

# Monarch Fire Protection District

## 2020 BUDGET



Board of Directors  
Robin Harris, President  
Jean Millner, Secretary  
Rick Gans, Treasurer



*Integrity - Accountability - Responsibility*

## TABLE OF CONTENTS

<i>Budget Message</i>	<i>pg i-v</i>
<i>Basis of Budgeting</i>	<i>pg 1</i>
<i>Profile of the District</i>	<i>pg 2</i>
<i>District Officials</i>	<i>pg 3</i>
<i>District Tax Rates</i>	<i>pg 4-8</i>
<i>Mission Statement</i>	<i>pg 9</i>
<i>Board of Directors</i>	<i>pg 10-11</i>
<i>Command Staff</i>	<i>pg 12-14</i>
<i>Budget Information</i>	<i>pg 15-31</i>
<i>All finds combined</i>	<i>pg 16</i>
<i>2020 Operating Budget</i>	<i>pg 17</i>
<i>Revenues</i>	<i>pg 18-19</i>
<i>Expenditures</i>	<i>pg 20-31</i>
<i>Administration</i>	<i>pg 21</i>
<i>Professional Services</i>	<i>pg 22</i>
<i>Operations</i>	<i>pg 23</i>
<i>Maintenance</i>	<i>pg 24</i>
<i>Fire Prevention Bureau</i>	<i>pg 25</i>
<i>Training Department</i>	<i>pg 26</i>
<i>District Insurance</i>	<i>pg 27</i>
<i>EMS</i>	<i>pg 28</i>
<i>Capital Expenditures</i>	<i>pg 29-31</i>
<i>2020 Services</i>	<i>pg 32-37</i>
<i>Glossary</i>	<i>pg 38-49</i>



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**Board of Directors and Citizens  
Monarch Fire Protection District**

Dear Board of Directors and Citizens:

We are pleased to present the budget for 2020 for your consideration. Our on-going efforts are focused on balancing the level of service we provide with the resources available. The budget is intended to serve as a financial plan for the next fiscal year, outlining forecasted expenditure requirements and the proposed means for financing these requirements. It is expected to be a guide to departmental goals and objectives in the use of personnel, equipment and other resources during the 2020 calendar year.

**OVERVIEW**

The District currently employees 121 full-time personnel and has 3 elected officials. The 2020 budget does not anticipate increased staffing. By late 2016 all employee posting has been issued and pre-employment process should be complete for all new hires by 2020. Suppression, medical, rescue and prevention services are provided from 5 fire stations placed strategically around the District to provide the most effective response times. Administrative personnel are located in the Headquarters building, out of which the Fire Prevention Bureau and Training Department also operate. The District operates a maintenance and training facility adjacent to House 5 and a training tower at a separate location.

**GOALS AND PRIORITIES**

The Board of Directors and management must prioritize the needs of the District and employees. An ongoing priority is the quality of service we provide. Meeting the requirements of National Fire Protection Association (NFPA) guidelines is one way of ensuring the quality of our services. It is currently impractical and not cost effective to meet the guidelines 100% of the time. The District has committed to work toward reaching a goal of four personnel on each fire suppression vehicle. This would help the District meet the guidelines for number of personnel on scene within a set time frame.

In 2020, we expect to maintain and improve our services through several primary means.

- The retention of highly qualified personnel
- Training of existing personnel in the latest breakthroughs in fire suppression, emergency medicine, and other related topics
- Fire prevention programs and educational events for the community
- Ongoing updates and replacement of equipment and research of the latest technology related to fire suppression and emergency medicine.



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## ECONOMIC OUTLOOK

The overall economic conditions of the St. Louis metro area appear reflective of the nation as a whole; consumer spending is down, inflation is potentially a concern, interest rates remain low over the course of 2019, with uncertainty about what the next twelve months will bring. The market for fuel continues to be unstable, with many price fluctuations.

While there are concerns about the economy, the geographic location in which the District operates has experienced higher levels of development than the overall metro area.

2020 is likely to be somewhat volatile nationwide. The District has reserves in place for such uncertain times and does not expect the pressure from overall economic trends to have a long-term negative impact.

## BUDGET ASSUMPTIONS

### EXPENDITURES

The **General Fund** is the primary operating fund of the District. Operational costs are allocated as appropriate to the **Ambulance Fund**, a special revenue fund specifically for emergency medical services. In addition, the District contracts for dispatch services through Central County Emergency 911 (CCE911). The **Dispatch Fund**, a special revenue fund, collects revenue for dispatch services and remits them to CCE911. These three funds comprise the operations of the District.

As a service organization, our largest expenditure is wages and benefits. These costs represent approximately 90% of our operational costs. Personnel are our most valuable asset. Maintaining wages and benefits at competitive levels, while working within our available resources continues to be a challenge. As benefit costs continue to raise, especially health insurance, we are confronted with decisions about priorities. The Board of Directors and management are working with the members of Local 2665 to maintain sustainable levels of wages and benefits over the long term.

The 2020 Budget does include a 2% wage increases for staff members.

The second largest area of spending relates to the replacement and maintenance of fire suppression, fire prevention and EMS equipment and vehicles. Each year, departments submit their requests and the Board of Directors and management must make decisions about priorities based on current year resources. The 2020 Budget includes one lease payments for two pieces of apparatus. The 2020 Budget also includes expenditures for the purchase staff vehicles, fire attach line nozzles, Opticom, air filtration system(s), and a rescue truck.

Our third largest area of operational expenditures is property and facilities costs. Planned maintenance has risen in the last two years as buildings age and larger items such as lighting and facility updates have budget dollars earmarked for 2020.

The 2020 budget estimated that funding for utilities would be steady and in line with 2019 spending patterns. No major cost increase was considered for utilities for the 2020 budget.



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The 2020 Budget does account for several Capital expenditures. These include

- The replacement of two staff vehicles
- Air Filtration Exhaust System(s)
- A Rescue Truck
- Upgrade an IT Server Room
- Upgrade at Training Tower Facility

The **Debt Service Fund** is set aside for payments on outstanding bond issues and their related expenditures. The District currently does not have an outstanding bond issue, it was repaid in 2012. The District does not recognize any further debt in 2020.

REVENUE

The District is traditionally dependent upon Real Estate and Personal Property Tax for over 90% of its revenue. St. Louis County collects tax revenue and remits it to the District monthly for a 1% fee. A state law (commonly referred to as the Hancock Amendment) restricts District revenue growth on an annual basis according to a formula. Rates are calculated based upon the formula, with the District reducing rates when needed in order to comply with the state law. All rates are calculated dependent upon assessed valuation. While the assessed valuation in the District has grown 100% over the last ten years the revenue associated with that assessed valuation has only grown 53% as a result of the aforementioned Hancock Amendment. Assessed valuation growth is expected to continue at a slower pace for at least the next 7-10 years. The 2010 assessed valuation has experienced a reduction; this percentage reduction below can be attributed to a voluntary reduction by the board and the implementation of SB711.

	<u>Valuation</u>	<u>Percent Increase / Decrease</u>
January 1, 1998	1,184,644,000	4.21%
January 1, 1999	1,288,368,000	8.76%
January 1, 2000	1,392,526,000	8.08%
January 1, 2001	1,567,208,000	12.54%
January 1, 2002	1,606,876,000	2.53%
January 1, 2003	1,672,047,000	4.06%
January 1, 2004	1,700,310,000	1.69%
January 1, 2005	1,904,392,000	12.00%
January 1, 2006	1,970,278,000	3.46%
January 1, 2007	2,199,255,000	11.62%
January 1, 2008	2,381,054,682	8.27%
January 1, 2009	2,352,276,973	-1.21%
January 1, 2010	2,288,977,194	-3.00%
January 1, 2011	2,179,715,448	-4.77%
January 1, 2012	2,175,076,350	-0.21%
January 1, 2013	2,124,648,833	-0.02%
January 1, 2014	2,198,182,748	3.00%
January 1, 2015	2,271,745,030	1.03%
January 1, 2016	2,300,621,712	1.01%
January 1, 2017	2,475,160,918	7.01%
January 1, 2018	2,507,663,734	1.30%
January 1, 2019	2,691,274,319	7.32%



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Remaining District revenue primarily comes from investment earnings and fee collections. In 2019 interest rates continued to remain minimal. 2020 is expected to have flat interest rates.

The Fire Prevention Bureau collects fees for building permits. These fees for 2020 have been taken into consideration as several large projects were issued permits in 2016 and 2017, we do not expect that level of activity for 2020.

The EMS Department collects fees for transporting patients, in June of 2018 the Monarch Fire Protection District voted to allow ambulance billing for all transports. The Monarch Fire Protection District will only bill insurance companies for residents. Residents of the Monarch Fire Protection District will not be responsible for any charges above their insurance reimbursement. The District does not pursue aggressive collection practices.

The District collected personal property and real estate tax revenue at \$.013 for debt service on the bond issue dated July 1, 2004. This debt matured March 1, 2012. There is no personal property and real estate tax revenue approved for the Debt Service fund for 2020.

**The Pension Revenue Fund** is set aside to fund the Retirement Plan for Employees of the Monarch Fire Protection District and the Monarch Fire Protection District Welfare Benefit Plan.

Tax revenue and interest earnings on reserve cash have been included in the budget. Funds collected are put into trust for the benefit of the employees and to pay the trust fees and expenses.

**FUTURE BUDGET TRENDS**

The District revenue outlook is flat, with minimal growth in the assessed valuations and unvarying levels of permit fees and ambulance billing collections. Investment revenue varies with the state of the economy and the level of reserves in a given year.

Expenditures continue to raise, especially in the area of personnel costs. Rising health care costs present a challenge, which has forced the District to make modifications to the plan in the last couple of years, which affect participants. The future of healthcare in the United States is a nationwide issue, and one that the District will continue to follow closely.

The District long-range master plan will provide direction for the future needs of the District for both equipment and staffing. Such information can be used to determine the need for setting aside reserves to meet future needs or pursuing a bond issue in the future.



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## SUMMARY

The annual budget for 2020 was developed as follows:

- Department heads complete budget planning packet for their resource needs and goals.
- Capital purchase requests must be turned in with the planning packet
- All information is compiled and reviewed by management based upon anticipated revenue amounts.
- The draft of the budget is then presented to the Board of Directors for their revision and approval.
- The budget is adopted at an annual budget hearing, which is open to the public.

The 2020 proposed budget provides a high level of service to the residents of the District, while continuing to pursue our long-term goals. Additions of long needed equipment are included along with necessary building improvements.

Each year, we strive to improve the presentation of the budget to give you valuable and necessary information. This budget reflects participation from many resources throughout the District. It is a product of many individuals' time and effort. We believe it is a workable plan for the 2020 year.

We would like to thank the Board of Directors for their input and valuable suggestions. In addition, the efforts of our department heads are invaluable. Their efforts make the budget a document that can truly be used in managing the District in the coming year.

Sincerely,

A handwritten signature in blue ink that reads "Cary Spiegel".

Cary Spiegel  
Chief

A handwritten signature in blue ink that reads "Michelle DePew".

Michelle DePew  
Controller

## BASIS OF BUDGETING

The Monarch Fire Protection District basis of budgeting is the 'modified accrual basis'.

The term "basis of accounting" is used to describe the timing of recognition, that is, when the effects of transactions or events should be recognized. The basis of accounting used for the purpose of financial reporting in accordance with generally accepted accounting principles (GAAP) does not have to be the basis of budgeting.

The accrual basis of accounting used by most businesses requires revenue to be recognized when it is earned and expenses to be recognized when the related benefit is received. Revenues may actually be received during a later period, while expenses may be paid during an earlier or later period. (Cash basis accounting, used by some small businesses, recognizes revenue when received and expenses when paid.)

Governmental funds, which are not concerned about profitability, usually rely on a *modified accrual* basis. This involves recognizing revenue when it becomes both available and measurable, rather than when it is earned. *Expenditures*, a term preferred over *expenses* for modified accrual accounting, are recognized when the related liability is incurred.

Proprietary funds, used for business-like activities, usually operate on an accrual basis. Governmental accountants sometimes refer to the accrual basis as "full accrual" to distinguish it from *modified* accrual basis accounting.

## FUND STRUCTURE

The following describes the funds included in the 2020 Budget and gives a brief overview of each fund's purpose.

- **General Fund**

Operating fund of the District. Accounts for all financial resources except those required to be accounted for in another fund.

- **Ambulance Fund**

This fund is a Special Revenue Fund that is used to account for the proceeds of the special tax levy, which is restricted for the provision of emergency medical services.

- **Dispatch Fund**

This fund is a Special Revenue Fund that receives tax revenue and disburses funds in order to participate with other fire protection districts and a municipality in a centralized dispatching service for the dispatch of fire and ambulance calls.

- **Pension Revenue Fund**

This fund is a Fiduciary Fund that accounts for contributions made to and benefits paid from the District's pension plan.



