

**BOARD OF FIRE COMMISSIONERS**  
**MAURICE RIVER TOWNSHIP FIRE DISTRICT #1**

Checks Submitted for Approval  
Meeting Date - November 18, 2013

Next Meeting Date - December 16, 2013

<u>Check #</u>	<u>Amount</u>	<u>Payee</u>	<u>Purpose</u>
1127**	\$ 1,500.00	Praetorian Group Inc	Admin-Professional Serv
1145*	\$ 800.00	Municipal Emergency Service	O&M - Repairs & Maintenance
1146	\$ 165.08	Atlantic City Electric	O&M - Utilities
1147	\$ 19.00	Spring Garden Marina	O&M - Repairs & Maintenance
1148	\$ 5.72	The Daily Journal	Admin-Advertising
1149	\$ 68.63	Verizon	O&M - Utilities
debit/auto	\$ 70.60	Comcast	O&M - Utilities

\* Approved and signed at last meeting.

\*\* This check was left with the commission at the last meeting

Encumbrances:

<u>Vendor Name:</u>	<u>Item Description:</u>	<u>Amount Due:</u>
Michael J Bohrer PC	Professional Services - Nov 2013	\$ 330.00
		<hr/>
		\$ 330.00

10:32 AM  
 11/14/13  
 Cash Basis

**Maurice River Township, Fire District #1**  
**Balance Sheet**  
 As of November 18, 2013

	Nov 18, 13
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
CD - 1st Bank of Sea Isle	30,018.70
Checking, 1st Bank of Sea Isle	33,563.56
Total Checking/Savings	63,582.26
Total Current Assets	63,582.26
Fixed Assets	
Building Improvements (Net)	896,736.00
Vehicles & Equipment (Net)	15,106.00
Total Fixed Assets	911,842.00
<b>TOTAL ASSETS</b>	<b>975,424.26</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	-0.79
Total Accounts Payable	-0.79
Other Current Liabilities	
Accrued Interest on LT Debt	5,967.00
Bond & Loan Debt due w/in 1 Yr	48,177.00
Encumbrance Payable	330.00
Total Other Current Liabilities	54,474.00
Total Current Liabilities	54,473.21
Long Term Liabilities	
Due on Equipment Loan	92,367.25
Due to USDA	457,777.52
Total Long Term Liabilities	550,144.77
Total Liabilities	604,617.98
Equity	
Invested In Capital Assets, net	313,519.45
Restricted for	
Future Capital Outlays	20,226.00
Subsequent Year's Expenditures	2,425.00
Total Restricted for	22,651.00
Retained Earnings	47,744.02
Unrestricted	
Undesignated	25,422.72
Total Unrestricted	25,422.72
Net Income	-38,530.91
Total Equity	370,806.28
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>975,424.26</b>

BOARD OF FIRE COMMISSIONERS  
MAURICE RIVER TOWNSHIP FIRE DISTRICT #1  
Bank Reconciliation - 1st Bank of Sea Isle City  
November 18, 2013

Balance per Bank @ 10/31/2013 \$ 40,674.71

Add: Deposits in Transit:

Less: Outstanding Checks:

1127	\$	1,500.00
1139	\$	281.62
1141	\$	2,037.30
1142	\$	2,018.74
1143	\$	75.95
1144	\$	68.51
1145	\$	800.00
1146	\$	165.08
1147	\$	19.00
1148	\$	5.72
1149	\$	68.63
auto pay	\$	70.60

\$ 7,111.15

Adjusted Bank Balance & Book Balance:

\$ 33,563.56

ok

10:33 AM  
11/14/13  
Cash Basis

Maurice River Township, Fire District #1  
**Profit & Loss**  
January 1 through November 18, 2013

