

MINUTES OF AN OPEN MEETING OF THE BOARD OF  
DIRECTORS OF THE MONARCH FIRE PROTECTION  
DISTRICT OF ST. LOUIS COUNTY, MISSOURI,  
HELD ON TUESDAY, JANUARY 21, 2020

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Chesterfield, Missouri

January 21, 2020

BE IT REMEMBERED, that the Board of Directors of the Monarch Fire Protection District of Saint Louis County, Chesterfield, Missouri, met at the Administration Building, of said District, 13725 Olive Boulevard, in the City of Chesterfield, County of Saint Louis, on Tuesday, December 21, 2020, at 3:45 P.M., in an Open Board Meeting. At the above time and place the following Officers and Directors were in attendance.

Robin Harris - President and Director  
Jean Millner - Secretary and Director  
Rick Gans - Treasurer and Director

Also present: Chief Cary Spiegel  
Asst. Chief Les Crews  
Atty. Matt Hoffman

A quorum being present, Director Harris called the meeting to order and announced the Board of Directors meeting to be in session for the transaction of any and all business to be brought before it at this time.

1 P R O C E E D I N G S

2 3:46 P.M.

3 DIRECTOR HARRIS: I call to order  
4 the Open Meeting of the Monarch Fire Protection  
5 District and ask that you join me in the Pledge  
6 of Allegiance.

7 (Whereupon, the Pledge of Allegiance was  
8 repeated, after which time, the following  
9 proceedings were had.)

10 DIRECTOR HARRIS: Good afternoon,  
11 sir.

12 MISTER YAVITZ: (not audible)

13 DIRECTOR HARRIS: You know, --

14 MS. LONG: I can't hear him.

15 DIRECTOR HARRIS: -- I didn't hear  
16 anything.

17 Approval of agenda.

18 DIRECTOR GANS: I have no changes.

19 DIRECTOR MILLNER: I have no  
20 changes.

21 CHIEF SPIEGEL: I have none.

22 DIRECTOR HARRIS: And I have no  
23 changes.

24 DIRECTOR MILLNER: Wait. Do we have  
25 time set aside for Closed?

1 DIRECTOR HARRIS: We do.

2 DIRECTOR MILLNER: Okay. Then, I'm  
3 good.

4 DIRECTOR HARRIS: In that case, I  
5 see no Citizen Comments.

6 Moving along to the President's  
7 Report, we have Ken Yavitz.

8 (At this point, Mister Yavitz distributed  
9 the "Renewal Insurance Proposal" report,  
10 "Prepared for the Monarch Fire Protection  
11 District.")

12 DIRECTOR HARRIS: Thank you.

13 DIRECTOR GANS: Thank you. When you  
14 get up there, don't forget your name and company  
15 name.

16 MISTER YAVITZ: So, for the record,  
17 my name's Ken Yavitz, Yavitz Insurance Group.

18 Today, we're going to being going  
19 over the property and liability renewal from  
20 VFIS.

21 One of my goals, for this renewal,  
22 to go over all of the coverages and identifying  
23 any coverage --

24 DIRECTOR GANS: One second, Ken.

25 Make sure it says "Open" on the sign

1 on the other side.

2 DIRECTOR HARRIS: When he's saying  
3 "One second," Ken, he was -- the other part was  
4 for --

5 MISTER YAVITZ: Okay.

6 DIRECTOR HARRIS: -- the battalion  
7 chief.

8 MISTER YAVITZ: Sure.

9 DIRECTOR GANS: Sorry.

10 MISTER YAVITZ: Are we good?

11 DIRECTOR HARRIS: Yeah.

12 MISTER YAVITZ: Okay. Just, one of  
13 my goals, as I was mentioning, is to go through,  
14 you know, all your -- your policies here, looking  
15 for any discrepancies, any holes, making sure all  
16 of your coverages are up-to-date.

17 Also, making sure you're having the  
18 best use of your -- your premium dollars.

19 And I will have some options here to  
20 -- to go over, as we get into the proposal.

21 If we can go to -- jump over to page  
22 five.

23 That's where your property section begins.

24 And, you'll see here, we've got the  
25 -- the -- the building coverage listed for each

1 location and then we've got your -- at the  
2 bottom, there, under the -- the last building on  
3 Long Road, then we get into the blanket personal  
4 property.

5 I did want to mention, one of the  
6 nice features of your policy.

7 You have what's called a guaranteed  
8 building replacement and we'll get into that into  
9 another page.

10 But, as long as you comply with  
11 certain -- few requirements, which I have listed,  
12 your buildings are actually covered unlimited, so  
13 God forbid you have a tornado wipe out in one  
14 location, when your limit's two million six, for  
15 example and it costs three million, they'd pay  
16 the three million.

17 So, I'm going into the requirements  
18 so I want to make you're -- you know what they  
19 are in you're staying in compliance.

20 DIRECTOR HARRIS: Thanks for not  
21 saying if one burns down.

22 MISTER YAVITZ: I can use the (not  
23 clear) word. Okay.

24 In your very broad policy, you've  
25 got, of course, earth quake included along with

1 the flood and equipment breakdown.

2 Anyone have any questions on -- on  
3 that section?

4 (No response.)

5 MISTER YAVITZ: We're gonna go to  
6 the -- talk about the guaranteed replacement  
7 requirements.

8 DIRECTOR GANS: I'm good.

9 MISTER YAVITZ: If not, I'll go on  
10 to the next page.

11 Near the bottom, it says,  
12 "Guaranteed Replacement Cost."

13 We're already making sure the  
14 carrier is accepting your limit and that your  
15 raising the values according to inflation.

16 The one item that sometimes is  
17 missed by many people is -- would be item number  
18 two.

19 I just want to make sure that  
20 everyone's aware, if you make any improvements to  
21 any of the buildings, we're not talkin' about  
22 just painting a new color, or -- so-forth, but  
23 actual improvements or you're increasing the  
24 value.

25 But, I do need to know, so that we



1 can raise the property limit accordingly. Even  
2 if it's five or ten thousand. Something small.

3 As long as you do that, you'll stay  
4 in compliance with that guaranteed replacement  
5 and that's very important.

6 Moving on to page seven, the  
7 "Commercial General Liability" section.

8 And while I've got a -- a generous  
9 general aggregate limit, keep in mind the "each  
10 occurrence" limit is a million, which is why we  
11 have an umbrella on top of that, which we'll get  
12 into later on.

13 The importance of the aggregate  
14 limit is, of course, you have multiple locations  
15 and multiple activities going on, so we're gonna  
16 wanna cover the higher limit, because it's going  
17 to cover everywhere.

18 If you want to go to page eight,  
19 your "Commercial Automobile Summary."

20 And I just wanted to briefly go over  
21 these covered automobile symbols, if you look to  
22 the right of the page and, like, "Liability," it  
23 says "Each Accident" there's a number one and  
24 then --

25 DIRECTOR MILLNER: Hm-hm.

1 MISTER YAVITZ: -- and so-forth.

2 A "one" is the best you can get and  
3 being that it covers any auto.

4 So, whether you're driving your  
5 auto, or rental vehicle, what have you, your  
6 liability is following you on everything.

7 I did want to take special care in  
8 reminding you all, under the comp and collision  
9 you have a symbol "seven" and "eight."

10 That does require that you call --  
11 really you should call ahead of time if you're  
12 gonna be adding a vehicle, just so, God forbid  
13 there's an accident on the way back from the  
14 dealership.

15 Technically, you're not covered.

16 Technically, it has to be added  
17 ahead of time.

18 The symbol "seven" means  
19 specifically listed vehicles. So, that's  
20 something that -- I just want to make sure --  
21 yeah.

22 There are some exceptions to the  
23 rule, but rather than counting on the exceptions,  
24 it's a good practice to -- to call ahead of time  
25 whenever possible.

1 I'm available on my cell phone any  
2 time.

3 So, Saturday, Sunday, it doesn't  
4 matter.

5 If you've got a vehicle, as long as  
6 I know about it, we have 30 days binding  
7 authority. Okay?

8 Good.

9 Going to page nine, we had talked  
10 about "Garagekeepers," which is about in the  
11 middle of the page.

12 Your policy covers 50,000.

13 Garagekeepers, they -- the rare  
14 exception where you might have somebody else's  
15 vehicle in your possession, like doing a favor  
16 for another district.

