

Whatcom County Fire District #5
Point Roberts Fire Department

2030 Benson Road, Suite A
Point Roberts, Washington, 98281

Regular Meeting of the Board of Commissioners

July 11th, 2018

MINUTES

A. CALL TO ORDER

The meeting was called to order at 4:00 p.m. by Chairman Meursing.

In Attendance: Commissioner William Meursing
Commissioner Virginia Lester
Commissioner Pat Harper
Chief Christopher Carleton
Financial Manager Patty Markel, via teleconference
Recording Secretary Linda Hughes

Guests: Robin Nault
Bruno Moras
Margaret Moras
Vic Riley
Margo Getsinger
Pat Grubb
Anthony Kelley
Assistant Chief John Shields

B. PUBLIC COMMENT

None

C. BOARD ACTION

C.1 Approval of the Minutes of the Regular Meeting of June 13, 2018

MOTION: Commissioner Lester moved to accept the Minutes of the Regular Meeting of June 13, 2018 as presented. The motion was seconded by Commissioner Harper. **Motion passed 3 – 0.**

C.2 Approval of the Minutes of the Special Meeting of June 14, 2018

MOTION: Commissioner Lester moved to accept the Minutes of the Special Meeting of June 14, 2018 as presented. The motion was seconded by Commissioner Harper. **Motion passed 3 – 0.**

D. FINANCIAL MANAGER'S REPORT

D.1 Financial Report

Financial Manager Markel presented the monthly financial report as submitted.

D.2 Approval of Fire District Vouchers

MOTION: Commissioner Harper moved to accept the Vouchers in the amount of \$20,014.52 for payment. The motion was seconded by Commissioner Lester. **Motion passed 3 – 0**

D.3 Approval of Fire District Payroll

MOTION: Commissioner Harper moved that payroll in the amount of \$17,401.33 be approved for payment. The motion was seconded by Commissioner Lester. **Motion passed 3 – 0**

D.4 Void and Reissue Lost Warrant

MOTION: Commissioner Lester moved to Void and Reissue the lost warrant payable to NWFRS, for fire training services, in the amount of \$750.00. The Motion was seconded by Commissioner Harper. **Motion passed 3 – 0**

D.5 Resolution 2018-02 – Cancellation of Warrants

MOTION: Commissioner Lester moved to accept Resolution 2018-02 cancelling stale dated warrants, with a total value of \$811.00. The motion was seconded by Commissioner Harper. **Motion passed 3 - 0**

D.6 Budget Update

There remains in the budget 58.03%, as compared with 54.31% budget remaining for the same period last year.

E. CORRESPONDENCE

Chief reported receiving a \$4,000.00 grant from a local individual in Point Roberts, to be used solely for the purchase of Arcman training, which grant, and support, is very much appreciated by this District.

Chief reported no other correspondence.

F. CHIEF'S REPORT

Chief Carleton presented his Chief Officer Report, which was read and submitted.

Chief reported that the District has received an AFG grant award number, indicating the award of a grant in the amount of approximately \$10,000.00 to be used for an SCBA test fit.

Chief reports that he is looking into additional grant opportunities.

G. UNFINISHED BUSINESS

G.1 Review and Approval of Capital Facilities Plan

Chief summarized the presentation he gave at the Special Meeting of the Commissioners on June 14th, and discussed the various alternatives presented and discussed at that meeting. Commissioners discussed the various percentage options and how each affected the overall 18-year plan, the District's projected needs, and funding. Chief recommends re-visiting this Plan every few years to make necessary adjustments where identified so the District is not left unprepared at some point in the future.

Commissioner Lester indicates her preference for a higher percentage rate now, because it would be easier to reduce it later than to increase it.

Commissioner Harper recommends not going any higher than the projected 82% scenario now.

MOTION: Commissioner Harper moved to accept the Capital Facilities Plan with the projections set at 82 / 18%. The motion was seconded by Commissioner Lester. **Motion passed 3 – 0**

Further discussion ensued regarding the residential/commercial ratio and the potential future mitigation fees, how they are levied, collected and utilized. There was a question of how the funds are handled if they are not utilized after collected. Chief assured the Commissioners that he would make sure the funds were utilized, but offered to look into the question and find out what would happen in such a scenario.

H. NEW BUSINESS

H.1 Renewal of Insurance, Tony Kelley

Tony Kelley took the floor to address the Commissioners, saying that he is here to obtain authority to renew the District's insurance policy, which is coming due in September. He continued to say that he was here in August of last year for this purpose, and at that time had been asked to address the Commissioners about the insurance policy earlier in the year, which is why he is here in July.

Commissioner Meursing asked about the Umbrella rider at a cost of \$7,820.00. Mr. Kelley responded yes, that the commissioner had correctly read the policy in that regard. Mr. Kelley then discussed the liability coverage, the commissioner coverage, and the various types of claims that could be covered with the rider, which adds 10 more claims of \$1 million to the policy, than the general policy coverage of just 1 claim of \$1 million.

Commissioner Lester asked for definition of "inland marine" coverage. Mr. Kelley responded that insurance began for marine coverage but then evolved to cover structures, vehicles and other insurables on land, and was then termed "inland marine."

Mr. Kelley continued his presentation of varying coverages across Districts, some with 20 and 30 million dollar coverages. He strongly recommends keeping the additional umbrella rider in the policy.

