



# Charter Township of Garfield

## Grand Traverse County

3848 VETERANS DRIVE  
TRAVERSE CITY, MICHIGAN 49684  
PH: (231) 941-1620 • FAX: (231) 941-1588

JOE McMANUS  
SUPERVISOR

LANIE McMANUS  
CLERK

CHLOE MACOMBER  
TREASURER

MOLLY AGOSTINELLI, TRUSTEE

LAURIE LAPP, TRUSTEE

DENISE SCHMUCKAL, TRUSTEE

December 9, 2024

Henry Wolf  
Michigan Office of Rural Prosperity

Dear Grant Review Committee,

On behalf of the Garfield Township Board, I would like to express support for Traverse Connect's application to the Rural Readiness Grant program. This initiative addresses a critical challenge facing rural communities like ours: the need to effectively access and leverage state and federal funding to advance essential projects that benefit our residents.

Grant readiness is a fundamental aspect of ensuring sustainable growth in rural regions. Unfortunately, many smaller communities like ours lack the expertise and resources necessary to navigate complex funding opportunities. Traverse Connect's innovative proposal to bridge this gap—by hiring a grant writing specialist and offering targeted training sessions—has the potential to significantly enhance the ability of rural areas to compete for and secure critical funding.

Traverse Connect's proven track record in bringing diverse stakeholders together and fostering impactful collaborations gives us confidence in their capacity to implement this project with professionalism and success. Their commitment to supporting rural communities aligns perfectly with our organization's mission, and we are proud to advocate for this program alongside them.

We are excited to engage with this initiative, apply the knowledge we gain, and use these tools to strengthen our community. Traverse Connect's vision aligns seamlessly with the objectives of the Rural Readiness Grant program, and we strongly encourage the approval of their application.

Thank you for considering this important initiative and for supporting the growth of rural communities like ours. I can be reached at 231-225-3041 for further discussion.

Sincerely,

Chris Barsheff  
Manager

# Grand Traverse Sheriff's Office Citation, Accident & Arrest Statistics

November 2024

Location	Citations	Traffic Crashes			Arrests		Traffic Crash Totals
		Fatal	PIA	PDA	OWI	Criminal	
01 Acme					0	5	0
02 Blair					2	20	0
03 East Bay					5	13	0
04 Fife Lake					1	0	0
05 Garfield					4	46	0
06 Grant					0	1	0
07 Green Lake					0	5	0
08 Long Lake					0	2	0
09 Mayfield					2	0	0
10 Peninsula					0	1	0
11 Paradise					0	7	0
12 Union					0	0	0
13 Whitewater					0	1	0
29 Fife Lake Vlg					0	0	0
30 Kingsley Vlg					0	1	0
66 Traverse City					5	30	0
84 Out of County					0	7	0
<b>Totals</b>	0	0	0	0	19	139	0
<b>Garfield %</b>					21.1%	33.1%	

Ticket stats are based on what District Court has entered as of

Arrest stats are as of 12/08/24

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User: Lanie  
DB: Garfield

BUDGET REPORT FOR GARFIELD TOWNSHIP  
Fund: 101 GENERAL OPERATING FUND  
Calculations as of 12/31/2024

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GL NUMBER	DESCRIPTION	2023 ACTIVITY	2024 AMENDED BUDGET	2024 ACTIVITY THRU 12/31/24	2024 PROJECTED ACTIVITY	2025 REQUESTED BUDGET
ESTIMATED REVENUES						
Dept 000						
101-000-402.000	CURRENT REAL PROPERTY TAXES	2,229,145.58	2,118,840.00	1,921,762.34		2,449,066.00
101-000-412.000	DEL PERSONAL PROP TAXES	5,739.07	500.00	2,289.81		500.00
101-000-414.000	Protested PRE Interest	932.77	1,000.00	6,436.79		1,000.00
101-000-416.000	SWAMP TAX COLLECTIONS	1.14	10.00			10.00
101-000-423.000	TRAILER PARK FEES	9,186.00	9,000.00	8,458.00		9,000.00
101-000-445.000	PENALTIES & INT. ON TAXES	7,758.00	6,000.00	12,775.88		7,000.00
101-000-476.000	BUILDING PERMITS	340,522.00	200,000.00	183,308.00		150,000.00
101-000-476.001	PLANNING FEES	20,780.00	10,000.00	14,700.00		10,000.00
101-000-476.002	MAINT INSPECTION FEES	1,300.00	5,000.00	120.00		1,000.00
101-000-476.003	TREASURER FEES		100.00	25.00		100.00
101-000-476.004	PARK USE FEES			105.00		
101-000-476.005	ZONING FEES	22,030.00	15,000.00	21,410.00		15,000.00
101-000-476.006	SOIL & EROSION PERMITS		1,000.00			1,000.00
101-000-478.000						
101-000-501.001	CARES Act					
101-000-528.000	OTHER FEDERAL GRANTS					
101-000-560.000	STATE GRANT					
101-000-572.000	Road Right of Way					
101-000-573.000	Local Community Stabilization Sha	33,907.88	45,000.00	63,688.14		50,000.00
101-000-574.000	STATE SHARED REVENUE	2,106,779.00	2,135,776.00	1,741,338.00		2,180,260.00
101-000-574.001	STATE SHARED REV. - LIQUOR LA	22,278.85	20,000.00	25,863.75		25,000.00
101-000-574.002	EVIP DISTRIBUTION	63,699.00	72,024.00	55,096.00		97,521.00
101-000-617.000	CHARGES FOR TOWNSHIP SERVICES	2,348.99	3,500.00	3,593.18		3,500.00
101-000-628.000	TAX COLLECTION FEES	18,817.50	18,000.00	19,972.50		20,000.00
101-000-657.000	Ordinance Enforcement Fees	333.35	200.00	2,683.12		500.00
101-000-665.000	EARNED INTEREST	281,442.14	70,000.00	307,373.95		150,000.00
101-000-667.000	RENTS					
101-000-668.001	RENTS & ROYALTIES LAND RESERV					
101-000-668.002	RENTS & ROYALTIES CABLE VIS	249,707.38	250,000.00	238,041.86		250,000.00
101-000-668.003	RENTS & ROYALTIES CABLE EQUIP	23,971.92	22,000.00	22,852.02		22,000.00
101-000-669.000	UNREALIZED LOSS ON INVESTMENT	111,081.08		53,481.00		
101-000-673.000	SALE OF FIXED ASSETS		50.00			50.00
101-000-676.000	REIMBURSEMENTS	2,904.45	50,000.00	17,748.92		100.00
101-000-676.001	Reimbursed Treasurer Legal Fees	418.18	100.00	155.85		100.00
101-000-676.003	Reimburse Essential Services (PIL	24,959.58	17,000.00	26,821.15		27,000.00
101-000-699.100	ALLOCATED FUND BALANCE		135,072.73			
101-000-699.370	TRANSFERS FROM 370					
101-000-699.702	Transfer from 702					
101-000-699.705	Transfer from Retirement Fund #70					
101-000-699.999	TRANSFER FROM					
Totals for dept 000 -		5,580,043.86	5,205,172.73	4,750,100.26		5,469,707.00
TOTAL ESTIMATED REVENUES		5,580,043.86	5,205,172.73	4,750,100.26		5,469,707.00

