

January 7, 2010

The Board of Fire Commission Fire District #1 Borough of Englishtown, State of New Jersey, convened on Thursday January 7, 2010 regular scheduled meeting of the Board, in the Formal Meeting Room of the Englishtown Fire Department, 3 South Main St. Englishtown, New Jersey.

The meeting was called to order at 8:03 P.M. by Chairman T. Frueh
Sunshine Statement by Joseph D. Youssouf

Statement is hereby given that adequate notice of this meeting was given by:

1. The mailing of said notice to the Asbury Park Press.
2. The prominent posting of said notice at the Englishtown Fire Department.

Roll Call showed the following members in attendance:

Present: T. Frueh, M. Galasso, T. Kirkland, and P. Cooke

Absent: G. Maresca

Public Budget Hearing

The Public Budget Hearing was opened to the public for comment by Chairman T. Frueh

Public Comments: None

A motion was made to close the Public Budget Hearing by M. Galasso and Seconded by T. Frueh

Ayes: T. Frueh, M. Galasso, Kirkland, and P. Cooke

Absent: G. Maresca

Budget Adoption

Resolution 2010-1

Whereas the Board of Fire Commissioners Fire District # 1, Englishtown Borough has introduced and adopted the annual budget for the year 2010 which reflects total revenues of \$424,350, which includes the amount to be raised by taxation of \$389,067.00. Offered by T. Frueh and Seconded by P. Cooke.

Ayes: M. Galasso, P. Cooke, T. Kirkland, and T. Frueh.

Absent: G. Maresca,

Minutes: Minutes for December 3, 2009 were tabled until the February meeting

Financial: The Treasurer's Report was given by M. Galasso with a recommendation to pay the attached bill list for the Month of January, 2010 in the amount of \$22,118.73.

Offered by P. Cooke and Seconded by: T. Frueh and Motion passed by a roll call vote:

Ayes: T. Kirkland, P. Cooke, M. Galasso, and T. Frueh

Absent: G. Maresca

Legal and Audit:

Elections: The annual election for the year 2010 is scheduled for February 20, 2010
Nominating petitions are due back by January 22, 2010

Resolution 2010-02

Whereas The Board of Fire Commissioners Fire District No. 1 Borough of Englishtown has adopted a temporary budget which reflects fourteen percent of the total appropriations of the 2010 budget in the total amount of \$59,134.60; Motioned by T. Kirkland and seconded by P. Cooke.

Ayes: T. Kirkland, M. Galasso, P. Cooke, and T. Frueh
Absent: G. Maresca

Chief's Report: See attached

Department Engineer's Report: See attached

Truck Committee: See old business.

Correspondence: N/A

Insurance: N/A

Old Business:

Resolution 2010-03

Resolution of The Board of Fire Commissioners authorizing change orders for the new Crimson fire engine. Motioned by P. Cooke and seconded by M. Galasso

Ayes: T. Frueh, T. Kirkland, P. Cooke, and M. Galasso
Absent: G. Maresca

New Business:

T. Kirkland proposed looking into adding a heating unit to the Engineer's Office.

Public Open Portion: N/A

Meeting Adjournment: at 8:58 PM after a motion by T. Kirkland and a second by P. Cooke and approved by roll call vote.

Certified at the February 5, 20¹⁰~~09~~ meeting: _____



JAN 2010

Account Name	Period	Check #	Amount
Avaya			
Bd of Ed	Nov + Dec FUEL		
Brier's Auto	AUG + OCT.	2905	151.21
CONTINENTAL FIRE	DEC	2906	1070
FREBOLD CARTAGE	Nov + Dec	2907	
FIRE & SAFETY.	1277 JAN DEC	2914	304.61
GANNETT.	Nov + Dec	2915	175.84
J C P & L	TOWER DEC + NOV	2916	43.09
J C P & L	NOV + DEC	2911	1071.29
McNeil & Co A+H	4th installment DEC	2912	963.50
Midstate Radio.	DEC	2913	69.30
N.J GAS	DEC	2908	-247.84
PANTANO Equipment	JAN DEC.	2909	-342.71
VERIZON	TOWER Dec.		
VERIZON	Phone SERVICE Dec	2910	152.54
VERIZON	Cell	2917	349.53
Withum Smith & Brown	Audit. Dec.	2918	8000. -
JOE YOUSSEUF		2919	7416.27
English town RELIEF ASS.		2920	1600 -
RELIABLE	System Inspection DEC 2921		161 -
			22118.73

