operating activities</b>			
Receipts from customers and users	\$ 37,711	\$ 48,104	\$ 85,815
Payments to employees	(14,664)	(36,115)	(50,779)
Payments to suppliers	(32,853)	(22,762)	(55,615)
<b>Net cash provided by (used in) operating activities</b>	<u>(9,806)</u>	<u>(10,773)</u>	<u>(20,579)</u>
<b>Cash flows from non-capital financing activities</b>			
Loan (made to) received from other funds	59,266	10,936	70,202
<b>Cash flows from capital and related financing activities</b>			
Payment received on amount due from other government	3,045	-	3,045
Interest paid	(6,567)	-	(6,567)
Principal paid on long-term debt	(35,435)	-	(35,435)
Acquisitions of capital assets	-	(14,400)	(14,400)
<b>Net cash provided by (used in) capital and related financing activities</b>	<u>(38,957)</u>	<u>(14,400)</u>	<u>(53,357)</u>
<b>Cash flows from investing activities</b>			
Interest income	2	7	9
<b>Net increase (decrease) in cash and pooled investments</b>	10,505	(14,230)	(3,725)
<b>Cash and cash equivalents, beginning of year</b>	18,847	17,340	36,187
<b>Cash and cash equivalents, end of year</b>	<u>\$ 29,352</u>	<u>\$ 3,110</u>	<u>\$ 32,462</u>
<b>Cash flows from operating activities</b>			
Operating income (loss)	\$ (16,709)	\$ (50,800)	\$ (67,509)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities			
Depreciation	12,756	40,027	52,783
Changes in operating assets and liabilities which provided (used) cash			
Accounts receivable	5,399	-	5,399
Accounts payable	(11,252)	-	(11,252)
<b>Net cash provided by (used in) operating activities</b>	<u>\$ (9,806)</u>	<u>\$ (10,773)</u>	<u>\$ (20,579)</u>

The accompanying notes are an integral part of these financial statements.



**ST. JAMES TOWNSHIP**  
**AGENCY FUND**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**MARCH 31, 2015**

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<b>Assets</b>	
Cash and cash equivalents	\$ <u>280</u>
<b>Total assets</b>	<b>\$ <u>280</u></b>
<b>Liabilities</b>	
Due to other governments	\$ <u>280</u>
<b>Total Liabilities</b>	<b>\$ <u>280</u></b>

The accompanying notes are an integral part of these financial statements.

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**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

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**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

St. James Township, Beaver Island, Michigan (the "Township") operates under an elected Township Board of 5 members and provides services to its residents in many areas including police and fire protection, road maintenance, a yacht dock, sewer services, community enrichment and development, and health and welfare.

The accounting policies of the Township conform to generally accepted accounting principles (GAAP) as applicable to governments. The following is a summary of the significant policies.

***Reporting Entity***

These financial statements present the Township and its component units, entities for which the Township is considered to be financially accountable. Blended component units, although legally separate entities are, in substance, part of the Township's operations, so data from these units are combined with data of the primary government. Discretely presented component units are reported in a separate column in the financial statements to emphasize they are legally separate from the Township. The Township currently does not have any component units.

***Joint Operations***

St. James Township participates with neighboring Peaine Township to support the following operations on a 50-50 basis. The operations are controlled by, and reported in each of the Township's respective financial statements as follows:

St. James Township:
Beaver Island Fire Department (fire protection fund)
Cemetery (included in general fund)
Peaine Township
Waste management
Emergency Medical Services
Beaver Island Airport

The members of the governing boards are appointed by the Townships. The Townships have significant influence over operations of each of the component units and are also accountable for their fiscal matters. The above units provide services exclusively to the Townships. The Joint operations are included as special revenue funds in the financial statements.

St. James Township also controls the yacht dock and operates it jointly with Peaine Township. Operating deficiencies are shared by the Townships with St. James funding 66.67% and Peaine funding 33.33%. During the most recent fiscal year the yacht dock reported an operating deficiency of \$50,793 and a net position of \$531,770 at March 31, 2015.

***Government-wide and Fund Financial Statements***

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the nonfiduciary activities of the primary government. For the most part, the effect of interfund activity has been removed from these statements. *Governmental activities*, which normally are supported by taxes and intergovernmental revenues, are reported separately from *business-type activities*, which rely to a significant extent on fees and charges for support.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

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The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or segment. *Program revenues* include (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as *general revenues*.

Separate financial statements are provided for governmental funds, proprietary funds, and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

***Measurement Focus, Basis of Accounting and Financial Statement Presentation***

The government-wide financial statements are reported using the *economic resources measurement focus* and the *accrual basis of accounting*, as are the proprietary fund and fiduciary fund financial statements. Revenues are recorded when earned and expenses are recorded when liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the *current financial resources measurement focus* and the *modified accrual basis* of accounting. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within 60 days of the end of the current fiscal period except grant revenues which are recognized when grant requirements are met, state shared revenue is recognized in the month in which taxes are collected, and interest revenue which is recorded when earned. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims and judgments, are recorded only when payment is due. Property taxes, state revenue, grant revenue, licenses, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable and available only when cash is received by the Township.

Proprietary funds distinguish operating revenues and expenses from nonoperating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the enterprise funds are charges for services. Operating expenses for the enterprise funds include depreciation on capital assets, labor, supplies and contracted services. All revenues and expenses not meeting this definition are reported as nonoperating revenues and expenses.

The Township reports the following major governmental funds:

The *General Fund* is the general operating fund of the Township. It is used to account for all financial resources, except those required to be accounted for in another fund.

The *Road Fund* is used to account for the proceeds of a dedicated millage that is legally restricted to expenditures for streets within the Township.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

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The *Fire Protection Fund* is used to account for the proceeds of a dedicated millage that is legally restricted to expenditures for fire protection.

The Township reports the following major proprietary funds:

The *Sewer Enterprise Fund* is used to account for the operations of the Township's sewer collection system that provides services on a user charge basis.

The *Yacht Dock Enterprise Fund* is used to account for seasonal and transient dock rental and the Township owned municipal yacht dock.

Additionally, the Township reports the following fund type:

The *Special Revenue Funds* are used to account for the proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes.

Government resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled.

***Budgets and Budgetary Accounting***

Comparisons to budget are presented for general and special revenue funds. The Township follows these procedures in establishing the budgetary data reflected in the financial statements:

1. Prior to March 1, the Township Supervisor submits to the Township Board a proposed operating budget for the fiscal year commencing the following April 1.
2. Public hearings are conducted to obtain taxpayer comments.
3. Prior to April 1, the budget is legally enacted through passage of a resolution.
4. Formal budgetary integration is employed as a management control device during the year for all funds except agency funds.
5. Budgets for the general and special revenue funds are adopted on a basis consistent with generally accepted accounting principles (GAAP).
6. Adoption and amendments of all budgets used by the Township are governed by Public Act 621. The appropriations ordinances are based on the projected expenditures budget of the Township. Any amendment to the original budget must meet the requirements of Public Act 621. The Township amended its budget for the year. Any revisions that alter the total expenditures of any activity must be approved by the Township Board.

Budgets for expenditures are adopted on an activity basis. Budgeted amounts are as originally adopted and amended by the Township Board.

***Cash and Cash Equivalents***

The Township's deposits are considered to be cash and cash equivalents because the balances consist of demand and savings deposits.



**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

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***Investment Statutory Authority***

State statutes authorize the Township to invest in:

- a. Bond, securities, other obligations and repurchase agreements of the United States, or an agency or instrumentality of the United States.
- b. Certificates of deposit, savings accounts, deposit accounts or depository receipts of a qualified financial institution.
- c. Commercial paper rated at the time of purchase within the two highest classifications established by not less than two standard rating services and that matures not more than 270 days after the date of purchase.
- d. Bankers' acceptances of United States banks.
- e. Obligations of the State of Michigan and its political subdivisions that, at the time of purchase are rated as investment grade by at least one standard rating service.
- f. Mutual funds registered under the Investment Company Act of 1940 with the authority to purchase only investment vehicles that are legal for direct investment by a public corporation.
- g. External investment pools as authorized by Public Act 20 as amended.

***Receivables***

All receivables are recorded at their gross value and, where appropriate, are reduced by the estimated portion that is expected to be uncollectible. Uncollectible balances are immaterial to the financial statements.

***Due to and Due from Other Funds***

Interfund receivables and payables are short term borrowings that arise from interfund transactions which are recorded by all funds affected in the period in which transactions are executed.

***Capital Assets***

Capital assets, which include property, buildings, infrastructure, and equipment, are reported in the governmental and business-type activities column in the government-wide financial statements.

Capital assets are defined by the government as assets with an initial, individual cost of more than \$1,000 and an estimated useful life in excess of two years. Such assets are valued at cost where historical records are available and at an estimated historical cost where no historical records exist. Donated capital assets are valued at their estimated fair market value on the date received.

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized. Improvements are capitalized and depreciated over the remaining useful lives of the related capital assets, as applicable.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

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No interest expense has been capitalized on capital assets reported in proprietary funds.

Depreciation on capital assets (including infrastructure), is computed using the straight-line method over the following estimated useful lives:

	<u>Years</u>
Buildings and improvements	40
Equipment	5
Land improvements	20
System Infrastructure	40-50

***Long-Term Obligations***

In the government-wide financial statements and proprietary fund types in the fund financial statements, the long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary fund type statements of net position. Where applicable, bond premiums and discounts are deferred and amortized over the life of the bonds using the straight line method which approximates the effective interest method.

In the fund financial statements, governmental fund types recognize bond premiums, discounts and issuance costs in the year of issuance. The face amount of debt issued and any premiums received are reported as other financing sources. Discounts on debt issuances are reported as an other financing use. Issuance costs are reported as expenditures.

***Net Position and Fund Balance Reporting***

Governmental funds report fund balance in the following five categories:

1. Non-spendable - the related asset's form does not allow expenditure of the balance. The assets are either (a) not in a spendable form or (b) legally or contractually required to be maintained intact. Nonspendable fund balance would be equal to inventory, prepaid items, non-current financial assets, and the nonspendable portion of endowments.
2. Restricted - the related assets can only be spent for the specific purposes stipulated by constitution, external resource providers, or as identified in enabling legislation.
3. Committed - the related assets can only be spent for a specific purpose identified by formal resolution of the governing board.
4. Assigned - the related assets can only be spent for a specific purpose identified by management as authorized by the governing board.
5. Unassigned - is the residual classification and includes all spendable amounts not contained in the other classifications.

Fund Balance can only be committed or assigned by the Township Board.

***Net Position and Fund Balance Flow Assumptions***

Sometimes the government will fund outlays for a particular purpose from both restricted (e.g., restricted bond or grant proceeds) and unrestricted resources. In order to calculate the amounts to report as restricted – net position/fund balance and unrestricted – net position/fund balance, a flow assumption must be made about the order in which the resources are considered to be applied. It is the government's policy to use restricted resources first, then unrestricted resource as they are needed. Further, when the components of unrestricted fund balance can be used for the same purpose, committed fund balance is depleted first, followed by assigned fund balance. Unassigned fund balance is applied last.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

***Property Taxes***

Township property taxes are attached as an enforceable lien on property as of July 1. Taxes are levied December 1 and are due without penalty on or before February 14. Real property taxes not collected as of February 14 are turned over to the County for collection, which advances the Township 100% for the delinquent real property taxes. Collection of delinquent personal property taxes remains the responsibility of the Township Treasurer.

***Grants and Other Intergovernmental Revenues***

Grants and assistance awards made on the basis of entitlement periods are recorded as intergovernmental receivables and revenue when entitlement occurs. Reimbursement-type grants are recorded as intergovernmental receivables and revenues when the related expenditure/expenses are incurred.

***Interfund Transactions***

Quasi-external transactions are accounted for as revenues, expenditures, or expenses. Transactions that constitute reimbursements to a fund for expenditures/expenses initially made from it that are properly applicable to another fund, are recorded as expenditures/expenses in the reimbursing fund and as reductions of expenditures/expenses in the fund that is reimbursed. All other interfund transactions, except quasi-external transactions and reimbursements, are reported as transfers.

***Risk Management***

The Township is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. During the year ended March 31, 2015, the Township carried commercial insurance to cover risks of losses. The Township has had no settled claims resulting from these risks that exceeded their commercial coverage in any of the past three fiscal years.

**2. DEPOSITS AND INVESTMENTS**

The captions on the financial statements relating to cash and cash equivalents are as follows:

Governmental activities	\$418,668
Business-type activities	32,462
Fiduciary funds	280
	<u>\$451,410</u>

Cash and cash equivalents consist of \$451,410 of deposits at March 31, 2015.

These deposits are in financial institutions located in Michigan. State policy limits the Treasurer's investing options to financial institutions located in Michigan. All accounts are in the name of the Township and a specific fund or common account. They are recorded in Township records at fair value.

*Custodial Credit Risk - Deposits.* Custodial credit risk is the risk that in the event of a bank failure, the Township's deposits may not be returned. As of year-end, \$210,602 of the Township's bank balance of \$460,602 was exposed to custodial credit risk because it was uninsured and uncollateralized.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

**3. INTERFUND RECEIVABLES AND PAYABLES**

Amounts receivable and payable represent loans between funds which consist of the following for the year ended March 31, 2015:

Receivable	Payable					Total
	General fund	Sewer fund	Fire protection fund	Road fund	Yacht dock fund	
General fund	\$ -	\$101,610	\$9,231	\$716	\$48,341	<b>\$159,898</b>
Road fund	-	96,770	-	-	-	<b>96,770</b>
Nonmajor funds	16,040	-	-	-	-	<b>16,040</b>
<b>Total</b>	<b>\$16,040</b>	<b>\$198,380</b>	<b>\$9,231</b>	<b>\$716</b>	<b>\$48,341</b>	<b>\$272,708</b>

**4. CAPITAL ASSETS**

Capital asset activity for the year was as follows:

	Balance April 1, 2014	Additions	Deletions	Balance March 31, 2015
<b>Governmental Activities</b>				
Capital assets not being depreciated				
Land				
Solely owned	\$ 51,530	\$ -	\$ -	\$ 51,530
Jointly owned	316,510	-	-	316,510
Construction in progress				
Solely owned	41,435	-	-	41,435
Total capital assets not being depreciated	409,475			409,475
Capital assets being depreciated				
Land improvements				
Solely owned	33,808	-	-	33,808
Buildings and improvements				
Solely owned	208,529	-	-	208,529
Jointly owned				
Fire fund	31,753	106,910	-	138,663
Other Township buildings	281,493	19,595	-	301,088
Equipment and furniture				
Solely owned	130,378	-	-	130,378
Jointly owned				
Fire fund	275,235	-	-	275,235
Total capital assets being depreciated	961,196	126,505	-	1,087,701
Less accumulated depreciation	609,407	37,434	-	646,841
Net capital assets being depreciated	351,789	89,071	-	440,860
<b>Governmental Activities capital assets, net</b>	<b>\$ 761,264</b>	<b>\$ 89,071</b>	<b>\$ -</b>	<b>\$ 850,335</b>



**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	<b>Balance April 1, 2014</b>	<b>Additions</b>	<b>Deletions</b>	<b>Balance March 31, 2015</b>
<b>Business-type Activities</b>				
Buildings and improvements Jointly owned	\$ 997,113	\$14,400	\$ -	\$1,011,513
Sewer system Solely owned	623,019	-	-	623,019
Total capital assets	1,620,132	14,400	-	1,634,532
Less accumulated depreciation	536,462	52,783	-	589,245
<b>Business-type Activities capital assets, net</b>	<b>\$1,083,670</b>	<b>\$(38,383)</b>	<b>\$ -</b>	<b>\$1,045,287</b>

Depreciation expense was charged to functions/programs of the primary government as follows:

<b>Governmental Activities</b>	
General government	\$ 9,788
Public safety	24,382
Culture and recreation	3,264
<b>Total depreciation expense, governmental activities</b>	<b>\$37,434</b>
<b>Business-type Activities</b>	
Sewer	\$12,756
Yacht dock	40,027
<b>Total depreciation expense, business-type activities</b>	<b>\$52,783</b>

**5. DEFINED CONTRIBUTION PENSION PLAN**

The Township provides retirement benefits to its elected officials through a self-administered defined contribution pension plan. Employer contributions are equal to 5% of eligible wages. Elected officials may also elect to contribute a portion of their salary to the plan.

Employer and employee contributions to the plan for the year ended March 31, 2015 amounted to \$5,330 and \$-, respectively.



**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

**6. LONG-TERM DEBT**

The following is a summary of the debt transactions of the Township for the year ended March 31, 2015.

	<b>Balance April 1, 2014</b>	<b>Additions</b>	<b>Deletions</b>	<b>Balance March 31, 2015</b>	<b>Due Within One Year</b>
<b>Governmental Activities</b>					
\$251,000 General Obligation Bonds, payable in annual installments of \$30,000 to \$31,000 through 2015, plus interest at 4.5%	\$31,000	\$ -	\$31,000	\$ -	\$ -
<b>Business-type Activities</b>					
\$500,000 Special Assessment Unlimited Tax Bonds, payable in annual installments of \$30,000 through April 1, 2016, plus interest at 5.25%	\$ 90,000	\$ -	\$30,000	\$ 60,000	\$30,000
\$59,167 installment purchase agreement, payable in quarterly installments of \$1,845 through June 1, 2021, including interest at 4.5%	45,447	-	5,435	40,012	5,674
	<u>\$135,447</u>	<u>\$ -</u>	<u>\$35,435</u>	<u>\$100,012</u>	<u>\$35,674</u>

The annual requirements to amortize all debt outstanding (excluding accrued employee benefits) as of March 31, 2015 are as follows:

<b>Year Ended March 31</b>	<b>Business-type Activities</b>	
	<b>Principal</b>	<b>Interest</b>
2016	\$ 35,674	\$4,023
2017	35,934	2,233
2018	6,205	1,175
2019	6,489	891
2020	6,786	594
2021-2022	8,924	304
<b>Total</b>	<b>\$100,012</b>	<b>\$9,220</b>

**7. SUBSEQUENT EVENTS**

Subsequent to year end the Township Board approved an investigation of sewer fund billing and collection activities for the past ten years. The amount reported in these financial statements reflect the results of the investigation along with policies enacted by the Township Board for collection and billing of the past due amounts. Management believes amounts reported in these financial statements are collectible.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2015**

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**8. EXCESS OF EXPENDITURES OVER APPROPRIATIONS IN BUDGETARY FUNDS**

Michigan law provides that a local unit shall not incur expenditures in excess of the amount appropriated.

In the body of the financial statements, the Township's actual expenditures and budgeted expenditures for the budgeted funds have been shown on an activity basis. The approved budgets of the Township for these budgeted funds were adopted at the activity level.

During the year ended June 30, 2015, the Township incurred expenditures in certain budgetary funds which were in excess of the amounts appropriated as follows:

	<b><u>Final Budget</u></b>	<b><u>Actual</u></b>	<b><u>Variance</u></b>
<b>General Fund</b>			
General government			
Legislative	\$ 78,929	\$ 99,729	\$(20,800)
General government	103,866	155,177	(51,311)
Public safety	12,137	14,215	(2,078)
<b>Road Fund</b>			
Public works	72,178	73,460	(1,282)
<b>Fire Protection Fund</b>			
Public safety	64,990	80,499	(15,509)
Capital outlay	106,627	106,911	(284)

## **REQUIRED SUPPLEMENTARY INFORMATION**

**ST. JAMES TOWNSHIP**  
**GENERAL FUND**  
**SCHEDULE OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCE**  
**BUDGET AND ACTUAL**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	<u>Budget Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>	<u>Amount</u>	<u>Positive</u> <u>(Negative)</u>
<b>Revenues</b>				
Property taxes	\$ 190,000	\$ 209,954	\$ 197,832	\$ (12,122)
Intergovernmental revenues	65,200	54,359	112,273	57,914
Fees and service charges	67,400	61,181	67,299	6,118
Interest	400	50	74	24
Miscellaneous	10,000	75,001	20,817	(54,184)
<b>Total revenues</b>	<u>333,000</u>	<u>400,545</u>	<u>398,295</u>	<u>(2,250)</u>
<b>Expenditures</b>				
Current				
Legislative	53,458	78,929	99,729	(20,800)
General government	110,372	103,866	155,177	(51,311)
Public safety	10,400	12,137	14,215	(2,078)
Recreation and culture	138,900	99,374	72,229	27,145
Capital outlay	10,000	57,629	-	57,629
<b>Total expenditures</b>	<u>323,130</u>	<u>351,935</u>	<u>341,350</u>	<u>10,585</u>
Net changes in fund balance	9,870	48,610	56,945	8,335
<b>Fund balance, beginning of year</b>	<u>250,235</u>	<u>250,235</u>	<u>250,235</u>	<u>-</u>
<b>Fund balance, end of year</b>	<u>\$ 260,105</u>	<u>\$ 298,845</u>	<u>\$ 307,180</u>	<u>\$ 8,335</u>

**ST. JAMES TOWNSHIP**  
**ROAD FUND**  
**SCHEDULE OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCE**  
**BUDGET AND ACTUAL**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	<u>Budget Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>	<u>Amount</u>	<u>Positive</u> <u>(Negative)</u>
<b>Revenues</b>				
Property taxes	\$ 62,000	\$ 62,153	\$ 94,693	\$ 32,540
Interest	200	58	58	-
<b>Total Revenues</b>	<u>62,200</u>	<u>62,211</u>	<u>94,751</u>	<u>32,540</u>
<b>Expenditures</b>				
Current				
Public Works				
Roads	144,000	72,178	73,460	(1,282)
Debt service				
Principal	32,000	31,697	31,000	697
Interest	-	-	698	(698)
<b>Total expenditures</b>	<u>176,000</u>	<u>103,875</u>	<u>105,158</u>	<u>(1,283)</u>
Net changes in fund balance	(113,800)	(41,664)	(10,407)	31,257
Fund balance, beginning of year	<u>278,139</u>	<u>278,139</u>	<u>278,139</u>	<u>-</u>
Fund balance, end of year	<u>\$ 164,339</u>	<u>\$ 236,475</u>	<u>\$ 267,732</u>	<u>\$ 31,257</u>



**ST. JAMES TOWNSHIP**  
**FIRE PROTECTION FUND**  
**SCHEDULE OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCE**  
**BUDGET AND ACTUAL**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	<u>Budget Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>	<u>Amount</u>	<u>Positive</u> <u>(Negative)</u>
<b>Revenues</b>				
Property taxes	\$ 44,679	\$ 45,045	\$ 45,566	\$ 521
Local	44,500	44,411	75,124	30,713
Donations	2,000	3,035	3,195	160
Interest	1,500	1,834	54	(1,780)
<b>Total Revenues</b>	<u>92,679</u>	<u>94,325</u>	<u>123,939</u>	<u>29,614</u>
<b>Expenditures</b>				
Current				
Public Safety				
Fire department	86,400	64,990	80,499	(15,509)
Capital outlay	24,000	106,627	106,911	(284)
<b>Total expenditures</b>	<u>110,400</u>	<u>171,617</u>	<u>187,410</u>	<u>(15,793)</u>
Net changes in fund balance	(17,721)	(77,292)	(63,471)	13,821
<b>Fund balance, beginning of year</b>	<u>143,617</u>	<u>143,617</u>	<u>143,617</u>	<u>-</u>
<b>Fund balance, end of year</b>	<u>\$ 125,896</u>	<u>\$ 66,325</u>	<u>\$ 80,146</u>	<u>\$ 13,821</u>

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**COMBINING AND INDIVIDUAL FUND  
STATEMENTS AND SCHEDULES**

**ST. JAMES TOWNSHIP**

**GENERAL FUND  
SCHEDULE OF REVENUES  
BUDGET AND ACTUAL**

**FOR THE YEAR ENDED MARCH 31, 2015**

	Budget Amounts		Actual Amount	Variance Positive (Negative)
	Original	Final		
<b>Revenues</b>				
Taxes				
Property taxes	\$ 190,000	\$ 209,954	\$ 197,832	\$ (12,122)
Intergovernmental revenues				
Grants	-	7,000	74,200	67,200
State shared revenues	36,000	37,174	27,888	(9,286)
Peaine Township reimbursements	29,200	10,185	10,185	-
Total intergovernmental revenues	65,200	54,359	112,273	57,914
Fees and service charges				
Tax collection	20,000	20,805	24,560	3,755
Building and zoning	1,200	900	900	-
Camping fees	1,500	1,215	1,215	-
Rental	44,700	38,261	40,624	2,363
Total fees and service charges	67,400	61,181	67,299	6,118
Interest	400	50	74	24
Other revenue				
Miscellaneous	10,000	75,001	20,817	(54,184)
<b>Total Revenues</b>	<b>\$ 333,000</b>	<b>\$ 400,545</b>	<b>\$ 398,295</b>	<b>\$ (2,250)</b>

**ST. JAMES TOWNSHIP**  
**GENERAL FUND**  
**SCHEDULE OF EXPENDITURES**  
**BUDGET AND ACTUAL**

**FOR THE YEAR ENDED MARCH 31, 2015**

Expenditures	Budget Amounts		Actual Amount	Variance Positive (Negative)
	Original	Final		
Current				
Legislative Board	\$ 53,458	\$ 78,929	\$ 99,729	\$ (20,800)
General government				
Supervisor	16,667	16,567	18,210	(1,643)
Elections and registration	1,200	1,743	1,845	(102)
Clerk	19,200	20,041	20,625	(584)
Board of Review	1,000	838	1,902	(1,064)
Assessor	17,000	16,155	15,995	160
Treasurer	20,095	17,781	21,490	(3,709)
Hall and grounds	32,250	28,741	69,573	(40,832)
Public restrooms	-	-	5,537	(5,537)
Cemetery	2,960	2,000	-	2,000
Total general government	110,372	103,866	155,177	(51,311)
Public Safety				
Sheriff services	2,200	3,630	3,630	-
Zoning and planning	8,200	8,507	10,585	(2,078)
Total public safety	10,400	12,137	14,215	(2,078)
Recreation and culture				
Lighthouse	-	-	1,250	(1,250)
Parks	138,900	99,374	70,979	28,395
Total recreation and culture	138,900	99,374	72,229	27,145
Capital outlay	10,000	57,629	-	57,629
<b>Total expenditures</b>	<b>\$ 323,130</b>	<b>\$ 351,935</b>	<b>\$ 341,350</b>	<b>\$ 10,585</b>



**ST. JAMES TOWNSHIP**  
**NONMAJOR GOVERNMENTAL FUNDS**  
**COMBINING BALANCE SHEET**  
**MARCH 31, 2015**

	<u>Special Revenue Funds</u>						<u>Total</u>
	<u>Airport</u>	<u>Waste Management</u>	<u>EMS</u>	<u>Historical Society</u>	<u>Medical Center</u>	<u>Liquor Control</u>	
<b>Assets</b>							
Accounts receivable	\$ 4,627	\$ 4,534	\$ 4,627	\$ 1,156	\$ 7,866	\$ -	\$ 22,810
Due from other funds	-	-	-	-	-	16,040	16,040
<b>Total assets</b>	<u>\$ 4,627</u>	<u>\$ 4,534</u>	<u>\$ 4,627</u>	<u>\$ 1,156</u>	<u>\$ 7,866</u>	<u>\$ 16,040</u>	<u>\$ 38,850</u>
<b>Liabilities and fund balances</b>							
<b>Liabilities</b>							
Accounts payable	\$ 4,627	\$ 4,534	\$ 4,627	\$ 1,156	\$ 7,866	\$ -	\$ 22,810
<b>Fund balances</b>							
Restricted							
Public safety	-	-	-	-	-	16,040	16,040
<b>Total liabilities and fund balances</b>	<u>\$ 4,627</u>	<u>\$ 4,534</u>	<u>\$ 4,627</u>	<u>\$ 1,156</u>	<u>\$ 7,866</u>	<u>\$ 16,040</u>	<u>\$ 38,850</u>

**ST. JAMES TOWNSHIP**  
**NONMAJOR GOVERNMENTAL FUNDS**  
**COMBINING STATEMENT OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCES**  
**FOR THE YEAR ENDED MARCH 31, 2015**

	Special Revenue Funds						<u>Total</u>
	<u>Airport</u>	<u>Waste Management</u>	<u>EMS</u>	<u>Historical Society</u>	<u>Medical Center</u>	<u>Liquor Control</u>	
<b>Revenues</b>							
Taxes	\$ 47,309	\$ 46,359	\$ 47,309	\$ 11,822	\$ 80,428	\$ -	\$ 233,227
Intergovernmental revenues							
State	-	-	-	-	-	2,142	2,142
<b>Total revenues</b>	<u>47,309</u>	<u>46,359</u>	<u>47,309</u>	<u>11,822</u>	<u>80,428</u>	<u>2,142</u>	<u>235,369</u>
<b>Expenditures</b>							
Current							
Health and Welfare	-	-	47,309	-	80,428	-	127,737
Public works	47,309	46,359	-	-	-	-	93,668
Recreation and culture	-	-	-	11,822	-	-	11,822
<b>Total expenditures</b>	<u>47,309</u>	<u>46,359</u>	<u>47,309</u>	<u>11,822</u>	<u>80,428</u>	<u>-</u>	<u>233,227</u>
Revenues over (under) expenditures	-	-	-	-	-	2,142	2,142
Net changes in fund balances	-	-	-	-	-	2,142	2,142
<b>Fund balances, beginning of year</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>13,898</u>	<u>13,898</u>
<b>Fund balances, end of year</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,040</u>	<u>\$ 16,040</u>



**Vredeveld Haefner LLC**  
CPA's and Consultants  
4001 Granada Ct.  
Grand Rapids, MI 49534  
FAX (616) 828-0307

**Douglas J. Vredeveld, CPA**  
(616) 446-7474  
**Peter S. Haefner, CPA**  
(616) 460-9388

January 8, 2016

To the Township Board  
St. James Township  
Beaver Island, Michigan

We have audited the financial statements of the governmental activities each major fund and the aggregate remaining fund information of St. James Township, Beaver Island, Michigan (the Township) for the year ended March 31, 2015. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated July 16, 2015. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

*Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Township are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year. We noted no transactions entered into by the Township during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the Township's financial statements is the useful lives of capital assets:

Management's estimate of the useful lives of capital assets is based on historical actual usefulness and expected future usefulness of those assets. We evaluated the key factors and assumptions used to develop the estimate in determining that it is reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

*Difficulties Encountered in Performing the Audit*

We encountered no significant difficulties in dealing with management in performing and completing our audit.

*Corrected and Uncorrected Misstatements*

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. A list of the correcting entries proposed to, and posted by management during the performance of the audit is attached.

*Disagreements with Management*

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

*Management Representations*

We have requested certain representations from management that are included in the management representation letter dated January 8, 2016.

*Specializing in services to governmental and nonprofit entities*

*Management Consultations with Other Independent Accountants*

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to Township's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

*Other Audit Findings or Issues*

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as Township's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

In addition to the material weaknesses reported in a separate letter, we also noted the following items:

- We recommend that the Township develop procedures for the documentation of journal entry transactions. We suggest the procedures include maintaining a printed copy of each journal entry and any applicable documentation supporting the purpose of the journal entry. We also suggest that procedures require review and approval of each journal entry by someone other than the journal entry preparer.
- The Township's policies for investments, electronic (ACH) transactions, fixed asset capitalization, sewer use fees and penalties, and credit card use need to be approved and/or updated to be in compliance with State laws. We suggest the Township Board review the existing policies and adopt new or updated policies as required or needed.
- We noted several long outstanding checks included on the Township bank reconciliations. State Law requires that unclaimed property be remitted to the state. We suggest review of state escheat laws regarding unclaimed property to assure compliance.

Other Matters

We applied certain limited procedures to the management's discussion and analysis and budgetary comparison information schedules, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

We were engaged to report on general fund schedules, which accompany the financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Restriction on Use

This information is intended solely for the use of Township Board and management of the Township and is not intended to be, and should not be, used by anyone other than these specified parties.

Sincerely,

*Ordenold Haefner LLC*

St James Township  
3/31/2015  
Audit adjustments

Account name	Debit	Credit
101-027 · Taxes Receivable	21,267.14	
101-401 · Taxes:401-402 · Current Property Taxes		19,255.50
101-401 · Taxes:401-447 · Tax Administration Fees		2,011.64
<b>to record delinquent tax settlement</b>		
101-258 · Accrued Taxes Payable	1,236.56	
101-101 · Legislative:101-715 · Payroll Taxes		1,236.56
<b>To adjust taxes payable to correct amount</b>		
206-202 · Accounts Payable		10,000.00
206-336 · Fire Department:336-930 · Repairs and Maintenance	10,000.00	
590-202 · Accounts Payable		4,425.33
536-930 · Repairs and Maintenance	4,425.33	
101-202 · Accounts Payable		4,772.20
101-101 · Legislative:101-800 · Professional Services	4,772.20	
<b>To record accounts payable</b>		
580-136 · Marina Building & Docks	14,400.00	
447-800 · Contracted Services		14,400.00
depreciation expense	40,027.00	
580-155 · Accumulated Depreciation		40,027.00
depreciation expense	12,756.00	
590-155 · Accumulated Depreciation		12,756.00
<b>To post additions and depreciation expense in enterprise funds</b>		
536-702 · Wages and Salaries	10,178.70	
536-715 payroll taxes	1,042.11	
590-215 · Due to General Fund		11,220.81
101-086 · Due From Sewer Fund	11,220.81	
101-101 · Legislative:101-715 · Payroll Taxes		11,220.81
206-336 · Fire Department:336-702 · Chief & Officer Wages	2,714.00	
payroll taxes	612.00	
206-215 · Due to General Fund		3,326.00
101-088 · Due From Fire Fund	3,326.00	
101-101 · Legislative:101-715 · Payroll Taxes		3,326.00
447-702 · Wages and Salaries	8,339.45	
payroll taxes	2,577.95	
580-215 · Due to General Fund		10,917.40
101-085 · Due from Yacht Dock	10,917.40	
101-101 · Legislative:101-715 · Payroll Taxes		10,917.40
101-257 · Assessor:257-800 · Contracted Services	71.42	
101-215 · Clerk:215-702 · Salary	2,197.24	
101-253 · Treasurer:253-702 · Salary	2,846.70	
101-170 · Supervisor:170-702 · Salary	1,779.48	
101-101 · Legislative:101-702 · Trustee Wages	1,192.64	
101-751 · Parks & Recreation:751-702 · Wages and Salaries	3,083.72	
101-721 · Planning & Zoning:721-710 · Zoning Administrator	510.97	
101-247 · Board of Review:247-702 · Salary	82.37	
101-101 · Legislative:101-715 · Payroll Taxes		11,764.54
<b>To record amounts due to and from other funds for wages and payroll tax</b>		
590-251 · Accrued Interest	780.00	
536-995 · Bond Interest		780.00
<b>to adjust accrued bond interest to correct amount</b>		
590-028 · *Accounts Receivable-Sewer Use		58,582.00
590-029 · *Accounts Receivable-assessments	58,582.00	
<b>to record assessments beginning balance</b>		



St James Township  
3/31/2015  
Audit adjustments

Account name	Debit	Credit
671-672 · Special Assessments	27,963.00	
590-029 · *Accounts Receivable-assessments		27,963.00
<b>To adjust assessments to outstanding amount at march 31</b>		
590-028 · *Accounts Receivable-Sewer Use	8,000.00	
600-625 · Sewer Use Fees		8,000.00
<b>to record remaining receivable from King Strang for 2009 hookup fees</b>		
101-390 · Fund Balance	1,848.00	
101-101 · Legislative: 101-965 · Other Expenses		1,848.00
32000 · Unrestricted Net Assets	3,868.00	
600-625 · Sewer Use Fees		3,868.00
600-625 · Yacht Dock Fees	18.00	
580-390 · Fund Balance		18.00
<b>to record net affect of adjustmens to fund balances from prior audit</b>		
446-990 · Debt Services		697.50
Debt principal	697.50	
<b>to reclass interest portion of payment</b>		
600-625 · Sewer Use Fees	3,785.14	
590-028 · *Accounts Receivable-Sewer Use		3,785.14
<b>to adjust charges and receivables to detail</b>		
206-401 · Current Property Taxes	16,764.29	
206-581 · Contributions from Peaine Twp		16,764.29
<b>to reclassify peaine twp contribution which was included in property tax acct</b>		
Taxes receivable - delinquent	4,627.00	
DUE TO OTHER govts		4,627.00
property taxes		47,309.00
paid to Peaine	47,309.00	
Taxes receivable - delinquent	4,534.00	
DUE TO OTHER govts		4,534.00
property taxes		46,359.00
paid to Peaine	46,359.00	
Taxes receivable - delinquent	4,627.00	
DUE TO OTHER govts		4,627.00
property taxes		47,309.00
paid to Peaine	47,309.00	
Taxes receivable - delinquent	1,156.00	
DUE TO OTHER govts		1,156.00
property taxes		11,822.00
paid to Peaine	11,822.00	
Taxes receivable - delinquent	7,866.00	
DUE TO OTHER govts		7,866.00
property taxes		80,428.00
paid to Peaine	80,428.00	
<b>to record tax account activity</b>		



**Vredevelde Haefner LLC**  
CPA's and Consultants  
4001 Granada Ct.  
Grand Rapids, MI 49534  
FAX (616) 828-0307

**Douglas J. Vredevelde, CPA**  
(616) 446-7474  
**Peter S. Haefner, CPA**  
(616) 460-9388

January 8, 2016

To the Township Board  
St. James Township  
Beaver Island, Michigan

In planning and performing our audit of the financial statements of the governmental activities, each major fund, and the aggregate remaining fund information of St. James Township, Beaver Island, Michigan (the Township) as of and for the year ended March 31, 2015, in accordance with auditing standards generally accepted in the United States of America, we considered the Township's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Township's internal control. Accordingly, we do not express an opinion on the effectiveness of Township's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be material weaknesses.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. We consider the following deficiencies in internal control to be material weaknesses:

1. Auditing standards emphasize that management is responsible for the preparation of the financial statements and notes to the financial statements in accordance with general accepted accounting principles (GAAP). The Township is not preparing the financial statements and notes to the financial statements in accordance with generally accepted accounting principles.

Management's response – Management is currently accounting for and monitoring Township activities following the cash basis of accounting. Management does not believe that the benefits of internally prepared GAAP basis financial statements exceed the costs of internal preparation.

2. The Township does not have a process in place to periodically reconcile the balance within the tax collection account with the balances payable to the various units of government. Such a process would help assure timely and accurate distributions of taxes collected.

Management's response – Management will be implementing a process to assure periodic reconciliation of the balance within the tax collection account with payable balances.

3. A properly designed system of internal control segregates individuals with access to physical assets such as cash, investments, payroll from those who authorize and approve transactions and those who complete account reconciliations. Specific areas include sewer billing and receipting and yacht dock and campground cash receipts. The Township does not currently have such segregation of duties which could result in a material misstatement that goes undetected or uncorrected.

Management's response – Management believes the limited size of administrative staff precludes a complete segregation of duties. Subsequent to year end, an individual was hired to assist with sewer billing and receipts.

This communication is intended solely for the information and use of management the Township Board, and others within the Township, and is not intended to be, and should not be, used by anyone other than these specified parties.

**Vredevelde Haefner LLC**

*Specializing in services to governmental and nonprofit entities*



Rehmann Robson  
107 S. Cass St.  
Suite A  
Traverse City, MI 49684  
Ph: 231.946.3230  
Fx: 231.946.3955  
[www.rehmann.com](http://www.rehmann.com)

October 30, 2015

Mr. Bryan E. Graham, Esq.  
Young, Graham, Elsenheimer & Wendling, P.C.  
P.O. Box 398  
Bellaire, MI 49615

-AND-

St. James Township Board  
Beaver Island, Michigan

Dear Mr. Graham and the Members of the St. James Township Board,

Please find enclosed a final report on the activities that we were engaged to perform on behalf of the Township Board through Bryan Graham, Township Attorney.

This report was presented to you board previously in draft format and was covered in a special meeting where all the elements of the report were discussed.

If you have any other needs or if you would like our assistance in implementing any of our recommendations, please do not hesitate to contact me at 231.946.8558 or by email at [steve.peacock@rehmann.com](mailto:steve.peacock@rehmann.com).

Thank you for the opportunity to serve the needs of the Township, it has been our pleasure working with you.

Very truly yours,

A handwritten signature in black ink that reads "Stephen M. Peacock". The signature is fluid and cursive.

Stephen M. Peacock, CPA  
Principal

Enclosure: Final report of sewer and general ledger activities



Rehmann Robson  
107 S. Cass St.  
Suite A  
Traverse City, MI 49604  
Ph: 231.946.3230  
Fx: 231.946.3955  
www.rehmann.com

**St. James Township  
Sewer Funds Assessment/User Fees Analysis and Report  
October 30, 2015**

St. James Township Board  
Beaver Island, Michigan

Ladies and Gentlemen:

Rehmann was engaged by Bryan Graham (Township Attorney) to perform the tasks necessary to determine the operation of the Special Assessment District located within St. James Township, Beaver Island, Michigan which expanded into an operational assessment of sewer use activity, recording of general ledger activity and an overall assessment of the operations of the Special Assessments, Sewer Extension from the Post Office to 450' North, Sewer Use Funds and certain accounting activity contained within the general ledger of the Township.

The detail of the work performed is contained below under the following captions; General Ledger Activities, Special Assessments, Sewer Extension from the Post Office to 450' North, Sewer Use Billings and Other Matters. Each area includes recommendations based upon our observations.

**GENERAL LEDGER ACTIVITY**

Working in conjunction with Kitty McNamara (ad hoc committee chairperson in charge of this project) along with Bryan Graham, the testing scope for this part of the project was to review a number of transactions (see below) in order to determine if the data in the QuickBooks file was adequately recorded in order for the Board to place reliance on its content. Scope of this test was as follows:

This testing scope is also used during the performance of traditional audits when testing controls. Select 25 transactions from the general ledger from 2005 to current expecting no deviations and if so the tests would have been deemed successful. In the event of one deviation, the scope moves to 40 items and if no further deviations are identified the testing would stop and the test would be deemed successful. In the event another deviation is identified in the population of 40 items, the scope would increase to 60 items and if no further deviations are identified, the test would be deemed successful. However if a third deviation is identified within the population of 60, the test would have been deemed to have failed. The results of our testing yielded no deviations within the initial 25 transactions which were tested. The population of transactions included items such as accounts payable checks, payroll items, bond payments and other miscellaneous transactions identified upon review of the bank accounts and reconciliations.

The results of our testing are attached to the document as Exhibit A.

Rehmann is an independent member of Nexia International.

CPAs & Consultants    Wealth Advisors    Corporate Investigators





Page 2

No disbursements should occur without approval and review of each transaction as well as comparing to available funds within the budget. Where budgets are getting close to being exceeded, proper budget amendments should be made timely.

#### **Special Assessments**

During the initial assessment of this project, it was required for us to become familiar with the original ordinance as well as the second ordinance which was approved in order to supersede the original ordinance. Both of these ordinances are attached to this document as Exhibits B-1 and B-2. In addition, the original assessment roll which indicates the amounts due per property along with the property owner and property ID number are included as Exhibit C. This schedule was adopted by the Township Board along with the initial ordinance on May 30, 2003. These funds were to be collected by the Township in order to fund the annual payments due under the bond issuance along with the related interest. Based upon our analysis and review of the special assessments billings, it was determined that the amounts due under the initial special assessment ordinance were included with the property owners property tax bills. The billing of these amounts due with their property taxes and were billed by the County. Collection of these taxes/assessments/fees are assured since the County settles with the Township for any delinquent taxes on an annual basis.