		2023	2024	2024	2024	2025
GL NUMBER	DESCRIPTION	ACTIVITY	AMENDED BUDGET	ACTIVITY THRU 12/31/24	PROJECTED ACTIVITY	REQUESTED BUDGET
APPROPRIATIONS						
Dept 101 - TOWNBOARD						
101-101-701.100	WAGES - TRUSTEE	10,875.01	13,450.00	12,895.00		13,450.00
101-101-701.101	WAGES - FILE CLERK	46,262.68	47,172.18	45,360.00		48,823.20
101-101-701.102	WAGES - TRUSTEE	10,650.00	13,450.00	12,685.00		13,450.00
101-101-701.103	WAGES - TRUSTEE	11,875.00	13,450.00	12,720.00		13,450.00
101-101-701.104	WAGES - TRUSTEE	10,000.00	13,450.00	12,275.00		13,450.00
101-101-701.105	WAGES - OFFICE COORDINATOR	41,828.86	43,927.26	33,292.93		45,464.71
101-101-711.010	SOCIAL SECURITY - EMPLOYER		12,000.00	10,227.15		13,000.00
101-101-711.030	BENEFITS		69,590.17	56,213.30		71,650.12
101-101-726.000	SUPPLIES	7,848.84	6,500.00	7,224.72		7,000.00
101-101-726.001	POSTAGE	9,994.18	12,000.00	14,039.33		12,000.00
101-101-726.002	SUPPLIES - COPIER MAINTENANCE	5,021.58	7,500.00	5,385.58		7,500.00
101-101-801.002	LEGAL SERVICES - TOWNBOARD	981.63	10,000.00	4,309.95		10,000.00
101-101-801.004	LEGAL -Tax Tribunal		10,000.00	75.00		5,000.00
101-101-802.000	AUDIT AND ACCOUNTING	28,450.00	35,000.00	22,600.00		35,000.00
101-101-805.000	CONTRACTED AND OTHER SERVICES	6,361.39	32,500.00	47,192.41		35,000.00
101-101-860.000	MILEAGE		500.00	48.24		500.00
101-101-900.000	PRINTING & PUBLISHING	3,783.35	4,000.00	2,658.02		4,000.00
101-101-901.000	ADVERTISING	5,644.15	7,500.00	4,438.95		6,000.00
101-101-960.000	EDUCATION & TRAINING	38.27	4,000.00	94.00		4,000.00
101-101-965.101	DUES & PUBLICATIONS -TOWNBOAR	892.23	1,000.00	861.51		1,000.00
101-101-965.102	DUES - MICHIGAN TOWNSHIP ASSO	8,521.00	8,600.00	8,776.63		9,000.00
Totals for dept 101 - TOWNBOARD		209,028.17	365,589.61	313,372.72		368,738.03
Dept 171 - TOWNSHIP SUPERVISOR						
101-171-701.201	WAGES - SUPERVISOR	86,096.32	95,140.91	89,577.10		22,810.00
101-171-701.202	WAGES - APPRAISER II	33,031.94				
101-171-701.203	WAGES - GIS	5,000.00				
101-171-701.204	WAGES - APPRAISER III	43,869.77				
101-171-701.205	WAGES - ASSESSOR	77,452.05				
101-171-711.010	SOCIAL SECURITY - EMPLOYER		7,278.28	6,852.66		1,450.00
101-171-711.030	BENEFITS		45,792.72	35,779.55		3,000.00
101-171-726.000	SUPPLIES	(1,670.78)				
101-171-726.001	POSTAGE	4,137.80				
101-171-805.000	CONTRACTED AND OTHER SERVICES	13,976.25				
101-171-860.200	MILEAGE - SUPERVISOR	611.77	1,000.00	186.13		1,000.00
101-171-860.201	MILEAGE - ASSESSOR	(446.54)				
101-171-900.000	PRINTING & PUBLISHING	2,579.50				
101-171-901.000	ADVERTISING	(401.38)				
101-171-960.000	EDUCATION & TRAINING	1,663.22				
101-171-960.200	EDUCATION - SUPERVISOR	704.92	2,000.00	822.13		2,000.00
101-171-965.000	DUES & PUBLICATIONS	4,263.33	4,000.00	1,557.78		500.00
Totals for dept 171 - TOWNSHIP SUPERVISOR		270,868.17	155,211.91	134,775.35		30,760.00
Dept 172 - TOWNSHIP MANAGER						
101-172-701.107	WAGES - MANAGER		23,076.90	13,846.14		120,000.00
101-172-711.010	SOCIAL SECURITY - EMPLOYER		1,846.15	1,059.23		7,441.00
101-172-711.030	BENEFITS		9,476.95	2,546.72		69,350.00
101-172-726.000	SUPPLIES		300.00	238.97		1,000.00
101-172-860.205	MILEAGE - MANAGER		100.00			1,000.00
101-172-960.000	EDUCATION & TRAINING		100.00	47.00		4,000.00
101-172-965.000	DUES & PUBLICATIONS		100.00			1,000.00
Totals for dept 172 - TOWNSHIP MANAGER			35,000.00	17,738.06		203,791.00
Dept 215 - TOWNSHIP CLERK						



BUDGET REPORT FOR GARFIELD TOWNSHIP  
Fund: 101 GENERAL OPERATING FUND  
Calculations as of 12/31/2024

GL NUMBER	DESCRIPTION	2023 ACTIVITY	2024 AMENDED BUDGET	2024 ACTIVITY THRU 12/31/24	2024 PROJECTED ACTIVITY	2025 REQUESTED BUDGET
APPROPRIATIONS						
Dept 215 - TOWNSHIP CLERK						
101-215-701.300	WAGES - CLERK	91,184.10	95,140.91	91,481.75		98,470.84
101-215-701.302	WAGES - DEPUTY CLERK	58,521.58	61,447.59	59,084.25		63,598.25
101-215-701.303	WAGES - ACCOUNTANT	155.00	6,000.00	5,000.00		6,000.00
101-215-701.304	WAGES - CLERK ASSISTANT		1,000.00			1,000.00
101-215-711.010	SOCIAL SECURITY - EMPLOYER		11,979.02	11,092.48		13,000.00
101-215-711.030	BENEFITS		79,569.65	61,067.50		65,530.00
101-215-726.000	SUPPLIES	302.97	1,500.00	275.77		1,500.00
101-215-860.300	MILEAGE - CLERK	589.50	600.00			600.00
101-215-860.301	MILEAGE - DEPUTY CLERK		400.00			400.00
101-215-956.016	MISCELLANEOUS					
101-215-960.000	EDUCATION & TRAINING	7,516.47	7,500.00	2,933.00		7,500.00
101-215-965.000	DUES & PUBLICATIONS	380.00	500.00	710.00		550.00
Totals for dept 215 - TOWNSHIP CLERK		158,649.62	265,637.17	231,644.75		258,149.09
Dept 228 - COMPUTER SUPPORT						
101-228-726.000	SUPPLIES	10.06	3,000.00	79.85		3,000.00
101-228-955.000	COMPUTER SUPPORT SYSTEMS	37,544.60	45,000.00	32,360.58		45,000.00
101-228-955.001	COMPUTER NETWORK	1,899.76	2,000.00	2,309.78		2,000.00
Totals for dept 228 - COMPUTER SUPPORT		39,454.42	50,000.00	34,750.21		50,000.00
Dept 247 - BOARD OF REVIEW						
101-247-701.400	WAGES - B OF R	892.86	1,500.00	750.00		1,500.00
101-247-701.401	WAGES - B OF R		1,500.00			1,500.00
101-247-701.402	WAGES - B OF R		1,500.00			1,500.00
101-247-701.403	WAGES - B OF R	1,500.00	1,500.00	1,750.00		1,500.00
101-247-711.010	SOCIAL SECURITY - EMPLOYER		459.00	191.26		459.00
101-247-960.000	EDUCATION & TRAINING		200.00	106.53		200.00
101-247-968.000	OTHER & DEPRECIATION					
Totals for dept 247 - BOARD OF REVIEW		2,392.86	6,659.00	2,797.79		6,659.00
Dept 253 - TOWNSHIP TREASURER						
101-253-701.500	WAGES - TREASURER	90,959.02	95,140.91	91,481.75		98,470.84
101-253-701.501	WAGES - ASSISTANT		5,000.00			5,000.00
101-253-701.502	WAGES - DEPUTY TREASURER	58,521.58	61,447.59	59,084.25		63,598.25
101-253-711.010	SOCIAL SECURITY - EMPLOYER		11,979.02	11,239.33		13,000.00
101-253-711.030	BENEFITS		79,935.05	60,449.76		85,664.52
101-253-726.000	SUPPLIES	949.20	1,500.00	1,370.36		1,500.00
101-253-726.001	POSTAGE	9,281.74	7,700.00	8,594.82		8,500.00
101-253-801.000	LEGAL SERVICES	1,784.74	3,000.00	125.00		3,000.00
101-253-809.000	Bank Fees		300.00	32.00		300.00
101-253-860.500	MILEAGE - TREASURER		700.00	141.77		700.00
101-253-860.501	MILEAGE - DEPUTY TREASURER	138.08	500.00	141.24		500.00
101-253-900.000	PRINTING & PUBLISHING	3,026.98	3,200.00	1,555.84		3,500.00
101-253-901.000	ADVERTISING		100.00			100.00
101-253-960.000	EDUCATION & TRAINING	3,869.79	4,500.00	3,787.42		4,500.00
101-253-965.000	DUES & PUBLICATIONS	397.00	750.00	397.00		750.00
Totals for dept 253 - TOWNSHIP TREASURER		168,928.13	275,752.57	238,400.54		289,083.61
Dept 257 - ASSESSING DEPARTMENT						
101-257-701.202	WAGES - APPRAISER II	14,683.26	50,102.70	45,072.45		51,856.29
101-257-701.203	WAGES - GIS	12,565.00	10,000.00	15,405.00		15,000.00
101-257-701.204	WAGES - APPRAISER III	19,341.55	66,258.37	63,636.38		68,577.41
101-257-701.205	WAGES - ASSESSOR	39,767.79	117,468.87	112,950.75		121,580.28
101-257-711.010	SOCIAL SECURITY - EMPLOYER		19,653.00	18,063.11		21,000.00