17 You have Bailee's exposure, where  
18 you -- you could be held responsible if something  
19 happens to their vehicle.

20 I did want to provide an option for  
21 a half a million, but when you see the premium,  
22 you may wanna just get a release and not buy it,  
23 but I did wanna at least show you that option  
24 there.

25 DIRECTOR GANS: So, let's talk about

1     that, --

2                   MISTER YAVITZ:   Yeah.

3                   DIRECTOR GANS:     -- for a second,  
4     because it's not uncommon in fire service to lend  
5     a fire truck, or to be lent a fire truck.

6                   It doesn't happen often, but it does  
7     happen when trucks are out of commission, out of  
8     service, a neighbor will to lend to us, we'll  
9     lend to them.

10                  MISTER YAVITZ:    Sure.

11                  DIRECTOR GANS:    Tell me how that  
12     works.

13                  MISTER YAVITZ:    Okay.    Coverage  
14     stays with the vehicle.  So, whoever owns it, the  
15     coverages shouldn't have any limitations to  
16     loaning it.

17                  The problem is, if the insurance  
18     company pays a loss and somebody else was using  
19     it, they could go after them and subrogate.

20                  So, if the departments between each  
21     other release other from responsibility, then the  
22     insurance company will pay the claim and it's  
23     done.

24                  DIRECTOR GANS:    So, let me ask, is  
25     that something that we have routinely done in the

1 past?

2 Releases between the districts?

3 CHIEF SPIEGEL: Not that I'm aware

4 of, no.

5 DIRECTOR GANS: So, we wanna talk to

6 our neighbors, especially the one we trade with,

7 we -- we help them and get help from most often

8 about this conversation, working both ways, --

9 CHIEF SPIEGEL: Yes.

10 DIRECTOR GANS: -- that we would --

11 we need them to release and we would expect to be

12 asked to release.

13 CHIEF SPIEGEL: Ken, do you have a

14 draft document --

15 MISTER YAVITZ: We can --

16 CHIEF SPIEGEL: -- that --

17 MISTER YAVITZ: -- get something --

18 CHIEF SPIEGEL: -- is useful for

19 that?

20 MISTER YAVITZ: -- for you.

21 CHIEF SPIEGEL: Okay.

22 MISTER YAVITZ: Absolutely. No

23 problem.

24 CHIEF SPIEGEL: I do have one

25 question regarding that.

1                   We     were     using     a     neighboring  
2     district's fire truck and our mechanics did have  
3     to repair a -- a belt that had broken.

4                   So is that the liability you're  
5     talking about?     Had the engine failed, or  
6     something?

7                   MISTER YAVITZ:   No.

8                   DIRECTOR GANS:   No.   He's --

9                   MISTER YAVITZ:   I'm talking --

10                  DIRECTOR GANS:   -- talking --

11                  MISTER YAVITZ:   -- about --

12                  DIRECTOR GANS:   -- worse --

13                  MISTER YAVITZ:   -- an accident.

14                  DIRECTOR GANS:   -- than that.

15                  MISTER YAVITZ:   You're driving and  
16     have an accident.

17                  DIRECTOR GANS:   Okay.

18                  CHIEF SPIEGEL:   No, I was talking  
19     about the Garagekeepers.

20                  MISTER YAVITZ:   Okay. And that would  
21     be Garagekeepers, but it would be if you had an  
22     accident there's some negligence of some sort  
23     when you're driving it, as opposed to some  
24     mechanical failure.

25                  DIRECTOR GANS:   So, if we crash

1     their fire truck.

2                   MISTER YAVITZ:   That's correct.

3                   Whoever owns it's insurance to take  
4     care of it, because that's primary.

5                   And, that way, by having a release,  
6     you can have the insurance company choose to sub-  
7     rogate and try to collect back.

8                   It's not really -- it's best to  
9     leave the coverage with who owns it.

10                  DIRECTOR MILLNER:   So, a couple of  
11     months ago, when we had all the County Police  
12     cars here, while they were installing some  
13     cameras, or something, --

14                  MISTER YAVITZ:   Hm-hm.

15                  DIRECTOR MILLNER:   Were we -- were  
16     we exposed in any way there?

17                  MISTER YAVITZ:   I don't know.

18                  DIRECTOR GANS:     So, a couple of  
19     months ago, what she just said, we -- we agreed  
20     to allow the County Police to do installs.

21                  And we had anywhere from one to  
22     fifty police cars parked here being worked on,  
23     being parked in the parking lot, in our building.

24                  Does this pertain, to that, at all?

25                  MISTER YAVITZ:   It does.   Any time

1     you have possession of someone else's vehicle and  
2     as -- rather than just parking outside, as soon  
3     as you start working on it, --

4                     DIRECTOR MILLNER:   Hm-hm.

5                     MISTER YAVITZ:       -- you have a  
6     Bailee's exposure.

7                     DIRECTOR GANS:   They were working on  
8     it.

9                     DIRECTOR MILLNER:   Yeah --

10                    DIRECTOR GANS:   We weren't working  
11    on it.

12                    DIRECTOR MILLNER: -- it was their  
13    people.

14                    MISTER YAVITZ:   They were working on  
15    it themselves?

16                    DIRECTOR GANS:   The police had their  
17    mechanics here working on it.

18                    CHIEF SPIEGEL:   They were only using  
19    our roof.

20                    MISTER YAVITZ:   Okay.

21                    CHIEF   SPIEGEL:       They    had    --  
22    everything else was theirs.

23                    MISTER YAVITZ:       It    would   be   a  
24    stretch for them to try to make you responsible.

25                    But, if I was your attorney I'd



1 still have you get a release.

2 DIRECTOR MILLNER: Hm-hm.

3 DIRECTOR GANS: All right.

4 DIRECTOR MILLNER: Good call.

5 MISTER YAVITZ: Okay.

6 DIRECTOR MILLNER: Thank you.

7 MISTER YAVITZ: Yeah.

8 Moving along here, on page ten and

9 eleven, we have all of the vehicles.

10 And I know we've gone through this

11 several times and very comfortable that this

12 accurate unless there's something that's changed

13 in the last couple of days. So.

14 MS. DEPEW: I do have a -- the lease

15 to KS State Bank is -- is not accurate.

16 MISTER YAVITZ: Okay. Has that

17 changed?

18 MS. DEPEW: We changed that.

19 Yeah.

20 MISTER YAVITZ: Could you --

21 MS. DEPEW: So I can --

22 MISTER YAVITZ: -- send that --

23 MS. DEPEW: -- send you --

24 MISTER YAVITZ: -- to me?

25 MS. DEPEW: -- that information,

1     yes.

2                     MISTER YAVITZ:     That'll be great.

3     Thank you.

4                     I did want to talk about rental  
5     coverage. Specifically if your vehicle was in an  
6     accident and you need to rent a car.

7                     You'd be reimbursed for the rental  
8     costs.

9                     All the department vehicles, the  
10    fire department vehicles, excluding personal  
11    vehicles, have rental reimbursement.

12                    And it looks like there's five  
13    personal vehicles that have it.

14                    For some reason, eleven private  
15    passengers vehicles don't have rental  
16    reimbursement.

17                    So, again I'm just going through  
18    everything to see if there's any inconsistencies  
19    from the past and I guess the question is, do you  
20    want rental car coverage on all the vehicles or  
21    just some of them.

22                    It's kinda all over the place, to be  
23    honest with you.

24                    DIRECTOR HARRIS:   If we can rent a  
25    ladder for \$50.00 per day, I'm -- I'm all for it.

1 MISTER YAVITZ: It's not gonna help  
2 it a lot. Forget it.

3 DIRECTOR MILLNER: So, these are Ford  
4 Explorers, Chevy Impala.

5 MISTER YAVITZ: I mean, I don't want  
6 to just cover all personal --

7 DIRECTOR MILLNER: Oh.

8 MISTER YAVITZ: -- vehicles,  
9 private passenger vehicles, or not at all, since  
10 it's gonna hardly make a dent in using them  
11 rather than renting a fire truck.

12 Because you're gonna probably borrow  
13 one anyway.

14 But, I -- as we get near the end,  
15 I'll give you the costs for adding that, or, not  
16 adding it. And you can make business decision on  
17 whether the costs warrants buying coverage.

