Heather Sparks

From: Heather Sparks
Sent: Thursday, October 5, 2023 2:26 PM
To: [redacted] F Jamison; Joe Klaudi
Subject: RE: Meeting with Laurel Lake EMS

I just got a call from Robbie Welch. He spoke with the fire depts. The meeting is set for 5:00pm on 10/10/23 (next Tue) at the Mauricetown Fire Hall. Rob is aware that there is an environmental commission meeting at 6.

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
856-785-3100 Ext. 309

From: [redacted]
Sent: Wednesday, October 4, 2023 3:38 PM
To: Heather Sparks [redacted]; F Jamison [redacted]; Joe Klaudi [redacted]
Subject: RE: Meeting with Laurel Lake EMS

That is the same night as the Environmental Committee meeting. They meet at 7:00. We would need to be done by then.

-------- Original message --------
From: Heather Sparks [redacted]
Date: 10/4/23 3:14 PM (GMT-05:00)
To: Mike Vizzard [redacted], F Jamison [redacted], Joe Klaudi [redacted]
Subject: Meeting with Laurel Lake EMS

Hi,

Robbie Welch reached out to me and would like to arrange for a meeting with the committee, all 3 fire departments and the LL EMS. It is being called to discuss funding for the EMS of the township.

Rob is proposing 10/10/23 @ 6pm. I will need to get this advertised right away. Please let me know if this works for you. Rob is having surgery on Wed., and I think he is trying to get this done prior to his surgery.

Thanks

Heather Miller

Township Clerk, RMC, CMR, CRP

Commercial Township

1768 Main St.

Port Norris, NJ 08349

856-785-3100 Ext. 309

Heather Sparks

From: Carol A. McAllister, CPA, RMA <[redacted]>
Sent: Tuesday, February 20, 2024 9:20 AM
To: Jie Yang, CPA, RMA, PSA; Pam Humphries
Cc: Mike Vizzard; Ron Sutton; Joe Klaudi; Heather Sparks
Subject: RE: EMS Service

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Hello everyone,

When you have time, I would like to discuss this email so that I fully understand what you would like us to do. Feel free to call me at [redacted] Thank you,

Carol A. McAllister, CPA, RMA
Partner, Bowman & Company LLP
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS
An Independent Member of the BDO Alliance USA

t: [redacted]
e: [redacted] | w: www.bowman.cpa
a: [redacted], Voorhees, NJ 08043-2493
| Download My vCard

From: Jie Yang, CPA, RMA, PSA <[redacted]>
Sent: Wednesday, February 14, 2024 4:17 PM
To: Pam Humphries <[redacted]>
Cc: Mike Vizzard <[redacted]>; Ron Sutton <[redacted]>; Joe Klaudi <[redacted]>; Heather Sparks <[redacted]>; Carol A. McAllister, CPA, RMA <[redacted]>
Subject: RE: EMS Service

Hi Pam,

Thanks for sending these files. I copied Carol, because she was not included in your email below. We will look through the files and get back to you.

Thank you.

Jie Yang, CPA, RMA, PSA
Senior Manager, Bowman & Company LLP
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS
An Independent Member of the BDO Alliance USA

t: 856.208.7802
e: jyang@bowman.cpa | w: www.bowman.cpa
a: 601 White Horse Road, Voorhees, NJ 08043-2493

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From: Pam Humphries [redacted]
Sent: Wednesday, February 14, 2024 3:42 PM
To: Jie Yang, CPA, RMA, PSA [redacted]; Jie Yang, CPA, RMA, PSA [redacted]
Cc: Mike Vizzard [redacted]; Ron Sutton [redacted]; Joe Klaudi [redacted]; Heather Sparks [redacted]
Subject: EMS Service

Good Afternoon, Carol,

The Commercial Township Committee has asked that you review the attached information regarding the Commercial Township EMS Service.

This EMS service is partially funded through the Township. Annually, approximately $500,000 is sent in quarterly payments to Laurel Lake Fire District 3 who intern uses a portion of these funds to support the EMS service. It is difficult from these reports to determine exactly how much of this is either in cash or in-kind. However, Fire Company 3 does house the EMS service, pay their utilities and insurance and the Fire Company also owns the EMS vehicles and equipment. That's what I was told.

The other two Commercial Township Fire Districts pay $8,000 and $5,500 annually to support EMS service. This amount has not changed in many years.

The reason for this review is to determine why after so many years of solvent operation the EMS service is verging on insolvency.

It is my understanding the payroll for the EMS service is paid solely through payments from insurance companies for ambulance runs. These include Inspira, Medicare and Medicaid reimbursements. There are some private collections. I think the problem is that the insurance payments are no longer covering their payroll. Or just squeaking by.

However, there seems to be a large Accounts Receivable balance. I don't know if this is usual. The EMS service uses a billing company out of Cape May to do their billing and delinquent notices.

I was informed that as of right now the EMS service is fully functional and they have not reduced their staff, hours of operation or their services. Apparently, income has come into cover their current payroll.

Since the EMS service is partially supported by taxpayer dollars there should be no problem in doing this review.

If you have any questions for the Auditor who did the attached Audit, please filter them through me.

Please let me know if you have any questions.

Thank you.

Regards,

Pam Humphries, CFO
Commercial Township
[redacted]

[redacted]

Heather Sparks

From: Carol A. McAllister, CPA, RMA [redacted]
Sent: Friday, March 8, 2024 5:56 PM
To: Heather Sparks
Cc: Jie Yang, CPA, RMA, PSA; Pam Humphries
Subject: RE: Special Meeting Notice- April 4 2024

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Heather,

I'll add this to my calendar. Please provide an agenda or any additional information to be discussed at the meeting as soon as it's available.
Thank you,

Carol A. McAllister, CPA, RMA
Partner, Bowman & Company LLP
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS
An Independent Member of the BDO Alliance USA
t: [redacted]
e: [redacted] | w: www.bowman.cpa
a: [redacted] Voorhees, NJ 08043-2493
| Download My vCard

From: Heather Sparks [redacted]
Sent: Friday, March 08, 2024 3:15 PM
To: Carol A. McAllister, CPA, RMA [redacted]
Cc: Jie Yang, CPA, RMA, PSA [redacted]; Pam Humphries [redacted]
Subject: Special Meeting Notice- April 4 2024

Carol,
Please find attached, notice of a special meeting. The Mayor has requested your attendance.
The meeting will be held on April 4, 2024, at the Township Hall, 1768 Main St. Port Norris at 5:00 pm.
If you have any questions, please let me know.

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

Heather Sparks

From: Heather Sparks
Sent: Friday, March 8, 2024 3:04 PM
To: Fred Hundt
Subject: Special Meeting Notice- April 4, 2024 5pm
Attachments: Special Meeting Notice- Mauricetown Fire.pdf

Good afternoon,
Please find attached, notice of a special meeting and request for the fire commissioner's attendance.
This meeting has been called by the Commercial Township Committee.
The meeting will be held on April 4, 2024, at the Township Hall, 1768 Main St. Port Norris at 5:00 pm.
If you have any questions, please let me know.

Heather Miller

Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

Heather Sparks

From: Heather Sparks
Sent: Friday, March 8, 2024 3:13 PM
To: [redacted]; Mike Rodgers
Subject: Special Meeting Notice- April 4, 2024 5pm
Attachments: Special Meeting Notice- Port Norris Fire.pdf

Good afternoon,
Please find attached, notice of a special meeting and request for the fire commissioner's attendance.
This meeting has been called by the Commercial Township Committee.
The meeting will be held on April 4, 2024, at the Township Hall, 1768 Main St. Port Norris at 5:00 pm.
If you have any questions, please let me know.

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

Heather Sparks

From: Heather Sparks
Sent: Friday, March 8, 2024 3:24 PM
To: Mike Vizzard; Joe Klaudi; Ron Sutton
Subject: Special Meeting- April 4, 2024 @ 5:00 pm
Attachments: Special Meeting Notice- Port Norris Fire.pdf; Special Meeting Notice- Laurel Lake Fire and EMS.pdf; Special Meeting Notice- Mauricetown Fire.pdf

Dear Committee,

I have notified the Fire Commissioners of Laurel Lake, Mauricetown, & Port Norris as well as EMS management, Tom Seeley, Carol McAllister, & Pam of the special meeting called for on April 4, 2024, at 5pm.
The purpose of the meeting is to discuss the financial status of the EMS. Please see attached notices sent to the fire Companies.
This meeting will be advertised.
Thanks

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

Heather Sparks

From: Heather Sparks
Sent: Friday, March 8, 2024 3:02 PM
To: William Bitting; [redacted]
Subject: Notice of Special Meeting - April 4, 2024
Attachments: Special Meeting Notice- Laurel Lake Fire and EMS.pdf

Good afternoon,
Please find attached, notice of a special meeting and request for the fire commissioner's attendance.
This meeting has been called by the Commercial Township Committee.
The meeting will be held on <u>April 4, 2024, at the Township Hall, 1768 Main St. Port Norris at 5:00 pm.</u>
If you have any questions, please let me know.

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

Township of Commercial

1768 Main Street • Port Norris, New Jersey 08349
(856) 785-3100 • Fax: (856) 785-9420

RONALD SUTTON SR. *Mayor* | JOSEPH KLAUDI *Deputy Mayor* | MIKE VIZZARD *Committeeman* | HEATHER MILLER *Township Clerk*

March 8, 2024

Fire Commissioners of Laurel Lake
Fire District 3 and EMS Services
5436 Battle Lane
PO Box 349
Millville, NJ 08332

Re: Special Meeting EMS Services

Dear Commissioners & EMS Personnel,

The Township Committee of Commercial Township has called for a meeting with the Fire Commissioners of Laurel Lake Fire District 3 and EMS management. The Commissioners of Mauricetown Fire and Port Norris Fire, The Township Attorney, Auditor and CFO have also been asked to attend.

The meeting will take place on April 4, 2024, at 5:00 pm, at the Township Hall, 1768 Main St. Port Norris, NJ.

The purpose of this meeting is to discuss the financial status of the Laurel Lake EMS services. Collaborate on a solution for the best interest of the entire township.

A hard copy of this notice will also be sent by USPS. If you have any questions or concerns, please don't hesitate to contact me.

Respectfully,

Heather Miller

Heather Miller, RMC, CMR, CRP
Township Clerk

CC/ Commercial Township Committee
Mauricetown Fire Company
Port Norris Fire Company
Bowman & Co, Auditors
Thomas Seeley, Solicitor
Pamela Humphries, Township CFO

Heather Sparks

From:	Heather Sparks
Sent:	Monday, March 18, 2024 9:19 AM
To:	William Bitting
Subject:	RE: Request for information

Thank you, much appreciated!

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

From: William Bitting <[redacted]>
Sent: Monday, March 18, 2024 9:17 AM
To: Heather Sparks <[redacted]>
Subject: Re: Request for information

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Good morning, I have received your email, we have submitted a request to the Fire Company CFO to get the information you have requested. I will get it to you as soon as possible.

Respectfully
William Bitting

On Mon, Mar 18, 2024, 08:00 Heather Sparks <HSparks@commercialtwp.com> wrote:

> Good morning,
>
> I have been asked by the township committee and the other two fire districts to request a list of all current salaries for EMS personnel and administrators.
>
> Please provide as soon as possible.
>
> If you have any questions, please don't hesitate to reach out.
>
> Thank you,
>
> Heather

Heather Miller

Township Clerk, RMC, CMR, CRP

Commercial Township

1768 Main St.

Port Norris, NJ 08349

[redacted]

Heather Sparks

From:	Heather Sparks
Sent:	Tuesday, March 26, 2024 8:02 AM
To:	[redacted]
Subject:	RE: FW: EMS salaries

Thank you Rebekah.

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
856-785-3100 Ext. 309

From: [redacted] <[redacted]>
Sent: Monday, March 25, 2024 4:54 PM
To: Heather Sparks <[redacted]>
Subject: Re: FW: EMS salaries

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Hello Heather,

This is a PDF that includes the total employee compensation and payroll liabilities from 2023 and the current employee pay rates and health insurance costs per pay period. Employees marked red are no longer employed with us.

Health insurance costs will be updated as of 04/01/2024, when our health insurance contract renews. I am unsure of the updated totals as of right now.

I have also included a copy of our pay code definitions.

If you have any additional questions, please let me know.

Thank you,

Rebekah Parish
Chief Financial Officer
[redacted]
Laurel Lake Fire & Rescue Co.
[redacted]
Millville, NJ 08332

Visit our website!

Shelter Manager
Office of Emergency Management
Township of Commercial, NJ
[redacted]

OEM
COMMERCIAL TWP.
commercialtwp.com

On 25 March 2024 at 14:21:09 -04:00, Heather Sparks <[redacted]> wrote:

Hi Rebekah,

Just following up on this information.

I have people waiting to receive this information prior to the April 4th meeting.

Thank you,

Heather Miller

Township Clerk, RMC, CMR, CRP

Commercial Township

1768 Main St.

Port Norris, NJ 08349

[redacted]

From: Heather Sparks
Sent: Monday, March 18, 2024 7:07 PM
To: [redacted]
Subject: RE: EMS salaries

Hi Rebekah,

If you can provide the pay rates for 2024 and value of the other employees, that would be helpful.

Please provide a breakdown of the salaries paid in 2023.