1/7/10

**RESOLUTION OF THE BOARD OF FIRE COMMISSIONERS
FIRE DISTRICT NO.1 BOROUGH OF ENGLISHTOWN APPROVING
CHANGE ORDER NO.1 TO THE CRIMSON FIRE, INC CONTRACT
FOR THE MANUFACTURE OF A NEW PUMPER FIRE APPARATUS**

WHEREAS; The Board of Fire Commissioners heretofore awarded a contract to Crimson Fire, Inc. for the manufacture of one new custom built pumper fire apparatus at a total price not to exceed **FIVE HUNDRED SEVENTEEN THOUSAND ONE HUNDRED ONE DOLLARS (\$517,101.00)**; and

WHEREAS; Subsequent to the execution of said contract, the Board received a request from the Truck Committee of the Volunteer Fire Company to authorize Change Order No.1 to said contract for the purpose of making modifications and improvements to the vehicle's plans and specifications previously approved by the Board; and

WHEREAS; The proposed change order will increase the total price of the contract by **SIX HUNDRED SEVENTY EIGHT DOLLARS (\$678.00)** which amount does not exceed twenty percent (20%) of the original contract value; and

WHEREAS; It is the considered opinion of the Board that proposed Change Order No.1 is necessary, desirable and in the public interest.

NOW, THEREFORE, BE IT HEREBY RESOLVED by the Board of Fire Commissioners of Fire District No.1 Borough of Englishtown that Change Order No.1 to the contract awarded to Crimson Fire, Inc. for the manufacture and delivery of one (1) new custom built Pumper fire apparatus totaling **SIX HUNDRED SEVENTY EIGHT DOLLARS (\$678.00)** be, and the same is hereby approved and authorized.

BE IT FURTHER RESOLVED that a certified true copy of this Resolution be forwarded to Crimson Fire, Inc. by the Clerk of the Board.

Moved by:

Seconded by:

Roll Call Vote:

Ayes

Nays

Absent

Abstain

Certified to be a true copy of a Resolution adopted on the ____ day of _____, 2010 by the Board of Fire Commissioners Fire District No.1 Borough of Englishtown.

_____, Clerk

Board of Fire Commissioners
DISTRICT 1
OF THE
Englishtown Fire Department
POST OFFICE BOX 1
ENGLISHTOWN, NJ 07726

January 6, 2010

Depository Trust Company
Dividend Department – 25th floor
55 Water Street
New York, NY 10041

Dear Mr. Faith:

On December 16, 2009, \$1,840.00 was wired you. Of this, \$920.00 was wired to you in error for Account ID 06602026776. Please wire back to Sovereign Bank at 37 Main Street, Englishtown NJ 07726 for the benefit of the Board of Fire Commissioners of Englishtown Borough Fire District No. 1, ABA number 231372691, bank account number 111014310.

Explanation for the return of funds: Interest paid of \$1,840.00 was for full year instead of \$920.00 that was due.


Note: If overpayment was a duplicate, please indicate original wire date and amount for all wires which included this overpayment.

Indemnity Clause

“In consideration of your honoring this claim we agree to indemnify you, officers and employees against any and all claims, liabilities, losses, expenses, suits or damages resulting therefrom. We represent and warrant that we are duly authorized to execute this indemnity.”



Authorized Signature



Printed/Typed Name



Title

Requests for refunds of \$500,000 and greater require an additional authorized signature.

Note: We will be verifying the above information on items over \$500,000 with phone calls to the signatures.

Authorized Signature

Printed/Typed Name

Title

ENGLISHTOWN BOROUGH FIRE DISTRICT NO. 1

RESOLUTION

WHEREAS, N.J.S.A. 40A:14-78.17 provides that where any contract, commitment or payments are to be made prior to the adoption of the budget, temporary appropriations should be made for the purpose and amounts required in the manner and time therein provided; and

WHEREAS, fourteen percent of the total appropriations in the 2009 budget, exclusive of any appropriation made for interest and debt redemption charges and capital improvements in said 2009 budget is the sum of \$42,581;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Fire Commissioners of the Englishtown Borough Fire District Number 1, that the temporary 2010 budget be approved in the amount of \$42,581.

