

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

August 14th, 2024

MINUTES

In Attendance: Commissioner Virginia Lester
Commissioner Norm Katz
Chief Christopher Carleton
Financial Manager Markel
District Secretary Linda Hughes

Absent: Commissioner Pat Harper

Guests: Assistant Chief Shields
All Point Bulletin, P. Grubb
Tony Kelley, Kelley Insurance

A. CALL TO ORDER

The meeting was called to order at 4:06 by Commissioner Lester, after resolution of some technical sound issues which delayed the start of the meeting.

B. PUBLIC COMMENT

None at this time.

C. BOARD ACTION

C.1 Approval of Minutes

MOTION: Commissioner Katz moved to approve the Minutes of the Regular Meeting of July 10th, 2024 as presented. The motion was seconded by Commissioner Lester

Motion passed 2 – 0

D. FINANCIAL MANAGER'S REPORT

D.1 Financial Report

Financial Manager Markel presented the financial report as submitted.

D.2 Approval of the Fire District Vouchers

Commissioner Lester asked for clarification of the expenses over \$1,000. Assistant Chief John Shields reviewed each one noted on the financial report.

MOTION: Commissioner Katz moved to approve the Vouchers in the amount of \$46,269.67 for payment. The motion was seconded by Commissioner Lester. **Motion passed 2 – 0**

D.3 Approval of Fire District Payroll

MOTION: Commissioner Katz moved that payroll in the amount of \$20,186.95 be approved for payment. The motion was seconded by Commissioner Lester. **Motion passed 2 – 0**

D.4 Budget Update

Financial Manager Markel's financial report indicates that 49.61% of the budget remained at the end of July compared with the July 2023 amount remaining of 49.88%.

E. CORRESPONDENCE

Chief reports no correspondence.

F. CHIEF'S REPORT

Chief Carleton submitted and reviewed his report for the month of July, 2024.

Chief reported on the upcoming annual Open House to be held on August 24th from 11:00 am to 3:00 pm.

Chief is very pleased to announce the award of one of the AFG grant applications he had submitted, to replace portable radios in the amount of \$241,000.00. He added that the District will still need to replace the mobile radios, which are no longer covered by AFG grant funding.

E5803 is in need of brake repair, which Chief reported is expected to cost around \$6,000.00

The District currently has 51 members, but only two firefighters live in Point Roberts, Chief and Assistant Chief.

Total calls for the month were 55. The volunteer hours for this month totaled 3,288. There were 18 EMS calls. It was a busy month.

G. KELLEY INSURANCE

Tony Kelley was welcomed to the meeting and invited to give his presentation by Commissioner Lester.

Mr. Kelley thanked the Commissioners and Chief Carleton for the opportunity to present his proposal for insurance coverage for the District for the coming year.

Mr. Kelley reviewed in depth the various asset values and proposed coverage. The Fire Hall is currently valued at \$4,072, 237 and contents are valued at \$488,668 for a total of \$4,560,905. There has been one change to the policy with respect to the building asset, which was the addition of the new radio tower, which added about \$150.00 per year to the cost of premiums.

Mr. Kelley reviewed ancillary coverages, including liability, mobile equipment, drone, ATV, etc. He reviewed coverages of all vehicles and apparatus.

In conclusion he reported that the annual premium for this policy is \$49,856.00, which is an approximate increase of 15% (\$7,000.00) over last year, which is attributable to the property value increase, a new vehicle and the tower. Mr. Kelley thanks everyone and looks forward to attending the annual Open House.

Commissioner Katz asked Mr. Kelley about the cyber coverage, specifically whether Mr. Kelley had ever seen a claim from such an event. Mr. Kelley responded affirmatively, noting that they have seen events of this nature, mostly the hostage or Trojan horse style of cyber crime, where a database is hacked and held for ransom. One case in particular involved a \$1,500 ransom that was paid and then ultimately it was discovered that the computer backup company was negligent in allowing the attack.

Commissioner Lester asked Chief Carleton if he had any comments on the insurance proposal. Chief had no questions but took the opportunity to remind the Commissioners that District 5 has much better coverage as an independent than it did when it participated in a pooled insurance plan, which was less expensive but didn't offer secure coverage in the event of catastrophic losses.

Commissioner Lester agreed, noting that it is important to make sure the District is appropriately covered, and adding that cyberattacks seem to be on the rise.

Mr. Kelley noted that all industries' insurance premiums have been affected by the rise in cyber terrorism, but anticipates that this type of coverage will plateau and the

increases shouldn't be as high, maybe as early as next year or certainly within the next couple of years.

MOTION: Commissioner Katz moved to accept the proposal for insurance coverage from Kelley Insurance as presented. The motion was seconded by Commissioner Lester. **Motion passed 2 – 0**

H. NEW BUSINESS

Chief reported having engaged a new architect to design the projected new building to be constructed in the future, to house the anticipated new ambulance. He reported that the drawings and engineering will cost approximately \$6,000.00

MOTION: Commissioner Lester moved to approve the expenditure of \$6,000.00 toward drawings and engineering plans of a proposed new building. The motion was seconded by Commissioner Katz. **Motion passed 2 – 0**

Chief thanked the Commissioners for that approval and noted that he had still not heard whether the AFG grant application for the ambulance had been awarded. He expects to hear the results of the application within the next couple of weeks.

Chief reported from Dallas, as he is attending a Fire Chiefs Conference there. He reported having made some great connections, specifically with a representative from Verizon whom he spoke with at length about the cell coverage in Point Roberts. He also spoke with a representative of Motorola about radios.

Commissioner Harper arrived and joined the meeting.


I. ADJOURNMENT

As there was no further business, Commissioner Harper moved to adjourn the meeting at 4:41 pm. Commissioner Lester seconded the motion. **Motion passed 3 – 0.**

The next Regular Meeting of the Board of Commissioners will be ^{September} ~~August~~ 14th, 2024, at 4:00 pm.



Commissioner Virginia Lester



Commissioner Norm Katz



Commissioner Pat Harper

Dated

November 13 / 24

Attest:


Recording Secretary Linda Hughes