## PROFILE OF THE DISTRICT

The District began in 1925 as a volunteer fire department. In 1957, it became a separate tax supported fire protection district and political subdivision of the State of Missouri. Today the District serves over 65,000 individuals in west St. Louis County in an area that covers 55 square miles. The District is empowered to levy a property tax on both real and personal property located within its boundaries.

An elected Board of Directors governs the District. Directors serve six-year terms, with one director elected every two years. The Board of Directors appoints the Fire Chief. The District operates in several areas including fire suppression, fire prevention, emergency medical services, and public education.

The mission of the District is to provide the highest quality of emergency services to the community through fire rescue and emergency medical services, fire prevention, and education. We will maintain the highest standards through experience, education, and planning. Our commitment extends beyond the traditional role of the fire service to improve the safety and quality of life for all.

The District is required to set tax rates by September 1 of each year. St. Louis County assesses the taxes beginning November 1, and majority of the taxes are collected and remitted to the District by March 1 of the following year. The District adopts its final budget at the time the tax rates are set. The budget serves as the foundation for the Districts financial planning and control. The budget is segregated into funds, departments and functions.

The District is home to Maryville University and Logan College of Chiropractic. There is one major hospital located in the District. The District has one airport, which houses many private corporate jets and is the areas FAA Flight Service Center.

The current locations of the engine houses are as follows:

House 1 is at 15700 Baxter Road  
House 2 is at 18424 Wild Horse Creek Road  
House 3 is at 1201 Fernview Drive  
House 4 is at 14898 Olive Boulevard  
House 5 & Maintenance Facility is at 155 Long Road  
Training Tower is at 911 John Pellet Court  
Administration Building 13725 Olive Boulevard

MONARCH FIRE PROTECTION DISTRICT  
OFFICIALS  
2020



**ELECTED OFFICIALS**

President  
Secretary  
Treasurer

Mr. Robin Harris  
Ms. Jean Millner  
Mr. Rick Gans

**STAFF**

Fire Chief  
Assistant Fire Chief  
Deputy Chief  
Deputy Chief / EMS  
Deputy Chief / Operations  
Fire Marshal  
Controller  
Director of HR

Cary Spiegel  
Les Crews  
Robin Echele  
Nicholas Harper  
Bill Long  
Roger Herin  
Michelle DePew  
Melanie Wilson

# Monarch Fire Protection District

## 2020 TAX RATES





**NICOLE GALLOWAY, CPA**  
Missouri State Auditor

CERTIFICATION LETTER

October 03, 2019

County Clerk  
St. Louis County  
41 S Central Ave.  
Clayton, MO 63105-0000

RE: 12-096-0004 Monarch FPD

Dear Collector of Revenue:

We have received information to substantiate compliance with Missouri law for the 2019 property tax rates for the above-captioned taxing authority. Section 137.073.6, RSMo, requires the State Auditor to examine such information and return to the county clerk our findings regarding the property tax rate ceilings and the debt service levy, if applicable. The State Auditor's Office has relied on information presented and representations made by the taxing authority for our review of the tax rate ceiling and actual property tax rate(s) levied. Our findings are based upon existing constitutional provisions, statutes, rulings, and court decisions.

We understand that the taxing authority's property tax rate ceiling(s) and actual property tax rate(s) levied for 2019 to be as follows:

Purpose	Tax Rate Ceiling or Maximum Allowable Debt Service	Sales Tax Reduction	20% Required Reduction 1st Class Charter County Political Subdivision Not Submitting Estimate Non-Binding Tax Rate	Voluntary Reduction	Recoupment Rate	CERTIFIED RATE	Taxing Authority's Proposed Rate	Complies with MO Laws Yes/No
General Revenue								
Residential	0.4430	0.0000	0.0000	0.0000	0.0000	<b>0.4430</b>	0.4430	Yes
Agricultural	0.4510	0.0000	0.0000	0.0000	0.0000	<b>0.4510</b>	0.4510	Yes
Commercial	0.4810	0.0000	0.0000	0.0000	0.0000	<b>0.4810</b>	0.4810	Yes
Personal Property	0.5300	0.0000	0.0000	0.0000	0.0000	<b>0.5300</b>	0.5300	Yes

Based on the information submitted by the taxing authority we find the CERTIFIED RATE(S) for the taxing authority as listed above, complies or does not comply with the provisions Section 137.073, RSMo, as indicated above. Any taxing authority levying a rate(s) higher than the certified rate(s) is/are not in compliance with Missouri laws. All tax levies not in compliance will receive a Notification of Non-Compliance Letter sent certified mail, will be referred to the Missouri Attorney General's Office pursuant to Section 137.073.6(2), RSMo, and will also be noted in our Review of 2019 Property Tax Rates report. A copy of this letter must be sent by your office to the above captioned political subdivision to comply with Section 137.073.6, RSMo.



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**Missouri State Auditor**

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Ambulance								
Residential	0.2680	0.0000	0.0000	0.0000	0.0000	<b>0.2680</b>	0.2680	Yes
Agricultural	0.2810	0.0000	0.0000	0.0000	0.0000	<b>0.2810</b>	0.2810	Yes
Commercial	0.3000	0.0000	0.0000	0.0000	0.0000	<b>0.3000</b>	0.3000	Yes
Personal Property	0.3300	0.0000	0.0000	0.0000	0.0000	<b>0.3300</b>	0.3300	Yes

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Pension								
Residential	0.0820	0.0000	0.0000	0.0000	0.0000	<b>0.0820</b>	0.0820	Yes
Agricultural	0.0850	0.0000	0.0000	0.0000	0.0000	<b>0.0850</b>	0.0850	Yes
Commercial	0.0910	0.0000	0.0000	0.0000	0.0000	<b>0.0910</b>	0.0910	Yes
Personal Property	0.1000	0.0000	0.0000	0.0000	0.0000	<b>0.1000</b>	0.1000	Yes

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Dispatch								
Residential	0.0430	0.0000	0.0000	0.0000	0.0000	<b>0.0430</b>	0.0430	Yes
Agricultural	0.0420	0.0000	0.0000	0.0000	0.0000	<b>0.0420</b>	0.0420	Yes
Commercial	0.0440	0.0000	0.0000	0.0000	0.0000	<b>0.0440</b>	0.0440	Yes
Personal Property	0.0480	0.0000	0.0000	0.0000	0.0000	<b>0.0480</b>	0.0480	Yes

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*Integrity - Accountability - Responsibility*

## MISSION STATEMENT

The mission of the Monarch Fire Protection District is to provide the highest quality emergency services to the community through fire rescue and emergency medical services, fire prevention and education. We will maintain the highest standard through experience, education and planning. Our Commitment extends beyond the traditional role of fire services to improve the safety and quality of life for all.





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## BOARD OF DIRECTORS

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### President Robin Harris

Director Robin Harris is a Captain at a major airline and a U.S. Navy veteran where he received basic firefighting training. A former state law enforcement officer, he has been trained as a Red Cross First Aid Instructor and a Search & Recovery Diver. He was also a volunteer for a Rescue Team in Cape Girardeau County where he learned to rappel; later becoming a rappelling instructor for the Boy Scouts. Director Harris served as Training Officer while in the U.S. Navy tracking multi-year budgets and training cycles for a 300-man aviation squadron. He is currently working with the Air Line Pilots' Association National Security Committee which deals with all aspects of aviation security and first responder actions during man-caused disasters.

Director Harris has lived in the City of Chesterfield for nearly ten years with his wife of over 30 years and his son.

### Secretary Jean Millner

Director Millner was appointed to the Monarch Board in August, 2017 to fulfill the unexpired term of Director Jane Cunningham.

Director Millner moved into the Monarch District from Olivette, where she was an active volunteer in her community for 25 years. Over the years, she held positions on a variety of civic committees, was a trustee of her subdivision and led a Girl Scout troop for several years.

Following a career in advertising, that spanned more than two decades, Director Millner decided to turn her hobby of cooking into a career. Today, she serves as the Food Service Director at Crown Center for Senior Living in University City.

Director Millner has lived in Chesterfield for three years, has two married children and three granddaughters.



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## BOARD OF DIRECTORS

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### Treasurer Rick Gans

Director Rick Gans served on the Board from February 1998 to April 2011, prior to his return in April 2015. His areas of expertise include data and radio communications, real estate, personnel, legal and construction. Director Gans oversaw the real estate acquisition and construction of the current House #4 located at Olive and White Road, the acquisition of land for the future House #6 in Wildwood and the construction of the current Central County Emergency 911 facility that dispatches for Monarch and most St. Louis County fire districts and departments.

Director Gans serves as the Monarch representative on the Central County Emergency 911 Board of Directors and formerly chaired this Board for more than five years. He is credited for leading the technology upgrade to pinpoint the location of emergencies in the District, whether called in from a home, business or cellular phone.

Director Gans owns a business in the City of Chesterfield, and has lived in Chesterfield since 1988 with his wife.

## COMMAND STAFF 2020

### Chief Cary Spiegel

Cary Spiegel started his career in 1975 with the St. Louis Fire Department. In 1979 he accepted the position of firefighter with the Monarch Fire Protection District. In 1993 he was promoted to Captain, 1999 Battalion Chief, 2006 Deputy Chief, 2014 Assistant Chief and in 2018 Chief. Chief Spiegel holds a Paramedic license, an Associate Degree in Fire Technology, a Bachelor's Degree in Business, and a Master's Degree in Management.

### Assistant Chief Les Crews

Les Crews started his career in 1978 with the Glendale Fire Department. In 1979 he accepted the position of firefighter with the Monarch Fire Protection District. He was promoted to Captain, Battalion Chief, Deputy Chief of Special Operations, and in 2018 Assistant Chief. Chief Crews is an active member with Missouri Task Force One, a FEMA Urban Search & Rescue Team, and serves in the capacity of a Task Force Leader. Chief Crews also serves as a USAR Specialist on a FEMA Incident Support Team. During his career he has responded to several national disasters: The 2001 attack on the World Trade Center, 2005 Hurricane Katrina, 2011 Joplin tornado and the 2014 Mudslide in Oso Washington. Chief Crews holds an Emergency Medical Technician license, and has an Associate's Degree in Fire Protection Technology.

### Deputy Chief EMS Nick Harper

Nick Harper started his career as a fire fighter with the United States Air Force in 1976. He joined the ranks of the Monarch Fire Protection District as a fire fighter in 1979. Chief Harper was promoted to Captain in 2001 and Deputy Chief in 2012. He is a licensed paramedic, has a Bachelor's Degree in Fire Science and a Master's Degree in Organizational Leadership and Administration. Chief Harper currently serves as a Fire District/Department Chaplain, is State Certified in Fire Safety, Fire Officer, and Fire Instructor. Chief Harper and his wife live in St. Peters Missouri.

### Deputy Chief - Training Robin Echele

Robin Echele started his career in 1981 as a volunteer Firefighter. He took a position as a Paramedic with the Warren County Ambulance District in 1983. He accepted a position with St. Charles Ambulance District while serving as a volunteer Firefighter. He combined his emergency service career moving to the Eureka Fire Protection District as a Paramedic/Firefighter. His career progression took him to the Berkley Fire Department as a Paramedic/Firefighter. In 1990 Robin accepted a position as Paramedic/Firefighter with the former Chesterfield Fire Protection District, now the Monarch Fire Protection District. Paramedic/Firefighter Echele was promoted to Captain and then to Chief Training Officer in 2001, and to Deputy Chief, Special Operations & Training in February 2012.

Chief Echele holds a Paramedic License, has an Associate's Degree in Fire Technology, a Bachelor's Degree in Human Resource Management, Master's Degree in Human Resource Management and an MBA. Chief Echele is a graduate of the University of Missouri Fire Service Leadership Enhancement Program and a graduate of the National Fire Academy Executive Fire Officer Program. In 2010 he received the designation as Chief Fire Officer. Chief Echele is State of Missouri Certified Fire Investigator, Fire Officer II, and Fire Service Instructor III. He has National Certification as a Fire Department Incident Safety Officer. He is also a Hazardous Materials Technician with the St. Louis County Emergency

Response Team. Deputy Chief Echele believes in a lifetime of training and education.

## Fire Marshal Roger Herin

Roger Herin began his career with the Monarch Fire Protection District in 1984 as the first Fire Inspector for the Fire District. Prior to that, he was employed by St. Louis County as a Public Works Inspector. Roger was promoted to Assistant Fire Marshal in the year 2000 and on April 1, 2011, he was promoted to Fire Marshal. Chief Herin is certified through the International Code Council as a Master Code Professional, which includes certifications in all disciplines of code enforcement. He holds certifications from the State of Missouri as a Fire Inspector, Fire Investigator and Fire Service Instructor. Chief Herin is also certified through the National Fire Protection Association as a Fire Inspector. Roger has an Associate's degree in Fire Protection Technology. He is a graduate of key fire prevention courses from the National Fire Academy in Emmitsburg Maryland.