Thank you for your help.

Heather Miller

Township Clerk, RMC, CMR, CRP

Commercial Township

1768 Main St.

Port Norris, NJ 08349

[redacted]

From: [redacted]
Sent: Monday, March 18, 2024 6:30 PM
To: Heather Sparks [redacted]
Subject: EMS salaries

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Hello Heather,

My name is Rebekah Parish. I am the current CFO of Laurel Lake Volunteer Fire and Rescue.

The members of the board of commissioners of fire district 3 have requested that we send you a list of salaries for all current employees and administrators, per your request.

Our employees are not salaried employees. All of our employees, with the exception of myself, submit availability on a weekly basis and are scheduled to work based on their submitted availability, thus they are not paid the same amount each paid period. This inconsistency makes determining an annual salary for individual employees difficult.

I can provide pay rates for each employee (wages) and the value of other employee compensations. Will that be sufficient information?

Thank you,

Rebekah Parish

Chief Financial Officer

[redacted]

[redacted]

Laurel Lake Fire & Rescue Co.

[redacted]

Millville, NJ 08332

Visit our website!

Shelter Manager

Office of Emergency Management

Township of Commercial, NJ

[redacted]

commercialtwp.com

Heather Sparks

From: Heather Sparks
Sent: Tuesday, March 26, 2024 9:39 AM
To: Fred Hundt
Cc: Cliff Sharp [redacted]; Mark Sheppard [redacted]; Don Hundt [redacted]; Joe Klaudi; [redacted]
Subject: RE: EMS meeting
Attachments: Current Employee Compensation.pdf; Pay Code Definitions (003).tiff; 2024 Fire District 3 Budget.pdf; Dist 3 payroll 2022.pdf; Budget Summary Dist 3.pdf; CM3 Audit 22.pdf

Good morning,
Please find attached, documents regarding District III Fire & Rescue.

- 2022 Payroll figures
- 2023 Payroll figures (Employees in red are no longer employed with the district)
- Pay Code Definitions
- 2024 Dist. 3 Budget
- 2022 Dist. 3 Audit
- Budget Summary as provided by Dist. 3

The Township Committee requested an audit of District 3 figures based on what had been provided to the township. The township auditors, Bowman & Co., did a review and determined a clean audit had been done by Dist. III Accountant. No written conclusion was provided.
Bowman & Co declined pursuing a full comprehensive audit. An outside agency would need to be hired and allowed access to District III financials.

The township auditors, Township CFO, and Solicitor Tom Seeley have been asked to join the meeting.

Please review the attached and we'll see you on April 4th at 5:00 pm.

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
[redacted]

From: Fred Hundt [redacted]
Sent: Sunday, March 17, 2024 4:56 PM
To: Heather Sparks [redacted]
Cc: Cliff Sharp [redacted]; Mark Sheppard [redacted]; Don Hundt [redacted]

[redacted] Joe Klaudi < [redacted] ; [redacted]
Subject: EMS meeting

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Heather,
I know that you have been approached on this request already. So, I am making this official request. The Fire Commissions of Districts 1 and 2 are requesting that we get copies of the audit that the Township requested its auditors to do on the Laurel Lake Fire district. We are also requesting a copy of the complete salaries of all employees which includes the administration. It's our feeling that we should be able to review these documents prior to the meeting that was asked for on April the 4th at 5PM. This will give us time to review and give the Township Committee additional questions. I was told that this information may be available sometime on Monday.
Fred

2023 Payroll Totals

Employee Number	Hire date	Job title	Full-time	Part-time	Base Pay	Shift Diff PT	Overtime	Sick Pay	Vacation	Standby (Duty)	On Call	Holiday Pay	Annual Total
000-05	6/20/2014	EMT		x	$ 31,162.01	$ 50.00	$ 237.02	$ 184.00	$ 368.00	$ 9,150.00	$ 3,150.00	$ -	$ 44,301.03
000-06	6/21/2014	EMT		x	$ 9,480.14	$ 525.00	$ -	$ -	$ -	$ -	$ 50.00	$ -	$ 10,055.14
000-11	6/21/2014	Administrator	x		$ 56,989.75	$ 315.00	$ 13,955.75	$ 768.75	$ 1,245.00	$ 4,800.00	$ 2,090.00	$ 184.00	$ 80,348.25
000-21	1/30/2015	EMT	x		$ 45,919.50	$ 270.00	$ 3,369.64	$ 919.54	$ 920.00	$ 4,950.00	$ 2,000.00	$ 184.00	$ 58,532.68
000-26	1/1/2022	EMT		x	$ 20,600.83	$ 945.00	$ 994.83	$ 460.00	$ -	$ -	$ 1,600.00	$ -	$ 24,600.66
000-27	4/3/2016	Secretary		x	$ 33,281.00	$ 3,485.00	$ 966.00	$ 874.00	$ 920.00	$ -	$ -	$ -	$ 39,526.00
000-34	9/17/2017	EMT	x		$ 37,870.68	$ 1,585.00	$ 846.98	$ 220.00	$ -	$ 2,550.00	$ 1,900.00	$ -	$ 44,972.66
000-35	1/8/2018	EMT		x	$ 20,836.40	$ 453.50	$ -	$ 703.40	$ 800.00	$ 5,700.00	$ 1,700.00	$ -	$ 30,193.30
000-38	9/28/2019	EMT		x	$ 5,154.00	$ 50.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 5,204.00
000-40	12/1/2019	EMT		x	$ 2,396.35	$ -	$ -	$ -	$ -	$ 3,900.00	$ 2,050.00	$ -	$ 8,346.35
000-48	2/6/2021	EMT		x	$ -	$ -	$ -	$ 2,360.00	$ -	$ -	$ -	$ -	$ 2,360.00
000-51	7/30/2021	EMT	x		$ 44,646.44	$ 10,654.75	$ 8,645.48	$ -	$ 1,197.00	$ 4,500.00	$ 3,450.00	$ -	$ 73,093.67
000-53	9/22/2021	EMT		x	$ 6,813.00	$ 1,370.00	$ -	$ -	$ -	$ 1,650.00	$ -	$ -	$ 9,833.00
000-55	12/17/2021	EMT		x	$ -	$ -	$ -	$ -	$ -	$ 1,500.00	$ 900.00	$ -	$ 2,400.00
000-57	3/5/2022	EMT		x	$ 60.00	$ -	$ -	$ -	$ -	$ -	$ 850.00	$ -	$ 910.00
000-59	5/30/2023	EMT		x	$ 15,244.80	$ 3,020.00	$ 585.00	$ 200.00	$ 400.00	$ 150.00	$ 1,000.00	$ -	$ 20,599.80
000-61	7/1/2022	EMT		x	$ 1,000.00	$ 50.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,050.00
000-62	8/2/2022	EMT		x	$ 6,643.83	$ 655.00	$ -	$ -	$ -	$ 150.00	$ -	$ -	$ 7,448.83
000-64	11/20/2022	EMT	x		$ 36,555.80	$ 7,702.50	$ 6,632.10	$ -	$ -	$ 8,700.00	$ 3,750.00	$ -	$ 63,340.40
000-65	12/2/2022	EMT		x	$ 9,580.85	$ 1,606.65	$ 407.10	$ -	$ -	$ -	$ 1,150.00	$ -	$ 12,744.60
000-66	3/29/2023	EMT		x	$ 260.00	$ 50.00	$ -	$ -	$ -	$ -	$ -	$ -	$ 310.00
000-67	8/6/2023	EMT		x	$ 18,246.28	$ 2,820.00	$ 1,280.18	$ 630.00	$ -	$ 4,500.00	$ 350.00	$ -	$ 27,826.46
000-68	5/5/2023	EMT		x	$ 16,296.00	$ 3,795.00	$ 173.25	$ 189.00	$ -	$ 300.00	$ -	$ -	$ 20,753.25
000-69	7/2/2023	EMT		x	$ 1,789.88	$ -	$ -	$ -	$ -	$ 1,200.00	$ 50.00	$ -	$ 3,039.88
000-70	8/6/2023	EMT		x	$ 2,170.20	$ 495.00	$ -	$ -	$ -	$ 150.00	$ -	$ -	$ 2,815.20
000-71	10/8/2023	EMT	x		$ 5,508.50	$ 275.00	$ 1,514.89	$ -	$ -	$ 1,200.00	$ 100.00	$ -	$ 8,598.39
000-72	10/23/2023	EMT		x	$ 4,393.84	$ 611.10	$ 528.00	$ -	$ -	$ 1,500.00	$ 100.00	$ -	$ 7,132.94
000-73	11/5/2023	EMT	x		$ 1,643.25	$ 356.25	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,999.50
													$ 612,335.99

2023 Payroll Liability Totals

Payroll total	$ 612,335.99
FICA Tax	$ 36,041.36
Medicare Tax	$ 8,428.82
SUI Tax	$ 10,153.06
SDI Tax	$ 991.29
WFD Tax	$ 578.05
Medical Insurance	$ 67,820.96
Payroll Service Fees	$ 2,922.50
TOTAL	**$ 739,272.03**

2024 Current Pay Rates

Employee Number	Hire date	Job title	Full-time	Part-time	Base Pay	Shift Diff PT	Health Insurance	Sick Pay Eligible	Vacation Time
000-05	6/20/2014	EMT		x	$ 23.00	$ 5.00	No	Yes	Yes
000-06	6/21/2014	EMT		x	$ 23.00	$ 5.00	No	Yes	Yes
000-11	6/21/2014	Administrator	x		$ 25.00	$ 5.00	$167.51	Yes	Yes
000-21	1/30/2015	EMT	x		$ 23.00	$ 5.00	$167.51	Yes	Yes
000-34	9/17/2017	EMT	x		$ 23.00	$ 5.00	$126.45	Yes	Yes
000-35	1/8/2018	EMT		x	$ 20.00	$ 5.00	No	Yes	Yes
000-38	9/28/2019	EMT		x	$ 22.00	$ 5.00	No	Yes	Yes
000-40	12/1/2019	EMT		x	$ 23.00	$ 5.00	No	Yes	Yes
000-41	1/21/2020	EMT		x	$ 20.00	$ 5.00	No	Yes	Yes
000-51	7/30/2021	EMT		x	$ 23.00	$ 5.00	No	Yes	Yes
000-53	9/22/2021	EMT		x	$ 21.00	$ 5.00	No	Yes	Yes
000-54	12/17/2021	EMT		x	$ 20.00	$ 5.00	No	Yes	Yes
000-55	12/17/2021	EMT		x	$ 20.00	$ 5.00	No	Yes	Yes
000-57	3/5/2022	EMT		x	$ 20.00	$ 5.00	No	Yes	Yes
000-61	7/1/2022	EMT		x	$ 20.00	$ 5.00	No	Yes	Yes
000-62	8/2/2022	EMT		x	$ 21.00	$ 5.00	No	Yes	Yes
000-64	11/20/2022	EMT	x		$ 20.00	$ 5.00	$167.51	Yes	Yes
000-65	12/2/2022	EMT		x	$ 21.00	$ 5.00	No	Yes	Yes
000-68	5/5/2023	EMT		x	$ 21.00	$ 5.00	No	Yes	Yes
000-69	7/2/2023	EMT		x	$ 21.50	$ 5.00	No	Yes	Yes
000-71	10/8/2023	EMT	x		$ 23.00	$ 5.00	No	Yes	Yes
000-72	10/23/2023	EMT		x	$ 22.00	$ 5.00	No	Yes	Yes
000-73	11/5/2023	EMT	x		$ 21.00	$ 5.00	No	Yes	Yes
000-74	2/11/2024	CFO		x	$ 22.00	$ -	No	Yes	Yes
000-75	2/21/2024	EMT	x		$ 21.50	$ 5.00	No	Yes	Yes

Laurel Lake Vol. Fire and Rescue
EMS Division
P.O. 349 Millville, NJ 08332
LLFR-EMS.org

PAY CODE DEFINITIONS

Pay Code	Description	Rate/Amount
Regular	Employee's base hourly rate	Varies
Overtime	Time and a half for >40 hours in a week.	Regular x 1.5
OnCal $50	Previous pay for duty nights- one for picking up the overnight and one per call. Now paying $150 base rate due to lack of interest in the $50/$50 pay.	$50
Sick	NJ Mandatory PTO, used through the year and/or paid out in December. Caps at 40 hours earned per year, one hour accrued per 30 worked.	Regular Rate (Never at OT rate)
Hol Wrkd	OT rate, for Christmas, Thanksgiving, and New Years	Regular x 1.5
ShiftDif	"Shift Differential" for hours worked doing transport (12-10 pm) as an incentive to pick these shifts up. One hour for each hour worked on transport. Example: A 10-hour transport shift nets you 10 regular hours plus 10 ShiftDif.	$5/hr
Bonus	Annual $250 per employee, if starting and ending balance for the year shows an (increased) ending balance difference of $5000 or higher. ($125 for less than 9 months of service, $75 for less than 3 months)	$250 / $125 / $75
3 Pty Sk	Workers' Compensation pay that is passed through the payroll and to the employee.	Per Workers' Comp Insurance Company

DEDUCTION DEFINITIONS

Deduction (Non-Tax)	Description
Med-125	Employee Contribution to Health Insurance
Support	Employee Child Support withholding
AFLACs/AFLAC125	Aflac premium withholding

Notes:

- ☐ LLFR-EMS is paid biweekly
- ☐ Payroll runs about $26-27k/ two weeks
- ☐ LLFR pays ½ of the total cost for insurance for the employee (none towards spouse or dependents)

2024

Commercial Township FD No. 3

Fire District Budget

laurellakefireandrescue.com

NJ DEPARTMENT OF
Community Affairs

Division of Local Government Services

2024 FIRE DISTRICT BUDGET
Certification Section

2024

Commercial Township FD No. 3

FIRE DISTRICT BUDGET

FISCAL YEAR: January 1, 2024 to December 31, 2024

For Division Use Only

CERTIFICATION OF APPROVED BUDGET

It is hereby certified that the approved Budget made a part hereof complies with the requirements of law and the rules and regulations of the Local Finance Board, and approval is given pursuant to N.J.S.A. 40A:5A-11.