18 DIRECTOR MILLNER: Hm-hm.

19 MISTER YAVITZ: Okay, I just wanted  
20 to bring the coverage items up and any premium  
21 related item, I'll have that last, so we can  
22 kinda keep organized.

23 I'm going to page 12 and the  
24 "Portable Equipment Coverage."

25 And we have received, of course, the

1 updated FEMA list, which is included here, as  
2 well as those two items here that are scheduled,  
3 the Sea Ark and the Mercury.

4 So these are covered under -- by the  
5 portable equipment, which provides coverage  
6 anywhere in the Continental U.S.

7 That's why we have it here as  
8 opposed to just on a property section where the  
9 building and contents are.

10 Those are limited to only specified  
11 locations.

12 DIRECTOR GANS: Interesting they  
13 call marine vehicles portable vehicles.

14 MISTER YAVITZ: I know.

15 DIRECTOR GANS: I think of something  
16 you put in your briefcase and walk around with.

17 DIRECTOR MILLNER: I know.

18 (General chuckles.)

19 MISTER YAVITZ: The coverage goes  
20 way back to the 1800's, where they first needed  
21 coverage for goods being -- traveling from Europe  
22 to here they came up with the marine name and it  
23 never left.

24 DIRECTOR GANS: Okay.

25 MISTER YAVITZ: That's where that

1       came from.

2                       DIRECTOR MILLNER:   Hmm.

3                       MISTER YAVITZ:    Yeah.

4                       DIRECTOR MILLNER: Great. (Not clear)

5       Okay.

6                       MISTER YAVITZ:   They -- was it I --  
7       AIG, I think was the first -- one of the first  
8       companies that --

9                       DIRECTOR MILLNER:   Wow.

10                      MISTER YAVITZ:     -- offered the  
11       coverage.

12                      Long before our time.

13                      Moving on to the crime section, page  
14       13.

15                      And there's been no change in the  
16       coverage here.   You have a quarter million  
17       dollars per employee, plus an additional \$750.00  
18       -- excuse me, 750,000 blanket coverage.

19                      DIRECTOR MILLNER:   Hm-hm.

20                      MISTER YAVITZ:    And then we've got  
21       the scheduled coverage here based on title.  
22       President, Secretary and Treasurer.

23                      DIRECTOR GANS:    I think we need to  
24       increase, for the President, to two million  
25       dollars.

1 MISTER YAVITZ: Uh-oh.

2 DIRECTOR MILLNER: I think the  
3 Secretary needs more, too.

4 (General chuckles.)

5 DIRECTOR MILLNER: Well, hmm.

6 DIRECTOR GANS: No, we'll keep it  
7 where it is.

8 MISTER YAVITZ: Okay.

9 DIRECTOR GANS: We'll self insure  
10 the rest.

11 MISTER YAVITZ: All right.

12 I'm movin' on to page 14, the  
13 "Umbrella Excess Liability" section.

14 And, while we still have the six  
15 million dollar limit, as in the past, this does  
16 cover over your general liability, as well as the  
17 vehicles and your employer's liability, the  
18 extension for coverage in your Workers'  
19 Compensation.

20 DIRECTOR GANS: So, we had the  
21 million per incident. This covers for how much  
22 more --

23 MISTER YAVITZ: So you've got --

24 DIRECTOR GANS: -- per incident?

25 MISTER YAVITZ: -- six million.

1     That'd give you seven million, --

2                     DIRECTOR GANS:    Okay.

3                     MISTER YAVITZ:    -- per occurrence.

4                     DIRECTOR GANS:    All right.

5                     MISTER YAVITZ:    The aggregate, of

6     course, would be higher.

7                     DIRECTOR GANS:    Okay.

8                     MISTER YAVITZ:    Because that's a

9     different limit.

10                    DIRECTOR HARRIS:  Sorry, on page 13,

11     under "Exclusions Include," but not limited to

12     "War, Nuclear, Credit Card Transactions," in

13     light of the last year, or two, and -- and we've

14     had some demonstrations in Chesterfield, none of

15     which have become violent or damaged property,

16     but is civil unrest excluded, or --

17                    MISTER YAVITZ:    No.   That's -- War

18     would have to be declared by the president.

19     Yeah.

20                    DIRECTOR MILLNER:  Oh.

21                    MISTER YAVITZ:    Yeah.

22                    DIRECTOR GANS:    The president of the

23     Board?

24                    DIRECTOR HARRIS:   Exactly.

25                    (General laughter.)

1 MISTER YAVITZ: It doesn't say.

2 DIRECTOR MILLNER: You have your  
3 moments.

4 (Speaking over each other.)

5 MISTER YAVITZ: Good question.

6 Going on to page 15, the "Fiduciary  
7 Liability" section.

8 And you still have the two million  
9 dollar limit.

10 And then I understand, Chief Carey,  
11 was there a change in the name of the -- the  
12 benefit plan? We talked about that.

13 CHIEF SPIEGEL: I'm sorry. Say that  
14 again?

15 MISTER YAVITZ: Your benefit plan.  
16 The retirement plan. Was there a name change  
17 that changed to Monarch?

18 DIRECTOR MILLNER: Yes, (not clear) the  
19 Chesterfield Fire Protection District.

20 CHIEF SPIEGEL: That needs to be  
21 addressed.

22 I believe, Rick, you responded to  
23 that when I questioned that.

24 It still reads "Chesterfield  
25 Retirement Plan."



1                   DIRECTOR GANS:     Yeah, I don't  
2     remember where that was left.  
3                   Any help from Michelle?  
4                   MS. DEPEW: I didn't get necessarily  
5     all of the correspondence.  
6                   I don't know why it would say  
7     "Chesterfield" on the application.  
8                   I don't believe, in the past, the  
9     ones that I had filled out --  
10                  DIRECTOR GANS: So, --  
11                  MS. DEPEW:        -- the previous  
12     carriers had it said Chesterfield.  
13                  So, I'm not --  
14                  DIRECTOR GANS:     It would have  
15     formally said that -- formerly -- said that.  
16                  MISTER YAVITZ: Yes.  
17                  DIRECTOR GANS: But, it --  
18                  MISTER YAVITZ:     It's the real  
19     question --  
20                  DIRECTOR GANS:     -- I believe, --  
21                  MISTER YAVITZ:     -- legally --  
22                  DIRECTOR GANS:     -- is updated.  
23                  MISTER YAVITZ:     -- what is the  
24     name?  
25                  DIRECTOR GANS: Will you send me an

1 email again?

2 MISTER YAVITZ: Yeah. Absolutely.

3 DIRECTOR GANS: I'll have Jamie work  
4 on that.

5 MS. DEPEW: Yeah. Absolutely.  
6 Because I know that -- that every -- in the  
7 binders that I have that it was legally changed  
8 from "Chesterfield" to "Monarch."

9 And the applications that I have  
10 done, previously, for this, they've always been  
11 addressed as "Monarch." So.

12 DIRECTOR GANS: Okay.

13 MS. DEPEW: It should be a pretty  
14 simple fix.

15 MISTER YAVITZ: Yeah.

16 MS. DEPEW: I'm assuming.

17 MISTER YAVITZ: Okay. Moving on to  
18 page 16, the "Cyber Liability" coverage.

19 Still with CNA, Continental  
20 Casualty.

21 You've got a well written policy  
22 here as your third party liability, as well as  
23 regulatory proceedings.

24 DIRECTOR MILLNER: Hm-hm.

25 MISTER YAVITZ: First party coverage

1     also includes coverage for privacy event  
2     expenses.

3                     That's the -- if you have a breach  
4     and you have to send out notification to any --  
5     any possible individual that might've had their  
6     personal information disclosed, as well as  
7     credit watch, which is typically having -- you  
8     have to provide it for a year and so-forth.

9                     So it covers all of that, along with  
10    network extortion expenses, which is important to  
11    have, too.

12                    DIRECTOR GANS: All right. It's not  
13    mentioned here, but perhaps, assumed included,  
14    would be in -- our -- our exposure would be HIPPA  
15    information.

16                    DIRECTOR MILLNER: Hm-hm.

17                    DIRECTOR GANS:    -- personal health  
18    information.

19                    MISTER YAVITZ: Yeah. That would be  
20    included.

21                    DIRECTOR MILLNER: Okay.

22                    MISTER YAVITZ: Yeah.

23                    DIRECTOR GANS:    Well, you know,  
24    having said that, do we accept credit card  
25    payments from Fire Prevention applicants? Do we

1 take credit cards?