## Deputy Chief - Bill Long

Bill Long started his career with the Fire District on August 15, 1988. He was promoted to Engineer in 1999, Captain in July 2000, and Battalion Chief in April 2012. He is a Missouri Division of Fire Safety Certified Fire Officer II and Instructor II. He has an Associate's Degree in Fire Protection Technology.

Battalion Chief Long and his wife reside in West County.

## A Shift Battalion Chief Ed Fassler

Ed Fassler began his career with the Monarch Fire Protection District in July 1996 as a Paramedic/Firefighter. Ed progressed through the ranks: Engineer, EMS Supervisor, and Company Officer. June 20, 2016 Captain Fassler was promoted to Battalion Chief.

BC Fassler has an Associate Degree in Fire Science, he is a licensed Paramedic, Strike Team Leader, and he is certified as a Hazardous Materials Technician. Chief Fassler is active in Officer and Instructor Development and he is the Fire District's CCE911 (Dispatch) Representative.

BC Fassler has a family heritage in Emergency Services; his father is a retired Deputy Chief and he has two brothers currently serving. Ed, his wife, and their three children are residents of the Fire District.

## B Shift Battalion Chief Dave Schmitt

Dave Schmitt began his career with the Monarch Fire Protection District on Oct. 1, 1979. He worked his way through the ranks: Engineer in 1986, Captain in 1997, and Battalion Chief on August 7, 2014. Chief Schmitt is a State Certified Fire Department Incident Safety Officer, Fire Officer II, Fire Instructor I, and a licensed Emergency Medical Technician. He has an Associate's Degree in Fire Protection Technology.

Battalion Chief Schmitt resides in St. Louis County with his wife Kathy.

Battalion Chief Schmitt resides in Manchester with his wife Kathy and they have 4 children.

## C Shift Battalion Chief Russ Adams

Russ has worked in the Fire and EMS field for over 35 years. He received his EMT license in 1983 and began working for a private ambulance service and volunteering for Wentzville Fire Protection District. Russ then obtained his Paramedic license in 1984 and began teaching for the Saint Louis Community College as an EMT and Paramedic Instructor. In 1987 Russ started his paid fire service career for the Robertson Fire Protection District. In 1990 Russ started at Chesterfield/ Monarch Fire Protection District, as a Firefighter/Paramedic.

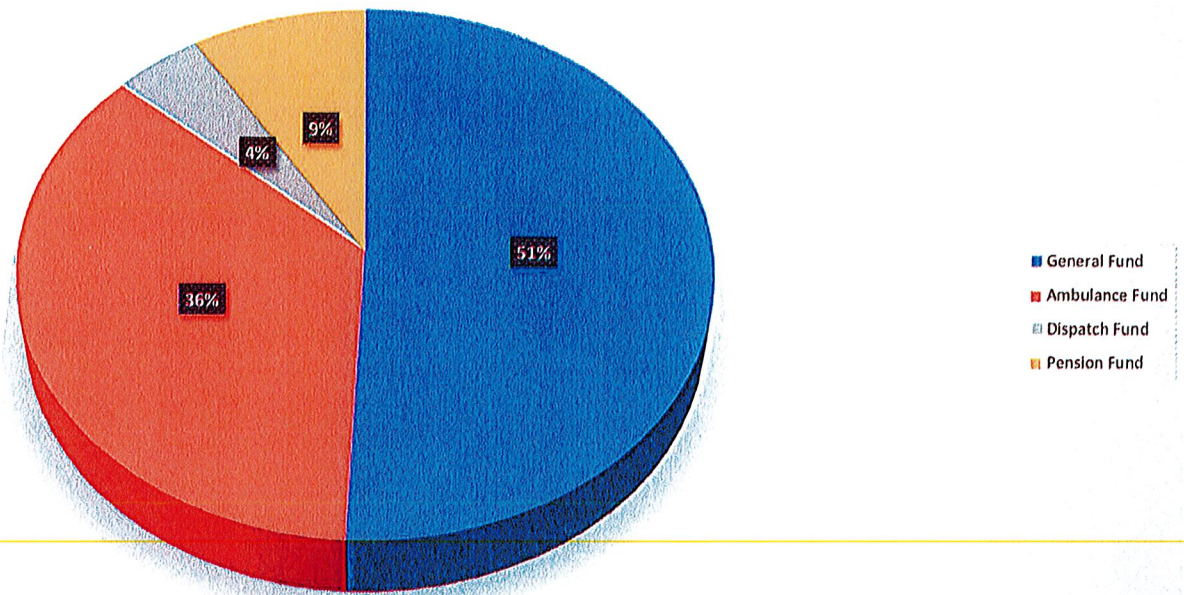
Russ has held positions as a Personal Class Coordinator for the Veterans Affairs, Paramedic in DePaul E.R., Saint Louis Children's Hospital Emergency Room and Transport team and as a paramedic instructor for over seven years for Respond Right EMS Academy. Russ currently teaches at Lindenwood University. Russ holds the following certifications: Instructor in CPR, ACLS, PALS, PHTLS, and EMS/FIRE INSTRUCTOR. Russ is currently completing his Bachelor's Degree in Fire Service Management. While at Monarch Russ has been promoted to Engineer, Captain, Shift training Captain, and currently C Shift Battalion Chief. Russ is also part of the USAR-3 Search and Rescue team. Russ, his wife and three children reside in Dardenne Prairie MO.

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**Monarch Fire Protection District  
2020 COMBINED FUNDS  
&  
OPERATING FUNDS**



### All Funds Combined 2020



#### 2020 Budget All Funds

	General Fund	Ambulance Fund	Dispatch Fund	Pension Fund
Revenues	\$ 12,737,356	\$ 8,962,918	\$ 1,144,228	\$ 2,236,156
Expenditures	\$ 12,665,628	\$ 8,999,186	\$ 1,144,228	\$ 2,236,156
over / under	\$ 71,728	\$ (36,268)	\$ -	\$ -

Account	2020 Budget
<b>Revenues</b>	
Property Taxes	\$ 19,819,774
FPB - Building Permit Fees	\$ 225,000
Out of District Billing	\$ 1,500,000
Interest	\$ 60,000
Miscellaneous Receipts	\$ 40,500
Federal Reimb (SB 307)	\$ 25,000
Sale of Fixed Assets	\$ 30,000
Insurance Proceeds	\$ -
	<b>\$ 21,700,274</b>

	2020 Budget
<b>Expenditures</b>	
Capital Expenditures	\$ 2,205,000
Capital Leasing - Ambulance	
Capital Leasing - Truck(s)	\$ 152,000
IT Operating Budget	\$ 144,000
Conferences / Seminars	\$ 27,000
Doctors Fees	\$ 15,000
Dues & Subscriptions	\$ 23,900
Loose Equipment	\$ 75,000
Equipment Purchase / Maintenance	\$ 207,100
FPB- Public Education	\$ 51,000
Fuel	\$ 125,000
Health Wellness Program	\$ 42,000
Warranties	\$ 27,500
Insurance - Health	\$ 2,702,340
Insurance - Dental	\$ 160,000
Insurance - Vision	\$ 40,000
Insurance - Disability /ADD	\$ 30,000
Insurance - Workers Comp	\$ 649,000
Insurance - PC & DO	\$ 302,500
Maintenance - Building & Grounds	\$ 110,000
Maintenance - Vehicle	\$ 200,000
Election Expense	\$ 35,000
Office Supplies	\$ 91,200
Payroll Taxes - FICA	\$ 882,900
Professional Fees	\$ 287,000
Protective Clothing	\$ 80,000
Salaries Administration	\$ 1,304,100
Salaries - Directors Fees	\$ 30,800
Salaries - EMS	\$ 5,513,300
Salaries - FPB	\$ 637,000
Salaries - Maintenance	\$ 234,500
Salaries - Operations	\$ 4,443,574
Salaries - Overtime	\$ 240,000
Salaries - Training	\$ 126,500
Salaries Total	<b>\$ 12,529,774</b>
Supplies-Cleaning & Maint	\$ 55,000
Telephone	\$ 42,000
Training & Education	\$ 126,500
Uniforms	\$ 87,100
Utilities	\$ 130,000

Total	\$ 21,652,814
Revenues	\$ 21,700,274
Revenues over / under expenditures	\$ 47,460