State of New Jersey
Department of Community Affairs
Director of the Division of Local Government Services

By: ______________________________ Date: ____________

CERTIFICATION OF ADOPTED BUDGET

It is hereby certified that the adopted Budget made a part hereof has been compared with the approved Budget previously certified by the Division, and any amendments made thereto. This adopted Budget is certified with respect to such amendments and comparisons only.

State of New Jersey
Department of Community Affairs
Director of the Division of Local Government Services

By: ______________________________ Date: ____________

2024 PREPARER'S CERTIFICATION

Commercial Township FD No. 3

FIRE DISTRICT BUDGET

FISCAL YEAR: January 1, 2024 to December 31, 2024

It is hereby certified that the Fire District Budget, including the annual budget and all schedules attached thereto, represents the Board of Commissioners' resolve with respect to stature in that; all estimates of revenues, including the amount to be raised by taxation to support the district budget, are reasonable accurate and correctly stated; all items of appropriation are properly set forth; and in itemization, form and content, the budget will permit the exercise of the comptroller function within the Fire District.

It is further certified that all proposed budgeted amounts and totals are correct. Also, I hereby provide reasonable assurance that all assertions contained herein are accurate and all required schedules are completed and attached.

Preparer's Signature:	[redacted]
Name:	Nightlinger, Colavita & Volpa, P.A.
Title:	Accountant
Address:	991 S. Black Horse Pike Williamstown, NJ 08
Phone Number:	[redacted]
Fax Number:	[redacted]
E-mail Address:	[redacted]

FIRE DISTRICT INTERNET WEBSITE CERTIFICATION

Fire District's Web Address:	laurellakefireandrescue.com

All fire districts shall maintain either an Internet website or a webpage on the municipality's Internet website. The purpose of the website or webpage shall be to provide increased public access to the Fire District's operations and activities. N.J.S.A. 40A:14-70.2 requires the following items to be included on the Fire District's website at a minimum for public disclosure. Check the boxes below to certify the Fire District's compliance with N.J.S.A. 40A:14-70.2.

☑ A description of the Fire District's mission and responsibilities

☑ Commencing with 2013, the budgets for the current fiscal year and immediately two prior years

☑ The most recent Comprehensive Annual Financial Report (Unaudited) or similar financial information

☑ Commencing with 2012, the annual audits of the most recent fiscal year and immediately two prior years

☑ The Fire District's rules, regulations and official policy statements deemed relevant by the commissioners to the interests of the residents within the district

☑ Notice posted pursuant to the "Open Public Meetings Act" for each meeting of the commissioners, setting forth the time date, location and agenda of each meeting

☑ Beginning January 1, 2013, the approved minutes of each meeting of the commissioners including all resolutions of the commissioners and their committees; for at least three consecutive fiscal years

☑ The name, mailing address, electronic mail address and phone number of every person who exercises day-to-day supervision or management over some or all of the operations of the Fire District

☑ A list of attorneys, advisors, consultants and any other person, firm, business, partnership, corporation or other organizations which received any renumeration of $17,500 or more during the preceding fiscal year for any service whatsoever rendered to the Fire District, but shall not include volunteers receiving benefits under a Length of Service Award Program (LOSAP).

It is hereby certified by the below authorized representative of the Fire District that the Fire District's website or webpage as identified above complies with the minimum statutory requirements of N.J.S.A. 40A:14-70.2 as listed above. A check in each of the above boxes signifies compliance.

Name of Officer Certifying Compliance: James D' Ambrosio Jr.
Title of Officer Certifying Compliance: Chairman
Signature: [redacted]

2024 APPROVAL CERTIFICATION

Commercial Township FD No. 3

FIRE DISTRICT BUDGET

FISCAL YEAR: January 1, 2024 to December 31, 2024

It is hereby certified that the Fire District Budget, including all schedules appended hereto, are a true of the Annual Budget approved by resolution of the Board of Commissioners of the Fire District, at an open public meeting held pursuant to N.J.A.C. 5:31-2.4, on November 12, 2023.

It is further certified that the recorded vote appearing in the resolution represents not less than a of the full membership of the Board of Commissioners thereof.

Officer's Signature:	[redacted]
Name:	James D' Ambrosio III
Title:	Secretary
Address:	[redacted]
Phone Number:	[redacted]
Fax Number:	[redacted]
E-mail Address:	[redacted]

2024 FIRE DISTRICT BUDGET RESOLUTION

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

WHEREAS, the Annual Budget for Commercial Township FD No. 3 (the 'Fire District') for the fiscal year beginning January 1, 2024 and ending December 31, 2024 has been presented before the Board of Commissioners of the Fire District at its open public meeting of November 12, 2023; and

WHEREAS, the budget as introduced is in compliance with the Property Tax Levy Cap Law (N.J.S.A. 40A:4-45.44 et seq.); and

WHEREAS, the Annual Budget as introduced reflects Total Revenues of $502,834.00 which includes an amount to be raised by taxation of $499,734.00 and Total Appropriations of $502,834.00; and

WHEREAS, the amount to be raised by taxation to support the district budget shall be the amount to be certified to the assessor of the municipality to be assessed against the taxable property in the district, pursuant to N.J.S.A. 40A:14-79. Such amount shall be equal to the amount of the total appropriations set forth in the budget minus the total amount surplus and miscellaneous revenues set forth in the budget; and

WHEREAS, in calculating the amount to be raised by taxation, the Fire District has taken into account the assessed valuation of taxable property in the Fire District;

NOW, THEREFORE BE IT RESOLVED, by the Board of Commissioners of the Fire District, at an open public meeting held on November 12, 2023 that the Annual Budget, including all related schedules, of the Fire District for the fiscal year beginning January 1, 2024 and ending December 31, 2024 is hereby approved; and

BE IT FURTHER RESOLVED, that the anticipated revenues as reflected in the Annual Budget are of sufficient amount to meet all proposed expenditures/expenses and all covenants, terms and provisions as stipulated in the Fire District's outstanding debt obligations, capital lease arrangements, service contracts, and other pledged agreements; and

BE IT FURTHER RESOLVED, that the Board of Commissioners of the Fire District will consider the Annual Budget for adoption on December 10, 2023.

[redacted]
(Secretary's Signature)

November 12, 2023
(Date)

Board of Commissioners Recorded Vote

Member	Aye	Nay	Abstain	Absent
James D' Ambrosio Jr.	X			
Larry Coffman Sr.	X			
James D' Ambrosio III	X			
David Carangi	X			
William Bitting	X			

2024 ADOPTION CERTIFICATION

Commercial Township FD No. 3

FIRE DISTRICT BUDGET

FISCAL YEAR: January 1, 2024 to December 31, 2024

It is hereby certified that the Fire District Budget annexed hereto is a true copy of the Budget adopted by the Board of Commissioners of the Fire District, pursuant to N.J.A.C. 5:31-2.4, on December 10, 2023.

Officer's Signature:	[redacted]		
Name:	James D' Ambrosio III		
Title:	Secretary		
Address:	[redacted]		
Phone Number:	[redacted]	**Fax:**	[redacted]
E-mail address:	[redacted]		

2024 ADOPTED BUDGET RESOLUTION

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

WHEREAS, the Annual Budget for the Commercial Township FD No. 3 (the 'Fire District') for the fiscal year beginning January 1, 2024 and ending December 31, 2024 has been presented for adoption before the Board of Commissioners of the Fire District at its open public meeting of December 10, 2023; and

WHEREAS, the Annual Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

WHEREAS, the adopted budget is in compliance with the Property Tax Levy Cap Law (N.J.S.A. 40A:4-45.44 et seq.); and

WHEREAS, the Annual Budget as presented for adoption reflects Total Revenues of $502,834.00 which includes amount to be raised by taxation of $499,734.00, and Total Appropriations of $502,834.00; and

WHEREAS, an election shall be held annually on the third Saturday of February in each established fire district to determine the amount to be raised by taxation for the ensuing year;

NOW, THEREFORE BE IT RESOLVED, by the Board of Commissioners of the Fire District at an open public meeting held on December 10, 2023 that the Annual Budget of the Fire District for the fiscal year beginning January 1, 2024 and ending December 31, 2024 is hereby adopted and, shall constitute appropriations for the purposes stated and authorization of Total Revenues of $502,834.00, which includes amount to be raised by taxation of $499,734.00, and Total Appropriations of $502,834.00; and

BE IT FURTHER RESOLVED, that the Annual Budget as presented for adoption reflects each item of revenue and appropriation in the same amount and title as set forth in the introduced and approved budget, including all amendments thereto, if any, which have been approved by the Director of the Division of Local Government Services; and

BE IT FURTHER RESOLVED, that an annual election shall be held on the third Saturday of February to determine the amount to be raised by taxation for the ensuing year. The results of which shall be subsequently certified to the Division and the Municipal Assessor.

[redacted]
(Secretary's Signature)

December 10, 2023
(Date)

Board of Commissioners Recorded Vote

Member	Aye	Nay	Abstain	Absent
James D' Ambrosio Jr.	X			
Larry Coffman Sr.	X			
James D' Ambrosio III	X			
David Carangi	X			
William Bitting	X			

2024 FIRE DISTRICT BUDGET
Narrative and Information Section

2024 FIRE DISTRICT BUDGET MESSAGE & ANALYSIS

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Answer all questions below using the space provided. Do not attach answers as a separate document.

1. When is the Fire District's annual election? (February and/or November) — February

If November, was the resolution submitted to the Division?

2. Complete a brief statement on the 2024 proposed Annual Budget and make comparison to the 2023 adopted budget.

The tax levy presented in this budget is $499,734 which is an increase of $674 over the prior year. In addition, the 2024 tax rate will be 38.3 cents, which represents no change from 2023.

3. Explain any variances over +/-10% for each line item. Attach in FAST any supporting documentation that will help to explain the reason for the increase/decrease in the budgeted line item.

None

4. Complete a brief statement on the impact the proposed Annual Budget will have on the Amount to be Raised by Taxation, the use of the Restricted and Unrestricted Fund Balance(s) and how they are complying with the Property Tax Levy Cap. If Unrestricted Fund Balance is reduced by more than 10%, explain the projected impact on the following year's budget.

The Unrestricted Fund Balance is not projected to decrease by more than 10% in 2023.

2024 FIRE DISTRICT BUDGET MESSAGE & ANALYSIS

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Answer all questions below using the space provided. Do not attach answers as a separate document.

5. Does the Fire District plan on exceeding the Levy Cap? If so, please provide a statement with the reasons for exceeding the Levy Cap and identify the appropriations that caused the Fire District to exceed the Levy Cap, and how they are being addressed by a referendum.

The District is Tax Levy Cap compliant.

6. If the Fire District plans to pass a Resolution for the Release of Restricted Fund Balance to be used in the 2024 proposed operating budget, explain the reason and purposes of the appropriation.

N/A

7. Complete a brief statement on the Annual Budget's proposed capital appropriations including debt service for the proposed budget year and for future years.

The District appropriated $25,000 for the Reserve for Future Capital Outlay. In addition debt service appropriations represent the continuation of the 2018 capital lease. There will be no new debt service in 2024.

8. If the proposed Annual Budget contains an amount for a Cash Deficit of the Preceding Year pursuant to N.J.S.A. 40A:14- 78.6, then explain the reasons for the occurrence of the deficit.

N/A

2024 FIRE DISTRICT BUDGET MESSAGE & ANALYSIS

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Answer all questions below using the space provided. Do not attach answers as a separate document.

9. Does the Annual Budget appropriate such sums as it may deem necessary for the purchase of first aid, ambulance, rescue, or other emergency vehicles, equipment, supplies and materials for use by a duly incorporated association, pursuant N.J.S.A. 40A:14-85.1? If so, provide the organization's incorporated name and amounts.

No

10. Complete the following based on the municipal assessor's latest information pursuant to N.J.S.A. 54:4-35:

Total Assessed Valuation of District	$	130,566,800.00
Proposed Tax Rate per $100 of Assessed Valuation	$	0.3830

11. Is the Fire District providing for a first-year funding appropriation to establish a length of service award program (LOSAP) in this year's budget subject to public referendum thereof?

No	X	Yes		If yes, how much is appropriated?	

If the public question is defeated, is the Board of Commissioners aware that the budget must be amended to delete the LOSAP appropriation amount and that the Amount to be Raised by Taxation to Support the Budget must be reduced by a like amount?