2 MS. DEPEW: We do take credit cards.

3 DIRECTOR GANS: Okay.

4 MISTER YAVITZ: Are they saved or  
5 not saved?

6 MS. DEPEW: We have -- are they --  
7 are they saved --

8 DIRECTOR GANS: Saved.

9 MISTER YAVITZ: The information,  
10 after the transaction.

11 DIRECTOR GANS: Do we keep them?

12 MS. DEPEW: We don't keep -- No. We  
13 go through a third party and Elavon does all of  
14 our security and all of the things like that --

15 MISTER YAVITZ: All right.

16 MS. DEPEW: -- for us, so, yeah.

17 DIRECTOR GANS: Okay.

18 MISTER YAVITZ: I would suggest,  
19 taking a look at that contract. I've seen some  
20 of the third parties actually make the customer  
21 responsible for their errors, which is  
22 ridiculous, but I --

23 MS. DEPEW: And I'll look, but I  
24 believe through the bank and through Elavon we've  
25 had these conversations, but I'll -- pull the

1 contract --

2 MISTER YAVITZ: Okay.

3 MS. DEPEW: -- and see that we're

4 covered --

5 MISTER YAVITZ: Just to make sure.

6 MS. DEPEW: -- on that.

7 DIRECTOR GANS: So we have PCI

8 Compliance --

9 MS. DEPEW: We absolutely are, yes.

10 DIRECTOR GANS: -- Requirements?

11 MS. DEPEW: Absolutely. Yes. Yes.

12 We do.

13 DIRECTOR GANS: And we're aware of

14 those of those and strive to be excellent?

15 MS. DEPEW: We are.

16 DIRECTOR GANS: Okay. Thank you.

17 MISTER YAVITZ: Moving on to page

18 18, your "Premium Summary."

19 We have everything spread out by a

20 line of coverage and, of course, in total.

21 We'll get into some options to

22 reduce premiums, last.

23 If you look at your, pretty much,

24 the property, crime and portable equipment,

25 automobile, if you look at that as a whole,

1     you're pretty much flat.

2                     DIRECTOR MILLNER:   Hm-hm.

3                     MISTER YAVITZ:   The big change is to  
4     your general liability.

5                     DIRECTOR GANS:    Hm-hm.

6                     MISTER YAVITZ:   In discussing with  
7     the underwriter why did the premium go up?  
8     Apparently, in the past, the -- the general  
9     liability is rated based on the number of calls  
10    for EMS versus fire.

11                    They're spread out.

12                    And if you look at the very bottom,  
13    general liability with the three asterisks's,  
14    there's a huge difference between last year and  
15    this year.

16                    Of course, I wasn't here last year,  
17    so I don't know where the number came from, but  
18    it -- it looks like last year's number that was  
19    provided to the carrier was really low.

20                    The bottom, for example, was showing  
21    3645 calls for EMS versus the -- the renewal  
22    number is 4800.   So, that's a -- that's a one-  
23    third increase.

24                    We can't imagine you've had that big  
25    of an increase.

1                   The same with the fire calls, 2386,  
2    which is for last year, --  
3                   DIRECTOR GANS: All right.  
4                   EMS DEPUTY CHIEF HARPER: Nick  
5    Harper, Deputy Chief, EMS.  
6                   MISTER YAVITZ: Oh. This is what  
7    the underwriters said was used the last year for  
8    the EMS --  
9                   And now, this is what was given for  
10   the renewal. And then, here were their fire  
11   runs, last year reported.  
12                  EMS DEPUTY CHIEF HARPER: Hm-hm.  
13                  MISTER YAVITZ: And this was  
14   reported this year --  
15                  EMS DEPUTY CHIEF HARPER: Okay.  
16                  MISTER YAVITZ: So this has an  
17   impact on the premium. We can -- we can check on  
18   these later.  
19                  EMS DEPUTY CHIEF HARPER: I can --  
20   I just ran the numbers.  
21                  MISTER YAVITZ: Okay. Okay.  
22                  EMS DEPUTY CHIEF HARPER: So, then  
23   last year -- last year --  
24                  DIRECTOR GANS: You have to talk  
25   louder so we can hear you.

1 EMS DEPUTY CHIEF HARPER: I'm sorry.  
2 Last year we were at approximately 5400.  
3 MISTER YAVITZ: Holy smokes.  
4 MS. DEPEW: They -- they have  
5 separated these.  
6 MISTER YAVITZ: Yeah.  
7 EMS DEPUTY CHIEF HARPER: EMS -- EMS  
8 runs.  
9 MISTER YAVITZ: Okay.  
10 EMS DEPUTY CHIEF HARPER: And this  
11 year it's 5603.  
12 DIRECTOR GANS: So, how would we  
13 have reported (not clear)  
14 MISTER YAVITZ: Yeah. All I can  
15 tell you is what the underwriter was given last  
16 year.  
17 And I wasn't -- of course I wasn't  
18 in the picture then, but it's okay. So, --  
19 EMS DEPUTY CHIEF HARPER: I can't  
20 verify the fire runs.  
21 MISTER YAVITZ: Okay.  
22 EMS DEPUTY CHIEF HARPER: I don't  
23 have those numbers.  
24 MISTER YAVITZ: And, I don't know if  
25 it was discussed in the past, but the -- this is



1 the primary rating factor for your general  
2 liability premium, based on the number of calls.

3 And, so, we can talk about --  
4 further about what to do about it, but --

5 So the underwriter, worked to try to  
6 reduce some of the premiums on the other lines.

7 And then when you look at -- let's  
8 look below on the -- some of the optional  
9 property quotes.

10 Right now, you're at a thousand  
11 deductible on your -- your property, which, you  
12 have about 19 million, approximately, between  
13 building and contents.

14 A thousand deductible is pretty  
15 small.

16 It's -- that -- that's what you  
17 have.

18 If you moved your deductible up  
19 just to 2500 bucks, it'd save you almost  
20 \$10,000.00. \$9,688.00.

21 DIRECTOR MILLNER: That's a no-  
22 brainer.

23 MISTER YAVITZ: And so you have to  
24 have -- your self insured another 1500 bucks,  
25 basically, and -- for the savings.

1                   And then, to go to a fact --

2                   DIRECTOR HARRIS: Ken, could you,

3           not right now, but take a look at our history and

4           let us know --

5                   DIRECTOR GANS: How many claims are

6           there?

7                   DIRECTOR HARRIS:       -- how many

8           claims over a -- a thousand we had?

9                   MISTER YAVITZ: I can tell you right

10          now.

11                  DIRECTOR HARRIS: Okay.

12                  MISTER YAVITZ: I brought that.

13                  DIRECTOR HARRIS: Even better.

14                  MISTER YAVITZ: Yeah.

15                  (Brief pause.)

16                  MISTER YAVITZ: It'll take me just

17          a moment to -- most of our vehicle claims.

18                  DIRECTOR MILLNER: Alright.

19                  (Brief pause.)

20                  DIRECTOR GANS: We have one active

21          now.

22                  DIRECTOR HARRIS: Right.

23                  DIRECTOR GANS: That's one.

24                  MISTER YAVITZ: It looks like you've

25          had three in the last five years.

1                   DIRECTOR HARRIS:    It would seem to  
2    be --  
3                   DIRECTOR GANS:   No brainer there.  
4                   DIRECTOR HARRIS:    -- prudent to  
5    raise the --  
6                   (General chuckles.)  
7                   DIRECTOR HARRIS:    -- limit, at  
8    least, or the -- the deductible, at least to the  
9    2500 and --  
10                  DIRECTOR GANS:    I -- I think, even  
11    5,000.  
12                  MISTER YAVITZ:   And you --  
13                  DIRECTOR MILLNER:   I'm looking at  
14    that, as well.  
15                  MISTER YAVITZ:   There's a \$7,000.00  
16    difference to self insure, you're talking about  
17    another 2500 over the first.  
18                  So, you have to have over three  
19    claims every year.  
20                  DIRECTOR GANS:   Right.  
21                  MISTER YAVITZ:   So, --  
22                  DIRECTOR GANS:   So, you know --  
23                  MISTER YAVITZ:    -- you're hard  
24    pressed to --  
25                  DIRECTOR GANS:    We know we're

1 sitting on one, already, this year.