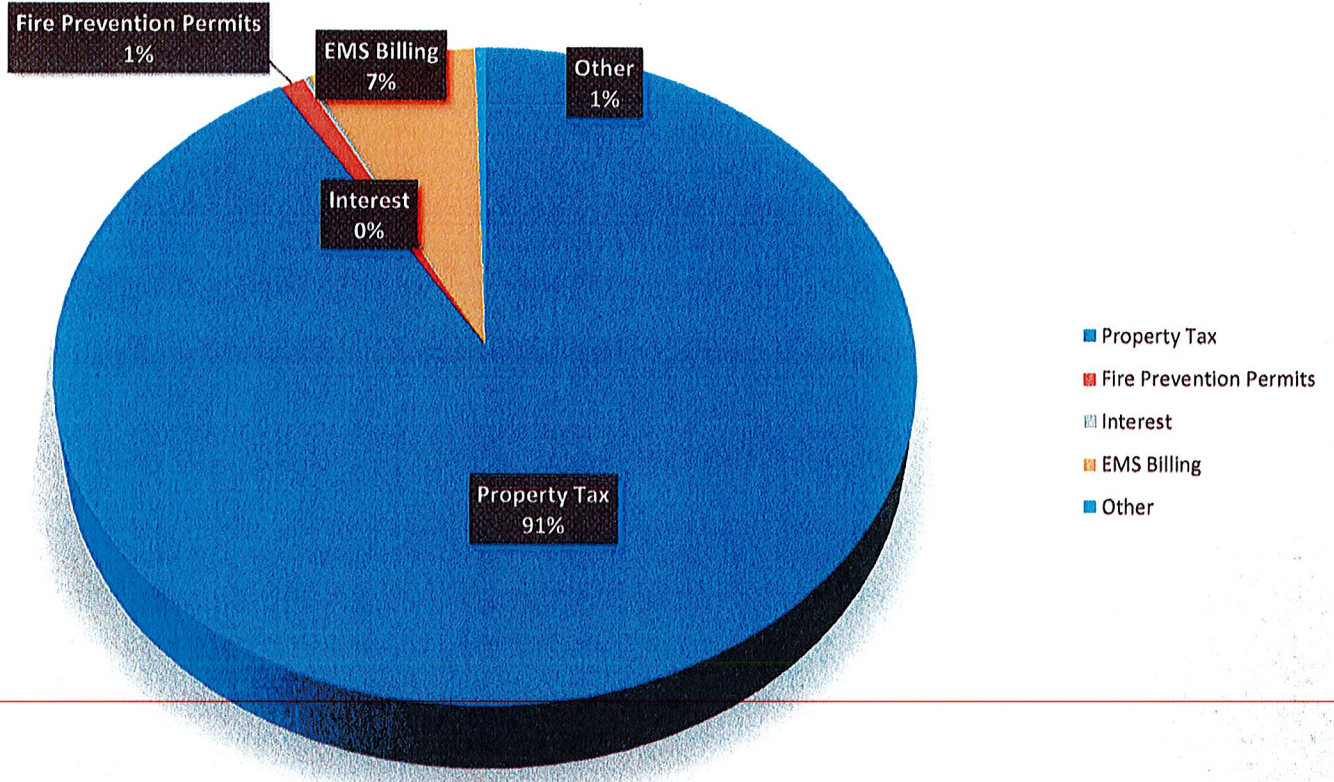


# Monarch Fire Protection District

## 2020 REVENUES



## 2020 OPERATING REVENUES



### 2020 REVENUE

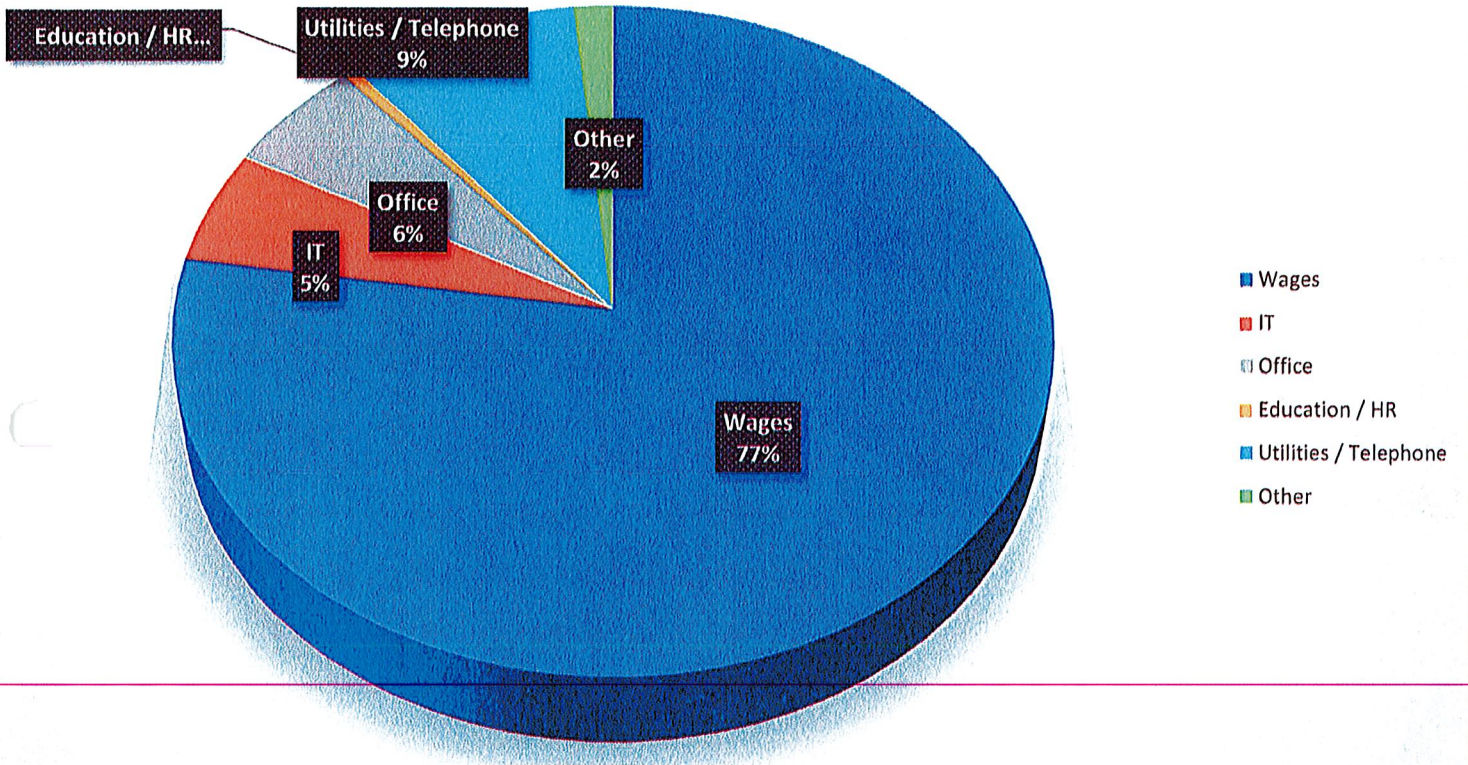
Property Tax	\$ 19,819,774
Fire Prevention Permits	\$ 225,000
Interest	\$ 60,000
EMS Billing	\$ 1,500,000
Other	\$ 95,500

# Monarch Fire Protection District

## 2020 EXPENDITURES



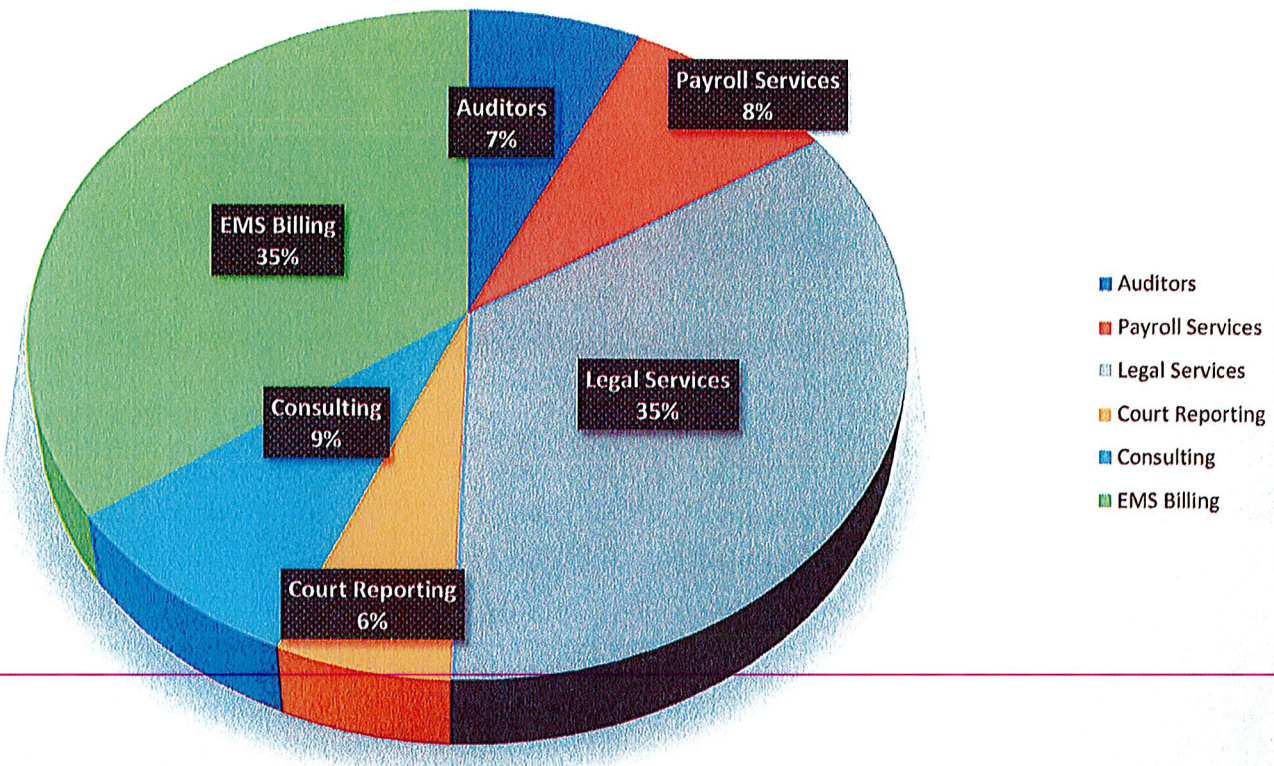
## 2020 ADMINISTRATION



### 2020 ADMINISTRATION

Wages	\$	1,417,100
IT	\$	100,000
Office	\$	104,200
Education / HR	\$	9,000
Utilities / Telephone	\$	172,000
Other	\$	28,100

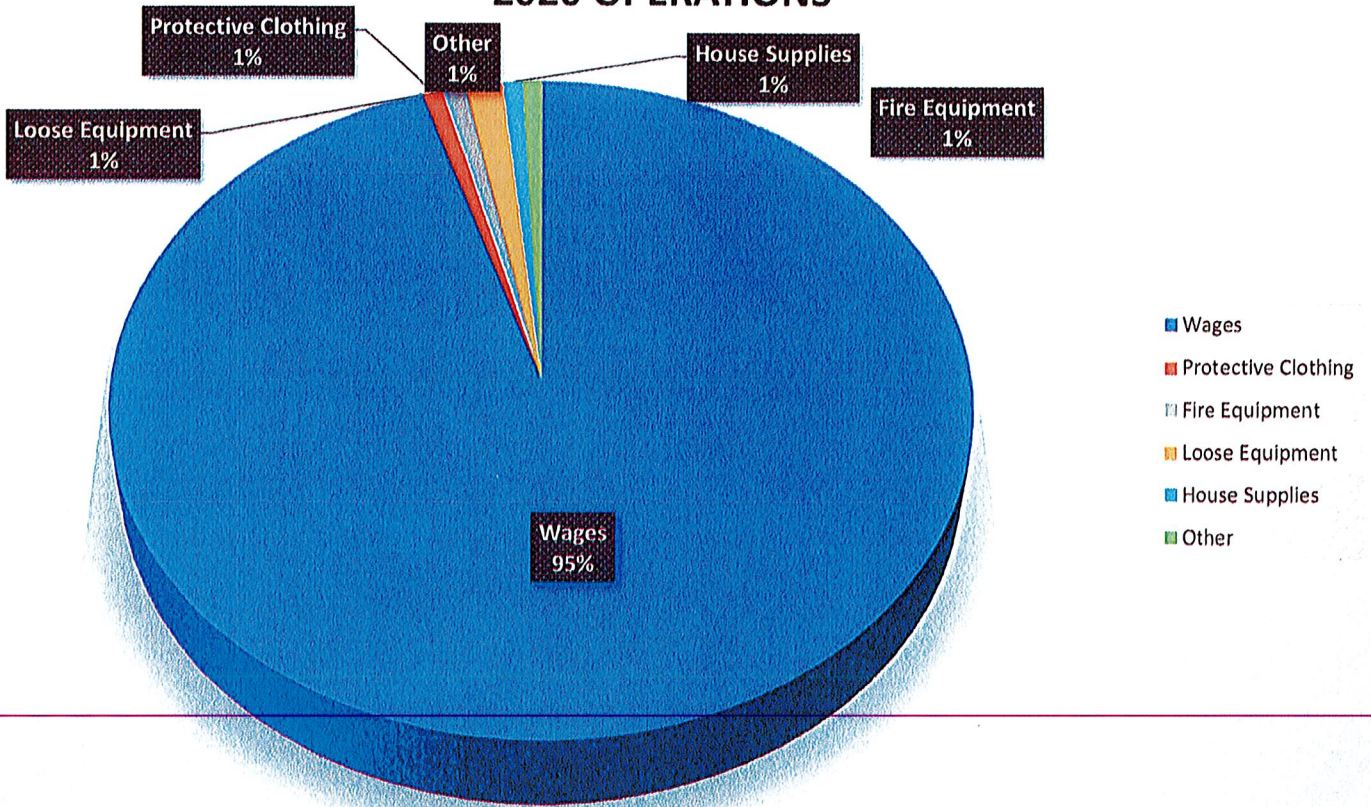
## 2020 PROFESSIONAL FEES



### 2020 PROFESSIONAL FEES

Auditors	\$20,000.00
Payroll Services	\$25,000.00
Legal Services	\$100,000.00
Court Reporting	\$17,000.00
Consulting	\$25,000.00
EMS Billing	\$100,000.00

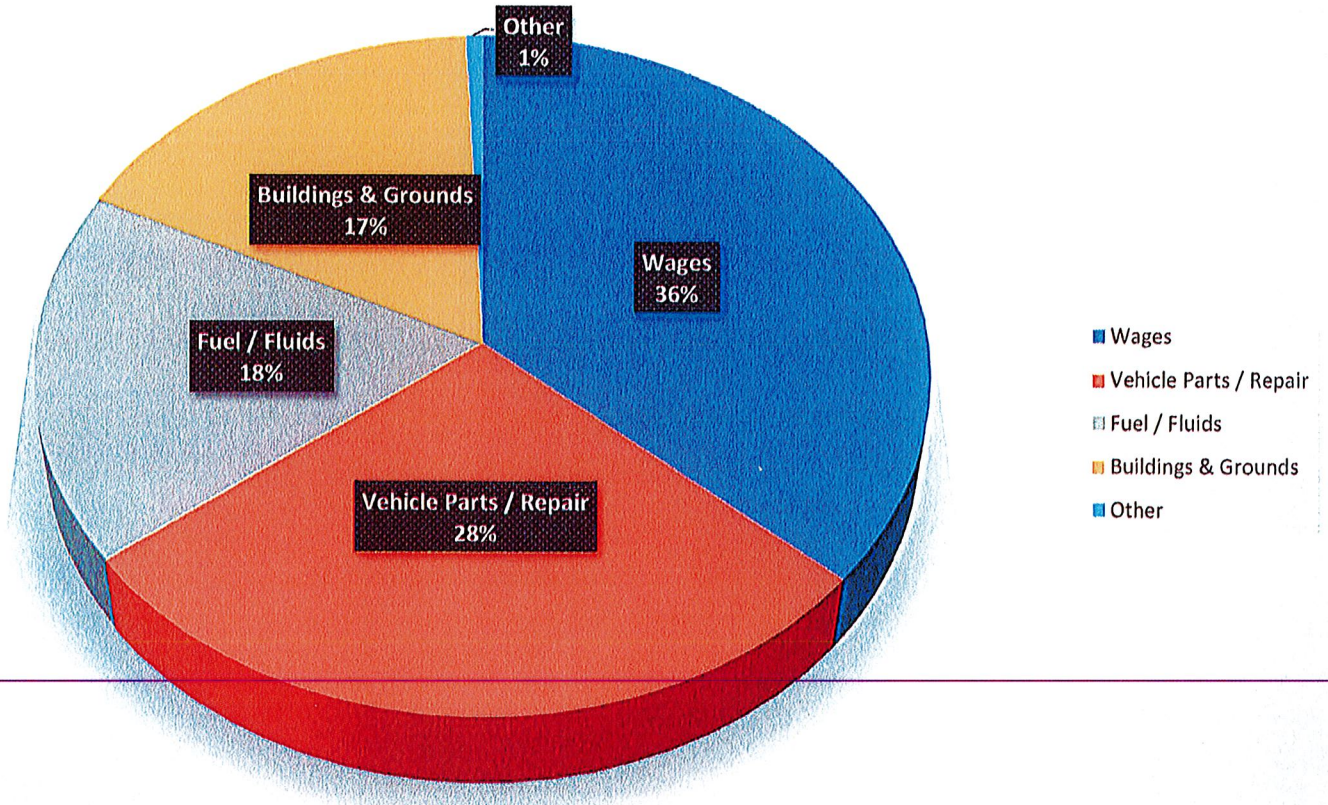
## 2020 OPERATIONS



### 2020 OPERATIONS

Wages	\$ 4,856,574.00
Protective Clothing	\$ 42,250.00
Fire Equipment	\$ 50,000.00
Loose Equipment	\$ 75,000.00
House Supplies	\$ 45,000.00
Other	\$ 38,500.00