No	X	Yes	

FIRE DISTRICT CONTACT INFORMATION
2024

Please complete the following information regarding this Fire District. **All** information requested below must be completed.

Name of Fire District:	**Commercial Township FD No. 3**		
Address:	[redacted]		
City, State, Zip:	Millville	NJ	08332
Phone: (ext.)	[redacted]	*Fax:*	[redacted]
Fire District E-mail:	[redacted]		

Preparer's Name:	Nightlinger, Colavita & Volpa, P.A.		
Preparer's Address:	[redacted]		
City, State, Zip:	Williamstown	NJ	08094
Phone: (ext.)	[redacted]	*Fax:*	[redacted]
E-mail:	[redacted]		

Chairperson:	James D' Ambrosio Jr.		
Phone: (ext.)	[redacted]	*Fax:*	[redacted]
E-mail:	[redacted]		

Secretary:	James D' Ambrosio III		
Phone: (ext.)	[redacted]	*Fax:*	[redacted]
E-mail:	[redacted]		

Treasurer:	Larry Coffman Sr.		
Phone: (ext.)	[redacted]	*Fax:*	[redacted]
E-mail:	[redacted]		

Name of Auditor:	Raymond Colavita, CPA, RMA		
Name of Firm:	Nightlinger, Colavita & Volpa, P.A.		
Address:	[redacted]		
City, State, Zip:	Williamstown	NJ	08094
Phone: (ext.)	[redacted]	*Fax:*	[redacted]
E-mail:	[redacted]		

FIRE DISTRICT INFORMATIONAL QUESTIONNAIRE

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Answer __all__ questions below completely.

1) Provide the number of regular voting members of the governing body:	5
2) Provide the number of alternate voting members of the governing body:	0

3) Does the fire district have any amounts recievable from current or former commissioners, officers, or employees? **No**

If "yes," provide a list of those individuals, their position, the amount receivable, and a description of the amount due to the fire district.

4) Was the fire district a party to a business transaction with one of the following parties:

a. A current or former commissioner, officer, or employee?	No
b. A family member of a current or former commissioner, officer, or employee?	No
c. An entity of which a current or former commissioner, officer, or employee (or family member thereof) was an officer or direct or indirect owner?	No

If the answer to any of the above is "yes," provide a description of the transaction, including the name of the commissioner, officer, or employee (or family member thereof) of the fire district; the name of the entitiy and relationship to the individual or family member; the amount paid, and whether the transaction was subject to a competitive bid process.

5) Did the fire district provide any of the following to or for a commissioner, officer, or any other employee of the Fire District:

a. First class or charter travel	No
b. Travel for companions	No
c. Tax indemnification and gross-up payments	No
d. Discretionary spending account	No
e. Housing allowance or residence for personal use	No
f. Payments for business use of personal residence	No
g. Vehicle/auto allowance or vehicle for personal use	No
h. Health or social club dues or initiation fees	No
i. Personal services (i.e.: maid, chauffeur, chef)	No

If the answer to any of the above is "yes," provide a description of the transaction including the name and position of the individual and the amount expended.

FIRE DISTRICT INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

6) Use the "**Vehicle List**" tabs to list of the fire district's vehicles including make, model, and year, and indicate to whom the vehicles are assigned and their positions. If a vehicle is not assigned to a specific individual and is available to all authorized district personnel, indicate "motor pool." Do not attach the list as a separate document.

7) Did the fire district make any payments to current of former commissioners or employees for severance or termination? **No**

If "yes", provide an explanation including amount paid.

8) Did the Fire District make any payments to current or former commissioners or employees that were contingent upon the performance of the Fire District or that were considered discretionary bonuses? **No**

If "yes," provide an explanation including amount paid.

9) Does the Fire District contract with another entity (i.e.: volunteer fire company, neighboring municipality, etc.) to provide fire protection or EMS services within the Fire District? **Yes**

10) If the answer to #9 above is "yes," did the Fire District execute a written agreement with the entity that details the services that the entity will provide and the amount to be paid by the Fire District to the entity for the services provided? **Yes**

If "yes," attach in FAST a copy of the agreement.

11) Does the fire District have a Length of Services Award Program (LOSAP) plan? **Yes**

If "yes," indicate:

a) the year it was implemented	2005
b) the total number of volunteer members presently eligible to participate	21
c) the total number of volunteer members presently vested	19
d) whether the annual contribution for each vested member is fixed or based on an automatic increase	Auto Increase
e) the total LOSAP budgeted for the current year	$ 20,000.00
f) the Fire District's LOSAP Plan Contractor	Lincoln
g) whether the Plan Contractor has submitted its annual financial statement to the Director of the Division of Local Government Services pursuant to N.J.A.C. 5:30-14.49.	Yes

FIRE DISTRICT INFORMATIONAL QUESTIONNAIRE (CONTINUED)

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

12) If the district's Board of Fire Commissioners authorizes its elected commissioners to receive any type of compensation for serving on the Board, did the district submit a copy of the compensation resolution to the municipal governing body for review and approval as required under N.J.S.A. 40A:14-88? **Yes**

If "yes", provide a certified copy of the resolution, whenever adopted, fixing the level of compensation each commissioner is authorized to receive, and proof that the district submitted the resolution to the municipal clerk for governing body consideration. Only answer "N/A" if elected commissioners are not authorized to receive any compensation for their service on the Board.

13) Did the district make one or more supplemental emergency appropriations after adopting its current budget? **No**

If "yes", for each supplemental emergency appropriation:

a) Was a resolution adopted by at least two-thirds (2/3) of the Board of Commissioners' full membership declaring that an emergency exists requiring a supplemental emergency appropriation and setting out the nature of the emergency in full? **No**

b) Did the district submit the above-referenced resolution to the municipal clerk for municipal governing body consideration? **No**

c) Did at least two-thirds (2/3) of the municipal governing body's full membership approve the district's emergency appropriation? **No**

Provide (with the introduced budget) a certified copy of the Board's resolution authorizing the supplemental emergency appropriation with a certified copy of the municipal governing body's resolution approving the district's emergency appropriation.

FIRE DISTRICT INFORMATIONAL QUESTIONNAIRE
FIRE DISTRICT VEHICLES

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Use the space below to list the fire district's motor vehicles. Do not attach list as a separate document.

Year	Make	Model	Assigned Staff	Staff Position
2005	Spartan	2000-EE2	Motor Pool	
2000	Spartan	1000-EE2	Motor Pool	
1972	Dodge	Power Wagon	Motor Pool	
2011	Ford	Superduty Diesel	Motor Pool	
2019	Spartan	Gladiator	Motor Pool	
2017	Ford	F250	Motor Pool	
1993	Ford	E350	Motor Pool	
1992	Big Jon	14 Footer	Motor Pool	
2019	Ford	E450	Motor Pool	
2009	Ford	E350	Motor Pool	
2019	Ford	E450	Motor Pool	
2017	Ford	E350	Motor Pool	
2004	Hundai	Santa Fe	Motor Pool	
1993	Ford	E350	Motor Pool	

FIRE DISTRICT SCHEDULE OF COMMISSIONERS AND OFFICERS

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Complete the attached table for all persons required to be listed per #1-2 below.

1) List all of the Fire District's current commissioners and officers and amount of compensation from the Fire District. Enter zero if no compensation was paid.
2) List all of the Fire District's former commissioners and officers who received more than $10,000 in reportable compensation from the Fire District during the most recent fiscal year completed.

Commissioner: A member of the governing body of the Fire District with voting rights. Include alternates for the purposes of this schedule.

Officer: A person elected or appointed to manage the Fire District's daily operations at any time during the year, such as the chairperson, vice-chairperson, secretary, or treasurer. For the purposes of this schedule, treat the Fire District's top management official and top financial officer as officers, if applicable. A member of the governing body may be both a commissioner and an officer for the purposes of this schedule.

Compensation: All forms of cash and non-cash payments or benefits provided in exchange for services, including salaries and wages, bonuses, severance payments, deferred payments, retirement benefits, fringe benefits, and other financial arrangements or transaction such as personal vehicles, meals, housing, personal and family education benefits, below-market loans, payment of personal or family travel, entertainment, and personal use of the Fire District's propert. Compensation includes payments and other benefits provided to both employees and indpenedent contractors in exchange for services.

Reportable Compensation: The aggregate compensation that is reported (or is required to be reported) on Form W-2, box 1 or 5, whichever amount is greater, and/or Form 1099-MISC, box 7, for the calendar year.

Commercial Township FD No. 3
Cumberland
Reportable Compensation from Fire District
(W-2/ 1099)

	Name	Title	Average Hours per Week Dedicated to Position	Position: Commissioner	Position: Officer	Position: Former	Base Salary/ Stipend	Bonus	Other (auto allowance, expense account, payment in lieu of health benefits, etc.)	Estimated amount of other compensation from the Fire District (health benefits, pension, etc.)	Total Compensation from Fire District
1	James D' Ambrosio Jr.	Chairperson	1	X			$ 3,400.00			N/A	$ 3,400.00
2	Larry Coffman Sr.	Treasurer	1	X			$ 3,400.00			N/A	$ 3,400.00
3	James D' Ambrosio III	Secretary	1	X			$ 3,400.00			N/A	$ 3,400.00
4	David Carangi	Commissioner	1	X			$ 3,400.00			N/A	$ 3,400.00
5	William Bitting	Commissioner	1	X			$ 3,400.00			N/A	$ 3,400.00
6											$ -
7											$ -
8											$ -
9											$ -
10											$ -
11											$ -
12											$ -
13											$ -
14											$ -
15											$ -
	Total:						$ 17,000.00	$ -	$ -	$ -	$ 17,000.00

Enter the total number of employees/ independent contractors who received more than $100,000 in total reportable compensation for the most recent fiscal year completed: 0

Commercial Township FD No. 3
Cumberland

	# of Covered Members (Medical & Rx) Proposed Budget	Annual Cost Estimate per Employee Proposed Budget	Total Cost Estimate Proposed Budget	# of Covered Members (Medical & Rx) Current Year	Annual Cost per Employee Current Year	Total Current Year Cost	$ Increase (Decrease)	% Increase (Decrease)
Active Employees - Health Benefits - Annual Cost								
Single Coverage			-			-	-	0.0%
Parent & Child			-			-	-	0.0%
Employee & Spouse (or Partner)			-			-	-	0.0%
Family			-			-	-	0.0%
Employee Cost Sharing Contribution (enter as negative -)							-	0.0%
Subtotal	0		-	0		-	-	0.0%
Commissioners - Health Benefits - Annual Cost								
Single Coverage			-			-	-	0.0%
Parent & Child			-			-	-	0.0%
Employee & Spouse (or Partner)			-			-	-	0.0%
Family			-			-	-	0.0%
Employee Cost Sharing Contribution (enter as negative -)							-	0.0%
Subtotal	0		-	0		-	-	0.0%
Retirees - Health Benefits - Annual Cost								
Single Coverage			-			-	-	0.0%
Parent & Child			-			-	-	0.0%
Employee & Spouse (or Partner)			-			-	-	0.0%
Family			-			-	-	0.0%
Employee Cost Sharing Contribution (enter as negative -)							-	0.0%
Subtotal	0		-	0		-	-	0.0%
GRAND TOTAL	0		-	-		-	-	0.0%

Is medical coverage provided by the SHBP (Yes or No)?	No
Is prescription drug coverage provided by the SHBP (Yes or No)?	No

Commercial Township FD No. 3
Cumberland

Complete the below table for the Fire District's accrued liability for compensated absences.

			Legal Basis for Benefit		
Individuals Eligible for Benefit	**Gross Days of Accumulated Compensated Absences at January 1, 2023**	**Dollar Value of Accrued Compensated Absence Liability**	**Approved Labor Agreement**	**Resolution**	**Individual Employment Agreement**
Total liability for accumulated compensated absences at January 1, 2023 (this page only)		$ -			

Commercial Township FD No. 3
Cumberland

Complete the below table for the Fire District's accrued liability for compensated absences.

			Legal Basis for Benefit		
Individuals Eligible for Benefit	**Gross Days of Accumulated Compensated Absences at January 1, 2023**	**Dollar Value of Accrued Compensated Absence Liability**	**Approved Labor Agreement**	**Resolution**	**Individual Employment Agreement**
Total liability for accumulated compensated absences at January 1, 2023 (all pages)		$ -			

2024 FIRE DISTRICT BUDGET
FINANCIAL SCHEDULES SECTION

Instructions:

Input requested information in highlighted boxes only. Information input into yellow boxes will automatically fill throughout the rest of the workbook. Please round to the nearest whole dollar. No pennies.

The Levy Cap worksheets simplify data entry by having the user enter most data on support pages and some from this sheet. By filling in the highlighted cells on this page, each worksheet will reflect the information and automatically calculate the formulas on each individiual worksheet.