2 MISTER YAVITZ: Right. Yep. You

3 are.

4 DIRECTOR GANS: Right. But --

5 MISTER YAVITZ: Based on your --

6 your past, the 5,000 is gonna --

7 DIRECTOR GANS: -- right.

8 MISTER YAVITZ: -- would --

9 DIRECTOR GANS: Five thousand.

10 MISTER YAVITZ: -- probably be --

11 DIRECTOR GANS: Everyone --

12 MISTER YAVITZ: -- the most --

13 DIRECTOR GANS: -- agree?

14 MISTER YAVITZ: -- cost effective.

15 DIRECTOR MILLNER: Hm-hm.

16 DIRECTOR HARRIS: Actually, is -- is

17 it possible if we were to, today, opt to go with

18 2500?

19 Is it something we could change in

20 two weeks, after we --

21 MISTER YAVITZ: Absolutely.

22 DIRECTOR HARRIS: -- get a little

23 better look?

24 MISTER YAVITZ: You can change it

25 anytime.

1                   DIRECTOR GANS:   Or, at the end of  
2   the year, we can change --  
3                   DIRECTOR MILLNER:  Or we can change  
4   --  
5                   DIRECTOR GANS:   -- it at the end of  
6   the year, --  
7                   DIRECTOR MILLNER:       -- the other  
8   direction?  
9                   DIRECTOR GANS:       -- when there's  
10   been no claims.  
11                   DIRECTOR MILLNER:  Exactly.  
12                   (General chuckles.)  
13                   MISTER YAVITZ:  Throw that away.  
14                   DIRECTOR MILLNER:  That's a loophole  
15   --  
16                   (Speaking over each other, plus  
17   general laughter.)  
18                   MISTER YAVITZ:  Pro-rate it, right?  
19   Back-date it.  
20                   DIRECTOR MILLNER:  Can we go the  
21   other direction, as well, if we opted for 5,000  
22   today, could we --  
23                   DIRECTOR HARRIS:   Actually, yeah.  
24   I -- I think the five is fine. I'm just trying to  
25   run some numbers through my head and assuming --

1 MISTER YAVITZ: Well, they're not  
2 due til two, one. So, you can pick -- you can  
3 take -- you can get a five and you can change it.  
4 DIRECTOR GANS: No, let's wrap --  
5 We're not --  
6 DIRECTOR MILLNER: And you said --  
7 MISTER YAVITZ: Wrap it up?  
8 DIRECTOR MILLNER: -- we currently  
9 have a one --  
10 MISTER YAVITZ: One thousand --  
11 DIRECTOR MILLNER: -- thousand  
12 dollar deductible?  
13 MISTER YAVITZ: That's really low  
14 for your property values you have at risk.  
15 That's why the savings so big.  
16 The larger your --  
17 DIRECTOR MILLNER: Okay.  
18 MISTER YAVITZ: -- premium base, --  
19 DIRECTOR MILLNER: Okay.  
20 MISTER YAVITZ: -- the bigger the  
21 discount, so --  
22 DIRECTOR MILLNER: I'm all for five.  
23 MISTER YAVITZ: Okay. Five it is.  
24 DIRECTOR HARRIS: We don't need a  
25 vote on that. I'll -- I'll just do that with an

1 executive order. Sorry.

2 MISTER YAVITZ: Okay.

3 DIRECTOR HARRIS: That was -- it

4 was my attempted subtle humor.

5 (General laughter.)

6 MISTER YAVITZ: Five it is.

7 You have another option on the

8 automobiles.

9 DIRECTOR MILLNER: Hm-hm.

10 DIRECTOR GANS: No.

11 MISTER YAVITZ: So, on the other hand

12 --

13 DIRECTOR GANS: Yeah.

14 MISTER YAVITZ: I -- I don't

15 recommend it, but I have to show it to you. So,

16 yeah --

17 DIRECTOR GANS: Okay.

18 MISTER YAVITZ: With your claims

19 frequency --

20 DIRECTOR MILLNER: Oh, gosh.

21 MISTER YAVITZ: -- in this area.

22 You're at 2,000, right now.

23 So, based on your -- your

24 experience, you'd lose going with that.

25 DIRECTOR GANS: Right.

1 MISTER YAVITZ: So, --  
2 DIRECTOR GANS: No, we bump into a  
3 few things.  
4 MISTER YAVITZ: -- we'll cross, yeah  
5 -- a few things.  
6 DIRECTOR MILLNER: Things jumps in  
7 front of us.  
8 MISTER YAVITZ: You have the Garage  
9 building insurance as I mentioned to you before,  
10 but I wanted to give you an option, but I suggest  
11 you don't buy it and you do a waiver.  
12 DIRECTOR MILLNER: Hm-hm.  
13 MISTER YAVITZ: That's free.  
14 DIRECTOR GANS: Yeah.  
15 MISTER YAVITZ: And I'll provide the  
16 form. So.  
17 We talked about rental  
18 reimbursement. I'm suggesting you either take it  
19 off all the fire trucks and just leave it on your  
20 personal vehicles, or take it off altogether.  
21 DIRECTOR GANS: Take it -- when --  
22 when would we ever rent -- have a -- need a  
23 rental vehicle?  
24 We have a fleet of vehicles.  
25 CHIEF SPIEGEL: I can't imagine that



1     circumstance.  We've never -- we've never rented  
2     a vehicle before.

3                     DIRECTOR GANS:  One of the Board  
4     Members constantly says we have too many  
5     vehicles.  So.

6                     DIRECTOR MILLNER:  That's not me.

7                     CHIEF SPIEGEL:  We have just enough  
8     to avoid renting vehicles.

9                     DIRECTOR GANS:  Okay.  Perfect.

10                    MISTER YAVITZ:  Then I think you  
11     should just take off the rental --

12                    DIRECTOR GANS:  Yeah.

13                    MISTER YAVITZ:  -- on the ones we  
14     have.

15                    DIRECTOR GANS:  I don't --

16                    MISTER YAVITZ:  And, I don't say  
17     this --

18                    DIRECTOR GANS:  I don't -- my guess  
19     is we've never done it.  And I can't anticipate  
20     a time we every would.

21                    MISTER YAVITZ:  Okay.  I'll take off  
22     the rental -- the rental car coverage.

23                    DIRECTOR GANS:  Yep.  Cut the premium  
24     in half, okay?

25                    MISTER YAVITZ:  All right.  Again, we

1 talked about the general liability. We'll get  
2 that worked out on the -- on the amount of calls  
3 and so-forth.

4 Going to the next page.

5 Remember we talked about general  
6 liability exposure, that -- those are the calls.

7 This is my reminder that -- to have  
8 Chief Spiegel sign which options you want.

9 And, I have that here, for later.

10 And -- and then we talked about the  
11 name insured and then I'm going to email you,  
12 right, on that. Confirm if (Not clear.)

13 DIRECTOR MILLNER: Okay.

14 MISTER YAVITZ: And there's every-  
15 thing I have at this point.

16 DIRECTOR MILLNER: Wow.

17 MISTER YAVITZ: Any questions?

18 DIRECTOR MILLNER: Well, actually,  
19 I'm --

20 DIRECTOR GANS: I have no other  
21 questions, besides the ones raised --

22 DIRECTOR MILLNER: Yeah. Actually,  
23 I'm --

24 DIRECTOR GANS: -- during the  
25 discussion.

1 DIRECTOR MILLNER: -- I'm good.  
2 DIRECTOR HARRIS: My only question is  
3 for Matt.  
4 To approve this, do we actually need  
5 a motion, or can we --  
6 ATTORNEY HOFFMAN: I would do a  
7 motion to re --  
8 DIRECTOR HARRIS: I don't have the  
9 -- the new number.  
10 ATTORNEY HOFFMAN: Right. So, --  
11 DIRECTOR MILLNER: I think we do.  
12 ATTORNEY HOFFMAN: -- I think we can  
13 supplement the number, when we get that, at a  
14 follow-up meeting.  
15 But, for now, you can vote to --  
16 because we do have a deadline approaching.  
17 DIRECTOR HARRIS: Okay.  
18 ATTORNEY HOFFMAN: So, yeah, vote to  
19 do the renewal for this year.  
20 DIRECTOR MILLNER: Okay.  
21 DIRECTOR GANS: Just a motion to  
22 approve as presented.  
23 DIRECTOR HARRIS: Yeah.  
24 MISTER YAVITZ: And I'll send you  
25 the number tomorrow with the -- the changes you

1 know, for the record.