BUDGET REPORT FOR GARFIELD TOWNSHIP  
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APPROPRIATIONS						
Dept 257 - ASSESSING DEPARTMENT						
101-257-711.030	BENEFITS		85,032.00	76,528.54		74,000.00
101-257-726.000	SUPPLIES	1,869.26	1,800.00	596.96		1,800.00
101-257-726.001	POSTAGE	4,226.31	5,000.00	(113.17)		4,279.00
101-257-805.000	CONTRACTED AND OTHER SERVICES		35,000.00	18,591.45		35,151.00
101-257-860.201	MILEAGE - ASSESSOR	1,343.81	1,000.00			1,000.00
101-257-900.000	PRINTING & PUBLISHING	722.45	4,025.00	3,006.62		5,300.00
101-257-901.000	ADVERTISING	450.69	500.00	33.13		500.00
101-257-960.000	EDUCATION & TRAINING	4,043.39	6,750.00	3,471.53		11,350.00
101-257-965.000	DUES & PUBLICATIONS	335.00		1,071.22		1,730.00
Totals for dept 257 - ASSESSING DEPARTMENT		99,348.51	402,589.94	358,313.97		413,123.98
Dept 262 - ELECTIONS						
101-262-701.000	WAGES	3,257.62	121,550.00	81,325.75		20,000.00
101-262-711.010	SOCIAL SECURITY - EMPLOYER		10,000.00	1,172.82		1,240.00
101-262-726.000	SUPPLIES	7,940.84	30,000.00	26,660.85		10,000.00
101-262-726.001	POSTAGE	7,886.92	1,000.00	8,660.41		100.00
101-262-860.000	MILEAGE		200.00	235.98		200.00
101-262-901.000	ADVERTISING		500.00	583.35		100.00
101-262-935.010	MACHINE MAINTENANCE	7,223.00	8,000.00	4,156.00		8,000.00
101-262-955.000	COMPUTER SUPPORT SYSTEMS		5,000.00	6,542.00		7,000.00
Totals for dept 262 - ELECTIONS		26,308.38	176,250.00	129,337.16		46,640.00
Dept 265 - TOWNSHIP HALL						
101-265-701.011	Maintenance Wages		100.00			100.00
101-265-726.003	SUPPLIES-MAINTANCE	3,853.92	4,000.00	2,336.98		4,000.00
101-265-850.000	TELEPHONE	13,162.20	14,000.00	12,624.87		14,000.00
101-265-920.601	HEATING / GAS	12,202.53	14,500.00	8,026.83		14,500.00
101-265-920.602	WATER / SEWER	3,013.62	4,000.00	3,544.76		4,000.00
101-265-920.603	LIGHTS BUILDING	11,848.61	12,000.00	9,802.36		12,000.00
101-265-935.601	SNOW PLOWING	5,505.00	10,000.00	800.00		10,000.00
101-265-935.602	LAWN MAINTENANCE	7,769.82	10,000.00	10,981.20		10,000.00
101-265-935.603	CLEANING SERVICE	16,400.00	17,200.00	15,450.00		17,200.00
101-265-935.604	RUBBISH REMOVAL	1,483.00	1,400.00	1,495.12		1,500.00
101-265-935.605	BUILDING REPAIR	1,402.09	10,000.00	186.00		10,000.00
101-265-935.608	MAINTENANCE-OTHER	12,769.44	15,000.00	19,442.78		15,000.00
101-265-957.000	ELECTRONIC PROTECTION SYSTEM	1,505.52	1,500.00	7,449.65		1,500.00
Totals for dept 265 - TOWNSHIP HALL		90,915.75	113,700.00	92,140.55		113,800.00
Dept 272 - CONTINGENCIES						
101-272-890.000	CONTINGENCIES					358,226.45
Totals for dept 272 - CONTINGENCIES						358,226.45
Dept 301 - POLICE SERVICES						
101-301-830.000	POLICE CONTRACT	1,459,337.53	1,600,000.00	1,481,723.51		1,600,000.00
Totals for dept 301 - POLICE SERVICES		1,459,337.53	1,600,000.00	1,481,723.51		1,600,000.00
Dept 321 - TOWNSHIP VEHICLES						
101-321-862.000	GAS & CAR WASHES	2,402.82	4,000.00	2,076.26		4,000.00
101-321-863.000	OIL CHANGES	251.31	500.00	85.34		500.00
101-321-864.000	MISCELLANEOUS		1,500.00	1,027.80		1,500.00
Totals for dept 321 - TOWNSHIP VEHICLES		2,654.13	6,000.00	3,189.40		6,000.00
Dept 371 - TOWNSHIP BUILDING INSPECTOR						
101-371-701.702	WAGES BUILDING ASSISTANT	16,407.11	19,872.83	19,504.05		20,568.37

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APPROPRIATIONS						
Dept 371 - TOWNSHIP BUILDING INSPECTOR						
101-371-701.703	WAGES - BUILDING OFFICIAL	97,048.95	98,316.14	94,534.75		57,200.00
101-371-701.704	WAGES - BUILDING INSPECTOR	22,091.27	28,930.13	21,798.25		82,000.00
101-371-701.705	WAGES - CONSTRUCTION BOARD		1,000.00			1,000.00
101-371-701.706	WAGES - BUILDING INTERN		500.00			500.00
101-371-701.707	WAGES-SOIL & EROSION		500.00			1,000.00
101-371-711.010	SOCIAL SECURITY - EMPLOYER		12,304.60	10,178.66		13,000.00
101-371-711.030	BENEFITS		69,741.92	61,913.76		67,000.00
101-371-726.000	SUPPLIES	1,407.69	1,000.00	798.31		1,000.00
101-371-960.000	EDUCATION & TRAINING	190.00	500.00	1,921.00		
101-371-960.703	EDUCATION - BUILDING INSPECTO			225.00		1,000.00
101-371-965.000	DUES & PUBLICATIONS	345.00	2,000.00	403.00		1,500.00
Totals for dept 371 - TOWNSHIP BUILDING INSPECTOR		137,490.02	234,665.62	211,276.78		245,768.37
Dept 448 - STREET LIGHTS - TOWNSHIP						
101-448-920.005	STREET LIGHTS TOWNSHIP	63,205.79	70,000.00	65,467.04		70,000.00
Totals for dept 448 - STREET LIGHTS - TOWNSHIP		63,205.79	70,000.00	65,467.04		70,000.00
Dept 701 - TOWNSHIP PLANNER						
101-701-701.900	WAGES - DIRECTOR OF PLANNING	89,239.04	93,004.61	89,427.50		96,259.77
101-701-701.901	WAGES - DEPUTY PLANNER	63,044.10	66,363.39	63,811.00		68,686.10
101-701-701.902	WAGES -PLANNER ASSISTANT	14,489.31	15,418.44	14,628.15		15,958.08
101-701-701.903	WAGES - GIS		5,000.00			5,000.00
101-701-711.010	SOCIAL SECURITY - EMPLOYER		14,371.16	12,841.83		15,000.00
101-701-711.030	BENEFITS		54,769.24	50,847.75		59,000.00
101-701-726.000	SUPPLIES		1,000.00	55.77		1,000.00
101-701-860.900	MILEAGE - TOWNSHIP PLANNER		300.00			300.00
101-701-860.901	MILEAGE - DEPUTY PLANNER		300.00			300.00
101-701-900.000	PRINTING & PUBLISHING		2,000.00			2,000.00
101-701-960.000	EDUCATION & TRAINING	66.98	5,000.00	5,240.82		5,000.00
101-701-965.000	DUES & PUBLICATIONS	1,269.00	1,000.00	725.00		1,000.00
Totals for dept 701 - TOWNSHIP PLANNER		168,108.43	258,526.84	237,577.82		269,503.95
Dept 702 - ZONING ADMINISTRATOR						
101-702-701.601	WAGES - ZONING ADMINISTRATOR	63,675.08	66,363.66	63,811.25		68,686.10
101-702-701.602	WAGES - ZONING CODE ENFORCER	29,754.42	31,241.60	30,655.82		32,335.05
101-702-701.603	WAGES ZONING ASSISTANT	14,489.28	15,418.44	14,627.80		15,958.08
101-702-701.604	WAGES -ZONING CODE ENFORCER	23,639.22	28,371.20	27,409.58		29,364.19
101-702-701.606	WAGES -ZONING INTERN		500.00			500.00
101-702-711.010	SOCIAL SECURITY - EMPLOYER		10,816.69	10,232.70		12,000.00
101-702-711.030	BENEFITS		88,821.79	63,597.95		93,500.00
101-702-726.000	SUPPLIES	377.88	1,000.00			1,000.00
101-702-860.601	MILEAGE - ZONING ADMIN		150.00			150.00
101-702-860.602	MILEAGE - DEPT ZONING		150.00	145.39		150.00
101-702-960.000	EDUCATION & TRAINING	836.90	2,000.00	178.50		2,000.00
101-702-965.000	DUES & PUBLICATIONS		500.00			500.00
Totals for dept 702 - ZONING ADMINISTRATOR		132,772.78	245,333.38	210,658.99		256,143.42
Dept 704 - ZONING BOARD OF APPEALS						
101-704-701.001	WAGES - ZONING	785.71	1,200.00	1,000.00		1,200.00
101-704-701.002	WAGES - ZONING	375.00	1,200.00	625.00		1,200.00
101-704-701.003	WAGES - ZONING	375.00	1,200.00	1,000.00		1,200.00
101-704-701.004	WAGES - ZONING	625.00	1,200.00	2,000.00		1,200.00
101-704-701.005	WAGES - ZONING	375.00	1,200.00	1,250.00		1,200.00
101-704-711.010	SOCIAL SECURITY - EMPLOYER		459.00	449.39		512.00