Name of Fire District:	**Commercial Township FD No. 3**
County:	**Cumberland**
Year:	**2024**

Levy Cap Calculation Summary	
2023 Adopted Budget - Amount to be Raised by Taxation	$ 498,060.00
Cap Bank Available from 2021 (See Levy Cap Certification)	
Cap Bank Available from 2022 (See Levy Cap Certification)	$ 8,218.00
Cap Bank Available from 2023 (See Levy Cap Certification)	
Cap Bank Used from 2021	
Cap Bank Used from 2022	
Cap Bank Used from 2023	
Changes in Service Provider (+/-)	
DLGS Approved Adjustments	
Cancelled or Unexpended Referendum Amount (Enter as a positive number)	
Assessed Valuation of District for adopted budget	$ 130,456,300.00
New Ratables - Increase in Valuations (New Construction and Additions)	$ 110,500.00
Adopted Fire District Tax Rate (three decimals) per $100	$0.383
Projected Tax Rate based upon Proposed Levy	0.382742014

Budget Summary

Commercial Township FD No. 3
Cumberland

	2024 Proposed Budget	2023 Adopted Budget	$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
REVENUES AND FUND BALANCE UTILIZED				
Total Fund Balance Utilized	3,100.00	4,600.00	(1,500.00)	-32.6%
Total Miscellaneous Anticipated Revenues	-	-	-	0.0%
Total Sale of Assets	-	-	-	0.0%
Total Interest on Investments & Deposits	-	-	-	0.0%
Total Other Revenue	-	-	-	0.0%
Total Operating Grant Revenue	-	-	-	0.0%
Total Revenues Offset with Appropriations	-	-	-	0.0%
Total Revenues and Fund Balance Utilized	3,100.00	4,600.00	(1,500.00)	-32.6%
Amount to be Raised by Taxation to Support Budget	499,734.00	499,060.00	674.00	0.1%
Total Anticipated Revenues	502,834.00	503,660.00	(826.00)	-0.2%
APPROPRIATIONS				
Total Administration	32,524.00	32,350.00	174.00	0.5%
Total Cost of Operations & Maintenance	327,106.00	328,106.00	(1,000.00)	-0.3%
Total Appropriations Offset with Revenue (must equal Revenues Offset with Appropriations)	-	-	-	0.0%
Total Appropriated Duly Incorporated First Aid/Rescue Squad	-	-	-	0.0%
Total Deferred Charges	-	-	-	0.0%
Cash Deficit, Preceeding Year (N.J.S.A. 40A:14-78.6)	-	-	-	0.0%
Length of Service Award Program (LOSAP) Contribution	20,000.00	20,000.00	-	0.0%
Total Capital Appropriations	25,000.00	25,000.00	-	0.0%
Total Principal Payments on Debt Service	91,629.00	88,508.00	3,121.00	3.5%
Total Interest Payments on Debt	6,575.00	9,696.00	(3,121.00)	-32.2%
Total Appropriations	502,834.00	503,660.00	(826.00)	-0.2%
ANTICIPATED SURPLUS (DEFICIT)	-	-	-	0.0%

Commercial Township FD No. 3
Cumberland

	2024 Proposed Budget	2023 Adopted Budget	$ Increase (Decrease) Proposed vs.Adopted	% Increase (Decrease) Proposed vs. Adopted
Fund Balance Utilized				
Unrestricted Fund Balance	3,100.00	4,600.00	(1,500.00)	-32.6%
Restricted Fund Balance	-		-	0.0%
Total Fund Balance Utilized	3,100.00	4,600.00	(1,500.00)	-32.6%
Miscellaneous Anticipated Revenues				
Shared Services (N.J.S.A. 40A:65-1 et seq.)			-	0.0%
Joint Purchasing Agreements (N.J.S.A. 40A:10 & 11)			-	0.0%
Emergency Assistance (N.J.S.A. 40A:14-26)			-	0.0%
Municipal Assistance (N.J.S.A. 40A:14-34)			-	0.0%
Municipal Assistance - Adjoin (N.J.S.A. 40A:14-35)			-	0.0%
Contracts - Volunteer Fire Co (N.J.S.A. 40A:14-68)			-	0.0%
Leases - Local Municipality (N.J.S.A. 40A:14-83)			-	0.0%
Rental Income			-	0.0%
Total Miscellaneous Anticipated Revenues	-	-	-	0.0%
Sale of Assets (List Individually)				
Asset #1			-	0.0%
Asset #2			-	0.0%
Asset #3			-	0.0%
Asset #4			-	0.0%
Total Sale of Assets	-	-	-	0.0%
Interest on Investments & Deposits (List Accounts Separately)				
Investment Account #1			-	0.0%
Investment Account #2			-	0.0%
Investment Account #3			-	0.0%
Investment Account #4			-	0.0%
Total Interest on Investments & Deposits	-	-	-	0.0%
Other Revenue (List in Detail)				
Other Revenue #1			-	0.0%
Other Revenue #2			-	0.0%
Other Revenue #3			-	0.0%
Other Revenue #4			-	0.0%
Total Other Revenue	-	-	-	0.0%
Operating Grant Revenue (List in Detail)				
Supplemental Fire Service Act (P.L.1985,c.295)			-	0.0%
Other Grant #1			-	0.0%
Other Grant #2			-	0.0%
Other Grant #3			-	0.0%
Other Grant #4			-	0.0%
Other Grant #5			-	0.0%
Total Operating Grant Revenue	-	-	-	0.0%
Revenues Offset with Appropriations				
Uniform Fire Safety Act (P.L.1983,c.383)				
Reserves Utilized			-	0.0%
Annual Registration Fees			-	0.0%
Penalties and Fines			-	0.0%
Other Revenues			-	0.0%
Total Uniform Fire Safety Act	-	-	-	0.0%
Other Revenues Offset with Appropriations (List)				
Other Offset Revenues #1			-	0.0%
Other Offset Revenues #2			-	0.0%
Other Offset Revenues #3			-	0.0%
Other Offset Revenues #4			-	0.0%
Total Other Revenues Offset with Appropriations	-	-	-	0.0%
Total Revenues Offset with Appropriations	-	-	-	0.0%
TOTAL REVENUES AND FUND BALANCE UTILIZED	3,100.00	4,600.00	(1,500.00)	-32.6%

FIRE DISTRICT PROPOSED REVENUES
REVENUE DETAIL PAGE

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Use the space below to provide further detail of any Revenues listed on "F-2 Revenues (Proposed)"

Line Item:	*Proposed 2024 Amount*	*Adopted 2023 Amount*	*$ Change Proposed vs. Adopted*	*% Change Proposed vs. Adopted*
			-	0.0%
			-	0.0%
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			-	0.0%

FIRE DISTRICT PROPOSED REVENUES
REVENUE DETAIL PAGE

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Use the space below to provide further detail of any Revenues listed on "F-2 Revenues (Proposed)"

Line Item:	*Proposed 2024 Amount*	*Adopted 2023 Amount*	*$ Change Proposed vs. Adopted*	*% Change Proposed vs. Adopted*
			-	0.0%
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			-	0.0%

Commercial Township FD No. 3
Cumberland

	2024 Proposed Budget	2023 Adopted Budget	$ Increase (Decrease) Proposed vs. Adopted	% Increase (Decrease) Proposed vs. Adopted
Administration - Personnel				
Salary & Wages (excluding Commissioners)	-		-	0.0%
Commissioners	17,000.00	17,000.00	-	0.0%
Fringe Benefits	-		-	0.0%
Total Administration - Personnel	17,000.00	17,000.00	-	0.0%
Administration - Other (List)				
Office Supplies	3,000.00	3,000.00	-	0.0%
Legal Services	2,500.00	2,500.00	-	0.0%
Other Administration Expenses	10,024.00	9,850.00	174.00	1.8%
Contingent Expenses			-	0.0%
Other Assets, Non-Bondable #1			-	0.0%
Other Assets, Non-Bondable #2			-	0.0%
Other Assets, Non-Bondable #3			-	0.0%
Total Administration - Other	15,524.00	15,350.00	174.00	1.1%
Total Administration	32,524.00	32,350.00	174.00	0.5%
Cost of Operations & Maintenance - Personnel				
Salary & Wages	-		-	0.0%
Fringe Benefits	-		-	0.0%
Total Operations & Maintenance - Personnel	-	-	-	0.0%
Cost of Operations & Maintenance - Other (List)				
Dues and Subscriptions	4,500.00	4,500.00	-	0.0%
Building Repairs and Maintenance	25,000.00	25,000.00	-	0.0%
Other Cost of Operations & Maintenance	297,606.00	298,606.00	(1,000.00)	-0.3%
Contingent Expenses			-	0.0%
Other Assets, Non-Bondable #1			-	0.0%
Other Assets, Non-Bondable #2			-	0.0%
Other Assets, Non-Bondable #3			-	0.0%
Total Operations & Maintenance - Other	327,106.00	328,106.00	(1,000.00)	-0.3%
Total Operations & Maintenance	327,106.00	328,106.00	(1,000.00)	-0.3%
Appropriations Offset with Revenue - Personnel				
Salary & Wages	-		-	0.0%
Fringe Benefits	-		-	0.0%
Total Appropriations Offset with Revenue - Personnel	-	-	-	0.0%
Appropriations Offset with Revenue - Other (List)				
Other Expense #1			-	0.0%
Other Expense #2			-	0.0%
Other Expense #3			-	0.0%
Contingent Expenses			-	0.0%
Other Assets, Non-Bondable #1			-	0.0%
Other Assets, Non-Bondable #2			-	0.0%
Other Assets, Non-Bondable #3			-	0.0%
Total Appropriations Offset with Revenue - Other	-	-	-	0.0%
Total Appropriations Offset with Revenue	-	-	-	0.0%
Duly Incorporated First Aid/Rescue Squad Associations				
Vehicles			-	0.0%
Equipment			-	0.0%
Materials & Supplies			-	0.0%
Total Duly Incorporated First Aid/Rescue Squad Associations	-	-	-	0.0%
Emergency Appropriations & Deferred Charges (List)				
Emergency Appropriation #1			-	0.0%
Emergency Appropriation #2			-	0.0%
Emergency Appropriation #3			-	0.0%
Deferred Charge #1 (cite statute)			-	0.0%
Deferred Charge #2 (cite statute)			-	0.0%
Declared State of Emergency (N.J.S.A. 40A:4-45.45 10b)			-	0.0%
Total Deferred Charges	-	-	-	0.0%
Cash Deficit, Preceding Year (N.J.S.A. 40A:14-78.6)			-	0.0%
Length of Service Award Program (LOSAP) Contribution (N.J.S.A. 40A:14-78.6)	20,000.00	20,000.00	-	0.0%
Total Capital Appropriations	25,000.00	25,000.00	-	0.0%
Total Principal Payments on Debt Service	91,629.00	88,508.00	3,121.00	3.5%
Total Interest Payments on Debt	6,575.00	9,696.00	(3,121.00)	-32.2%
TOTAL APPROPRIATIONS	502,834.00	503,660.00	(826.00)	-0.2%

FIRE DISTRICT PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Use the space below to provide further detail of any Appropriations listed on "F-3 Appropriations (Proposed)"

Line Item:	*Proposed 2024 Amount*	*Adopted 2023 Amount*	*$ Change Proposed vs. Adopted*	*% Change Proposed vs. Adopted*
ADMINISTRATION - OTHER			-	0.0%
Professional Services	8,924.00	8,750.00	174.00	2.0%
Legal Advertising	600.00	600.00	-	0.0%
Elections	500.00	500.00	-	0.0%
TOTAL ADMINISTRATION - OTHER	10,024.00	9,850.00	174.00	1.8%
			-	0.0%
			-	0.0%
COST OF OPER & MAINT - OTHER			-	0.0%
Equipment Repairs and Maintenanc	25,000.00	25,000.00	-	0.0%
Inspections and Certifications	5,000.00	5,000.00	-	0.0%
Fuel	34,000.00	35,000.00	(1,000.00)	-2.9%
Materials and Supplies	2,500.00	2,500.00	-	0.0%
Rentals and Leases	57,689.00	57,689.00	-	0.0%
Miscellaneous	1,117.00	1,117.00	-	0.0%
Training and Education	4,000.00	4,000.00	-	0.0%
Medical	1,500.00	1,500.00	-	0.0%
Insurance	85,000.00	85,000.00	-	0.0%
Utilities	19,000.00	19,000.00	-	0.0%
Telephone	8,000.00	8,000.00	-	0.0%
Website Maintenance	2,000.00	2,000.00	-	0.0%
Rescue Expenses	20,000.00	20,000.00	-	0.0%
EMS Contracted Services	14,000.00	14,000.00	-	0.0%
Agreement to Fight Fires	18,800.00	18,800.00	-	0.0%
TOTAL COST OF OPER & MAINT - OT	297,606.00	298,606.00	(1,000.00)	-0.3%
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FIRE DISTRICT PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Use the space below to provide further detail of any Appropriations listed on "F-3 Appropriations (Proposed)"

Line Item:	*Proposed 2024 Amount*	*Adopted 2023 Amount*	*$ Change Proposed vs. Adopted*	*% Change Proposed vs. Adopted*
			-	0.0%
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FIRE DISTRICT PROPOSED APPROPRIATIONS
APPROPRIATION DETAIL PAGE

Commercial Township FD No. 3

FISCAL YEAR: January 1, 2024 to December 31, 2024

Use the space below to provide further detail of any Appropriations listed on "F-3 Appropriations (Proposed)"

Line Item:	*Proposed 2024 Amount*	*Adopted 2023 Amount*	*$ Change Proposed vs. Adopted*	*% Change Proposed vs. Adopted*
			-	0.0%
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Commercial Township FD No. 3
Cumberland