	<u>Jan 1 - Nov 18, 13</u>
Ordinary Income/Expense	
Income	
Income from Taxation	89,042.00
Interest/Dividend Income	18.70
Supplemental Fire Services Prog	0.00
Total Income	<u>89,060.70</u>
Expense	
Administrative	
Advertising	127.40
Election	489.00
Professional Services	11,351.10
Total Administrative	<u>11,967.50</u>
Bond Payment	49,279.23
Interest	
Interest - Bond	24,970.25
Total Interest	<u>24,970.25</u>
Operating & Maintenance	
Clothing Allowance	3,000.00
Equipment	10,518.93
Repairs & Maintenance	18,006.22
Supplies	503.95
Utilities including Telephone	9,345.53
Total Operating & Maintenance	<u>41,374.63</u>
Total Expense	<u>127,591.61</u>
Net Ordinary Income	-38,530.91
Other Income/Expense	
Other Expense	
Void	0.00
Total Other Expense	<u>0.00</u>
Net Other Income	<u>0.00</u>
Net Income	<u><u>-38,530.91</u></u>



4301 Landis Ave.  
Sea City, NJ 08243  
(609) 263-4102

>01928 3653566 001 092047 10Z  
BOARD OF FIRE COMMISSIONERS  
MAURICE RIVER TWP FIRE DISTRICT #1  
PO BOX 855  
MARMORA NJ 08223-0855

SUMMARY OF YOUR ACTIVITY  
STATEMENT DATE **OCT 31 13**  
STATEMENT NUMBER 2552003028  
BEGINNING BALANCE 28588.49  
DEPOSIT AMOUNT + 32379.00  
WITHDRAWAL AMOUNT - 20292.78  
SERVICE CHARGE - .00  
ENDING BALANCE = 40674.71

DEBITS 10

BY FEDERAL LAW AS OF 1-1-2013 FUNDS  
IN NON-INTEREST BEARING TRANSACTION  
ACCOUNTS WILL NO LONGER RECEIVE  
UNLIMITED FDIC DEPOSIT INSURANCE

TAXEXMT/NONPROF	2552003028	WITHDRAWALS	DEPOSITS	BALANCE SUMMARY
ACTIVITY BEGINNING	OCT 01 13			\$ 28588.49
OCT 03 CHECK NUMBER 1136		138.35		\$ 28450.14
OCT 04 CHECK NUMBER 1131		140.50		\$ 28309.64
OCT 04 CHECK NUMBER 1132		384.00		\$ 27925.64
OCT 04 CHECK NUMBER 1133		73.02		\$ 27852.62
OCT 04 CHECK NUMBER 1134		59.20		\$ 27793.42
OCT 04 CHECK NUMBER 1135		54.00		\$ 27739.42
OCT 07 CHECK NUMBER 1128		399.00		\$ 27340.42
OCT 07 CHECK NUMBER 1130		912.34		\$ 26428.08
OCT 07 CHECK NUMBER 1137		2894.47		\$ 23533.61
OCT 08 DEPOSIT SEAVILLE			32379.00	\$ 55912.61
OCT 21 CHECK NUMBER 1138		2300.00		\$ 53612.61
OCT 25 USDA RD DCFO PAYMENT 131024 CCD 0000		12854.00		\$ 40758.61
OCT 31 COMCAST PAYMENT 131031 WEB 1140		83.90		\$ 40674.71

CHECKS PAID ON YOUR ACCOUNT

CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT
1128	10/07	399.00	1132	10/04	384.00	1136	10/03	138.35
**			1133	10/04	73.02	1137	10/07	2894.47
1130	10/07	912.34	1134	10/04	59.20	1138	10/21	2300.00
1131	10/04	140.50	1135	10/04	54.00			

\*\* = Gap in Sequence



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FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1128

9/01/2013

PAY TO THE ORDER OF First Responder Grant, Inc \$ 399.00

Three hundred ninety-nine and 00/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: Aut 3077; Inv 42066