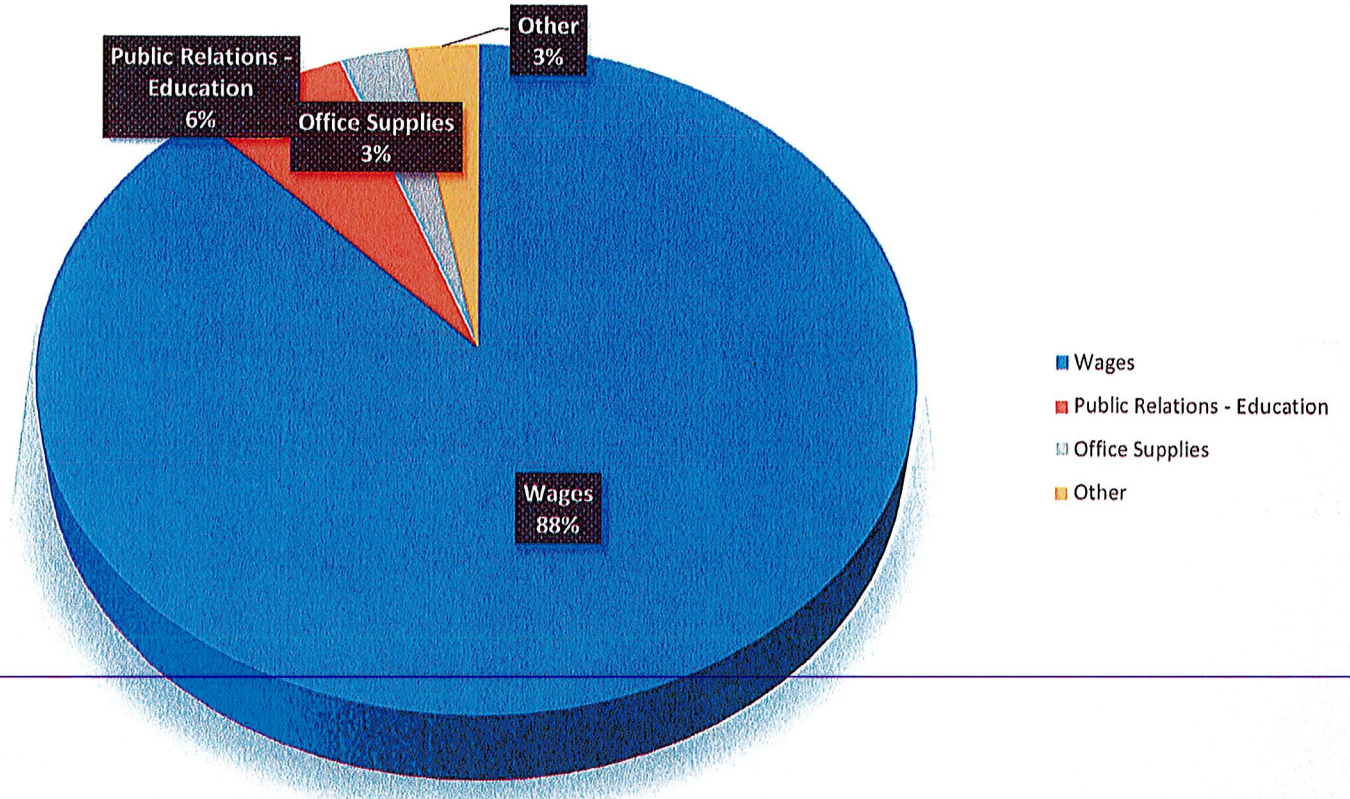
## 2020 MAINTENANCE



### 2020 MAINTENANCE

Wages	\$ 256,500
Vehicle Parts / Repair	\$ 200,000
Fuel / Fluids	\$ 125,000
Buildings & Grounds	\$ 120,000
Other	\$ 4,900

## 2020 FIRE PREVENTION BUREAU

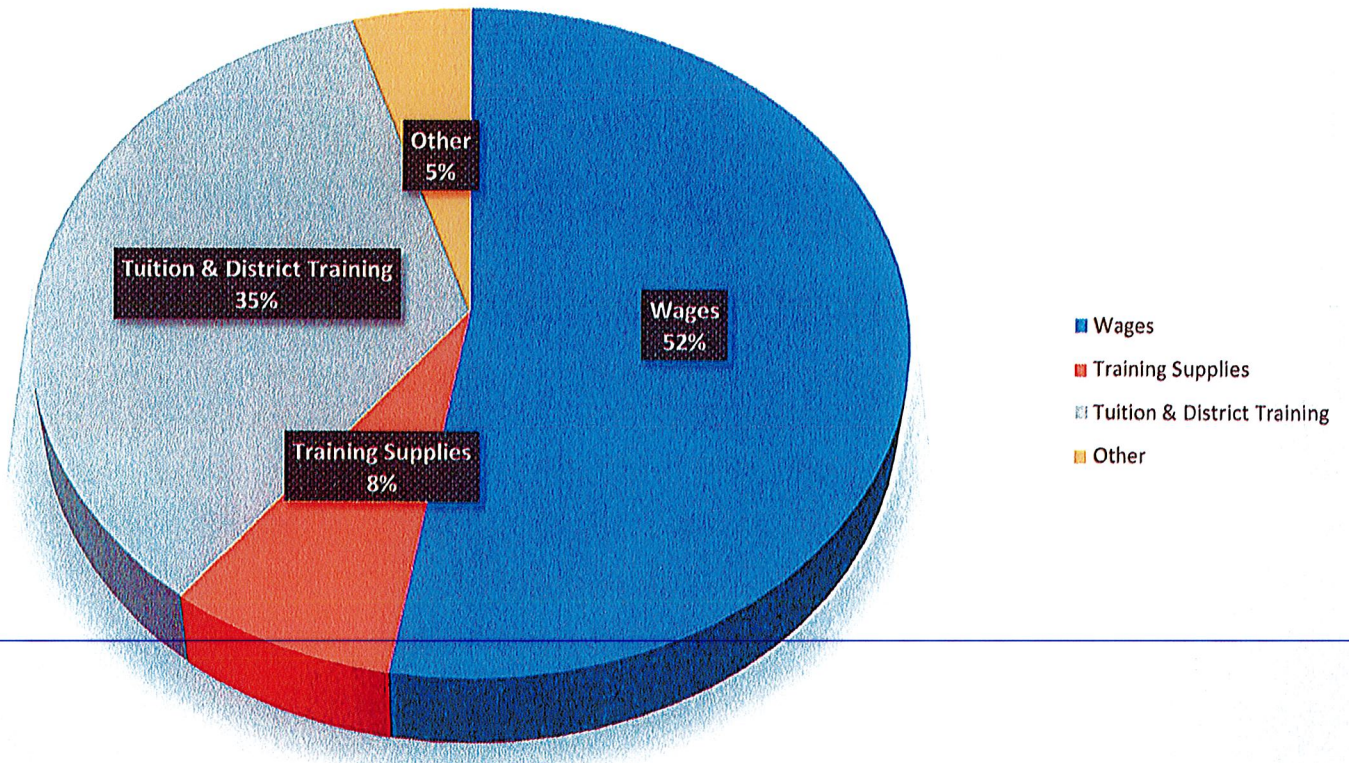


### 2020 FIRE PREVENTION BUREAU

Wages	\$ 705,500
Public Relations - Education	\$ 50,000
Office Supplies	\$ 22,000
Other	\$ 22,700