BUDGET REPORT FOR GARFIELD TOWNSHIP  
Fund: 101 GENERAL OPERATING FUND  
Calculations as of 12/31/2024

GL NUMBER	DESCRIPTION	2023 ACTIVITY	2024 AMENDED BUDGET	2024 ACTIVITY THRU 12/31/24	2024 PROJECTED ACTIVITY	2025 REQUESTED BUDGET
APPROPRIATIONS						
Dept 704 - ZONING BOARD OF APPEALS						
101-704-801.000	LEGAL SERVICES	9,005.46	10,000.00	8,549.95		10,000.00
101-704-805.000	CONTRACTED AND OTHER SERVICES	211.25	1,000.00	633.75		1,000.00
101-704-901.000	ADVERTISING	642.90	2,000.00	813.45		2,000.00
101-704-960.000	EDUCATION & TRAINING		1,000.00			1,000.00
Totals for dept 704 - ZONING BOARD OF APPEALS		12,395.32	20,459.00	16,321.54		20,512.00
Dept 707 - PLANNING COMMISSION						
101-707-701.800	WAGES - PLANNING	2,312.50	3,200.00	2,500.00		3,200.00
101-707-701.801	WAGES - PLANNING	2,750.00	3,200.00	2,625.00		3,200.00
101-707-701.802	WAGES - PLANNING	2,500.00	3,200.00	2,500.00		3,200.00
101-707-701.804	WAGES - PLANNING	2,125.00	3,200.00	2,250.00		3,200.00
101-707-701.805	WAGES - PLANNING	2,625.00	3,200.00	2,500.00		3,200.00
101-707-701.806	WAGES - PLANNING	2,375.00	3,200.00	2,375.00		3,200.00
101-707-701.808	WAGES - PLANNING	3,750.00	3,200.00	2,750.00		3,200.00
101-707-711.010	SOCIAL SECURITY - EMPLOYER		1,713.60	1,338.66		1,388.80
101-707-801.000	LEGAL SERVICES	2,462.50	25,000.00	4,417.75		25,000.00
101-707-805.000	CONTRACTED AND OTHER SERVICES	2,139.50	6,000.00	1,859.50		6,000.00
101-707-900.000	PRINTING & PUBLISHING		1,000.00			
101-707-901.000	ADVERTISING	1,462.70	2,000.00	950.50		2,000.00
101-707-960.000	EDUCATION & TRAINING	200.00	2,000.00	94.00		2,000.00
101-707-965.000	DUES & PUBLICATIONS	725.00	1,000.00			1,000.00
Totals for dept 707 - PLANNING COMMISSION		25,427.20	61,113.60	26,160.41		59,788.80
Dept 720 - COMMUNITY PROMOTIONS						
101-720-880.003	COM. PROM. - ECONOMIC DEVELOPMENT		20,000.00	20,000.00		20,000.00
101-720-880.004	COM. PROM. - TC-TALUS	3,000.00	5,000.00	3,378.13		5,000.00
101-720-880.006	COM. PROM. - BVNP (YMCA)					
101-720-880.007	COM. PROM. - COMMUNITY AWAREN	45,259.89	40,000.00	56,068.75		50,000.00
101-720-880.008	COM. PROM. - CONTRACTED SERVI		50.00			
101-720-880.009	COM. PROM. - TREE CARE		50.00			
101-720-880.011	COM. PROM. - P.E.G.	85,234.98	100,000.00	78,906.02		100,000.00
101-720-880.017	COM. PROM. - TV BOARD					
101-720-880.018	COM. PROM. - MILFOIL					
Totals for dept 720 - COMMUNITY PROMOTIONS		133,494.87	165,100.00	158,352.90		175,000.00
Dept 851 - EMPLOYEE BENEFITS & INSURANCES						
101-851-701.000	WAGES	9,001.44	9,100.00	9,001.44		9,100.00
101-851-701.027	UNEMPLOYMENT	1,435.00	4,000.00	1,640.00		4,000.00
101-851-711.001	John Hancock 403B	119,648.00				145,000.00
101-851-711.002	RETIREMENT BENEFITS					
101-851-711.010	SOCIAL SECURITY - EMPLOYER	93,180.94		688.67		1,000.00
101-851-711.020	VACATION & PERSONAL PAYOUT	1,156.15	1,200.00			1,200.00
101-851-711.030	BENEFITS	410,484.79		52,823.60		1,000.00
101-851-711.040	INSURANCE - EMPLOYEE LIFE	5,746.71		675.82		1,000.00
101-851-712.001	INSURANCE - LIABILITY	16,743.00	18,234.09	18,403.00		27,000.00
101-851-712.002	INSURANCE - WORKMENS COMP.	6,975.00	10,000.00	20,256.00		22,000.00
Totals for dept 851 - EMPLOYEE BENEFITS & INSURANC		664,371.03	42,534.09	103,488.53		211,300.00
Dept 900 - CAPITAL OUTLAY						
101-900-970.001	CAPITAL OUTLAY - ELECTIONS		30,000.00	6,684.25		10,000.00
101-900-970.002	CAPITAL OUTLAY - TOWNSHIP HAL	24,240.00	50,000.00	91,320.00		50,000.00
101-900-970.003	CAPITAL OUTLAY - COMPUTERS	2,670.00	15,000.00	5,239.05		25,000.00
101-900-970.004	CAPITAL OUTLAY - VEHICLES		60,000.00			60,000.00
101-900-970.005	CAPITAL OUTLAY - LAND		50.00			50.00



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BUDGET REPORT FOR GARFIELD TOWNSHIP  
Fund: 101 GENERAL OPERATING FUND  
Calculations as of 12/31/2024

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GL NUMBER	DESCRIPTION	2023 ACTIVITY	2024 AMENDED BUDGET	2024 ACTIVITY THRU 12/31/24	2024 PROJECTED ACTIVITY	2025 REQUESTED BUDGET
APPROPRIATIONS						
Dept 900 - CAPITAL OUTLAY						
101-900-970.006	Capital Outlay - Historic Barns					
Totals for dept 900 - CAPITAL OUTLAY		26,910.00	155,050.00	103,243.30		145,050.00
Dept 966 - TRANSFERS TO OTHER FUNDS						
101-966-995.206	TRANSFER TO #206 FIRE FUND	153,845.10				
101-966-995.208	TRANSFERS TO #208 PARK FUND					271,669.30
101-966-995.246	TRANSFER TO #246 PUBLIC IMPRO					
101-966-995.308	TRANFERS TO #308 PARK SYS	478,503.91	500,000.00	500,000.00		
101-966-995.470	TRANFERS TO #470 BUILDING					
101-966-995.740	TRANSFER TO #740 INSURANCE					
Totals for dept 966 - TRANSFERS TO OTHER FUNDS		632,349.01	500,000.00	500,000.00		271,669.30
TOTAL APPROPRIATIONS		4,524,410.12	5,205,172.73	4,670,731.32		5,469,707.00
NET OF REVENUES/APPROPRIATIONS - FUND 101		1,055,633.74		79,368.94		
BEGINNING FUND BALANCE		11,555,480.05	11,631,666.76	11,631,666.76	11,631,666.76	11,631,666.76
FUND BALANCE ADJUSTMENTS		(979,447.03)				
ENDING FUND BALANCE		11,631,666.76	11,631,666.76	11,711,035.70	11,631,666.76	11,631,666.76

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BUDGET REPORT FOR GARFIELD TOWNSHIP

Fund: 208 PARK/RECREATION FUND

Calculations as of 12/31/2024

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GL NUMBER	DESCRIPTION	2023 ACTIVITY	2024 AMENDED BUDGET	2024 ACTIVITY THRU 12/31/24	2024 PROJECTED ACTIVITY	2025 REQUESTED BUDGET
ESTIMATED REVENUES						
Dept 000						
208-000-402.000	CURRENT REAL PROPERTY TAXES					
208-000-476.004	PARK USE FEES	5,815.00	5,000.00	5,235.00		5,000.00
208-000-675.000	DONATIONS/ GRANTS					
208-000-676.000	REIMBURSEMENTS	6,406.49		7,709.41		
208-000-677.000	MISCELLANEOUS INCOME					
208-000-699.100	ALLOCATED FUND BALANCE		85,000.00			474,615.51
208-000-699.101	TRANSFER FROM 101	478,503.91	500,000.00			271,669.30
Totals for dept 000 -		490,725.40	590,000.00	12,944.41		751,284.81
TOTAL ESTIMATED REVENUES		490,725.40	590,000.00	12,944.41		751,284.81