#001128# \*231271242# 2 55 2003028#

#1128 \$399.00

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1130

9/30/2013

PAY TO THE ORDER OF Atlantic City Electric \$ 912.34

Nine hundred twelve and 34/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: 0373 0850 9900

#001130# \*231271242# 2 55 2003028#

#1130 \$912.34

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1131

9/30/2013

PAY TO THE ORDER OF Comcast Cable \$ 140.50

One Hundred Forty and 50/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: Comcast Cable  
PO Box 3902  
Southeastern, PA 19388-3902

#001131# \*231271242# 2 55 2003028#

#1131 \$140.50

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1132

9/30/2013

PAY TO THE ORDER OF Franklin Alarm Company Inc \$ 384.00

Three Hundred Eighty-Four and 00/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: Franklin Alarm Company Inc  
PO Box 24  
Franklinville, NJ 08522

MEMO: OMAR&M - Alarm Monitoring (1 Year)

#001132# \*231271242# 2 55 2003028#

#1132 \$384.00

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1133

9/30/2013

PAY TO THE ORDER OF South Jersey Gas Co \$ 73.02

Seventy-Three and 02/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: South Jersey Gas Co  
PO Box 6051  
Baltimore, NJ 08099-6051

#001133# \*231271242# 2 55 2003028#

#1133 \$73.02

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1134

9/30/2013

PAY TO THE ORDER OF South Jersey Water Cond. Service Inc \$ 59.20

Fifty-Nine and 20/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: South Jersey Water Cond. Service Inc  
760 Shiloh Pike  
Brookton, NJ 08302

MEMO: Acct 072132C, SD-00857; 3-80 lb salt delivered

#001134# \*231271242# 2 55 2003028#

#1134 \$59.20

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1135

9/30/2013

PAY TO THE ORDER OF US Postal Service \$ 54.00

Fifty-Four and 00/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: US Postal Service  
174 High Street  
Leesburg, NJ 08227

#001135# \*231271242# 2 55 2003028#

#1135 \$54.00

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1136

9/30/2013

PAY TO THE ORDER OF Verizon \$ 138.35

One hundred thirty-eight and 35/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: Verizon  
PO Box 4833  
Trenton, NJ 08650-4833

#001136# \*231271242# 2 55 2003028#

#1136 \$138.35

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1137

Oct 1, 2013

PAY TO THE ORDER OF Total Security, Alliance LLC \$ 2,894.47

Two thousand eight hundred ninety-four and 47/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: Aut 3077; Inv 42066

#001137# \*231271242# 2 55 2003028#

#1137 \$2,894.47

FIRE COMMISSIONERS DISTRICT NO. 1  
MAURICE RIVER TOWNSHIP  
P.O. BOX 60, MAIN STREET  
LEESBURG, NJ 08227

1ST BANK OF SEA HOLE CITY  
4201 LAMAR AVE.  
SEA HOLE CITY, NJ 08224  
607-742-0512

1138

Oct 1, 2013

PAY TO THE ORDER OF G.P. Utility Contracting, Inc \$ 2,300.00

Two thousand three hundred and 00/100 DOLLARS

*Edward Turner*  
*Wayne H. Hildner*

MEMO: Service Disconnect

#001138# \*231271242# 2 55 2003028#

#1138 \$2,300.00

01928 3653566 002985 005968 00002/00002

6

**BOARD OF FIRE COMMISSIONERS**  
**MAURICE RIVER TOWNSHIP FIRE DISTRICT #1**

**CERTIFICATES OF DEPOSIT**

<b><u>Name of Bank &amp; Account #</u></b>	<b><u>Term &amp; Rate</u></b>	<b><u>Face Value</u></b>	<b><u>Issue/ Reissue Date</u></b>	<b><u>Maturity Date</u></b>
1 <sup>st</sup> Bank of Sea Isle City #2419316515	3 month's .25%	\$30,000.00 <u>18.70</u> Accrued Interest \$30,018.70	8/20/13	11/19/13