(Secretary's signature)

(Date)

ROLL CALL:

Board of Commissioners Member:	Recorded Vote			
	Aye	Nay	Abstain	Absent
COOKE	X			
FRUEH	X			
GALASSO	X			
KIRKLAND	X			
MARESCA				X

McMANIMON & SCOTLAND, L.L.C.

ATTORNEYS AT LAW

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(973) 622-1800

1037 RAYMOND BOULEVARD, SUITE 400
NEWARK, NEW JERSEY 07102-5408

FAX (973) 622-7333
FAX (973) 622-3744

January 20, 2010

The Commissioners
of Fire District No. 1 in the
Borough of Englishtown
in the County of Monmouth, New Jersey

Dear Commissioners:

We have examined a record of proceedings relating to the issuance of \$550,000 Fire District Bonds (the "Bonds") of The Commissioners of Fire District No. 1 in the Borough of Englishtown in the County of Monmouth, a fire district of the State of New Jersey (the "Commissioners"). The Bonds are dated January 20, 2010, mature in the principal amounts on each January 15 and bear interest payable semiannually on each January 15 and July 15, commencing July 15, 2010 until maturity at the rate per annum described on the following schedule:

Year	Principal Amount	Interest Rate	Year	Principal Amount	Interest Rate
2011	\$55,000	4.50%	2016	\$55,000	4.50%
2012	55,000	4.50	2017	55,000	4.50
2013	55,000	4.50	2018	55,000	4.50
2014	55,000	4.50	2019	55,000	4.50
2015	55,000	4.50	2020	55,000	4.50

The Bonds are issued pursuant to N.J.S.A. 40A:14-85 and 86, and a resolution of the Commissioners adopted January 7, 2010 as well as a proposal of the Commissioners adopted September 4, 2008 and approved by the affirmative vote of the legal voters present and voting at the Fire District election held on December 20, 2008.

The Bonds will be issued in the form of one certificate for each year of maturity registered in the name of Brunswick Bank and Trust.

McMANIMON & SCOTLAND, L.L.C.

The Board of Commissioners
of Fire District No. 1 in the
Borough of Englishtown
in the County of Monmouth, New Jersey
January 20, 2010
Page 2

The Bonds shall not be subject to redemption prior to their stated maturity.

In our opinion, except insofar as the enforcement thereof may be limited by any applicable bankruptcy, moratorium or similar laws relating to the enforcement of creditors' rights, the Bonds are valid and legally binding obligations of The Commissioners of Fire District No. 1 in the Borough of Englishtown, in the County of Monmouth, New Jersey, and, unless paid from other sources, are payable from ad valorem taxes levied upon all the taxable real property within the Fire District without limitation as to rate or amount.

The Commissioners have covenanted to comply with any continuing requirements that may be necessary to preserve tax exemption under the Internal Revenue Code of 1986, as amended (the "Code"). Assuming that the Commissioners continuously comply with their covenant, it is our opinion that interest on the Bonds is not included in gross income for federal income tax purposes and is not an item of tax preference to be included in calculating alternative minimum taxable income under the Code for purposes of the alternative minimum tax imposed with respect to individuals and corporations. Pursuant to the American Recovery and Reinvestment Act of 2009, interest on the Bonds held by corporate taxpayers is not included in the relevant income computation for calculation of the federal alternative minimum tax imposed on corporations as a result of interest on the Bonds not being included in "adjusted current earnings." We express no opinion regarding other federal tax consequences arising with respect to the Bonds. Further, in our opinion, interest on the Bonds and any gain on the sale thereof is not includable as gross income under the New Jersey Gross Income Tax Act.

This opinion is issued as of the date hereof. We assume no obligation to update, revise or supplement this opinion to reflect any facts or circumstances that may come to our attention or any changes in law or interpretations thereof that may occur after the date of this opinion or for any reason whatsoever.

Very truly yours,

McManimon & Scotland, L.L.C.