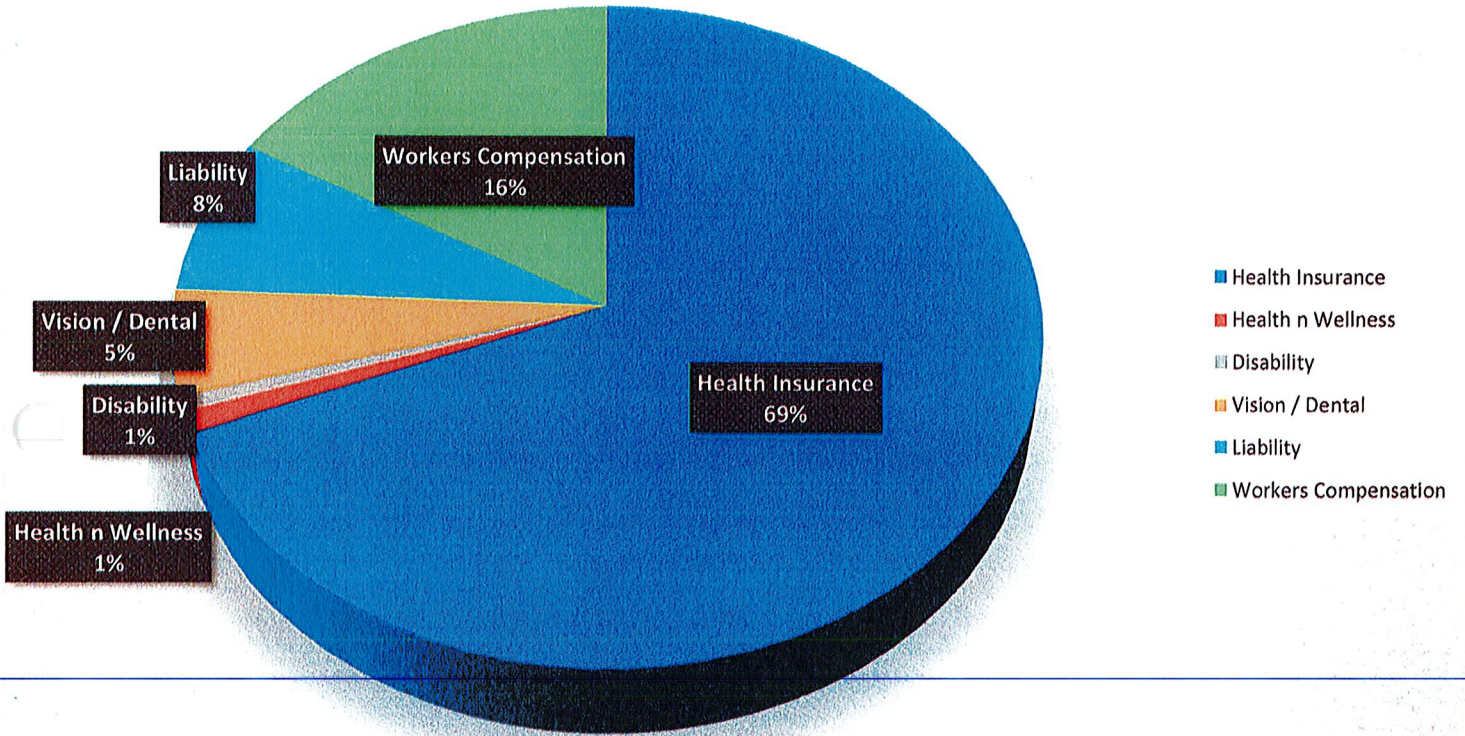
## 2020 TRAINING



### 2020 TRAINING

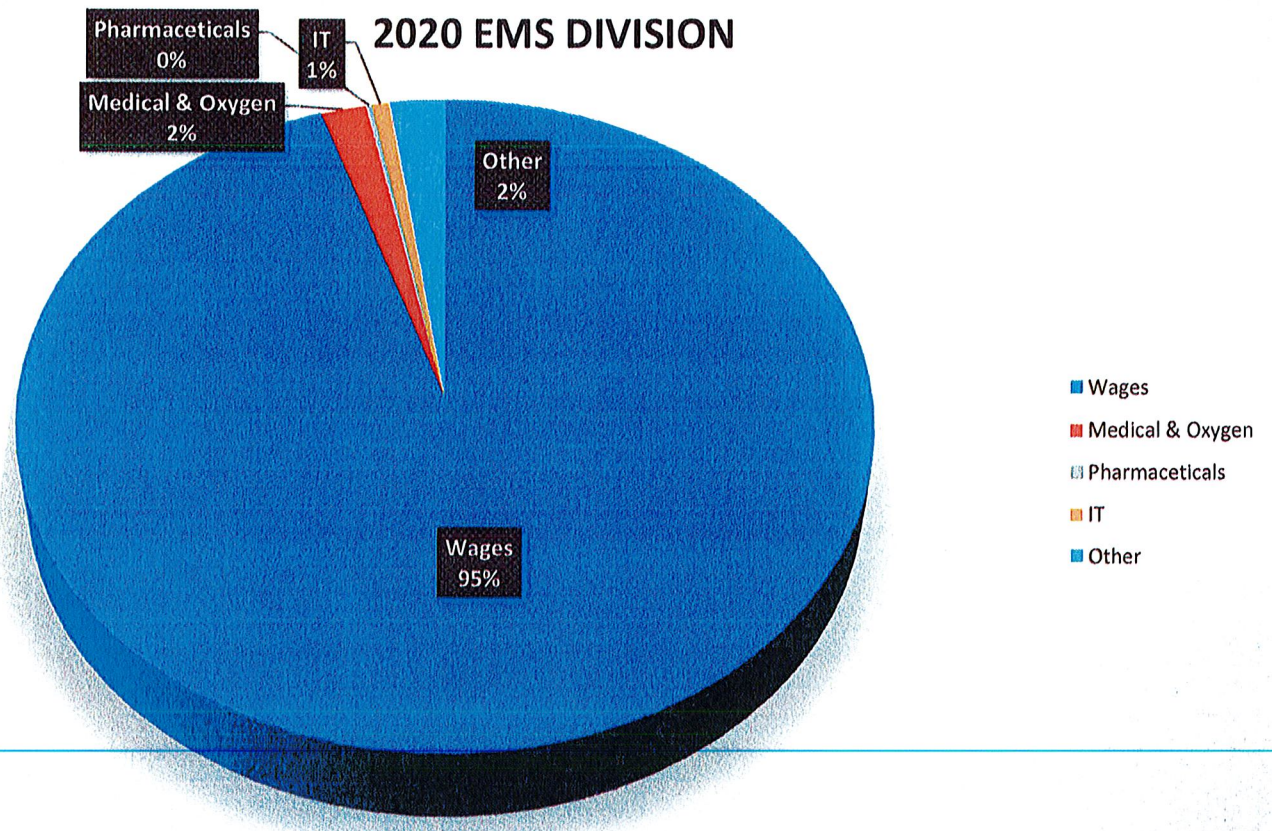
Wages	\$	136,100
Training Supplies	\$	20,000
Tuition & District Training	\$	90,000
Other	\$	12,300

## 2020 INSURANCE



### 2020 INSURANCE

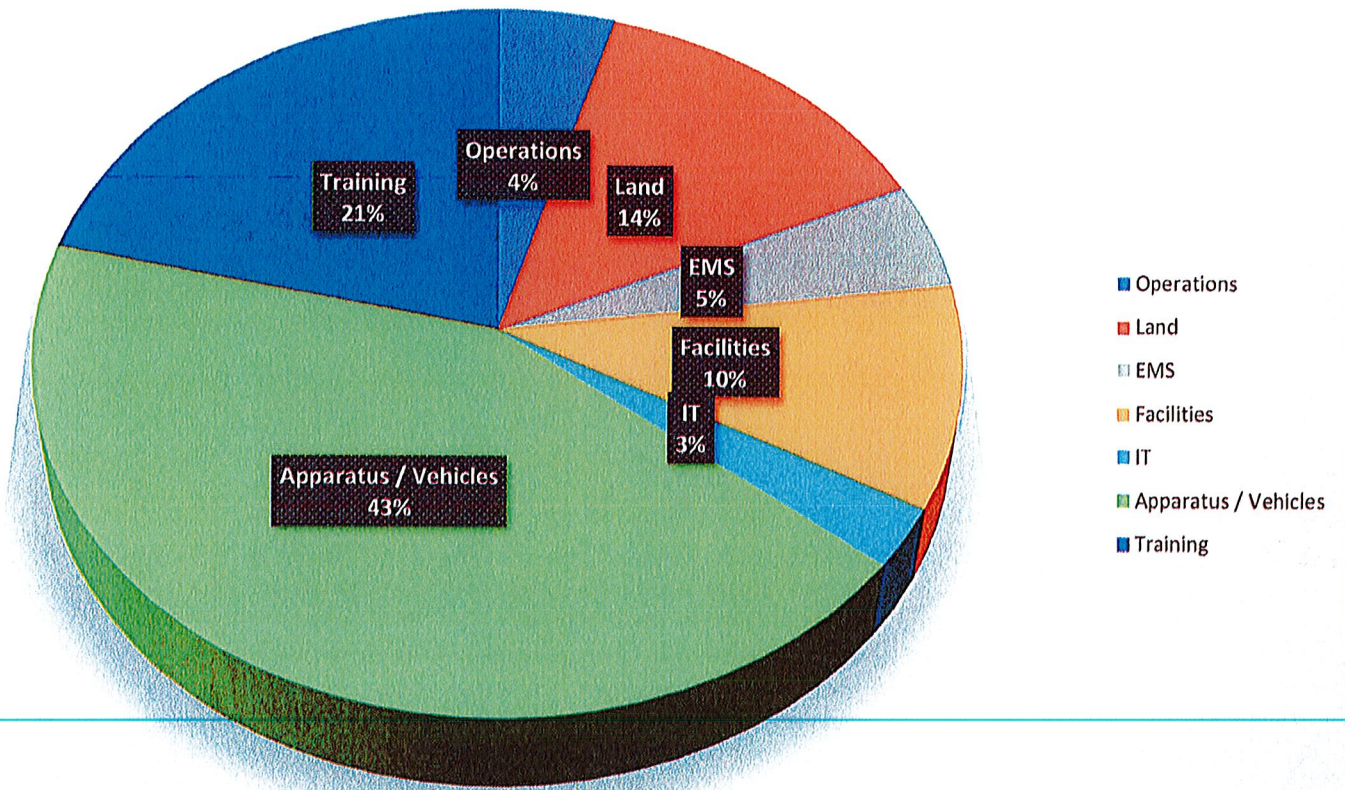
Health Insurance	\$2,702,340
Health n Wellness	\$42,000
Disability	\$30,000
Vision / Dental	\$200,000
Liability	\$302,500
Workers Compensation	\$649,000



#### 2020 EMS DIVISION

Wages	\$	6,040,900
Medical & Oxygen	\$	120,000
Pharmaceuticals	\$	17,500
IT	\$	44,000
Other	\$	145,250

## 2020 CAPITAL



### 2020 CAPITAL

Operations	\$ 97,000
Land	\$ 300,000
EMS	\$ 108,500
Facilities	\$ 223,000
IT	\$ 60,000
Apparatus / Vehicles	\$ 950,000
Training	\$ 466,500

**2020 CAPITAL**

**DC Long Operations**

Fire Attack Line Nozzles	\$	30,000	
Opticom	\$	50,000	
Rope Line Gun	\$	6,000	
Water Rescue Protective Gear	\$	11,000	
			\$ 97,000

<b>Land</b>	\$	300,000	\$ 300,000
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**EMS**

Upgrade 2247 with Liquid Springs	\$	10,000	
Series (2)	\$	56,000	
Cots (2)	\$	40,000	
Command Box 2207		2,500	
			\$ 108,500

*Peer Evaluator Discussion*

**Ed / Randy - Facilities**

Air Filtration Exhaust System			
1, 4, 5's	\$	70,000	
Epoxy Floor - Training - Lower level	\$	23,000	
Epoxy Floor -back hall FPB HQ	\$	8,500	
House 4 LED	\$	25,000	
House 1 women's bathroom	\$	10,000	
Concrete	\$	35,000	
Painting	\$	7,500	
HVAC Units	\$	20,000	
Recliners H1 (4)	\$	4,000	
Mattresses	\$	20,000	
			\$ 223,000

**Jim / Computers**

IT Room / Server	\$	60,000	\$ 60,000
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**Apparatus / Staff Vehicles**

Rescue Truck	\$	850,000	
Staff Vehicles	\$	100,000	see Jim
			\$ 950,000

**Les - AC**

Blue Tooth Epic for WT / SCBA Comms	\$	20,500	QTY 82 @ 250
WT Battery Replacement	\$	4,500	QTY 45 @ 100

Boat Trailer	\$	2,500	
NVG (Night Vision Goggles)	\$	9,000	<a href="#">2@ 4500</a>
			<b>\$ 36,500</b>

**TOE**

Concrete TT	\$	400,000	
Sim Man	\$	30,000	
2nd floor			<b>\$ 430,000</b>

**\$ 2,205,000**



# Monarch Fire Protection District

## 2020 SERVICES





*Integrity - Accountability - Responsibility*

## EMERGENCY MEDICAL SERVICES

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The Monarch Fire Protection District provides prehospital medical care to 7 governmental entities covering 62.7 square miles. The delivery of state-of-the-art patient care is provided by 105 state certified emergency care providers who are supported by 20+ firefighters and staff members. The emergency medical services division is overseen by 3 EMS Captains who work closely with the on duty Engine House Captains, who then report to the On Duty Battalion Chief, who reports to the Deputy Chief of the EMS division.

The District operates 4 fully equipped Advanced Life Support (ALS) Units including 2 paramedics, and maintains 2 ALS units in reserve. The District ALS units are equipped with state-of-the-art tools of the trade including, the Auto pulse, a resuscitation adjunct. All engines and trucks are staffed with at least one paramedic and fully capable of beginning advanced medical care until an ambulance arrives on scene.

The delivery of exceptional emergency medical services in a partially rural area sometimes involves calling for the assistance of specially equipped medevac helicopters staffed and trained to deal with special prehospital situations. Monarch FPD routinely deals with these providers in order to assure rapid transport of critical patients from remote locations or to avoid delays in transport. Intensive in-service training classes are conducted with the helicopter service providers to ensure the safety of our patients, district personnel and the helicopter crews.

The Monarch FPD is a participant in a group of medical care providers overseen by Mercy Hospital – St. Louis, which serves as our Medical control, providing oversight in training and treatment protocols.

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This conglomeration of prehospital EMS care providers is dedicated to the values of quality patient care, teamwork and innovation.

Our District also participates in an enhanced 9-1-1 system that captures, controls and protects patient care information for use in monitoring, evaluating and providing the best possible care to our citizens. The Monarch FPD is committed to the protection of an individual's private patient healthcare information and maintains a comprehensive patient information policy [Privacy Practices Notice](#).

If you have a need for release of private medical information, please click this link to access our HIPAA (Health Insurance Portability Accountability Act) release form [HIPAA Release Form](#).

For more information contact the Emergency Medical Services Staff.





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## SPECIAL OPERATIONS

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### Water Operations

Water Operations fall under the umbrella of the Special Operations Division. Under the Special Operations Division, Water operations is a multi-task team that responds to Swiftwater and Flood rescue, Ice rescue and Boat Ops. The Monarch Fire District has a total of 62 Swiftwater technicians and 22 Boat rescue Technicians. All personnel are trained in the Ice rescue as well. This need came to light during the Great Flood of 1993, in which the Missouri river levee broke, flooding the Chesterfield Valley. These technicians are strategically assigned to trucks for immediate response to the Swift and Flood water areas. An extensive equipment cache is maintained and countless hours of training are conducted yearly.

### Special Operations Air Rescue Team

It only takes minutes if not seconds for a severe thunderstorm to drop large amounts of water and create a torrential and life-threatening flood. And when we do get excessive amounts of rain, these events become evident on a larger scale, such as the "Great Flood of 1993!" that happened here in our own "valley". In the Fire Service we refer to this as a "Swiftwater rescue". Although 65 of Monarch Fire Protection District's Paramedic/Firefighters have been trained in "Flood/Swiftwater Rescue", it is not always possible to deploy them in such events. Many times, it is just too dangerous to send anyone into the water, even if by boat, without adding more victims to the situation. With the existence of several high rise buildings within Chesterfield and the surrounding areas, and the plan for many more in the coming years, progress has challenged the Fire Service to be able to rescue victims trapped on upper floors due to fire or collapsed stairwells, without being able to access them from below (remember the World Trade Center). This creates a situation where ladder trucks and high angle rope rescue techniques fall short. It is not acceptable for us to "hope" that these people will survive until we can finally reach them with conventional methods of rescue. Realizing these weaknesses, the Monarch Fire Protection District had entered into an agreement several years ago with the St. Louis County Police Division of Air Support, to form an elite group of Helicopter Rescue Swimmers to form our Special Operations Air Rescue (SOAR) Team. These individuals are highly trained in all aspects of rescue, both land and waterborne, from a helicopter platform. This is a rescue team that is the only one of its kind in the mid-west region. Instead of hoping for the best in situations that would limit other Departments abilities to act, we have in place, a solid, and well-trained team, that can essentially respond to, and mitigate, "ANY" rescue request that would typically overwhelm even the most prepared Departments.