Administrative Positions Excluding Commissioners (List Individually)	*Number of Staff*	*Annual Wages*	*2024 Proposed Budget Salary & Wages*	*PERS Contribution*	*PFRS Contribution*	*Employee Group Health Insurance*	*Other Fringe Benefits*	*2024 Proposed Budget Fringe Benefits*
Position #1			$ -					$ -
Position #2			$ -					$ -
Position #3			$ -					$ -
Position #4			$ -					$ -
Position #5			$ -					$ -
Position #6			$ -					$ -
Position #7			$ -					$ -
Position #8			$ -					$ -
Total Administration	-		$ -	$ -	$ -	$ -	$ -	$ -

Operation & Maintenance Positions (List Individually)	*Number of Staff*	*Annual Wages*	*2024 Proposed Budget Salary & Wages*	*PERS Contribution*	*PFRS Contribution*	*Employee Group Health Insurance*	*Other Fringe Benefits*	*2024 Proposed Budget Fringe Benefits*
Position #1			$ -					$ -
Position #2			$ -					$ -
Position #3			$ -					$ -
Position #4			$ -					$ -
Position #5			$ -					$ -
Position #6			$ -					$ -
Position #7			$ -					$ -
Position #8			$ -					$ -
Position #9			$ -					$ -
Position #10			$ -					$ -
Position #11			$ -					$ -
Position #12			$ -					$ -
Position #13			$ -					$ -
Position #14			$ -					$ -
Total Operation & Maintenance	-		$ -	$ -	$ -	$ -	$ -	$ -

Salary Offset by Revenue Positions (List Individually)	*Number of Staff*	*Annual Wages*	*2024 Proposed Budget Salary & Wages*	*PERS Contribution*	*PFRS Contribution*	*Employee Group Health Insurance*	*Other Fringe Benefits*	*2024 Proposed Budget Fringe Benefits*
Position #1			$ -					$ -
Position #2			$ -					$ -
Position #3			$ -					$ -
Position #4			$ -					$ -
Position #5			$ -					$ -
Position #6			$ -					$ -
Position #7			$ -					$ -
Position #8			$ -					$ -
Total Offset by Revenue	-		$ -	$ -	$ -	$ -	$ -	$ -
Total Administration, Operations & Offset by Revenue	-		$ -	$ -	$ -	$ -	$ -	$ -

Commercial Township FD No. 3
Cumberland

CAPITAL IMPROVEMENTS (N.J.S.A. 40A:14-84)

List Project Separately	Asset Type	Time of General Election February or November	Date of Approval	Affirmative Vote Percentage	2024 Proposed Budget	2023 Adopted Budget
Capital Improvement #1						
Capital Improvement #2						
Capital Improvement #3						
Capital Improvement #4						
Capital Improvement #5						
Capital Improvement #6						
Capital Improvement #7						
Total Capital Improvements					$ -	$ -

DOWN PAYMENTS/CAPITAL FINANCED IMPROVEMENTS (N.J.S.A. 40A:14-85)

List Project Separately	Asset Type	Date of Local Finance Board Approval	Date of Voter Approval	Affirmative Vote Percentage	2024 Proposed Budget	2023 Adopted Budget
Capital Improvement #1						
Capital Improvement #2						
Capital Improvement #3						
Capital Improvement #4						
Capital Improvement #5						
Capital Improvement #6						
Capital Improvement #7						
Total Down Payments					$ -	$ -
Total Capital Improvements & Down Payments					$ -	$ -
RESERVE FOR FUTURE CAPITAL OUTLAYS					$ 25,000.00	$ 25,000.00
TOTAL CAPITAL APPROPRIATIONS					$ 25,000.00	$ 25,000.00

Capital Appropriations Offset with Restricted Fund		
Capital Appropriations Offset with Grants		
Capital Appropriations Offset with Unrestricted Fund		

Commercial Township FD No. 3
Cumberland

	Date of Voter Approval	% of Voter Approval	Date of Local Finance Board Approval	Current Year 2023	2024	2025	2026	2027	2028	2029	Thereafter	Total Principal Outstanding
General Obligation Bonds												
General Obligation Bond #1												$ -
General Obligation Bond #2												$ -
General Obligation Bond #3												$ -
General Obligation Bond #4												$ -
Total Principal - General Obligation Bonds				$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Bond Anticipation Notes												
BAN #1												-
BAN #2												-
BAN #3												-
BAN #4												-
Total Principal - BANs				-	-	-	-	-	-	-	-	-
Capital Leases												
Firetruck	08/26/17	84%	11/09/18	88,508.00	91,629.00	94,860.00						186,489.00
Capital Lease #2												0.00
Capital Lease #3												0.00
Capital Lease #4												0.00
Total Principal - Capital Leases				88,508.00	91,629.00	94,860.00	0.00	0.00	0.00	0.00	0.00	186,489.00
Intergovernmental Loans												
Intergovernmental #1												0.00
Intergovernmental #2												0.00
Intergovernmental #3												0.00
Intergovernmental #4												0.00
Total Principal - Intergovernmental Loans				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Bonds or Notes Payable												
Other Bonds or Notes #1												0.00
Other Bonds or Notes #2												0.00
Other Bonds or Notes #3												0.00
Other Bonds or Notes #4												0.00
Total Principal - Other Bonds or Notes				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL PRINCIPAL ALL OBLIGATIONS				88,508.00	91,629.00	94,860.00	0.00	0.00	0.00	0.00	0.00	186,489.00

Enter each debt issuance separately according to type of debt obligation above. Enter the principal due for each year indicated and thereafter until maturity.

Capital Appropriations Offset with Restricted Fund		
Capital Appropriations Offset with Grants		
Capital Appropriations Offset with Unrestricted Fund		

Commercial Township FD No. 3
Cumberland

	Current Year 2023	2024	2025	2026	2027	2028	2029	Thereafter	Total Interest Payments Outstanding
General Obligation Bonds									
General Obligation Bond #1									0.00
General Obligation Bond #2									0.00
General Obligation Bond #3									0.00
General Obligation Bond #4									0.00
Total Interest - General Obligation Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bond Anticipation Notes									
BAN #1									0.00
BAN #2									0.00
BAN #3									0.00
BAN #4									0.00
Total Interest Payments - BANs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Capital Leases									
Firetruck	9,696.00	6,575.00	3,344.00						9,919.00
Capital Lease #2									0.00
Capital Lease #3									0.00
Capital Lease #4									0.00
Total Interest Payments - Capital Leases	9,696.00	6,575.00	3,344.00	0.00	0.00	0.00	0.00	0.00	9,919.00
Intergovernmental Loans									
Intergovernmental #1									0.00
Intergovernmental #2									0.00
Intergovernmental #3									0.00
Intergovernmental #4									0.00
Total Interest Payments - Intergovernmental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Bonds or Notes Payable									
Other Bonds or Notes #1									0.00
Other Bonds or Notes #2									0.00
Other Bonds or Notes #3									0.00
Other Bonds or Notes #4									0.00
Total Interest Payments - Other Bonds or Notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INTEREST ALL OBLIGATIONS	9,696.00	6,575.00	3,344.00	0.00	0.00	0.00	0.00	0.00	9,919.00

Enter each debt issuance separately according to type of debt obligation on the "Debt Service - Principal" tab. The debt issuance description will carry to this schedule from data entered on that worksheet.
Enter the interest payment due for each year indicated and thereafter until maturity.

Capital Appropriations Offset with Restricted Fund		
Capital Appropriations Offset with Grants		
Capital Appropriations Offset with Unrestricted Fund		

Commercial Township FD No. 3
Cumberland

UNRESTRICTED FUND BALANCE		
Beginning balance January 1, 2023 (1)	$	4,600.00
Plus: Accrued Unfunded Pension Liability (1)		
Plus: Accrued Unfunded Other Post-Employment Benefit Liability (1)		
Less: Utilized in 2023 Adopted Budget	$	4,600.00
Proposed balance available	$	-
Estimated results of operations for the year ending December 31, 2023	$	10,000.00
Anticipated balance December 31, 2023	$	10,000.00
Less: Fund Balance utilized in 2024 Proposed Budget	$	3,100.00
Proposed balance after utilization in 2024 Proposed Budget	$	6,900.00
RESTRICTED FUND BALANCE		
Beginning balance January 1, 2023 (1)	$	36,786.00
Less: Utilized in 2023 Adopted Budget	$	-
Proposed balance available	$	36,786.00
Estimated results of operations for the year ending December 31, 2023	$	25,000.00
Anticipated balance December 31, 2023	$	61,786.00
Less: Restricted Fund Balance used in 2024 Proposed Budget for Capital Purposes		
Less: Restricted Fund Balance released via Referendum Resolution	$	-
Proposed balance after utilization in 2024 Proposed Budget	$	61,786.00

(1) This line item must agree to audited financial statements.

Commercial Township FD No. 3
Cumberland

Summary of Referendum Line Items	2024 Proposed Budget Amount Requested	2023 Final Budget
Total Referendum Line Items	$ -	$ -

Tax Levy Requested minus Maximum Allowable Levy As this page is adjusted this amount changes, should = $0 (For Reference Purposes Only - from Levy Cap Summary based on information provided by the district- see instructions.)	$ -

Summary of Release of Restricted Fund Balance Referendum Line Items	2024 Proposed Budget Amount Requested	2023 Final Budget
Total Release of Restricted Fund Balance	$ -	$ -

Commercial Township FD No. 3
Cumberland

LEVY CAP CALCULATION		
Prior Year Amount to be Raised by Taxation for Fire District Purposes		498,060.00
Changes in Service Provider (+/-)		-
DLGS Approved Adjustments		-
Net Prior Year Tax Levy for Municipal Purposes for Cap Calculation		498,060.00
Plus: 2% Cap Increase		9,961.20
ADJUSTED TAX LEVY PRIOR TO EXCLUSIONS		508,021.20
Exclusions		
Shared Service Exclusion		-
Change in Total Debt Service Appropriation		-
Allowable Pension Increases		-
Allowable Increase in Health Care Costs		-
Changes in LOSAP Contributions (+/-)		-
Extraordinary Costs due to a "Declared" Emergency		-
Net Capital Improvement Fund and/or Down Payment on Improvements		-
Total Exclusions		-
Less: Cancelled or Unexpended Referendum Amounts		-
Increase in Ratable Valuation (New Construction/Additions)	110,500.00	
Prior Year Local Fire District Tax Rate (3 decimals/$100)	$0.383	423.22
ADJUSTED TAX LEVY		508,444.42
Amount Utilized from Levy Cap Bank from 2021		-
Amount Utilized from Levy Cap Bank from 2022		-
Amount Utilized from Levy Cap Bank from 2023		-
Maximum Tax Levy Before Referendum		508,444.42
Amount Proposed for Levy Cap Referendum		-
MAXIMUM ALLOWABLE AMOUNT TO BE RAISED BY TAXATION		508,444.42

CAP BANK CALCULATION		
Amount to be Raised by Taxation	499,734.00	
Cap Bank Available from Prior Year (2021) for 2024 Budget	-	
Cap Bank Available from Prior Year (2022) for 2024 Budget	8,218.00	
Revised Cap Bank from Prior Year (2023) Available for 2024 Budget		8,218.00
Cap Bank Available from Prior Year (2023) for 2024 Budget	-	
Revised Cap Bank from Prior Year (2023) Available for 2025 Budget		-
Cap Bank from Current Year (2024) Available for 2025 Budget		8,710.42
Cap Bank Available from (2024) for 2025 Budget		8,710.42

Commercial Township FD No. 3
Cumberland

Name of Entity Providing Service	Type of Shared Service Provided (List Each Seperately)	Health Care Costs		Pension Costs		Debt Service Costs		Capital Improvement Costs		Declared Emergency Costs		Total Shared Services Cost		Salary Costs		Other Costs		Total	
		Proposed	Adopted	Proposed	Adopted	Proposed	Adopted	Proposed	Adopted	Proposed	Adopted	Proposed	Adopted	Proposed	Adopted	Proposed	Adopted	Proposed	Adopted
												-	-					-	-
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												-	-					-	-
Total		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Commercial Township FD No. 3
Cumberland

PENSION CONTRIBUTION CALCULATION

2024 Proposed Budget PERS Contribution Appropriated	$	-
2024 Proposed Budget PFRS Contribution Appropriated	$	-
Anticipated Revenues for Fringe Benefits Directly Offsetting Pension Costs	$	-
Net 2024 Base Amount	$	-
2023 Adopted Budget PERS Contribution		
2023 Adopted Budget PFRS Contribution		
Realized Revenues for Fringe Benefits Directly Offsetting Pension Costs		
Net 2023 Base Amount	$	-
Pension Contribution Exclusion	$	-

LOSAP CALCULATION

2024 Proposed Budget LOSAP Appropriation	$	20,000.00
2023 Adopted Budget LOSAP Appropriation	$	20,000.00
LOSAP Exclusion (+/-)	$	-