RESOLUTION OF THE BOARD OF COMMISSIONERS OF FIRE DISTRICT NO. 1 IN THE BOROUGH OF ENGLISHTOWN IN THE COUNTY OF MONMOUTH, NEW JERSEY CONCERNING REVIEW OF FINDINGS AND RECOMMENDATIONS OF THE LOCAL FINANCE BOARD MADE AT A MEETING OF SAID BOARD ON OCTOBER 14, 2009 IN ACCORDANCE WITH N.J.S.A. 40A:5A-6.

WHEREAS, the findings and recommendations issued by the Local Finance Board on the proposed resolution authorizing the purchase of a new custom built Class A pumper fire engine by the Board of Fire Commissioners of Fire District No. 1 in the Borough of Englishtown have been filed with the Secretary of the Board of Commissioners, and a copy has been received by each member of the governing body, and

WHEREAS, N.J.S.A. 40A:5A-6 requires that the governing body of the Board of Commissioners, within 45 days of receipt of the Local Finance Board's findings and recommendations, shall certify by resolution to the Local Finance Board that the members thereof have personally reviewed the findings and recommendations, and

WHEREAS, the members of the governing body of the Board of Commissioners have personally reviewed the Local Finance Board's findings and recommendations on the proposed project financing as evidenced by group affidavit of the governing body, and

WHEREAS, failure to comply with this requirement may subject the members of the Board of Commissioners to the penalty provisions of R.S. 52:27BB-52.

NOW THEREFORE, BE IT RESOLVED that the governing body of the Board of Commissioners of Fire District No. 1 in the Borough of Englishtown hereby states that it has complied with the requirements of N.J.S.A. 40A:5A-6 and does hereby submit a certified copy of this resolution and the required affidavit to the Board to show evidence of said compliance.

ROLL CALL VOTE

AYES:

NAYES:

ABSENT:

Secretary's Certification

I hereby certify that this is a true copy of a resolution passed at the meeting held on January 7, 2010



Secretary

Group Affidavit Form

Certification of Governing Body

State of New Jersey
County of Monmouth

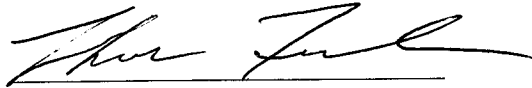
We, the members of the governing body of THE BOARD OF COMMISSIONERS OF FIRE DISTRICT NO. 1 IN THE BOROUGH OF ENGLISHTOWN, COUNTY OF MONMOUTH, being of full age and being duly sworn according to law, upon our oath depose and say:

1. We are duly appointed members of The Board of Commissioners of Fire District No. 1 in the Borough of Englishtown.
2. We certify that, pursuant to N.J.S.A. 40A:5A-6, we have personally reviewed the findings and recommendations of the Local Finance Board issued at a meeting of the Board on October 14, 2009, with respect to the proposed resolution authorizing the sale of \$550,000 Fire District Bonds or Notes to purchase a new custom built Class A pumper fire engine.

[Print]

[Signature]

THOMAS FRUET



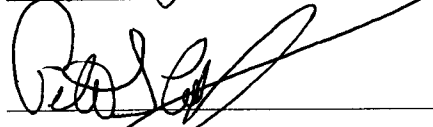
Thomas Hicklad



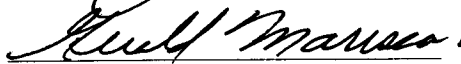
Matthew Galasso



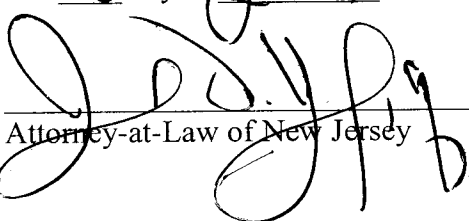
Peter S. Cooke, Jr.



GERALD MARBSON



Sworn to and subscribed before me
this 7th day of Jan, 2010.