Understanding that the funds were collected by the County and forwarded to the Township once settlement occurred between the Township and the County, where the funds were routed to within the general ledger is not readily determinable. The establishment of a debt service fund was operational during the first few years, then the funds were comingled with other operational funds of the Township. This particular change in accounting for these funds causes concerns that funds earmarked for bond payments may have been used for other purposes. In addition, interest that was due on the assessments being paid over time, was not tested during our work on these assessments. If further analysis of the interest billed is desired we would be happy to help.

#### **RECOMMENDATIONS**

The Township should create a debt service fund to account for the funds still being received under the special assessments.

The Township should also maintain a record of interest charged on any outstanding assessments indicating the interest rate charged as well as a cumulative amount of interest charged on assessments being paid over time.

Borrowings from other funds to fund bond payments and interest should be stopped immediately and repayment of any borrowings to date should be made as quickly as possible.



Page 3

**Sewer Extension from the Post Office to 450' North**

Upon completion of the initial sewer plant there were additional parcels of property that desired to hook up to the original system. The listing of those parcels are included with this document as Exhibit D. This exhibit indicates which parcels had been paid for and which had not been paid and also disclosed the two parcels which chose not to hook up to the system. We have ascertained that the parcels indicated as paid were collected and the ones unpaid remain unpaid as of the writing of this report. In addition to the collection of these assessments, it is unclear if the funds were accumulated and used to pay outstanding bond obligations, or used for other obligations of the Township.

**RECOMMENDATIONS**

The Township should employ all efforts available to collect any amounts due for the additional parcels including the related interest charged thereon.

Service hookup/cutoff records should be maintained so the Township can have accurate data for billing and collecting.

**Sewer Use Billings**

As part of the sewer ordinances there are sewer fees which are to be billed based on Residential Equivalent Units ("REU's"). The approved REU's by parcel are attached as Exhibit E.

The basis for billings was that each sewer user was to receive a bill each quarter based on a formula of REU's times \$14 (subsequently amended to \$24) per month. In reviewing the approved ordinance as well as customary responsibilities between the offices of the Treasurer and the Clerk, the responsibility of enforcing the ordinance (billing the special assessment, sewer extension from the Post Office to 450' north and sewer use billings) fall under the auspices of the Treasurer's office.

The wording in the original ordinance (Section 7 of Ordinance 23, adopted 5/30/03) reads as follows:

**Billing and Enforcement.** *Charges for sewer service shall be billed quarterly, Exceptions to this rule to permit monthly billing may be approved by the Township Treasurer in his/her discretion on application from the sewer customer.*

*Bills shall be mailed by the fifteenth (15<sup>th</sup>) day of the month following the quarter for which bills are rendered and shall be due and payable on or before the tenth (10<sup>th</sup>) day of the next month. Customers whose bills are not paid on or before the due date shall have a penalty charge equal to eight (8%) percent of the amount of the bill added thereto. Customers whose bills remain unpaid by the twentieth (20<sup>th</sup>) day of the month shall be mailed a second and final bill, which shall include the penalty amount and shall indicate that the Township shall have the option to shut off the customer's sewer service if payment is not made within five (5) days of the bill, then the Township shall have the option to turn the sewer service off immediately and without further notice. Sewer service shall not be restated until the entire amount of the sewer bills plus the penalty amount has been paid.*

Page 4

*Charges for sewer services shall constitute a lien on the property served. On or before November 1 of each year, the Township Treasurer shall deliver to the Township Supervisor a certified statement of all sewer charges and penalty charges thereon then six (6) months or more past due and unpaid. The Township Supervisor shall then place such charges on the next tax roll and the same shall be collected and such lien shall be enforced in the same manner as is provided for general Township taxes.*

In performing our procedures, it had been represented that the responsibilities of administering the sewer use billings was transferred from the Treasurer's office to the Clerk's office. We were unable to ascertain that this responsibility had been transferred when reviewing Board resolutions, minutes of meetings or any other official Township documents. However, the Clerk made representations that certain billing activities were performed by her office. Regardless of who was legally responsible or who may have undertaken certain activities, the sewer use fees appear to not have been billed or if billed were not collected in accordance with the above section of the Ordinance; so both offices are culpable in enforcement of the Ordinance. Finally, had the Treasurer prepared the necessary reporting indicated above in the Ordinance by November 1 of each year, this issue would have been caught in sufficient time to make the necessary corrections.

Once our work (and the work of Township management, auditors and elected officials) was complete during the summer of 2015 it was determined that in excess of \$130,730 (Exhibit F) of Sewer Use charges had not been billed to and/or collected from sewer users as of April 1, 2015. If these billings had been timely billed and collected, the funds received by the Township would have provided the needed cash flow to pay operating expenses which would have reduced the need for the Sewer Fund to borrow from other funds of the Township. Considering the issues that Sewer Use fees have gone unbilled/uncollected and/or incorrectly billed, along with the inability to determine if the assessments collected were not expended on other Township expenses, the Sewer Fund did not have the funds to pay operating costs along with the required bond and interest payments. The Sewer Fund ended up borrowing funds from the General and Road Funds in the amounts of \$96,770 and \$90,389, respectively at March 31, 2015. Total of the Sewer Use fund at March 31, 2014 were \$90,048 which was due to both the General and Road Funds. Clearly, the trend of the Sewer Fund is to continue borrowing from other funds to pay for operations and to provide funds for bond and interest payments. This practice is contrary to normal accounting practice and the legality of such transfers without Board approval may be problematic to the Board and the Citizens of St. James Township.

The analysis of unbilled/uncollected accounts receivable started in October of 2004 as this was the date that Township management determined to be the most accurate to use for this analysis. It is likely that some customers hooked up prior to this date, however data is not available as to hook up and disconnection per parcel.

In preparing the accounts receivable report Vel Kammermann, CPA of Mason, Kammermann & Rohrback, PC (the Township auditor for the year ended March 31, 2014) constructed the balances using service codes such as "Invoice" and "Payment". However it should not be construed that all of these invoices were actually issued to sewer users.

Page 5

While there were periodic payments received from customers which would indicate that some billings had been issued, a vast majority of the billings appeared to not be billed, or if they were billed, had gone uncollected.

#### RECOMMENDATIONS

Put personnel in place that have the responsibility for preparing the invoices each quarter (although during 2015, it was decided that monthly billings were going to begin being prepared) and that collection of the billings are timely.

The Township adopt a collection policy that is enacted by the Board addressing the collection of delinquent sewer billings. This policy should include the option of placing unpaid balances onto the property tax billings (essentially enforcing the Ordinance already in place).

A reconciliation be prepared annually which reconciles the annual revenue in the Sewer Use Fund to the required billings based on REU's and rates per REU. This should be completed by someone independent of the billing and collection function.

Collection of the billings that had gone unbilled, should be addressed with the Township Board along with the Township attorney to determine an approach that would yield the highest amount to be collected.

Record the accounts receivable subject to this report, into a separate general account in order to maintain data integrity and historical information for future Boards. An allowance can be created for an estimate of uncollectible accounts from this listing.

The amounts borrowed from other funds be repaid as quickly as possible. A formal amortization schedule should be adopted by the Board which would require funds be transferred back to these funds to make them whole. The Road Fund should be the first priority when planning for repayment.

The Board should adopt a policy on inter-fund loans and have them documented in a resolution after consultation with the Township attorney.

The Board should adopt a policy to properly administer the Sewer Use Ordinance and make sure that Article XIV, along with all other provisions, is complied with.

Continue with the plans to have a rate study on the Sewer Fund to make sure that sufficient funds are being received to fund operations, capital replacement and maintenance costs.

Page 6

**Other Matters**

During the performance of our procedures, we were also engaged to review the new chart of accounts that was enacted in the second quarter of 2015 to align the Township's chart of accounts to that of the State of Michigan's uniform chart of accounts. This process required management of the Township, along with their audit firm, to essentially recreate the general ledger accounts under the new format.

We reviewed the new chart of accounts and found them to be in compliance with applicable accounting standards. Many new funds were created which segregate funds according to purpose and allows for a more clear presentation of financial data under current accounting standards.

**RECOMMENDATIONS**

As time goes on, the flexibility of your accounting system should allow for additional funds, new accounts and the removal of old accounts as the Townships needs arise.

QuickBooks is a very powerful accounting system and can account for many different business types. However, it does not seem to have great success in managing governmental operations. The Township may consider a different system that functions specifically in the governmental accounting environment. While this is not an urgent matter, if using QuickBooks with the new chart of accounts becomes burdensome, there are many different software packages that are worth considering.

**Summary**

It has been a pleasure working with the St. James Township Board in assessing and concluding on matters related to the Sewer Funds and other accounting matters. If we can be of any further assistance, please do not hesitate to contact me at 231.946.8558 or by email at [steve.peacock@rehmann.com](mailto:steve.peacock@rehmann.com).

*Rehmann Loborn LLC*

## Exhibit A



[illegible]



**SEWER USE AND RATE ORDINANCE  
FOR  
ST. JAMES TOWNSHIP, CHARLEVOIX COUNTY, MICHIGAN**

**THE TOWNSHIP OF ST. JAMES HEREBY ORDAINS:**

NOT INCLUDED IN THIS APPENDIX. Please refer to 2016 Rate Study Appendix B to review this Document.

## Exhibit B-2

5/30/03

ST. JAMES TOWNSHIP

ORDINANCE NO. 23

SEWER SYSTEM RATE ORDINANCE

AN ORDINANCE to provide for connection to the St. James Township sewer system; to provide for the imposition, collection and enforcement of charges and fees for connection to the sewer system and the receipt of services therefrom; to provide for other matters relative to the operation and maintenance of the sewer system; and to provide for penalties for the violation of this Ordinance, administrative liability and the repeal of conflicting ordinances.

THE TOWNSHIP OF ST. JAMES, COUNTY OF CHARLEVOIX, STATE OF MICHIGAN, ORDAINS:

Section 1. Title. This Ordinance shall be known and may be cited as the " St. James Township Sewer Rate Ordinance."

Section 2. Definitions. For purposes of their use in this Ordinance, the words and phrases defined in subsections (a), (b), and (c) shall have the meanings ascribed to them in those subsections. These definitions, unless the context requires otherwise, apply to the use of these defined words and phrases in this Ordinance.

(a) "System" means all sewer lines, lift stations, pumping facilities, sewer collection facilities, sewage treatment facilities, and their appurtenances which the Township has or shall have possession of and operating responsibility for (whether owned by the Township or not), either now in existence in the Township or hereafter acquired or constructed in the Township, together with all works, plants, instrumentalities and properties used or useful in connection therewith in collecting sewage and transmitting and conveying such collected sewage to sewage treatment facilities, and all extensions, enlargements, and improvements thereto in the Township.

(b) "Township" means the Township of St. James, Charlevoix County, Michigan.

(c) "Township Board" means the Township of St. James Township Board.

Section 3. Connection to the System. Connection to the System, directly or indirectly, and the discharge of sewage into the System, shall only be in compliance with this Ordinance, the St. James Township Sewer Usage and Administration Ordinance, as amended, and all other

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applicable Township ordinances, and in compliance with all rules and regulations of the Township applicable thereto. Prior to connection, a written application, on forms to be provided by the Township, shall be made by the owner or the owner's duly authorized agent to the Township for authorization to connect to the System. No connections to the System shall be made until this application is approved in writing by the Township.

**Section 4. Charges.** All premises connecting to the System shall pay a sewer connection charge. The sewer connection charge shall be the sum of the sewer lateral charge, frontage charge and trunkage/treatment charge. The sewer lateral charge, frontage charge and trunkage/treatment charge for each connection to the System shall be calculated and determined as provided in subsections (a) through (c) in this Section. Any premises that is already connected to the System which is expanded or altered shall pay an additional trunkage/treatment charge as is provided in subsection (c).

(a) **Sewer Lateral Charge:** All premises connecting to the System shall pay a sewer lateral charge except that if the sewer lateral has already been constructed as part of a special assessment district or by a third party without cost to the Township, then there shall be no sewer lateral charge. The sewer lateral charge shall be established and adjusted from time to time by Township Board resolution and shall be paid in full in advance of connection.

(b) **Frontage Charge:** All premises connecting to the System shall pay a frontage charge unless:

(1) the premises have been included in a special assessment district to pay the cost of the sewer line frontage which will provide the sewer service; or

(2) the System line adjacent to the premises was constructed as part of a development or project in which the connecting party or the connecting party's predecessor or the Township, on behalf of and at the expense of the connecting party or the connecting party's predecessor, constructed such line. However, if the development or project itself has frontage on a System line not constructed as part of such development or project, then a frontage charge for such frontage on the System line shall nevertheless be paid by the development or project for such frontage.



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Frontage shall be determined at the street right-of-way line. Corner lot side yard frontage shall not be assessed. The minimum frontage to which this frontage charge shall be applied shall be 66 feet.

The frontage charge per foot shall be in an amount established and adjusted from time to time by Township Board resolution and shall be paid in full in advance of connection.

On application from the owner or other interested party of the affected premises, the frontage component of the sewer connection charge may, by action of the Township Board by resolution, be waived, all or in part, when special or unusual circumstances exist, such as when the premises in question has frontage on two or more streets or potential streets. The Township Board may condition such waiver on such terms and conditions as it shall specify. The Township Board may also require the owner of the premises and/or interested party to execute and deliver to the Township such agreements, in recordable form, financial guarantees or other assurances that the Township Board shall determine to be reasonably necessary.

(c) **Trunkage/Treatment Charge:** All premises connecting to the System shall pay a trunkage/treatment charge based on the number of residential equivalents to be served unless the premises have been included in a special assessment district to pay the cost of the sewer line providing service which included a trunkage/treatment charge as part of the special assessment. Those premises included in a special assessment district where the special assessment was determined based on a fewer number of residential equivalents than will actually be served by the connection (such as if the special assessment was based on an unimproved parcel and the parcel is now being improved), shall pay a trunkage/treatment charge based on the increased number of residential equivalent units to be served.

The number of residential equivalent units shall be determined based on a table of residential equivalent unit factors which will be adopted and amended from time to time by Township Board resolution. The trunkage/treatment charge per residential equivalent unit shall be established and adjusted from time to time by Township Board resolution and shall be paid in full in advance of connection. The amount of the trunkage/treatment charge shall be determined by multiplying the residential equivalent unit rate times the number of residential equivalent units applicable to the particular premises improvement, use, expansion or alteration.

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Those premises which have previously paid a trunkage/treatment charge as part of a special assessment, or as part of a sewer connection charge, but which are later expanded, or where the use thereof is altered so as to increase the amount of sewer utilization, shall pay an additional trunkage/treatment charge, based on the additional number of residential equivalent units to be served, in full prior to the issuance of a Township building permit for such expansion or alteration, or if no building permit is required, at such time as the premises are expanded or the use thereof is altered. However, if the trunkage/treatment charge that was previously included in a special assessment was, at the property owner's election, based on a higher number of residential equivalent units than the actual number of residential equivalent units which existed at the time of the special assessment, then the excess number of residential equivalent units shall first be deducted in calculating the additional number of residential equivalent units which are to be served.

**Section 5. Inspection Charge.** The Township Board may, by resolution, establish and adjust from time to time an inspection charge or charges for all premises connecting to the System. The inspection charge shall be paid in full in advance of connection. The charges for a service call and other miscellaneous services shall be established and adjusted from time to time by Township Board resolution.

**Section 6. Sewer Rates.** Rates for sewer service supplied to each premises connected to the System shall be established and adjusted from time to time by Township Board resolution. No free service shall be furnished by the System to the Township or to any person, firm or corporation, public or private, or to any public agency or instrumentality. The Township shall pay for sewer service supplied to it or to any of its departments or agencies at the rates established pursuant to this Section from time to time.

**Section 7. Billing and Enforcement.** Charges for sewer service shall be billed quarterly. Exceptions to this rule to permit monthly billing may be approved by the Township Treasurer in his/her discretion on application from the sewer customer.

Bills shall be mailed by the fifteenth (15th) day of the month following the quarter for which the bills are rendered and shall be due and payable on or before the tenth (10th) day of the next month. Customers whose bills are not paid on or before the due date shall have a penalty charge equal to eight (8%) percent of the amount of the bill added thereto. Customers whose bills remain unpaid on the twentieth (20th) day of the next month shall be mailed a second and final bill, which

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shall include the penalty amount and shall indicate that the Township shall have the option to shut off the customer's sewer service if payment is not made within five (5) days of the date of the bill. If the bill plus the penalty amount is not paid within five (5) days of the date of the bill, then the Township shall have the option to turn the sewer service off immediately and without further notice. Sewer service shall not be restored until the entire amount of the sewer bill plus the penalty amount has been paid.

Charges for sewer service shall constitute a lien on the property served. On or before November 1 of each year, the Township Treasurer shall deliver to the Township Supervisor a certified statement of all sewer charges and penalty charges thereon then six (6) months or more past due and unpaid. The Township Supervisor shall then place such charges on the next tax roll and the same shall be collected and such lien shall be enforced in the same manner as is provided for general Township taxes.

**Section 8. Fiscal Year.** The System shall be operated on the basis of a fiscal year which shall be the same as the Township fiscal year.

**Section 9. Financial Records.** The Township shall cause to be maintained and kept proper financial records relating to the operation of the System. These financial records shall be audited as a part of the general Township audit.

**Section 10. Penalties.** Any person violating any of the provisions of this Ordinance shall be deemed guilty of a misdemeanor and upon conviction thereof, shall be punished by a fine not exceeding Five Hundred (\$500) Dollars and costs for prosecution or by imprisonment in the Charlevoix County Jail for a period not exceeding ninety (90) days, or both such fine and imprisonment in the sole discretion of the court. Each day during which a violation of a provision of this Ordinance continues, shall be deemed a separate and distinct violation for purposes of this Section. In addition to the penalties set forth in this Section, the Township may maintain any equity or legal action available to it for the abatement of any violation of this Ordinance.

**Section 11. Administrative Liability.** No officer, agent or employee of the Township shall render himself or herself personally liable for any damages that may accrue to any person as a result of any act required or permitted in the discharge of his duties under and in the enforcement of this Ordinance.

**Section 12. Severability and Captions.** This Ordinance and the various sections, subsections, sentences, phrases, and clauses thereof are hereby declared to be severable. If any

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section, subsection, sentence, phrase or clause is adjudged unconstitutional or invalid, it is hereby declared that the remainder of this Ordinance shall not be affected thereby. Pronouns shall be read as masculine, feminine or neuter as may be appropriate. Captions appearing at the beginning of any Section shall not be deemed a part of this Ordinance and shall have no independent significance.

**Section 13. Repeal.** All ordinances or parts thereof which are in conflict in whole or in part with any of the provisions of this Ordinance as of the effective date of this Ordinance, are also hereby repealed to the extent of such conflict.

**Section 14. Effective Date** This Ordinance is ordered to take effect on \_\_\_\_\_, 2003, said date being thirty (30) days or more after publication of this Ordinance in The Petoskey News-Review, a newspaper having general circulation in the Township of St. James pursuant to the provisions of Act 191 of the Public Acts of 1939, as amended.

\_\_\_\_\_  
Don Vyse, Supervisor

\_\_\_\_\_  
Jean Palmer, Clerk


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5/30/03

**CERTIFICATE**

I, Jean Palmer, the Clerk for the Township of St. James, Charlevoix County, Michigan, do hereby certify that the foregoing St. James Township Sewer Rate Ordinance was adopted at a regular meeting of the St. James Township Board held on May 30, 2003. The following members of the Township Board were present at that meeting: Vyse, McDonough, Wojan, Speck, and Palmer  
\_\_\_\_\_. The following members of the Township Board were absent: None \_\_\_\_\_. The Ordinance was adopted by the Township Board with members of the Board Vyse, McDonough, Wojan, Speck, and Palmer voting in favor and members of the Board None voting in opposition. The Ordinance was published in The Petoskey News-Review on \_\_\_\_\_, 2003.

  
\_\_\_\_\_  
Jean Palmer  
St. James Township Clerk



## Exhibit C

St. James Township  
Sanitary Sewer Special Assessments  
Final Roll Adopted June 14, 2001

Name	Parcel 013-	Lateral		Frontage		Present REU	REU Treatment Assessment		Total Assessment
		Number	Assessment @ \$1,200.00	Feet	Assessment @ \$65.00		Future REU	Total REU	
Nackerman Herbalfield	222-031-00	1	\$ 1,200.00	68.00	\$ 4,390.00	1.5	0.0	1.5	\$ 4,687.50
Wood	222-079-00	1	\$ 1,200.00	68.00	\$ 4,390.00	1.9	0.0	1.9	\$ 4,687.50
St. James Township	222-047-10	1	\$ 1,200.00	91.30	\$ 5,334.50	1.5	0.0	1.5	\$ 4,687.50
McDonough	222-040-00	1	\$ 1,200.00	80.00	\$ 5,305.00	1.9	0.0	1.9	\$ 4,687.50
Karnes	222-040-10	1	\$ 1,200.00	50.00	\$ 3,250.00	1.9	0.0	1.9	\$ 4,687.50
Deaver Island Road Co	222-043-20	1	\$ 1,200.00	53.74	\$ 3,493.10	1.9	0.0	1.9	\$ 4,687.50
Galespie	575-001-95	1	\$ 1,200.00	53.74	\$ 3,493.10	1.9	0.0	1.9	\$ 4,687.50
PAH	222-049-10	1	\$ 1,200.00	84.00	\$ 5,425.00	3.0	0.0	3.0	\$ 10,937.50
Hodgson Lumber Co	222-036-10	1	\$ 1,200.00	77.71	\$ 5,051.15	2.0	0.0	2.0	\$ 21,875.00
Boschcomber	222-038-10	1	\$ 1,200.00	55.90	\$ 3,575.00	2.0	0.0	2.0	\$ 12,500.00
Ernst Lake Invest	222-043-10	1	\$ 1,200.00	77.00	\$ 5,005.00	1.9	0.0	1.9	\$ 46,875.00
Hodgson Grocery	575-001-90	1	\$ 1,200.00	58.86	\$ 3,812.90	1.9	0.0	1.9	\$ 6,250.00
Hodgson - Shamrock	575-001-90	1	\$ 1,200.00	20.03	\$ 1,301.95	1.0	0.0	1.0	\$ 3,125.00
Johnson	575-001-94	1	\$ 1,200.00	70.13	\$ 4,558.45	3.0	0.0	3.0	\$ 9,375.00
Powers	575-001-55	1	\$ 1,200.00	59.51	\$ 3,868.15	3.0	0.0	3.0	\$ 9,375.00
Elsworth	575-001-92	1	\$ 1,200.00	145.14	\$ 9,434.10	6.0	0.0	6.0	\$ 18,750.00
Albin	575-001-97	1	\$ 1,200.00	54.86	\$ 3,565.90	1.5	0.0	1.5	\$ 7,812.50
St. James Township	575-001-96	0	\$ -	55.00	\$ 3,575.00	0.0	0.0	0.0	\$ -
									\$ 3,575.00

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St. James Township  
Sanitary Sewer Special Assessments  
Final Roll Adopted June 14, 2001

Name	Parcel 013-	Lateral		Frontage		Present REU	REU Treatment Assessment			Total Assessment
		Number	Assessment @ \$1,200.00	Frontage Feet	Assessment @ \$65.00		Future REU	Total REU	Assessment @ \$3,125.00	
Beaver Island Boat Co	222-036-15	1	\$ 1,200.00	331.00	\$ 21,645.00	4.0	4.0	8.0	\$ 25,000.00	\$47,645.00
Beaver Island Boat Co	222-040-00	0	\$ -	-	\$ -	0.0	0.0	0.0	\$ -	\$0.00
St. James Township	222-045-00	0	\$ -	-	\$ -	0.0	0.0	0.0	\$ -	\$0.00
St. James Township	222-046-00	1	\$ 1,200.00	187.00	\$ 12,155.00	10.0	0.0	10.0	\$ 31,250.00	\$44,605.00
Brudney	222-029-10	1	\$ 1,200.00	136.00	\$ 8,960.00	1.0	3.0	4.0	\$ 12,500.00	\$22,960.00
Bob Zerman	222-031-00	0	\$ -	-	\$ -	0.0	0.0	0.0	\$ -	\$0.00
Charm Golf	222-033-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
John Harman	575-013-00	0	\$ -	-	\$ -	0.0	0.0	0.0	\$ -	\$0.00
Justin Harris	575-012-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
Thaddeus & Susan Reed	575-011-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
Cynthia Gillette	575-010-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
Francis Leth. Justice	575-009-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
Diocese of Gaylord	575-008-10	1	\$ 1,200.00	58.00	\$ 3,770.00	2.5	0.0	2.5	\$ 7,812.50	\$17,782.50
Holy Cross Hall	575-006-15	0	\$ -	-	\$ -	0.0	0.0	0.0	\$ -	\$0.00
Mary Kay Masera	575-005-00	1	\$ 1,200.00	74.00	\$ 4,810.00	1.0	0.0	1.0	\$ 3,125.00	\$9,135.00
Mary Kay Masera	575-004-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
Kathleen Maudrie	575-003-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
Beaver Island Historical Society - Print Shop	575-002-50	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
<b>Totals:</b>		<b>30</b>	<b>\$ 36,000.00</b>	<b>2,537.02</b>	<b>\$ 164,958.00</b>	<b>72</b>	<b>25</b>	<b>97.0</b>	<b>\$ 303,125.00</b>	<b>\$ 504,083.00</b>

5/2/01 J. JCV  
4/2/01

Revised 8/1/01

## Exhibit D

St. James Township  
Sanitary Sewer Connection Fees  
(Sewer extension from Post Office to 450' north)

Name	Parcel 013-	Lateral		Frontage		REU Treatment Assessment				Total Assessment
		Number	Assessment @ \$1,200.00	Frontage Feet	Assessment @ \$65.00	Present REU	Future REU	Total REU	Assessment @ \$3,125.00	
King Strang Hotel Club	222-027-00	1	\$ 1,200.00	145.00	\$ 9,425.00	3.0	0.0	3.0	\$ 9,375.00	\$20,000.00
W Wojan	222-039-00	1	\$ 1,200.00	69.00	\$ 6,435.00	1.0	0.0	1.0	\$ 3,125.00	\$10,760.00
VACANT	222-030-00	1	\$ 1,200.00	99.00	\$ 6,435.00	1.0	0.0	1.0	\$ 3,125.00	\$10,760.00
P & WF Gregg	222-032-00	1	\$ 1,200.00	66.00	\$ 4,290.00	1.0	0.0	1.0	\$ 3,125.00	\$8,615.00
T Gacek (Marela home)	222-023-00	1	\$ 1,200.00	83.00	\$ 5,395.00	1.0	0.0	1.0	\$ 3,125.00	\$9,720.00
King Strang Hotel Club	222-027-00	1	\$ 1,200.00	55.00	\$ 3,575.00	1.0	0.0	1.0	\$ 3,125.00	\$7,900.00
PAID	222-028-00	1	\$ 1,200.00	49.00	\$ 3,185.00	1.0	0.0	1.0	\$ 3,125.00	\$7,510.00
EW Marine (Propeller Pit)	222-025-00	1	\$ 1,200.00	99.00	\$ 6,435.00	1.0	0.0	1.0	\$ 3,125.00	\$10,760.00
EW Marine	222-030-10	1	\$ 1,200.00	99.00	\$ 6,435.00	1.0	0.0	1.0	\$ 3,125.00	\$10,760.00
T & S Pryce		0	\$ 10,800.00	794.00	\$ 51,610.00	11	0	11.0	\$ 34,375.00	\$ 96,785.00
Totals:										

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7/25/01

Revised 7/27/01



## Exhibit E

**St. James Township  
Sanitary Sewer REU Recommendations**

<u>Name</u>	<u>Parcel 013-</u>	<u>REU</u>
Nackerman Harborfront LLC	222-031-00	1.58
Glenn Wood	222-029-00	1.00
St. James Township (Restroom)	222-047-00	1.00
Thomas McDonough	222-040-00	1.00
Evan Karnes	222-040-10	1.00
Beaver Island Boat Co.	222-049-20	1.54
Richard Gillespie	222-049-15	1.60
Beaver Island Preservation (PAB)	222-049-10	---
Hodgson Financial Enterprises (Beachcomber)	222-036-10	6.54
Emerald Isle Investments Ltd. (Grocery)	222-038-10	3.18
Hodgson (Shamrock)	222-037-00	13.25
Eric Hodgson (house)	575-001-90	---
John Johnson	575-001-00	1.56
Jeffrey Powers	575-001-94	3.00
Jeffrey Powers	575-001-55	3.15
Roy Elsworth	575-001-92	5.00
Keith Albin	575-001-97	1.56
St. James Township (Park)	575-001-96	---
Beaver Island Boat Co.	222-036-15	8.00
Beaver Island Boat Co.	222-049-20	included above
Beaver Island Boat Co.	222-050-00	included above
St. James Township	222-045-00	7.00
St. James Township	222-046-00	included above
Jon Bonadeo	222-029-10	1.59
Nackerman Harborfront LLC	222-031-00	---
Judith Harmon	579-012-00	1.00
Thaddeus Kocol	579-011-00	1.00
Cynthia Gillespie	579-010-00	1.00
Francis Left	579-009-00	1.00
Diocese of Gaylord (Holy Cross Hall)	575-006-10	3.20
Mary Masini	575-005-00	1.00
Kathleen Maudrie	575-004-00	1.00
John Cull	575-003-00	1.00
Beaver Isl. Historical Society (Mormon Print Shop)	575-002-50	1.18
Clara Cull		1.00
T. Gacek (Matela house)	222-023-00	1.00
Sally Pryce	222-030-10	1.00
EW Marine	222-025-00	1.00
EW Marine (Propeller Place)	222-028-00	1.00
		<hr/> 78.93

## Exhibit F

**Note: The data in this exhibit was created during the summer of 2015 in order to determine outstanding balance by sewer user HAD the required invoices been issued and collected. Data indicated as "INVOICE" should not be construed that these invoices were, in fact, issued.**

St. James Township - Sewer Use Fund  
Customer Balance Summary  
As of May 12, 2015

06/18/15

	Mar 31, 04	Mar 31, 05	Mar 31, 06	Mar 31, 07	Mar 31, 08	Mar 31, 09	Mar 31, 10	Mar 31, 11
UNALLOCATED	-1,080.30	-2,901.48	-6,151.23	-6,493.12	-6,493.12	-6,493.12	-6,493.12	-6,493.12
ALBIN	0.00	131.04	393.12	655.20	851.66	982.50	1,047.72	1,178.56
BEAVER ISLAND BOAT CO.	0.00	672.00	2,016.00	3,360.00	4,368.00	5,040.00	5,334.00	6,678.00
BEAVER ISLAND HISTORICAL SOCIETY	0.00	99.12	297.36	495.60	644.28	743.40	800.52	899.64
BEAVER ISLAND TRANSP AUTH	0.00	129.36	388.08	646.80	840.84	970.20	1,034.88	1,164.24
BONADEO	0.00	133.56	400.68	667.80	934.92	1,202.04	1,469.16	1,736.28
CULL, CLAIRE	0.00	84.00	252.00	420.00	546.00	630.00	672.00	756.00
CULL-Hammermeister	0.00	84.00	252.00	420.00	546.00	630.00	672.00	756.00
DIOCESE OF GAYLORD	0.00	268.80	806.40	1,344.00	1,747.20	2,016.00	2,150.40	2,419.20
ELSWORTH-ERIN MOTEL	0.00	420.00	1,260.00	2,100.00	2,730.00	3,570.00	3,990.00	4,620.00
EMERALD ISLE INV-SHAMROCK	0.00	1,113.00	3,339.00	5,565.00	7,791.00	10,017.00	12,243.00	14,469.00
EW MARINE (EXT)	0.00	84.00	252.00	420.00	546.00	630.00	756.00	840.00
GILLESPIE RICHARD	0.00	134.40	403.20	672.00	940.80	1,209.60	1,478.40	1,747.20
GILLESPIE CYNTHIA-CUSHMAN	0.00	84.00	252.00	420.00	546.00	630.00	756.00	840.00
HODGSON-HARBOR MARKET	0.00	267.12	801.36	1,335.60	1,803.06	2,203.74	2,737.98	3,272.22
HARMON	0.00	84.00	252.00	420.00	462.00	630.00	672.00	756.00
HODGESON FINANCIAL	0.00	549.36	1,648.08	2,746.80	3,845.52	4,944.24	6,042.96	7,141.68
HUBBARD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-60.00
JOHNSON	0.00	131.04	393.12	655.20	917.28	1,179.36	1,441.44	1,703.52
KING STRANG (EXT)	0.00	0.00	0.00	0.00	0.00	0.00	126.00	378.00
KOCOL	0.00	84.00	252.00	420.00	588.00	672.00	714.00	798.00
LEFT-PAVILLION	0.00	84.00	252.00	420.00	546.00	630.00	714.00	798.00
MARRIQUIN - PRYCE(EXT)	0.00	84.00	252.00	420.00	546.00	630.00	672.00	756.00
MASINI	0.00	84.00	252.00	420.00	546.00	630.00	714.00	798.00
GACEK THERESA (EXT-Matelia)	0.00	84.00	252.00	420.00	588.00	672.00	756.00	924.00
MAUDRIE-Westnedge	0.00	84.00	252.00	420.00	588.00	756.00	924.00	1,092.00
MCDONOUGH THOMAS	0.00	84.00	252.00	420.00	546.00	630.00	672.00	756.00
NACKERMAN	0.00	132.72	398.16	663.60	863.04	996.48	1,135.92	1,317.36
PABI-COMMUNITY CTR	0.00	0.00	0.00	0.00	0.00	0.00	-134.40	-134.40
POWERS JEFFREY	0.00	516.60	1,549.80	2,583.20	3,238.20	4,271.40	4,662.00	5,178.60
PRUDENTIAL PREFERRED	0.00	0.00	0.00	0.00	0.00	0.00	-65.62	-65.62
ST. JAMES TWP-RESTROOMS	0.00	84.00	252.00	420.00	546.00	630.00	672.00	756.00
ST. JAMES TWP - YACHT DOCK	0.00	588.00	1,764.00	2,940.00	3,822.00	4,410.00	4,704.00	5,292.00
ST JAMES YACHT CLUB (EXT)	0.00	84.00	252.00	420.00	588.00	756.00	924.00	1,092.00
WOOD	0.00	84.00	252.00	420.00	546.00	630.00	672.00	756.00
TOTAL	-1,080.30	3,644.64	13,487.13	26,237.48	37,116.68	47,048.84	54,667.24	64,916.36

St. James Township - Sewer Use Fund Customer Balance Summary As of May 12, 2015					
	Mar 31, 12	Mar 31, 13	Mar 31, 14	Mar 31, 15	May 12, 15
UNALLOCATED	-6,493.12	-6,493.12	-6,493.12	-6,493.12	-6,493.12
ALBIN	1,364.18	1,365.36	1,492.16	1,596.56	1,710.88
BEAVER ISLAND BOAT CO.	8,612.64	10,738.64	12,330.64	13,922.64	14,496.64
BEAVER ISLAND HISTORICAL SOCIETY	1,134.52	1,164.36	1,216.20	1,268.04	1,353.00
BEAVER ISLAND TRANSP AUTH	1,347.52	1,337.64	1,402.44	1,467.24	1,578.12
BONADEO	2,146.50	2,604.42	3,062.34	3,520.26	3,634.74
CULL, CLAIRE	910.00	888.00	888.00	888.00	960.00
CULL-Hammermeister	930.00	908.00	980.00	980.00	1,052.00
DIOCESE OF GAYLORD	2,976.00	3,095.60	3,359.60	3,623.60	3,854.00
ELSWORTH-ERIN MOTEL	5,910.00	6,570.00	8,110.00	9,310.00	9,670.00
EMERALD ISLE INV-SHAMROCK	17,887.50	21,703.50	25,519.50	29,335.50	30,289.50
EW MARINE (EXT)	952.00	930.00	930.00	1,002.00	930.00
GILLESPIE RICHARD	2,160.00	2,184.75	2,383.92	2,495.88	2,611.08
GILLESPIE CYNTHIA-CUSHMAN	952.00	992.00	1,136.00	1,424.00	1,496.00
HODGSON-HARBOR MARKET	4,092.66	5,008.50	5,924.34	6,840.18	7,069.14
HARMON	768.88	748.88	746.88	746.88	818.88
HODGSON FINANCIAL	8,829.00	10,712.52	12,596.04	14,479.56	14,950.44
HUBBARD	-80.00	-60.00	-60.00	-60.00	-60.00
JOHNSON	2,106.00	2,555.28	3,004.56	3,453.84	3,566.16
KING STRANG (EXT)	754.00	858.00	1,098.00	1,338.00	1,554.00
KOGOL	910.00	1,074.00	1,074.00	1,146.00	1,218.00
LEFT-PAVILLION	972.00	950.00	950.00	950.00	1,022.00
MARRIQUIN - PRYCE(EXT)	952.00	930.00	930.00	930.00	1,002.00
MASINI	972.00	950.00	950.00	950.00	1,022.00
GACEK THERESA (EXT-Matella)	1,036.00	1,014.00	1,302.00	1,446.00	1,518.00
MAUDRIE-Westnedge	1,350.00	1,638.00	1,926.00	2,214.00	2,286.00
MCDONOUGH THOMAS	930.00	908.00	948.00	978.00	1,050.00
NACKERMAN	1,579.00	1,724.04	1,931.08	2,138.12	2,251.88
PABI-COMMUNITY CTR	-88.40	365.20	818.80	1,428.40	1,658.80
POWERS JEFFREY	6,092.70	7,083.90	8,231.10	9,378.30	9,821.10
PRUDENTIAL PREFERRED	-65.62	-65.62	-65.62	-65.62	-65.62
ST. JAMES TWP-RESTROOMS	868.00	846.00	1,000.00	1,072.00	1,144.00
ST. JAMES TWP - YACHT DOCK	6,196.00	6,612.00	7,198.00	7,846.00	8,350.00
ST JAMES YACHT CLUB (EXT)	1,350.00	1,638.00	1,926.00	2,214.00	2,286.00
WOOD	868.00	908.00	948.00	1,050.00	1,122.00
TOTAL	81,201.96	94,505.85	109,694.86	124,816.26	130,729.62



06/18/15

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

Type	Date	Num	Account	Amount	Balance
<b>UNALLOCATED</b>					
Deposit	03/11/2004		590-028 - *Account...	-972.30	-972.30
Deposit	03/23/2004		590-028 - *Account...	-108.00	-1,080.30
Deposit	04/23/2004		590-028 - *Account...	-106.68	-1,186.98
Deposit	02/04/2005		590-028 - *Account...	-802.26	-1,989.24
Deposit	02/22/2005		590-028 - *Account...	-114.24	-2,103.48
Deposit	02/22/2005		590-028 - *Account...	-336.00	-2,439.48
Deposit	03/29/2005		590-028 - *Account...	-462.00	-2,901.48
Deposit	11/11/2005	1DEP	590-028 - *Account...	-2,530.19	-5,431.67
Deposit	02/14/2006	1DEP	590-028 - *Account...	-376.00	-5,807.67
Deposit	03/14/2006		590-028 - *Account...	-343.56	-6,151.23
Deposit	04/07/2006	1DEP	590-028 - *Account...	-131.89	-6,283.12
Deposit	04/21/2006	1DEP	590-028 - *Account...	-210.00	-6,493.12
Total UNALLOCATED				-6,493.12	-6,493.12
<b>ALBIN</b>					
Invoice	10/01/2004	2004-1	590-028 - *Account...	65.52	65.52
Invoice	01/01/2005	2004-31	590-028 - *Account...	65.52	131.04
Invoice	04/01/2005	2004-60	590-028 - *Account...	65.52	196.56
Invoice	07/01/2005	2004-89	590-028 - *Account...	65.52	262.08
Invoice	10/01/2005	2004-118	590-028 - *Account...	65.52	327.60
Invoice	01/01/2006	2004-147	590-028 - *Account...	65.52	393.12
Invoice	04/01/2006	2004-176	590-028 - *Account...	65.52	458.64
Invoice	07/01/2006	2004-205	590-028 - *Account...	65.52	524.16
Invoice	10/01/2006	2004-234	590-028 - *Account...	65.52	589.68
Invoice	01/01/2007	2004-263	590-028 - *Account...	65.52	655.20
Invoice	04/01/2007	2004-292	590-028 - *Account...	65.52	720.72
Payment	05/22/2007		590-028 - *Account...	-65.62	655.10
Invoice	07/01/2007	2004-321	590-028 - *Account...	65.52	720.62
Invoice	10/01/2007	2004-350	590-028 - *Account...	65.52	786.14
Invoice	01/01/2008	2004-379	590-028 - *Account...	65.52	851.66
Invoice	04/01/2008	2004-408	590-028 - *Account...	65.52	917.18
Payment	04/15/2008		590-028 - *Account...	-131.24	785.94
Invoice	07/01/2008	2004-437	590-028 - *Account...	65.52	851.46
Invoice	10/01/2008	2004-466	590-028 - *Account...	65.52	916.98
Invoice	01/01/2009	2004-495	590-028 - *Account...	65.52	982.50
Invoice	04/01/2009	2004-524	590-028 - *Account...	65.52	1,048.02
Payment	05/15/2009		590-028 - *Account...	-65.62	982.40
Invoice	07/01/2009	2004-553	590-028 - *Account...	65.52	1,047.92
Payment	09/02/2009		590-028 - *Account...	-65.62	982.30
Invoice	10/01/2009	2004-582	590-028 - *Account...	65.52	1,047.82
Payment	11/03/2009		590-028 - *Account...	-65.62	982.20
Invoice	01/01/2010	2004-612	590-028 - *Account...	65.52	1,047.72
Invoice	04/01/2010	2004-642	590-028 - *Account...	65.52	1,113.24
Payment	04/23/2010		590-028 - *Account...	-131.24	982.00
Invoice	07/01/2010	2004-672	590-028 - *Account...	65.52	1,047.52
Invoice	10/01/2010	2004-702	590-028 - *Account...	65.52	1,113.04
Invoice	01/01/2011	2004-732	590-028 - *Account...	65.52	1,178.56
Invoice	04/01/2011	2004-762	590-028 - *Account...	65.52	1,244.08
Payment	05/09/2011		590-028 - *Account...	-131.24	1,112.84
Invoice	07/01/2011	2011-1	590-028 - *Account...	112.32	1,225.16
Invoice	10/01/2011	2011-32	590-028 - *Account...	112.32	1,337.48
Payment	10/10/2011		590-028 - *Account...	-85.62	1,251.86
Invoice	01/01/2012	2011-64	590-028 - *Account...	112.32	1,364.18
Invoice	04/01/2012	2011-96	590-028 - *Account...	112.32	1,476.50
Payment	05/01/2012		590-028 - *Account...	-171.24	1,305.26
Invoice	07/01/2012	2011-128	590-028 - *Account...	112.32	1,417.58
Payment	08/01/2012		590-028 - *Account...	-85.62	1,331.96
Invoice	10/01/2012	2011-160	590-028 - *Account...	112.32	1,444.28
Payment	10/19/2012		590-028 - *Account...	-85.62	1,358.66
Invoice	01/01/2013	2011-192	590-028 - *Account...	112.32	1,470.98
Payment	01/29/2013		590-028 - *Account...	-85.62	1,385.36
Invoice	04/01/2013	2011-224	590-028 - *Account...	112.32	1,497.68
Payment	04/24/2013		590-028 - *Account...	-85.62	1,412.06
Invoice	07/01/2013	2011-256	590-028 - *Account...	112.32	1,524.38
Payment	07/18/2013		590-028 - *Account...	-85.62	1,438.76
Invoice	10/01/2013	2011-288	590-028 - *Account...	112.32	1,551.08
Payment	10/30/2013		590-028 - *Account...	-85.62	1,465.46
Invoice	01/01/2014	2011-320	590-028 - *Account...	112.32	1,577.78
Payment	02/25/2014		590-028 - *Account...	-85.62	1,492.16
Invoice	04/01/2014	2011-352	590-028 - *Account...	112.32	1,604.48
Payment	04/25/2014		590-028 - *Account...	-85.62	1,518.86
Invoice	07/01/2014	2011-384	590-028 - *Account...	112.32	1,631.18