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## BUDGET REPORT FOR GARFIELD TOWNSHIP

Fund: 208 PARK/RECREATION FUND

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Calculations as of 12/31/2024

GL NUMBER	DESCRIPTION	2023 ACTIVITY	2024 AMENDED BUDGET	2024 ACTIVITY THRU 12/31/24	2024 PROJECTED ACTIVITY	2025 REQUESTED BUDGET
APPROPRIATIONS						
Dept 000						
208-000-130.001	Const. & Land (Grant, Equip)	68.40				
208-000-301.001	LOAN PRINCIPAL PAYABLE					
208-000-301.002	LOAN INTEREST PAYABLE					
208-000-701.905	WAGES - REC BOARD	5,864.68	7,000.00	4,250.00		7,000.00
208-000-701.906	Parks Steward	29,754.42	31,241.60	29,424.18		32,335.05
208-000-701.907	Park Steward 2	23,639.22	28,371.20	27,150.42		29,364.19
208-000-711.010	SOCIAL SECURITY - EMPLOYER		32,000.00	4,585.70		5,407.50
208-000-711.030	BENEFITS		999.70			
208-000-801.000	LEGAL SERVICES		1,000.00			1,000.00
208-000-805.000	CONTRACTED AND OTHER SERVICES	71,527.16	82,980.00	59,377.93		82,980.00
208-000-864.000	MISCELLANEOUS		100.00			100.00
208-000-880.001	COM. PROM. - SILVER LAKE PARK		100.00			100.00
208-000-880.006	COM. PROM. - BVNP (YMCA)		100.00			100.00
208-000-880.008	COM. PROM. - Cont. Serv GTCD		10,000.00			10,000.00
208-000-880.012	COM. PROM. - GT COMMONS		100.00			100.00
208-000-880.013	COM. PROM. - BOARDMAN RIVER		100.00			100.00
208-000-880.014	COM. PROM. - MILLER CREEK		100.00			100.00
208-000-880.015	COM. PROM. - PARK & TRAIL MAI		100.00			100.00
208-000-880.016	COM. PROM. - KIDS CREEK PARK		100.00			100.00
208-000-880.019	RIVER EAST RECREATION AREA		100.00			100.00
208-000-890.000	CONTINGENCIES		100.00			100,298.07
208-000-901.000	ADVERTISING					
208-000-935.000	MAINTENANCE - MISC, EQUIP	12,742.69	25,000.00	6,123.12		25,000.00
208-000-935.110	TRAIL MAINTENANCE & REPAIR					
208-000-968.000	OTHER & DEPRECIATION					
208-000-970.000	CAPITAL OUTLAY	253,478.42	365,000.00	47,852.17		457,000.00
208-000-995.408	TRANSFER TO #408 PARKS					
Totals for dept 000 -		397,074.99	584,592.50	178,763.52		751,284.81
Dept 851 - EMPLOYEE BENEFITS & INSURANCES						
208-851-711.010	SOCIAL SECURITY - EMPLOYER	4,428.73	5,407.50			
Totals for dept 851 - EMPLOYEE BENEFITS & INSURANC		4,428.73	5,407.50			
TOTAL APPROPRIATIONS		401,503.72	590,000.00	178,763.52		751,284.81
NET OF REVENUES/APPROPRIATIONS - FUND 208		89,221.68		(165,819.11)		
BEGINNING FUND BALANCE		416,259.28	505,480.96	505,480.96	505,480.96	505,480.96
ENDING FUND BALANCE		505,480.96	505,480.96	339,661.85	505,480.96	505,480.96

## LEASE AGREEMENT

This Lease Agreement (Lease) is made on 14<sup>th</sup> day of December, 2017, by and between **EAST BAY CHARTER TOWNSHIP** (a Michigan Charter Township hereinafter referred to as "East Bay") whose address is 1965 N. Three Mile Road, Traverse City, Michigan 49686, and **GRAND TRAVERSE METRO EMERGENCY SERVICES AUTHORITY** (an Authority established under and pursuant to the provisions of Act 57, Public Acts of Michigan 1988, as amended, hereinafter referred to as "Metro") whose principal address is 897 Parsons Road, Traverse City, Michigan 49686.

### **RECITALS**

**WHEREAS**, East Bay owns the real property more particularly described in Section 1 (the "Premises"); and

**WHEREAS**, Metro desires to rent the Premises for purposes of operating a fire station; and

**WHEREAS**, it is mutually beneficial to the parties for East Bay to lease to Metro that certain real property described in Section 1, and hereinafter referred to as the "Premises" for the purpose of operating a fire station for Metro.

**NOW THEREFORE AND IN CONSIDERATION** of the mutual covenants and agreements contained hereinbelow, and for other good and valuable consideration received, the parties agree as follows:

1. **Leased Premises**. In consideration of the rents to be paid and the covenants to be performed by Metro under this Lease, East Bay leases to Metro and Metro leases from East Bay the Premises, more particularly described as the fire station located at 110 High Lake Road, Traverse City, Michigan 49686.

2. **Term**. The term of this Lease shall be one (1) year commencing on the date of the Lease shown above and terminating on the first anniversary of the Commencement Date (the Term) unless otherwise terminated as provided herein. Metro shall have the right to extend the Term for successive one-year periods (the Renewal Terms) on the same terms and conditions as set forth herein. This Agreement shall automatically be extended for each successive Renewal Term unless either party notifies the other of its intention not to renew by providing a written notice one hundred twenty (120) days prior to commencement of the succeeding Renewal Term.

3. **Rent**. Metro shall pay to East Bay as rent for the Premises, One and 00/100 Dollar (\$1.00) as full rent for the term of this Lease.

4. **Use**. Metro shall use the Premises for the purpose of operating a fire station to provide fire and emergency services including, but not limited to, fire suppression, prevention of fire spread, hazardous material control, rescue, emergency medical services and other emergency services to the public as necessary and as dispatched.





**Municipal Underwriters of West MI, Inc.**

Municipal Underwriters of West MI  
4171 Wolverine Drive  
Williamsburg, MI 49690  
Toll Free 888-883-6391  
Local 231-421-5008

December 10, 2025

Lanie McManus, Clerk  
Garfield Charter Township  
3848 Veterans Drive  
Traverse City, MI 49684

Dear Heather:

Enclosed you will find a Summary of Coverage's and invoice for **Garfield Township's** insurance renewal through the **Michigan Township Par Plan**. The renewal date is **01/01/2025**.

Presently, the structure of the Par Plan is better than ever, consisting of US Specialty Insurance Company. US Specialty Insurance Company's operating strategy is based on prudent capital management, and specializes in insuring specialty market business like the Michigan Township Participating Plan's program.

The Michigan Township Par Plan Grant Program is also available to all members, to date, **\$3,000,000** has been provided back to our members from the grant program.

The quoted premium is **\$26,752.00**. **Property values have been increased from \$8,552,888.00 to \$9,380,470.00 for an annual additional cost of \$790.00. With the additions the ending premium was \$18,871.00. The Township's rate increase is due primarily to the your 5 year loss history which is at 167%. Five year loss runs are enclosed for your view. The approximate rate increase was 35%. Todays market increases are driven by a number of factors, market conditions, social inflation, substantially increasing reinsurance costs, and increased loss costs.**

If you have any questions regarding your insurance coverage's, please do not hesitate to contact me at **888-883-6391**. Your continued confidence of the Michigan Township Participating Plan is appreciated. It's been a privilege to have served **Garfield Township** insurance needs for the past **38 years**. **Your business is appreciated and important.**

Sincerely,



Paul W. Olson  
Regional Risk Manager  
MUWM

## HCC Public Risk Claim Service, Inc.

Report Date: 12/5/2024 3:06:29 PM

Individual Loss Run By Policy Period

File No.	Occur Date	Major/Minor Code	DESCRIPTION	LOSS RESERVE	LOSS PAYMENT	EXPENSE RESERVE	EXPENSE PAYMENT	RECOVERY	TOTAL INCURRED		
GARFIELD CHARTER TWP - MI11067											
Policy Period: 1/1/2021 to 1/1/2022											
198882	CL	2/19/2021	020-101	Extended Coverage/Multi Peril - Fire	Electrical fire found in walls t Fire Hall.	\$0.00	\$36,047.17	\$0.00	\$4,532.02	\$0.00	\$40,579.19
Report Totals For Policy Period:						\$0.00	\$36,047.17	\$0.00	\$4,532.02	\$0.00	\$40,579.19
Policy Period: 1/1/2023 to 1/1/2024											
MTP-23-08889	CL	8/5/2023	020-106	Extended Coverage/Multi Peril - Vehicle Damage ( Our Bldg)	Vehicle driver blacked out causing vehicle to damage pavillo	\$0.00	\$5,030.17	\$0.00	\$0.00	\$4,933.59	\$96.58
MTP-23-09812	CL	11/21/2023	020	Extended Coverage/Multi Peril	Water that was found standing in Supervisors office was corni	\$0.00	\$5,735.56	\$0.00	\$759.24	\$0.00	\$6,494.80
Report Totals For Policy Period:						\$0.00	\$10,765.73	\$0.00	\$759.24	\$4,933.59	\$6,591.38
Policy Period: 1/1/2024 to 1/1/2025											
MTP-24-11366	CL	5/10/2024	212-104	Auto Physical Damage - Windshield Loss	2015 Ford Super Duty VIN#8554;Bird flew into and cracked IV	\$0.00	\$359.15	\$0.00	\$0.00	\$0.00	\$359.15
MTP-24-12158	OP	6/4/2024	171-101	Errors & Omissions - Zoning	Suit regarding denial of permit for billboard	\$10,000.00	\$0.00	\$65,000.00	\$0.00	\$0.00	\$75,000.00
Report Totals For Policy Period:						\$10,000.00	\$359.15	\$65,000.00	\$0.00	\$0.00	\$75,359.15
Grand Totals For Report:						\$10,000.00	\$47,172.05	\$65,000.00	\$5,291.26	\$4,933.59	\$122,529.72