Attorney-at-Law of New Jersey

Englishtown Fire Department

Incident Type Report (Summary)

Alarm Date Between {12/01/2009} And {12/31/2009}

12-1
Summary
Meeting

Incident Type	Count	Pct of Incidents	Total Est Loss	Pct of Losses
1 Fire (4)				
100 Fire, Other	1	2.85%	\$0	0.00%
111 Building fire	1	2.85%	\$0	0.00%
140 Natural vegetation fire, Other	2	5.71%	\$0	0.00%
	4	11.42%	\$0	0.00%
3 Rescue & Emergency Medical Service Incident (4)				
311 Medical assist, assist EMS crew	1	2.85%	\$0	0.00%
324 Motor Vehicle Accident with no injuries	3	8.57%	\$0	0.00%
	4	11.42%	\$0	0.00%
4 Hazardous Condition (No Fire) (3)				
443 Breakdown of light ballast	1	2.85%	\$0	0.00%
444 Power line down	2	5.71%	\$0	0.00%
	3	8.57%	\$0	0.00%
5 Service Call (3)				
522 Water or steam leak	1	2.85%	\$0	0.00%
531 Smoke or odor removal	2	5.71%	\$0	0.00%
	3	8.57%	\$0	0.00%
6 Good Intent Call (4)				
600 Good intent call, Other	1	2.85%	\$0	0.00%
611 Dispatched & cancelled en route	2	5.71%	\$0	0.00%
622 No Incident found on arrival at dispatch	1	2.85%	\$0	0.00%
	4	11.42%	\$0	0.00%
7 False Alarm & False Call (17)				
731 Sprinkler activation due to malfunction	1	2.85%	\$0	0.00%
734 Heat detector activation due to malfunction	1	2.85%	\$0	0.00%
743 Smoke detector activation, no fire -	4	11.42%	\$0	0.00%
744 Detector activation, no fire -	1	2.85%	\$0	0.00%
745 Alarm system activation, no fire -	8	22.85%	\$0	0.00%
746 Carbon monoxide detector activation, no CO	2	5.71%	\$0	0.00%
	17	48.57%	\$0	0.00%

Englishtown Fire Department

Incident Type Summary By District

Alarm Date Between {12/01/2009} And {12/31/2009}

District	False	Fire	Good	Hazard	Overpressu	Rescue	Service	Special	Weather	Total
12-1	4	1	0	2	0	1	1	0	0	9
26-1	1	0	1	0	0	0	0	0	0	2
26-2	7	2	2	0	0	1	2	0	0	14
26-2P	3	1	1	1	0	2	0	0	0	8
32-1	2	0	0	0	0	0	0	0	0	2
	17	4	4	3	0	4	3	0	0	35