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	07/28/2014		590-028 · *Account...	-85.62	1,545.56
Invoice	10/01/2014	2011-416	590-028 · *Account...	112.32	1,657.88
Payment	10/27/2014		590-028 · *Account...	-85.82	1,572.06
Invoice	01/01/2015	2011-448	590-028 · *Account...	112.32	1,684.38
Payment	01/20/2015		590-028 · *Account...	-85.82	1,598.56
Invoice	04/01/2015	2011-480	590-028 · *Account...	112.32	1,710.88
Total ALBIN				1,710.88	1,710.88
<b>BEAVER ISLAND BOAT CO.</b>					
Invoice	10/01/2004	2004-2	590-028 · *Account...	336.00	336.00
Invoice	01/01/2005	2004-32	590-028 · *Account...	336.00	672.00
Invoice	04/01/2005	2004-61	590-028 · *Account...	336.00	1,008.00
Invoice	07/01/2005	2004-90	590-028 · *Account...	336.00	1,344.00
Invoice	10/01/2005	2004-119	590-028 · *Account...	336.00	1,680.00
Invoice	01/01/2006	2004-148	590-028 · *Account...	336.00	2,016.00
Invoice	04/01/2006	2004-177	590-028 · *Account...	336.00	2,352.00
Invoice	07/01/2006	2004-206	590-028 · *Account...	336.00	2,688.00
Invoice	10/01/2006	2004-235	590-028 · *Account...	336.00	3,024.00
Invoice	01/01/2007	2004-264	590-028 · *Account...	336.00	3,360.00
Invoice	04/01/2007	2004-293	590-028 · *Account...	336.00	3,696.00
Payment	06/19/2007		590-028 · *Account...	-336.00	3,360.00
Invoice	07/01/2007	2004-322	590-028 · *Account...	336.00	3,696.00
Invoice	10/01/2007	2004-351	590-028 · *Account...	336.00	4,032.00
Invoice	01/01/2008	2004-380	590-028 · *Account...	336.00	4,368.00
Invoice	04/01/2008	2004-409	590-028 · *Account...	336.00	4,704.00
Payment	04/08/2008		590-028 · *Account...	-672.00	4,032.00
Invoice	07/01/2008	2004-438	590-028 · *Account...	336.00	4,368.00
Invoice	10/01/2008	2004-467	590-028 · *Account...	336.00	4,704.00
Invoice	01/01/2009	2004-496	590-028 · *Account...	336.00	5,040.00
Invoice	04/01/2009	2004-525	590-028 · *Account...	336.00	5,376.00
Payment	05/15/2009		590-028 · *Account...	-378.00	4,998.00
Invoice	07/01/2009	2004-554	590-028 · *Account...	336.00	5,334.00
Payment	09/02/2009		590-028 · *Account...	-336.00	4,998.00
Invoice	10/01/2009	2004-583	590-028 · *Account...	336.00	5,334.00
Payment	11/23/2009		590-028 · *Account...	-336.00	4,998.00
Invoice	01/01/2010	2004-613	590-028 · *Account...	336.00	5,334.00
Invoice	04/01/2010	2004-643	590-028 · *Account...	336.00	5,670.00
Invoice	07/01/2010	2004-673	590-028 · *Account...	336.00	6,006.00
Invoice	10/01/2010	2004-703	590-028 · *Account...	336.00	6,342.00
Invoice	01/01/2011	2004-733	590-028 · *Account...	336.00	6,678.00
Invoice	04/01/2011	2004-763	590-028 · *Account...	336.00	7,014.00
Payment	06/03/2011		590-028 · *Account...	-129.36	6,884.64
Invoice	07/01/2011	2011-2	590-028 · *Account...	576.00	7,460.64
Invoice	10/01/2011	2011-33	590-028 · *Account...	576.00	8,036.64
Invoice	01/01/2012	2011-65	590-028 · *Account...	576.00	8,612.64
Invoice	04/01/2012	2011-97	590-028 · *Account...	576.00	9,188.64
Invoice	07/01/2012	2011-129	590-028 · *Account...	576.00	9,764.64
Payment	09/18/2012		590-028 · *Account...	-178.00	9,586.64
Invoice	10/01/2012	2011-161	590-028 · *Account...	576.00	10,162.64
Invoice	01/01/2013	2011-193	590-028 · *Account...	576.00	10,738.64
Invoice	04/01/2013	2011-225	590-028 · *Account...	576.00	11,314.64
Payment	05/29/2013		590-028 · *Account...	-178.00	11,136.64
Invoice	07/01/2013	2011-257	590-028 · *Account...	576.00	11,712.64
Payment	09/09/2013		590-028 · *Account...	-178.00	11,534.64
Invoice	10/01/2013	2011-289	590-028 · *Account...	576.00	12,110.64
Payment	10/22/2013		590-028 · *Account...	-178.00	11,932.64
Invoice	01/01/2014	2011-321	590-028 · *Account...	576.00	12,508.64
Payment	02/25/2014		590-028 · *Account...	-178.00	12,330.64
Invoice	04/01/2014	2011-353	590-028 · *Account...	576.00	12,906.64
Payment	05/19/2014		590-028 · *Account...	-178.00	12,728.64
Invoice	07/01/2014	2011-385	590-028 · *Account...	576.00	13,304.64
Invoice	10/01/2014	2011-417	590-028 · *Account...	576.00	13,880.64
Payment	10/15/2014		590-028 · *Account...	-178.00	13,702.64
Payment	10/30/2014		590-028 · *Account...	-178.00	13,524.64
Invoice	01/01/2015	2011-449	590-028 · *Account...	576.00	14,100.64
Payment	03/03/2015		590-028 · *Account...	-178.00	13,922.64
Invoice	04/01/2015	2011-481	590-028 · *Account...	576.00	14,498.64
Total BEAVER ISLAND BOAT CO.				14,498.64	14,498.64
<b>BEAVER ISLAND HISTORICAL SOCIETY</b>					
Invoice	10/01/2004	2004-4	590-028 · *Account...	49.56	49.56
Invoice	01/01/2005	2004-33	590-028 · *Account...	49.56	99.12
Invoice	04/01/2005	2004-62	590-028 · *Account...	49.56	148.68

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	07/01/2005	2004-91	590-028 - *Account...	49.56	198.24
Invoice	10/01/2005	2004-120	590-028 - *Account...	49.56	247.80
Invoice	01/01/2006	2004-149	590-028 - *Account...	49.56	297.36
Invoice	04/01/2006	2004-178	590-028 - *Account...	49.56	346.92
Invoice	07/01/2006	2004-207	590-028 - *Account...	49.56	396.48
Invoice	10/01/2006	2004-236	590-028 - *Account...	49.56	446.04
Invoice	01/01/2007	2004-265	590-028 - *Account...	49.56	495.60
Invoice	04/01/2007	2004-294	590-028 - *Account...	49.56	545.16
Payment	05/01/2007		590-028 - *Account...	-49.56	495.60
Invoice	07/01/2007	2004-323	590-028 - *Account...	49.56	545.16
Invoice	10/01/2007	2004-352	590-028 - *Account...	49.56	594.72
Invoice	01/01/2008	2004-381	590-028 - *Account...	49.56	644.28
Invoice	04/01/2008	2004-410	590-028 - *Account...	49.56	693.84
Payment	04/08/2008		590-028 - *Account...	-99.12	594.72
Invoice	07/01/2008	2004-439	590-028 - *Account...	49.56	644.28
Invoice	10/01/2008	2004-468	590-028 - *Account...	49.56	693.84
Invoice	01/01/2009	2004-497	590-028 - *Account...	49.56	743.40
Invoice	04/01/2009	2004-526	590-028 - *Account...	49.56	792.96
Payment	05/15/2009		590-028 - *Account...	-49.56	743.40
Invoice	07/01/2009	2004-555	590-028 - *Account...	49.56	792.96
Payment	07/29/2009		590-028 - *Account...	-42.00	750.96
Invoice	10/01/2009	2004-584	590-028 - *Account...	49.56	800.52
Payment	11/10/2009		590-028 - *Account...	-49.56	750.96
Invoice	01/01/2010	2004-614	590-028 - *Account...	49.56	800.52
Invoice	04/01/2010	2004-644	590-028 - *Account...	49.56	850.08
Payment	04/23/2010		590-028 - *Account...	-99.12	750.96
Invoice	07/01/2010	2004-674	590-028 - *Account...	49.56	800.52
Invoice	10/01/2010	2004-704	590-028 - *Account...	49.56	850.08
Invoice	01/01/2011	2004-734	590-028 - *Account...	49.56	899.64
Invoice	04/01/2011	2004-764	590-028 - *Account...	49.56	949.20
Invoice	07/01/2011	2011-4	590-028 - *Account...	84.96	1,034.16
Payment	09/28/2011		590-028 - *Account...	-69.56	964.60
Invoice	10/01/2011	2011-34	590-028 - *Account...	84.96	1,049.56
Invoice	01/01/2012	2011-66	590-028 - *Account...	84.96	1,134.52
Invoice	04/01/2012	2011-98	590-028 - *Account...	84.96	1,219.48
Payment	04/27/2012		590-028 - *Account...	-124.00	1,095.48
Invoice	07/01/2012	2011-130	590-028 - *Account...	84.96	1,180.44
Payment	08/01/2012		590-028 - *Account...	-62.00	1,118.44
Invoice	10/01/2012	2011-162	590-028 - *Account...	84.96	1,203.40
Payment	10/23/2012		590-028 - *Account...	-62.00	1,141.40
Invoice	01/01/2013	2011-194	590-028 - *Account...	84.96	1,226.36
Payment	02/06/2013		590-028 - *Account...	-62.00	1,164.36
Invoice	04/01/2013	2011-226	590-028 - *Account...	84.96	1,249.32
Payment	05/29/2013		590-028 - *Account...	-72.00	1,177.32
Invoice	07/01/2013	2011-258	590-028 - *Account...	84.96	1,262.28
Payment	07/31/2013		590-028 - *Account...	-72.00	1,190.28
Invoice	10/01/2013	2011-290	590-028 - *Account...	84.96	1,275.24
Payment	11/13/2013		590-028 - *Account...	-72.00	1,203.24
Invoice	01/01/2014	2011-322	590-028 - *Account...	84.96	1,288.20
Payment	02/25/2014		590-028 - *Account...	-72.00	1,216.20
Invoice	04/01/2014	2011-354	590-028 - *Account...	84.96	1,301.16
Payment	04/29/2014		590-028 - *Account...	-72.00	1,229.16
Invoice	07/01/2014	2011-386	590-028 - *Account...	84.96	1,314.12
Payment	07/16/2014		590-028 - *Account...	-72.00	1,242.12
Invoice	10/01/2014	2011-418	590-028 - *Account...	84.96	1,327.08
Invoice	01/01/2015	2011-450	590-028 - *Account...	84.96	1,412.04
Payment	02/03/2015		590-028 - *Account...	-72.00	1,340.04
Payment	02/06/2015		590-028 - *Account...	-72.00	1,268.04
Invoice	04/01/2015	2011-482	590-028 - *Account...	84.96	1,353.00
Total BEAVER ISLAND HISTORICAL SOCIETY				1,353.00	1,353.00
<b>BEAVER ISLAND TRANSP AUTH</b>					
Invoice	10/01/2004	2004-3	590-028 - *Account...	64.68	64.68
Invoice	01/01/2005	2004-34	590-028 - *Account...	64.68	129.36
Invoice	04/01/2005	2004-63	590-028 - *Account...	64.68	194.04
Invoice	07/01/2005	2004-92	590-028 - *Account...	64.68	258.72
Invoice	10/01/2005	2004-121	590-028 - *Account...	64.68	323.40
Invoice	01/01/2006	2004-150	590-028 - *Account...	64.68	388.08
Invoice	04/01/2006	2004-179	590-028 - *Account...	64.68	452.76
Invoice	07/01/2006	2004-208	590-028 - *Account...	64.68	517.44
Invoice	10/01/2006	2004-237	590-028 - *Account...	64.68	582.12
Invoice	01/01/2007	2004-266	590-028 - *Account...	64.68	646.80
Invoice	04/01/2007	2004-295	590-028 - *Account...	64.68	711.48



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	05/08/2007		590-028 - *Account...	-64.68	646.80
Invoice	07/01/2007	2004-324	590-028 - *Account...	64.68	711.48
Invoice	10/01/2007	2004-353	590-028 - *Account...	64.68	776.16
Invoice	01/01/2008	2004-382	590-028 - *Account...	64.68	840.84
Invoice	04/01/2008	2004-411	590-028 - *Account...	64.68	905.52
Payment	04/15/2008		590-028 - *Account...	-129.36	776.16
Invoice	07/01/2008	2004-440	590-028 - *Account...	64.68	840.84
Invoice	10/01/2008	2004-469	590-028 - *Account...	64.68	905.52
Invoice	01/01/2009	2004-498	590-028 - *Account...	64.68	970.20
Invoice	04/01/2009	2004-527	590-028 - *Account...	64.68	1,034.88
Payment	05/15/2009		590-028 - *Account...	-64.68	970.20
Invoice	07/01/2009	2004-556	590-028 - *Account...	64.68	1,034.88
Payment	08/17/2009		590-028 - *Account...	-64.68	970.20
Invoice	10/01/2009	2004-585	590-028 - *Account...	64.68	1,034.88
Payment	12/11/2009		590-028 - *Account...	-64.68	970.20
Invoice	01/01/2010	2004-615	590-028 - *Account...	64.68	1,034.88
Invoice	04/01/2010	2004-645	590-028 - *Account...	64.68	1,099.56
Payment	04/23/2010		590-028 - *Account...	-129.36	970.20
Invoice	07/01/2010	2004-675	590-028 - *Account...	64.68	1,034.88
Invoice	10/01/2010	2004-705	590-028 - *Account...	64.68	1,099.56
Invoice	01/01/2011	2004-735	590-028 - *Account...	64.68	1,164.24
Invoice	04/01/2011	2004-765	590-028 - *Account...	64.68	1,228.92
Payment	05/18/2011		590-028 - *Account...	-129.36	1,099.56
Invoice	07/01/2011	2011-3	590-028 - *Account...	110.88	1,210.44
Invoice	10/01/2011	2011-35	590-028 - *Account...	110.88	1,321.32
Payment	10/10/2011		590-028 - *Account...	-84.68	1,236.64
Invoice	01/01/2012	2011-67	590-028 - *Account...	110.88	1,347.52
Invoice	04/01/2012	2011-99	590-028 - *Account...	110.88	1,458.40
Payment	04/27/2012		590-028 - *Account...	-169.36	1,289.04
Invoice	07/01/2012	2011-131	590-028 - *Account...	110.88	1,399.92
Payment	08/28/2012		590-028 - *Account...	-94.68	1,305.24
Invoice	10/01/2012	2011-163	590-028 - *Account...	110.88	1,416.12
Payment	10/23/2012		590-028 - *Account...	-94.68	1,321.44
Invoice	01/01/2013	2011-195	590-028 - *Account...	110.88	1,432.32
Payment	02/06/2013		590-028 - *Account...	-94.68	1,337.64
Invoice	04/01/2013	2011-227	590-028 - *Account...	110.88	1,448.52
Payment	05/29/2013		590-028 - *Account...	-94.68	1,353.84
Invoice	07/01/2013	2011-259	590-028 - *Account...	110.88	1,464.72
Payment	07/16/2013		590-028 - *Account...	-94.68	1,370.04
Invoice	10/01/2013	2011-291	590-028 - *Account...	110.88	1,480.92
Payment	10/22/2013		590-028 - *Account...	-94.68	1,386.24
Invoice	01/01/2014	2011-323	590-028 - *Account...	110.88	1,497.12
Payment	01/21/2014		590-028 - *Account...	-94.68	1,402.44
Invoice	04/01/2014	2011-355	590-028 - *Account...	110.88	1,513.32
Payment	05/19/2014		590-028 - *Account...	-94.68	1,418.64
Invoice	07/01/2014	2011-387	590-028 - *Account...	110.88	1,529.52
Payment	07/28/2014		590-028 - *Account...	-94.68	1,434.84
Invoice	10/01/2014	2011-419	590-028 - *Account...	110.88	1,545.72
Payment	10/15/2014		590-028 - *Account...	-94.68	1,451.04
Invoice	01/01/2015	2011-451	590-028 - *Account...	110.88	1,561.92
Payment	01/20/2015		590-028 - *Account...	-94.68	1,467.24
Invoice	04/01/2015	2011-483	590-028 - *Account...	110.88	1,578.12
Total BEAVER ISLAND TRANSP AUTH				1,578.12	1,578.12
<b>BONADEO</b>					
Invoice	10/01/2004	2004-5	590-028 - *Account...	66.78	66.78
Invoice	01/01/2005	2004-35	590-028 - *Account...	66.78	133.56
Invoice	04/01/2005	2004-64	590-028 - *Account...	66.78	200.34
Invoice	07/01/2005	2004-93	590-028 - *Account...	66.78	267.12
Invoice	10/01/2005	2004-122	590-028 - *Account...	66.78	333.90
Invoice	01/01/2006	2004-151	590-028 - *Account...	66.78	400.68
Invoice	04/01/2006	2004-180	590-028 - *Account...	66.78	467.46
Invoice	07/01/2006	2004-209	590-028 - *Account...	66.78	534.24
Invoice	10/01/2006	2004-238	590-028 - *Account...	66.78	601.02
Invoice	01/01/2007	2004-267	590-028 - *Account...	66.78	667.80
Invoice	04/01/2007	2004-296	590-028 - *Account...	66.78	734.58
Invoice	07/01/2007	2004-325	590-028 - *Account...	66.78	801.36
Invoice	10/01/2007	2004-354	590-028 - *Account...	66.78	868.14
Invoice	01/01/2008	2004-383	590-028 - *Account...	66.78	934.92
Invoice	04/01/2008	2004-412	590-028 - *Account...	66.78	1,001.70
Invoice	07/01/2008	2004-441	590-028 - *Account...	66.78	1,068.48
Invoice	10/01/2008	2004-470	590-028 - *Account...	66.78	1,135.26
Invoice	01/01/2009	2004-499	590-028 - *Account...	66.78	1,202.04

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	04/01/2009	2004-528	590-028 - *Account...	66.78	1,268.82
Invoice	07/01/2009	2004-557	590-028 - *Account...	66.78	1,335.60
Invoice	10/01/2009	2004-586	590-028 - *Account...	66.78	1,402.38
Invoice	01/01/2010	2004-616	590-028 - *Account...	66.78	1,469.16
Invoice	04/01/2010	2004-646	590-028 - *Account...	66.78	1,535.94
Invoice	07/01/2010	2004-676	590-028 - *Account...	66.78	1,602.72
Invoice	10/01/2010	2004-706	590-028 - *Account...	66.78	1,669.50
Invoice	01/01/2011	2004-736	590-028 - *Account...	66.78	1,736.28
Invoice	04/01/2011	2004-766	590-028 - *Account...	66.78	1,803.06
Invoice	07/01/2011	2011-5	590-028 - *Account...	114.48	1,917.54
Invoice	10/01/2011	2011-36	590-028 - *Account...	114.48	2,032.02
Invoice	01/01/2012	2011-68	590-028 - *Account...	114.48	2,146.50
Invoice	04/01/2012	2011-100	590-028 - *Account...	114.48	2,260.98
Invoice	07/01/2012	2011-132	590-028 - *Account...	114.48	2,375.46
Invoice	10/01/2012	2011-164	590-028 - *Account...	114.48	2,489.94
Invoice	01/01/2013	2011-196	590-028 - *Account...	114.48	2,604.42
Invoice	04/01/2013	2011-228	590-028 - *Account...	114.48	2,718.90
Invoice	07/01/2013	2011-260	590-028 - *Account...	114.48	2,833.38
Invoice	10/01/2013	2011-292	590-028 - *Account...	114.48	2,947.86
Invoice	01/01/2014	2011-324	590-028 - *Account...	114.48	3,062.34
Invoice	04/01/2014	2011-356	590-028 - *Account...	114.48	3,176.82
Invoice	07/01/2014	2011-388	590-028 - *Account...	114.48	3,291.30
Invoice	10/01/2014	2011-420	590-028 - *Account...	114.48	3,405.78
Invoice	01/01/2015	2011-452	590-028 - *Account...	114.48	3,520.26
Invoice	04/01/2015	2011-484	590-028 - *Account...	114.48	3,634.74
Total BONADEO				3,634.74	3,634.74
<b>CULL, CLAIRE</b>					
Invoice	10/01/2004	2004-6	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-37	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-66	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-95	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-124	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-153	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-182	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-211	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-240	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-269	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-298	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-327	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-356	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-385	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-414	590-028 - *Account...	42.00	588.00
Payment	04/28/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-443	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-472	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-501	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-530	590-028 - *Account...	42.00	672.00
Payment	05/15/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-559	590-028 - *Account...	42.00	672.00
Payment	09/22/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-588	590-028 - *Account...	42.00	672.00
Payment	11/10/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-618	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-648	590-028 - *Account...	42.00	714.00
Payment	04/23/2010		590-028 - *Account...	-84.00	630.00
Invoice	07/01/2010	2004-678	590-028 - *Account...	42.00	672.00
Invoice	10/01/2010	2004-708	590-028 - *Account...	42.00	714.00
Invoice	01/01/2011	2004-738	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-768	590-028 - *Account...	42.00	798.00
Payment	05/09/2011		590-028 - *Account...	-42.00	756.00
Invoice	07/01/2011	2011-6	590-028 - *Account...	72.00	828.00
Invoice	10/01/2011	2011-38	590-028 - *Account...	72.00	900.00
Payment	10/10/2011		590-028 - *Account...	-62.00	838.00
Invoice	01/01/2012	2011-70	590-028 - *Account...	72.00	910.00
Invoice	04/01/2012	2011-102	590-028 - *Account...	72.00	982.00
Payment	06/04/2012		590-028 - *Account...	-124.00	858.00
Invoice	07/01/2012	2011-134	590-028 - *Account...	72.00	930.00
Payment	07/31/2012		590-028 - *Account...	-62.00	868.00
Invoice	10/01/2012	2011-166	590-028 - *Account...	72.00	940.00
Payment	11/16/2012		590-028 - *Account...	-62.00	878.00
Invoice	01/01/2013	2011-198	590-028 - *Account...	72.00	950.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	02/06/2013		590-028 - *Account...	-62.00	888.00
Invoice	04/01/2013	2011-230	590-028 - *Account...	72.00	960.00
Payment	04/24/2013		590-028 - *Account...	-72.00	888.00
Invoice	07/01/2013	2011-262	590-028 - *Account...	72.00	960.00
Payment	07/31/2013		590-028 - *Account...	-72.00	888.00
Invoice	10/01/2013	2011-294	590-028 - *Account...	72.00	960.00
Payment	11/13/2013		590-028 - *Account...	-72.00	888.00
Invoice	01/01/2014	2011-326	590-028 - *Account...	72.00	960.00
Payment	01/31/2014		590-028 - *Account...	-72.00	888.00
Invoice	04/01/2014	2011-358	590-028 - *Account...	72.00	960.00
Payment	04/29/2014		590-028 - *Account...	-72.00	888.00
Invoice	07/01/2014	2011-390	590-028 - *Account...	72.00	960.00
Payment	07/28/2014		590-028 - *Account...	-72.00	888.00
Invoice	10/01/2014	2011-422	590-028 - *Account...	72.00	960.00
Payment	11/18/2014		590-028 - *Account...	-72.00	888.00
Invoice	01/01/2015	2011-454	590-028 - *Account...	72.00	960.00
Payment	01/20/2015		590-028 - *Account...	-72.00	888.00
Invoice	04/01/2015	2011-486	590-028 - *Account...	72.00	960.00
Total CULL, CLAIRE				960.00	960.00
<b>CULL-Hammermeister</b>					
Invoice	10/01/2004	2004-7	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-36	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-65	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-94	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-123	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-152	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-181	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-210	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-239	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-268	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-297	590-028 - *Account...	42.00	462.00
Invoice	07/01/2007	2004-326	590-028 - *Account...	42.00	504.00
Payment	07/12/2007		590-028 - *Account...	-42.00	462.00
Invoice	10/01/2007	2004-355	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-384	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-413	590-028 - *Account...	42.00	588.00
Payment	04/08/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-442	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-471	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-500	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-529	590-028 - *Account...	42.00	672.00
Payment	06/09/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-558	590-028 - *Account...	42.00	672.00
Payment	09/30/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-587	590-028 - *Account...	42.00	672.00
Payment	12/11/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-617	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-647	590-028 - *Account...	42.00	714.00
Invoice	07/01/2010	2004-677	590-028 - *Account...	42.00	756.00
Invoice	10/01/2010	2004-707	590-028 - *Account...	42.00	798.00
Payment	11/12/2010		590-028 - *Account...	-84.00	714.00
Invoice	01/01/2011	2004-737	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-767	590-028 - *Account...	42.00	798.00
Payment	06/24/2011		590-028 - *Account...	-84.00	714.00
Invoice	07/01/2011	2011-7	590-028 - *Account...	72.00	786.00
Invoice	10/01/2011	2011-37	590-028 - *Account...	72.00	858.00
Invoice	01/01/2012	2011-69	590-028 - *Account...	72.00	930.00
Invoice	04/01/2012	2011-101	590-028 - *Account...	72.00	1,002.00
Payment	05/16/2012		590-028 - *Account...	-124.00	878.00
Invoice	07/01/2012	2011-133	590-028 - *Account...	72.00	950.00
Payment	08/01/2012		590-028 - *Account...	-62.00	888.00
Invoice	10/01/2012	2011-165	590-028 - *Account...	72.00	960.00
Invoice	01/01/2013	2011-197	590-028 - *Account...	72.00	1,032.00
Payment	01/08/2013		590-028 - *Account...	-62.00	970.00
Payment	03/08/2013		590-028 - *Account...	-62.00	908.00
Invoice	04/01/2013	2011-229	590-028 - *Account...	72.00	980.00
Payment	05/29/2013		590-028 - *Account...	-72.00	908.00
Invoice	07/01/2013	2011-261	590-028 - *Account...	72.00	980.00
Payment	08/06/2013		590-028 - *Account...	-72.00	908.00
Invoice	10/01/2013	2011-293	590-028 - *Account...	72.00	980.00
Invoice	01/01/2014	2011-325	590-028 - *Account...	72.00	1,052.00
Payment	02/14/2014		590-028 - *Account...	-72.00	980.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	04/01/2014	2011-357	590-028 - *Account...	72.00	1,052.00
Payment	04/29/2014		590-028 - *Account...	-72.00	980.00
Invoice	07/01/2014	2011-389	590-028 - *Account...	72.00	1,052.00
Payment	09/16/2014		590-028 - *Account...	-72.00	980.00
Invoice	10/01/2014	2011-421	590-028 - *Account...	72.00	1,052.00
Payment	10/30/2014		590-028 - *Account...	-72.00	980.00
Invoice	01/01/2015	2011-453	590-028 - *Account...	72.00	1,052.00
Payment	02/03/2015		590-028 - *Account...	-72.00	980.00
Invoice	04/01/2015	2011-485	590-028 - *Account...	72.00	1,052.00
Total CULL-Hammermeister				1,052.00	1,052.00
<b>DIocese of Gaylord</b>					
Invoice	10/01/2004	2004-8	590-028 - *Account...	134.40	134.40
Invoice	01/01/2005	2004-38	590-028 - *Account...	134.40	268.80
Invoice	04/01/2005	2004-67	590-028 - *Account...	134.40	403.20
Invoice	07/01/2005	2004-96	590-028 - *Account...	134.40	537.60
Invoice	10/01/2005	2004-125	590-028 - *Account...	134.40	672.00
Invoice	01/01/2006	2004-154	590-028 - *Account...	134.40	806.40
Invoice	04/01/2006	2004-183	590-028 - *Account...	134.40	940.80
Invoice	07/01/2006	2004-212	590-028 - *Account...	134.40	1,075.20
Invoice	10/01/2006	2004-241	590-028 - *Account...	134.40	1,209.60
Invoice	01/01/2007	2004-270	590-028 - *Account...	134.40	1,344.00
Invoice	04/01/2007	2004-299	590-028 - *Account...	134.40	1,478.40
Payment	05/08/2007		590-028 - *Account...	-134.40	1,344.00
Invoice	07/01/2007	2004-328	590-028 - *Account...	134.40	1,478.40
Invoice	10/01/2007	2004-357	590-028 - *Account...	134.40	1,612.80
Invoice	01/01/2008	2004-386	590-028 - *Account...	134.40	1,747.20
Invoice	04/01/2008	2004-415	590-028 - *Account...	134.40	1,881.60
Payment	04/08/2008		590-028 - *Account...	-268.80	1,612.80
Invoice	07/01/2008	2004-444	590-028 - *Account...	134.40	1,747.20
Invoice	10/01/2008	2004-473	590-028 - *Account...	134.40	1,881.60
Invoice	01/01/2009	2004-502	590-028 - *Account...	134.40	2,016.00
Invoice	04/01/2009	2004-531	590-028 - *Account...	134.40	2,150.40
Payment	05/15/2009		590-028 - *Account...	-134.40	2,016.00
Invoice	07/01/2009	2004-560	590-028 - *Account...	134.40	2,150.40
Payment	08/17/2009		590-028 - *Account...	-134.40	2,016.00
Invoice	10/01/2009	2004-589	590-028 - *Account...	134.40	2,150.40
Payment	11/06/2009		590-028 - *Account...	-134.40	2,016.00
Invoice	01/01/2010	2004-619	590-028 - *Account...	134.40	2,150.40
Invoice	04/01/2010	2004-649	590-028 - *Account...	134.40	2,284.80
Payment	04/23/2010		590-028 - *Account...	-268.80	2,016.00
Invoice	07/01/2010	2004-679	590-028 - *Account...	134.40	2,150.40
Invoice	10/01/2010	2004-709	590-028 - *Account...	134.40	2,284.80
Invoice	01/01/2011	2004-739	590-028 - *Account...	134.40	2,419.20
Invoice	04/01/2011	2004-769	590-028 - *Account...	134.40	2,553.60
Payment	05/18/2011		590-028 - *Account...	-268.80	2,284.80
Invoice	07/01/2011	2011-8	590-028 - *Account...	230.40	2,515.20
Invoice	10/01/2011	2011-39	590-028 - *Account...	230.40	2,745.60
Invoice	01/01/2012	2011-71	590-028 - *Account...	230.40	2,976.00
Invoice	04/01/2012	2011-103	590-028 - *Account...	230.40	3,206.40
Payment	05/01/2012		590-028 - *Account...	-308.80	2,897.60
Invoice	07/01/2012	2011-135	590-028 - *Account...	230.40	3,128.00
Payment	08/06/2012		590-028 - *Account...	-164.40	2,963.60
Invoice	10/01/2012	2011-167	590-028 - *Account...	230.40	3,194.00
Payment	10/19/2012		590-028 - *Account...	-164.40	3,029.60
Invoice	01/01/2013	2011-199	590-028 - *Account...	230.40	3,260.00
Payment	02/06/2013		590-028 - *Account...	-164.40	3,095.60
Invoice	04/01/2013	2011-231	590-028 - *Account...	230.40	3,326.00
Payment	04/24/2013		590-028 - *Account...	-164.40	3,161.60
Invoice	07/01/2013	2011-263	590-028 - *Account...	230.40	3,392.00
Payment	07/18/2013		590-028 - *Account...	-164.40	3,227.60
Invoice	10/01/2013	2011-295	590-028 - *Account...	230.40	3,458.00
Payment	10/22/2013		590-028 - *Account...	-164.40	3,293.60
Invoice	01/01/2014	2011-327	590-028 - *Account...	230.40	3,524.00
Payment	01/31/2014		590-028 - *Account...	-164.40	3,359.60
Invoice	04/01/2014	2011-359	590-028 - *Account...	230.40	3,590.00
Payment	04/25/2014		590-028 - *Account...	-164.40	3,425.60
Invoice	07/01/2014	2011-391	590-028 - *Account...	230.40	3,656.00
Payment	07/28/2014		590-028 - *Account...	-164.40	3,491.60
Invoice	10/01/2014	2011-423	590-028 - *Account...	230.40	3,722.00
Payment	10/27/2014		590-028 - *Account...	-164.40	3,557.60
Invoice	01/01/2015	2011-455	590-028 - *Account...	230.40	3,788.00
Payment	01/20/2015		590-028 - *Account...	-164.40	3,623.60

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	04/01/2015	2011-487	590-028 - *Account...	230.40	3,854.00
Total DIOCESE OF GAYLORD				3,854.00	3,854.00 ✓
<b>ELSWORTH-ERIN MOTEL</b>					
Invoice	10/01/2004	2004-9	590-028 - *Account...	210.00	210.00
Invoice	01/01/2005	2004-39	590-028 - *Account...	210.00	420.00
Invoice	04/01/2005	2004-68	590-028 - *Account...	210.00	630.00
Invoice	07/01/2005	2004-97	590-028 - *Account...	210.00	840.00
Invoice	10/01/2005	2004-126	590-028 - *Account...	210.00	1,050.00
Invoice	01/01/2006	2004-155	590-028 - *Account...	210.00	1,260.00
Invoice	04/01/2006	2004-184	590-028 - *Account...	210.00	1,470.00
Invoice	07/01/2006	2004-213	590-028 - *Account...	210.00	1,680.00
Invoice	10/01/2006	2004-242	590-028 - *Account...	210.00	1,890.00
Invoice	01/01/2007	2004-271	590-028 - *Account...	210.00	2,100.00
Invoice	04/01/2007	2004-300	590-028 - *Account...	210.00	2,310.00
Payment	05/22/2007		590-028 - *Account...	-210.00	2,100.00
Invoice	07/01/2007	2004-329	590-028 - *Account...	210.00	2,310.00
Invoice	10/01/2007	2004-358	590-028 - *Account...	210.00	2,520.00
Invoice	01/01/2008	2004-387	590-028 - *Account...	210.00	2,730.00
Invoice	04/01/2008	2004-416	590-028 - *Account...	210.00	2,940.00
Invoice	07/01/2008	2004-445	590-028 - *Account...	210.00	3,150.00
Invoice	10/01/2008	2004-474	590-028 - *Account...	210.00	3,360.00
Invoice	01/01/2009	2004-503	590-028 - *Account...	210.00	3,570.00
Invoice	04/01/2009	2004-532	590-028 - *Account...	210.00	3,780.00
Payment	05/15/2009		590-028 - *Account...	-210.00	3,570.00
Invoice	07/01/2009	2004-561	590-028 - *Account...	210.00	3,780.00
Payment	08/17/2009		590-028 - *Account...	-210.00	3,570.00
Invoice	10/01/2009	2004-590	590-028 - *Account...	210.00	3,780.00
Invoice	01/01/2010	2004-620	590-028 - *Account...	210.00	3,990.00
Invoice	04/01/2010	2004-650	590-028 - *Account...	210.00	4,200.00
Invoice	07/01/2010	2004-680	590-028 - *Account...	210.00	4,410.00
Payment	07/07/2010		590-028 - *Account...	-210.00	4,200.00
Invoice	10/01/2010	2004-710	590-028 - *Account...	210.00	4,410.00
Invoice	01/01/2011	2004-740	590-028 - *Account...	210.00	4,620.00
Invoice	04/01/2011	2004-770	590-028 - *Account...	210.00	4,830.00
Invoice	07/01/2011	2011-9	590-028 - *Account...	360.00	5,190.00
Invoice	10/01/2011	2011-40	590-028 - *Account...	360.00	5,550.00
Invoice	01/01/2012	2011-72	590-028 - *Account...	360.00	5,910.00
Invoice	04/01/2012	2011-104	590-028 - *Account...	360.00	6,270.00
Payment	04/13/2012		590-028 - *Account...	-440.00	5,830.00
Invoice	07/01/2012	2011-136	590-028 - *Account...	360.00	6,190.00
Invoice	10/01/2012	2011-168	590-028 - *Account...	360.00	6,550.00
Invoice	01/01/2013	2011-200	590-028 - *Account...	360.00	6,910.00
Payment	01/08/2013		590-028 - *Account...	-240.00	6,670.00
Invoice	04/01/2013	2011-232	590-028 - *Account...	360.00	7,030.00
Invoice	07/01/2013	2011-264	590-028 - *Account...	360.00	7,390.00
Invoice	10/01/2013	2011-296	590-028 - *Account...	360.00	7,750.00
Invoice	01/01/2014	2011-328	590-028 - *Account...	360.00	8,110.00
Invoice	04/01/2014	2011-360	590-028 - *Account...	360.00	8,470.00
Invoice	07/01/2014	2011-392	590-028 - *Account...	360.00	8,830.00
Payment	07/16/2014		590-028 - *Account...	-240.00	8,590.00
Invoice	10/01/2014	2011-424	590-028 - *Account...	360.00	8,950.00
Invoice	01/01/2015	2011-456	590-028 - *Account...	360.00	9,310.00
Invoice	04/01/2015	2011-488	590-028 - *Account...	360.00	9,670.00
Total ELSWORTH-ERIN MOTEL				9,670.00	9,670.00 ✓
<b>EMERALD ISLE INV-SHAMROCK</b>					
Invoice	10/01/2004	2004-10	590-028 - *Account...	556.50	556.50
Invoice	01/01/2005	2004-40	590-028 - *Account...	556.50	1,113.00
Invoice	04/01/2005	2004-69	590-028 - *Account...	556.50	1,669.50
Invoice	07/01/2005	2004-98	590-028 - *Account...	556.50	2,226.00
Invoice	10/01/2005	2004-127	590-028 - *Account...	556.50	2,782.50
Invoice	01/01/2006	2004-156	590-028 - *Account...	556.50	3,339.00
Invoice	04/01/2006	2004-185	590-028 - *Account...	556.50	3,895.50
Invoice	07/01/2006	2004-214	590-028 - *Account...	556.50	4,452.00
Invoice	10/01/2006	2004-243	590-028 - *Account...	556.50	5,008.50
Invoice	01/01/2007	2004-272	590-028 - *Account...	556.50	5,565.00
Invoice	04/01/2007	2004-301	590-028 - *Account...	556.50	6,121.50
Invoice	07/01/2007	2004-330	590-028 - *Account...	556.50	6,678.00
Invoice	10/01/2007	2004-359	590-028 - *Account...	556.50	7,234.50
Invoice	01/01/2008	2004-388	590-028 - *Account...	556.50	7,791.00
Invoice	04/01/2008	2004-417	590-028 - *Account...	556.50	8,347.50
Invoice	07/01/2008	2004-446	590-028 - *Account...	556.50	8,904.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	10/01/2008	2004-475	590-028 - *Account...	556.50	9,460.50
Invoice	01/01/2009	2004-504	590-028 - *Account...	556.50	10,017.00
Invoice	04/01/2009	2004-533	590-028 - *Account...	556.50	10,573.50
Invoice	07/01/2009	2004-562	590-028 - *Account...	556.50	11,130.00
Invoice	10/01/2009	2004-591	590-028 - *Account...	556.50	11,686.50
Invoice	01/01/2010	2004-621	590-028 - *Account...	556.50	12,243.00
Invoice	04/01/2010	2004-651	590-028 - *Account...	556.50	12,799.50
Invoice	07/01/2010	2004-681	590-028 - *Account...	556.50	13,356.00
Invoice	10/01/2010	2004-711	590-028 - *Account...	556.50	13,912.50
Invoice	01/01/2011	2004-741	590-028 - *Account...	556.50	14,469.00
Invoice	04/01/2011	2004-771	590-028 - *Account...	556.50	15,025.50
Invoice	07/01/2011	2011-10	590-028 - *Account...	954.00	15,979.50
Invoice	10/01/2011	2011-41	590-028 - *Account...	954.00	16,933.50
Invoice	01/01/2012	2011-73	590-028 - *Account...	954.00	17,887.50
Invoice	04/01/2012	2011-105	590-028 - *Account...	954.00	18,841.50
Invoice	07/01/2012	2011-137	590-028 - *Account...	954.00	19,795.50
Invoice	10/01/2012	2011-169	590-028 - *Account...	954.00	20,749.50
Invoice	01/01/2013	2011-201	590-028 - *Account...	954.00	21,703.50
Invoice	04/01/2013	2011-233	590-028 - *Account...	954.00	22,657.50
Invoice	07/01/2013	2011-265	590-028 - *Account...	954.00	23,611.50
Invoice	10/01/2013	2011-297	590-028 - *Account...	954.00	24,565.50
Invoice	01/01/2014	2011-329	590-028 - *Account...	954.00	25,519.50
Invoice	04/01/2014	2011-361	590-028 - *Account...	954.00	26,473.50
Invoice	07/01/2014	2011-393	590-028 - *Account...	954.00	27,427.50
Invoice	10/01/2014	2011-425	590-028 - *Account...	954.00	28,381.50
Invoice	01/01/2015	2011-457	590-028 - *Account...	954.00	29,335.50
Invoice	04/01/2015	2011-489	590-028 - *Account...	954.00	30,289.50
Total EMERALD ISLE INV-SHAMROCK				30,289.50	30,289.50
<b>EW MARINE (EXT)</b>					
Invoice	10/01/2004	2004-27	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-41	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-70	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-99	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-128	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-157	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-186	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-215	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-244	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-273	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-302	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-331	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-360	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-389	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-418	590-028 - *Account...	42.00	588.00
Payment	04/08/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-447	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-476	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-505	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-534	590-028 - *Account...	42.00	672.00
Invoice	07/01/2009	2004-563	590-028 - *Account...	42.00	714.00
Invoice	10/01/2009	2004-592	590-028 - *Account...	42.00	756.00
Payment	11/23/2009		590-028 - *Account...	-42.00	714.00
Invoice	01/01/2010	2004-622	590-028 - *Account...	42.00	756.00
Invoice	04/01/2010	2004-652	590-028 - *Account...	42.00	798.00
Payment	04/23/2010		590-028 - *Account...	-84.00	714.00
Invoice	07/01/2010	2004-682	590-028 - *Account...	42.00	756.00
Invoice	10/01/2010	2004-712	590-028 - *Account...	42.00	798.00
Invoice	01/01/2011	2004-742	590-028 - *Account...	42.00	840.00
Invoice	04/01/2011	2004-772	590-028 - *Account...	42.00	882.00
Payment	05/18/2011		590-028 - *Account...	-84.00	798.00
Invoice	07/01/2011	2011-27	590-028 - *Account...	72.00	870.00
Payment	09/28/2011		590-028 - *Account...	-62.00	808.00
Invoice	10/01/2011	2011-42	590-028 - *Account...	72.00	880.00
Invoice	01/01/2012	2011-74	590-028 - *Account...	72.00	952.00
Invoice	04/01/2012	2011-106	590-028 - *Account...	72.00	1,024.00
Payment	04/27/2012		590-028 - *Account...	-124.00	900.00
Invoice	07/01/2012	2011-138	590-028 - *Account...	72.00	972.00
Payment	08/28/2012		590-028 - *Account...	-62.00	910.00
Invoice	10/01/2012	2011-170	590-028 - *Account...	72.00	982.00
Payment	10/23/2012		590-028 - *Account...	-62.00	920.00
Invoice	01/01/2013	2011-202	590-028 - *Account...	72.00	992.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	01/29/2013		590-028 - *Account...	-62.00	930.00
Invoice	04/01/2013	2011-234	590-028 - *Account...	72.00	1,002.00
Payment	04/24/2013		590-028 - *Account...	-72.00	930.00
Invoice	07/01/2013	2011-266	590-028 - *Account...	72.00	1,002.00
Payment	07/31/2013		590-028 - *Account...	-72.00	930.00
Invoice	10/01/2013	2011-298	590-028 - *Account...	72.00	1,002.00
Payment	10/22/2013		590-028 - *Account...	-72.00	930.00
Invoice	01/01/2014	2011-330	590-028 - *Account...	72.00	1,002.00
Payment	01/21/2014		590-028 - *Account...	-72.00	930.00
Invoice	04/01/2014	2011-362	590-028 - *Account...	72.00	1,002.00
Payment	04/25/2014		590-028 - *Account...	-72.00	930.00
Invoice	07/01/2014	2011-394	590-028 - *Account...	72.00	1,002.00
Payment	07/28/2014		590-028 - *Account...	-72.00	930.00
Invoice	10/01/2014	2011-426	590-028 - *Account...	72.00	1,002.00
Payment	10/27/2014		590-028 - *Account...	-72.00	930.00
Invoice	01/01/2015	2011-458	590-028 - *Account...	72.00	1,002.00
Invoice	04/01/2015	2011-490	590-028 - *Account...	72.00	1,074.00
Payment	04/10/2015		590-028 - *Account...	-144.00	930.00
Total EW MARINE (EXT)				930.00	930.00
<b>GILLESPIE RICHARD</b>					
Invoice	10/01/2004	2004-12	590-028 - *Account...	67.20	67.20
Invoice	01/01/2005	2004-44	590-028 - *Account...	67.20	134.40
Invoice	04/01/2005	2004-73	590-028 - *Account...	67.20	201.60
Invoice	07/01/2005	2004-102	590-028 - *Account...	67.20	268.80
Invoice	10/01/2005	2004-131	590-028 - *Account...	67.20	336.00
Invoice	01/01/2006	2004-160	590-028 - *Account...	67.20	403.20
Invoice	04/01/2006	2004-189	590-028 - *Account...	67.20	470.40
Invoice	07/01/2006	2004-218	590-028 - *Account...	67.20	537.60
Invoice	10/01/2006	2004-247	590-028 - *Account...	67.20	604.80
Invoice	01/01/2007	2004-276	590-028 - *Account...	67.20	672.00
Invoice	04/01/2007	2004-305	590-028 - *Account...	67.20	739.20
Invoice	07/01/2007	2004-334	590-028 - *Account...	67.20	806.40
Invoice	10/01/2007	2004-363	590-028 - *Account...	67.20	873.60
Invoice	01/01/2008	2004-392	590-028 - *Account...	67.20	940.80
Invoice	04/01/2008	2004-421	590-028 - *Account...	67.20	1,008.00
Invoice	07/01/2008	2004-450	590-028 - *Account...	67.20	1,075.20
Invoice	10/01/2008	2004-479	590-028 - *Account...	67.20	1,142.40
Invoice	01/01/2009	2004-508	590-028 - *Account...	67.20	1,209.60
Invoice	04/01/2009	2004-537	590-028 - *Account...	67.20	1,276.80
Invoice	07/01/2009	2004-566	590-028 - *Account...	67.20	1,344.00
Invoice	10/01/2009	2004-595	590-028 - *Account...	67.20	1,411.20
Invoice	01/01/2010	2004-625	590-028 - *Account...	67.20	1,478.40
Invoice	04/01/2010	2004-655	590-028 - *Account...	67.20	1,545.60
Invoice	07/01/2010	2004-685	590-028 - *Account...	67.20	1,612.80
Invoice	10/01/2010	2004-715	590-028 - *Account...	67.20	1,680.00
Invoice	01/01/2011	2004-745	590-028 - *Account...	67.20	1,747.20
Invoice	04/01/2011	2004-775	590-028 - *Account...	67.20	1,814.40
Invoice	07/01/2011	2011-12	590-028 - *Account...	115.20	1,929.60
Invoice	10/01/2011	2011-44	590-028 - *Account...	115.20	2,044.80
Invoice	01/01/2012	2011-76	590-028 - *Account...	115.20	2,160.00
Invoice	04/01/2012	2011-108	590-028 - *Account...	115.20	2,275.20
Invoice	07/01/2012	2011-140	590-028 - *Account...	115.20	2,390.40
Payment	08/28/2012		590-028 - *Account...	-261.63	2,128.77
Invoice	10/01/2012	2011-172	590-028 - *Account...	115.20	2,243.97
Payment	11/30/2012		590-028 - *Account...	-87.21	2,156.76
Invoice	01/01/2013	2011-204	590-028 - *Account...	115.20	2,271.96
Payment	02/08/2013		590-028 - *Account...	-87.21	2,184.75
Invoice	04/01/2013	2011-236	590-028 - *Account...	115.20	2,299.95
Payment	06/05/2013		590-028 - *Account...	-87.21	2,212.74
Invoice	07/01/2013	2011-268	590-028 - *Account...	115.20	2,327.94
Invoice	10/01/2013	2011-300	590-028 - *Account...	115.20	2,443.14
Payment	10/22/2013		590-028 - *Account...	-87.21	2,355.93
Invoice	01/01/2014	2011-332	590-028 - *Account...	115.20	2,471.13
Payment	02/25/2014		590-028 - *Account...	-87.21	2,383.92
Invoice	04/01/2014	2011-364	590-028 - *Account...	115.20	2,499.12
Payment	06/10/2014		590-028 - *Account...	-87.21	2,411.91
Invoice	07/01/2014	2011-396	590-028 - *Account...	115.20	2,527.11
Payment	07/16/2014		590-028 - *Account...	-87.21	2,439.90
Invoice	10/01/2014	2011-428	590-028 - *Account...	115.20	2,555.10
Payment	10/15/2014		590-028 - *Account...	-87.21	2,467.89
Invoice	01/01/2015	2011-460	590-028 - *Account...	115.20	2,583.09
Payment	02/03/2015		590-028 - *Account...	-87.21	2,495.88