10:38 AM

11/14/13

Cash Basis

**Maurice River Township, Fire District #1**  
**Profit & Loss Budget vs. Actual**  
 January through December 2013

	Jan - Dec 13	Budget	\$ Over Budget	% of Budget
Ordinary Income/Expense				
Income				
Income from Taxation	89,042.00	131,940.00	-42,898.00	67.5%
Interest/Dividend Income	18.70	150.00	-131.30	12.5%
Supplemental Fire Services Prog	0.00	575.00	-575.00	0.0%
Total Income	89,060.70	132,665.00	-43,604.30	67.1%
Expense				
Administrative				
Advertising	127.40	200.00	-72.60	63.7%
Election	489.00	400.00	89.00	122.3%
Professional Services	11,351.10	11,000.00	351.10	103.2%
Total Administrative	11,967.50	11,600.00	367.50	103.2%
Bond Payment	49,279.23	48,523.00	756.23	101.6%
Interest				
Interest - Bond	24,970.25	28,182.00	-3,211.75	88.6%
Total Interest	24,970.25	28,182.00	-3,211.75	88.6%
Operating & Maintenance				
Clothing Allowance	3,000.00	3,000.00	0.00	100.0%
Equipment	10,518.93	10,000.00	518.93	105.2%
Repairs & Maintenance	18,006.22	18,860.00	-853.78	95.5%
Supplies	503.95	500.00	3.95	100.8%
Utilities including Telephone	9,345.53	12,000.00	-2,654.47	77.9%
Total Operating & Maintenance	41,374.63	44,360.00	-2,985.37	93.3%
Total Expense	127,591.61	132,665.00	-5,073.39	96.2%
Net Ordinary Income	-38,530.91	0.00	-38,530.91	100.0%
Other Income/Expense				
Other Expense				
Void	0.00			
Total Other Expense	0.00			
Net Other Income	0.00			
Net Income	-38,530.91	0.00	-38,530.91	100.0%