Englishtown Fire Department

Calculated Total Staff Hours by Type of Alarm

Alarm Date Between {12/01/2009} And {12/31/2009}

Incident	Date	Response	Alarm	Cleared	#Staff	Stf Hrs	Prop Use
1 Monmouth County Radio Room							
09-0000380-000	12/03/2009	00:19:00	05:22:00	07:08:00	5	8.83	211 Preschool
09-0000381-000	12/03/2009	00:06:00	10:13:00	10:28:00	5	1.25	419 1 or 2 family
09-0000382-000	12/04/2009	00:07:00	18:29:00	18:50:00	17	5.95	419 1 or 2 family
09-0000383-000	12/07/2009	00:00:00	09:07:00	09:22:00	8	2.00	162 Bar or nightclub
09-0000384-000	12/09/2009	00:11:00	10:16:00	11:19:00	7	7.35	365 Police station
09-0000385-000	12/09/2009	00:04:00	12:41:00	12:56:00	8	2.00	700 Manufacturing,
09-0000386-000	12/10/2009	00:13:00	17:11:00	17:30:00	8	2.53	599 Business office
09-0000387-000	12/10/2009	00:13:00	22:11:00	22:28:00	16	4.53	419 1 or 2 family
09-0000388-000	12/10/2009	00:03:00	22:29:00	23:00:00	16	8.26	419 1 or 2 family
09-0000389-000	12/11/2009	00:11:00	02:07:00	02:47:00	4	2.66	419 1 or 2 family
09-0000390-000	12/11/2009	00:11:00	17:14:00	17:30:00	7	1.86	961 Highway or
09-0000391-000	12/14/2009	00:09:00	09:16:00	09:50:00	9	5.10	961 Highway or
09-0000392-000	12/15/2009	00:04:00	15:50:00	16:07:00	8	2.26	419 1 or 2 family
09-0000393-000	12/15/2009	00:08:00	18:00:00	18:52:00	13	11.26	962 Residential
09-0000394-000	12/16/2009	00:08:00	11:30:00	11:55:00	4	1.66	311 24-hour care
09-0000395-000	12/18/2009	00:15:00	19:32:00	19:47:00	54	13.50	419 1 or 2 family *
09-0000396-000	12/19/2009	00:08:00	22:47:00	23:05:00	17	5.10	419 1 or 2 family
09-0000397-000	12/20/2009	00:09:00	06:48:00	07:48:00	10	10.00	215 High
09-0000398-000	12/20/2009	00:07:00	08:57:00	09:29:00	10	5.33	962 Residential
09-0000399-000	12/21/2009	00:07:00	09:28:00	10:00:00	6	3.20	180 Studio/theater,
09-0000400-000	12/21/2009	00:08:00	12:32:00	12:47:00	9	2.25	213 Elementary
09-0000401-000	12/22/2009	00:15:00	00:13:00	00:53:00	9	6.00	569 Professional
09-0000402-000	12/22/2009	00:11:00	02:12:00	02:42:00	6	3.00	569 Professional
09-0000403-000	12/23/2009	00:03:00	13:37:00	13:40:00	53	2.65	648 Sanitation *
09-0000404-000	12/23/2009	00:07:00	16:09:00	16:29:00	8	2.66	419 1 or 2 family
09-0000405-000	12/24/2009	00:08:00	01:09:00	01:35:00	6	2.60	419 1 or 2 family
09-0000406-000	12/25/2009	00:07:00	07:28:00	08:15:00	6	4.70	311 24-hour care
09-0000407-000	12/26/2009	00:06:00	13:18:00	13:55:00	10	6.16	161 Restaurant or
09-0000409-000	12/27/2009	00:07:00	20:47:00	21:39:00	22	19.06	419 1 or 2 family
09-0000410-000	12/27/2009	00:05:00	21:32:00	22:30:00	22	21.26	419 1 or 2 family
09-0000411-000	12/30/2009	00:14:00	04:36:00	05:15:00	4	2.60	419 1 or 2 family
09-0000412-000	12/30/2009	00:07:00	14:34:00	16:45:00	11	24.01	200 Educational,
09-0000413-000	12/30/2009	00:07:00	17:50:00	18:34:00	17	12.46	419 1 or 2 family
09-0000414-000	12/30/2009	00:06:00	19:40:00	20:02:00	13	4.76	419 1 or 2 family
09-0000415-000	12/31/2009	00:07:00	01:11:00	04:55:00	16	59.73	419 1 or 2 family
Subtotal Alarm Count		35	Subtotal Staff & Hours		444	278.63	

Total Incident Count 35

Amortization Schedule Calculator

[Ads by Google](#)
 [Payment Amortization](#)
 [Amortization Schedule](#)
 [Loan Amortization Chart](#)
 [Bi Weekly Mortgage](#)

Loan Information

Loan amount: 550,000 \$

Interest rate: 4.5 %

Loan term: 10 years

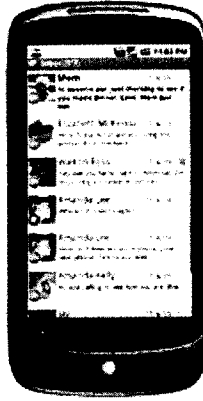
Start date: Jan 2010

Show results by: Year

Loan Summary

\$5,700.11	\$684,013.50
Monthly Principal & Interest	Total of 120 Payments
\$134,013.50	Dec, 2019
Total Interest Paid	Pay-off Date

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Amortization Tables

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www.CompareInterestRates.com

Amortization Schedule

Year	Interest	Principal	Balance
2010	\$23,838.34	\$44,563.01	\$505,436.99
2011	\$21,791.12	\$46,610.23	\$458,826.77
2012	\$19,649.86	\$48,751.49	\$410,075.28
2013	\$17,410.22	\$50,991.13	\$359,084.15
2014	\$15,067.70	\$53,333.65	\$305,750.50
2015	\$12,617.56	\$55,783.79	\$249,966.71
2016	\$10,054.86	\$58,346.48	\$191,620.23
2017	\$7,374.44	\$61,026.91	\$130,593.32
2018	\$4,570.87	\$63,830.48	\$66,762.84
2019	\$1,638.51	\$66,762.84	\$0.00

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\$68,401.35 per year