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	04/01/2015	2011-492	590-028 - *Account...	115.20	2,611.08
Total GILLESPIE RICHARD				2,611.08	2,611.08
<b>GILLESPIE CYNTHIA-CUSHMAN</b>					
Invoice	10/01/2004	2004-11	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-43	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-72	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-101	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-130	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-159	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-188	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-217	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-246	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-275	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-304	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-333	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-362	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-391	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-420	590-028 - *Account...	42.00	588.00
Payment	04/08/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-449	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-478	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-507	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-536	590-028 - *Account...	42.00	672.00
Invoice	07/01/2009	2004-565	590-028 - *Account...	42.00	714.00
Invoice	10/01/2009	2004-594	590-028 - *Account...	42.00	756.00
Payment	12/11/2009		590-028 - *Account...	-42.00	714.00
Invoice	01/01/2010	2004-624	590-028 - *Account...	42.00	756.00
Invoice	04/01/2010	2004-654	590-028 - *Account...	42.00	798.00
Payment	04/23/2010		590-028 - *Account...	-84.00	714.00
Invoice	07/01/2010	2004-684	590-028 - *Account...	42.00	756.00
Invoice	10/01/2010	2004-714	590-028 - *Account...	42.00	798.00
Invoice	01/01/2011	2004-744	590-028 - *Account...	42.00	840.00
Invoice	04/01/2011	2004-774	590-028 - *Account...	42.00	882.00
Payment	05/18/2011		590-028 - *Account...	-84.00	798.00
Invoice	07/01/2011	2011-11	590-028 - *Account...	72.00	870.00
Invoice	10/01/2011	2011-43	590-028 - *Account...	72.00	942.00
Payment	10/10/2011		590-028 - *Account...	-62.00	880.00
Invoice	01/01/2012	2011-75	590-028 - *Account...	72.00	952.00
Invoice	04/01/2012	2011-107	590-028 - *Account...	72.00	1,024.00
Payment	05/01/2012		590-028 - *Account...	-124.00	900.00
Invoice	07/01/2012	2011-139	590-028 - *Account...	72.00	972.00
Payment	08/28/2012		590-028 - *Account...	-62.00	910.00
Invoice	10/01/2012	2011-171	590-028 - *Account...	72.00	982.00
Payment	11/16/2012		590-028 - *Account...	-62.00	920.00
Invoice	01/01/2013	2011-203	590-028 - *Account...	72.00	992.00
Invoice	04/01/2013	2011-235	590-028 - *Account...	72.00	1,064.00
Invoice	07/01/2013	2011-267	590-028 - *Account...	72.00	1,136.00
Payment	07/18/2013		590-028 - *Account...	-72.00	1,064.00
Invoice	10/01/2013	2011-299	590-028 - *Account...	72.00	1,136.00
Invoice	01/01/2014	2011-331	590-028 - *Account...	72.00	1,208.00
Payment	01/21/2014		590-028 - *Account...	-72.00	1,136.00
Invoice	04/01/2014	2011-363	590-028 - *Account...	72.00	1,208.00
Invoice	07/01/2014	2011-395	590-028 - *Account...	72.00	1,280.00
Invoice	10/01/2014	2011-427	590-028 - *Account...	72.00	1,352.00
Invoice	01/01/2015	2011-459	590-028 - *Account...	72.00	1,424.00
Invoice	04/01/2015	2011-491	590-028 - *Account...	72.00	1,496.00
Total GILLESPIE CYNTHIA-CUSHMAN				1,496.00	1,496.00
<b>HODGSON-HARBOR MARKET</b>					
Invoice	10/01/2004	2004-15	590-028 - *Account...	133.56	133.56
Invoice	01/01/2005	2004-47	590-028 - *Account...	133.56	267.12
Invoice	04/01/2005	2004-76	590-028 - *Account...	133.56	400.68
Invoice	07/01/2005	2004-105	590-028 - *Account...	133.56	534.24
Invoice	10/01/2005	2004-134	590-028 - *Account...	133.56	667.80
Invoice	01/01/2006	2004-163	590-028 - *Account...	133.56	801.36
Invoice	04/01/2006	2004-192	590-028 - *Account...	133.56	934.92
Invoice	07/01/2006	2004-221	590-028 - *Account...	133.56	1,068.48
Invoice	10/01/2006	2004-250	590-028 - *Account...	133.56	1,202.04
Invoice	01/01/2007	2004-279	590-028 - *Account...	133.56	1,335.60
Invoice	04/01/2007	2004-308	590-028 - *Account...	133.56	1,469.16
Payment	05/19/2007		590-028 - *Account...	-66.78	1,402.38

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	07/01/2007	2004-337	590-028 - *Account...	133.56	1,535.94
Invoice	10/01/2007	2004-366	590-028 - *Account...	133.56	1,669.50
Invoice	01/01/2008	2004-395	590-028 - *Account...	133.56	1,803.06
Invoice	04/01/2008	2004-424	590-028 - *Account...	133.56	1,936.62
Payment	04/18/2008		590-028 - *Account...	-133.56	1,803.06
Invoice	07/01/2008	2004-453	590-028 - *Account...	133.56	1,936.62
Invoice	10/01/2008	2004-482	590-028 - *Account...	133.56	2,070.18
Invoice	01/01/2009	2004-511	590-028 - *Account...	133.56	2,203.74
Invoice	04/01/2009	2004-540	590-028 - *Account...	133.56	2,337.30
Invoice	07/01/2009	2004-569	590-028 - *Account...	133.56	2,470.86
Invoice	10/01/2009	2004-598	590-028 - *Account...	133.56	2,604.42
Invoice	01/01/2010	2004-628	590-028 - *Account...	133.56	2,737.98
Invoice	04/01/2010	2004-656	590-028 - *Account...	133.56	2,871.54
Invoice	07/01/2010	2004-688	590-028 - *Account...	133.56	3,005.10
Invoice	10/01/2010	2004-718	590-028 - *Account...	133.56	3,138.66
Invoice	01/01/2011	2004-748	590-028 - *Account...	133.56	3,272.22
Invoice	04/01/2011	2004-778	590-028 - *Account...	133.56	3,405.78
Invoice	07/01/2011	2011-15	590-028 - *Account...	228.96	3,634.74
Invoice	10/01/2011	2011-47	590-028 - *Account...	228.96	3,863.70
Invoice	01/01/2012	2011-79	590-028 - *Account...	228.96	4,092.66
Invoice	04/01/2012	2011-111	590-028 - *Account...	228.96	4,321.62
Invoice	07/01/2012	2011-143	590-028 - *Account...	228.96	4,550.58
Invoice	10/01/2012	2011-175	590-028 - *Account...	228.96	4,779.54
Invoice	01/01/2013	2011-207	590-028 - *Account...	228.96	5,008.50
Invoice	04/01/2013	2011-239	590-028 - *Account...	228.96	5,237.46
Invoice	07/01/2013	2011-271	590-028 - *Account...	228.96	5,466.42
Invoice	10/01/2013	2011-303	590-028 - *Account...	228.96	5,695.38
Invoice	01/01/2014	2011-335	590-028 - *Account...	228.96	5,924.34
Invoice	04/01/2014	2011-367	590-028 - *Account...	228.96	6,153.30
Invoice	07/01/2014	2011-399	590-028 - *Account...	228.96	6,382.26
Invoice	10/01/2014	2011-431	590-028 - *Account...	228.96	6,611.22
Invoice	01/01/2015	2011-463	590-028 - *Account...	228.96	6,840.18
Invoice	04/01/2015	2011-495	590-028 - *Account...	228.96	7,069.14
Total HODGSON-HARBOR MARKET				7,069.14	7,069.14
<b>HARMON</b>					
Invoice	10/01/2004	2004-13	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-45	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-74	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-103	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-132	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-161	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-190	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-219	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-248	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-277	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-306	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-335	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-364	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-393	590-028 - *Account...	42.00	546.00
Payment	03/24/2008		590-028 - *Account...	-84.00	462.00
Invoice	04/01/2008	2004-422	590-028 - *Account...	42.00	504.00
Invoice	07/01/2008	2004-451	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-480	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-509	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-538	590-028 - *Account...	42.00	672.00
Payment	05/01/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-567	590-028 - *Account...	42.00	672.00
Payment	07/29/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-596	590-028 - *Account...	42.00	672.00
Payment	11/03/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-626	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-656	590-028 - *Account...	42.00	714.00
Payment	04/23/2010		590-028 - *Account...	-84.00	630.00
Invoice	07/01/2010	2004-686	590-028 - *Account...	42.00	672.00
Invoice	10/01/2010	2004-716	590-028 - *Account...	42.00	714.00
Invoice	01/01/2011	2004-746	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-776	590-028 - *Account...	42.00	798.00
Payment	05/09/2011		590-028 - *Account...	-84.00	714.00
Payment	05/18/2011		590-028 - *Account...	-99.12	614.88
Invoice	07/01/2011	2011-13	590-028 - *Account...	72.00	686.88
Payment	09/28/2011		590-028 - *Account...	-62.00	624.88

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	10/01/2011	2011-45	590-028 - *Account...	72.00	696.88
Invoice	01/01/2012	2011-77	590-028 - *Account...	72.00	768.88
Invoice	04/01/2012	2011-109	590-028 - *Account...	72.00	840.88
Payment	04/13/2012		590-028 - *Account...	-124.00	716.88
Invoice	07/01/2012	2011-141	590-028 - *Account...	72.00	788.88
Payment	07/27/2012		590-028 - *Account...	-62.00	726.88
Invoice	10/01/2012	2011-173	590-028 - *Account...	72.00	798.88
Payment	11/16/2012		590-028 - *Account...	-62.00	736.88
Invoice	01/01/2013	2011-205	590-028 - *Account...	72.00	808.88
Payment	02/06/2013		590-028 - *Account...	-62.00	746.88
Invoice	04/01/2013	2011-237	590-028 - *Account...	72.00	818.88
Payment	04/24/2013		590-028 - *Account...	-72.00	746.88
Invoice	07/01/2013	2011-269	590-028 - *Account...	72.00	818.88
Payment	07/18/2013		590-028 - *Account...	-72.00	746.88
Invoice	10/01/2013	2011-301	590-028 - *Account...	72.00	818.88
Payment	10/22/2013		590-028 - *Account...	-72.00	746.88
Invoice	01/01/2014	2011-333	590-028 - *Account...	72.00	818.88
Payment	01/31/2014		590-028 - *Account...	-72.00	746.88
Invoice	04/01/2014	2011-365	590-028 - *Account...	72.00	818.88
Payment	05/19/2014		590-028 - *Account...	-72.00	746.88
Invoice	07/01/2014	2011-397	590-028 - *Account...	72.00	818.88
Payment	07/16/2014		590-028 - *Account...	-72.00	746.88
Invoice	10/01/2014	2011-429	590-028 - *Account...	72.00	818.88
Payment	10/15/2014		590-028 - *Account...	-72.00	746.88
Invoice	01/01/2015	2011-461	590-028 - *Account...	72.00	818.88
Payment	02/03/2015		590-028 - *Account...	-72.00	746.88
Invoice	04/01/2015	2011-493	590-028 - *Account...	72.00	818.88
Total HARMON				818.88	818.88
<b>HODGESON FINANCIAL</b>					
Invoice	10/01/2004	2004-14	590-028 - *Account...	274.68	274.68
Invoice	01/01/2005	2004-46	590-028 - *Account...	274.68	549.36
Invoice	04/01/2005	2004-75	590-028 - *Account...	274.68	824.04
Invoice	07/01/2005	2004-104	590-028 - *Account...	274.68	1,098.72
Invoice	10/01/2005	2004-133	590-028 - *Account...	274.68	1,373.40
Invoice	01/01/2006	2004-162	590-028 - *Account...	274.68	1,648.08
Invoice	04/01/2006	2004-191	590-028 - *Account...	274.68	1,922.76
Invoice	07/01/2006	2004-220	590-028 - *Account...	274.68	2,197.44
Invoice	10/01/2006	2004-249	590-028 - *Account...	274.68	2,472.12
Invoice	01/01/2007	2004-278	590-028 - *Account...	274.68	2,746.80
Invoice	04/01/2007	2004-307	590-028 - *Account...	274.68	3,021.48
Invoice	07/01/2007	2004-336	590-028 - *Account...	274.68	3,296.16
Invoice	10/01/2007	2004-365	590-028 - *Account...	274.68	3,570.84
Invoice	01/01/2008	2004-394	590-028 - *Account...	274.68	3,845.52
Invoice	04/01/2008	2004-423	590-028 - *Account...	274.68	4,120.20
Invoice	07/01/2008	2004-452	590-028 - *Account...	274.68	4,394.88
Invoice	10/01/2008	2004-481	590-028 - *Account...	274.68	4,669.56
Invoice	01/01/2009	2004-510	590-028 - *Account...	274.68	4,944.24
Invoice	04/01/2009	2004-539	590-028 - *Account...	274.68	5,218.92
Invoice	07/01/2009	2004-568	590-028 - *Account...	274.68	5,493.60
Invoice	10/01/2009	2004-597	590-028 - *Account...	274.68	5,768.28
Invoice	01/01/2010	2004-627	590-028 - *Account...	274.68	6,042.96
Invoice	04/01/2010	2004-657	590-028 - *Account...	274.68	6,317.64
Invoice	07/01/2010	2004-687	590-028 - *Account...	274.68	6,592.32
Invoice	10/01/2010	2004-717	590-028 - *Account...	274.68	6,867.00
Invoice	01/01/2011	2004-747	590-028 - *Account...	274.68	7,141.68
Invoice	04/01/2011	2004-777	590-028 - *Account...	274.68	7,416.36
Invoice	07/01/2011	2011-14	590-028 - *Account...	470.88	7,887.24
Invoice	10/01/2011	2011-46	590-028 - *Account...	470.88	8,358.12
Invoice	01/01/2012	2011-78	590-028 - *Account...	470.88	8,829.00
Invoice	04/01/2012	2011-110	590-028 - *Account...	470.88	9,299.88
Invoice	07/01/2012	2011-142	590-028 - *Account...	470.88	9,770.76
Invoice	10/01/2012	2011-174	590-028 - *Account...	470.88	10,241.64
Invoice	01/01/2013	2011-206	590-028 - *Account...	470.88	10,712.52
Invoice	04/01/2013	2011-238	590-028 - *Account...	470.88	11,183.40
Invoice	07/01/2013	2011-270	590-028 - *Account...	470.88	11,654.28
Invoice	10/01/2013	2011-302	590-028 - *Account...	470.88	12,125.16
Invoice	01/01/2014	2011-334	590-028 - *Account...	470.88	12,596.04
Invoice	04/01/2014	2011-366	590-028 - *Account...	470.88	13,066.92
Invoice	07/01/2014	2011-398	590-028 - *Account...	470.88	13,537.80
Invoice	10/01/2014	2011-430	590-028 - *Account...	470.88	14,008.68
Invoice	01/01/2015	2011-462	590-028 - *Account...	470.88	14,479.56
Invoice	04/01/2015	2011-494	590-028 - *Account...	470.88	14,950.44



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Total HODGESON FINANCIAL				14,950.44	14,950.44 ✓
<b>HUBBARD</b>					
Payment	07/07/2010		590-028 - *Account...	-60.00	-60.00
Total HUBBARD				-60.00	-60.00
<b>JOHNSON</b>					
Invoice	10/01/2004	2004-16	590-028 - *Account...	65.52	65.52
Invoice	01/01/2005	2004-48	590-028 - *Account...	65.52	131.04
Invoice	04/01/2005	2004-77	590-028 - *Account...	65.52	196.56
Invoice	07/01/2005	2004-106	590-028 - *Account...	65.52	262.08
Invoice	10/01/2005	2004-135	590-028 - *Account...	65.52	327.60
Invoice	01/01/2006	2004-164	590-028 - *Account...	65.52	393.12
Invoice	04/01/2006	2004-193	590-028 - *Account...	65.52	458.64
Invoice	07/01/2006	2004-222	590-028 - *Account...	65.52	524.16
Invoice	10/01/2006	2004-251	590-028 - *Account...	65.52	589.68
Invoice	01/01/2007	2004-280	590-028 - *Account...	65.52	655.20
Invoice	04/01/2007	2004-309	590-028 - *Account...	65.52	720.72
Invoice	07/01/2007	2004-338	590-028 - *Account...	65.52	786.24
Invoice	10/01/2007	2004-367	590-028 - *Account...	65.52	851.76
Invoice	01/01/2008	2004-396	590-028 - *Account...	65.52	917.28
Invoice	04/01/2008	2004-425	590-028 - *Account...	65.52	982.80
Invoice	07/01/2008	2004-454	590-028 - *Account...	65.52	1,048.32
Invoice	10/01/2008	2004-483	590-028 - *Account...	65.52	1,113.84
Invoice	01/01/2009	2004-512	590-028 - *Account...	65.52	1,179.36
Invoice	04/01/2009	2004-541	590-028 - *Account...	65.52	1,244.88
Invoice	07/01/2009	2004-570	590-028 - *Account...	65.52	1,310.40
Invoice	10/01/2009	2004-599	590-028 - *Account...	65.52	1,375.92
Invoice	01/01/2010	2004-629	590-028 - *Account...	65.52	1,441.44
Invoice	04/01/2010	2004-659	590-028 - *Account...	65.52	1,506.96
Invoice	07/01/2010	2004-689	590-028 - *Account...	65.52	1,572.48
Invoice	10/01/2010	2004-719	590-028 - *Account...	65.52	1,638.00
Invoice	01/01/2011	2004-749	590-028 - *Account...	65.52	1,703.52
Invoice	04/01/2011	2004-779	590-028 - *Account...	65.52	1,769.04
Invoice	07/01/2011	2011-16	590-028 - *Account...	112.32	1,881.36
Invoice	10/01/2011	2011-48	590-028 - *Account...	112.32	1,993.68
Invoice	01/01/2012	2011-80	590-028 - *Account...	112.32	2,106.00
Invoice	04/01/2012	2011-112	590-028 - *Account...	112.32	2,218.32
Invoice	07/01/2012	2011-144	590-028 - *Account...	112.32	2,330.64
Invoice	10/01/2012	2011-176	590-028 - *Account...	112.32	2,442.96
Invoice	01/01/2013	2011-208	590-028 - *Account...	112.32	2,555.28
Invoice	04/01/2013	2011-240	590-028 - *Account...	112.32	2,667.60
Invoice	07/01/2013	2011-272	590-028 - *Account...	112.32	2,779.92
Invoice	10/01/2013	2011-304	590-028 - *Account...	112.32	2,892.24
Invoice	01/01/2014	2011-336	590-028 - *Account...	112.32	3,004.56
Invoice	04/01/2014	2011-368	590-028 - *Account...	112.32	3,116.88
Invoice	07/01/2014	2011-400	590-028 - *Account...	112.32	3,229.20
Invoice	10/01/2014	2011-432	590-028 - *Account...	112.32	3,341.52
Invoice	01/01/2015	2011-464	590-028 - *Account...	112.32	3,453.84
Invoice	04/01/2015	2011-496	590-028 - *Account...	112.32	3,566.16
Total JOHNSON				3,566.16	3,566.16 ✓
<b>KING STRANG (EXT)</b>					
Invoice	10/01/2009	2004-611	590-028 - *Account...	126.00	126.00
Payment	11/23/2009		590-028 - *Account...	-126.00	0.00
Invoice	01/01/2010	2004-630	590-028 - *Account...	126.00	126.00
Invoice	04/01/2010	2004-660	590-028 - *Account...	126.00	252.00
Payment	04/23/2010		590-028 - *Account...	-252.00	0.00
Invoice	07/01/2010	2004-690	590-028 - *Account...	126.00	126.00
Invoice	10/01/2010	2004-720	590-028 - *Account...	126.00	252.00
Invoice	01/01/2011	2004-750	590-028 - *Account...	126.00	378.00
Invoice	04/01/2011	2004-780	590-028 - *Account...	126.00	504.00
Invoice	07/01/2011	2011-30	590-028 - *Account...	216.00	720.00
Payment	09/28/2011		590-028 - *Account...	-398.00	322.00
Invoice	10/01/2011	2011-49	590-028 - *Account...	216.00	538.00
Invoice	01/01/2012	2011-81	590-028 - *Account...	216.00	754.00
Invoice	04/01/2012	2011-113	590-028 - *Account...	216.00	970.00
Payment	04/13/2012		590-028 - *Account...	-292.00	678.00
Invoice	07/01/2012	2011-145	590-028 - *Account...	216.00	894.00
Payment	07/23/2012		590-028 - *Account...	-156.00	738.00
Invoice	10/01/2012	2011-177	590-028 - *Account...	216.00	954.00
Payment	10/23/2012		590-028 - *Account...	-156.00	798.00
Invoice	01/01/2013	2011-209	590-028 - *Account...	216.00	1,014.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	01/29/2013		590-028 - *Account...	-156.00	856.00
Invoice	04/01/2013	2011-241	590-028 - *Account...	216.00	1,074.00
Payment	05/29/2013		590-028 - *Account...	-156.00	918.00
Invoice	07/01/2013	2011-273	590-028 - *Account...	216.00	1,134.00
Payment	08/20/2013		590-028 - *Account...	-156.00	978.00
Invoice	10/01/2013	2011-305	590-028 - *Account...	216.00	1,194.00
Payment	10/22/2013		590-028 - *Account...	-156.00	1,038.00
Invoice	01/01/2014	2011-337	590-028 - *Account...	216.00	1,254.00
Payment	01/21/2014		590-028 - *Account...	-156.00	1,098.00
Invoice	04/01/2014	2011-369	590-028 - *Account...	216.00	1,314.00
Payment	04/18/2014		590-028 - *Account...	-156.00	1,158.00
Invoice	07/01/2014	2011-401	590-028 - *Account...	216.00	1,374.00
Payment	07/16/2014		590-028 - *Account...	-156.00	1,218.00
Invoice	10/01/2014	2011-433	590-028 - *Account...	216.00	1,434.00
Payment	10/15/2014		590-028 - *Account...	-156.00	1,278.00
Invoice	01/01/2015	2011-465	590-028 - *Account...	216.00	1,494.00
Payment	01/20/2015		590-028 - *Account...	-156.00	1,338.00
Invoice	04/01/2015	2011-497	590-028 - *Account...	216.00	1,554.00
Total KING STRANG (EXT)				1,554.00	1,554.00
<b>KOCOL</b>					
Invoice	10/01/2004	2004-17	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-49	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-78	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-107	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-136	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-165	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-194	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-223	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-252	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-281	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-310	590-028 - *Account...	42.00	462.00
Invoice	07/01/2007	2004-339	590-028 - *Account...	42.00	504.00
Invoice	10/01/2007	2004-368	590-028 - *Account...	42.00	546.00
Invoice	01/01/2008	2004-397	590-028 - *Account...	42.00	588.00
Invoice	04/01/2008	2004-426	590-028 - *Account...	42.00	630.00
Payment	04/08/2008		590-028 - *Account...	-84.00	546.00
Invoice	07/01/2008	2004-455	590-028 - *Account...	42.00	588.00
Invoice	10/01/2008	2004-484	590-028 - *Account...	42.00	630.00
Invoice	01/01/2009	2004-513	590-028 - *Account...	42.00	672.00
Invoice	04/01/2009	2004-542	590-028 - *Account...	42.00	714.00
Payment	05/15/2009		590-028 - *Account...	-42.00	672.00
Invoice	07/01/2009	2004-571	590-028 - *Account...	42.00	714.00
Payment	09/02/2009		590-028 - *Account...	-42.00	672.00
Invoice	10/01/2009	2004-600	590-028 - *Account...	42.00	714.00
Payment	11/23/2009		590-028 - *Account...	-42.00	672.00
Invoice	01/01/2010	2004-631	590-028 - *Account...	42.00	714.00
Invoice	04/01/2010	2004-661	590-028 - *Account...	42.00	756.00
Payment	06/11/2010		590-028 - *Account...	-84.00	672.00
Invoice	07/01/2010	2004-691	590-028 - *Account...	42.00	714.00
Invoice	10/01/2010	2004-721	590-028 - *Account...	42.00	756.00
Invoice	01/01/2011	2004-751	590-028 - *Account...	42.00	798.00
Invoice	04/01/2011	2004-781	590-028 - *Account...	42.00	840.00
Payment	05/18/2011		590-028 - *Account...	-84.00	756.00
Invoice	07/01/2011	2011-17	590-028 - *Account...	72.00	828.00
Invoice	10/01/2011	2011-50	590-028 - *Account...	72.00	900.00
Payment	11/04/2011		590-028 - *Account...	-62.00	838.00
Invoice	01/01/2012	2011-82	590-028 - *Account...	72.00	910.00
Invoice	04/01/2012	2011-114	590-028 - *Account...	72.00	982.00
Invoice	07/01/2012	2011-146	590-028 - *Account...	72.00	1,054.00
Payment	07/31/2012		590-028 - *Account...	-62.00	992.00
Invoice	10/01/2012	2011-178	590-028 - *Account...	72.00	1,064.00
Invoice	01/01/2013	2011-210	590-028 - *Account...	72.00	1,136.00
Payment	02/15/2013		590-028 - *Account...	-62.00	1,074.00
Invoice	04/01/2013	2011-242	590-028 - *Account...	72.00	1,146.00
Payment	04/24/2013		590-028 - *Account...	-72.00	1,074.00
Invoice	07/01/2013	2011-274	590-028 - *Account...	72.00	1,146.00
Invoice	10/01/2013	2011-306	590-028 - *Account...	72.00	1,218.00
Payment	10/09/2013		590-028 - *Account...	-72.00	1,146.00
Invoice	01/01/2014	2011-338	590-028 - *Account...	72.00	1,218.00
Payment	01/03/2014		590-028 - *Account...	-72.00	1,146.00
Payment	03/04/2014		590-028 - *Account...	-72.00	1,074.00
Invoice	04/01/2014	2011-370	590-028 - *Account...	72.00	1,146.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	07/01/2014	2011-402	590-028 *Account...	72.00	1,218.00
Payment	08/21/2014		590-028 *Account...	-72.00	1,146.00
Invoice	10/01/2014	2011-434	590-028 *Account...	72.00	1,218.00
Payment	10/27/2014		590-028 *Account...	-72.00	1,146.00
Invoice	01/01/2015	2011-466	590-028 *Account...	72.00	1,218.00
Payment	02/06/2015		590-028 *Account...	-72.00	1,146.00
Invoice	04/01/2015	2011-498	590-028 *Account...	72.00	1,218.00
Total KOCOL				1,218.00	1,218.00
<b>LEFT-PAVILLION</b>					
Invoice	10/01/2004	2004-18	590-028 *Account...	42.00	42.00
Invoice	01/01/2005	2004-50	590-028 *Account...	42.00	84.00
Invoice	04/01/2005	2004-79	590-028 *Account...	42.00	126.00
Invoice	07/01/2005	2004-108	590-028 *Account...	42.00	168.00
Invoice	10/01/2005	2004-137	590-028 *Account...	42.00	210.00
Invoice	01/01/2006	2004-166	590-028 *Account...	42.00	252.00
Invoice	04/01/2006	2004-195	590-028 *Account...	42.00	294.00
Invoice	07/01/2006	2004-224	590-028 *Account...	42.00	336.00
Invoice	10/01/2006	2004-253	590-028 *Account...	42.00	378.00
Invoice	01/01/2007	2004-282	590-028 *Account...	42.00	420.00
Invoice	04/01/2007	2004-311	590-028 *Account...	42.00	462.00
Payment	05/01/2007		590-028 *Account...	-42.00	420.00
Invoice	07/01/2007	2004-340	590-028 *Account...	42.00	462.00
Invoice	10/01/2007	2004-369	590-028 *Account...	42.00	504.00
Invoice	01/01/2008	2004-398	590-028 *Account...	42.00	546.00
Invoice	04/01/2008	2004-427	590-028 *Account...	42.00	588.00
Payment	04/08/2008		590-028 *Account...	-84.00	504.00
Invoice	07/01/2008	2004-456	590-028 *Account...	42.00	546.00
Invoice	10/01/2008	2004-485	590-028 *Account...	42.00	588.00
Invoice	01/01/2009	2004-514	590-028 *Account...	42.00	630.00
Invoice	04/01/2009	2004-543	590-028 *Account...	42.00	672.00
Invoice	07/01/2009	2004-572	590-028 *Account...	42.00	714.00
Payment	08/17/2009		590-028 *Account...	-42.00	672.00
Invoice	10/01/2009	2004-601	590-028 *Account...	42.00	714.00
Payment	11/10/2009		590-028 *Account...	-42.00	672.00
Invoice	01/01/2010	2004-632	590-028 *Account...	42.00	714.00
Invoice	04/01/2010	2004-662	590-028 *Account...	42.00	756.00
Payment	04/23/2010		590-028 *Account...	-84.00	672.00
Invoice	07/01/2010	2004-692	590-028 *Account...	42.00	714.00
Invoice	10/01/2010	2004-722	590-028 *Account...	42.00	756.00
Invoice	01/01/2011	2004-752	590-028 *Account...	42.00	798.00
Invoice	04/01/2011	2004-782	590-028 *Account...	42.00	840.00
Payment	05/18/2011		590-028 *Account...	-84.00	756.00
Invoice	07/01/2011	2011-18	590-028 *Account...	72.00	828.00
Invoice	10/01/2011	2011-51	590-028 *Account...	72.00	900.00
Invoice	01/01/2012	2011-83	590-028 *Account...	72.00	972.00
Invoice	04/01/2012	2011-115	590-028 *Account...	72.00	1,044.00
Payment	04/13/2012		590-028 *Account...	-124.00	920.00
Invoice	07/01/2012	2011-147	590-028 *Account...	72.00	992.00
Payment	07/27/2012		590-028 *Account...	-62.00	930.00
Invoice	10/01/2012	2011-179	590-028 *Account...	72.00	1,002.00
Payment	10/19/2012		590-028 *Account...	-62.00	940.00
Invoice	01/01/2013	2011-211	590-028 *Account...	72.00	1,012.00
Payment	01/29/2013		590-028 *Account...	-62.00	950.00
Invoice	04/01/2013	2011-243	590-028 *Account...	72.00	1,022.00
Payment	04/24/2013		590-028 *Account...	-72.00	950.00
Invoice	07/01/2013	2011-275	590-028 *Account...	72.00	1,022.00
Payment	07/18/2013		590-028 *Account...	-72.00	950.00
Invoice	10/01/2013	2011-307	590-028 *Account...	72.00	1,022.00
Payment	10/22/2013		590-028 *Account...	-72.00	950.00
Invoice	01/01/2014	2011-339	590-028 *Account...	72.00	1,022.00
Payment	01/21/2014		590-028 *Account...	-72.00	950.00
Invoice	04/01/2014	2011-371	590-028 *Account...	72.00	1,022.00
Payment	04/18/2014		590-028 *Account...	-72.00	950.00
Invoice	07/01/2014	2011-403	590-028 *Account...	72.00	1,022.00
Payment	07/16/2014		590-028 *Account...	-72.00	950.00
Invoice	10/01/2014	2011-435	590-028 *Account...	72.00	1,022.00
Payment	10/15/2014		590-028 *Account...	-72.00	950.00
Invoice	01/01/2015	2011-467	590-028 *Account...	72.00	1,022.00
Payment	01/20/2015		590-028 *Account...	-72.00	950.00
Invoice	04/01/2015	2011-499	590-028 *Account...	72.00	1,022.00
Total LEFT-PAVILLION				1,022.00	1,022.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
<b>MARRIQUIN - PRYCE(EXT)</b>					
Invoice	10/01/2004	2004-30	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-51	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-80	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-109	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-138	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-167	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-196	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-225	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-254	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-283	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-312	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-341	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-370	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-399	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-428	590-028 - *Account...	42.00	588.00
Payment	04/08/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-457	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-486	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-515	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-544	590-028 - *Account...	42.00	672.00
Payment	05/15/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-573	590-028 - *Account...	42.00	672.00
Payment	08/17/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-602	590-028 - *Account...	42.00	672.00
Payment	11/10/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-633	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-663	590-028 - *Account...	42.00	714.00
Payment	04/23/2010		590-028 - *Account...	-84.00	630.00
Invoice	07/01/2010	2004-693	590-028 - *Account...	42.00	672.00
Invoice	10/01/2010	2004-723	590-028 - *Account...	42.00	714.00
Invoice	01/01/2011	2004-753	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-783	590-028 - *Account...	42.00	798.00
Invoice	07/01/2011	2011-31	590-028 - *Account...	72.00	870.00
Payment	09/28/2011		590-028 - *Account...	-62.00	808.00
Invoice	10/01/2011	2011-52	590-028 - *Account...	72.00	880.00
Invoice	01/01/2012	2011-84	590-028 - *Account...	72.00	952.00
Invoice	04/01/2012	2011-116	590-028 - *Account...	72.00	1,024.00
Payment	04/27/2012		590-028 - *Account...	-124.00	900.00
Invoice	07/01/2012	2011-148	590-028 - *Account...	72.00	972.00
Payment	07/31/2012		590-028 - *Account...	-62.00	910.00
Invoice	10/01/2012	2011-180	590-028 - *Account...	72.00	982.00
Payment	10/19/2012		590-028 - *Account...	-62.00	920.00
Invoice	01/01/2013	2011-212	590-028 - *Account...	72.00	992.00
Payment	02/06/2013		590-028 - *Account...	-62.00	930.00
Invoice	04/01/2013	2011-244	590-028 - *Account...	72.00	1,002.00
Payment	04/24/2013		590-028 - *Account...	-72.00	930.00
Invoice	07/01/2013	2011-276	590-028 - *Account...	72.00	1,002.00
Payment	07/18/2013		590-028 - *Account...	-72.00	930.00
Invoice	10/01/2013	2011-308	590-028 - *Account...	72.00	1,002.00
Payment	10/22/2013		590-028 - *Account...	-72.00	930.00
Invoice	01/01/2014	2011-340	590-028 - *Account...	72.00	1,002.00
Payment	01/31/2014		590-028 - *Account...	-72.00	930.00
Invoice	04/01/2014	2011-372	590-028 - *Account...	72.00	1,002.00
Payment	04/25/2014		590-028 - *Account...	-72.00	930.00
Invoice	07/01/2014	2011-404	590-028 - *Account...	72.00	1,002.00
Payment	07/28/2014		590-028 - *Account...	-72.00	930.00
Invoice	10/01/2014	2011-436	590-028 - *Account...	72.00	1,002.00
Payment	10/27/2014		590-028 - *Account...	-72.00	930.00
Invoice	01/01/2015	2011-468	590-028 - *Account...	72.00	1,002.00
Payment	01/20/2015		590-028 - *Account...	-72.00	930.00
Invoice	04/01/2015	2011-500	590-028 - *Account...	72.00	1,002.00
Total MARRIQUIN - PRYCE(EXT)				1,002.00	1,002.00
<b>MASINI</b>					
Invoice	10/01/2004	2004-19	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-52	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-81	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-110	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-139	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-168	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-197	590-028 - *Account...	42.00	294.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	07/01/2006	2004-226	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-255	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-284	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-313	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-342	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-371	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-400	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-429	590-028 - *Account...	42.00	588.00
Payment	04/18/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-458	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-487	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-516	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-545	590-028 - *Account...	42.00	672.00
Invoice	07/01/2009	2004-574	590-028 - *Account...	42.00	714.00
Payment	08/17/2009		590-028 - *Account...	-42.00	672.00
Invoice	10/01/2009	2004-603	590-028 - *Account...	42.00	714.00
Payment	11/10/2009		590-028 - *Account...	-42.00	672.00
Invoice	01/01/2010	2004-634	590-028 - *Account...	42.00	714.00
Invoice	04/01/2010	2004-664	590-028 - *Account...	42.00	756.00
Payment	05/17/2010		590-028 - *Account...	-84.00	672.00
Invoice	07/01/2010	2004-694	590-028 - *Account...	42.00	714.00
Invoice	10/01/2010	2004-724	590-028 - *Account...	42.00	756.00
Invoice	01/01/2011	2004-754	590-028 - *Account...	42.00	798.00
Invoice	04/01/2011	2004-784	590-028 - *Account...	42.00	840.00
Payment	05/18/2011		590-028 - *Account...	-84.00	756.00
Invoice	07/01/2011	2011-19	590-028 - *Account...	72.00	828.00
Invoice	10/01/2011	2011-53	590-028 - *Account...	72.00	900.00
Invoice	01/01/2012	2011-85	590-028 - *Account...	72.00	972.00
Invoice	04/01/2012	2011-117	590-028 - *Account...	72.00	1,044.00
Payment	05/01/2012		590-028 - *Account...	-124.00	920.00
Invoice	07/01/2012	2011-149	590-028 - *Account...	72.00	992.00
Payment	07/27/2012		590-028 - *Account...	-62.00	930.00
Invoice	10/01/2012	2011-181	590-028 - *Account...	72.00	1,002.00
Payment	10/19/2012		590-028 - *Account...	-62.00	940.00
Invoice	01/01/2013	2011-213	590-028 - *Account...	72.00	1,012.00
Payment	02/15/2013		590-028 - *Account...	-62.00	950.00
Invoice	04/01/2013	2011-245	590-028 - *Account...	72.00	1,022.00
Payment	05/29/2013		590-028 - *Account...	-72.00	950.00
Invoice	07/01/2013	2011-277	590-028 - *Account...	72.00	1,022.00
Payment	08/06/2013		590-028 - *Account...	-72.00	950.00
Invoice	10/01/2013	2011-309	590-028 - *Account...	72.00	1,022.00
Payment	10/22/2013		590-028 - *Account...	-72.00	950.00
Invoice	01/01/2014	2011-341	590-028 - *Account...	72.00	1,022.00
Payment	02/25/2014		590-028 - *Account...	-72.00	950.00
Invoice	04/01/2014	2011-373	590-028 - *Account...	72.00	1,022.00
Payment	06/24/2014		590-028 - *Account...	-72.00	950.00
Invoice	07/01/2014	2011-405	590-028 - *Account...	72.00	1,022.00
Payment	07/28/2014		590-028 - *Account...	-72.00	950.00
Invoice	10/01/2014	2011-437	590-028 - *Account...	72.00	1,022.00
Payment	11/18/2014		590-028 - *Account...	-72.00	950.00
Invoice	01/01/2015	2011-469	590-028 - *Account...	72.00	1,022.00
Payment	02/06/2015		590-028 - *Account...	-72.00	950.00
Invoice	04/01/2015	2011-501	590-028 - *Account...	72.00	1,022.00
Total MASINI				1,022.00	1,022.00
<b>GACEK THERESA (EXT-Matella)</b>					
Invoice	10/01/2004	2004-29	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-42	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-71	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-100	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-129	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-158	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-187	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-216	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-245	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-274	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-303	590-028 - *Account...	42.00	462.00
Invoice	07/01/2007	2004-332	590-028 - *Account...	42.00	504.00
Invoice	10/01/2007	2004-361	590-028 - *Account...	42.00	546.00
Invoice	01/01/2008	2004-390	590-028 - *Account...	42.00	588.00
Invoice	04/01/2008	2004-419	590-028 - *Account...	42.00	630.00
Payment	04/28/2008		590-028 - *Account...	-84.00	546.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	07/01/2008	2004-448	590-028 - *Account...	42.00	588.00
Invoice	10/01/2008	2004-477	590-028 - *Account...	42.00	630.00
Invoice	01/01/2009	2004-506	590-028 - *Account...	42.00	672.00
Invoice	04/01/2009	2004-535	590-028 - *Account...	42.00	714.00
Payment	06/09/2009		590-028 - *Account...	-42.00	672.00
Invoice	07/01/2009	2004-564	590-028 - *Account...	42.00	714.00
Payment	07/29/2009		590-028 - *Account...	-42.00	672.00
Invoice	10/01/2009	2004-593	590-028 - *Account...	42.00	714.00
Invoice	01/01/2010	2004-623	590-028 - *Account...	42.00	756.00
Invoice	04/01/2010	2004-653	590-028 - *Account...	42.00	798.00
Invoice	07/01/2010	2004-683	590-028 - *Account...	42.00	840.00
Invoice	10/01/2010	2004-713	590-028 - *Account...	42.00	882.00
Invoice	01/01/2011	2004-743	590-028 - *Account...	42.00	924.00
Invoice	04/01/2011	2004-773	590-028 - *Account...	42.00	966.00
Invoice	07/01/2011	2011-29	590-028 - *Account...	72.00	1,038.00
Payment	07/12/2011		590-028 - *Account...	-84.00	954.00
Invoice	10/01/2011	2011-58	590-028 - *Account...	72.00	1,026.00
Payment	11/04/2011		590-028 - *Account...	-62.00	964.00
Invoice	01/01/2012	2011-91	590-028 - *Account...	72.00	1,036.00
Invoice	04/01/2012	2011-123	590-028 - *Account...	72.00	1,108.00
Payment	06/19/2012		590-028 - *Account...	-124.00	984.00
Invoice	07/01/2012	2011-155	590-028 - *Account...	72.00	1,056.00
Payment	08/28/2012		590-028 - *Account...	-62.00	994.00
Invoice	10/01/2012	2011-187	590-028 - *Account...	72.00	1,066.00
Payment	11/30/2012		590-028 - *Account...	-62.00	1,004.00
Invoice	01/01/2013	2011-219	590-028 - *Account...	72.00	1,076.00
Payment	03/08/2013		590-028 - *Account...	-62.00	1,014.00
Invoice	04/01/2013	2011-251	590-028 - *Account...	72.00	1,086.00
Invoice	07/01/2013	2011-283	590-028 - *Account...	72.00	1,158.00
Invoice	10/01/2013	2011-315	590-028 - *Account...	72.00	1,230.00
Invoice	01/01/2014	2011-347	590-028 - *Account...	72.00	1,302.00
Invoice	04/01/2014	2011-379	590-028 - *Account...	72.00	1,374.00
Payment	06/24/2014		590-028 - *Account...	-72.00	1,302.00
Invoice	07/01/2014	2011-411	590-028 - *Account...	72.00	1,374.00
Payment	07/28/2014		590-028 - *Account...	-72.00	1,302.00
Invoice	10/01/2014	2011-443	590-028 - *Account...	72.00	1,374.00
Invoice	01/01/2015	2011-475	590-028 - *Account...	72.00	1,446.00
Invoice	04/01/2015	2011-507	590-028 - *Account...	72.00	1,518.00
Total GACEK THERESA (EXT-Matella)				1,518.00	1,518.00
<b>MAUDRIE-Westnedge</b>					
Invoice	10/01/2004	2004-20	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-53	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-82	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-111	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-140	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-169	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-198	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-227	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-256	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-285	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-314	590-028 - *Account...	42.00	462.00
Invoice	07/01/2007	2004-343	590-028 - *Account...	42.00	504.00
Invoice	10/01/2007	2004-372	590-028 - *Account...	42.00	546.00
Invoice	01/01/2008	2004-401	590-028 - *Account...	42.00	588.00
Invoice	04/01/2008	2004-430	590-028 - *Account...	42.00	630.00
Invoice	07/01/2008	2004-459	590-028 - *Account...	42.00	672.00
Invoice	10/01/2008	2004-488	590-028 - *Account...	42.00	714.00
Invoice	01/01/2009	2004-517	590-028 - *Account...	42.00	756.00
Invoice	04/01/2009	2004-546	590-028 - *Account...	42.00	798.00
Invoice	07/01/2009	2004-575	590-028 - *Account...	42.00	840.00
Invoice	10/01/2009	2004-604	590-028 - *Account...	42.00	882.00
Invoice	01/01/2010	2004-635	590-028 - *Account...	42.00	924.00
Invoice	04/01/2010	2004-665	590-028 - *Account...	42.00	966.00
Invoice	07/01/2010	2004-695	590-028 - *Account...	42.00	1,008.00
Invoice	10/01/2010	2004-725	590-028 - *Account...	42.00	1,050.00
Invoice	01/01/2011	2004-755	590-028 - *Account...	42.00	1,092.00
Invoice	04/01/2011	2004-785	590-028 - *Account...	42.00	1,134.00
Invoice	07/01/2011	2011-20	590-028 - *Account...	72.00	1,206.00
Invoice	10/01/2011	2011-54	590-028 - *Account...	72.00	1,278.00
Invoice	01/01/2012	2011-86	590-028 - *Account...	72.00	1,350.00
Invoice	04/01/2012	2011-118	590-028 - *Account...	72.00	1,422.00
Invoice	07/01/2012	2011-150	590-028 - *Account...	72.00	1,494.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	10/01/2012	2011-182	590-028 - *Account...	72.00	1,566.00
Invoice	01/01/2013	2011-214	590-028 - *Account...	72.00	1,638.00
Invoice	04/01/2013	2011-246	590-028 - *Account...	72.00	1,710.00
Invoice	07/01/2013	2011-278	590-028 - *Account...	72.00	1,782.00
Invoice	10/01/2013	2011-310	590-028 - *Account...	72.00	1,854.00
Invoice	01/01/2014	2011-342	590-028 - *Account...	72.00	1,926.00
Invoice	04/01/2014	2011-374	590-028 - *Account...	72.00	1,998.00
Invoice	07/01/2014	2011-406	590-028 - *Account...	72.00	2,070.00
Invoice	10/01/2014	2011-438	590-028 - *Account...	72.00	2,142.00
Invoice	01/01/2015	2011-470	590-028 - *Account...	72.00	2,214.00
Invoice	04/01/2015	2011-502	590-028 - *Account...	72.00	2,286.00
Total MAUDRIE-Westnedge				2,286.00	2,286.00
<b>MCDONOUGH THOMAS</b>					
Invoice	10/01/2004	2004-21	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-54	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-83	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-112	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-141	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-170	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-199	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-228	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-257	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-286	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-315	590-028 - *Account...	42.00	462.00
Payment	05/22/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-344	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-373	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-402	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-431	590-028 - *Account...	42.00	588.00
Payment	04/28/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-460	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-489	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-518	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-547	590-028 - *Account...	42.00	672.00
Payment	05/15/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-576	590-028 - *Account...	42.00	672.00
Payment	08/17/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-605	590-028 - *Account...	42.00	672.00
Payment	11/10/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-636	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-666	590-028 - *Account...	42.00	714.00
Payment	04/23/2010		590-028 - *Account...	-84.00	630.00
Invoice	07/01/2010	2004-696	590-028 - *Account...	42.00	672.00
Invoice	10/01/2010	2004-726	590-028 - *Account...	42.00	714.00
Invoice	01/01/2011	2004-756	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-786	590-028 - *Account...	42.00	798.00
Payment	05/16/2011		590-028 - *Account...	-84.00	714.00
Invoice	07/01/2011	2011-21	590-028 - *Account...	72.00	786.00
Invoice	10/01/2011	2011-55	590-028 - *Account...	72.00	858.00
Invoice	01/01/2012	2011-87	590-028 - *Account...	72.00	930.00
Invoice	04/01/2012	2011-119	590-028 - *Account...	72.00	1,002.00
Payment	04/27/2012		590-028 - *Account...	-124.00	878.00
Invoice	07/01/2012	2011-151	590-028 - *Account...	72.00	950.00
Payment	07/31/2012		590-028 - *Account...	-62.00	888.00
Invoice	10/01/2012	2011-183	590-028 - *Account...	72.00	960.00
Payment	11/16/2012		590-028 - *Account...	-62.00	898.00
Invoice	01/01/2013	2011-215	590-028 - *Account...	72.00	970.00
Payment	02/06/2013		590-028 - *Account...	-62.00	908.00
Invoice	04/01/2013	2011-247	590-028 - *Account...	72.00	980.00
Payment	04/24/2013		590-028 - *Account...	-62.00	918.00
Invoice	07/01/2013	2011-279	590-028 - *Account...	72.00	990.00
Payment	07/31/2013		590-028 - *Account...	-62.00	928.00
Invoice	10/01/2013	2011-311	590-028 - *Account...	72.00	1,000.00
Payment	10/30/2013		590-028 - *Account...	-62.00	938.00
Invoice	01/01/2014	2011-343	590-028 - *Account...	72.00	1,010.00
Payment	01/31/2014		590-028 - *Account...	-62.00	948.00
Invoice	04/01/2014	2011-375	590-028 - *Account...	72.00	1,020.00
Payment	04/25/2014		590-028 - *Account...	-72.00	948.00
Invoice	07/01/2014	2011-407	590-028 - *Account...	72.00	1,020.00
Payment	08/21/2014		590-028 - *Account...	-62.00	958.00
Invoice	10/01/2014	2011-439	590-028 - *Account...	72.00	1,030.00
Payment	10/27/2014		590-028 - *Account...	-62.00	968.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	01/01/2015	2011-471	590-028 · *Account...	72.00	1,040.00
Payment	02/06/2015		590-028 · *Account...	-62.00	978.00
Invoice	04/01/2015	2011-503	590-028 · *Account...	72.00	1,050.00
Total MCDONOUGH THOMAS				1,050.00	1,050.00
<b>NACKERMAN</b>					
Invoice	10/01/2004	2004-22	590-028 · *Account...	66.36	66.36
Invoice	01/01/2005	2004-55	590-028 · *Account...	66.36	132.72
Invoice	04/01/2005	2004-84	590-028 · *Account...	66.36	199.08
Invoice	07/01/2005	2004-113	590-028 · *Account...	66.36	265.44
Invoice	10/01/2005	2004-142	590-028 · *Account...	66.36	331.80
Invoice	01/01/2006	2004-171	590-028 · *Account...	66.36	398.16
Invoice	04/01/2006	2004-200	590-028 · *Account...	66.36	464.52
Invoice	07/01/2006	2004-229	590-028 · *Account...	66.36	530.88
Invoice	10/01/2006	2004-258	590-028 · *Account...	66.36	597.24
Invoice	01/01/2007	2004-287	590-028 · *Account...	66.36	663.60
Invoice	04/01/2007	2004-316	590-028 · *Account...	66.36	729.96
Payment	05/01/2007		590-028 · *Account...	-66.00	663.96
Invoice	07/01/2007	2004-345	590-028 · *Account...	66.36	730.32
Invoice	10/01/2007	2004-374	590-028 · *Account...	66.36	796.68
Invoice	01/01/2008	2004-403	590-028 · *Account...	66.36	863.04
Invoice	04/01/2008	2004-432	590-028 · *Account...	66.36	929.40
Payment	04/15/2008		590-028 · *Account...	-132.00	797.40
Invoice	07/01/2008	2004-461	590-028 · *Account...	66.36	863.76
Invoice	10/01/2008	2004-490	590-028 · *Account...	66.36	930.12
Invoice	01/01/2009	2004-519	590-028 · *Account...	66.36	996.48
Invoice	04/01/2009	2004-548	590-028 · *Account...	66.36	1,062.84
Payment	05/15/2009		590-028 · *Account...	-42.00	1,020.84
Invoice	07/01/2009	2004-577	590-028 · *Account...	66.36	1,087.20
Payment	08/17/2009		590-028 · *Account...	-42.00	1,045.20
Invoice	10/01/2009	2004-606	590-028 · *Account...	66.36	1,111.56
Payment	11/06/2009		590-028 · *Account...	-42.00	1,069.56
Invoice	01/01/2010	2004-637	590-028 · *Account...	66.36	1,135.92
Invoice	04/01/2010	2004-667	590-028 · *Account...	66.36	1,202.28
Payment	04/23/2010		590-028 · *Account...	-84.00	1,118.28
Invoice	07/01/2010	2004-697	590-028 · *Account...	66.36	1,184.64
Invoice	10/01/2010	2004-727	590-028 · *Account...	66.36	1,251.00
Invoice	01/01/2011	2004-757	590-028 · *Account...	66.36	1,317.36
Invoice	04/01/2011	2004-787	590-028 · *Account...	66.36	1,383.72
Payment	05/16/2011		590-028 · *Account...	-84.00	1,299.72
Invoice	07/01/2011	2011-22	590-028 · *Account...	113.76	1,413.48
Invoice	10/01/2011	2011-55	590-028 · *Account...	113.76	1,527.24
Payment	10/10/2011		590-028 · *Account...	-62.00	1,465.24
Invoice	01/01/2012	2011-88	590-028 · *Account...	113.76	1,579.00
Invoice	04/01/2012	2011-120	590-028 · *Account...	113.76	1,692.76
Payment	05/01/2012		590-028 · *Account...	-124.00	1,568.76
Invoice	07/01/2012	2011-152	590-028 · *Account...	113.76	1,682.52
Payment	07/31/2012		590-028 · *Account...	-62.00	1,620.52
Invoice	10/01/2012	2011-184	590-028 · *Account...	113.76	1,734.28
Payment	10/19/2012		590-028 · *Account...	-62.00	1,672.28
Invoice	01/01/2013	2011-216	590-028 · *Account...	113.76	1,786.04
Payment	02/06/2013		590-028 · *Account...	-62.00	1,724.04
Invoice	04/01/2013	2011-248	590-028 · *Account...	113.76	1,837.80
Payment	04/24/2013		590-028 · *Account...	-62.00	1,775.80
Invoice	07/01/2013	2011-280	590-028 · *Account...	113.76	1,889.56
Payment	07/18/2013		590-028 · *Account...	-62.00	1,827.56
Invoice	10/01/2013	2011-312	590-028 · *Account...	113.76	1,941.32
Payment	10/22/2013		590-028 · *Account...	-62.00	1,879.32
Invoice	01/01/2014	2011-344	590-028 · *Account...	113.76	1,993.08
Payment	01/31/2014		590-028 · *Account...	-62.00	1,931.08
Invoice	04/01/2014	2011-376	590-028 · *Account...	113.76	2,044.84
Payment	04/25/2014		590-028 · *Account...	-62.00	1,982.84
Invoice	07/01/2014	2011-408	590-028 · *Account...	113.76	2,096.60
Payment	07/28/2014		590-028 · *Account...	-62.00	2,034.60
Invoice	10/01/2014	2011-440	590-028 · *Account...	113.76	2,148.36
Payment	10/27/2014		590-028 · *Account...	-62.00	2,086.36
Invoice	01/01/2015	2011-472	590-028 · *Account...	113.76	2,200.12
Payment	02/03/2015		590-028 · *Account...	-62.00	2,138.12
Invoice	04/01/2015	2011-504	590-028 · *Account...	113.76	2,251.88
Total NACKERMAN				2,251.88	2,251.88
<b>PABI-COMMUNITY CTR</b>					
Payment	05/15/2009		590-028 · *Account...	-134.40	-134.40