2 DIRECTOR HARRIS: Actually, --

3 DIRECTOR MILLNER: Excellent.

4 DIRECTOR HARRIS: -- let me know if  
5 this will work.

6 In that case, I move to approve the  
7 General Liability, Property, Auto, Portable  
8 Equipment, Excess Liability, Crime, Fiduciary and  
9 Cyber -- Cyber Liability Insurance as presented  
10 by Ken Yavitz.

11 DIRECTOR GANS: Second.

12 DIRECTOR HARRIS: Any discussion?

13 (No response.)

14 DIRECTOR HARRIS: All in favor?

15 DIRECTOR MILLNER: Aye.

16 DIRECTOR GANS: Aye.

17 DIRECTOR HARRIS: Aye.

18 Motion passes three-zero.

19 MISTER YAVITZ: Thank you very much.

20 DIRECTOR HARRIS: Thank you.

21 DIRECTOR MILLNER: Thank you. Thank  
22 you.

23 MISTER YAVITZ: Okay.

24 DIRECTOR MILLNER: Amazing.

25 DIRECTOR HARRIS: And that concludes

1 the President's Report.

2 Moving along to the Secretary's  
3 Report.

4 DIRECTOR MILLNER: Which will pale  
5 in comparison. Mine's super easy today.

6 I move for the approval of the Open  
7 Meeting Minutes from January 7, 2020.

8 DIRECTOR HARRIS: Second.

9 Any discussion?

10 (No response.)

11 DIRECTOR HARRIS: All in favor?

12 DIRECTOR MILLNER: Aye.

13 DIRECTOR GANS: Aye.

14 DIRECTOR HARRIS: Aye.

15 Motion passes three-zero.

16 DIRECTOR MILLNER: I move for the  
17 approval of the Closed Meeting Minutes from  
18 January 7, 2020.

19 DIRECTOR HARRIS: Second.

20 Any discussion?

21 (No response.)

22 DIRECTOR HARRIS: All in favor?

23 DIRECTOR MILLNER: Aye.

24 DIRECTOR GANS: Aye.

25 DIRECTOR HARRIS: Aye.

1 Motion passes three-zero.

2 DIRECTOR MILLNER: That concludes  
3 the Secretary's Report.

4 DIRECTOR HARRIS: Then, moving along  
5 to the Treasurer's Report.

6 DIRECTOR GANS: Hold on. Sorry.

7 DIRECTOR MILLNER: But you didn't  
8 know I was gonna go so fast, did you.

9 DIRECTOR GANS: No.

10 DIRECTOR MILLNER: I mean business.

11 DIRECTOR GANS: And I'm the one that  
12 has to leave by quarter til.

13 So, today, at this meeting, we have  
14 disbursements in the amount of \$559,532.08 for  
15 the period.

16 We have nine checks over the amount  
17 of \$5,000.00, which are check number 44116 -- I'm  
18 sorry, 44118 in the amount of \$10,273.29, to  
19 Montgomery Bank for various charges on the  
20 District's credit card, which the Board has  
21 reviewed.

22 Check number 44094 in the amount of  
23 \$167,596.96 to Central County 911, which is the  
24 alarm dispatch, 911 Dispatch Center that we  
25 collect taxes for and remit our share.

1                   Check number 44101 in the amount of  
2     \$19,327.05 to FGM Architects, which is for  
3     architectural services for redesign, potential  
4     redesign of two Stations for the upcoming bond  
5     issue.

6                   Check number 44107 in the amount of  
7     \$7,000.00 to ICON Contracting, which is for  
8     repair work in the storage area.

9                   Check number 44123 in the amount of  
10    \$23,242.00 even to Public Safety Upfitters, which  
11    is -- I can't remember what this is.

12                  Oh. It is for two staff vehicles,  
13    lights, siren, radio installation and assorted  
14    other emergency equipment.

15                  Check number 44130 to SSM Executive  
16    Health in the amount of \$33,405.00 for the  
17    fitness testing. Firefighter fitness testing.

18                  Is that correct?

19                  MS. DEPEW: Annual physicals.

20                  DIRECTOR GANS: Annual physicals,  
21    sorry.

22                  MS. DEPEW: Correct.

23                  DIRECTOR GANS: That's for annual  
24    physicals.

25                  Check number 44166 in the amount of

1     \$5,841.78 to UNUM, which is for long-term  
2     disability insurance premium.

3                     Check number 44164 in the amount of  
4     \$214,632.47 to United Health Care for health  
5     insurance premiums.

6                     And, finally, --

7                     (General chuckles.)

8                     DIRECTOR GANS:     -- check number  
9     44102 in the amount of \$9,818.00, which I believe  
10    is for -- to UAV, which stands for?

11                    CHIEF SPIEGEL:     Unmanned Aerial  
12    Vehicle.

13                    DIRECTOR GANS:    Okay. Replacement  
14    UAV's.

15                    In re -- oh, are there any questions  
16    about those checks, or any of the other checks?

17                    DIRECTOR MILLNER:   I have nothing  
18    that wasn't previously answered.

19                    DIRECTOR HARRIS:   And I have nothing  
20    that was not addressed via the email.

21                    DIRECTOR GANS:    And I'm the culprit  
22    that put out the email and all the questions; and  
23    there were quite a few this time, with a copy to  
24    the public file.

25                    After a couple of go-a-rounds, were



1       satisfactorily answered.

2                   Thank you, very much, for those  
3       answers.

4                   DIRECTOR HARRIS:    I was going to  
5       say, there -- there was a follow-up, so, --

6                   DIRECTOR GANS:     Yeah, there was.  
7       Yep.

8                   In reviewing these disbursements,  
9       they appear to be reasonable and necessary in the  
10      conduct of the District's business.

11                  Chief Spiegel, were these checks  
12      prepared per your recommendation?

13                  CHIEF SPIEGEL:    Yes, they were.

14                  DIRECTOR GANS:    Do they violate any  
15      state bidding statutes, or constitute installment  
16      payments?

17                  CHIEF SPIEGEL:    None that I'm aware  
18      of.

19                  DIRECTOR GANS:    I make a motion that  
20      we accept the disbursements as prepared.

21                  DIRECTOR HARRIS:   Second.

22                               Any discussion?

23                               (No response.)

24                  DIRECTOR HARRIS:   All in favor?

25                  DIRECTOR GANS:    Aye.

1 DIRECTOR MILLNER: Aye.

2 DIRECTOR HARRIS: Aye.

3 Motion passes three-zero.

4 DIRECTOR GANS: That concludes the  
5 Treasurer's Report.

6 DIRECTOR HARRIS: In that case,  
7 moving along to the Chief's Report.

8 CHIEF SPIEGEL: Yes, sir.

9 Item A., Chief Harper is available  
10 to discuss the request for qualifications for our  
11 fitness program.

12 DIRECTOR GANS: That's -- I was  
13 talking about that too early, wasn't I.

14 EMS DEPUTY CHIEF HARPER: Good  
15 afternoon.

16 DIRECTOR GANS: I knew it had  
17 something to do with the meeting.

18 (General chuckles.)

19 EMS DEPUTY CHIEF HARPER: Yeah, it's  
20 a -- it has a lot to do with the -- the way we're  
21 going to proceed with the -- you noticed the --  
22 the large amount that we just paid for the  
23 physicals.

24 That and the testing process are  
25 what we used to call the -- or, we still call it,

1 the Essential Function Exam, which, that's a bi-  
2 annual, or a -- yeah, a bi-annual, which opposes  
3 the physicals that we do.

4 And incorporated in that process, we  
5 have a fitness and training program.

6 And that will all be combined in the  
7 fitness policy.

8 So, my proposal to the chief and the  
9 -- and to -- and to you all is to consider  
10 combining all three of those in one policy.

11 And I can present that at a later  
12 date.

13 But, the physical fitness training  
14 program and the Essential Function Exam, we can  
15 bring all of that in -- in the -- the District  
16 and actually into this building and do all of the  
17 testing here.