10:47 AM  
11/14/13  
Cash Basis

**Maurice River Township, Fire District #1**  
**Transaction Detail by Account**  
October 29 through November 18, 2013

Type	Date	Num	Name	Memo	Debit	Credit	Balance
<b>Checking, 1st Bank of Sea Isle</b>							
Check	10/30/2013	1145	Municipal Emergency Service			800.00	-800.00
Check	10/31/2013	1127	Prætorian Group Inc.	00458723_SNV hydraulic tool		1,500.00	-2,300.00
Bill Pmt -Check	11/18/2013	1146	Comcast Cable	Inv 010130-6698 www.firegrantshelp.com - grant writing services		70.60	-2,370.60
Bill Pmt -Check	11/18/2013	1147	Atlantic City Electric	09508 787349-01-5; 11/14-12/13/13 set up for auto pay		165.08	-2,535.68
Bill Pmt -Check	11/18/2013	1147	Spring Garden Marina	0373 9869 9993		19.00	-2,554.68
Bill Pmt -Check	11/18/2013	1148	The Daily Journal	O&M-R&M Spark Plugs		5.72	-2,560.40
Bill Pmt -Check	11/18/2013	1149	Verizon	Cust No 108582, notice of nov/dec mtg		68.63	-2,629.03
				856 785-2266 455 71Y			
Total Checking, 1st Bank of Sea Isle					0.00	2,629.03	-2,629.03
<b>Accounts Payable</b>							
Bill Pmt -Check	11/18/2013	1149	Comcast Cable	09508 787349-01-5; 11/14-12/13/13 set up for auto pay	70.60		70.60
Bill Pmt -Check	11/18/2013	1146	Atlantic City Electric	09508 787349-01-5; 11/14-12/13/13 set up for auto pay	165.08		165.08
Bill Pmt -Check	11/18/2013	1147	Spring Garden Marina	0373 9869 9993	19.00		19.00
Bill Pmt -Check	11/18/2013	1147	The Daily Journal	O&M-R&M Spark Plugs	5.72		5.72
Bill Pmt -Check	11/18/2013	1148	Verizon	Cust No 108582, notice of nov/dec mtg	68.63		68.63
Bill Pmt -Check	11/18/2013	1149	Verizon	Cust No 108582, notice of nov/dec mtg	68.63		68.63
Bill Pmt -Check	11/18/2013	1149	Verizon	856 785-2266 455 71Y	0.00		0.00
Total Accounts Payable					329.03	329.03	0.00
<b>Encumbrance Payable</b>							
General Journal	11/18/2013	13-nov	Michael J. Bohrer, PC	Nov services - due 4/30/14	0.00	330.00	-330.00
Total Encumbrance Payable					0.00	330.00	-330.00
<b>Administrative</b>							
Bill	11/18/2013	1639492	The Daily Journal	Cust No 108582, Inv 1639492, notice of nov/dec mtg	5.72		5.72
Total Advertising					5.72	0.00	5.72
<b>Professional Services</b>							
Check	10/31/2013	1127	Prætorian Group Inc	Inv 010130-6698 www.firegrantshelp.com - grant writing services	1,500.00		1,500.00
General Journal	11/18/2013	13-nov	Michael J. Bohrer, PC	July services - due 11/25/13	330.00		1,830.00
Total Professional Services					1,830.00	0.00	1,830.00
<b>Total Administrative</b>							
Operating & Maintenance					1,835.72	0.00	1,835.72
Repairs & Maintenance					800.00		800.00
Check	10/30/2013	1145	Municipal Emergency Service	00458723_SNV hydraulic tool	19.00		819.00
Bill	11/18/2013	A5882	Spring Garden Marina	O&M-R&M Spark Plugs		0.00	819.00
Total Repairs & Maintenance					819.00		819.00
<b>Utilities including Telephone</b>							
Bill	11/18/2013		Atlantic City Electric	037398699993, Utilities, 10/9-11/7/13	165.08		165.08
Bill	11/18/2013		Comcast Cable	09508 787349-01-5; 11/14-12/13/13	70.60		235.68
Bill	11/18/2013		Verizon	856 785-2266 455 71Y bill date 10/29/13	68.63		304.31
Total Utilities including Telephone					304.31	0.00	304.31
<b>Total Operating &amp; Maintenance</b>							
					1,123.31	0.00	1,123.31
<b>TOTAL</b>					<b>3,288.06</b>	<b>3,288.06</b>	<b>0.00</b>

6

2014 Budget Info

10:48 AM

11/14/13

Cash Basis

Maurice River Township, Fire District #1

Profit & Loss Budget Overview

January through December 2014

	<u>Jan - Dec 14</u>
Ordinary Income/Expense	
Income	
Income from Taxation	132,468.00
Interest/Dividend Income	100.00
Supplemental Fire Services Prog	575.00
Total Income	<u>133,143.00</u>
Expense	
Administrative	
Advertising	200.00
Election	500.00
Professional Services	11,000.00
Total Administrative	<u>11,700.00</u>
Bond Payment	58,297.00
Interest	
Interest - Bond	15,953.00
Total Interest	<u>15,953.00</u>
Operating & Maintenance	
Clothing Allowance	3,000.00
Equipment	12,200.00
Repairs & Maintenance	19,000.00
Supplies	304.00
Training	2,800.00
Turnout Gear	2,500.00
Utilities including Telephone	12,000.00
Total Operating & Maintenance	<u>51,804.00</u>
Total Expense	<u>137,754.00</u>
Net Ordinary Income	-4,611.00
Other Income/Expense	
Other Income	
Utilitization of Prior Yr Funds	4,611.00
Total Other Income	<u>4,611.00</u>
Net Other Income	<u>4,611.00</u>
Net Income	<u><u>0.00</u></u>

Subj: **RE: Maurice River Twp, BFC**  
Date: 11/1/2013 4:26:03 P.M. Eastern Standard Time  
From: [picklaw@comcast.net](mailto:picklaw@comcast.net)  
To: [MBLAWCPA@aol.com](mailto:MBLAWCPA@aol.com)

Mike,

If they have the money to purchase the turn-out gear, and they go ahead and buy it, I would be concerned that they lose the basis for the grant, or become disqualified for it. I am obviously not familiar with the grant, but this issue concerns me.