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	05/18/2011		590-028 *Account...	-268.80	-403.20
Invoice	10/01/2011	2011-63	590-028 *Account...	230.40	-172.80
Payment	10/10/2011		590-028 *Account...	-146.00	-318.80
Invoice	01/01/2012	2011-89	590-028 *Account...	230.40	-88.40
Invoice	04/01/2012	2011-121	590-028 *Account...	230.40	142.00
Invoice	07/01/2012	2011-153	590-028 *Account...	230.40	372.40
Invoice	10/01/2012	2011-185	590-028 *Account...	230.40	602.80
Payment	10/19/2012		590-028 *Account...	-156.00	446.80
Payment	11/16/2012		590-028 *Account...	-156.00	290.80
Invoice	01/01/2013	2011-217	590-028 *Account...	230.40	521.20
Payment	02/15/2013		590-028 *Account...	-156.00	365.20
Invoice	04/01/2013	2011-249	590-028 *Account...	230.40	595.60
Payment	05/29/2013		590-028 *Account...	-156.00	439.60
Invoice	07/01/2013	2011-281	590-028 *Account...	230.40	670.00
Invoice	10/01/2013	2011-313	590-028 *Account...	230.40	900.40
Payment	11/13/2013		590-028 *Account...	-156.00	744.40
Invoice	01/01/2014	2011-345	590-028 *Account...	230.40	974.80
Payment	02/14/2014		590-028 *Account...	-156.00	818.80
Invoice	04/01/2014	2011-377	590-028 *Account...	230.40	1,049.20
Payment	04/18/2014		590-028 *Account...	-156.00	893.20
Invoice	07/01/2014	2011-409	590-028 *Account...	230.40	1,123.60
Payment	07/28/2014		590-028 *Account...	-156.00	967.60
Invoice	10/01/2014	2011-441	590-028 *Account...	230.40	1,198.00
Invoice	01/01/2015	2011-473	590-028 *Account...	230.40	1,428.40
Invoice	04/01/2015	2011-505	590-028 *Account...	230.40	1,658.80
Total PABI-COMMUNITY CTR				1,658.80	1,658.80
<b>POWERS JEFFREY</b>					
Invoice	10/01/2004	2004-23	590-028 *Account...	258.30	258.30
Invoice	01/01/2005	2004-1000	590-028 *Account...	258.30	516.60
Invoice	04/01/2005	2004-1001	590-028 *Account...	258.30	774.90
Invoice	07/01/2005	2004-1002	590-028 *Account...	258.30	1,033.20
Invoice	10/01/2005	2004-1003	590-028 *Account...	258.30	1,291.50
Invoice	01/01/2006	2004-1004	590-028 *Account...	258.30	1,549.80
Invoice	04/01/2006	2004-1005	590-028 *Account...	258.30	1,808.10
Invoice	07/01/2006	2004-1006	590-028 *Account...	258.30	2,066.40
Invoice	10/01/2006	2004-1007	590-028 *Account...	258.30	2,324.70
Invoice	01/01/2007	2004-1008	590-028 *Account...	258.30	2,583.00
Invoice	04/01/2007	2004-1009	590-028 *Account...	258.30	2,841.30
Payment	05/08/2007		590-028 *Account...	-126.00	2,715.30
Invoice	07/01/2007	2004-1010	590-028 *Account...	258.30	2,973.60
Invoice	10/01/2007	2004-1011	590-028 *Account...	258.30	3,231.90
Invoice	01/01/2008	2004-1012	590-028 *Account...	258.30	3,490.20
Payment	03/24/2008		590-028 *Account...	-252.00	3,238.20
Invoice	04/01/2008	2004-1013	590-028 *Account...	258.30	3,496.50
Invoice	07/01/2008	2004-1014	590-028 *Account...	258.30	3,754.80
Invoice	10/01/2008	2004-1015	590-028 *Account...	258.30	4,013.10
Invoice	01/01/2009	2004-1016	590-028 *Account...	258.30	4,271.40
Invoice	04/01/2009	2004-1017	590-028 *Account...	258.30	4,529.70
Payment	06/09/2009		590-028 *Account...	-126.00	4,403.70
Invoice	07/01/2009	2004-1018	590-028 *Account...	258.30	4,662.00
Payment	08/17/2009		590-028 *Account...	-258.30	4,403.70
Invoice	10/01/2009	2004-1019	590-028 *Account...	258.30	4,662.00
Payment	11/03/2009		590-028 *Account...	-258.30	4,403.70
Invoice	01/01/2010	2004-1020	590-028 *Account...	258.30	4,662.00
Invoice	04/01/2010	2004-1021	590-028 *Account...	258.30	4,920.30
Payment	04/23/2010		590-028 *Account...	-516.60	4,403.70
Invoice	07/01/2010	2004-1022	590-028 *Account...	258.30	4,662.00
Invoice	10/01/2010	2004-1023	590-028 *Account...	258.30	4,920.30
Invoice	01/01/2011	2004-1024	590-028 *Account...	258.30	5,178.60
Invoice	04/01/2011	2004-1025	590-028 *Account...	258.30	5,436.90
Payment	06/03/2011		590-028 *Account...	-516.60	4,920.30
Invoice	07/01/2011	2011-23	590-028 *Account...	442.80	5,363.10
Invoice	10/01/2011	2011-57	590-028 *Account...	442.80	5,805.90
Payment	11/18/2011		590-028 *Account...	-156.00	5,649.90
Invoice	01/01/2012	2011-90	590-028 *Account...	442.80	6,092.70
Invoice	04/01/2012	2011-122	590-028 *Account...	442.80	6,535.50
Invoice	07/01/2012	2011-154	590-028 *Account...	442.80	6,978.30
Payment	08/01/2012		590-028 *Account...	-468.00	6,510.30
Invoice	10/01/2012	2011-186	590-028 *Account...	442.80	6,953.10
Payment	11/08/2012		590-028 *Account...	-156.00	6,797.10
Invoice	01/01/2013	2011-218	590-028 *Account...	442.80	7,239.90
Payment	02/08/2013		590-028 *Account...	-156.00	7,083.90

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	04/01/2013	2011-250	590-028 - *Account...	442.80	7,526.70
Payment	05/29/2013		590-028 - *Account...	-156.00	7,370.70
Invoice	07/01/2013	2011-282	590-028 - *Account...	442.80	7,813.50
Payment	08/20/2013		590-028 - *Account...	-156.00	7,657.50
Invoice	10/01/2013	2011-314	590-028 - *Account...	442.80	8,100.30
Payment	10/30/2013		590-028 - *Account...	-156.00	7,944.30
Invoice	01/01/2014	2011-346	590-028 - *Account...	442.80	8,387.10
Payment	01/21/2014		590-028 - *Account...	-156.00	8,231.10
Invoice	04/01/2014	2011-378	590-028 - *Account...	442.80	8,673.90
Invoice	07/01/2014	2011-410	590-028 - *Account...	442.80	9,116.70
Payment	09/16/2014		590-028 - *Account...	-312.00	8,804.70
Invoice	10/01/2014	2011-442	590-028 - *Account...	442.80	9,247.50
Payment	10/27/2014		590-028 - *Account...	-156.00	9,091.50
Invoice	01/01/2015	2011-474	590-028 - *Account...	442.80	9,534.30
Payment	02/06/2015		590-028 - *Account...	-156.00	9,378.30
Invoice	04/01/2015	2011-506	590-028 - *Account...	442.80	9,821.10
Total POWERS JEFFREY				9,821.10	9,821.10
<b>PRUDENTIAL PREFERRED</b>					
Payment	06/09/2009		590-028 - *Account...	-65.62	-65.62
Total PRUDENTIAL PREFERRED				-65.62	-65.62
<b>ST. JAMES TWP-RESTROOMS</b>					
Invoice	10/01/2004	2004-25	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-57	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-86	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-115	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-144	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-173	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-202	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-231	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-260	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-289	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-318	590-028 - *Account...	42.00	462.00
Payment	05/08/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-347	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-376	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-405	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-434	590-028 - *Account...	42.00	588.00
Payment	04/08/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-463	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-492	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-521	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-550	590-028 - *Account...	42.00	672.00
Payment	05/15/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-579	590-028 - *Account...	42.00	672.00
Payment	08/17/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-608	590-028 - *Account...	42.00	672.00
Payment	11/06/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-639	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-669	590-028 - *Account...	42.00	714.00
Payment	04/23/2010		590-028 - *Account...	-84.00	630.00
Invoice	07/01/2010	2004-699	590-028 - *Account...	42.00	672.00
Invoice	10/01/2010	2004-729	590-028 - *Account...	42.00	714.00
Invoice	01/01/2011	2004-759	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-789	590-028 - *Account...	42.00	798.00
Payment	05/18/2011		590-028 - *Account...	-84.00	714.00
Invoice	07/01/2011	2011-25	590-028 - *Account...	72.00	786.00
Invoice	10/01/2011	2011-60	590-028 - *Account...	72.00	858.00
Payment	10/10/2011		590-028 - *Account...	-62.00	796.00
Invoice	01/01/2012	2011-93	590-028 - *Account...	72.00	868.00
Invoice	04/01/2012	2011-125	590-028 - *Account...	72.00	940.00
Payment	04/08/2012		590-028 - *Account...	-124.00	816.00
Invoice	07/01/2012	2011-157	590-028 - *Account...	72.00	888.00
Payment	07/16/2012		590-028 - *Account...	-62.00	826.00
Invoice	10/01/2012	2011-189	590-028 - *Account...	72.00	898.00
Payment	10/19/2012		590-028 - *Account...	-62.00	836.00
Invoice	01/01/2013	2011-221	590-028 - *Account...	72.00	908.00
Payment	02/08/2013		590-028 - *Account...	-62.00	846.00
Invoice	04/01/2013	2011-253	590-028 - *Account...	72.00	918.00
Payment	04/15/2013		590-028 - *Account...	-62.00	856.00
Invoice	07/01/2013	2011-285	590-028 - *Account...	72.00	928.00
Payment	07/18/2013		590-028 - *Account...	-72.00	856.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	10/01/2013	2011-317	590-028 - *Account...	72.00	928.00
Invoice	01/01/2014	2011-349	590-028 - *Account...	72.00	1,000.00
Invoice	04/01/2014	2011-381	590-028 - *Account...	72.00	1,072.00
Invoice	07/01/2014	2011-413	590-028 - *Account...	72.00	1,144.00
Payment	07/16/2014		590-028 - *Account...	-72.00	1,072.00
Invoice	10/01/2014	2011-445	590-028 - *Account...	72.00	1,144.00
Payment	11/18/2014		590-028 - *Account...	-72.00	1,072.00
Invoice	01/01/2015	2011-477	590-028 - *Account...	72.00	1,144.00
Payment	02/06/2015		590-028 - *Account...	-72.00	1,072.00
Invoice	04/01/2015	2011-509	590-028 - *Account...	72.00	1,144.00
Total ST. JAMES TWP-RESTROOMS				1,144.00	1,144.00
<b>ST. JAMES TWP - YACHT DOCK</b>					
Invoice	10/01/2004	2004-24	590-028 - *Account...	294.00	294.00
Invoice	01/01/2005	2004-58	590-028 - *Account...	294.00	588.00
Invoice	04/01/2005	2004-87	590-028 - *Account...	294.00	882.00
Invoice	07/01/2005	2004-116	590-028 - *Account...	294.00	1,176.00
Invoice	10/01/2005	2004-145	590-028 - *Account...	294.00	1,470.00
Invoice	01/01/2006	2004-174	590-028 - *Account...	294.00	1,764.00
Invoice	04/01/2006	2004-203	590-028 - *Account...	294.00	2,058.00
Invoice	07/01/2006	2004-232	590-028 - *Account...	294.00	2,352.00
Invoice	10/01/2006	2004-261	590-028 - *Account...	294.00	2,646.00
Invoice	01/01/2007	2004-290	590-028 - *Account...	294.00	2,940.00
Invoice	04/01/2007	2004-319	590-028 - *Account...	294.00	3,234.00
Payment	05/08/2007		590-028 - *Account...	-294.00	2,940.00
Invoice	07/01/2007	2004-348	590-028 - *Account...	294.00	3,234.00
Invoice	10/01/2007	2004-377	590-028 - *Account...	294.00	3,528.00
Invoice	01/01/2008	2004-406	590-028 - *Account...	294.00	3,822.00
Invoice	04/01/2008	2004-435	590-028 - *Account...	294.00	4,116.00
Payment	04/08/2008		590-028 - *Account...	-588.00	3,528.00
Invoice	07/01/2008	2004-464	590-028 - *Account...	294.00	3,822.00
Invoice	10/01/2008	2004-493	590-028 - *Account...	294.00	4,116.00
Invoice	01/01/2009	2004-522	590-028 - *Account...	294.00	4,410.00
Invoice	04/01/2009	2004-551	590-028 - *Account...	294.00	4,704.00
Payment	05/15/2009		590-028 - *Account...	-294.00	4,410.00
Invoice	07/01/2009	2004-580	590-028 - *Account...	294.00	4,704.00
Payment	08/17/2009		590-028 - *Account...	-294.00	4,410.00
Invoice	10/01/2009	2004-609	590-028 - *Account...	294.00	4,704.00
Payment	11/06/2009		590-028 - *Account...	-294.00	4,410.00
Invoice	01/01/2010	2004-640	590-028 - *Account...	294.00	4,704.00
Invoice	04/01/2010	2004-670	590-028 - *Account...	294.00	4,998.00
Payment	04/23/2010		590-028 - *Account...	-588.00	4,410.00
Invoice	07/01/2010	2004-700	590-028 - *Account...	294.00	4,704.00
Invoice	10/01/2010	2004-730	590-028 - *Account...	294.00	4,998.00
Invoice	01/01/2011	2004-760	590-028 - *Account...	294.00	5,292.00
Invoice	04/01/2011	2004-790	590-028 - *Account...	294.00	5,586.00
Payment	05/18/2011		590-028 - *Account...	-588.00	4,998.00
Invoice	07/01/2011	2011-24	590-028 - *Account...	504.00	5,502.00
Invoice	10/01/2011	2011-61	590-028 - *Account...	504.00	6,006.00
Payment	10/10/2011		590-028 - *Account...	-314.00	5,692.00
Invoice	01/01/2012	2011-94	590-028 - *Account...	504.00	6,196.00
Invoice	04/01/2012	2011-126	590-028 - *Account...	504.00	6,700.00
Payment	04/06/2012		590-028 - *Account...	-628.00	6,072.00
Invoice	07/01/2012	2011-158	590-028 - *Account...	504.00	6,576.00
Payment	07/16/2012		590-028 - *Account...	-324.00	6,252.00
Invoice	10/01/2012	2011-190	590-028 - *Account...	504.00	6,756.00
Payment	10/19/2012		590-028 - *Account...	-324.00	6,432.00
Invoice	01/01/2013	2011-222	590-028 - *Account...	504.00	6,936.00
Payment	02/08/2013		590-028 - *Account...	-324.00	6,612.00
Invoice	04/01/2013	2011-254	590-028 - *Account...	504.00	7,116.00
Payment	04/15/2013		590-028 - *Account...	-324.00	6,792.00
Invoice	07/01/2013	2011-286	590-028 - *Account...	504.00	7,296.00
Payment	07/18/2013		590-028 - *Account...	-324.00	6,972.00
Invoice	10/01/2013	2011-318	590-028 - *Account...	504.00	7,476.00
Payment	11/13/2013		590-028 - *Account...	-396.00	7,080.00
Invoice	01/01/2014	2011-350	590-028 - *Account...	504.00	7,584.00
Payment	02/14/2014		590-028 - *Account...	-386.00	7,198.00
Invoice	04/01/2014	2011-382	590-028 - *Account...	504.00	7,702.00
Payment	05/19/2014		590-028 - *Account...	-396.00	7,306.00
Invoice	07/01/2014	2011-414	590-028 - *Account...	504.00	7,810.00
Payment	07/16/2014		590-028 - *Account...	-324.00	7,486.00
Invoice	10/01/2014	2011-446	590-028 - *Account...	504.00	7,990.00
Payment	11/18/2014		590-028 - *Account...	-324.00	7,666.00

**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
**All Transactions**

06/18/15

Type	Date	Num	Account	Amount	Balance
Invoice	01/01/2015	2011-478	590-028 - *Account...	504.00	8,170.00
Payment	02/06/2015		590-028 - *Account...	-324.00	7,846.00
Invoice	04/01/2015	2011-510	590-028 - *Account...	504.00	8,350.00
Total ST. JAMES TWP - YACHT DOCK				8,350.00	8,350.00
<b>ST JAMES YACHT CLUB (EXT)</b>					
Invoice	10/01/2004	2004-28	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-56	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-85	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-114	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-143	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-172	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-201	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-230	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-259	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-288	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-317	590-028 - *Account...	42.00	462.00
Invoice	07/01/2007	2004-346	590-028 - *Account...	42.00	504.00
Invoice	10/01/2007	2004-375	590-028 - *Account...	42.00	546.00
Invoice	01/01/2008	2004-404	590-028 - *Account...	42.00	588.00
Invoice	04/01/2008	2004-433	590-028 - *Account...	42.00	630.00
Invoice	07/01/2008	2004-462	590-028 - *Account...	42.00	672.00
Invoice	10/01/2008	2004-491	590-028 - *Account...	42.00	714.00
Invoice	01/01/2009	2004-520	590-028 - *Account...	42.00	756.00
Invoice	04/01/2009	2004-549	590-028 - *Account...	42.00	798.00
Invoice	07/01/2009	2004-578	590-028 - *Account...	42.00	840.00
Invoice	10/01/2009	2004-607	590-028 - *Account...	42.00	882.00
Invoice	01/01/2010	2004-638	590-028 - *Account...	42.00	924.00
Invoice	04/01/2010	2004-668	590-028 - *Account...	42.00	966.00
Invoice	07/01/2010	2004-698	590-028 - *Account...	42.00	1,008.00
Invoice	10/01/2010	2004-728	590-028 - *Account...	42.00	1,050.00
Invoice	01/01/2011	2004-758	590-028 - *Account...	42.00	1,092.00
Invoice	04/01/2011	2004-788	590-028 - *Account...	42.00	1,134.00
Invoice	07/01/2011	2011-28	590-028 - *Account...	72.00	1,206.00
Invoice	10/01/2011	2011-59	590-028 - *Account...	72.00	1,278.00
Invoice	01/01/2012	2011-92	590-028 - *Account...	72.00	1,350.00
Invoice	04/01/2012	2011-124	590-028 - *Account...	72.00	1,422.00
Invoice	07/01/2012	2011-156	590-028 - *Account...	72.00	1,494.00
Invoice	10/01/2012	2011-188	590-028 - *Account...	72.00	1,566.00
Invoice	01/01/2013	2011-220	590-028 - *Account...	72.00	1,638.00
Invoice	04/01/2013	2011-252	590-028 - *Account...	72.00	1,710.00
Invoice	07/01/2013	2011-284	590-028 - *Account...	72.00	1,782.00
Invoice	10/01/2013	2011-316	590-028 - *Account...	72.00	1,854.00
Invoice	01/01/2014	2011-348	590-028 - *Account...	72.00	1,926.00
Invoice	04/01/2014	2011-380	590-028 - *Account...	72.00	1,998.00
Invoice	07/01/2014	2011-412	590-028 - *Account...	72.00	2,070.00
Invoice	10/01/2014	2011-444	590-028 - *Account...	72.00	2,142.00
Invoice	01/01/2015	2011-476	590-028 - *Account...	72.00	2,214.00
Invoice	04/01/2015	2011-508	590-028 - *Account...	72.00	2,286.00
Total ST JAMES YACHT CLUB (EXT)				2,286.00	2,286.00
<b>WOOD</b>					
Invoice	10/01/2004	2004-26	590-028 - *Account...	42.00	42.00
Invoice	01/01/2005	2004-59	590-028 - *Account...	42.00	84.00
Invoice	04/01/2005	2004-88	590-028 - *Account...	42.00	126.00
Invoice	07/01/2005	2004-117	590-028 - *Account...	42.00	168.00
Invoice	10/01/2005	2004-146	590-028 - *Account...	42.00	210.00
Invoice	01/01/2006	2004-175	590-028 - *Account...	42.00	252.00
Invoice	04/01/2006	2004-204	590-028 - *Account...	42.00	294.00
Invoice	07/01/2006	2004-233	590-028 - *Account...	42.00	336.00
Invoice	10/01/2006	2004-262	590-028 - *Account...	42.00	378.00
Invoice	01/01/2007	2004-291	590-028 - *Account...	42.00	420.00
Invoice	04/01/2007	2004-320	590-028 - *Account...	42.00	462.00
Payment	05/01/2007		590-028 - *Account...	-42.00	420.00
Invoice	07/01/2007	2004-349	590-028 - *Account...	42.00	462.00
Invoice	10/01/2007	2004-378	590-028 - *Account...	42.00	504.00
Invoice	01/01/2008	2004-407	590-028 - *Account...	42.00	546.00
Invoice	04/01/2008	2004-436	590-028 - *Account...	42.00	588.00
Payment	04/08/2008		590-028 - *Account...	-84.00	504.00
Invoice	07/01/2008	2004-465	590-028 - *Account...	42.00	546.00
Invoice	10/01/2008	2004-494	590-028 - *Account...	42.00	588.00
Invoice	01/01/2009	2004-523	590-028 - *Account...	42.00	630.00
Invoice	04/01/2009	2004-552	590-028 - *Account...	42.00	672.00



**St. James Township - Sewer Use Fund**  
**Customer Balance Detail**  
All Transactions

06/18/15

Type	Date	Num	Account	Amount	Balance
Payment	05/15/2009		590-028 - *Account...	-42.00	630.00
Invoice	07/01/2009	2004-581	590-028 - *Account...	42.00	672.00
Payment	08/17/2009		590-028 - *Account...	-42.00	630.00
Invoice	10/01/2009	2004-610	590-028 - *Account...	42.00	672.00
Payment	11/03/2009		590-028 - *Account...	-42.00	630.00
Invoice	01/01/2010	2004-641	590-028 - *Account...	42.00	672.00
Invoice	04/01/2010	2004-671	590-028 - *Account...	42.00	714.00
Payment	04/23/2010		590-028 - *Account...	-84.00	630.00
Invoice	07/01/2010	2004-701	590-028 - *Account...	42.00	672.00
Invoice	10/01/2010	2004-731	590-028 - *Account...	42.00	714.00
Invoice	01/01/2011	2004-761	590-028 - *Account...	42.00	756.00
Invoice	04/01/2011	2004-791	590-028 - *Account...	42.00	798.00
Payment	05/09/2011		590-028 - *Account...	-84.00	714.00
Invoice	07/01/2011	2011-26	590-028 - *Account...	72.00	786.00
Invoice	10/01/2011	2011-62	590-028 - *Account...	72.00	858.00
Payment	10/10/2011		590-028 - *Account...	-62.00	796.00
Invoice	01/01/2012	2011-95	590-028 - *Account...	72.00	868.00
Invoice	04/01/2012	2011-127	590-028 - *Account...	72.00	940.00
Payment	04/06/2012		590-028 - *Account...	-124.00	816.00
Invoice	07/01/2012	2011-159	590-028 - *Account...	72.00	888.00
Payment	07/27/2012		590-028 - *Account...	-62.00	826.00
Invoice	10/01/2012	2011-191	590-028 - *Account...	72.00	898.00
Invoice	01/01/2013	2011-223	590-028 - *Account...	72.00	970.00
Payment	01/29/2013		590-028 - *Account...	-62.00	908.00
Invoice	04/01/2013	2011-255	590-028 - *Account...	72.00	980.00
Payment	04/15/2013		590-028 - *Account...	-62.00	918.00
Invoice	07/01/2013	2011-287	590-028 - *Account...	72.00	990.00
Payment	07/18/2013		590-028 - *Account...	-62.00	928.00
Invoice	10/01/2013	2011-319	590-028 - *Account...	72.00	1,000.00
Payment	10/22/2013		590-028 - *Account...	-62.00	938.00
Invoice	01/01/2014	2011-351	590-028 - *Account...	72.00	1,010.00
Payment	02/25/2014		590-028 - *Account...	-62.00	948.00
Invoice	04/01/2014	2011-383	590-028 - *Account...	72.00	1,020.00
Payment	04/29/2014		590-028 - *Account...	-186.00	834.00
Invoice	07/01/2014	2011-415	590-028 - *Account...	72.00	906.00
Invoice	10/01/2014	2011-447	590-028 - *Account...	72.00	978.00
Invoice	01/01/2015	2011-479	590-028 - *Account...	72.00	1,050.00
Invoice	04/01/2015	2011-511	590-028 - *Account...	72.00	1,122.00
Total WOOD				1,122.00	1,122.00
TOTAL				130,729.62	130,729.62

# **St. James Township Beaver Island, Michigan**

FINANCIAL STATEMENTS

FOR THE YEAR ENDED MARCH 31, 2016



## ST. JAMES TOWNSHIP

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**Vredevelde Haefner LLC**  
CPA's and Consultants  
4001 Granada Ct.  
Grand Rapids, MI 49534  
FAX (616) 828-0307

**Douglas J. Vredevelde, CPA**  
(616) 446-7474  
**Peter S. Haefner, CPA**  
(616) 460-8388

## INDEPENDENT AUDITORS' REPORT

July 19, 2016

Township Board  
St. James Township  
Beaver Island, Michigan

### Report on the Financial Statements

We have audited the accompanying financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of St. James Township, Beaver Island, Michigan, (the Township) as of and for the year ended March 31, 2016, and the related notes to the financial statements, which collectively comprise the Township's basic financial statements as listed in the table of contents.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

### Opinions

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the Township, as of March 31, 2016, and the respective changes in financial position and, where applicable cash flows, thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

*Specializing in services to governmental and nonprofit entities*

## **Other Matters**

### ***Required Supplementary Information***

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 3 through 8 and the information on pages 31 through 33 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

### ***Other Information***

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Township's basic financial statements. The combining and individual fund financial statements and schedules are presented for purposes of additional analysis and are not a required part of the financial statements.

The combining and individual fund financial statements and schedules are the responsibility of management and were derived from and relate directly to the underlying accounting and other records used to prepare the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining and individual fund financial statements and schedules are fairly stated, in all material respects, in relation to the basic financial statements as a whole

*Oradexeld Haefner LLC*



## **MANAGEMENT'S DISCUSSION AND ANALYSIS**

## St. James Township

### Management's Discussion and Analysis

As management of St. James Township (the Township), we offer readers of the Township's financial statements this narrative overview and analysis of the financial activities of the Township for the year ended March 31, 2016. We encourage readers to consider the information presented here in conjunction with additional information that is furnished in the financial statements and notes to the financial statements.