# AUTOMOBILE CERTIFICATE OF NO FAULT PROTECTION

Entity Name: **GARFIELD CHARTER TOWNSHIP** NAME AND ADDRESS OF COMPANY

Entity Number: MI11067  
Policy Number: M25MTP80073-06

**U.S. Specialty Insurance Company**  
13403 Northwest Freeway  
Houston, TX 77040

Effective date: 01/01/2025  
Expiration Date: 01/01/2026

An authorized Michigan insurer, certifies that is has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

NAME OF AGENCY

By



Authorized Representative

**HCC Public Risk**  
MUNICIPAL UNDERWRITERS OF WEST MI, INC.

(888) 883-6391

on this 10 12 2024  
Day Month Year

Year	Description	Vehicle Identification Number
------	-------------	-------------------------------

**Covers all vehicles owned by the member**

Number of Vehicles: 4

**Warning:** Keep this certificate in your vehicle at all times. If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

## PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan Law (MCLA 500.3101) requires that the owner or registrant of a Motor Vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without proper insurance or other security is guilty of a misdemeanor.

An owner or registrant convicted of such misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, or imprisoned for not more than 1 year, or both.

**THIS FORM MUST BE PRESENTED AS EVIDENCE OF INSURANCE WITH YOUR APPLICATION FOR LICENSE PLATES, EITHER BY MAIL OR AT ANY SECRETARY OF STATE LICENSE PLATE BRANCH OFFICE. A PERSON WHO ISSUES OR SUPPLIES FALSE INFORMATION TO THE SECRETARY OF STATE OR USES AN INVALID CERTIFICATE OF INSURANCE IS GUILTY OF A MISDEMEANOR PUNISHABLE BY IMPRISONMENT FOR NOT MORE THAN 1 YEAR, OR A FINE OF NOT MORE THAN \$1,000.00, OR BOTH.**



4171 Wolverine Drive  
Williamsburg, MI 49690  
888-883-6391  
polson76@charter.net

Date	Invoice #
12/10/2024	4898

Account #	Policy Number
	M25MTP80073-06

YOUR POLICY IS IN FULL FORCE AND PAYABLE ON EFFECTIVE DATE. IF NOT WANTED, PLEASE RETURN IMMEDIATELY.

Fax #
231-421-3509

**MICHIGAN  
TOWNSHIP  
PARTICIPATING  
PLAN**

**SUMMARY OF COVERAGES  
FOR  
CHARTER TOWNSHIP OF GARFIELD 2025**

**Presented By:**  
**PAUL OLSON- RISK MANAGER**  
Municipal Underwriters of West MI Inc.

## **SUPPORT/SERVICE COMPANIES**

### **MARKETING AND SERVICE:**

Municipal Underwriters of Michigan, Inc.  
4171 Wolverine Drive  
Williamsburg, MI 49690  
231-421-5008  
(888) 883-6391 MICHIGAN WATTS

### **TECHNICAL ADMINISTRATION:**

Michigan Township Participating Plan  
1441 W. Long Lake Road, Suite 150  
Troy, MI 48098  
(248) 371-3100 - LOCAL  
(800) 783-1370 - MICHIGAN WATTS  
(248) 371-3069 - FAX

### **RISK CONTROL ADMINISTRATION**

Midwest Risk Control  
1441 W. Long Lake Road, Suite 150  
Troy, MI 48098  
(248) 371-3100 - LOCAL  
(800) 536-7425 - MICHIGAN WATTS  
(248) 371-3069 - FAX

### **CLAIMS ADMINISTRATION**

HCC Public Risk Claims  
1441 W. Long Lake Road, Suite 150  
Troy, MI 48098  
(800) 225-6561 - MICHIGAN WATTS  
(248) 371-3091 FAX

Municipal Underwriters of West MI Inc.

**I. COMPREHENSIVE MUNICIPAL LIABILITY COVERAGE:\***

Limit of Liability Per Occurrence	\$ 4,000,000
Limit of Liability Per Aggregate	\$ 6,000,000
Deductible	\$ None

**ADDITIONAL INSURED:**

1. **Any** member of the governing body of the Named Insured
2. **Any** member of boards or commissions of the Named Insured
3. **Any** elected or appointed official of the Named Insured
4. **Any** employee of the Named Insured – Including **Contracted Assessor**
5. **Any** volunteer

**ADDITIONAL INCLUDED COVERAGES:**

1. Public Officials **RESIDENCE AND PLACE OF EMPLOYMENT**
2. Premises Medical Payments - \$10,000 Limit/Volunteers Included
3. Host Liquor Law Liability
4. Special Events Liability - Fireworks Liability by Endorsement
5. Governmental Professional Malpractice Liability
6. Incidental Medical Malpractice Liability
9. Employee Benefit Liability \$1,000,000/ \$3,000,000
10. Extended Bodily Injury and Property Damage Liability
11. Completed Operations
12. Property Legal Liability - \$500,000 Limit
13. Premises and Operations
14. Care, Custody and Control Coverage - \$25,000 per occurrence
15. Explosion, Collapse and Underground (exclusions deleted)
16. Vicarious Liability
17. Fellow Member Liability
18. Governmental Tort Immunity Waiver
19. Non-Owned and Hired auto liability coverage
20. Non-Owned and Owned Watercraft Liability-under 26'in length
21. Personal Injury Protection Includes:
  - A. FALSE ARREST, DETENTION OR IMPRISONMENT
  - B. MALICIOUS PROSECUTION
  - C. WRONGFUL ENTRY OR EVICTION OR OTHER INVASION OF THE RIGHT OF PRIVATE OCCUPANCY
  - D. LIBEL, SLANDER, ORAL OR WRITTEN PUBLICATION
  - E. MENTAL ANGUISH & MENTAL INJURY



Municipal Underwriters of West MI Inc.

**PUBLIC OFFICIALS WRONGFUL ACT LIABILITY  
(Errors & Omissions)**

Limit of Liability Per Occurrence:	\$ 4,000,000
Limit of Liability Aggregate:	\$ 5,000,000
Deductible:	\$ 2,500

**The following are areas of exposure to public officials and employees, which most generally are covered by a legal liability policy:**

1. A decision or opinion of the municipal board
2. A decision or opinion of the fire & ambulance department
3. A decision or opinion of the zoning or planning board and zoning board of appeals
4. Restrictive Use Sublimit (\$100,000) Suits for loss resulting from the Insured controlling or restricting the use of private property, while not taking legal ownership of said property, we will cover such claims or suits subject to the sublimit. (10,000 Deductible applies)
5. Decisions or opinions of Building, Electrical, Plumbing Inspectors and Contracted Assessors
6. Alleged negligence or incompetence on the part of any public official or employee including the failure to carry out duties.
7. Accusations regarding mismanagement of municipal owned assets
8. Inadequate supervision of voter registration & elections
9. Improper hiring or firing of employees
10. Failure to check auditing & accounting practices
11. Violation of Civil Rights: Civil Rights are defined as "means the deprivation of any rights, privileges, or immunities secured by the Constitution and laws, including discrimination based upon religion, race, color, national origin, age, gender (including sexual harassment, unwelcome sexual advance, request for sexual favors, and other verbal or physical conduct or communication of a sexual nature), height, weight, disability, or marital status"
12. Back Wages- \$25,000 per person
13. Non Monetary Damage Coverage \$25,000 Per suit/\$50,000 Per Policy Limit

Note: Failure of assured to provide or maintain valid insurance policies is not a covered exposure.

Municipal Underwriters of West MI Inc.