The district can do an emergency appropriation. 40A:14-78.11. This is for a purpose which is not foreseen at the time of the adoption of the budget, or for which adequate provision was not made in the budget. It can only be made to meet a pressing need for public expenditure to protect or promote the public health, safety, morals or welfare.

There is a limitation to an emergency appropriation. It cannot be more than 3% of all current operating appropriations made in the budget adopted for that year. 40A:14-78.12. This makes the emergency appropriation useless in small districts. For instance, if the entire budget is \$300,000, the total that can be appropriated is just \$9,000 at most. Note also that this is just the operating budget, which would not include items such as debt service, or capital expenditures.

To adopt an emergency appropriation, it requires a 2/3 vote to declare an emergency exists, the resolution in the form and content to be prescribed by the municipal governing body, and set out the nature of the emergency in full, a copy is then filed with the governing body, and then the governing body has to approve it by 2/3 vote and certify its approval to the fire district.

Then, the emergency approval is a deferred charge in the budget for the next succeeding fiscal year.

To finance the emergency appropriation, it can be financed by the district from surplus funds, or, it may borrow money for a period of time not in excess of one year and execute the necessary evidence of indebtedness.

To answer your question:

Can the Board go out and get a third-party loan to finance the purchase of the gear, and if the grant is received, simply pay the loan off? I think that the answer is yes under the emergency procedure, but only to the amount allowed (3% of the operating appropriations) and only when approved by the governing body. So, legally the answer is yes, but from a practical standpoint the answer is likely no.

Is turnout gear considered a capital expenditure? If so, it needs to be approved on the ballot the previous year, or by a special capital meeting at which a vote is taken by those in attendance. If it is a capital expenditure, you have two procedures to follow: 1. get the authority / approval to make the expenditure, and 2. actually make the emergency expenditure.

Hope this helps.

Jim

James H. Pickering, Jr., Esquire  
Law Office of James H. Pickering, Jr.

498 Kings Highway, P.O. Box 100  
South Seaville, NJ 08246-0100  
609/624-2900  
609/624-2901 (faX)  
[picklaw@comcast.net](mailto:picklaw@comcast.net)

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**From:** MBLAWCPA@aol.com [mailto:MBLAWCPA@aol.com]  
**Sent:** Monday, October 21, 2013 4:56 PM  
**To:** Jim Pickering  
**Subject:** Maurice River Twp, BFC

Jim:

Joe Sterling called the other day with this question.

The Board has applied for a grant for new turn-out gear. By the time the budget is due, they will not know if the grant has been approved. The turn-out gear must be updated as it no longer meets acceptable standards.

Can the Board go out and get a third-party loan to finance the purchase of the gear, and if the grant is received, simply pay the loan off? I'm not sure they can borrow as easily as a non-governmental borrower. I'm also not sure who will lend them \$. But, if there is a lender, can they borrow the \$?

Are there any other options without having to increase the amount raised from taxation by more than 2% and appearing before the Local Finance Board?

Thanks.

Mike

Subj: **Budget**  
Date: 11/5/2013 2:52:37 P.M. Eastern Standard Time  
From: [ray@colavita.net](mailto:ray@colavita.net)  
To: [mblawcpa@aol.com](mailto:mblawcpa@aol.com)

Mr. Bohrer,  
RE: Your email of 11/5/13

Each year we provide a copy of the Budget labeled "Treasurer" and one Labeled Clerk". Therefore, we assumed that you received a copy of the Budget.