#### Financial Highlights

- The Township completed a study of the sewer fund billing and collection process and implemented a plan to bill and collect sewer use fees.
- Funding levels remained steady with no significant increases.
- The Township finished the year with an increase in general fund balance.

#### Overview of the Financial Statements

This discussion and analysis is intended to serve as an introduction to St. James Township's financial statements. The Township's basic financial statements comprise three components: 1) government-wide financial statements, 2) fund financial statements, and 3) notes to the financial statements.

**Government-wide financial statements.** The *government-wide financial statements* are designed to provide readers with a broad overview of the Township's finances, in a manner similar to a private-sector business.

The *statement of net position* presents information on all of the Township's assets and liabilities, with the difference between the two reported as *net position*. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the Township is improving or deteriorating.

The *statement of activities* presents information showing how the government's net position changed during the most recent fiscal year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for some items that will only result in cash flows in future fiscal periods (e.g., long-term receivables).

Both of the government-wide financial statements distinguish functions of St. James Township that are principally supported by taxes and intergovernmental revenues (*governmental activities*) from other functions that are intended to recover all or a significant portion of their costs through user fees and charges (*business-type activities*). The governmental activities of the Township include legislative, general government, health and welfare, public safety, public works, and recreation and culture. The business-type activities of the Township include sewer and yacht dock services.

The government-wide financial statements include St. James Township (the *primary government*).

**Fund financial statements.** A *fund* is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. St. James Township, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of the Township can be divided into three categories: governmental funds, proprietary funds and fiduciary funds.

**Governmental funds.** *Governmental funds* are used to account for essentially the same functions reported as *governmental activities* in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on *near-term inflows and outflows of spendable resources*, as well as on *balances of spendable resources* available at the end of the fiscal year. Such information may be useful in evaluating a government's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for *governmental funds* with similar information presented for *governmental activities* in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the government's near-term financing decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between *governmental funds* and *governmental activities*.

The Township maintains nine individual governmental funds. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures, and changes in fund balances for the general, road, fire protection, and medical center funds, each of which is considered a major fund. Data is combined into a single aggregate presentation for the other governmental funds. Individual fund data for each of the non-major governmental funds is provided in the form of combining statements and schedules.

The Township adopts an annual appropriated budget for its general and special revenue funds. Budgetary comparison statements or schedules have been provided as required supplementary information for each major fund to demonstrate compliance with those budgets.

**Proprietary funds.** The Township maintains one type of proprietary fund. *Enterprise funds* are used to report the same functions presented as *business-type activities* in the government-wide financial statements. The Township uses enterprise funds to account for its sewer and yacht dock operations.

Proprietary funds provide the same type of information as the government-wide financial statements, only in more detail. The proprietary fund financial statements provide separate information for the sewer and yacht dock operations, each of which are considered to be major funds of the Township.

**Fiduciary fund.** The fiduciary fund is used to account for resources held for the benefit of parties outside the government. Fiduciary funds are not reflected in the government-wide financial statement because the resources of these funds are not available to support the Township's own programs. The accounting used for fiduciary funds is much like that used for proprietary funds.

**Notes to the financial statements.** The notes provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements.

**Other information.** In addition to the basic financial statements and accompanying notes, this report also presents certain *required supplementary information*. This includes this management discussion and analysis and budget and actual comparisons for major funds.

## Government-wide Financial Analysis

**Statement of Net Position.** As noted earlier, net position may serve over time as a useful indicator of a government's financial position. In the case of St. James Township, assets exceeded liabilities by \$2,492,402 at the close of the most recent fiscal year.

A portion of the Township's net position reflects unrestricted net position which is available for future operations while a significant portion of net position is invested in capital assets (e.g., land, buildings and improvements, vehicles, equipment and infrastructure), less any related debt used to acquire those assets that is still outstanding. The Township uses these capital assets to provide services to citizens; consequently, these assets are *not* available for future spending. Although the Township's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities.

Following is a summary of net position:

### Summary of Net Position

	Governmental Activities		Business-type Activities		Totals	
	2016	2015	2016	2015	2016	2015
Current and other assets	\$ 577,425	\$ 477,449	\$ 127,774	\$ 144,324	\$ 705,199	\$ 621,773
Internal balances	260,808	246,721	(260,808)	(246,721)	-	-
Capital assets, net	847,730	850,335	1,060,537	1,045,287	1,908,267	1,895,622
<b>Total assets</b>	<b>1,685,963</b>	<b>1,574,505</b>	<b>927,503</b>	<b>942,890</b>	<b>2,613,466</b>	<b>2,517,395</b>
Long-term liabilities	-	-	64,347	100,012	64,347	100,012
Other liabilities	52,700	53,072	4,017	7,272	56,717	60,344
<b>Total liabilities</b>	<b>52,700</b>	<b>53,072</b>	<b>68,364</b>	<b>107,284</b>	<b>121,064</b>	<b>160,356</b>
Net position						
Net investment in capital assets	847,730	850,335	996,190	945,275	1,843,920	1,795,610
Restricted	426,623	363,918	-	-	426,623	363,918
Unrestricted (deficit)	358,910	307,180	(137,051)	(109,669)	221,859	197,511
<b>Total net position</b>	<b>\$1,633,263</b>	<b>\$1,521,433</b>	<b>\$859,139</b>	<b>\$835,606</b>	<b>\$2,492,402</b>	<b>\$2,357,039</b>

The unrestricted deficit in business-type activities is the cumulative effect of insufficient or uncollected revenues in those activities.

**Statement of Activities.** Net position of the Township increased by \$135,363 with both the governmental activities and business-type activities showing an increase from prior balances. The governmental activities increase in net position of \$111,830 is primarily due to timing difference between when capital assets are purchased and when depreciation is recorded. The business-type activities increase in net position of \$23,533 was primarily the result of revenues being sufficient to meet ongoing operating expenses including depreciation in those activities.



The following table presents a summary of the changes in net position for the years ended March 31.

<b>Summary of Activities</b>						
	<b>Governmental Activities</b>		<b>Business-type Activities</b>		<b>Totals</b>	
	<u>2016</u>	<u>2015</u>	<u>2016</u>	<u>2015</u>	<u>2016</u>	<u>2015</u>
<b>Revenue</b>						
Program revenue						
Charges for services	\$ 82,371	\$ 88,116	\$ 72,533	\$ 80,416	\$ 154,904	\$ 168,532
Operating grants and Contributions	158,314	106,446	-	-	158,314	106,446
Capital grants and contributions	-	58,400	111,500	3,045	111,500	61,445
General revenue						
Property taxes	574,237	571,318	-	-	574,237	571,318
State shared revenue	27,427	27,888	-	-	27,427	27,888
Other	210	186	34	9	244	195
<b>Total revenue</b>	<b>842,559</b>	<b>852,354</b>	<b>184,067</b>	<b>83,470</b>	<b>1,026,626</b>	<b>935,824</b>
<b>Expenses</b>						
Legislative	133,875	99,729	-	-	133,875	99,729
General government	106,731	146,621	-	-	106,731	146,621
Health and welfare	129,721	127,737	-	-	129,721	127,737
Public safety	101,007	119,096	-	-	101,007	119,096
Public works	161,759	167,826	-	-	161,759	167,826
Recreation and culture	97,636	86,065	-	-	97,636	86,065
Sewer	-	-	61,573	54,808	61,573	54,808
Yacht dock	-	-	98,961	98,904	98,961	98,904
<b>Total expenses</b>	<b>730,729</b>	<b>747,074</b>	<b>160,534</b>	<b>153,712</b>	<b>891,263</b>	<b>900,786</b>
Increase in net position	111,830	105,280	23,533	(70,242)	136,363	35,038
<b>Net position, beginning of year</b>	<b>1,521,433</b>	<b>1,416,153</b>	<b>835,606</b>	<b>905,848</b>	<b>2,357,039</b>	<b>2,322,001</b>
<b>Net position, end of year</b>	<b>\$1,633,263</b>	<b>\$1,521,433</b>	<b>\$859,139</b>	<b>\$835,606</b>	<b>\$2,492,402</b>	<b>\$2,357,039</b>

**Governmental Activities.** During the year the Township invested \$161,759 or 22% of governmental activities expenses in public works which includes road, airport and waste management operations. Additionally, the Township invested \$106,731 or 15% of governmental activities expenses in general government while legislative, public safety, health and welfare, and culture and recreation made up the remaining 63% of governmental activities expenses.

**Business-type Activities.** Business-type activities increased the Township's net position by \$23,533 compared to a decrease of \$70,242 in the prior year.



## Financial Analysis of the Government's Funds

As noted earlier, the Township uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

**Governmental funds.** The focus of the Township's *governmental funds* is to provide information on near-term inflows, outflows, and balances of *spendable* resources. Such information is useful in assessing the Township's financing requirements. In particular, *unassigned fund balance* may serve as a useful measure of a government's net resources available for spending at the end of the fiscal year. As of the end of the current fiscal year, the Township's governmental funds reported combined ending fund balances of \$785,533, an increase of \$114,435 in comparison with the prior year. Of the \$785,533, \$358,910 is reported in the general fund. The remaining amount of fund balance is reported in various funds as non-spendable, restricted, committed, or assigned for certain uses depending on the nature of the restriction.

The general fund is the chief operating fund of the Township. At the end of the current fiscal year, unassigned fund balance of the general fund was \$346,544. As a measure of the general fund's liquidity, it may be useful to compare unassigned fund balance to total fund expenditures. Unassigned fund balance represents 103% of total general fund expenditures. Fund balance of the Township's general fund increased by \$51,730.

At the end of the current fiscal year, fund balance of the road fund special revenue fund was \$294,331, an increase of \$26,599 from the previous year.

At the end of the current fiscal year, fund balance of the fire protection special revenue fund was \$114,330, an increase of \$34,184.

During the current fiscal year, taxes collected and remitted on behalf of the medical center amounted to \$81,677 and is accounted for in the medical center special revenue fund.

**Proprietary Funds.** The Township's proprietary funds provide the same type of information found in the government wide financial statements, but in more detail.

Unrestricted net deficits reported in the sewer and yacht dock funds at the end of the year amounted to \$79,707 and \$57,344, respectively. The sewer fund had an increase in net position for the year of \$74,716 and the yacht dock fund had a decrease of \$51,183. Other factors concerning the finances of these funds have already been addressed in the discussion of the Township's business-type activities.

## Capital Asset and Debt Administration

**Capital assets.** The Township's investment in capital assets for its governmental and business-type activities as of March 31, 2016, amounted to \$1,908,267 (net of accumulated depreciation).

The Township's capital assets (net of depreciation) are summarized as follows:

Capital Assets			
	Governmental Activities	Business-type Activities	Total
Land	\$ 368,040	\$ -	\$ 368,040
Construction in progress	41,435	-	41,435
Buildings, equipment and infrastructure	438,255	1,060,537	1,498,792
<b>Total</b>	<b>\$847,730</b>	<b>\$1,060,537</b>	<b>\$1,908,267</b>

Significant additions during the year consisted primarily of improvements to the fire hall. Additional information on St. James Township capital assets can be found in Note 4 of these financial statements.

**Debt.** At the end of the current fiscal year, the Township had total debt outstanding of \$64,347 consisting of sewer bonds and an installment purchase agreement payable. Principle payments of \$30,000 were made on the sewer debt during the year. Additional information on the Township's long-term debt can be found in Note 6 of these financial statements.

### **Budgetary Highlights**

- Budgets were not amended during the year.

### **Economic Factors and Next Year's Budgets and Rates**

The following factors were considered in preparing the Township's budget for the 2017 fiscal year:

- The Township anticipates a slight increase in property taxable values.
- The budget reflects projects anticipated at the time the budget was adopted.

### **Requests for Information**

This financial report is designed to provide a general overview of the Township's finances for all those with an interest in the government's finances. Questions concerning any of the information provided in this report can be addressed by contacting the Township office at (231) 271-3051.

## **BASIC FINANCIAL STATEMENTS**

**ST. JAMES TOWNSHIP**  
**STATEMENT OF NET POSITION**  
**MARCH 31, 2016**

	Primary Government		
	Governmental	Business-Type	Total
	Activities	Activities	
<b>Assets</b>			
Cash and cash equivalents	\$ 508,095	\$ 76,730	\$ 584,825
Internal balances	260,808	(260,808)	-
Accounts receivable	69,330	51,044	120,374
Capital assets, net			
Land	368,040	-	368,040
Construction in progress	41,435	-	41,435
Buildings, equipment and infrastructure	438,255	1,060,537	1,498,792
<b>Total assets</b>	<b>1,685,963</b>	<b>927,503</b>	<b>2,613,466</b>
<b>Liabilities</b>			
Accounts payable	45,700	3,229	48,929
Accrued liabilities	7,000	788	7,788
Noncurrent liabilities			
Due within one year	-	35,934	35,934
Due in more than one year	-	28,413	28,413
<b>Total liabilities</b>	<b>52,700</b>	<b>68,364</b>	<b>121,064</b>
<b>Net position</b>			
Investment in capital assets	847,730	996,190	1,843,920
Restricted for			
Roads	294,331	-	294,331
Fire protection	114,330	-	114,330
Liquor control	17,962	-	17,962
Unrestricted (deficit)	358,910	(137,051)	221,859
<b>Total net position</b>	<b>\$ 1,633,263</b>	<b>\$ 859,139</b>	<b>\$ 2,492,402</b>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED MARCH 31, 2016**

<u>Functions/Programs</u>	<u>Expenses</u>	<u>Program Revenues</u>			<u>Net (Expense) Revenue</u>
		<u>Charges for Services</u>	<u>Operating Grants and Contributions</u>	<u>Capital Grants and Contributions</u>	
<b>Primary government</b>					
Governmental activities					
Legislative	\$ 133,875	\$ -	\$ -	\$ -	\$ (133,875)
General government	106,731	82,371	42,438	-	18,078
Health and welfare	129,721	-	-	-	(129,721)
Public safety	101,007	-	77,874	-	(23,133)
Public works	161,759	-	3,469	-	(158,290)
Recreation and culture	97,636	-	34,533	-	(63,103)
Total governmental activities	730,729	82,371	158,314	-	(490,044)
Business-type activities					
Sewer	61,573	24,760	-	111,500	74,687
Yacht dock	98,961	47,773	-	-	(51,188)
Total business-type activities	160,534	72,533	-	111,500	23,499
<b>Total primary government</b>	<b>\$ 891,263</b>	<b>\$ 154,904</b>	<b>\$ 158,314</b>	<b>\$ 111,500</b>	<b>\$ (466,545)</b>

(Continued)

The accompanying notes are an integral part of these financial statements.



**ST. JAMES TOWNSHIP**  
**STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	Primary Government		
	Governmental Activities	Business-type Activities	Total
<b>Changes in net assets</b>			
<b>Net (expense) revenue</b>	\$ (490,044)	\$ 23,499	\$ (466,545)
General revenues			
Property taxes			
General operating	200,449	-	200,449
Roads	96,316	-	96,316
Fire protection	48,160	-	48,160
Airport	48,044	-	48,044
Waste management	39,541	-	39,541
Emergency medical services	48,044	-	48,044
Historical society	12,006	-	12,006
Medical center	81,677	-	81,677
State shared revenues	27,427	-	27,427
Interest earnings	210	34	244
Total general revenues	601,874	34	601,908
Change in net position	111,830	23,533	135,363
<b>Net position, beginning of year</b>	<b>1,521,433</b>	<b>835,606</b>	<b>2,357,039</b>
<b>Net position, end of year</b>	<b>\$ 1,633,263</b>	<b>\$ 859,139</b>	<b>\$ 2,492,402</b>

(Concluded)

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**GOVERNMENTAL FUNDS**  
**BALANCE SHEET**  
**MARCH 31, 2016**

	<u>General</u>	<u>Road Fund</u>	<u>Fire Protection Fund</u>	<u>Medical Center</u>	<u>Nonmajor Funds</u>	<u>Total</u>
<b>Assets</b>						
Cash and cash equivalents	\$ 196,263	\$ 189,307	\$ 122,525	\$ -	\$ -	\$ 508,095
Accounts receivable	31,338	9,776	4,888	8,309	15,019	69,330
Due from other funds	<u>175,158</u>	<u>96,770</u>	<u>-</u>	<u>-</u>	<u>17,962</u>	<u>289,890</u>
<b>Total Assets</b>	<u>\$ 402,759</u>	<u>\$ 295,853</u>	<u>\$ 127,413</u>	<u>\$ 8,309</u>	<u>\$ 32,981</u>	<u>\$ 867,315</u>
<b>Liabilities and fund balances</b>						
<b>Liabilities</b>						
Accounts payable	\$ 18,887	\$ 806	\$ 2,679	\$ 8,309	\$ 15,019	\$ 45,700
Deposits held for others	7,000	-	-	-	-	7,000
Due to other funds	<u>17,962</u>	<u>716</u>	<u>10,404</u>	<u>-</u>	<u>-</u>	<u>29,082</u>
<b>Total liabilities</b>	<u>43,849</u>	<u>1,522</u>	<u>13,083</u>	<u>8,309</u>	<u>15,019</u>	<u>81,782</u>
<b>Fund balances</b>						
Restricted	-	294,331	114,330	-	17,962	426,623
Assigned	12,366	-	-	-	-	12,366
Unassigned	<u>346,544</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>346,544</u>
<b>Total fund balances</b>	<u>358,910</u>	<u>294,331</u>	<u>114,330</u>	<u>-</u>	<u>17,962</u>	<u>785,533</u>
<b>Total liabilities and fund balances</b>	<u>\$ 402,759</u>	<u>\$ 295,853</u>	<u>\$ 127,413</u>	<u>\$ 8,309</u>	<u>\$ 32,981</u>	<u>\$ 867,315</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**

**RECONCILIATION OF FUND BALANCE ON THE BALANCE SHEET  
FOR GOVERNMENTAL FUNDS TO NET POSITION OF  
GOVERNMENTAL ACTIVITIES ON THE STATEMENT OF NET POSITION**

**MARCH 31, 2016**

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<b>Fund balances - total governmental funds</b>	\$ 785,533
Amounts reported for <i>governmental activities</i> in the statement of net position are different because	
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds.	
Add - capital assets (net)	<u>847,730</u>
<b>Net position of governmental activities</b>	<u>\$ 1,633,263</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**GOVERNMENTAL FUNDS**  
**STATEMENT OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCES**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<u>General</u>	<u>Road Fund</u>	<u>Fire Protection Fund</u>	<u>Medical Center</u>	<u>Non major Funds</u>	<u>Total</u>
<b>Revenues</b>						
Property taxes	\$ 200,449	\$ 96,316	\$ 48,160	\$ 81,677	\$ 147,635	\$ 574,237
Intergovernmental revenues						
State	65,214	-	-	-	1,922	67,136
Contributions from local units	34,533	3,469	74,909	-	-	112,911
Penal fines, fees and charges	65,795	-	-	-	-	65,795
Donations	-	-	2,965	-	-	2,965
Interest	98	83	29	-	-	210
Miscellaneous	19,305	-	-	-	-	19,305
<b>Total revenues</b>	<u>385,394</u>	<u>99,868</u>	<u>126,063</u>	<u>81,677</u>	<u>149,557</u>	<u>842,559</u>
<b>Expenditures</b>						
Current						
Legislative	133,875	-	-	-	-	133,875
General government	100,663	-	-	-	-	100,663
Health and welfare	-	-	-	81,677	48,044	129,721
Public safety	12,560	-	62,310	-	-	74,870
Public works	-	77,469	-	-	87,585	165,054
Recreation and culture	82,366	-	-	-	12,006	94,372
Capital outlay	-	-	29,569	-	-	29,569
<b>Total expenditures</b>	<u>329,464</u>	<u>77,469</u>	<u>91,879</u>	<u>81,677</u>	<u>147,635</u>	<u>728,124</u>
Revenues over (under) expenditure	<u>55,930</u>	<u>22,399</u>	<u>34,184</u>	<u>-</u>	<u>1,922</u>	<u>114,435</u>
Other financing sources (uses)						
Transfers in	-	4,200	-	-	-	4,200
Transfers out	(4,200)	-	-	-	-	(4,200)
<b>Total other financing sources (uses)</b>	<u>(4,200)</u>	<u>4,200</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Net changes in fund balances	51,730	26,599	34,184	-	1,922	114,435
<b>Fund balances, beginning of year</b>	<u>307,180</u>	<u>267,732</u>	<u>80,146</u>	<u>-</u>	<u>16,040</u>	<u>671,098</u>
<b>Fund balances, end of year</b>	<u>\$ 358,910</u>	<u>\$ 294,331</u>	<u>\$ 114,330</u>	<u>\$ -</u>	<u>\$ 17,962</u>	<u>\$ 785,533</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS**  
**TO THE STATEMENT OF ACTIVITIES**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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<b>Net changes in fund balances - total governmental funds</b>	<b>\$ 114,435</b>
Amounts reported for <i>governmental activities</i> in the statement of activities are different because	
Governmental funds report capital outlays as expenditures. However, in the statement of activities, the cost of those assets are allocated over their estimated useful lives and reported as depreciation expense.	
Add - capital outlay	36,936
Deduct - depreciation expense	<u>(39,541)</u>
<b>Change in net position of governmental activities</b>	<b><u>\$ 111,830</u></b>

The accompanying notes are an integral part of these financial statements.



**ST. JAMES TOWNSHIP**  
**ENTERPRISE FUNDS**  
**STATEMENT OF NET POSITION**

**MARCH 31, 2016**

	<u>Sewer</u>	<u>Yacht Dock</u>	<u>Total</u>
<b>Assets</b>			
Current assets			
Cash and cash equivalents	\$ 73,210	\$ 3,520	\$ 76,730
Receivables			
Accounts	38,185	-	38,185
Assessments	2,624	-	2,624
Tax roll	10,235	-	10,235
Total current assets	124,254	3,520	127,774
Noncurrent assets			
Capital assets, net	522,606	537,931	1,060,537
<b>Total assets</b>	646,860	541,451	1,188,311
<b>Liabilities</b>			
Current liabilities			
Accounts payable	1,500	1,729	3,229
Accrued liabilities	788	-	788
Due to other funds	201,673	59,135	260,808
Current portion of long-term debt	35,934	-	35,934
Total current liabilities	239,895	60,864	300,759
Long-term liabilities			
Long-term debt, net of current portion	28,413	-	28,413
<b>Total liabilities</b>	268,308	60,864	329,172
<b>Net position</b>			
Net investment in capital assets	458,259	537,931	996,190
Unrestricted (deficit)	(79,707)	(57,344)	(137,051)
<b>Total net position</b>	\$ 378,552	\$ 480,587	\$ 859,139

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**ENTERPRISE FUNDS**  
**STATEMENT OF REVENUES, EXPENSES**  
**AND CHANGES IN NET POSITION**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<u>Sewer</u>	<u>Yacht Dock</u>	<u>Total</u>
<b>Operating revenue</b>			
Charges for services	\$ 24,386	\$ 47,773	\$ 72,159
Other	374	-	374
<b>Total operating revenue</b>	<u>24,760</u>	<u>47,773</u>	<u>72,533</u>
<b>Operating expense</b>			
Personnel	26,821	36,278	63,099
Repair and maintenance	967	2,194	3,161
Supplies and other	7,429	20,102	27,531
Adjustment of account receivable	8,360	-	8,360
Depreciation	14,623	40,387	55,010
<b>Total operating expense</b>	<u>58,200</u>	<u>98,961</u>	<u>157,161</u>
Operating income (loss)	<u>(33,440)</u>	<u>(51,188)</u>	<u>(84,628)</u>
<b>Non-operating revenue (expense)</b>			
Special assessment interest	1,597	-	1,597
State grants	109,903	-	109,903
Interest income	29	5	34
Interest expense	(3,373)	-	(3,373)
<b>Total non-operating revenue (expense)</b>	<u>108,156</u>	<u>5</u>	<u>108,161</u>
Changes in net position	74,716	(51,183)	23,533
<b>Net position, beginning of year</b>	<u>303,836</u>	<u>531,770</u>	<u>835,606</u>
<b>Net position, end of year</b>	<u>\$ 378,552</u>	<u>\$ 480,587</u>	<u>\$ 859,139</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**ENTERPRISE FUNDS**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<u>Sewer</u>	<u>Yacht Dock</u>	<u>Total</u>
<b>Cash flows from operating activities</b>			
Receipts from customers and users	\$ 77,218	\$ 47,773	\$ 124,991
Payments to employees	(26,821)	(36,278)	(63,099)
Payments to suppliers	(11,321)	(21,884)	(33,205)
<b>Net cash provided by (used in) operating activities</b>	<u>39,076</u>	<u>(10,389)</u>	<u>28,687</u>
<b>Cash flows from non-capital financing activities</b>			
Loan (made to) received from other funds	<u>3,293</u>	<u>10,794</u>	<u>14,087</u>
<b>Cash flows from capital and related financing activities</b>			
Payment received on grants	109,903	-	109,903
Interest paid	(4,115)	-	(4,115)
Principal paid on long-term debt	(35,665)	-	(35,665)
Acquisitions of capital assets	(70,260)	-	(70,260)
<b>Net cash provided by (used in) capital and related financing activities</b>	<u>(137)</u>	<u>-</u>	<u>(137)</u>
<b>Cash flows from investing activities</b>			
Interest income	<u>1,626</u>	<u>5</u>	<u>1,631</u>
<b>Net increase (decrease) in cash and cash equivalents</b>	<u>43,858</u>	<u>410</u>	<u>44,268</u>
<b>Cash and cash equivalents, beginning of year</b>	<u>29,352</u>	<u>3,110</u>	<u>32,462</u>
<b>Cash and cash equivalents, end of year</b>	<u>\$ 73,210</u>	<u>\$ 3,520</u>	<u>\$ 76,730</u>
<b>Cash flows from operating activities</b>			
Operating income (loss)	\$ (33,440)	\$ (51,188)	\$ (84,628)
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities			
Depreciation	14,623	40,387	55,010
Accounts receivable adjustment	8,360	-	8,360
Changes in operating assets and liabilities which provided (used) cash			
Accounts receivable	52,458	-	52,458
Accounts payable	(2,925)	412	(2,513)
<b>Net cash provided by (used in) operating activities</b>	<u>\$ 39,076</u>	<u>\$ (10,389)</u>	<u>\$ 28,687</u>

The accompanying notes are an integral part of these financial statements.

**ST. JAMES TOWNSHIP**  
**AGENCY FUND**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**MARCH 31, 2016**

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<b>Assets</b>	
Cash and cash equivalents	\$ <u>557</u>
<b>Total assets</b>	<b>\$ <u>557</u></b>
<b>Liabilities</b>	
Due to other governments	\$ <u>557</u>
<b>Total Liabilities</b>	<b>\$ <u>557</u></b>

The accompanying notes are an integral part of these financial statements.

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**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

St. James Township, Beaver Island, Michigan (the "Township") operates under an elected Township Board of 5 members and provides services to its residents in many areas including police and fire protection, road maintenance, a yacht dock, sewer services, community enrichment and development, and health and welfare.

The accounting policies of the Township conform to generally accepted accounting principles (GAAP) as applicable to governments. The following is a summary of the significant policies.

***Reporting Entity***

These financial statements present the Township and its component units, entities for which the Township is considered to be financially accountable. Blended component units, although legally separate entities are, in substance, part of the Township's operations, so data from these units are combined with data of the primary government. Discretely presented component units are reported in a separate column in the financial statements to emphasize they are legally separate from the Township. The Township currently does not have any component units.

***Joint Operations***

St. James Township participates with neighboring Peaine Township to support the following operations on a 50-50 basis. The operations are controlled by, and reported in each of the Township's respective financial statements as follows:

St. James Township:  
    Beaver Island Fire Department (fire protection fund)  
    Cemetery (included in general fund)

Peaine Township  
    Waste management  
    Emergency Medical Services  
    Beaver Island Airport

The members of the governing boards are appointed by the Townships. The Townships have significant influence over the operations and are also accountable for their fiscal matters. The above units provide services exclusively to the Townships. The Joint operations are included as special revenue funds in the financial statements.

St. James Township also controls the yacht dock and operates it jointly with Peaine Township. Operating deficiencies are shared by the Townships with St. James funding 66.67% and Peaine funding 33.33%. During the most recent fiscal year the yacht dock reported an operating deficiency of \$51,183 and a net position of \$480,587 at March 31, 2016.

***Government-wide and Fund Financial Statements***

The government-wide financial statements (i.e., the statement of net position and the statement of activities) report information on all of the nonfiduciary activities of the primary government. For the most part, the effect of interfund activity has been removed from these statements. *Governmental activities*, which normally are supported by taxes and intergovernmental revenues, are reported separately from *business-type activities*, which rely to a significant extent on fees and charges for support.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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The statement of activities demonstrates the degree to which the direct expenses of a given function or segment is offset by program revenues. *Direct expenses* are those that are clearly identifiable with a specific function or segment. *Program revenues* include (1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment and (2) grants and contributions that are restricted to meeting the operational or capital requirements of a particular function or segment. Taxes and other items not properly included among program revenues are reported instead as *general revenues*.

Separate financial statements are provided for governmental funds, proprietary funds, and fiduciary funds, even though the latter are excluded from the government-wide financial statements. Major individual governmental funds and major individual enterprise funds are reported as separate columns in the fund financial statements.

***Measurement Focus, Basis of Accounting and Financial Statement Presentation***

The government-wide financial statements are reported using the *economic resources measurement focus* and the *accrual basis of accounting*, as are the proprietary fund and fiduciary fund financial statements (except the agency funds do not have a measurement focus). Revenues are recorded when earned and expenses are recorded when liability is incurred, regardless of the timing of related cash flows. Property taxes are recognized as revenues in the year for which they are levied. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

Governmental fund financial statements are reported using the *current financial resources measurement focus* and the *modified accrual basis of accounting*. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the government considers revenues to be available if they are collected within 60 days of the end of the current fiscal period except grant revenues which are recognized when grant requirements are met, state shared revenue is recognized in the month in which taxes are collected, and interest revenue which is recorded when earned. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims and judgments, are recorded only when payment is due. Property taxes, state revenue, grant revenue, licenses, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. All other revenue items are considered to be measurable and available only when cash is received by the Township.

Proprietary funds distinguish operating revenues and expenses from nonoperating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the enterprise funds are charges for services. Operating expenses for the enterprise funds include depreciation on capital assets, labor, supplies and contracted services. All revenues and expenses not meeting this definition are reported as nonoperating revenues and expenses.

The Township reports the following major governmental funds:

The *General Fund* is the general operating fund of the Township. It is used to account for all financial resources, except those required to be accounted for in another fund.

The *Road Fund* is used to account for the proceeds of a dedicated millage that is legally restricted to expenditures for streets within the Township.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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The *Fire Protection Fund* is used to account for the proceeds of a dedicated millage that is legally restricted to expenditures for fire protection.

The *Medical Center Fund* is used to account for the proceeds of a dedicated millage that is legally restricted for the medical center.

The Township reports the following major proprietary funds:

The *Sewer Enterprise Fund* is used to account for the operations of the Township's sewer collection system that provides services on a user charge basis.

The *Yacht Dock Enterprise Fund* is used to account for seasonal and transient dock rental and the Township owned municipal yacht dock.

Additionally, the Township reports the following fund type:

The *Special Revenue Funds* are used to account for the proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes.

Government resources are allocated to and accounted for in individual funds based upon the purposes for which they are to be spent and the means by which spending activities are controlled.

***Budgets and Budgetary Accounting***

Comparisons to budget are presented for general and special revenue funds. The Township follows these procedures in establishing the budgetary data reflected in the financial statements:

1. Prior to March 1, the Township Supervisor submits to the Township Board a proposed operating budget for the fiscal year commencing the following April 1.
2. Public hearings are conducted to obtain taxpayer comments.
3. Prior to April 1, the budget is legally enacted through passage of a resolution.
4. Formal budgetary integration is employed as a management control device during the year for all funds except agency funds.
5. Budgets for the general and special revenue funds are adopted on a basis consistent with generally accepted accounting principles (GAAP).
6. Adoption and amendments of all budgets used by the Township are governed by Public Act 621. The appropriations ordinances are based on the projected expenditures budget of the Township. Any amendment to the original budget must meet the requirements of Public Act 621. The Township did not amend its budget during the year. Any revisions that alter the total expenditures of any activity must be approved by the Township Board.

Budgets for expenditures are adopted on an activity basis. Budgeted amounts are as originally adopted and amended by the Township Board.



**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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***Cash and Cash Equivalents***

The Township's deposits are considered to be cash and cash equivalents because the balances consist of demand and savings deposits.

***Investment Statutory Authority***

State statutes authorize the Township to invest in:

- a. Bond, securities, other obligations and repurchase agreements of the United States, or an agency or instrumentality of the United States.
- b. Certificates of deposit, savings accounts, deposit accounts or depository receipts of a qualified financial institution.
- c. Commercial paper rated at the time of purchase within the two highest classifications established by not less than two standard rating services and that matures not more than 270 days after the date of purchase.
- d. Bankers' acceptances of United States banks.
- e. Obligations of the State of Michigan and its political subdivisions that, at the time of purchase are rated as investment grade by at least one standard rating service.
- f. Mutual funds registered under the Investment Company Act of 1940 with the authority to purchase only investment vehicles that are legal for direct investment by a public corporation.
- g. External investment pools as authorized by Public Act 20 as amended.

***Receivables***

All receivables are recorded at their gross value and, where appropriate, are reduced by the estimated portion that is expected to be uncollectible. Uncollectible balances are immaterial to the financial statements.

***Due to and Due from Other Funds***

Interfund receivables and payables are short-term borrowings that arise from interfund transactions which are recorded by all funds affected in the period in which transactions are executed.

***Capital Assets***

Capital assets, which include property, buildings, infrastructure, and equipment, are reported in the governmental and business-type activities column in the government-wide financial statements.

Capital assets are defined by the government as assets with an initial, individual cost of more than \$1,000 and an estimated useful life in excess of two years. Such assets are valued at cost where historical records are available and at an estimated historical cost where no historical records exist. Donated capital assets are valued at their estimated fair market value on the date received.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized. Improvements are capitalized and depreciated over the remaining useful lives of the related capital assets, as applicable.

Depreciation on capital assets (including infrastructure), is computed using the straight-line method over the following estimated useful lives:

	<u>Years</u>
Buildings and improvements	40
Equipment	5
Land improvements	20
System Infrastructure	40-50

***Long-Term Obligations***

In the government-wide financial statements and proprietary fund types in the fund financial statements, the long-term debt and other long-term obligations are reported as liabilities in the applicable governmental activities, business-type activities, or proprietary fund type statements of net position. Where applicable, bond premiums and discounts are deferred and amortized over the life of the bonds using the straight line method which approximates the effective interest method.

In the fund financial statements, governmental fund types recognize bond premiums, discounts and issuance costs in the year of issuance. The face amount of debt issued and any premiums received are reported as other financing sources. Discounts on debt issuances are reported as an other financing use. Issuance costs are reported as expenditures.

***Net Position and Fund Balance Reporting***

Governmental funds report fund balance in the following five categories:

1. Non-spendable - the related asset's form does not allow expenditure of the balance. The assets are either (a) not in a spendable form or (b) legally or contractually required to be maintained intact. Nonspendable fund balance would be equal to inventory, prepaid items, non-current financial assets, and the nonspendable portion of endowments.
2. Restricted - the related assets can only be spent for the specific purposes stipulated by constitution, external resource providers, or as identified in enabling legislation.
3. Committed - the related assets can only be spent for a specific purpose identified by formal resolution of the governing board.
4. Assigned - the related assets can only be spent for a specific purpose identified by management as authorized by the governing board.
5. Unassigned - is the residual classification and includes all spendable amounts not contained in the other classifications.

Fund Balance can only be committed or assigned by the Township Board.

***Interfund Transactions***

Quasi-external transactions are accounted for as revenues, expenditures, or expenses. Transactions that constitute reimbursements to a fund for expenditures/expenses initially made from it that are properly applicable to another fund, are recorded as expenditures/expenses in the reimbursing fund and as reductions of expenditures/expenses in the fund that is reimbursed. All other interfund transactions, except quasi-external transactions and reimbursements, are reported as transfers.



**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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***Net Position and Fund Balance Flow Assumptions***

Sometimes the government will fund outlays for a particular purpose from both restricted (e.g., restricted bond or grant proceeds) and unrestricted resources. In order to calculate the amounts to report as restricted – net position/fund balance and unrestricted – net position/fund balance, a flow assumption must be made about the order in which the resources are considered to be applied. It is the government's policy to use restricted resources first, then unrestricted resource as they are needed. Further, when the components of unrestricted fund balance can be used for the same purpose, committed fund balance is depleted first, followed by assigned fund balance. Unassigned fund balance is applied last.

***Property Taxes***

Township property taxes are attached as an enforceable lien on property as of December 1. Taxes are levied December 1 and are due without penalty on or before February 14. Real property taxes not collected as of February 14 are turned over to the County for collection, which advances the Township 100% for the delinquent real property taxes. Collection of delinquent personal property taxes remains the responsibility of the Township Treasurer.

***Grants and Other Intergovernmental Revenues***

Grants and assistance awards made on the basis of entitlement periods are recorded as intergovernmental receivables and revenue when entitlement occurs. Reimbursement-type grants are recorded as intergovernmental receivables and revenues when the related expenditure/expenses are incurred.

***Risk Management***

The Township is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. During the year ended March 31, 2016, the Township carried commercial insurance to cover risks of losses. The Township has had no settled claims resulting from these risks that exceeded their commercial coverage in any of the past three fiscal years.

**2. DEPOSITS AND INVESTMENTS**

The captions on the financial statements relating to cash and cash equivalents are as follows:

Governmental activities	\$508,095
Business-type activities	76,730
Fiduciary funds	557
	<hr/>
	<b>\$585,382</b>

Cash and cash equivalents consist of \$585,382 of deposits at March 31, 2016.

These deposits are in financial institutions located in Michigan. State policy limits the Treasurer's investing options to financial institutions located in Michigan. All accounts are in the name of the Township and a specific fund or common account. They are recorded in Township records at fair value.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

*Custodial Credit Risk - Deposits.* Custodial credit risk is the risk that in the event of a bank failure, the Township's deposits may not be returned. As of year-end, \$335,868 of the Township's bank balance of \$585,868 was exposed to custodial credit risk because it was uninsured and uncollateralized.

**3. INTERFUND RECEIVABLES AND PAYABLES**

Amounts receivable and payable represent loans between funds which consist of the following for the year ended March 31, 2016:

Receivable	Payable					Total
	General fund	Sewer fund	Fire protection fund	Road fund	Yacht dock fund	
General fund	\$ -	\$104,903	\$10,404	\$716	\$59,135	<b>\$175,158</b>
Road fund	-	96,770	-	-	-	<b>96,770</b>
Nonmajor funds	17,962	-	-	-	-	<b>17,962</b>
<b>Total</b>	<b>\$17,962</b>	<b>\$201,673</b>	<b>\$10,404</b>	<b>\$716</b>	<b>\$59,135</b>	<b>\$289,890</b>

**4. CAPITAL ASSETS**

Capital asset activity for the year was as follows:

	Balance April 1, 2015	Additions	Deletions	Balance March 31, 2016
<b>Governmental Activities</b>				
Capital assets not being depreciated				
Land				
Solely owned	\$ 51,530	\$ -	\$ -	\$ 51,530
Jointly owned	316,510	-	-	316,510
Construction in progress				
Solely owned	41,435	-	-	41,435
Total capital assets not being depreciated	409,475	-	-	409,475
Capital assets being depreciated				
Land improvements				
Solely owned	33,808	-	-	33,808
Buildings and improvements				
Solely owned	208,529	-	-	208,529
Jointly owned				
Fire fund	138,663	33,467	-	172,130
Other Township buildings	301,088	-	-	301,088
Equipment and furniture				
Solely owned	130,378	3,469	-	133,847
Jointly owned				
Fire fund	275,235	-	-	275,235
Total capital assets being depreciated	1,087,701	36,936	-	1,124,637
Less accumulated depreciation	646,841	39,541	-	686,382
Net capital assets being depreciated	440,860	(2,605)	-	438,255
<b>Governmental Activities capital assets, net</b>	<b>\$ 850,335</b>	<b>\$ (2,605)</b>	<b>\$ -</b>	<b>\$ 847,730</b>

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<b>Balance April 1, 2015</b>	<b>Additions</b>	<b>Deletions</b>	<b>Balance March 31, 2016</b>
<b>Business-type Activities</b>				
Buildings and improvements Jointly owned	\$1,011,513	\$ -	\$ -	\$1,011,513
Sewer system Solely owned	623,019	70,260	-	693,279
Total capital assets	1,634,532	70,260	-	1,704,792
Less accumulated depreciation	589,245	55,010	-	644,255
<b>Business-type Activities capital assets, net</b>	<b>\$1,045,287</b>	<b>\$15,250</b>	<b>\$ -</b>	<b>\$1,060,537</b>

Depreciation expense was charged to functions/programs of the primary government as follows:

<b>Governmental Activities</b>	
General government	\$ 9,966
Public safety	26,137
Culture and recreation	3,264
Public works	174
<b>Total depreciation expense, governmental activities</b>	<b>\$39,541</b>
<b>Business-type Activities</b>	
Sewer	\$14,623
Yacht dock	40,387
<b>Total depreciation expense, business-type activities</b>	<b>\$55,010</b>

**5. DEFINED CONTRIBUTION PENSION PLAN**

The Township provides retirement benefits to its elected officials through a self-administered defined contribution pension plan. Employer contributions are equal to 5% of eligible wages. Elected officials may also elect to contribute a portion of their salary to the plan.

Employer and employee contributions to the plan for the year ended March 31, 2016 amounted to \$1,990 and \$1,942, respectively.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

**6. LONG-TERM DEBT**

The following is a summary of the debt transactions of the Township for the year ended March 31, 2016.

	<b>Balance April 1, 2015</b>	<b>Additions</b>	<b>Deletions</b>	<b>Balance March 31, 2016</b>	<b>Due Within One Year</b>
<b>Business-type Activities</b>					
\$500,000 Special Assessment Unlimited Tax Bonds, payable in annual installments of \$30,000 through April 1, 2016, plus interest at 5.25%	\$ 60,000	\$ -	\$30,000	\$30,000	\$30,000
\$59,167 installment purchase agreement, payable in quarterly installments of \$1,845 through June 1, 2021, including interest at 4.5%	40,012	-	5,665	34,347	5,934
	<u>\$100,012</u>	<u>\$ -</u>	<u>\$35,665</u>	<u>\$64,347</u>	<u>\$35,934</u>

The annual requirements to amortize all debt outstanding (excluding accrued employee benefits) as of March 31, 2016 are as follows:

<b>Year Ended March 31</b>	<b>Business-type Activities</b>	
	<b>Principal</b>	<b>Interest</b>
2017	\$35,934	\$2,233
2018	6,205	1,175
2019	6,489	891
2020	6,786	594
2021	7,097	283
2022	1,836	21
<b>Total</b>	<b>\$64,347</b>	<b>\$5,197</b>

**7. CONTINGENT LIABILITIES**

In the normal course of its activities, the Township has become a party in various legal actions. Management of the Township is of the opinion that the outcome of such actions will not have a material effect on the financial position of the Township and, therefore, has not reflected loss reserves in the financial statements.