Commissioner Meursing asked why the umbrella is necessary, and why the insurers simply don't offer a general policy with higher claims capacity and do away with the necessity of the umbrella. Commissioner Meursing expressed his displeasure with this model that was essentially forcing the District to purchase the high priced umbrella rider just to achieve adequate coverage. Mr. Kelley responded that this style of policy is the industry standard, which is recommended and offered to insurance brokers for their customers. Commissioner Meursing reiterates that he wants his concerns reflected in the record, that he disapproves of this type of policy with the general insurance offered being inadequate requiring additional costly umbrella riders.

Commissioner Harper asked Mr. Kelley approximately how many claims have been paid out in Whatcom County in the last three years. Mr. Kelley responded that a number of claims have been paid out, saying that they are typically auto accidents and a few death claims.

Commissioner Lester commented that she surely hoped that tragedy would never happen but for comparison purposes wanted to know the cost difference of a \$2 million primary and no rider? Mr. Kelley reiterated his earlier assertion that the hypothetical policy Commissioner Lester was asking about was simply not available.

Chief Carleton said that \$27,390.00 is spent on insurance, which is 6% of the District's budget. He too does not like the cost of it but is a big supporter of proper insurance coverage. He offered a few scenarios where under-coverage could devastate the District in the case of a major incident.

Commissioner Meursing offered that he would go along with whatever his fellow Commissioners decided to approve, but again reiterated his concern with the high cost and the inflexibility of insurance companies.

After continued discussion of alternative policies, Commissioner Meursing offered that our District is paying more for insurance than Orcas Island District and they have 7 stations and a lot more equipment than we will ever have. Mr. Kelley offered to review their policy, although he is not their insurance broker.

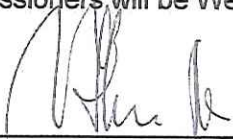
Chief Carleton indicated that District 5 did submit two claims to the insurance company this past year, for a total payout received by the District of approximately \$10,000.00. Chief also added that District 5 used to belong to a pooled insurance group, but in recent years opted out of that pool and went with individual district insurance because the thinking at that time was that if there was a major catastrophe that affected many communities outside of our own, the possibility that our District may never receive that insurance support if needed and exhausted by mainland communities which would receive the support first.

After further discussion, it was agreed by Commissioners Lester and Harper that they would prefer our District to have the primary, plus the umbrella, as recommended by Kelley Insurance. Commissioner Meursing also agreed to accept the policy as recommended. The proper insurance documents will be signed after the adjournment of the meeting.


I. ADJOURNMENT

As there was no further business, Commissioner Harper moved to adjourn the meeting. Commissioner Lester seconded the motion. **Motion passed 3 – 0**

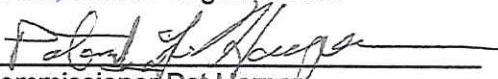
The next Regular Meeting of the Board of Commissioners will be Wednesday, August 8th, 2018, at 4:00 p.m.



Commissioner William Meursing



Commissioner Virginia Lester



Commissioner Pat Harper

Dated August 8, 2018

Attest: 

Recording Secretary Linda Hughes

FINANCIAL REPORT
July 11, 2018

**WHATCOM COUNTY
FIRE DISTRICT 5**

July warrants total \$20,014.52. The total for payroll is \$17,401.33, including Chief Carleton’s salary of \$5,000.00 and Assistant Chief Shield’s pay of \$2,958.33. There were two events for the commissioners and the secretary.

The total payout for volunteers (warrants included) is \$11,970.00.

The June financial statements are in your meeting books.

We need a motion to approve the warrants and payroll for July as presented.

Respectfully,

Patty Markel
Finance Manager

2018 Budget Remaining – 6/30/18	
Legislative	84.74 %
Administrative	52.02 %
Suppression	60.07 %
Suppression Training	55.23 %
Maintenance	49.45 %
Vol. FF EMS	56.35 %
EMS Training	59.27 %
Total Budget Remaining:	58.03 %
<i>6/30/17 Budget Comparison:</i>	<i>54.31 %</i>

Warrants – Items over \$1,000 ~	
Shell	\$ 1,217.27
National Hose Testing	\$ 2,017.60
US Bancorp (Credit Card)	\$ 6,706.12
<i>Includes:</i>	
Halligan	\$ 1,300.00
Digital Combustion	\$ 1,319.50

Whatcom County Fire District 5
Chief Officer Report
July 2018
For June 2018

Point Of Information

1. AFG Award Number For SCBA Fit Tester
2. Looking at more grant opportunities

Apparatus

E58	No report	E5802	No report
B58	No report	U5802	No report
A58	No report	A5802	No report
C58	No report		

Member Roster

42 Members (23 Canadian / 10 Point Roberts / 9 County)

- 4 Paramedics / 15 EMTs (7 AEMT) / 3 Ambassadors / 35 Firefighters

Volunteer Hours 2839

Volunteer Payroll 14124

Combined Chief Hours (Chief 189.5 /// Asst. Chief 176.5) Total Chief Hours = 366

Incidents

Total Calls (32)

EMS Calls (13)

<u>Transports:</u>	Saint Joseph Hospital (4)	Bellingham FD Medic (0)
	Airlift Northwest (1)	North Whatcom Fire Rescue (0)
	No Transport (8)	Ferndale FD Medic (0)

Public Service (3) ----- CARES/MIHC (2) ----- Agency Assist (0)

Fire Classification (14)

(4/5*) Outdoor Burns - permit/illegal* /// (0) Smoke invest. /// (1) False Alarms /// (0) Vehicle Fire
(1) Power Lines Down /// (1) Structure /// (0) Water Problems /// (0) Boat /// (0) Animal Rescue ///
(0) Chimney Fires /// (2) Grass Fire /// (0) Gas Leak /// (0) Down Tree /// (0) Plane Emergency
(0) Hazmat