DEBT SERVICE CALCULATION

2024 Proposed Budget Total Debt Service Appropriation	$	98,204.00
2024 Proposed Budget Debt Service Appropriation Offset from Restricted Fund	$	-
2024 Proposed Budget Debt Service Appropriation Offset from Grant Revenue	$	-
2024 Proposed Budget Debt Service Appropriation Offset from Unrestricted Fund	$	-
2024 Base Amount	$	98,204.00
2023 Adopted Budget Total Debt Service Appropriation	$	98,204.00
2023 Adopted Budget Debt Service Appropriation Offset from Restricted Fund	$	-
2023 Adopted Budget Debt Service Appropriation Offset from Grant Fund	$	-
2023 Adopted Budget Debt Service Appropriation Offset from Unrestricted Fund	$	-
2023 Base Amount	$	98,204.00
Debt Service Exclusion	$	-

CAPITAL APPROPRIATION CALCULATION

2024 Proposed Budget Total Capital Appropriation	$	25,000.00
2024 Proposed Budget Capital Appropriation Offset from Restricted Fund	$	-
2024 Proposed Budget Capital Appropriation Offset from Grant Revenue	$	-
2024 Proposed Budget Capital Appropriation Offset from Unrestricted Fund	$	-
2024 Base Amount	$	25,000.00
2023 Adopted Budget Total Capital Appropriation	$	25,000.00
2023 Adopted Budget Capital Appropriation Offset from Restricted Fund	$	-
2023 Adopted Budget Capital Appropriation Offset from Grant Revenue	$	-
2023 Adopted Budget Capital Appropriation Offset from Unrestricted Fund	$	-
2023 Base Amount	$	25,000.00
Capital Expenditure Exclusion	$	-

HEALTH INSURANCE EXCLUSION CALCULATION

SFY 2024		
2024 Proposed Budget Administration Health Insurance Appropriation	$	-
2024 Proposed Budget Operations & Maintenance Health Insurance Appropriation	$	-
2024 Proposed Budget Group Health Insurance	$	-
2023 Adopted Budget Administration Health Insurance Appropriation		
2023 Adopted Budget Operations & Maintenance Health Insurance Appropriation		
2023 Adopted Budget Group Health Insurance	$	-
Net Increase (Decrease)	$	-
Net Increase Divided by 2023 Amount Budgeted = % Increase		0.00%
SFY 2024 State Health Average 0% Less 2% = % Increase Added to Current Levy		0.00%
% Increase less % Increase Exclusion = % Increase Inside Cap		0.00%
% Increase Inside Cap * 2023 Expended = Added Amount Inside Cap	$	-
% Increase Exclusion * 2023 Expended = 2024 Appropriation Added to Levy	$	-
Amount Above the Levy Exclusion (Actual Increase - State Health Benefit Average)	$	-
2024 Increase in Appropriation	$	-

Client:14950 Laurel Lake Volunteer
9:18:18 AM 1-10-2023 Fire and Rescue

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YEAR 2022
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Department: 001 EMPLOYEES

Employee	Earnings	Hrs	Amount	Taxes & Deductions	Amount		Amount
Emp# 00057 CL# [redacted]							
Sex M S00	Regular	14.50 Hrs	282.00	FICA	83.85	Wages	1352.40
POSITION: EMT	OnCal$50	16.00 Hrs	800.00	MEDICARE	19.62	Tips	
	Sick	1.02 Hrs	20.40	NJ-SDI	1.89	Gross	1352.40
SS# [redacted] Rate 20.0000	Bonus		250.00	NJ-SUI	5.17	Total Taxes	133.28
Phone				NJ-WFD	.57	Total Deduction	
Job / Hir 03-05-2022				NJ-FLI	1.89	Net Pay	1219.12
Tax Cl.000				NJ-SIT	20.29	Non-Income Earn	
SIT W4 = M-000						Adjustments	
						Check Amount	1219.12

Employee	Earnings	Hrs	Amount	Taxes & Deductions	Amount		Amount
Emp# 00060 CL# [redacted]							
Sex F S00	Regular	157.28 Hrs	2988.32	FWT	123.65	Wages	4488.32
POSITION: EMT	OnCal$50	18.00 Hrs	900.00	FICA	278.28	Tips	
	ShiftDif	120.00 Hrs	600.00	MEDICARE	65.08	Gross	4488.32
SS# [redacted] Rate 19.0000				NJ-SDI	6.28	Total Taxes	567.59
Phone				NJ-SUI	17.17	Total Deduction	
Job / Hir 07-01-2022				NJ-WFD	1.91	Net Pay	3920.73
Tax Cl.000				NJ-FLI	6.28	Non-Income Earn	
				NJ-SIT	68.94	Adjustments	
						Check Amount	3920.73

Employee	Earnings	Hrs	Amount	Taxes & Deductions	Amount		Amount
Emp# 00063 CL# [redacted]							
Sex F S00	Regular	56.52 Hrs	1073.88	FICA	83.63	Wages	1348.88
POSITION: EMT	ShiftDif	30.00 Hrs	150.00	MEDICARE	19.55	Tips	
	Bonus		125.00	NJ-SDI	1.89	Gross	1348.88
SS# [redacted] Rate 19.0000				NJ-SUI	5.16	Total Taxes	132.93
Phone				NJ-WFD	.57	Total Deduction	
Job / Hir 08-23-2022				NJ-FLI	1.89	Net Pay	1215.95
Tax Cl.000				NJ-SIT	20.24	Non-Income Earn	
SIT W4 = M-000						Adjustments	
						Check Amount	1215.95

Employee	Earnings	Hrs	Amount	Taxes & Deductions	Amount		Amount
Emp# 00040 CL# [redacted]							
Sex M S01	OnCal$50	86.00 Hrs	4300.00	FICA	277.85	Wages	4481.40
POSITION: EMT	Sick	2.82 Hrs	56.40	MEDICARE	65.04	Tips	
	Bonus		125.00	NJ-SDI	6.27	Gross	4481.40
SS# [redacted] Rate 20.0000				NJ-SUI	17.14	Total Taxes	426.03
Phone				NJ-WFD	1.90	Total Deduction	
Job / Hir 12-01-2019				NJ-FLI	6.27	Net Pay	4055.37
Tax Cl.000				NJ-SIT	51.56	Non-Income Earn	
						Adjustments	
						Check Amount	4055.37

Employee	Earnings	Hrs	Amount	Taxes & Deductions	Amount		Amount
Emp# 00064 CL# [redacted]							
Sex M S00	Regular	120.00 Hrs	2400.00	FWT	382.57	Wages	3786.60
POSITION: EMT	Overtime	10.72 Hrs	321.60	FICA	234.77	Tips	
	OnCal$50	8.00 Hrs	400.00	MEDICARE	54.91	Gross	3786.60
SS# [redacted] Rate 20.0000	ShiftDif	108.00 Hrs	540.00	NJ-SDI	5.30	Total Taxes	813.13
Phone	Bonus		125.00	NJ-SUI	14.48	Total Deduction	
Job / Hir 11-20-2022				NJ-WFD	1.61	Net Pay	2973.47
Tax Cl.000				NJ-FLI	5.30	Non-Income Earn	
Adl/FWT 10.00				NJ-SIT	114.19	Adjustments	
						Check Amount	2973.47

Employee	Earnings	Hrs	Amount	Taxes & Deductions	Amount		Amount
Emp# 00035 CL# [redacted]							
Sex F S01	Regular	1533.67 Hrs	29734.02	FWT	4262.57	Wages	43193.09
POSITION: EMT	Overtime	125.72 Hrs	3589.07	FICA	2677.97	Tips	
	OnCal$50	80.00 Hrs	4000.00	MEDICARE	626.31	Gross	43193.09
SS# [redacted] Rate 20.0000	ShiftDif	1020.00 Hrs	4820.00	NJ-SDI	60.47	Total Taxes	8942.06
Phone	Sick	40.00 Hrs	800.00	NJ-SUI	152.24	Total Deduction	
Job / Hir 01-08-2018	Bonus		250.00	NJ-WFD	16.92	Net Pay	34251.03
Tax Cl.000				NJ-FLI	60.47	Non-Income Earn	
				NJ-SIT	1085.11	Adjustments	
						Check Amount	34251.03

Department: 001 EMPLOYEES	--- Earnings ---			Taxes & Deductions			*CONTINUED*
Emp# 00003 CL# Sex M H01	Regular	1119.06 Hrs	22295.51	FWT	3147.63	Wages	23755.91
[redacted] POSITION: EMT	Overtime	1.48 Hrs	44.40	FICA	1285.47	Tips	
	OnCal$50	14.00 Hrs	700.00	MEDICARE	300.64	Gross	23755.91
	ShiftDif	20.00 Hrs	60.00	NJ-SDI	33.26	Total Taxes	5290.31
SS# [redacted] Rate 21.0000	Sick	32.00 Hrs	656.00	NJ-SUI	90.87	Total Deduction	3022.51
Phone [redacted] Hir 06-21-2014				NJ-WFD	10.10	Net Pay	15443.09
Job /				NJ-FLI	33.26	Non-Income Earn	
Term 09-16-2022 Tax Cl.000				NJ-SIT	389.08	Adjustments	
Adl/FWT 124.00 SIT W4 = S-001				Med125	3022.51	Check Amount	15443.09
Emp# 00051 CL# Sex M S00	Regular	1997.06 Hrs	38853.14	FWT	5465.38	Wages	61926.77
[redacted]	Overtime	196.00 Hrs	5663.63	FICA	3551.54	Tips	
POSITION: EMT	OnCal$50	116.00 Hrs	5800.00	MEDICARE	830.60	Gross	61926.77
	ShiftDif	2168.00 Hrs	10560.00	NJ-SDI	86.70	Total Taxes	12283.63
SS# [redacted] Rate 20.0000	Sick	40.00 Hrs	800.00	NJ-SUI	152.24	Total Deduction	4643.94
Phone Hir 07-30-2021	Bonus		250.00	NJ-WFD	16.92	Net Pay	44999.20
Job /				NJ-FLI	86.70	Non-Income Earn	
Tax Cl.000				NJ-SIT	2093.55	Adjustments	
				AFLAC125	784.68	Check Amount	44999.20
				Med125	3859.26		
Emp# 00027 CL# Sex F M00	Regular	2080.00 Hrs	44160.00	FWT	4495.49	Wages	60903.00
[redacted] POSITION: SECRETARY & EMS BILLING	Overtime	184.50 Hrs	5973.00	FICA	3380.16	Tips	
	OnCal$50	3.00 Hrs	150.00	MEDICARE	790.51	Gross	60903.00
	ShiftDif	1870.00 Hrs	8950.00	NJ-SDI	85.26	Total Taxes	10193.48
SS# [redacted] Rate 23.0000	Sick	40.00 Hrs	920.00	NJ-SUI	152.24	Total Deduction	6777.38
Phone Hir 04-03-2016	Bonus		750.00	NJ-WFD	16.92	Net Pay	43932.14
Job /				NJ-FLI	85.26	Non-Income Earn	
Tax Cl.000				NJ-SIT	1187.64	Adjustments	
				AFLACs	393.12	Check Amount	43932.14
				AFLAC125	1209.00		
				Med125	5175.26		
Emp# 00041 CL# Sex M S00	Bonus		125.00	FICA	7.75	Wages	125.00
[redacted] POSITION: EMT				MEDICARE	1.81	Tips	
				NJ-SDI	.18	Gross	125.00
SS# [redacted] Rate 20.0000				NJ-SUI	.48	Total Taxes	12.33
Phone Hir 01-21-2020				NJ-WFD	.05	Total Deduction	
Job /				NJ-FLI	.18	Net Pay	112.67
Tax Cl.000				NJ-SIT	1.88	Non-Income Earn	
						Adjustments	
						Check Amount	112.67
Emp# 00053 CL# Sex F S00	Regular	685.75 Hrs	13244.07	FWT	1007.53	Wages	17490.67
[redacted] POSITION: EMT	ShiftDif	675.00 Hrs	3295.00	FICA	1084.42	Tips	
	Sick	41.33 Hrs	826.60	MEDICARE	253.62	Gross	17490.67
	Bonus		125.00	NJ-SDI	24.49	Total Taxes	2734.71
SS# [redacted] Rate 20.0000				NJ-SUI	66.90	Total Deduction	
Phone Hir 09-22-2021				NJ-WFD	7.43	Net Pay	14755.96
Job /				NJ-FLI	24.49	Non-Income Earn	
Tax Cl.000				NJ-SIT	265.83	Adjustments	
Adl/FWT [redacted]						Check Amount	14755.96