I understand that there was a minor change in the prior year tax levy of \$2,424 and I am sure that there was a sound reason for the difference. We have checked to make sure that we applied the proper amount that was levied to the taxpayers.

Thank you for the Amortization Schedule, as it will be helpful to us in preparing the Budget.

Presently, we have completed the tentative 2014 Budget for consideration of the Commissioners and will discuss the status with them.

As a professional courtesy, as you mentioned, we will also email you a copy directly, in order to avoid you not receiving the copy intended for you.

Thank you,

*Ray Colavita, CPA, RMA*  
(856) 728-1040 ext. 118

Subj: **Re: MRFD1 2014 Budget**  
 Date: 11/5/2013 11:40:54 A.M. Eastern Standard Time  
 From: [MBLAWCPA@aol.com](mailto:MBLAWCPA@aol.com)  
 To: [tom@colavita.net](mailto:tom@colavita.net)

Tom:

Thanks for your response to my letter of October 31, 2013. I will address each issue listed in your e-mail.

1. Obviously, the 2013 budget is what it is, but we are confused since we sent Ray a letter dated October 17, 2012 saying that the Board approved its 2013 budget inclusive of \$131,940 as the amount raised from taxation. A copy of the letter is attached. We are unclear as to why the Board approved \$131,940 as the amount raised from taxation, but only \$129,516 was reflected in the budget, especially since we were not informed of any such change to that approved by the Board.

As mentioned, since we do not receive a copy of the actual submitted budget (I'm not sure why), we had no knowledge that an amount was submitted that differed from that which we sent you. Going forward, please have the professional courtesy to advise us of changes that are made to the actual budget from that which we send to you.

Since the 2013 amount from taxation is lower than we thought, the 2% increase is slightly less. In fact, it is a reduction of \$49. Please apply this reduction to supplies expense, as listed in my letter of October 31, 2013. I trust that the budget will be filed consistent with my letter of October 31, 2013, except for these changes.

2. The amortization schedule is attached.
3. The budget will be amended, if necessary.

Michael Bohrer

In a message dated 11/5/2013 9:48:54 A.M. Eastern Standard Time, [tom@colavita.net](mailto:tom@colavita.net) writes:

Hello Mike,

Thank you for sending us the budget line item proposal for Maurice River Fire District #1.

We have reviewed the letter and wanted to go over the following:

- We double checked the amount to be raised by taxation, of \$129,516, and found that it agrees with the 2013 Adopted Budget, Table of Aggregates and the State's Levy Cap Certification (see attached). Therefore, this amount must be displayed on Page 5 of the Budget (2013 column), as it is in agreement with what the State has recorded in their database.

- Ray asked if you could please send us a copy of the Amortization Schedule for the USDA Loan so that we can reflect the correct debt service on SS-7/SS-8 and have a copy for our file.
- A grant can only be reflected as anticipated revenue if it has already been awarded.  
Because the \$75,000 grant is still in the application process, it cannot be reflected in the Budget. However, if in five months the grant is awarded, a Chapter 153 Budget Amendment Resolution would be approved by the Board and a Budget Certification Amendment would subsequently be mailed to the DLGS.
- After all Budget adjustments have been entered, if the District is over the calculated Cap Levy, we will use 2011 Cap Bank to offset this.

After you have reviewed these items, please let me know if you would like to change any of the budget line item adjustments contained in your letter.

Thank you and feel free to contact me with any questions.

Tom Dark

856-629-1040 x116

Subj: **MRFD1 2014 Budget**  
 Date: 11/5/2013 9:48:54 A.M. Eastern Standard Time  
 From: [tom@colavita.net](mailto:tom@colavita.net)  
 To: [mblawcpa@aol.com](mailto:mblawcpa@aol.com)

Hello Mike,

Thank you for sending us the budget line item proposal for Maurice River Fire District #1.