**II. FLEET LIABILITY COVERAGE:**

**LIMITS**

A. Bodily Injury & Property Damage [CSL]	\$ 4,000,000
B. Personal Injury Protection	Unlimited
C. Personal Property Insurance	\$ 4,000,000
D. Uninsured Motorists	\$ 100,000
E. Non-owned & Hired Auto Liability	\$ 4,000,000
F. Mini-Tort Liability	\$ Included
G. Underinsured Motorists	\$ 100,000

**III. FLEET PROPERTY COVERAGE:**

Property limit      \$ 82,202.00

A. Comprehensive	\$ 1,000 ACV Deductible, Actual Cash Value
B. Collision	\$ 1,000 Deductible, ACV, Broadened

**IV. INLAND MARINE COVERAGE:**

Providing **ALL RISK, REPLACEMENT COST COVERAGE** for property and equipment while on or off the premises. **NO CO-INSURANCE**

Property limit      \$ 125,000.00  
Deductible          \$ 1,000

**SEE ATTACHED SCHEDULE**

**Playground Equipment    \$50,000**  
**Misc. Township Property \$75,000**

## Tokio Marine HCC

App Number: 3395731-7

Policy Number: M25MTP80073-06

Program: MTPP

Entity: GARFIELD CHARTER TOWNSHIP



**TOKIO MARINE  
HCC**

### List of Vehicle

**Total New Cost:82202**

AUTO NO.	NEW COST	COMP. DED.	COLL. DED.	YEAR	DESCRIPTION	VIN NO.	VEHICLE TYPE	AUX RUNNING LIGHTS	ANTI-THEFT DEVICE	FIVE MPH BUMPER	TRACTION CONTROL	ANTI-LOCK	GARAGE ZIP CODE	ISO AUTOMOBILE TERRITORY
002	\$19,928	\$1,000	\$1,000	2014	FORD Escape FWD	8654	2- Trucks, Vans- ACV	false	None	false	false	false	49684	26
003	\$28,718	\$1,000	\$1,000	2015	FORD SRW SUPER DUTY PU	8554	2- Trucks, Vans- ACV	false	None	false	false	false	49684	26
004	\$23,856	\$1,000	\$1,000	2016	Ford f-150 Pick Up	7996	2- Trucks, Vans- ACV	false	None	false	false	false	49684	26
005	\$9,700	\$1,000	\$1,000	2022	7X14 Cougar Trailer Parks	5832	13- Trailers- ACV	false	None	false	false	false	49684	26

Municipal Underwriters of West MI Inc.

**V. PROPERTY [FIRE] COVERAGE:**

Total Blanket Building and Contents Limit	\$ 9,380,470.00
Deductible	\$ \$10,000
Per Schedule on File with company	

A. Inflation Guard - 2.5% per quarter

B. Special Municipal Property Endorsement to include:

1. Personal Property off Premises - \$100,000
2. Personal effects of Employees - \$ 1,000 per person
3. Transportation - \$50,000 Limit
4. Accounts Receivable- \$250,000
5. Flood Coverage- \$100,000, Earthquake Coverage- \$1,000,000
6. Sewer Backup First Party- \$25,000
7. Pollutant Clean-up & Removal- \$10,000
8. Business Income - \$500,000
9. Extra Expense Coverage - \$500,000 Limit - No deductible
10. Newly Acquired Property - \$1,000,000, Contents \$250,000, 180 Days
11. Law and Ordinance Coverage- Actual Sustained Loss
12. Power Surge Coverage - \$25,000
13. Glass Coverage-No Deductible applies
14. Tree Removal - \$500 per tree and \$1500 annual aggregate on covered losses
15. Underground Pipes, Flues or Drains- \$1,000,000
16. Fire Hydrants are covered for up to four losses at \$3,500 each. More coverage is available if scheduled

**VI. VALUABLE PAPERS AND RECORDS COVERAGE\*:**

Broad Form Coverage for the reconstruction of valuable papers and records **\$250,000** year round limit of protection with \$0 deductible.

**\* NOTE: Higher limits available upon request.**

## Tokio Marine HCC

App Number: 3395731-7

Policy Number: M25MTP80073-06

Program: MTPP

Entity: GARFIELD CHARTER TOWNSHIP



## List of Properties

Grand Total: 9380470

LOC.	BLDG	DISTANCE FEET	FAC. LOC.	ADDITIONAL DESCRIPTION	STREET ADDRESS	CITY	STATE	ZIP	COUNTY	POK	BC	BLDG. LIM.	CONT. LIM.	MINE SUB	BUILDING Valuation	YEAR	BF	SPL. DUD.	SPRINK.	REMOVE FROM BLANKET/AGREED	SQFT	BOILER VAL
1	3	false	0		3848 VETERENS DRIVE TOWNSHIP HALL	TRAVERSE CITY	MI	49684	Grand Traverse County	10-Offices	2-Joisted Masonry	\$5,147,945	\$457,846	\$0	RC	2004	100 - Administrative Office	None	false	false	16123	RC
2	1	false	0		3000 ALBANY	TRAVERSE CITY	MI	49684	Grand Traverse County	15-Fire/Police	2-Joisted Masonry	\$2,925,600	\$63,195	\$0	RC	1974	925 - Firehall	None	false	false	9752	RC
3	1	false	0		3000 RACQUET CLUB DR YMCA	TRAVERSE CITY	MI	49684	Grand Traverse County	11- Parks/Recreation	1-Frame	\$252,779	\$0	\$0	Func.	1974	800 - Rental House	None	false	false	45600	RC
3	2	false	0		3000 RACQUET CLUB DRIVE	TRAVERSE CITY	MI	49684	Grand Traverse County	11- Parks/Recreation	1-Frame	\$78,400	\$0	\$0	RC	1980	800 - Rental House	None	false	false	784	RC
4	1	false	0		EAST SILVER LAKE ROAD PARK	TRAVERSE CITY	MI	49684	Grand Traverse County	11- Parks/Recreation	2-Joisted Masonry	\$270,000	\$0	\$0	RC	2006	615 - Rest Rooms	None	false	false	900	RC
4	2	false	0		EAST SILVER LAKE ROAD PARK	TRAVERSE CITY	MI	49684	Grand Traverse County	11- Parks/Recreation	1-Frame	\$93,600	\$0	\$0	RC	2006	614 - Pavilion	None	false	false	1440	RC
4	3	false	0		EAST SILVER LAKE ROAD PARK	TRAVERSE CITY	MI	49684	Grand Traverse County	11- Parks/Recreation	1-Frame	\$28,705	\$0	\$0	RC	2009	614 - Pavilion	None	false	false	400	RC
4	4	false	0		EAST SILVER LAKE ROAD PARK	TRAVERSE CITY	MI	49684	Grand Traverse County	11- Parks/Recreation	1-Frame	\$62,400	\$0	\$0	RC	2009	614 - Pavilion	None	false	false	960	RC



Municipal Underwriters of West MI Inc.

**VII. CRIME COVERAGE:**

- A. Limit of Coverage - \$ **100,000**
- B. "Broad Form" Money & Securities
- C. Inside Coverage:
- D. Outside Coverage:
- E. Money Order and Counterfeit Paper Currency
- F. Depositors' Forgery
- G. Locations to Include:
  - 1. All Officials Homes
  - 2. Place of Employment
  - 3. Banking Facility

**VIII: PUBLIC OFFICIAL BONDS\***

Treasurer	\$50,000
Deputy Treasurer	\$15,000
Clerk	\$10,000
Deputy Clerk	\$10,000
Supervisor	\$ 5,000
Assistant Treasurer	\$25,000
BLANKET BOND	\$100,000

**NOTE:** THE ABOVE BONDS ARE INCLUDED AT NO ADDITIONAL CHARGE

ADDITIONAL POSITIONS AND HIGHER LIMITS AVAILABLE  
(Those who collect money or fees should be bonded)

**\* NOTE:** Higher limits available upon request.

Municipal Underwriters of West MI Inc.

**X. LAW ENFORCEMENT PROFESSIONAL LIABILITY COVERAGE:**

Limit of Liability Per Occurrence	\$ 0
Limit of Liability Per Aggregate	\$ No Aggregate
Deductible	\$ 0

- A. PERSONAL INJURY
- B. WRONGFUL ACT
- C. HOT PURSUIT ENDORSEMENT

**XI. BUSINESS ELECTRONIC EQUIPMENT COVERAGE:**

- A. Combined Media and Extra Expense Coverage - \$ 100,000
- B. Computer and Communication Coverage- **\$252,000**
- C. System Breakdown Coverage Endorsement
  - 1. Mechanical Breakdown; Machinery Breakdown
  - 2. Short Circuit; Blow out; other Electrical Disturbance
  - 3. Electrical or Magnetic Injury

**XII. BOILER AND MACHINERY:**

- A. Repair or Replacement Coverage Included
- B. Direct Damage Coverage as follows: Unfired Pressure Vessels, Motors and Centrifugal Pumps. Internal Combustion Engines, Generators and
- C. Miscellaneous Electrical Apparatus

**Deductible of \$ 1,000 Applies      Limits \$ 9,380,470.00**

**XIII. Cyber Liability: No coverage**

**SEE ATTACHED**

Municipal Underwriters of West MI Inc.