18 So, all the -- all the time that we  
19 spent out of the District, doing the Essential  
20 Function Exam, that'll all go away. We can do it  
21 with on-duty personnel.

22 And instead of taking a month, or  
23 two months, sometimes, to try and catch  
24 everybody, it, you know, we have almost no down  
25 time, or loss time.

1                   So, that'll be the Essential  
2   Function Exam.

3                   DIRECTOR HARRIS: Now, would the  
4   vender be coming here?

5                   EMS DEPUTY CHIEF HARPER: Yes, sir.

6                   DIRECTOR HARRIS: Because, I'm -- I'm  
7   familiar with the procedure, unless its changed.

8                   And they had some specialized  
9   apparatus to allow that test to take place.

10                  And they -- they could bring that  
11   all out and set it up in our Engine Bay, or  
12   what's the concept?

13                  EMS DEPUTY CHIEF HARPER: Excellent  
14   question.

15                  It's a -- it's gonna be set up in a  
16   permanent bases in the basement of ADMIN.

17                  All the different pieces --

18                  DIRECTOR HARRIS: What -- what about  
19   --

20                  EMS DEPUTY CHIEF HARPER: The  
21   process -- the process that you mentioned is the  
22   -- is identical to what was done in the past.

23                  And the -- the props. We call 'em  
24   props.

25                  And they are very unsophisticated

1       and very cheap to replicate.

2                       And, as a matter of fact, there's  
3       just a little bit more work to be done downstairs  
4       and it'll be ready.

5                       CHIEF SPIEGEL:   Robin, if I -- if I  
6       think I understood your question, the RFQ will be  
7       for the third party person who would -- who would  
8       assess -- do the evaluation in house.

9                       DIRECTOR HARRIS:   Okay.

10                      CHIEF SPIEGEL:    If that was your  
11       question.

12                      DIRECTOR HARRIS:   All right.  Well,  
13       it was a combination, because having utilized  
14       that equipment before we opted to engage the  
15       party that provides the service, how -- do we  
16       have a ceiling adequately high --

17                      DIRECTOR GANS:    That's what I was  
18       going to ask.

19                      You had to climb a ladder.

20                      DIRECTOR HARRIS:   Absolutely.

21                      DIRECTOR GANS:    You had --

22                      EMS DEPUTY CHIEF HARPER:  I believe  
23       it's a 14 foot ceiling and we only have to have,  
24       like, nine or ten.

25                      DIRECTOR GANS:    And it's a pretty

1 high basement.

2 EMS DEPUTY CHIEF HARPER: A tall  
3 person stands on the ladder, that -- that ladder  
4 climb, you're about nine feet and the ceiling is  
5 extremely high downstairs.

6 DIRECTOR MILLNER: Hm-hm.

7 DIRECTOR HARRIS: Okay.

8 EMS DEPUTY CHIEF HARPER: Yeah,  
9 we've -- we've tested it and made sure that it --  
10 it's adequate for what we need.

11 DIRECTOR GANS: I have a question.  
12 We have nothing in the basement, now we're gonna  
13 have a whole city.

14 DIRECTOR MILLNER: Hm-hm. You're  
15 pretty much right. It gets it's own zip code.

16 (General laughter.)

17 CHIEF SPIEGEL: It's a big basement.  
18 And, more important than that is it doesn't leak.

19 DIRECTOR GANS: That's true.

20 So, the reference here, because  
21 there are others here, is we're discussing if we  
22 have a successful bond issue, we'll require some  
23 relocations possibilities.

24 CHIEF SPIEGEL: Yes.

25

1                   EMS DEPUTY CHIEF HARPER: Those  
2       discussions have taken place in coordination to  
3       make it happen, is there.

4                   DIRECTOR GANS: Okay.

5                   DIRECTOR MILLNER: Who gets the  
6       ladder in their bunk?

7                   DIRECTOR GANS: I just wanted to  
8       make sure.

9                   (General chuckles.)

10                  EMS DEPUTY CHIEF HARPER: The  
11       footprint is relatively small.

12                  DIRECTOR GANS: Okay.

13                  EMS DEPUTY CHIEF HARPER: And the  
14       reason why your -- your questioning is, the place  
15       where we used to do it, they provided care and  
16       relocation for all types of services.

17                         And our -- our's is very specific  
18       and the footprint that we're gonna require is  
19       relatively small.

20                         Not only that, but the party that we  
21       have -- I've been working with, he's, as far as  
22       I can find, he's the only company that has  
23       exactly what we need, which is the pure fitness  
24       trainers.

25                         There are other people that are

1 qualified to do training classes and fitness  
2 classes, but the wellness and fitness imitative  
3 that we follow requires pure fitness trainers.

4 He has those personnel trained. He  
5 is also one of them.

6 And we will -- we will also have two  
7 more of our personnel trained to that -- to that  
8 pure fitness level.

9 And it'll be a cooperative effort.

10 And that's where the majority of the  
11 savings will come from.

12 DIRECTOR HARRIS: Thank you.

13 EMS DEPUTY CHIEF HARPER: So, my  
14 last question. I would like permission to go out  
15 to RFQ for a fitness program.

16 DIRECTOR HARRIS: Please do so.

17 DIRECTOR MILLNER: Hm-hm.

18 DIRECTOR GANS: Well, how about  
19 let's -- let's do a Resolution.

20 DIRECTOR HARRIS: You know, --

21 DIRECTOR MILLNER: Such an exciting  
22 day.

23 EMS DEPUTY CHIEF HARPER: Thirty  
24 days.

25 DIRECTOR GANS: We will.



1 (Speaking over each other.)  
2 DIRECTOR HARRIS: Thirty days?  
3 I move to approve --  
4 DIRECTOR GANS: No, no. Go out to  
5 bid.  
6 DIRECTOR HARRIS: Yeah.  
7 Biding for an RFQ for the physical  
8 fitness and testing program with a return time of  
9 30 days.  
10 EMS DEPUTY CHIEF HARPER: Thirty days  
11 from today?  
12 DIRECTOR HARRIS: From today.  
13 DIRECTOR MILLNER: I like that.  
14 MS. DEPEW: No, it's not from today.  
15 It's a two day posting period, so, --  
16 DIRECTOR HARRIS: Okay.  
17 MS. DEPEW: -- where are we at,  
18 Tuesday? It would be Thursday.  
19 DIRECTOR HARRIS: Well, let --  
20 DIRECTOR MILLNER: Well, 30 days  
21 from Thursday?  
22 DIRECTOR HARRIS: Well, let me amend  
23 that --  
24 DIRECTOR MILLNER: Okay.  
25 DIRECTOR HARRIS: -- and say, 30

1 days from when it's posted.

2 MS. DEPEW: Yes, please.

3 DIRECTOR GANS: Second.

4 DIRECTOR MILLNER: Second and third?

5 DIRECTOR HARRIS: Any discussion?

6 (No response.)

7 DIRECTOR HARRIS: All in favor?

8 DIRECTOR MILLNER: Aye.

9 DIRECTOR GANS: Aye.

10 DIRECTOR HARRIS: Aye.

11 Motion passes --

12 DIRECTOR MILLNER: Nice.

13 DIRECTOR HARRIS: -- three-zero.

14 EMS DEPUTY CHIEF HARPER: Thank you.

15 DIRECTOR HARRIS: Thank you.

16 DIRECTOR MILLNER: You're welcome.

17 CHIEF SPIEGEL: That's all I have.

18 DIRECTOR HARRIS: Moving along to

19 the Attorney's Report.

20 ATTORNEY HOFFMAN: I have a couple of

21 items for the Closed Meeting, but nothing for the

22 Open Meeting, this evening.

23 DIRECTOR HARRIS: All right. In

24 that case --

25 DIRECTOR MILLNER: You got excited,

1 too, didn't you.

2 (General chuckles.)

3 DIRECTOR MILLNER: Teasing us.

4 DIRECTOR HARRIS: Yeah. Is there

5 any New Business?

6 (No response.)

7 DIRECTOR HARRIS: I actually have

8 some, simply setting the dates for our February

9 Meetings.

10 So, if everyone could pull up their

11 calendar.

12 DIRECTOR MILLNER: I have so many

13 calendars in my life right now.

14 (General chuckles.)