We have reviewed the letter and wanted to go over the following:

- It is what it is. do it. copy of lead from letter.*

• We double checked the amount to be raised by taxation, of \$129,516, and found that it agrees with the 2013 Adopted Budget, Table of Aggregates and the State's Levy Cap Certification (see attached). Therefore, this amount must be displayed on Page 5 of the Budget (2013 column), as it is in agreement with what the State has recorded in their database.
- Tonga*

• Ray asked if you could please send us a copy of the Amortization Schedule for the USDA Loan so that we can reflect the correct debt service on SS-7/SS-8 and have a copy for our file.
- not long awarded*

• A grant can only be reflected as anticipated revenue if it has already been awarded. Because the \$75,000 grant is still in the application process, it cannot be reflected in the Budget. However, if in five months the grant is awarded, a Chapter 153 Budget Amendment Resolution would be approved by the Board and a Budget Certification Amendment would subsequently be mailed to the DLGS.
- After all Budget adjustments have been entered, if the District is over the calculated Cap Levy, we will use 2011 Cap Bank to offset this.

After you have reviewed these items, please let me know if you would like to change any of the budget line item adjustments contained in your letter.

Thank you and feel free to contact me with any questions.

Tom Dark  
 856-629-1040 x116



MICHAEL BOHRER  
Attorney-at-Law, CPA

October 17, 2012

Ray Colavita, CPA  
Nightlinger, Colavita & Volpa, P.A.  
991 S. Blackhorse Pike  
Williamstown, NJ 08094

**re: Board of Fire Commissioners, Maurice River Township #1**

Dear Ray:

At its meeting of October 15, 2012, the five (5) members of the Board of Fire Commissioners, Maurice River Township District #1 approved the 2013 Budget as shown on the attached schedule.

The approved budget reflects a 2% increase in the amount raised from taxation and also reflects expenditures in the various expense categories shown. While the Board understands that its fund balance is relatively low after its construction project and purchase of a rescue boat, it believes it can function adequately with this nominal increase in income, the result of which should be no increase in the residents' real estate tax bills with respect to the amount designated for firefighting services.

Please prepare the 2013 budget package for submission to the State of New Jersey. The commissioners are aware that you will require certain commissioners' signatures which, I suggest, you coordinate with Jerry Corson, the Board's secretary. Jerry can be reached at (856) 785-1674, or [luey3180@aol.com](mailto:luey3180@aol.com).

Thank you.

Very truly yours,



Michael J. Bohrer, Esq., CPA

cc: Board of Fire Commissioners

**Maurice River Township, Fire District #1**

2012 YE Projected Cash and  
**Proposed 2013 Budget**

Cash Balance Projected @ Year End \$ 73,889.00

Proposed 2013 Budget

Income:

Amount to be Raised from Taxation 2013 \$131,940.00  
Supplimental Fire Service Program \$ 575.00  
Interest Income \$ 150.00

Expenses - Administrative:

Advertising \$ 200.00  
Election \$ 400.00  
Professional Fees/Website \$11,000.00  
\$ (11,600.00)

Expenses - Principal & Interest:

Bond Payments-Oshkosh \$40,117.00  
Interest - Oshkosh \$ 8,425.00  
Bond Payments-1st Bank \$ 8,406.00  
Interest - 1st Bank SIC \$19,757.00  
USD+ \$ (76,705.00)

Expenses - Operating & Maintenance:

Clothing Allowance \$ 3,000.00  
Equipment \$10,000.00  
Repairs & Mainenance \$18,860.00  
Supplies \$ 500.00  
Utilities \$12,000.00  
\$ (44,360.00)

Proposed 2013 Net Income (Loss) \$ -

Cash Balance Projected @ Year End 2013 \$ 73,889.00  
(before repeater repair costs)

*Oppeney*  
10-15-12