**8. EXCESS OF EXPENDITURES OVER APPROPRIATIONS IN BUDGETARY FUNDS**

Michigan law provides that a local unit shall not incur expenditures in excess of the amount appropriated.

In the body of the financial statements, the Township's actual expenditures and budgeted expenditures for the budgeted funds have been shown on an activity basis. The approved budgets of the Township for these budgeted funds were adopted at the activity level.

**ST. JAMES TOWNSHIP**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED MARCH 31, 2016**

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During the year ended March 31, 2016, the Township incurred expenditures in certain budgetary funds which were in excess of the amounts appropriated as follows:

	<b><u>Final Budget</u></b>	<b><u>Actual</u></b>	<b><u>Variance</u></b>
<b>General Fund</b>			
General government			
Legislative	\$122,938	\$133,875	\$(10,937)
General government	93,712	100,663	(6,951)
Public safety	10,000	12,560	(2,560)
<b>Fire Protection Fund</b>			
Capital outlay	26,600	29,569	(2,969)



## **REQUIRED SUPPLEMENTARY INFORMATION**

**ST. JAMES TOWNSHIP**  
**GENERAL FUND**  
**SCHEDULE OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCE**  
**BUDGET AND ACTUAL**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<u>Budget Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>	<u>Amount</u>	<u>Positive</u> <u>(Negative)</u>
<b>Revenues</b>				
Property taxes	\$ 194,000	\$ 194,000	\$ 200,449	\$ 6,449
Intergovernmental revenues				
State	33,000	33,000	65,214	32,214
Local	20,000	20,000	34,533	14,533
Fees and service charges	59,784	59,784	65,795	6,011
Interest	100	100	98	(2)
Miscellaneous	13,200	13,200	19,305	6,105
<b>Total revenues</b>	<u>320,084</u>	<u>320,084</u>	<u>385,394</u>	<u>65,310</u>
<b>Expenditures</b>				
Current				
Legislative	122,938	122,938	133,875	(10,937)
General government	93,712	93,712	100,663	(6,951)
Public safety	10,000	10,000	12,560	(2,560)
Recreation and culture	90,700	90,700	82,366	8,334
<b>Total expenditures</b>	<u>317,350</u>	<u>317,350</u>	<u>329,464</u>	<u>(12,114)</u>
Revenues over (under) expenditures	2,734	2,734	55,930	53,196
Other financing sources (uses)				
Transfers out	(3,600)	(3,600)	(4,200)	(600)
Net changes in fund balance	(866)	(866)	51,730	52,596
<b>Fund balance, beginning of year</b>	<u>307,180</u>	<u>307,180</u>	<u>307,180</u>	<u>-</u>
<b>Fund balance, end of year</b>	<u>\$ 306,314</u>	<u>\$ 306,314</u>	<u>\$ 358,910</u>	<u>\$ 52,596</u>

**ST. JAMES TOWNSHIP**  
**ROAD FUND**  
**SCHEDULE OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCE**  
**BUDGET AND ACTUAL**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<u>Budget Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>	<u>Amount</u>	<u>Positive</u> <u>(Negative)</u>
<b>Revenues</b>				
Property taxes	\$ 91,825	\$ 91,825	\$ 96,316	\$ 4,491
Intergovernmental revenue				
Local	-	-	3,469	3,469
Interest	100	100	83	(17)
<b>Total Revenues</b>	91,925	91,925	99,868	7,943
<b>Expenditures</b>				
Current				
Public Works				
Roads	94,000	94,000	77,469	16,531
Revenues over (under) expenditures	(2,075)	(2,075)	22,399	24,474
Other financing sources				
Transfers in	-	-	4,200	4,200
Net changes in fund balance	(2,075)	(2,075)	26,599	28,674
<b>Fund balance, beginning of year</b>	267,732	267,732	267,732	-
<b>Fund balance, end of year</b>	<u>\$ 265,657</u>	<u>\$ 265,657</u>	<u>\$ 294,331</u>	<u>\$ 28,674</u>

**ST. JAMES TOWNSHIP**  
**FIRE PROTECTION FUND**  
**SCHEDULE OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCE**  
**BUDGET AND ACTUAL**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	<u>Budget Amounts</u>		<u>Actual</u>	<u>Variance</u>
	<u>Original</u>	<u>Final</u>	<u>Amount</u>	<u>Positive</u> <u>(Negative)</u>
<b>Revenues</b>				
Property taxes	\$ 44,765	\$ 44,765	\$ 48,160	\$ 3,395
Intergovernmental revenue				
Local	65,470	65,470	74,909	9,439
Donations	2,000	2,000	2,965	965
Interest	1,000	1,000	29	(971)
<b>Total Revenues</b>	<u>113,235</u>	<u>113,235</u>	<u>126,063</u>	<u>12,828</u>
<b>Expenditures</b>				
Current				
Public Safety				
Fire department	71,400	71,400	62,310	9,090
Capital outlay	26,600	26,600	29,569	(2,969)
<b>Total expenditures</b>	<u>98,000</u>	<u>98,000</u>	<u>91,879</u>	<u>6,121</u>
Net changes in fund balance	15,235	15,235	34,184	18,949
<b>Fund balance, beginning of year</b>	<u>80,146</u>	<u>80,146</u>	<u>80,146</u>	<u>-</u>
<b>Fund balance, end of year</b>	<u>\$ 95,381</u>	<u>\$ 95,381</u>	<u>\$ 114,330</u>	<u>\$ 18,949</u>

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**COMBINING AND INDIVIDUAL FUND  
STATEMENTS AND SCHEDULES**

**ST. JAMES TOWNSHIP**

**GENERAL FUND  
SCHEDULE OF REVENUES  
BUDGET AND ACTUAL**

**FOR THE YEAR ENDED MARCH 31, 2016**

	Budget Amounts		Actual Amount	Variance Positive Negative
	Original	Final		
<b>Revenues</b>				
Taxes				
Property taxes	\$ 194,000	\$ 194,000	\$ 200,449	\$ 6,449
Intergovernmental revenues				
Grants	-	-	34,534	34,534
State shared revenues	33,000	33,000	27,427	(5,573)
Other state revenues	-	-	3,253	3,253
Peaine Township reimbursements	20,000	20,000	34,533	14,533
Total intergovernmental revenues	53,000	53,000	99,747	46,747
Fees and service charges				
Tax collection	20,384	20,384	24,659	4,275
Building and zoning	1,000	1,000	650	(350)
Camping fees	1,200	1,200	1,874	674
Rental	37,200	37,200	38,612	1,412
Total fees and service charges	59,784	59,784	65,795	6,011
Interest	100	100	98	(2)
Other revenue				
Miscellaneous	13,200	13,200	19,305	6,105
<b>Total Revenues</b>	<b>\$ 320,084</b>	<b>\$ 320,084</b>	<b>\$ 385,394</b>	<b>\$ 65,310</b>

**ST. JAMES TOWNSHIP**  
**GENERAL FUND**  
**SCHEDULE OF EXPENDITURES**  
**BUDGET AND ACTUAL**

**FOR THE YEAR ENDED MARCH 31, 2016**

Expenditures	Budget Amounts		Actual Amount	Variance Positive (Negative)
	Original	Final		
Current				
Legislative Board	\$ 122,938	\$ 122,938	\$ 133,875	\$ (10,937)
General government				
Supervisor	16,667	16,667	16,556	111
Elections and registration	600	600	1,884	(1,284)
Clerk	17,200	17,200	16,889	311
Board of Review	1,000	1,000	127	873
Assessor	17,000	17,000	16,696	304
Treasurer	17,095	17,095	19,695	(2,600)
Hall and grounds	22,150	22,150	24,756	(2,606)
Public restrooms	2,000	2,000	3,425	(1,425)
Cemetery	-	-	635	(635)
Total general government	93,712	93,712	100,663	(6,951)
Public Safety				
Sheriff services	-	-	4,786	(4,786)
Zoning and planning	10,000	10,000	7,774	2,226
Total public safety	10,000	10,000	12,560	(2,560)
Recreation and culture				
Parks	90,700	90,700	82,366	8,334
Total recreation and culture	90,700	90,700	82,366	8,334
Total expenditures	\$ 317,350	\$ 317,350	\$ 329,464	\$ (12,114)

**ST. JAMES TOWNSHIP**  
**NONMAJOR GOVERNMENTAL FUNDS**  
**COMBINING BALANCE SHEET**

**MARCH 31, 2016**

	Special Revenue Funds					<u>Total</u>
	<u>Airport</u>	<u>Waste Management</u>	<u>EMS</u>	<u>Historical Society</u>	<u>Liquor Control</u>	
<b>Assets</b>						
Accounts receivable	\$ 4,888	\$ 4,022	\$ 4,888	\$ 1,221	\$ -	\$ 15,019
Due from other funds	-	-	-	-	17,962	17,962
<b>Total assets</b>	<u>\$ 4,888</u>	<u>\$ 4,022</u>	<u>\$ 4,888</u>	<u>\$ 1,221</u>	<u>\$ 17,962</u>	<u>\$ 32,981</u>
<b>Liabilities and fund balances</b>						
<b>Liabilities</b>						
Accounts payable	\$ 4,888	\$ 4,022	\$ 4,888	\$ 1,221	\$ -	\$ 15,019
<b>Fund balances</b>						
Restricted						
Public safety	-	-	-	-	17,962	17,962
<b>Total liabilities and fund balances</b>	<u>\$ 4,888</u>	<u>\$ 4,022</u>	<u>\$ 4,888</u>	<u>\$ 1,221</u>	<u>\$ 17,962</u>	<u>\$ 32,981</u>

**ST. JAMES TOWNSHIP**  
**NONMAJOR GOVERNMENTAL FUNDS**  
**COMBINING STATEMENT OF REVENUES, EXPENDITURES**  
**AND CHANGES IN FUND BALANCES**  
**FOR THE YEAR ENDED MARCH 31, 2016**

	Special Revenue Funds					<u>Total</u>
	<u>Airport</u>	<u>Waste Management</u>	<u>EMS</u>	<u>Historical Society</u>	<u>Liquor Control</u>	
<b>Revenues</b>						
Taxes	\$ 48,044	\$ 39,541	\$ 48,044	\$ 12,006	\$ -	\$ 147,635
Intergovernmental revenues						
State	-	-	-	-	1,922	1,922
<b>Total revenues</b>	<u>48,044</u>	<u>39,541</u>	<u>48,044</u>	<u>12,006</u>	<u>1,922</u>	<u>149,557</u>
<b>Expenditures</b>						
Current						
Health and Welfare	-	-	48,044	-	-	48,044
Public works	48,044	39,541	-	-	-	87,585
Recreation and culture	-	-	-	12,006	-	12,006
<b>Total expenditures</b>	<u>48,044</u>	<u>39,541</u>	<u>48,044</u>	<u>12,006</u>	<u>-</u>	<u>147,635</u>
Net changes in fund balances	-	-	-	-	1,922	1,922
Fund balances, beginning of year	-	-	-	-	16,040	16,040
Fund balances, end of year	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 17,962</u>	<u>\$ 17,962</u>





**Vredeveld Haefner LLC**  
CPA's and Consultants  
4001 Granada Ct.  
Grand Rapids, MI 49534  
FAX (616) 828-0307

**Douglas J. Vredeveld, CPA**  
(616) 446-7474  
**Peter S. Haefner, CPA**  
(616) 460-8388

July 19, 2016

To the Township Board  
St. James Township  
Beaver Island, Michigan

In planning and performing our audit of the financial statements of the governmental activities, each major fund, and the aggregate remaining fund information of St. James Township, Beaver Island, Michigan (the Township) as of and for the year ended March 31, 2016, in accordance with auditing standards generally accepted in the United States of America, we considered the Township's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Township's internal control. Accordingly, we do not express an opinion on the effectiveness of Township's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be material weaknesses.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. We consider the following deficiencies in internal control to be material weaknesses:

1. Auditing standards emphasize that management is responsible for the preparation of the financial statements and notes to the financial statements in accordance with general accepted accounting principles (GAAP). The Township is not preparing the financial statements and notes to the financial statements in accordance with generally accepted accounting principles.

Management's response – Management is currently accounting for and monitoring Township activities following the cash basis of accounting. Management does not believe that the benefits of internally prepared GAAP basis financial statements exceed the costs of internal preparation.

2. A properly designed system of internal control segregates individuals with access to physical assets such as cash and investments from those who authorize and approve transactions and those who complete account reconciliations. Specific areas noted include sewer billing and receipting and yacht dock and campground cash receipting. The Township does not currently have adequate segregation of duties which could result in a material misstatement that goes undetected or uncorrected.

Management's response – Management believes the limited size of administrative staff precludes a complete segregation of duties. Subsequent to year end, an individual was hired to assist with sewer billing and receipting.

This communication is intended solely for the information and use of management the Township Board, and others within the Township, and is not intended to be, and should not be, used by anyone other than these specified parties.

**Vredeveld Haefner LLC**

*Specializing in services to governmental and nonprofit entities*



*Vredevelde Haefner LLC*

CPA's and Consultants  
4001 Granada Ct.  
Grand Rapids, MI 49534  
FAX (616) 828-0307

Douglas J. Vredevelde, CPA  
(616) 446-7474

Peter S. Haefner, CPA  
(616) 460-9388

July 19, 2016

To the Township Board  
St. James Township  
Beaver Island, Michigan

We have audited the financial statements of the governmental activities each major fund and the aggregate remaining fund information of St. James Township, Beaver Island, Michigan (the Township) for the year ended March 31, 2016. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated June 20, 2016. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

*Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Township are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year. We noted no transactions entered into by the Township during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the Township's financial statements is the useful lives of capital assets:

Management's estimate of the useful lives of capital assets is based on historical actual usefulness and expected future usefulness of those assets. We evaluated the key factors and assumptions used to develop the estimate in determining that it is reasonable in relation to the financial statements taken as a whole.

The financial statement disclosures are neutral, consistent, and clear.

*Difficulties Encountered in Performing the Audit*

We encountered no significant difficulties in dealing with management in performing and completing our audit.

*Corrected and Uncorrected Misstatements*

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. A list of the correcting entries proposed to, and posted by management during the performance of the audit is attached.

*Disagreements with Management*

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

*Management Representations*

We have requested certain representations from management that are included in the management representation letter dated July 19, 2016.

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#### *Management Consultations with Other Independent Accountants*

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to Township's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

#### *Other Audit Findings or Issues*

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as Township's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

In addition to the material weaknesses reported in a separate letter, we also noted the following items:

- The Township's policies for investments, electronic (ACH) transactions, fixed asset capitalization, and credit card use need to be approved and/or updated to be in compliance with State laws. We suggest the Township Board review the existing policies and adopt new or updated policies as required or needed.
- There are currently some insignificant amounts within the sewer receivable that may not be collectible. Management should make an assessment of these accounts and take action to enforce collection or write them off as uncollectible.

#### Other Matters

We applied certain limited procedures to the management's discussion and analysis and budgetary comparison information schedules, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

We were engaged to report on combining and individual fund statements and schedules which accompany the financial statements but are not RSI. With respect to this supplementary information, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with accounting principles generally accepted in the United States of America, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

#### Restriction on Use

This information is intended solely for the use of Township Board and management of the Township and is not intended to be, and should not be, used by anyone other than these specified parties.

Sincerely,

*Ordetaxeld Haefner LLC*



St James Township 3/31/2016 Audit adjustments			
Account	Account name	Debit	Credit
206-000-202.000	206-202 · Accounts Payable	10,000.00	
206-336-970.000	206-970 · Capital Outlay		10,000.00
590-000-202.000	590-202 · Accounts Payable	4,425.33	
590-536-930.000	536-930 · Repairs and Maintenance		4,425.33
101-000-202.000	101-202 · Accounts Payable	4,772.20	
101-101-800.000	101-101 · Legislative:101-800 · Professional Services		4,772.20
204-000-202.000	204-202 · Accounts Payable	1,278.66	
204-446-935.000	446-935 · Road Repairs		1,278.66
580-000-202.000	580-202 · Accounts Payable	1,316.82	
580-447-920.000	447-920 · Utilities		1,316.82
	<b>To reverse 2015 accounts payable</b>		
101-000-085.000	101-085 · Due from Yacht Dock	5,000.00	
101-101-965.000	101-101 · Legislative:101-965 · Other Expenses		5,000.00
580-000-671.000	580-671 · Other Income	5,000.00	
580-000-215.000	580-215 · Due to General Fund		5,000.00
	<b>to reclassify loan made to Yacht Dock Fund in June 2015</b>		
206-000-215.000	206-215 · Due to General Fund	3,326.00	
206-000-390.000	206-390 · Fund Balance		3,326.00
580-000-215.000	580-215 · Due to General Fund	10,917.40	
580-000-390.000	580-390 · Fund Balance		10,917.40
590-000-215.000	590-215 · Due to General Fund	11,220.81	
590-000-390.000	32000 · Unrestricted Net Assets		11,220.81
101-000-390.000	101-390 · Fund Balance	25,464.21	
101-000-085.000	101-085 · Due from Yacht Dock		10,917.40
101-000-086.000	101-086 · Due From Sewer Fund		11,220.81
101-000-088.000	101-088 · Due From Fire Fund		3,326.00
	<b>To reverse PY payroll tax allocation which was posted to GL twice</b>		
590-000-390.000	32000 · Unrestricted Net Assets	23,748.14	
590-000-028.000	590-028 · *Accounts Receivable-Sewer Use		58,582.00
590-000-029.000	590-029 · *Accounts Receivable-assessments	30,619.00	
590-000-028.000	590-028 · *Accounts Receivable-Sewer Use	8,000.00	
590-000-028.000	590-028 · *Accounts Receivable-Sewer Use		3,785.14
	<b>To record PY receivable entries not posted</b>		
590-000-390.000	32000 · Unrestricted Net Assets	12,756.00	
590-000-155.000	590-155 · Accumulated Depreciation		12,756.00
580-000-155.000	580-155 · Accumulated Depreciation	12,756.00	
580-000-390.000	580-390 · Fund Balance		12,756.00
	<b>To reclassify PY depreciation entry posted to wrong fund</b>		
101-000-539.000	101-539 · Grants	30,444.00	
101-999-000.000	transfer to other funds		30,444.00
	<b>to reclassify deep freeze grant included in sewer fund revenue</b>		
204-000-580.000	204-580 · Contributions From Other Govts	4,200.00	
204-000-699.101	Transfer from general fund		4,200.00
	<b>To reclassify transfer from general fund for Tower electric</b>		
101-751-920.000	101-751 · Parks & Recreation:751.920 · Utilities	703.00	
101-999-000.000	transfer to other funds		703.00
	<b>To reclassify Great Lakes Energy payments for Donnegan Road meter</b>		
590-536-995.000	536-995 · Bond Interest	1,552.50	
590-000-215.000	590-215 · Due to General Fund		1,552.50
	<b>To reclassify 4/1/15 interest payment initially paid by general fund</b>		
590-000-539.000	539-000 · State Grants	9,250.02	
590-000-006.001	590-006 · Sewer Capital Improv		9,250.02
	<b>To record check paid from sewer improvement fund to general fund</b>		
590-000-084.000	590-084 · Due From Other Funds	7,094.38	
590-000-215.000	590-215 · Due to General Fund		7,094.38
101-000-086.000	101-086 · Due From Sewer Fund	7,094.38	
101-000-214.000	101-214 · Due to Other Funds		7,094.38

St James Township 3/31/2016 Audit adjustments			
Account	Account name	Debit	Credit
590-000-215.000	590-215 - Due to General Fund	46.00	
590-536-930.000	536-930 - Repairs and Maintenance		46.00
	To reclassify due to/from and clean up very old difference		
590-536-995.000	536-995 - Bond Interest	787.50	
590-000-300.000	590-300 - Bonds Payable		787.50
	To reclassify interest portion of payment		
590-000-251.000	590-251 - Accrued Interest	1,530.00	
590-536-995.000	536-995 - Bond Interest		1,530.00
	To adjust accrued interest to 3-31-16 amount of zero		
590-536-996.000	536-996 - Loan Interest	466.41	
590-000-310.000	590-310 - Loan Payable - CSB	5,665.15	
590-536-990.000	536-990 - Debt Service Fees		6,131.56
	To reclassify bank loan payments		
590-000-003.000	590-003 - Checking - 01 Sp. Assess #1895	30,787.50	
590-000-251.000	590-251 - Accrued Interest		787.50
590-000-300.000	590-300 - Bonds Payable		30,000.00
	To reclassify bank loan payments - check dated 4/1/16 for final payment		
101-000-258.000	101-258 - Accrued Taxes Payable	2,898.82	
101-000-259.000	101-259 - State Withholding	576.57	
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes		3,475.39
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes	3,921.80	
101-000-258.000	101-258 - Accrued Taxes Payable		3,160.90
101-000-259.000	101-259 - State Withholding		760.90
101-000-260.000	101-260 - Retirement Withholding	3,645.24	
101-101-720.000	101-101 - Legislative:101-720 - Pension/Retirement		3,645.24
	To reverse PY and set up CY payroll taxes payable		
580-447-702.000	447-702 - Wages and Salaries	8,190.00	
580-447-715.000	payroll taxes	2,604.00	
580-000-215.000	580-215 - Due to General Fund		10,794.00
101-000-085.000	101-085 - Due from Yacht Dock	10,794.00	
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes		10,794.00
590-536-702.000	536-702 - Wages and Salaries	3,474.00	
590-536-715.000	536-715 payroll taxes	1,975.00	
590-000-215.000	590-215 - Due to General Fund		5,449.00
101-000-086.000	101-086 - Due From Sewer Fund	5,449.00	
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes		5,449.00
206-336-702.000	206-336 - Fire Department:336-702 - Chief & Of	714.00	
206-336-715.000	payroll taxes	459.00	
206-000-215.000	206-215 - Due to General Fund		1,173.00
101-000-088.000	101-088 - Due From Fire Fund	1,173.00	
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes		1,173.00
101-170-702.000	101-170 - Supervisor:170-702 - Salary	1,441.00	
101-253-702.000	101-253 - Treasurer:253-702 - Salary	1,440.00	
101-215-702.000	101-215 - Clerk:215-702 - Salary	1,141.00	
101-257-800.000	101-257 - Assessor:257-800 - Contracted Serv	71.00	
101-721-702.000	101-721 - Planning & Zoning:721-702 - Planning	589.00	
101-751-702.000	101-751 - Parks & Recreation:751-702 - Wages	11,778.00	
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes		16,460.00
101-170-702.000	101-170 - Supervisor:170-702 - Salary	1,182.00	
101-253-702.000	101-253 - Treasurer:253-702 - Salary	213.00	
101-215-702.000	101-215 - Clerk:215-702 - Salary	307.00	
101-257-800.000	101-257 - Assessor:257-800 - Contracted Serv	50.00	
101-721-702.000	101-721 - Planning & Zoning:721-702 - Planning	93.00	
101-751-702.000	101-751 - Parks & Recreation:751-702 - Wages	3,997.00	
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes		5,842.00
101-101-720.000	101-101 - Legislative:101-720 - Pension/Retirerr	1,941.00	
101-000-260.000	101-260 - Retirement Withholding		1,941.00
	To record amounts due to and from other funds for wages and payroll tax		
101-101-715.000	101-101 - Legislative:101-715 - Payroll Taxes	1,050.00	
101-101-800.000	101-101 - Legislative:101-800 - Professional Ser	1,550.00	
101-101-965.000	101-101 - Legislative:101-965 - Other Expenses	77.00	



St James Township 3/31/2016 Audit adjustments				
Account	Account name	Debit	Credit	
101-265-920.000	101-265 · Twp Hall Buildings and Grounds.265-	578.00		
101-266-920.000	101-266 · Governmental Center.266-920 · Utiliti	227.00		
101-267-920.000	101-267 · DNR Building.267-920 · Utilities	112.00		
101-000-202.000	101-202 · Accounts Payable		3,594.00	
204-446-920.000	446-920 · Utilities	806.00		
204-000-202.000	204-202 · Accounts Payable		806.00	
206-336-930.000	206-336 · Fire Department.336-930 · Repairs ar	1,248.00		
206-336-726.000	206-336 · Fire Department.336-726 · Supplies	1,431.00		
206-000-202.000	206-202 · Accounts Payable		2,679.00	
580-447-920.000	447-920 · Utilities	1,729.00		
580-000-202.000	580-202 · Accounts Payable		1,729.00	
590-536-955.000	536-955 · Fees and Permits	1,500.00		
590-000-202.000	590-202 · Accounts Payable		1,500.00	
To record accounts payable at 3/31/16				
101-000-539.000	101-539 · Grants	9,250.00		
101-000-202.000	101-202 · Accounts Payable		9,250.00	
To record unused grant received for medical center as due back to State				
101-000-539.000	101-539 · Grants	9,250.00		
101-000-086.000	101-086 · Due From Sewer Fund		9,250.00	
590-000-215.000	590-215 · Due to General Fund	9,250.00		
590-000-539.000	539-000 · State Grants		9,250.00	
To record grant amount against due to/from as it should not have been paid to GF				
101-000-574.000	101-574 · State Revenue Sharing	7,080.12		
101-000-575.000	101-575 · Other State Revenue		3,252.62	
101-000-401.447	101-401 · Taxes.401-447 · Tax Administration Fees		3,827.50	
To reclassify revenue received from state				
101-000-027.000	101-027 · Taxes Receivable		21,267.14	
101-000-401.402	101-401 · Taxes.401-402 · Current Property Tax	19,255.50		
101-000-401.447	101-401 · Taxes.401-447 · Tax Administration F	2,011.64		
101-000-027.000	101-027 · Taxes Receivable	22,487.68		
101-000-401.402	101-401 · Taxes.401-402 · Current Property Taxes		20,381.70	
101-000-401.447	101-401 · Taxes.401-447 · Tax Administration Fees		2,105.98	
to reverse beginning taxes receivable and record delinquent tax settlement				
101-000-401.402	101-401 · Taxes.401-402 · Current Property Tax	436.16		
101-000-089.000	101-089 · Due From Tax Fund		436.16	
To adjust amount due from tax fund to agree to T&A fund				
206-000-027.000	206-027 · Taxes Receivable	4,888.00		
206-000-401.000	206-401 · Current Property Taxes		4,888.00	
204-000-027.000	204-027 · Taxes Receivable	9,776.00		
204-000-401.402	401-402 · Current Property Taxes		9,776.00	
To record property tax receivable				
101-000-574.000	101-574 · State Revenue Sharing	1,922.25		
101-000-216.000	101-216 · Due to Liquor Fund		1,922.25	
212-000-085.000	212-085 · Due From General Fund	1,922.25		
212-000-574.000	212-574 · State Shared Revenue		1,922.25	
To record accounts payable				
590-536-800.000	536-800 · Contracted Services		57,840.00	
590-536-930.000	536-930 · Repairs and Maintenance		12,420.00	
590-000-154.000	590-154 · Sewer System	70,260.00		
590-000-155.000	590-155 · Accumulated Depreciation		14,623.00	
590-536-750.000	depreciation expense	14,623.00		
580-447-750.000	depreciation expense	40,387.00		
580-000-155.000	580-155 · Accumulated Depreciation		40,378.00	
580-447-930.000	447-930 · Repairs and Maintenance		9.00	
To post additions and depreciation expense in enterprise funds				

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St James Township 3/31/2016 Audit adjustments			
Account	Account name	Debit	Credit
590-000-027.000	590-027 - Taxes Receivable	10,234.95	
590-000-671.672	671-672 - Special Assessments		10,234.95
	<b>to record assessments received with delinquent taxes</b>		
590-000-029.000	590-029 - *Accounts Receivable-assessments		27,995.00
590-000-671.672	671-672 - Special Assessments	30,413.00	
590-000-600.625	600-625 - Sewer Use Fees		2,418.00
	<b>To adjust assessments receivable and revenue to detail</b>		
590-000-671.675	671-675 - Extension - Connection Fees	4,000.00	
590-000-600.625	600-625 - Sewer Use Fees	2,000.00	
590-000-028.000	590-028 - *Accounts Receivable-Sewer Use		6,000.00
	<b>to record amounts received for 2009 hookup fees</b>		
590-000-600.625	600-625 - Sewer Use Fees	30,311.04	
590-000-028.000	590-028 - *Accounts Receivable-Sewer Use		38,671.04
590-536-956.000	adjustment	8,360.00	
	<b>to adjust charges and receivables to detail</b>		
590-000-028.000	590-028 - *Accounts Receivable-Sewer Use	6,493.12	
590-000-600.625	600-625 - Sewer Use Fees		6,493.12
	<b>To adjust unallocated receipts to income</b>		
206-000-401.000	206-401 - Current Property Taxes	4,651.46	
206-000-581.000	206-581 - Contributions from Peaine Twp		4,651.46
	<b>to reclassify peaine twp contribution which was included in property tax acct</b>		
710-000-040.000	Taxes receivable - delinquent	4,888.00	
710-000-229.000	DUE TO OTHER govts		4,888.00
710-000-215.000	property taxes		48,044.00
710-000-799.000	paid to Peaine	48,044.00	
711-000-040.000	Taxes receivable - delinquent	4,022.00	
711-000-229.000	DUE TO OTHER govts		4,022.00
711-000-215.000	property taxes		39,541.00
711-000-799.000	paid to Peaine	39,541.00	
712-000-040.000	Taxes receivable - delinquent	4,888.00	
712-000-229.000	DUE TO OTHER govts		4,888.00
712-000-215.000	property taxes		48,044.00
712-000-799.000	paid to Peaine	48,044.00	
713-000-040.000	Taxes receivable - delinquent	1,221.00	
713-000-229.000	DUE TO OTHER govts		1,221.00
713-000-215.000	property taxes		12,006.00
713-000-799.000	paid to Peaine	12,006.00	
714-000-040.000	Taxes receivable - delinquent	8,309.00	
714-000-229.000	DUE TO OTHER govts		8,309.00
714-000-215.000	property taxes		81,677.00
714-000-799.000	paid to Peaine	81,677.00	
	<b>to record tax account activity for Peaine operations</b>		
101-000-580.581	101-580 - Contributions from Local Units: 580-58	7,327.00	
101-000-574.000	101-574 - State Revenue Sharing		4,195.00
101-000-664.667	101-664 - Interest and Rentals: 664-667 - Tower Rentals		3,132.00
	<b>To reclassify 5/8/16 deposit</b>		
101-000-027.000	101-027 - Taxes Receivable	8,293.10	
101-000-671.000	101-671 - Other Revenue		8,293.10
	<b>To record receivable for swamp tax from County deposited 4/12/16</b>		

## APPENDIX D: 2002 (CURRENT) REU SCHED & UNITS

## EXHIBIT A

### Beaver Island, St. James Township Sewer System

#### SCHEDULE OF UNIT FACTORS

User	Residential Equivalent Unit (REU) Factor
Bakery	1.25/1000 sf
Bank	1.00/1000 sf
Bar	3.00/1000 sf
Barber Shop	1.00/shop + 1.00/1000 sf
Beauty Shop	1.00/shop + 1.00/1000 sf
Boarding House, Boarding School	1.00/premise + 0.25/bedroom
Bowling Alley (with bar and/or restaurant)	0.16/alley (bar and restaurant to be computed at their respective REU)
Car Wash	a) Manual do-it-yourself 2.50/stall b) Semi-automatic (mechanical without conveyor) 10.00/lane c) Automatic (with conveyor) 20.00/lane d) Automatic (with conveyor, conserving and recycling water) 8.00/lane
Church	0.20/1000 sf
Church Fellowship Hall	1.00/1000 sf
Cleaners (pick-up only, no on-site cleaning or pressing facilities)	1.00/shop
Cleaners (cleaning and pressing facilities)	1.25/premise + 1.00/1000 sf
Condominium	1.00/unit
Convalescent Home	0.22/bed
Convenience Store	1.00/1000 sf
Day Care Center	1.00/premise + 0.25/1000 sf
Drug Store	1.00/1000 sf
Ferry Boat Terminal	8.00/premise
Fraternal Organization (with bar and/or restaurant)	0.16/hall (bar and restaurant computed at their respective REU)
Funeral Home	1.42/1000 sf
Health Club	1.25/1000 sf (swimming pool to be computed at its respective REU)
Hospital	1.10/bed
Hotel, Motel	0.40/room
Laundry (self-serve)	0.54/washer
Marina	0.25/slip
Multiple Family Residence (Apartments)	0.75/unit
Museum	0.50/1000 sf
Office Building (general)	0.40/1000 sf

<u>User</u>	<u>Residential Equivalent Unit (REU) Factor</u>
Office Building (medical, dental, clinic, etc.)	1.42/1000 sf
Public Institution - Others	0.75/1000 sf
Restaurant (without bar)	2.50/1000 sf
Restaurant (with bar)	3.00/1000 sf
Restaurant (drive through only)	3.00/1000 sf
Retail Store	1.00/premise + 0.30/1000 sf
Rooming House (no meals)	0.25/bed
School	1.00/classroom (swimming pool to be computed at its respective REU)
Service Station/Auto Repair Shop	1.00/premise + 0.40/1000 sf
Single Family Residence	1.00/unit
Snack Bar, Drive-In	4.00/1000 sf
Strip Malls and Businesses with Common Walls	Minimum of 1.00 per business + 0.30/1000 sf (extensive water users such as restaurants and health clubs calculated based upon their respective REU)
Supermarket, Grocery Store	1.10/1000 sf
Swimming Pool (indoor, including showers)	2.85/1000 sf (water area)
Theater - Indoor	2.00/theater
Travel Trailer Parks and Campgrounds	0.20/site
Two-Family Residence	2.00/building
Veterinary Facility	1.50/premise
Veterinary Facility with Kennel	1.50/premise + 0.50/kennel
Warehouse or Storage Building	0.10/1000 sf



**SCHEDULE OF RESIDENTIAL EQUIVALENT UNITS  
ST. JAMES TOWNSHIP SEWER SYSTEM**

PROPERTY ID	REU(s)	TAXPAYER	PROPERTY ADDRESS
15013-575-001-40	1.56	ALBIN, WM K & CHRISTINE	26250 Main St
15013-222-036-15	8.00	BEAVER ISLAND BOAT COMPANY	26230 Main St
15013-575-002-50	1.18	BEAVER ISLAND HISTORICAL SOC OF MICHIGAN	26275 Main St
15013-222-049-10	3.20	BEAVER ISLAND PRESERVATION ASSOCIATION	26215 Main St
15013-222-049-20	1.54	BEAVER ISLAND TRANSPORTATION AUTHORITY	26195 Main St
15013-222-029-10	1.59	BONADEO, JON & SUZANNE	26150 Main St
<b>15013-575-004-00</b>	<b>1.00</b>	<b>CHARLEVOIX COUNTY</b>	<b>26305 Main St</b>
15013-222-033-00	1.00	CULL, DENNIS	26120 Main St
15013-575-004-00	1.00	CULL, ROBERT D	26305 Main St
15013-579-010-00	1.00	CUSHMAN, CYNTHIA R GILLESPIE & DUSTIN	26300 Main St
15013-575-006-10	3.20	DIOCESE OF GAYLORD	26325 Main St
15013-575-001-92	5.00	ELSWORTH, ROY H LIVING TRUST	26260 Main St
15013-222-043-10	13.25	EMERALD ISLE INVESTMENTS LTD	26245 Main St
15013-222-025-00	1.00	EW MARINE INC	26100 Main St
15013-222-023-00	1.00	GACEK, THERESA I 1/2 INT MATELA RAYMOND A	26080 Main St
15013-222-049-15	1.60	GILLESPIE, RICHARD L & LAURA L	26205 Main St
15013-575-003-10	1.00	HAMMERMEISTER, DONALD K & CHRISTINA	26285 Main St
15013-579-012-00	1.00	HARMON, JUDITH C	26272 Main st
15013-222-036-10	6.54	HODGSON FINANCIAL ENTERPRISES	26225 Main St
15013-222-038-10	3.18	HODGSON FINANCIAL ENTERPRISES	26235 Main St
<b>15013-575-001-00</b>	<b>1.56</b>	<b>JOHNSON, JOHN A</b>	<b>26255 Main St</b>
15013-575-001-00	1.56	BERKSHIRE HATHAWAY HOME SERVICES MI REAL ESTATE	26255 Main St
15013-222-027-00	3.00	KING STRANG HOTEL CLUB INC	26085 Main St
15013-579-011-00	1.00	KOCOL, THADDEUS M & SUSAN M	26280 Main St
15013-222-030-10	1.00	MARROQUIN, RAPHAEL	26110 Main St
15013-575-005-00	1.00	MASINI, MARY KAY (MC DONOUGH)	26313 Main St
15013-222-040-00	1.00	MC DONOUGH, THOMAS K & LAURIE K	26175 Main St
15013-222-031-00	1.58	NACKERMAN HARBORFRONT LLC	26135 Main St
15013-579-009-00	1.00	PAVILION LAND HOLDINGS LTD	26316 Main St
15013-575-001-55	3.15	POWERS, JEFFREY F	26269 Main St
15013-575-001-94	3.00	POWERS, JEFFREY F	26265 Main St
15013-222-028-00	1.00	ST JAMES YACHT CLUB	26090 Main St
15013-222-047-10	1.00	TOWNSHIP OF ST JAMES	26165 Main St
15013-222-045-00	7.00	TOWNSHIP OF ST JAMES	26180 Main St
<b>15013-575-004-00</b>	<b>1.00</b>	<b>WESTNEDGE PARTNERS LLC</b>	<b>26305 Main St</b>
15013-222-029-00	1.00	WOOD, KATHLEEN	26155 Main St
	87.69		
<b>BLACK = INACTIVE</b>			

## APPENDIX E: 2011 INSTALLMENT PURCHASE AGREEMENT

RESOLUTION AUTHORIZING INSTALLMENT PURCHASE AGREEMENT

TOWNSHIP OF ST. JAMES  
COUNTY OF CHARLEVOIX  
STATE OF MICHIGAN

Minutes of a regular meeting of the Township Board of the Township of St. James,  
County of Charlevoix, State of Michigan, held in said Township on the 4th day of May, 2011, at  
7:30 o'clock p.m., Eastern Daylight Time.

PRESENT: Members: R. Speck, J. Wojan, T. McDenough,  
R. Cole, J. Wierenga

ABSENT: Members: - 0 -

The following preamble and resolution were offered by Member R. Cole  
and supported by Member T. McDenough.

WHEREAS, an Installment Purchase Agreement (the "Agreement") between the  
Township of St. James (the "Township"), Plummer's Environmental Services, Inc., Byron  
Center, Michigan (the "Vendor"), and Charlevoix State Bank, Beaver Island, Michigan (the  
"Bank"), for the purchase of the acquisition and installation of certain sewer improvements  
described in the contract between the Township and the Vendor dated as of April 21, 2011 (the  
"Equipment") has been prepared; and

WHEREAS, the Township shall purchase the Equipment for a purchase price of  
\$59,866.67 (the "Purchase Price") through execution of the Agreement; and

WHEREAS, the outstanding balance of all purchases by the Township under Act 99,  
exclusive of interest, shall not exceed one and one quarter percent (1-1/4%) of the taxable value  
of the real and personal property in the Township at the date of such contract or agreement; and

MILLER, CANFIELD, PADDOCK AND STONE, P.L.C.

WHEREAS, purchase of the Equipment pursuant to the Agreement will not result in the outstanding balance of all such purchases in excess of the limitation contained within Act 99 as set forth above; and

WHEREAS, the Agreement is to be assigned to the Bank; and

WHEREAS, it is necessary to approve the Agreement and authorize the Supervisor and Township Clerk to execute the Agreement and authorize Township officials to execute certain other documentation relative thereto.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. The Agreement is hereby approved substantially in the form attached hereto at Exhibit A. The Township shall incur the debt described in the Agreement through execution of the Agreement by the officers authorized below which debt shall consist of the Purchase Price of \$59,866.67 which shall be payable over a term of ten (10) years in quarterly installment payments of principal and interest commencing September 1, 2011, with interest on the unpaid principal at the rate of 4.50% per annum.
2. The Supervisor and Township Clerk are hereby authorized and directed to execute the Agreement and deliver it to Vendor, substantially in the form attached hereto with such additions, changes and modifications as shall be approved by the Township's Bond Counsel.
3. The useful life of the Equipment is hereby determined to be not less than ten (10) years.
4. The Supervisor, Township Clerk and Township Treasurer are each hereby directed and authorized to execute such additional documentation and open such accounts as shall be necessary to effectuate the closing of the Agreement and the assignment thereof.
5. The assignment of the Agreement by Vendor to the Bank is hereby approved.

6. The Township hereby agrees to include in its budget for each year commencing with the current fiscal year, a sum which will be sufficient to pay the principal of and interest on the Agreement coming due before the next fiscal year. In addition, the Township hereby pledges to levy ad valorem taxes on all taxable property in the Township each year in an amount necessary to make its debt service payments under the Agreement, subject to applicable constitutional and statutory tax rate limitations.

7. The Township hereby covenants that, to the extent permitted by law, it shall take all actions within its control necessary to maintain the exemption of the interest on the obligations under the Agreement from general federal income taxation (as opposed to alternative minimum or other indirect taxation) under the Internal Revenue Code of 1986, as amended, including but not limited to, actions relating to the rebate of arbitrage earnings, if applicable, and the expenditure and investment of proceeds of the Agreement and moneys deemed to be proceeds.

8. The Township hereby declares that its obligations under the Agreement shall be designated as "qualified tax-exempt obligations" for purposes of deduction of interest expense by financial institutions under the provisions of the Internal Revenue Code of 1986, as amended.



9. All resolutions and parts of resolutions insofar as they conflict with the provisions of this resolution be and the same hereby are rescinded.

AYES: Members: R. Speck, J. Wojan, T. McDonough, R. Cole, J. Wierenga

ABSTAIN: -0-

NAYS: Members: -0-

RESOLUTION DECLARED ADOPTED.

Jean Wierenga  
Township Clerk

CERTIFICATE

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the Township Board of the Township of St. James, County of Charlevoix, Michigan, at a regular meeting held on May 4, 2011 and that said meeting was conducted and public notice of said meeting was given pursuant to and in full compliance with the Open Meetings Act, being Act 267, Public Acts of Michigan, 1976, and that the minutes of said meeting were kept and will be or have been made available as required by said Act.

Jean Wierenga  
Township Clerk

**Exhibit A**

**[Attach Form of Installment Purchase Agreement here]**

19,019,449.1\115373-00003

MILLER CANFIELD, PADDOCK AND STONE, P.L.C.

2011-04-27 15:57

B I MANAGEMENT

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P 2/5

### INSTALLMENT PURCHASE AGREEMENT

THIS AGREEMENT, dated as of May 4, 2011 by and between the Township of St. James, County of Charlevoix, Michigan (the "Township"), Plummer's Environmental Services, Inc., Byron Center, Michigan (the "Vendor"), and Charlevoix State Bank, Beaver Island, Michigan, as assignee of the Vendor (the "Bank"), is as follows:

1. Purchase Price, Title and Useful Life. The Township agrees to purchase and the Vendor agrees furnish and install certain sewer improvements (the "Equipment") as specified (the "Specifications") in the contract between the Township and the Vendor dated as of April 21, 2011 for a total purchase price of \$59,866.67 (the "Purchase Price") which will be paid to the Vendor by the Bank on behalf of the Township on the closing date for the sale of the Equipment. The Township will repay to the Bank the Purchase Price over a term of ten (10) years in quarterly installment payments of principal and interest as set forth on Exhibit A, commencing September 1, 2011 and on each December 1, March 1, June 1, and September 1 thereafter to and including June 1, 2021. The Purchase Price may be prepaid at any time, in whole or in part, upon payment of the prepaid principal amount without a prepayment penalty.