15 DIRECTOR MILLNER: I can't even

16 combine them all.

17 I'll do my best.

18 DIRECTOR HARRIS: For the first week

19 of February, --

20 DIRECTOR GANS: A Open.

21 DIRECTOR HARRIS: -- which would be

22 Open, I would be unavailable on Thursday, the 6<sup>th</sup>.

23 I'm available on any other day.

24 DIRECTOR GANS: Okay. So, for me,

25 it's Monday or Wednesday morning, which means,

1 finish by eleven. Or, either evening.  
2 Tuesday, I could meet in the  
3 afternoon.  
4 DIRECTOR MILLNER: Okay, hang on.  
5 DIRECTOR GANS: Not at night.  
6 DIRECTOR MILLNER: Tuesday, the 4<sup>th</sup>,  
7 --  
8 DIRECTOR HARRIS: Hm-hm.  
9 DIRECTOR MILLNER: -- I can meet in  
10 the afternoon. The earliest I can be here,  
11 though, is 3:45.  
12 DIRECTOR GANS: That's fine. I  
13 don't have to leave until five.  
14 DIRECTOR HARRIS: Then, February 6<sup>th</sup>,  
15 --  
16 DIRECTOR GANS: Fourth.  
17 DIRECTOR HARRIS: Or --  
18 DIRECTOR MILLNER: Yeah, let's do  
19 the 4<sup>th</sup> --  
20 DIRECTOR HARRIS: Alright, --  
21 DIRECTOR MILLNER: -- at 3:45.  
22 DIRECTOR HARRIS: Yeah. No.  
23 Yes, that -- that was the date I  
24 can't make it.  
25 DIRECTOR MILLNER: And that's Open?

1 DIRECTOR GANS: Oh, okay.  
2 DIRECTOR HARRIS: The 4<sup>th</sup> is 3:45.  
3 DIRECTOR GANS: Open?  
4 DIRECTOR HARRIS: Open.  
5 DIRECTOR MILLNER: Okay.  
6 DIRECTOR HARRIS: Then, the  
7 following week, I am available any day except  
8 Thursday, the 13<sup>th</sup>.  
9 DIRECTOR GANS: I have the same  
10 restrictions.  
11 Monday or Wednesday morning,  
12 finished by eleven, or either evening.  
13 And, then, Tuesday afternoon or  
14 evening.  
15 DIRECTOR MILLNER: I can do, oh, I  
16 can either do the Tuesday after -- well again,  
17 3:45 on a Tuesday, or -- you said Wednesday was  
18 okay?  
19 DIRECTOR GANS: Yes.  
20 DIRECTOR MILLNER: Ooo, yeah.  
21 DIRECTOR GANS: Wednesday morning or  
22 night.  
23 DIRECTOR MILLNER: Okay. I can do  
24 Wednesday night.  
25 DIRECTOR HARRIS: Why don't we do

1 Tuesday afternoon, if that --

2 DIRECTOR GANS: At 3:45?

3 DIRECTOR HARRIS: -- works.

4 Three forty-five.

5 DIRECTOR MILLNER: And that's the

6 Eleventh?

7 DIRECTOR GANS: On the Eleventh?

8 DIRECTOR MILLNER: The Eleventh?

9 DIRECTOR HARRIS: The Eleventh.

10 DIRECTOR GANS: For Closed?

11 DIRECTOR HARRIS: Yeah.

12 DIRECTOR MILLNER: At 3:45 for

13 Closed. Okay.

14 DIRECTOR HARRIS: Then, surprisingly

15 enough, let me --

16 DIRECTOR GANS: Monday, the 17<sup>th</sup> is

17 President's Day. I don't know if that restricts

18 us from meeting.

19 Matt, does that?

20 ATTORNEY HOFFMAN: I don't -- I mean,

21 it is a National Holiday, but I --

22 DIRECTOR GANS: Right.

23 ATTORNEY HOFFMAN: -- I don't think

24 there's anything that --

25 DIRECTOR GANS: And I'd be --

1                   ATTORNEY HOFFMAN: -- officially says  
2     you --  
3                   DIRECTOR GANS: I'm good --  
4                   ATTORNEY HOFFMAN: -- can't meet.  
5                   DIRECTOR GANS: -- literally, the  
6     18<sup>th</sup> at 3:45, again.  
7                   DIRECTOR HARRIS: As would I be.  
8                   Does that work for you?  
9                   DIRECTOR MILLNER: On the 18<sup>th</sup>?  
10                  DIRECTOR HARRIS: The 18<sup>th</sup>, 3:45.  
11                  DIRECTOR MILLNER: As long as I get  
12     out in time for a hockey game.  
13                  DIRECTOR HARRIS: I understand.  
14                  DIRECTOR GANS: I'm going, too.  
15                  DIRECTOR MILLNER: Okay.  
16                  DIRECTOR HARRIS: All right. So,  
17     the 18<sup>th</sup>, 3:45 --  
18                  A VOICE: Open.  
19                  DIRECTOR MILLNER: Open.  
20                  DIRECTOR HARRIS: -- Open.  
21                  DIRECTOR MILLNER: Hm-hm.  
22                  DIRECTOR HARRIS: And do you just  
23     wanna follow that pattern on Tuesday, the 25<sup>th</sup>?  
24                  DIRECTOR GANS: And I'm not going to  
25     that game. Fine with me.

1 (General chuckles.)  
2 DIRECTOR MILLNER: I'm not going to  
3 that game.  
4 DIRECTOR HARRIS: Does that work,  
5 Tuesday, --  
6 DIRECTOR GANS: Yes.  
7 DIRECTOR HARRIS: -- 25?  
8 DIRECTOR GANS: Yes.  
9 DIRECTOR HARRIS: At 3:45?  
10 DIRECTOR MILLNER: I think so. Let  
11 me check one other thing.  
12 DIRECTOR GANS: Okay.  
13 So, everyone knows, she's sitting  
14 there, literally, with three calendars.  
15 (General chuckles.)  
16 DIRECTOR MILLNER: Hm-hm. That's  
17 true. Sorry.  
18 DIRECTOR GANS: So, 3:45 on the 25<sup>th</sup>  
19 for Closed.  
20 DIRECTOR MILLNER: Yeah.  
21 DIRECTOR GANS: I got it.  
22 DIRECTOR HARRIS: All right.  
23 DIRECTOR MILLNER: That was painful.  
24 DIRECTOR HARRIS: In that case, that  
25 concludes our New Business.



1 Any Unfinished Business?

2 (No response.)

3 DIRECTOR HARRIS: Hearing none, I  
4 move to go into a Closed Meeting in accordance  
5 with Revised Statutes, Missouri, Chapter 610.021,  
6 Sub-Section One, Legal Actions and Advice; Two,  
7 Purchase of Real Estate; Three, Personnel  
8 Matters; Thirteen, Personnel Records and  
9 Nineteen, Security.

10 Do I hear a second?

11 DIRECTOR MILLNER: Second.

12 DIRECTOR HARRIS: Any discussion?

13 (No response.)

14 DIRECTOR HARRIS: All in favor?

15 DIRECTOR GANS: Aye.

16 DIRECTOR MILLNER: Aye.

17 DIRECTOR HARRIS: Aye.

18 Motion passes three-zero.

19 We are off the record in Open and  
20 we'll resume in Closed, in just a moment.

21 (Whereupon, at 4:32 P.M., the Board entered  
22 a Closed Meeting as described above, with Minutes  
23 taken by Attorney Hoffman.

24 Please note that the foregoing Minutes were  
25 recorded by the Monarch Fire Protection District

1 and transcribed by Virginia L. Long.)

2 \*\*\*\*\*

3 Attorney Hoffman reported that the  
4 Open Meeting reconvened at 5:13 P.M., following  
5 the Closed Meeting.

6 Director Harris announced that no  
7 votes were taken during the Closed Meeting and  
8 hearing no further business made a motion to  
9 adjourn the Open Meeting.

10 Director Millner seconded the motion  
11 and voted Aye, as did Director Harris.

12 There was no vote cast by Director  
13 Gans.

14 At 5:15 P.M., the Open Meeting was  
15 adjourned.

16 (Note that the Original Meeting Minutes  
17 taken by Attorney Hoffman are attached to today's  
18 Minutes and may be seen at Headquarters.)

19

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