### Heavy Rescue

Monarch Fire District is one of the only two Heavy Rescue Squads in the St. Louis County. Rescue Squad 2216 provides a compliment of specialized personnel and tools to perform rescues involving the following: High angle, confined space, trench collapse, swift and flood water, ice, structure collapse,

vehicle and machinery rescues. Pumper and ladders in the district have a condensed cash of this equipment and are trained in the utilization of this equipment. Rescue Squad 2216 has an extensive capability to perform these rescues. In addition to the Squad, Monarch is the home of Heavy Mover 2246. This is a Fifty-five-foot tractor trailer that has even more specialized equipment. It is the workhorse of the St. Louis area Strike Team 3. Strike Team 3 is the areas URBAN SEARCH and RESCUE team. The team is compiled of firefighters from all over the St. Louis County. Monarch has 45 members that are attached to this team. All team members have been certified in advance training and continue to maintain their skills. The Monarch Fire District Special Ops and Heavy Rescue teams are coordinated by Deputy Chief Robin Echele.

Also Monarch Fire has 4 firefighters that are attached to the Missouri Task Force 1. Missouri Task Force 1 is one of only 28 FEMA Urban Search and Rescue teams in the country.

## Hazmat

Monarch Fire Protection District is a modern-day suburban fire district that is prepared to handle all hazards. This all hazard approach to emergencies is evident in that the fire district is a founding member and still active with the St. Louis County Hazardous Materials and Weapons of Mass Destruction team. The fire district currently has 15 active line duty personnel that are members of the team. These members are distributed throughout the district on all three shifts. Members on this team train every other month with personnel from other departments to prepare for a possible event that may have hazardous material involved. These members of the Monarch Fire Protection district do this above and beyond their regular duties as firefighters and paramedics.



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## SUPPRESSION

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The primary goal of the Operations Division is to protect life, property, and the environment. The division is staffed with well-trained personnel and teams with diverse and highly specialized skill sets to meet the wide ranging demands of the District. Because our firefighters are the first responders to people in need, District firefighters provide many other valuable services to the community in addition to fire suppression. These services include emergency medical treatment and transport, technical swift water, trench collapse, building collapse, and confined space rescue, along with hazardous materials releases. On a daily basis the division staffs and coordinates five stations, including engines, ladder trucks, a rescue truck, advanced life support ambulances, and other specialized support units. Daily operation staffing is a minimum of 27 personnel.

Structural 1st alarm fire responses include 5 engines, one ladder truck, one rescue truck, two ALS ambulances, a Battalion Chief, and a duty chief. In non-hydrant areas, additional tankers from neighboring departments are dispatched. These operations are supplemented by additional District chief officers, a public information officer, and fire investigators.

Under the general guidance of the Assistant Chief Les Crews, the division is managed on a 24/7/365 basis by three battalion chiefs: Ed Fassler, Dave Schmitt and Bill Long. Serving the community around the clock, operations personnel are on duty and at your service every second of every day.



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## Training Division

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The Monarch Fire Protection District Training Division is by far the most important support program to the Department, and as such, is responsible for the on-going training of all department personnel including: Suppression, Emergency Medical Services (EMS), Special Operations involving; Heavy Rescue, HazMat, Tactical Medic, Special Operations Air Rescue (SOAR), and Boat Operations, Fire Prevention, Management and Administration. The Training Division is staffed with one Division Chief and three Shift Training Officers.

With the numerous requirements placed upon the fire service today by the many regulatory agencies (NFPA, ISO, OSHA, ANSI, Missouri State DFS, State and Federal EMS, HazMat), the Training Division coordinates the training needed to comply with established regulations. ISO requires a minimum of ten, two-hour drills on fire related subjects per month, per crew, for an annual total of 240 hours, this includes multi-company drill, single company drills, night drills, hands-on evolutions and live fire fighting drills. At the end of each year, a needs assessment is done for the upcoming year's training needs.

The Training Division maintains an active role in mutual aid and regional training being the host site for numerous classes each year. We are active in the St. Louis Region Training Officer's Association and involved in training issues at the Missouri State level as well. These valuable resources assist the Training Division in fulfilling its mission to ensure District personnel provide a high level of services to the community and return home safely at the end of each shift.

# Monarch Fire Protection District

## 2020 GLOSSARY



## GLOSSARY OF COMMON TERMS

**Amortization:** 1) A reduction of debt by means of periodic payments sufficient to meet current interest and liquidate the debt at maturity. 2) Provision for the extinguishment of a debt by means of a debt service fund. 3) Accounting for expenses or charges as they apply rather than as they are paid.

**Arbitrage:** Arbitrage is the difference (profit) earned from investing low-yielding tax-exempt bond proceeds in higher yielding taxable securities.

**Assessments:** Assessments are charges in the nature of taxes upon property owners to pay the costs of facilities or improvements that benefit the property owned. Payment of the amount assessed (together with interest if not paid upon assessment) is secured by a direct fixed lien on the property. The assessed payments are either used directly to pay the costs of the facilities or improvements or, if paid over time, are used to repay bonds issued to finance such costs. "Special assessment" financing proceeds are used for improvements relating to the property, such as sidewalks, streets, gutters, sewers and water systems.

**Assessed Valuation or [AV]:** The valuation placed on real estate or other property by a government for the purpose of levying taxes.

**Auditing: Pre-Audit:** Posting year-end closing entries, preparing preliminary financial statements

and assembling supporting documents for review by outside auditors.

**Auditing: Post-Audit:** Posting audit adjustments and preparing the annual financial report.

**Audit Report:** The report prepared by an auditor covering the audit or investigation of an entity's financial position for a given period of time. As a general rule, the report should include a) a statement of the scope of the audit; b) explanatory comments concerning exceptions from generally accepted auditing standards; c) opinions; d) explanatory comments concerning verification procedures; e) financial statements and schedules; and f) statistical tables, supplementary comments and recommendations. The auditor's signature follows item c) or d).

**Balanced Budget:** A budget plan whereby anticipated revenues/income is in an amount equal to the anticipated expenditures/losses.

**Bond Counsel:** Bond Counsel refers to a legal firm hired to advise the Issuer and is responsible for producing the legal documents required for the sale. Bond Counsel also provides assurance to the bond purchaser that the bonds were legally issued and renders an opinion regarding the taxability of the bonds.

**Bond Election or Bond Referendum:** A process whereby the qualified vot-

ers of a governmental unit are given the opportunity to approve or disapprove a proposed issue of municipal securities. An election is most commonly required in connection with general obligation bonds. Requirements for voter approval may be imposed by constitution, statute, or local ordinance.

**Bond Fiscal Year:** The 12-month accounting period, established under some bond contracts, used in connection with and issue of municipal securities. Principal and interest payments are scheduled in accordance with the bond fiscal year. The bond fiscal year may not necessarily coincide with the issuing agency's own fiscal year, and may be established in order to take full advantage of the scheduled cash flow or projected pledged revenues. (See also Fiscal Year).

**Bond Proceeds:** The money paid to the issuer by the purchaser or underwriter of a new issue of municipal securities. The monies are used to finance the project or purposed for which the securities were issued and to pay certain costs of issuance as may be provided in the bond contract.

**Budget (Operation):** A plan of financial operation embodying an estimate of proposed expenditures for a given period and the proposed means of financing them. Used without any modifier, the term usually indicates a financial plan for a single fiscal year. The term "budget" is used in two senses in practice. Sometimes it designates the financial plan presented to the appropriating body for

adoption and sometimes the plan finally approved by that body. It is usually necessary to specify whether the budget under consideration is preliminary and tentative or whether it has been approved by the appropriating body.

**Callable Bond:** A bond which the issuer is permitted or required to redeem before the stated maturity date at a specified price, usually at or above par, by giving notice of redemption in a manner specified in the bond contract.

**Call Date:** The date on which a bond may be redeemed before maturity at the option of the Issuer.

**Call Feature (Redemption Feature):** Enables the Issuer to pay off "redeem" a bond prior to its maturity date. The "call date" is the earliest date the bond may be redeemed "called". Usually a premium is paid for the earliest call dates.

**Capital Assets:** Assets of significant value and having a useful life of several years. Capital Assets are also called Fixed Assets.

**Capital Improvement Program [CIP]:** A plan of proposed capital expenditures and the means of financing them. The capital budget is usually adopted as part of the complete annual budget which includes both operations and capital outlays. The capital budgets should be based on a capital improvement program [CIP].

**Capital Outlays:** Expenditures for the acquisition of capital assets.

**Capital Projects:** Projects which purchase or construct capital assets. Typically a capital project encompasses a purchase of land and/or the construction of a building or facility.

**Capital Projects Fund:** tracks capital purchases made by the city for its operations, such as police cars, snow plows, and computer purchases, in addition to the cost of concrete street and sidewalk maintenance, and the construction and repair of city owned buildings

**Cash Basis:** The method of accounting under which revenues are recorded when received and expenditures are recorded when paid.

**Cash-Flow Budget (Cash Budget):** A projection of the cash receipts and disbursements anticipated during given period. Typically, this projection covers a year and is broken down into separate projections for each month, week and/or day during the year.

**Cash-Flow Financing:** A financing in which the proceeds of the issue are used to pay current expenses of the issuer's current income is temporarily insufficient for that purpose. Also, sometimes called TRANS, TANS, or RANS (tax and revenue anticipation notes). The issue is customarily scheduled to be repaid when current income exceeds current expenses. The issue typically has a term of one year or less.

**Cash Management:** Tracking and forecasting cash flow, and working with

investment personnel to develop an investment plan. Maintaining cash accounts and controlling their disposition. Coordinating and controlling bank accounts.

**Certificate of Deposit or CD:** A negotiable or non-negotiable receipt for moneys deposited in a bank or other financial institution for a specified period at a specified rate of interest.

**Certificate of Participation [COP]:** A certificate showing participation through ownership of a "share" of lease payments or lease-purchase agreement. Usually made between a municipality and an equipment vendor. While these certificates are similar to bonds, they are secured solely by the lease or rental revenues accruing to the municipality/agency issuing the certificates have maturities and are paid in a manner parallel to the process involved in the execution and administration of bonds.

**Competitive Bid or Competitive Bidding:** A method of submitting proposals to purchase a new issue of bonds by which the bonds are awarded to the underwriting syndicate presenting the best bid according to stipulated criteria set forth in the notice of sale.

**Cost Accounting:** Accounting which assembles and records all costs incurred to carry out a particular activity or to deliver a particular service.

**Cost of Issuance:** The expenses associated with the sale of new issue of



municipal securities, including such items as underwriter's spread, printing, legal fees and rating costs.

**Covenant or Bond Covenant:** The issuer's enforceable promise to do or refrain from doing some act. With respect to municipal bonds, covenants are generally stated in the bond contract.

**Debt:** An obligation resulting from the borrowing of money or from the purchase of goods and services. Debt of governmental units includes bonds, time warrants, notes and floating debt.

**Debt Limit:** The maximum amount of debt which an issuer of municipal securities is permitted to incur under constitutional, statutory or charter provisions. The limitation is usually a percentage of assessed valuation and may be fixed upon either gross or net debt.

**Debt Ratios:** Comparative statistics showing the relationship between the issuer's outstanding debt and such factors as its tax base, income or population. Such ratios are often used in the process of determining credit quality of an issue, especially in the case of general obligation bonds.

**Debt Service:** The amount of money necessary to pay interest on an outstanding debt, the serial maturities or principal for serial bonds and the required contributions to an amortization of sinking fund for term bonds.

**Debt Service Fund:** A fund established to account for the payment of interest and principal on all general obligation debt.

**Debt Service Schedule:** A table listing the annual payments necessary to meet debt service requirements over the period of time the bonds are to be outstanding.

**Defeasance:** Termination of the rights and interests of the bondholders and of their lien on the pledged revenues in accordance with the terms of the bond contract for the prior issue of bonds. Defeasance usually occurs in connection with the refunding of an outstanding issue before the final payment, or provision for future payment, of principal and interest on a prior issue.

**Delinquent Taxes:** Taxes remaining unpaid on and after the date on which a penalty for non-payment is attached.

**Depreciation:** 1) Expiration of the service life of capital assets attributable to wear and tear, deterioration, action of the physical elements, inadequacy or obsolescence. 2) That portion of the cost of a capital asset which is charged as an expense during a particular period.

**Direct Debt:** The debt for which the issuing unit has sole responsibility.

**Disbursements:** Recording accounts payable, reviewing invoices and supporting documents, and making payments to vendors.

**Encumbrances:** Obligations in the form of purchase orders, contracts or salary commitments which are chargeable to an appropriation and for which a part of the appropriation is reserved.

**Expenditures:** Where accounts are kept on the accrual or modified accrual basis of accounting, the cost of goods received or services rendered whether cash payments have been made or not. Where accounts are kept on a cash basis, expenditures are recognized only when the cash payments for the above purposes are made.

**Expense:** Charges incurred (whether paid immediately or unpaid) for operations, maintenance, interest or other charges.

**Feasibility Study:** A report of the financial practicality for a proposed project and financing thereof, which may include estimated revenues that will be generated and a revenue of the physical operating, economic or engineering aspects of the proposed project.