PREMIUM SUMMARY

I. COMPREHENSIVE MUNICIPAL LIABILITY	INCLUDED
II. FLEET LIABILITY	INCLUDED
III. FLEET (PROPERTY)	INCLUDED
IV. INLAND MARINE	INCLUDED
V. PROPERTY [FIRE]	INCLUDED
VI. VALUABLE PAPERS AND RECORDS	INCLUDED
VII. CRIME	INCLUDED
VIII. BONDS	INCLUDED
IX. WORKERS COMPENSATION	
X. POLICE PROFESSIONAL	
XI. BUSINESS ELECTRONIC EQUIPMENT	INCLUDED
XII. BOILER AND MACHINERY	INCLUDED
XIII. CYBER LIABILITY	

TOTAL PAR-PLAN ANNUAL PREMIUM: \$ 26,752.00

**NOTE:** The **MICHIGAN TOWNSHIP PARTICIPATING PLAN** is formed under the enabling legislation of Public Act #138. It is a 'fixed cost, fully reinsured, **non-assessable program**', controlled by the Board of Directors of the Michigan Township Participating Plan.

Michigan Township Participating Plan

# Applicants for Board Appointments by Committee

Page 1 of 3

	"Red" is Expiring	Term Expires-	Applicants- for 2025	Incumbent	Term/ysr	Application	Apply for	Apply for
	Current Board- 2024					on file	Committee	Alternate
<b>Planning Commission</b> (7) Member Board, (0) Alternates Term: 3 yrs, TB 4 yrs per State statute	Molly Agostinelli (TBR)	12/31/24	Molly Agostinelli	Y	4	12/2/2024		
	OPEN	12/31/25	OPEN		3			
	Joe Robertson (S)	12/31/26			3			
	John Racine	12/31/26			3			
	Chris DeGood	12/31/24	Chris DeGood	Y	3	11/27/2024		
	Robert Fudge	12/31/24	Bob Fudge	Y	3	11/27/2024		
	Pat Cline	12/31/25			3			
			Benjamin Castiglione	N	3	11/23/2024		
			Cara Eule	N	3	10/12/2024		
<b>GT Metro Fire</b> (2) Member Board, (2) Alternates Term: TB 1 yr	Joe McManus (Sup.)	Fixed			1			
	Molly Agostinelli (TB-A1)	12/31/24			1			
	Denise Schmuckal (TB-A11)	12/31/24						
			Denise Schmuckal	Y	1	11/27/2024	Apply for full member	
			Chloe Macomber	N		12/3/2024	(Alternate I)	Yes
<b>Zoning Board of Appeals</b> (5) Member Board, (2) Alternates Term: 3 yrs, TB 1 yr			Laurie Lapp	N	1	12/2/2024		
	Robert Fudge (PC Rep)	12/31/24	Bob Fudge	Y	1	11/27/2024		
	Kent Rozycki (VC)	12/31/26			3			
	Rick Smith (C)	12/31/25			3			
	Lynn Fricke	12/31/25			3			
	Scott Swan	12/31/26			3			
	Steve Duell (Alternate I)	12/31/24	OPEN (Alt 1)		3			
	OPEN (Alternate II)		OPEN (Alt II)		3			
			Kelly Fisher	Y		10/9/2024		
<b>Board of Review</b> (3) Member Board, (1) Alternates Term: 2 yrs			Benjamin Castiglione	N	3	11/23/2024		
			Jessica Brutzman	N	3	11/23/2024		
	Cherry Wolf	12/31/24	Cherry Wolf	Y		12/10/2024		
	Jim Chrestensen	12/31/24	Jim Chrestensen	Y		12/10/2024		
<b>Parks &amp; Recreation Comm.</b> (7) Member Board, (0) Alternates Term: 3 yrs, TB 1 yr	Daniel Ladd	12/31/24						
			Larry LaCross	N		12/9/2024		
	Denise Schmuckal (TBR)	12/31/24	Denise Schmuckal	Y	1	11/27/2024		
	OPEN	12/31/25			3			
	Chris Remy (S)	12/31/24	Chris Remy	Y	3	11/29/2024		
	Chris DeGood (C-PC Rep)	12/31/24	Chris DeGood	Y	3	11/27/2024		
	Art Bukowski	12/31/25			3			
	Andrew Hoort	12/31/26			3			
	William Scott	12/31/24	Bill Scott	Y	3	11/27/2024		
			Jessica Brutzman	N	3	12/10/2024		
			Andrew Farron	N	3	12/9/2024		



## Board Appointments by Committee (Continued)

Page 2 of 3

	"Red" is Expiring					Application	Apply for	Apply for
	Current Board- 2024	Term Expires-	Applicants- for 2025	Incumbent	Term/ysr	on file	Committee	Alternate
<b>Joint Recreation Authority</b>	<b>OPEN</b>	06/30/25	<b>OPEN</b>					
(1) TB Member,	Mike Groleau	06/30/27						
(2) Township Residence	Tim Hughes	06/30/26						
(0) Alternates			Laurie Lapp	N	6/30/2025	12/2/2024		
Term: 3 yrs								
<b>Joint Planning Comm.</b>	John Racine (PC Rep)	05/13/26						
(2) PC Repr.	<b>OPEN</b>	05/14/27	<b>OPEN</b>					
(1) Twsp Resident	Amy DeHaan	05/14/27						
Term: 3 yrs			Molly Agostinelli	N				
<b>Building Code of Appeals</b>	Dave Chryst	12/31/25						
	Tom Piehl	12/31/25						
	Steve Duell	12/31/25						
Term: 2 yrs	Marc Burkholder	12/31/25						
	Ben Castiglione	12/31/25						

## Standing Committees:

						Application	Apply for	Apply for
	Current Board- 2024	Term Expires-	Applicants- for 2024	Incumbent	Term/ysr	on file	Committee	Alternate
<b>Personnel Committee</b>	Chris Barsheff	Fixed						
(3) TB Members,	Lanie McManus	Fixed						
(0) Alternates	<b>OPEN</b>	12/31/24	<b>OPEN</b>					
	<b>OPEN</b>	12/31/24	<b>OPEN</b>					
Term: 3 yrs, TB 1 yr			Denise Schmuckal	N		11/27/2024		
			Chloe Macomber	N		12/4/2024		
			Laurie Lapp	N		12/2/2024		
<b>Building &amp; Ground Comm.</b>	(Township Maint)	Fixed						
(2) TB Members,	Denise Schmuckal	12/31/24	Denise Schmuckal	Y		11/27/2024		
(1) Twsp Maint.,	<b>OPEN</b>	12/31/24	<b>OPEN</b>					
(0) Alternates			Molly Agostinelli	N		12/2/2024		
Term: 3 yrs, TB 1 yr			Chloe Macomber	N		12/3/2024		
<b>Finance Committee</b>								
(1) Township Manager	Chris Barsheff	Fixed						
(1) Clerk,	Lanie McManus	Fixed						
(1) Treasurer,	Chloe Macomber	Fixed						
(1) Deputy Clerk	Betty Tezak	Fixed						



# Standing Committees: (Continued)

	Current Board- 2024	Term Expires-	Applicants- for 2025	Incumbent	Term/yr	Application on file	Apply for Committee	Apply for Alternate
<b>Election Committee</b> (1) Clerk, (2) TB Members Term: 3 yrs, TB 1 yr	Lanie McManus	Fixed						
	Molly Agostinelli	12/31/24	Molly Agostinelli	Y		12/2/2024		
	Denise Schmuckal	12/31/24	Denise Schmuckal	Y		11/27/2024		
<b>Law Enforcement Comm.</b> (1) Supervisor, (1) TB Member Term: 3 yrs, TB 1 yr	Chris Barsheff	Fixed						
	Joe McManus	Fixed						
	Denise Schmuckal	12/31/24	Denise Schmuckal	Y		11/27/2024		
<b>Ethics Committee</b> (1) Supervisor, (2) TB Members Term: 3 yrs, TB 1 yr	Chris Barsheff	Fixed						
	Joe McManus	Fixed						
	Denise Schmuckal	12/31/24	Denise Schmuckal	Yes		11/27/2024		
	OPEN	12/31/24		Yes				
			Laurie Lapp	No				
<b>Code Enforcement Officer</b> (1) Zoning Administrator (1) Building Code Official (2) Zoning Enforcement	Carl Studzinski	12/31/24	Same	Yes				
	Mike Green	12/31/24		Yes				
	Derek Morton	12/31/24		Yes				
	Sean Kehoe	12/31/24		Yes				
<b>Grand Trav. County Commission</b>	Chris Barsheff	Fixed		Yes				
	Joe McManus	Fixed		Yes				
<b>Grant Trav. Co. Road Commision</b>	Chris Barsheff	Fixed		Yes				
	Joe McManus	Fixed		Yes				
<b>TTCI "Trav. Transportation Cord. Initiative"</b>	Chris Barsheff	Fixed						
	TB Member							
	John Sych (Technical Comm)							
			Laurie Lapp	N		12/2/2024		