The Township shall pay interest on the unpaid balance of the Purchase Price to the Bank as the assignee of this Agreement in accordance with Section 3 hereof, at a rate of interest of 4.50% per annum from the date funds are disbursed by the Bank as set forth in Section 3 hereof, computed on the basis of a 30 day month and a 360 day year.

2. Incorporation by Reference. The Vendor and the Township agree to all of the instructions, terms and conditions as may be outlined in the Vendor's Specifications and any supplements thereto, which are hereby incorporated by reference in full herein. In the event of a conflict in terms between this Agreement and the Specifications, the specific terms of this Agreement shall govern.

3. Assignment to Bank. The Vendor hereby irrevocably assigns this Agreement immediately to the Bank in consideration for and effective upon a payment from the Bank in the amount of the Purchase Price to the Vendor. The Township hereby consents to said assignment, except with respect to the warranties and other obligations of the Vendor set forth in Paragraph 2 and in Paragraphs 4 through 6, inclusive, of this Agreement, all of which shall remain the sole responsibility of the Vendor and shall not be assignable. With respect to the Bank, the Township hereby waives any defenses based upon warranty, failure or inability of the Vendor to perform its non-assignable obligations. To the extent that funds are disbursed to the Vendor by the Bank in accordance with this paragraph, the Township's obligation to the Bank is absolute and unconditional and shall remain in full force and effect until the amount of the payment to the Vendor by the Bank as specified in this paragraph together with interest thereon shall have been paid by the Township to the Bank, and such obligation shall not be affected, modified or impaired upon the happening from time to time of any event, including without limitation any of the following:

2011-04-27 15:57

B I MANAGEMENT

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P 3/5

(a) Any failure of title with respect to the Vendor's interest in the Equipment specified herein or the invalidity, enforceability or termination of this Agreement;

(b) The modification or amendment (whether material or otherwise) of any obligation, covenant or agreement set forth in this Agreement;

(c) The voluntary or involuntary liquidation, dissolution, sale or other disposition of all or substantially all of the assets, marshalling of assets and liabilities, receivership, insolvency, bankruptcy, assignment for the benefit of creditors, reorganization, arrangement, composition with creditors or readjustment or other similar proceedings affecting the Vendor or any of its assets or any allocation or contest of the validity of this Agreement, or the disaffirmance of this Agreement in any such proceeding;

(d) To the extent permitted by law, any event or action which would, in the absence of this clause, result in release or discharge by operation of law of the Vendor from the performance or observance of any obligation, covenant or agreement contained in this Agreement; or

(e) The default or failure of the Vendor fully to perform any of its obligations set forth in this Agreement.

It is expressly agreed between the Vendor, the Township and the Bank, by acceptance of the assignment of this Agreement, that the Township shall make all payment of principal and/or interest directly to the Bank.

4. Warranty. The Vendor warrants its Equipment as set forth in the Specifications and pursuant to the manufacturer's warranties and warrants its assembly of the Equipment. Any warranties with respect to the Equipment shall not be assigned, but shall remain enforceable by the Township.

The Vendor represents and warrants that the assignment to the Bank of this Agreement does not violate any agreement, contract or loan agreement to which it is a party, and that the Agreement has been duly executed and delivered by the Vendor.

5. Entire Agreement. This Agreement and the documents expressly incorporated by reference herein constitute the entire agreement of the parties. All prior or contemporaneous agreements, understandings, representations, and statements, oral or written, are hereby terminated.

6. Amendments. Any attempt to modify the terms of this Agreement or of any supporting document shall be ineffectual unless in writing, signed by all parties and the Township agrees to secure the consent of the Bank to any such modifications, provided that the consent of the Vendor to the modification of any of the terms of payment by the Township to the Bank shall not be required.

2011-04-27 15:58

B I MANAGEMENT

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P 4/5

7. Security; Tax Covenant. The obligation of the Township to pay principal and interest under this Agreement is a general obligation of the Township. The Township shall include in its budget and pay each year, until this Agreement is paid in full, such sum as may be necessary each year to make all payments hereunder, when due. In addition, the Township hereby pledges to levy ad valorem taxes on all taxable property in the Township each year in an amount necessary to make its debt service payments under this Agreement, subject to applicable constitutional and statutory tax rate limitations. The Township covenants that it shall comply with all requirements of the Internal Revenue Code of 1986, as amended, that must be satisfied subsequent to delivery of this Agreement in order that interest thereon be (or continue to be) excluded from gross income for federal income tax purposes. The Township designates the obligations under this Agreement as "qualified tax-exempt obligations" for purpose of deduction of interest expense by financial institutions.

8. Legislative Authorization. This agreement is made in accordance with and pursuant to Act 99, Public Acts of Michigan, 1933, as amended.

[Remainder of this page intentionally blank]



2011-04-27 15:58

B I MANAGEMENT

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P 5/5

9. Counterparts. This Agreement may be signed in any number of counterparts, which counterparts shall be considered as one and the same instrument. Facsimile copies of this Agreement shall have the full force and effect of an original document.

**PLUMMER'S ENVIRONMENTAL SERVICES**  
as Vendor

By:   
Its: Pres.

**TOWNSHIP OF ST. JAMES**

By:   
Its: Supervisor

By:   
Its: Clerk

**CHARLEVOIX STATE BANK**  
as Assignee

By: \_\_\_\_\_  
Its: \_\_\_\_\_

**EXHIBIT A**

**MATURITY SCHEDULE**

<b>DUE DATE</b>	<b>TOTAL PAYMENT</b>	<b>INTEREST</b>	<b>PRINCIPAL</b>
9/1/2011	\$ 1,869.40	\$ 755.82	\$1,113.58
12/1/2011	\$ 1,869.40	\$ 660.97	\$1,208.43
3/1/2012	\$ 1,869.40	\$ 647.38	\$1,222.02
6/1/2012	\$ 1,869.40	\$ 633.63	\$1,235.77
9/1/2012	\$ 1,869.40	\$ 619.73	\$1,249.67
12/1/2012	\$ 1,869.40	\$ 605.67	\$1,263.73
3/1/2013	\$ 1,869.40	\$ 591.45	\$1,277.95
6/1/2013	\$ 1,869.40	\$ 577.07	\$1,292.33
9/1/2013	\$ 1,869.40	\$ 562.54	\$1,306.86
12/1/2013	\$ 1,869.40	\$ 547.83	\$1,321.57
3/1/2014	\$ 1,869.40	\$ 532.97	\$1,336.43
6/1/2014	\$ 1,869.40	\$ 517.93	\$1,351.47
9/1/2014	\$ 1,869.40	\$ 502.73	\$1,366.67
12/1/2014	\$ 1,869.40	\$ 487.35	\$1,382.05
3/1/2015	\$ 1,869.40	\$ 471.80	\$1,397.60
6/1/2015	\$ 1,869.40	\$ 456.08	\$1,413.32
9/1/2015	\$ 1,869.40	\$ 440.18	\$1,429.22
12/1/2015	\$ 1,869.40	\$ 424.10	\$1,445.30
3/1/2016	\$ 1,869.40	\$ 407.84	\$1,461.56
6/1/2016	\$ 1,869.40	\$ 391.40	\$1,478.00
9/1/2016	\$ 1,869.40	\$ 374.77	\$1,494.63
12/1/2016	\$ 1,869.40	\$ 357.96	\$1,511.44
3/1/2017	\$ 1,869.40	\$ 340.96	\$1,528.44
6/1/2017	\$ 1,869.40	\$ 323.76	\$1,545.64
9/1/2017	\$ 1,869.40	\$ 306.37	\$1,563.03
12/1/2017	\$ 1,869.40	\$ 288.79	\$1,580.61
3/1/2018	\$ 1,869.40	\$ 271.01	\$1,598.39
6/1/2018	\$ 1,869.40	\$ 253.02	\$1,616.38
9/1/2018	\$ 1,869.40	\$ 234.84	\$1,634.56
12/1/2018	\$ 1,869.40	\$ 216.45	\$1,652.95
3/1/2019	\$ 1,869.40	\$ 197.86	\$1,671.54
6/1/2019	\$ 1,869.40	\$ 179.05	\$1,690.35
9/1/2019	\$ 1,869.40	\$ 160.03	\$1,709.37
12/1/2019	\$ 1,869.40	\$ 140.80	\$1,728.60
3/1/2020	\$ 1,869.40	\$ 121.36	\$1,748.04
6/1/2020	\$ 1,869.40	\$ 101.69	\$1,767.71
9/1/2020	\$ 1,869.40	\$ 81.81	\$1,787.59
12/1/2020	\$ 1,869.40	\$ 61.69	\$1,807.71
3/1/2021	\$ 1,869.40	\$ 41.36	\$1,828.04
6/1/2021	\$ 1,868.91	\$ 20.79	\$1,848.12
	\$ 74,775.51	\$ 14,908.84	\$59,866.67

9.020.370.1\115373-00003

**PLUMMER'S ENVIRONMENTAL SERVICES, INC.**  
INDUSTRIAL AND COMMERCIAL • 24 HOUR ANSWERING SERVICE  
10075 SEDROC INDUSTRIAL DR., BYRON CENTER, MI 49315  
PHONE: (616) 877-3930 FAX (616) 877-3937  
MICHIGAN WATS: (800) 878-3996

*Working Today For A Cleaner Tomorrow*

INVOICE NO.

70238

## INVOICE

SOLD TO: ST.JAMES TOWNSHIP  
PO BOX 85  
BEAVER ISLAND, MI 49782  
(231) 448-2830

SHIP TO: ST.JAMES TOWNSHIP  
PO BOX 85  
BEAVER ISLAND, MI 49782  
(231) 448-2830

Page 1

1.5% INTEREST AFTER 15 DAYS

Page 1

ACCOUNT NO.	SALES REP. NO.	PURCHASE ORDER NO.	SHIP VIA	COL	PPD	DATE SHIPPED	TERMS	INVOICE DATE	PAGE
STJAMETSMU		WWTP				05/18/11	15 days	05/19/11	
QTY. ENTERED	QTY. SHIPPED	QTY. BACK ORDERED	ITEM NO.	DESCRIPTION			UNIT PRICE	DISC. %	EXTENDED PRICE
1		1		REHABILITATED CONCRETE TANK STRUCTURE AT THE BEAVER ISLAND WWTP PER QUOTE .			59866.67		59866.67
-1		-1		CREDIT FOR REPLACEMENT OF FILTER.			700.00		-700.00
DUE TO THE INCREASED PRICE OF DIESEL FUEL WE HAVE HAD TO RAISE OUR FUEL SURCHARGE TO 13.75%.							SALE AMOUNT		59166.67
							MISC. CHARGES SALES TAX FREIGHT		
							TOTAL		59166.67

Thank You

*Thank You*

## APPENDIX F: 6-YEAR CIP – EXCERPT OF ACT 33 OF 2008

**MICHIGAN PLANNING ENABLING ACT (EXCERPT)**  
**Act 33 of 2008**

**125.3865 Capital improvements program of public structures and improvements; preparation; basis.**

Sec. 65. (1) To further the desirable future development of the local unit of government under the master plan, a planning commission, after adoption of a master plan, shall annually prepare a capital improvements program of public structures and improvements, unless the planning commission is exempted from this requirement by charter or otherwise. If the planning commission is exempted, the legislative body either shall prepare and adopt a capital improvements program, separate from or as a part of the annual budget, or shall delegate the preparation of the capital improvements program to the chief elected official or a nonelected administrative official, subject to final approval by the legislative body. The capital improvements program shall show those public structures and improvements, in the general order of their priority, that in the commission's judgment will be needed or desirable and can be undertaken within the ensuing 6-year period. The capital improvements program shall be based upon the requirements of the local unit of government for all types of public structures and improvements. Consequently, each agency or department of the local unit of government with authority for public structures or improvements shall upon request furnish the planning commission with lists, plans, and estimates of time and cost of those public structures and improvements.

(2) Any township may prepare and adopt a capital improvement program. However, subsection (1) is only mandatory for a township if the township, alone or jointly with 1 or more other local units of government, owns or operates a water supply or sewage disposal system.

**History:** 2008, Act 33, Eff. Sept. 1, 2008.



## APPENDIX G: STREET & ROAD FUND REPAYMENT RESOLUTION

ST. JAMES TOWNSHIP  
CHARLEVOIX COUNTY, MICHIGAN

**Resolution 2016-9-21 RE: repayment of interfund borrowing from Street & Road Fund**

WHEREAS, in 2010 and 2014 the Street & Road Fund loaned money to the Sewer Fund; and

WHEREAS, the loans were used to assist with maintenance of the St. James Township sewer system and sewer bond payment, and

WHEREAS, the Sewer Fund charges rates to its customers to cover the infrastructure and operating costs of the system, and

WHEREAS, the remaining balance of the loan due to the Street & Road Fund is \$96, 770.30 at March 31, 2016, and

WHEREAS, the Township desires that the amount be repaid to the Road Fund by the Sewer Fund over a period of time not to exceed six years.

NOW THEREFORE BE IT HEREBY RESOLVED:

1. The Sewer Fund will repay \$96, 770.30 to the Road Fund as follows:
  - a. 2016 - \$31,770.30
  - b. 2017 - \$13,000.00
  - c. 2018 - \$13,000.00
  - d. 2019 - \$13,000.00
  - e. 2020 - \$13,000.00
  - f. 2021 - \$13,000.00
2. The payments will be made annually on or before December 31 of each year

BE IT FURTHER HEREBY RESOLVED:

That the Clerk is authorized to make the loan payment from the Sewer Fund to the Road Fund on or before December 31 of each year.

## APPENDIX H: ADMINISTRATIVE RULES & POLICIES

St. James Township  
Sewer System Administrative Guidelines  
10/5/2015 2:06 PM

## St. James Township

### SEWER SYSTEM ADMINISTRATIVE RULES

#### BOOKKEEPING

ELECTRONIC RECEIPT OF INVOICE: Customers may request e-Delivery of their sewer invoice by completing a short application. Email [StJames.BI@gmail.com](mailto:StJames.BI@gmail.com) to obtain a form.

#### SERVICE CHARGES

SEWER USE AND RATE ORDINANCE FOR ST. JAMES TOWNSHIP

ARTICLE VIII: CHARGES FOR WASTEWATER COLLECTION AND TREATMENT SERVICES

*Section 6 - Bills:* Bills for Sewer Use Charges will be rendered monthly and will be payable without penalty within ten (10) days after the date thereon. Payments received after such period shall bear a late fee as established by the Township.

PAYMENT DUE DATE: Per Ordinance requirements, invoices are due within 10 days after the date of the invoice.

LATE FEE: Invoices that are paid after the 10 day due date, and before 20 days following the date of the invoice are considered past due, but will *not* incur a late fee. Balances that remain unpaid more than 20 days after invoice date, will incur a late fee of 5%, applied to the unpaid balance each billing period.  
*Eff. July 1, 2015*

Sewer payments are to be applied to the most recent amounts due first; followed by the next most recent amounts; with the oldest amounts due remaining until all more recent payments have been applied.

#### RATE ENFORCEMENT

SEWER USE AND RATE ORDINANCE FOR ST. JAMES TOWNSHIP

ARTICLE XII: ENFORCEMENT

*Section 1 - Enforcement:* The charges and rates for sewer services authorized under the provisions of Section 21 of Act 94 of the Public Acts of 1933, as amended, shall constitute a lien on all premises served thereby whenever any such charges or rates shall be delinquent for six (6) months or more, unless notice is given that a tenant is responsible for the payment of all such charges and rates. On April 1st of each year, the Township Clerk shall certify to the tax assessing officers for the Township, the fact of such delinquency, whereupon such delinquent charges and rates shall be entered upon the next tax roll as charges against such premises and shall be collected and the lien thereof enforced in the same manner as general taxes against such premises; provided, however, where notice is given that a tenant is responsible for such charges and service as provided by Section 21 of Act 94 of the Public Acts of 1933, as amended, no further service shall be rendered to such premises until a cash deposit in an amount established by the Township Board shall have been made as security for payment of such charges and service.

ANNUAL PAYMENT DELINQUENCY REPORT: In accordance with Ordinance requirements, the Township Clerk shall certify to the tax assessing officers for the Township on April 1st of each year, the fact of such delinquency of 6 months or more, whereupon such delinquent charges and rates shall be entered upon the upcoming summer tax roll as charges against such premises and shall be collected and the lien thereof enforced in the same manner as general taxes against such premises.

St. James Township  
Sewer System Administrative Guidelines  
10/5/2015 2:06 PM

Delinquent sewer accounts which are entered upon the tax roll are subject to an additional processing fee of 15% of the delinquent balance, also to be added to the tax roll.

*Eff. July 1, 2015*

The Township may send the delinquent sewer user a notice of such delinquency via certified mail during the last quarter of the township's fiscal year.

**TENANT RESPONSIBILITY FOR PAYMENT:** Notice is deemed given that a tenant is responsible for payment of sewer use charges and fees upon receipt of the following: 1) application to the Township by both Landlord and Tenant; and 2) Landlord deposit and replenishment of security in an amount of 10 times the property REUs times the sewer use rate in effect at the time of application or renewal.

*Eff. July 1, 2015*

Customers may request transfer of payment responsibility to a building tenant, by submitting a security deposit and completing a short application. Email [StJames.BI@gmail.com](mailto:StJames.BI@gmail.com) to obtain a form.

## PENALTIES

### SEWER USE AND RATE ORDINANCE FOR ST. JAMES TOWNSHIP

#### ARTICLE VIII: CHARGES FOR WASTEWATER COLLECTION AND TREATMENT SERVICES

*Section 7 - No Free Services:* No free service shall be furnished by the system to any person, firm or corporation, public or private, or to any public agency or instrumentality.

#### ARTICLE XIII: PENALTIES

*Section 1 - Violations; Penalties:* Except as provided in Article X, Section 1, any person who violates any provision of this Ordinance shall be responsible for a municipal civil infraction as defined in Public Act 12 of 1994, amending Public Act 236 of 1961, being Sections 600.101-600.9939 of Michigan Compiled Laws, and shall be subject to a fine of not more than Five Hundred and 00/100 (\$500.00) Dollars. Each day in which any such violation shall continue shall be deemed a separate offense. The Township Supervisor and other officials named by the Township Board are hereby designated as an authorized Township official to issue municipal civil infraction citations directing alleged violators of this Ordinance to appear in court. In addition, the Township shall have the right to bring a civil lawsuit to enforce the provisions of this Ordinance, including an action for injunctive relief to enjoin continued violations of the Ordinance.

*Section 2 - Liability:* In addition to the penalties provided in Section 1 above, any person violating any of the provisions of this Ordinance shall be liable to the Township for any expense, loss, or damage incurred by the Township by reason of such violation.



## APPENDIX I: PUBLIC HEARING NOTICE

**ST. JAMES TOWNSHIP BOARD**  
**NOTICE OF PUBLIC HEARING**  
**REGARDING**  
**DRAFT 2016 SEWER RATE STUDY**

PLEASE TAKE NOTE that the St. James Township Board will hold a public hearing on the Draft 2016 Sewer Rate Study on Monday, October 17, 2016 at 7:00 p.m. in the Township Hall located at 37735 Michigan Ave., Beaver Island, Michigan. The Board desires to receive public comments concerning the study. A printed copy of the Draft 2016 Sewer Rate Study will be available for review after October 5, 2016, at the St. James Township Hall, Beaver Island Governmental Center, and Beaver Island District Library. An electronic copy (\*.pdf format) of the draft sewer rate study may be obtained after that date, by email request to [stjamestwp.bi@gmail.com](mailto:stjamestwp.bi@gmail.com); by download at [http://www.stjamestwp.org/government\\_departments/board\\_of\\_trustees/documents.php](http://www.stjamestwp.org/government_departments/board_of_trustees/documents.php), or by contacting the Township Clerk. The public is invited to attend and present its comments on the draft sewer rate study. Written comments may be submitted at the public hearing or may be sent to the St. James Township Clerk at P.O. Box 85, Beaver Island, Michigan 49782 before the public hearing.

Persons with disabilities needing accommodations for effective participation in the public hearing should contact the St. James Township Clerk at the above address one week in advance to request mobility, visual, hearing, or other assistance.

Date: October 3, 2016

Jean Wierenga  
St. James Township Clerk

*Your ad*

**northern michigan review, inc.**

## -Receipt-

<b>Date:</b> 09/30/16 <b>Account #:</b> 178398 <b>Company Name:</b> St. James Township <b>Contact:</b> Jean Palmer <b>Address:</b> P.O. Box 85 37735 Michigan Ave. <b>City:</b> Beaver Island <b>State:</b> MI <b>Telephone:</b> (231) 448-2260	<b>Publications:</b> News Review
<b>Ad ID:</b> 133716 <b>Run Dates:</b> 10/03/16 to 10/03/16 <b>Ad Class:</b> Notices <b>Columns wide:</b> 1 <b>Total # of Lines:</b> 57 <b>Affidavits:</b> \$0.00 <b>Total Cost:</b> \$155.50 <b>Account Rep:</b> Pat Caverly <b>Phone #</b> (231) 439-9395 <b>Email:</b> pcaverly@petoskeynews.com	

**Payments:**

Method	Card Type	Last 4 Digits	Check	Amount
Gross:				\$155.50
Paid Amount:				- \$0.00
Amount Due:				\$155.50

**ST. JAMES  
TOWNSHIP BOARD**

**NOTICE OF PUBLIC HEARING  
REGARDING DRAFT  
2016 SEWER RATE STUDY**

PLEASE TAKE NOTE that the St. James Township Board will hold a public hearing on the Draft 2016 Sewer Rate Study on Monday, October 17, 2016 at 7:00 p.m. in the Township Hall located at 37735 Michigan Ave., Beaver Island, Michigan. The Board desires to receive public comments concerning the study. A printed copy of the Draft 2016 Sewer Rate Study will be available for review after October 5, 2016, at the St. James Township Hall, Beaver Island Governmental Center, and Beaver Island District Library. An electronic copy (\*.pdf format) of the draft sewer rate study may be obtained after that date, by email request to [stjamestwp.bi@gmail.com](mailto:stjamestwp.bi@gmail.com); by download at [http://www.stjamestwp.org/government\\_departments/board\\_of\\_trustees/documents.php](http://www.stjamestwp.org/government_departments/board_of_trustees/documents.php),

or by contacting the Township Clerk. The public is invited to attend and present its comments on the draft sewer rate study. Written comments may be submitted at the public hearing or may be sent to the St. James Township Clerk at P.O. Box 85, Beaver Island, Michigan 49782 before the public hearing.

Persons with disabilities needing accommodations for effective participation in the public hearing should contact the St. James Township Clerk at the above address one week in advance to request mobility, visual, hearing, or other assistance.

Date: October 3, 2016  
Jean Wierenga  
St. James Township Clerk

## APPENDIX J: PUBLIC INPUT RECORD

ATTACHMENT 1

①

Nackerman Harborfront LLC

41841 Pond View Drive

Sterling Heights, MI 48314

Sept. 28, 2016

St. James Twp.

PO Box 42

Beaver Island, MI 49782

B.I. sewer assessment board, 'WORK-IN-PROGRESS'

In reply to your latest 'Re evaluation' of sewer usage rates. Please consider the following:

1. The lower level is a post office that is inhabited by only the postmaster, not overnight, has no provisions for customer bathroom use, cooking, or any other sewer draining usage.
2. The upper level and lower den and shower is used approximately only the three prime months of summer and occasionally an early spring or early fall extended weekend.

We believe our usage is vastly less than any other island business or the great majority of year around or even seasonal residential hookups. The formula as stated is not fair to our usage. We feel our very limited usage is less than the public bathroom, the St. James Yacht Club, or the residences of Wood, both Cull residences, Cushman, Gacek, Harmon, Kocol, Marroquin, Masaini, or McDonough.

Please consider re-evaluating our usage comparable to the other usages as listed above.

Thank you,

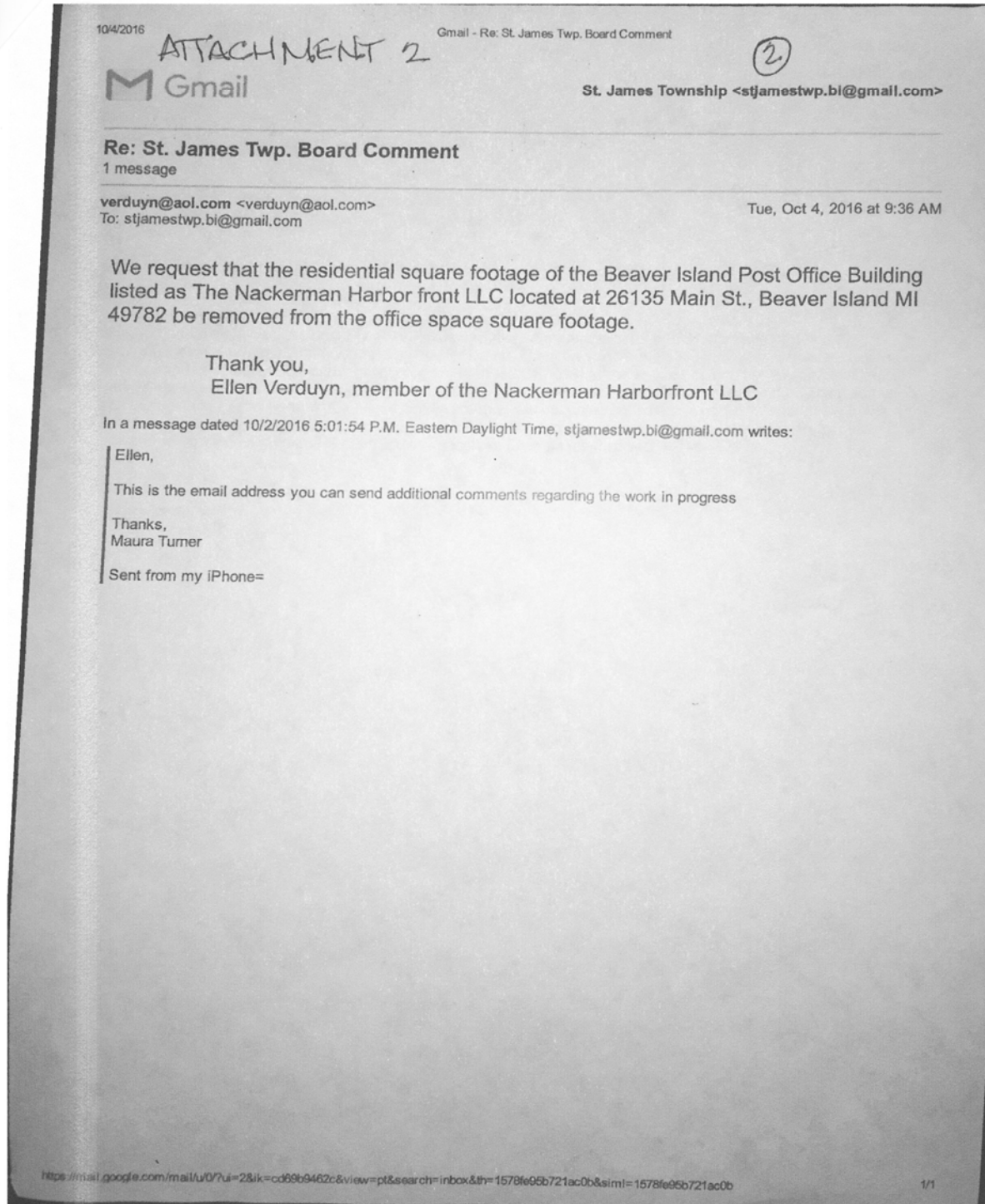
Nackerman Harborfront LLC

26135 MAIN ST BEAVER ISLAND MI 49782

[verduyn@aol.com](mailto:verduyn@aol.com)

586-739-4488





10/4/2016

ATTACHMENT 3

Gmail - StJames Township Sewer System Rev.1

3

Gmail

St. James Township <stjamestwp.bi@gmail.com>

## StJames Township Sewer System Rev.1

1 message

Hammermeister, Don <dhammer@amexnooter.com>

Mon, Oct 3, 2016 at 5:07 PM

To: "StJamesTwp.BI@gmail.com" <StJamesTwp.BI@gmail.com>

Maureen Can you please void the first email and use this one

My wife, Christina, and I own the property at 26285 Main Street. We are against the REU schedule. It has our house listed as a two-residence and 2.00/building. The house has not changed since early 1900s and it is a one-family domain. The property is taxed as a single residential property (401 RESIDENTIAL). The house has one tax bill, one electric bill and one sewer connection. The single sewer connection currently has three bathrooms, one washing machine and one kitchen connected to it. All parts of the house can be reached without using an exterior exit. My mother stays in the house for three months in the summer, and my immediate family may use it for a maximum of two weeks per year. Nor is it utilized as an income property. If there are any question, I can be reached at 219-746-5673

Don Hammermeister

10/17/2016

Re: St. James Sewer System eInvoice Initiation - stjamestown.bi@gmail.com - Gmail

[Click here to enable desktop notifications](#)

Gmail

Move to Inbox

COMPOSE

Re: St. James Sewer System eInvoice Initiation

Inbox (8)

Sent Mail

Drafts (1)

All Mail

Boomerang

Boomerang-Outbox

Boomerang-Returned

LandOwners

BIBCO

GillespieR



St. James

**St. James Township** <stjamestown.bi@gmail.com>

to Teri, Satch

Teri,

Thanks very much for your feedback about the cost of the mailings. You are correct mailing; in all 30 letters were sent via certified mail at \$6.47 each, for a total of \$194.

This Rate Study is the first since the sewer system was completed in 2002. Concern previously about rate setting, REU evaluation, etc. With this in mind, the decision was made and that the notification was documented for the record. Certified mailings are not required since the last rate study, and the number of issues under consideration this notice, but she is not solely responsible for the mailing decision.

I am copying Jean Wierenga on this email so she is aware of your concerns, which we hope this answers your feedback about the certified mailing costs. Don't hesitate to

Sincerely,  
Maura Turner

Best Regards,  
St. James Township

On Fri, Oct 7, 2016 at 4:22 PM, Teri Gacek <teri@terigacek.net> wrote:

I just received a Certified Letter from Jean Wierenga, St. James Township Clerk titled 2016 SEWER RATE STUDY. This seems beyond crazy. The postage was \$6.74 the only one who was sent a Certified Letter, I just want to go on record saying that whoever Ms. Wierenga reports to but I would appreciate that my email be passed sewer fees do not want such frivolous mailings to be a budget item.

Thanks much,  
Teri Gacek

**From:** StJames [mailto:stjamestown.bi@gmail.com]

**Sent:** Tuesday, September 27, 2016 12:42 PM

**To:** Teri Gacek

**Subject:** Re: St. James Sewer System eInvoice Initiation

Thank you. We are glad to get

No recent chats  
Start a new one

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**MWT**

**To:** stjamestown.bi@gmail.com  
**Cc:** Kevin McDonough  
**Subject:** draft schedule of REU changes for sewer

To St James Twp Board  
From Miles Trumble Chr. King Strang Hotel Club Inc board of governors

In reviewing the Draft Plan for REU changes I would make the following observations for your consideration. In spite of the name we are a private social club as opposed to a hotel, more like the St James Yacht Club than the Ellsworth Roy property which I am assuming is a motel. We do not rent out rooms, are open to members and guests only for six months of the year (the other six months the water is turned off). We have 19 rooms of which only four have baths. There are three half baths and two full baths for common usage. The most rooms I have seen in use on the Fourth of July, our busiest weekend, in the fifteen years I have been a member, is six. The remainder of the season the average occupancy would be one to two rooms with many weeks of 0. There is no cooking allowed anywhere except the old hotel kitchen. I do not understand what has changed to warrant the recommended change from a 3.00 REU value to a 9.50.

Thank you for your time and consideration.

Miles Trumble  
10/11/16



Bob and Kathy Tidmore  
26025 Main Street  
Beaver Island, MI 49782  
231-448-3088

October 16, 2016

St James Township  
PO Box 42  
Beaver Island, MI 49782-0042

Reference Sewer Rate Study

Dear Sir or Madam;

I am writing this letters as a St. James Township resident and a member of the Board of Directors of the Preservation Association of Beaver Island (PABI) that operates the Beaver Island Community Center, a user of the sanitary sewer system. I have comments concerning the following sections of the report:

**Section 1.2.3 System Repair and Improvements**

The report mentions work done on the system in 2011 however additional details should be included including:

1. What was the scope of work for the \$60,000? The taxpayers were promised an explanation but it has never been given.
2. Is there a warranty? It was stated in public meetings that the "work" was fully warranted.

**Section 1.2.7 Finances**

1. This report should list the lawyers and forensic auditors report report on the conditions of the sewer fund and the and their cost.
2. Were the monies for the cost of the lawyer and auditors charged to the sewer fund or the General Fund? (Page 8 of the report) The sewer fund should not be required to pay for the failure of the Township Government to properly manage the sewer fund.
3. The cost of this report and other administrative expenses should not be borne by the users of the septic system. It is not their fault that billing was not done properly and financial errors were made. St. James Township should pay for those costs.

**Section 2.1.1 Operational**

1. The township office responsibility for proper billing and fund accounting should be spelled out in detail.

**Section 3.1.2 Capital Improvement Plan**

1. What is the "Truck Replacement" (Item 10)?
2. Item 11 (Computer Replacement)?



**Section 3.2 REU Values**

1. Beaver Island Boat Company
  - a. It is my understanding that effluent from the ferry boats are discharged into the septic system during the spring and fall runs (when they leave the island at 8:20) due to the short turnaround time on the mainland. If this is correct does the REU factor include this?
2. Beaver Island Preservation Association (the proper term the is Preservation Association of Beaver Island).
  - a. I believe Jack Gallagher commented on this but the REU states it (the Community Center) is a restaurant without a bar. Food served at the Center is prepared off-site. The facility is equipped with a grease trap too.

**Section 4.3 Operational**

1. This should be expanded to include a review of the original designs assumption and analysis of the systems design capacity. If there is additional capacity one would suspect that grant monies are available to increase the number of hook-ups to the system, which from an environmental standpoint is desirable. Additionally if additional capacity is possible, group homes or other clustered housing would be possible by eliminating the need for individual septic systems.

Excellent report, any questions please contact me.

Sincerely

Robert L Tidmore

## APPENDIX K: RECORD OF DECISION

## MEMO

DATE: 10-Nov-2016  
***{Brackets '}' indicate action, decisions, or discussion from the Board of Trustees meeting of 11-Nov-16}***

TO: St. James Township Officials

FROM: William Haggard, Kathleen McNamara, and Maureen Turner

RE: Follow-up to Public Input

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The following Rate Study public input summary has been prepared concerning the public hearing held on October 17 and 19, 2016. The issues identified below have been grouped into issues we've identified where no board action is necessary; issues which we feel will require more research before action can be taken; and those issues for which we have reached a recommended course of action.

The ordinance requires that the 2017 Rate Study must be initiated after the end of the fiscal year on March 31, 2017, and be completed by July 29, 2017. Research can be completed before that time to obtain complete information on Section 2 items.

### **SECTION 1: TOWNSHIP BOARD ACTION NOT REQUIRED**

1. Previous special assessments and sewer construction issues were raised during the Rate Study Public Hearing. Although they are important, the rate study is limited to use fees only. These discussions included:
  - a. *Special assessments are supposed to be based on need and value.*
  - b. *PA 188 was violated because you can't assess more than 15% in any year of the assessed value in a special assessment ever.*
  - c. *Communication issues were encountered during the special assessment phase, relative to cost of construction and also responsibility of the customer to maintain the system. For example, the price of construction went from 200k to over 500k.*
2. Items that can be explained in the Rate Study Narrative include:
  - a. *Annual budget originally 13,000 (2002); now is projected at triple that figure. Inflation hasn't changed that much. Where is this money going, and what is it for? Rates represent a 50% increase over the last rate adopted by the board. Businesses in the system are not competitive as compared to those outside.*

- b. *Cost of certified mail is prohibitively expensive and a waste of money. Conversely, registered letters are required if it's a small group of people affected.* The Rate Study will state that notifications will follow legal requirements.
- c. *2011 Scope of work and warranty explanation.*
- d. *Indication of the Township's decision to contribute on an at-large basis.*
- 3. *Information related to the original system design. Clarify the history of the REU establishment (i.e. front foot, square footage, etc.).* Documents are available for viewing in the township offices.
- 4. *The school district addition to the sewer system would be very beneficial to the system; under capacity? Sewer is an asset to the community - should capitalize on it.*

## **SECTION 2: ISSUES THAT NEED MORE RESEARCH OR FUTURE ACTION**

- 1. *Repayment to the Street & Road Fund annually; suggestions to take from general fund as part of public good or get the investment from increased REU fees.*
- 2. *Is the system designed at maximum capacity, or is there space for more development? If you include the REUs purchased for future capacity?*
- 3. *Policy needed on whether to charge those whose REUs increased, the connection fee of \$3,125. Whether those with REU investment can sell their extra shares. If anyone else has to connect would they be required to pay a connection fee?*
- 4. *Should any part of the truck purchase be included in the sewer system budget? Computer replacement?*

## **SECTION 3: CUSTOMER INPUT WITH RECOMMENDATIONS FOR REVISIONS**

- 1. *Should certain services for technical assistance be allocated to the sewer fund or another fund: For billing? For the rate study? For administrative sewer work? For other work for the township? Recommendation - billing services for the sewer system be paid from the sewer use account; and all administrative/technical services after 4/1/2015 be designated as general fund expenses. FY 15/16 amount: \$9,456.25; FY 16/17 YTD amount: \$9,293.68. **{Vote in favor 11-Nov-16}***
- 2. *Should professional services for audit and legal be allocated to the sewer fund or another fund? These services are currently being paid from the general fund. We believe this is the appropriate fund expense. Recommend no action on this item, and payments continue to be made from the general fund. **{No action taken}***
- 3. *Late fees are not reasonable, especially because they are compounded. Research has been completed, that shows that the late fees being charged by the township are not out of line with that which other area communities are charging; some charging 10% compounded each month. Michigan Township Association also has indicated that this an acceptable late charge system for Use Fees. Recommendation - Reduce the late fee from 5% to 3% per month, applied to the unpaid balance each month, effective January 1, 2017, not being retroactively applied. **{Vote in favor 11-Nov-16}***
- 4. *Seasonal usage/intensity of use is less, therefore should not be billed as much. However the system must be maintained regardless of off-season flow rates. This can actually increase maintenance needs. Currently, the system is billed on a 'readiness-to-serve'*



- basis. It is imperative that the Township maintain this method of cost recovery.  
Recommendation – We recommend no action be taken. **{No action taken}**
5. *Needs to be other billing structures evaluated, such as base fee for all and REU split of the remainder, public good participation for St. James Township and/or island-wide.* The ordinance stipulates that the rates are to be split based upon proportionate REU values of customers in the system. St. James Township can participate through administration of the system, grant applications, and technical services, etc. Recommendation – no action at this time, assuming that technical assistance not related to billing be assumed by the general fund. See Item 1, above. **{No action taken}**
  6. *Non-residential rates should not be based upon the gross square footage. Island businesses have a dis-proportionate amount of storage due to the locale.*  
Recommendation – measure long-term storage areas of island businesses, and apply the warehouse REU rate of 0.1 per 1000 sf. to these areas. **{Vote in favor 11-Nov-16}**
  7. *Issue of grease in the sanitary sewer system: Policy needed.* Recommendation – Perform system inspection **{Using an outside engineering firm}** in 2016 as previously authorized. Perform user site inspections at a minimum frequency of every other year, or when problems are suspected. If problems are encountered at any other time, inspect premises of upstream customers to determine corrective actions. **{Vote in favor 11-Nov-16}**
  8. *PABI - Food is not prepared onsite - request revision to computation.* Facilities are available for food preparation, and foodservice is available. This service can be dropped or started anytime. Recommend that no action be taken. **{No action taken}**
  9. *Nackerman: A portion of the first floor is included in the residential. Request removal of this area from the office computation.* Recommendation – Maintain the original designation of 1.58 REUs for this property. **{Vote in favor 11-Nov-16}**
  10. *Hammermeister: House is fully connected with only 1 point of entry, 1 electric and 1 sewer connection. All parts of the house are accessible from anywhere. Requests that the house be returned to designation as a single family home, not a duplex.* This is currently designated as single family on the REU schedule, and tax records agree.  
Recommendation – Return Hammermeister to a designation of 1.0, for a single family home. **{Vote in favor 11-Nov-16}**
  11. *Yacht Club Membership: Work-in-Progress shows an estimate of 50 members, but correct amount = 18.* Recommendation – revise the REU value to 1.49.
  12. *King Strang: Request that it be categorized as a private social club like the St. James Yacht Club; not a hotel. Rooms are not rented; are only there for member use. Bedrooms are a key factor when considering usage for sanitary sewer design.* Recommendation – That those 4 rooms which have private baths be classified as motel at 0.4 REU/room, and the remaining 15 rooms that do not have private baths be classified as rooming house and the remaining rooms be classified as boarding house, at 1.0 REU/premise + 0.25 REU/room. Total REU value would be  $(0.4*4)+((0.25*15)+1.0) = 6.35$ . **{Vote in favor 11-Nov-16}**
  13. *Power's Do It Best Hardware (new building) – Basement space should be categorized as retail and included in the count.* This space cannot be used as retail due to building code restrictions. Recommendation – that the basement space be considered warehouse, with



a REU value of  $0.1 \text{ REU}/1,000 \text{ sf} \times 3,972 = 0.40$  be added to the remainder of the building, for a total value of 4.59. **{Vote in favor 11-Nov-16}**

14. **Hodgson – Retroactive adjustment of REUs.** As outlined in Item 6, above, an adjusted REU computation based on storage use has been included. Previous board action indicates that consideration will be considered to retroactively apply the REU adjustment from April 1, 2015 to current. **Recommendation** – That the REU values be retroactive to 01 April, 2015, per previous board agreement with Mr. Hodgson, with an amount to be credited being \$1,540.80. **{Vote in favor 11-Nov-16}**

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#### RATE STUDY RECOMMENDATIONS

1. Adopt the revised REU Schedule, version 1.1. **{Vote in favor 11-Nov-16, with the correction that the version be stipulated as 1.2}**
2. Adopt the Capital Improvement Plan (CIP), as shown in the Rate Study, with the understanding that the CIP has no bearing at this time on the establishment of rates. The CIP will be revisited in 2017. **{Vote in favor 11-Nov-16}**
3. Set rates at \$33.00/REU, based upon:

Sewer Fund Expenses during 2015/2016	\$ 35,217
Street & Road Fund – payment of sewer use fees back, annually	\$ 13,000
Transfer of administrative/technical work to the general fund	(\$9,456)
<b>Net Expense</b>	<b>\$38,761</b>

Based upon last year's expense: Anticipated average monthly expense:

$$\text{\$38,761/yr.} \div 12\text{mo./yr.} = \text{\$3,230.08/mo.}$$

Using 98.06 REUs:

$$\text{\$3,230.08/mo.} \div 98.06 \text{ REUs} = \text{\$32.94/REU}$$

The schedule of REU values shows projected rates on the right side, based upon a rate of \$33.00/REU. **{Vote in favor 11-Nov-16}**

4. Adopt the Rate Study as revised, with items remaining to be resolved, as shown in Section 2 of this memo, to be included in the 2017 Rate Study. Revisions to the study, as decided by the board today, will be incorporated into the final report. **{Vote in favor 11-Nov-16}**