**Federal National Mortgage Association (FNMA) or Fannie Mae:** One of the two presently existing corporations which formerly comprised the FNMA. As it currently exists, FNMA is a government-sponsored private corporation authorized to purchase and sell mortgages and to otherwise facilitate the orderly operation of a secondary market for home mortgages.

**Financial Advisor or Consultant:** With respect to a new issue of municipal

bonds, a consultant who advises the issuer on matters pertinent to the issue, such as structure, timing, marketing, fairness or pricing, terms and bond ratings. Can provide cash management services and can serve as an agent for the issuer during the pricing of bonds during a negotiated sale.

**Fiscal Agent:** An agent (usually an incorporated bond or trust company) designated by a government to act for it in any of several capacities in the sale, administration and payment of bonds and coupons.

**Fiscal Policy:** a government's policy relating to budgeting of expenditures and revenues.

**Fiscal Year:** A 12-month period of time to which the annual budget applies and at the end of which a governmental unit determines its financial position and the results of its operations.

**Fixed Asset Management:** Tagging and preparing asset ledgers for plant, facilities, and equipment; recording changes in asset status; and conducting periodic inventories of assets.

**Full Accrual:** The basis of accounting where transactions and events are recognized as revenues/gains or expenses/losses when they occur, regardless of the timing of related cash flows.

**Full Disclosure:** Providing accurate and complete information material to a bond issue, which a potential investor would be likely to consider im-

portant in deciding whether to invest. Material facts that enable the investor to evaluate the credit quality of an issue.

**Full Faith and Credit:** A pledge of the general taxing power for the payment of debt obligation bonds or full faith and credit bonds.

**Full Time Equivalents [FTE]:** Equal to one person based on a 2080 hours a year.

**Fund:** An independent fiscal and accounting entity with a self-balancing set of accounts recording cash and/or other resources together with all related liabilities, obligations, reserves, and equities which are segregated for the purpose of carrying on specific activities or attaining certain objectives.

**Fund Balance:** The excess of the assets of a fund over its liabilities, reserves, and carryover.

**General Fund:** supports the day-to-day activities of the city, such as police protection, street and park maintenance, trash hauling and general administration. All operational revenues and expenditures are accounted for in the General Fund.

**General Long-term debt:** Long-term debt legally payable from the general revenues and backed by the full faith and credit of a governmental unit.

**General Obligation Bonds [GO BONDS]:** Bonds which are secured by the full faith and credit of the issuer. General Obligation bond is-

sued by local units of government are secured by a pledge of the issuer's *ad valorem* taxing power.

**General Property Tax:** The tax usually levied on real and personal property. this tax is typically levied locally.

**Generally Accepted Accounting Principles [GAAP]:** GAAP is a way of reporting. GAAP reporting will enable your government through the use of proper funds, to present more informative and therefore more useful financial statements.

**Goal:** A statement of broad direction, purpose or intent based on the needs of the community. A goal is general and timeless.

**Governmental Accounting Standards Board [GASB]:** A standard-setting body, associated with the Financial Accounting Foundation and comparable to the Financial Accounting Standards Board, which prescribes standard accounting practices for governmental units in maintaining their financial records and releasing financial data to the public.

**Governmental National Mortgage Association [GNMA or Ginnie Mae]:** One of two corporations formerly comprising the FNMA. GMNA is an agency of the Federal Department of Housing and Urban Development empowered to provide special assistance in financing home mortgages and is responsible for management and liquidation of federally owned mortgage portfolios. Its liquidation functions involve the issuance of participation certificates represent-

ing beneficial interest in future payments on a pool of mortgages.

**Grant:** A contribution of assets (usually cash) by a governmental unit or other organization to another. Typically, their contributions are made to local governments from state and federal governments and made for specified purposes.

**Grants Management:** Recording grants-related transactions in keeping with grant regulations, and preparing financial reports for grantor agencies.

**Gross Bonded Debt:** The sum of all General Obligation Debt. Also known as Direct Debt.

**Homecoming Fund:** This fund accounts for operation revenue and expenditure activity related to the city's annual Manchester Homecoming Festival.

**Internal Audit:** Reviewing financial transactions in both the finance department and in operating departments for compliance with local policy and generally accepted accounting principles.

**Internal Control:** A plan of organization for purchasing, accounting, and other financial activities which, among other things, provides for separation of duties, proper authorization from responsible officials in processing of a transaction and the arrangement of records and procedures to facilitate effective control.

**Investment management:** Determining amounts and types of investments

to be made, securing quotes from financial markets, and apportioning interest earned to the proper funds.

**Investment Proceeds:** The investment of proceeds and other moneys relating to an issue is typically governed by state law and by the Indenture or Bond Resolution.

**Inventory:** Maintaining custody and records of supplies held in stock for future consumption.

**Level Debt Service:** An arrangement of serial maturities in which the amount of principal maturing increases at approximately the same rate as the amount of interest declines, resulting in substantially equal annual debt service payments over the life of the bonds.

**Levy:** (verb) To impose taxes, special assessments, or service charges for the support of government activities. (noun) The total amount of taxes, special assessments or service charges imposed by a governmental unit.

**Liability:** Debt or other legal obligations arising out of transactions in the past which must be liquidated, renewed or refunded at some future date. Note: This term does not include encumbrances.

**Liquidity:** The ability to convert an investment to cash promptly with minimum risk to principal or accrued interest.

**Long-Term Debt:** Debt with a maturity of more than one year after date of issuance.

**Modified Accrual Basis:** The basis of accounting under which expenditures other than accrued interest on general long-term debt are recorded at the time liabilities are incurred and revenues are recorded when received in cash and/or available revenues which should be accrued to reflect properly the taxes levied and revenue earned.

**Moody's Investors Service:** An independent service *subsidiary of Dun & Bradstreet Corp.*, based in New York City, which provides ratings for municipal bonds and other financial information to investors.

**Municipal Securities Rule Making Board:** An independent, self-regulatory organization established by Congress in 1975 having general rule making authority over municipal securities market participants (generally, brokers and dealers).

**Negotiated Sale:** The sale of a new issue of municipal securities by an issuer through an exclusive agreement with an underwriter or underwriting syndicate selected by the issuer.

**Net Direct Debt:** With respect to any given Issuer the amount of all outstanding debt of such Issuer (Direct Debt), less the sum of any amounts accumulated in sinking funds for such debt and the amount of such debt that is self-supporting.

**New Issue:** An issue of securities which is purchased from the issuer and offered to investors, usually on a

“when issued” basis, for the first times.

**Non-Callable Bond:** A bond that cannot be redeemed at the issuer's option before its stated maturity date.

**Object of Expenditure:** Expenditure classifications based upon the types or categories of goods and services purchased.

**Objective:** Something to be accomplished in a specific, well-defined, and measurable terms, and that is achievable within a specific time frame.

**Outstanding:** In general as used with respect to the principal of an issue, remaining unpaid.

**Parks and Storm Water Projects Fund:** A special revenue fund created to track financial activity related to the one half of one percent sales tax revenue. This tax was voter approved in 2000 to support city parks and storm water projects

**Pay-As-You-Go Basis:** A term used to describe the financial policy of a governmental unit which finances all of its capital outlay from current revenues rather than by borrowing.

**Paying Agent:** The entity responsible for transmitting payments of interest and principal from an issuer of municipal securities to the security holders. The paying agent is usually a bank and generally provides reconciliation of the securities and coupons paid and similar services.

**Payment Date:** The date on which interest, or principal and interest is payable.

**Payroll:** Generating employee paychecks, deducting and transmitting taxes and other payments, administering insurance and other benefits, and generating required reports.

**Pension Administration:** Managing contributions to pension accounts, maintaining records of individual employee's account balance, making investments on behalf of pension funds, and disbursing retirement income.

**Per Capita Debt:** The amount of an issuing municipality's debt outstanding divided by the population residing in the municipality.

**Pledged Revenues:** The monies obligated for the payment of debt service and other deposits required by bond contract.

**Policy Analysis and Research:** Evaluation of policy options and recommending policies on revenue generation, financial administration, and financial aspects of operating policies and activities.

**Premium Call:** A redemption provision which permits the issuer to call securities at a price above par.

**Principal (in relation to bond issuance):** The face amount or par value of a security payable on the maturity date.

**Proceeds/Original Gross Proceeds:** The amount paid to the issuer by the first purchaser of a new issue. Gross Proceeds refers to all of the monies relating to an issue which are subject to Arbitrage limitations and Rebate under the Internal Revenue Code.

**Public Offering:** The sale of bonds to the general public.

**Purchasing:** Determining source and price of goods and services requisitioned by operating departments; authorizing and monitoring purchases.

**Rating Agencies:** The organizations which provide publicly available ratings of the credit quality of securities issuers.

**Rebate:** To pay the United States government amounts earned from the investment of gross proceeds at a yield in excess of the yield on the issue.

**Redemption:** A transaction in which the issuer returns the principal amount represented by an outstanding security.

**Refunding:** A procedure whereby an issuer refinances an outstanding bond issue by issuing new bonds.

**Refunding Bond:** A bond issued to retire a bond already outstanding.

**Registered Bond:** A bond whose owner is designated on records maintained for this purpose by registrar, the ownership of which cannot be transferred without the registrar recording the transfer on these records.

**Restricted Fund Balance:** The portion of a fund balance that has legal and/or contractual limits upon it, which make it unavailable for alternative uses.

**Revenue Collections:** Billing, collecting, and posting revenues from user fees, licenses, fines, etc. Receiving and posting revenue from tax bills; collecting overdue bills. Providing technical support and control to operating departments which collect such revenue.

**Revenue Estimate:** A formal estimate of how much revenue will be earned from a specific revenue source for some future period, usually a future fiscal year.

**Revenue Fund:** A fund established by the bond contract of a revenue bond issue into which all gross revenues from the financed project are initially placed and from which the monies for all funds are drawn.

**Risk Management:** Making determination of issuance coverage, administering payments to insurance companies and administrative services providers; determining and financing liability for self-insured risks.

**Sanitary Sewer Repair Fund:** accounts for financial activities related to the city's Sanitary Sewer Repair program. Each year homeowners are assessed a \$28 fee on their real estate tax bill to support this program.

**Serial Bonds:** Bonds of an issue which are payable as to principal in

amounts due at successive regular intervals, generally annual or semi-annual and generally in the early years of the term of the issue.

**Special Assessment:** Charges imposed against property in a particular locality because that property receives a special benefit by virtue of some public improvement, separate and apart from the general benefit accruing to the public at large. Special Assessments must be apportioned according to the value of the benefit received, rather than the cost of the improvement, and may not exceed the value of such benefit or the cost of the improvement, whichever is less.

**Tax or Taxes:** Compulsory charges levied by a governmental unit for the purpose of raising revenue. Tax revenues are used to pay for services or improvements provided for the general public benefit.

**Tax Anticipation Notes [TANS]:** Notes issued in anticipation of collection of taxes usually retirable only from tax collections, and frequently only from the proceeds of the tax levy whose collection is anticipated at the time of issuance. A form of short-term financing.

**Tax Base:** The total property and resources available to a governmental entity for taxation.

**Tax Billing:** Determining amounts to be billed to individual taxpayers and distribution of bills to each taxpayer.

**Tax-Exempt Bond:** Another term for a municipal bond. Interest on many municipal bonds is exempt from federal income taxation.

**Tax Increment Financing (TIF):** A tool used by cities and other development authorities to finance certain types of development costs. The public purpose of TIF are the redevelopment of blighted areas, construction of low and moderate income housing, provision of employment opportunities and improvement of the tax base. With TIF, the city captures the additional property and sales taxes generated by the development that would have gone to other taxing jurisdictions and uses "tax increments" to finance the development costs.

**Tax Increment Financing (TIF) District:** A contiguous geographic area within a redevelopment area defined by resolution or ordinance of the governing body of the municipality.

**Tax Increment Financing (TIF) Fund:** A fund into which are paid all tax increments and into which are deposited all revenue from the sale of tax increment finance bonds or notes, revenues from the sale of any property acquired as part of the project plan or revenue to be used in the district, and from which money is distributed to pay project costs for the district or to satisfy claims of holders of tax increment bonds or notes issued for the district.

**Tax Rate:** The amount of tax stated in terms of a unit of the tax base.

**Tax Rate Limit:** The maximum rate or millage of tax which a local government may levy.

**Trustee:** A financial institution with trust powers which acts in a fiduciary capacity for the benefit of the bondholders in enforcing the terms of the bond contract.

**Underwriters:** A dealer which purchases a new issue of securities for resale. Traders with contracts with large bond buyers and ability to price the bonds for sale.

**Unrestricted Fund Balance:** The portion of a fund balance that has no legal or contractual limits upon it, making it available to for any city purposes.

**Upgrade:** The rising of a rating by a rating service due to the improved credit quality of the issue or issuer.