Department: 001 EMPLOYEES	--- Earnings ---			Taxes & Deductions		*CONTINUED*		
Emp# 00038 CL# Sex M M02	Regular	232.10 Hrs	4468.00	FICA	305.24	Wages	4923.20	
[redacted] POSITION: EMT	ShiftDif	30.00 Hrs	150.00	MEDICARE	71.37	Tips		
	Sick	9.01 Hrs	180.20	NJ-SDI	6.89	Gross	4923.20	
[redacted]5	Bonus		125.00	NJ-SUI	18.83	Total Taxes	456.40	
SS# [redacted] Rate 20.0000				NJ-WFD	2.09	Total Deduction		
Phone Hir 09-28-2019				NJ-FLI	6.89	Net Pay	4466.80	
Job /				NJ-SIT	45.09	Non-Income Earn		
Tax Cl.000						Adjustments		
						Check Amount	4466.80	
Emp# 00021 CL# Sex F S00	Regular	2039.75 Hrs	42179.50	FWT	4869.42	Wages	49428.56	
[redacted] POSITION: EMS SUPERVISOR	Overtime	45.46 Hrs	1381.56	FICA	2839.88	Tips		
	OnCal$50	89.00 Hrs	4450.00	MEDICARE	664.13	Gross	49428.56	
	ShiftDif	40.00 Hrs	160.00	NJ-SDI	69.20	Total Taxes	10039.64	
SS# [redacted] Rate 23.0000	Sick	40.00 Hrs	855.50	NJ-SUI	152.24	Total Deduction	3624.06	
Phone Hir 01-30-2015	Hol Wrkd	8.00 Hrs	152.00	NJ-WFD	16.92	Net Pay	35764.86	
Job /	Bonus		250.00	NJ-FLI	69.20	Non-Income Earn		
Tax Cl.000				NJ-SIT	1358.65	Adjustments		
				Med125	3624.06	Check Amount	35764.86	
Emp# 00055 CL# Sex M S00	OnCal$50	31.00 Hrs	1550.00	FICA	103.85	Wages	1675.00	
[redacted] POSITION: EMT	Bonus		125.00	MEDICARE	24.37	Tips		
				NJ-SDI	2.35	Gross	1675.00	
				NJ-SUI	6.41	Total Taxes	165.17	
SS# [redacted] Rate 20.0000				NJ-WFD	.71	Total Deduction		
Phone Hir 12-17-2021				NJ-FLI	2.35	Net Pay	1509.83	
Job /				NJ-SIT	25.13	Non-Income Earn		
Tax Cl.000						Adjustments		
SIT W4 = M-000						Check Amount	1509.83	
Emp# 00034 CL# Sex M S00	Regular	1841.61 Hrs	35686.59	FWT	4753.49	Wages	47643.08	
[redacted] POSITION: EMT	Overtime	132.13 Hrs	3801.49	FICA	2737.79	Tips		F/T
	OnCal$50	102.00 Hrs	5100.00	MEDICARE	640.29	Gross	47643.08	
	ShiftDif	432.00 Hrs	2000.00	NJ-SDI	66.70	Total Taxes	9714.35	
SS# [redacted] Rate 20.0000	Sick	41.00 Hrs	805.00	NJ-SUI	152.24	Total Deduction	3485.22	
Phone [redacted] Hir 09-17-2017	Bonus		250.00	NJ-WFD	16.92	Net Pay	34443.51	
Job /				NJ-FLI	66.70	Non-Income Earn		
Tax Cl.000				NJ-SIT	1280.22	Adjustments		
				AFLAC125	572.52	Check Amount	34443.51	
				Med125	2912.70			
Emp# 00026 CL# Sex M S00	Regular	1982.48 Hrs	42697.74	FWT	6065.41	Wages	52488.83	
[redacted] POSITION: EMS SUPERVISOR	Overtime	119.44 Hrs	3865.59	FICA	3206.82	Tips		Gone
	OnCal$50	85.00 Hrs	4250.00	MEDICARE	749.98	Gross	52488.83	
	ShiftDif	120.00 Hrs	560.00	NJ-SDI	73.48	Total Taxes	11879.90	
SS# [redacted] Rate 23.0000	Sick	40.00 Hrs	865.50	NJ-SUI	152.24	Total Deduction	903.24	
Phone [redacted] Hir 00-00-0000	Bonus		250.00	NJ-WFD	16.92	Net Pay	39705.69	
Job /				NJ-FLI	73.48	Non-Income Earn		
Tax Cl.000				NJ-SIT	1541.57	Adjustments		
				AFLACs	137.28	Check Amount	39705.69	
				AFLAC125	765.96			

Client:14950 Laurel Lake Volunteer
9:18:18 AM 1-10-2023 Fire and Rescue

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Department: 001 EMPLOYEES		--- Earnings ---			Taxes & Deductions			
Emp# 00005 CL#	Sex F S00	Regular	1310.57 Hrs	26856.93	FWT	3263.16	Wages	34593.14
[redacted]		OnCal$50	129.00 Hrs	6450.00	FICA	2036.84	Tips	
		ShiftDif	22.00 Hrs	110.00	MEDICARE	476.37	Gross	34593.14
		Sick	40.27 Hrs	926.21	NJ-SDI	48.43	Total Taxes	6741.15
SS# [redacted]	Rate 23.0000	Bonus		250.00	NJ-SUI	132.32	Total Deduction	1740.96
Phone [redacted]	Hir 06-20-2014				NJ-WFD	14.70	Net Pay	26111.03
Job /					NJ-FLI	48.43	Non-Income Earn	
	Tax Cl.000				NJ-SIT	720.90	Adjustments	
					AFLAC125	1740.96	Check Amount	26111.03
Emp# 00037 CL#	Sex M S00						Wages	
[redacted]	POSITION: EMT						Tips	
							Gross	
SS# [redacted]	Rate 18.0000						Total Taxes	
Phone [redacted]	Hir 08-22-2019						Total Deduction	
Job /							Net Pay	
Term 09-01-2021	Tax Cl.000						Non-Income Earn	
							Adjustments	
							Check Amount	
Emp# 00006 CL#	Sex M S00	Regular	534.13 Hrs	12008.99	FWT	812.90	Wages	13061.80
[redacted]		OnCal$50	1.00 Hrs	50.00	FICA	762.34	Tips	
	POSITION: EMS CAPTAIN	ShiftDif	36.00 Hrs	180.00	MEDICARE	178.29	Gross	13061.80
		Sick	19.47 Hrs	447.81	NJ-SDI	18.29	Total Taxes	2045.17
SS# [redacted]	Rate 23.0000	Bonus		375.00	NJ-SUI	49.96	Total Deduction	1012.44
Phone [redacted]	Hir 06-21-2014				NJ-WFD	5.55	Net Pay	10004.19
Job /					NJ-FLI	18.29	Non-Income Earn	
	Tax Cl.000				NJ-SIT	199.55	Adjustments	
					AFLACs	246.48	Check Amount	10004.19
					AFLAC125	765.96		
Emp# 00065 CL#	Sex M S00	Regular	12.00 Hrs	240.00	FICA	31.93	Wages	515.00
[redacted]	POSITION: EMT	OnCal$50	3.00 Hrs	150.00	MEDICARE	7.48	Tips	
		ShiftDif	10.00 Hrs	50.00	NJ-SDI	.72	Gross	515.00
		Bonus		75.00	NJ-SUI	1.97	Total Taxes	50.77
SS# [redacted]	Rate 20.0000				NJ-WFD	.22	Total Deduction	
Phone	Hir 12-02-2022				NJ-FLI	.72	Net Pay	464.23
Job /					NJ-SIT	7.73	Non-Income Earn	
	Tax Cl.000						Adjustments	
							Check Amount	464.23
Emp# 00048 CL#	Sex M S00	3 Pty Sk		6705.72	FICA	415.75	Wages	6705.72
[redacted]	POSITION: EMT				MEDICARE	97.23	Tips	
							Gross	6705.72
SS# [redacted]	Rate 18.0000						Total Taxes	512.98
Phone	Hir 02-06-2021						Total Deduction	
Job /							Net Pay	6192.74
							Non-Income Earn	
Term 03-16-2022	Tax Cl.000						Adjustments	6192.74
	SIT W4 = M-000						Check Amount	
Emp# 00054 CL#	Sex F S00	OnCal$50	26.00 Hrs	1300.00	FICA	88.35	Wages	1425.00
[redacted]	POSITION: EMT	Bonus		125.00	MEDICARE	20.69	Tips	
					NJ-SDI	2.00	Gross	1425.00
SS# [redacted]	Rate 20.0000				NJ-SUI	5.45	Total Taxes	140.48
Phone	Hir 12-17-2021				NJ-WFD	.61	Total Deduction	
Job /					NJ-FLI	2.00	Net Pay	1284.52
	Tax Cl.000				NJ-SIT	21.38	Non-Income Earn	
							Adjustments	
							Check Amount	1284.52

			2022	2023
INCOME	500	Champus/Tricare	188.45	1,102.08
	501	Insurance	253,103.15	214,194.12
	502	Medicare	313,695.91	237,374.70
	503	Medicade	123,050.82	2,259.92
	509	D.B Transports	105,020.05	107,177.81
	510	EMS Subscription	9,213.50	0.00
	511	Private Pay	34,611.51	38,569.81
	521	Municipal Cont.	0.00	0.00
	523	Donations	8,000.00	450.00
	528	EMS Income	57,883.61	39,731.66
	529	Misc.	12,721.58	1,535.70
	530	Unallocated	4,866.20	0.00
	524	Interest	5.71	3.21
		TOTAL	$ 922,360.49	$ 642,399.01
		AVG. INC/MONTH	$ 76,863.37	$ 53,533.25
EXPENSES	603	EMT Payroll	547,280.90	610,201.89
		Payroll Tax	49,664.26	56,133.17
	606	Medical Insurance	62,593.98	67,820.96
	641	Payroll Service Fees	3,243.75	2,922.50
		TOTAL PAYROLL	$ 662,782.89	$ 737,078.52
	702	Accounting	0.00	0.00
	705	Building Supplies	315.45	0.00
	706	Office Supplies	312.99	900.19
	707	Office Expense	2,580.87	0.00
	708	Awards	167.95	0.00
	709	Postage	48.20	0.00
	710	Lease	0.00	0.00
	712	Misc. Expense	268.61	0.00
	713	Dues and Subs.	1,125.17	3,297.92
	812	Uniforms	6,904.52	8,688.61
	814	Training	48.00	774.00
	816	EMS Billing and Fees	41,395.29	40,019.06
	821	Training Supplies	0.00	80.00
	822	Supplies-EMS	104,336.64	3,673.02
	825	Supplies-Fire	176.98	0.00
	826	Supplies-Ladies Aux.	0.00	77.29
	831	Vehicle Maintenance	3,755.92	205.88
	833	Building Maintenance	163.07	0.00
	834	Equip. Maintenance	0.00	0.00
	842	Electric	0.00	0.00
	852	Fuel - Vehicle	1,355.28	150.00
	861	Meals, Ent., Lodging	875.22	940.52
	871	Interest Mortgage	0.00	0.00
	872	Interest LOC	0.00	0.00
	901	Depreciation Expense	0.00	0.00
	902	Bad Debt Expense	-17,658.03	-14,871.40
		TOTAL EXPENSE	$ 808,955.02	$ 781,013.61
NET INC.			$ 113,405.47	$ (138,614.60)
		AVG. EXP/MONTH	$ 67,412.92	$ 65,084.47
		AVG. NET/MONTH	$ 9,450.46	$ (11,551.22)

2023 Fire District 3 EMS Expenses		
Insurance	$	36,000.00
Fuel	$	34,545.35
Utilities	$	14,648.00
Phone & Internet	$	5,668.00
Maint. & Repairs	$	19,204.72
Office/EMS Software	$	8,122.29
EMS Contract	$	14,000.00
Med. Director	$	3,000.00
Building Lease	$	25,693.08
EMS Supplies	$	23,472.98
Total	$	184,354.42
Cost/Month	$	15,362.87

COMMERCIAL TOWNSHIP

FIRE DISTRICT NO. 3

COUNTY OF CUMBERLAND

REPORT OF AUDIT

DECEMBER 31, 2022

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3

COUNTY OF CUMBERLAND

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COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3

COUNTY OF CUMBERLAND

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COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3

OFFICIALS IN OFFICE AND SURETY BONDS

The following officials were in office during 2022

NAME	TITLE	AMOUNT OF SURETY BOND
Board of Fire Commissioners		
James D'Ambrosio Jr.	Chairman	(A)
Larry Coffman Sr.	Treasurer	(A)
James D'Ambrosio III	Secretary	(A)
David Carangi	Commissioner	(A)
William Bitting	Commissioner	(A)

(A): VFIS provides blanket employee dishonesty coverage for a limited amount of $100,000.

FINANCIAL SECTION

NIGHTLINGER, COLAVITA & VOLPA

A Professional Association

Certified Public Accountants

991 S. Black Horse Pike
P.O. Box 799
Williamstown, NJ 08094

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INDEPENDENT AUDITOR'S REPORT

President and Members of the
Commercial Township Fire District No. 3
County of Cumberland
Laurel Lake, New Jersey

Opinions

We have audited the accompanying financial statements of the governmental activities and each major fund of the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey, as of and for the year ended December 31, 2022, and the related notes to the financial statements, which collectively comprise the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey's basic financial statements as listed in the table of contents.

In our opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities and each major fund of the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey, as of December 31, 2022, and the respective changes in financial position for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and budgetary comparison information be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board, who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context.

We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey's basic financial statements. The individual fund financial statements, schedule of expenditures of federal awards and state financial assistance, and schedule of receipts, disbursements and changes in cash are presented for purposes of additional analysis and are not a required part of the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the individual fund financial statements, schedule of expenditures of federal awards and state financial assistance, and schedule of receipts, disbursements and changes in cash are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Information

Management is responsible for the other information included in the annual report. The other information comprises the introductory and insurance sections of the annual report. Our opinions on the basic financial statements do not cover the other information, and we do not express an opinion or any form of assurance thereon.

In connection with our audit of the basic financial statements, our responsibility is to read the other information and consider whether a material inconsistency exists between the other information and the basic financial statements, or the other information otherwise appears to be materially misstated. If, based on the work performed, we conclude that an uncorrected material misstatement of the other information exists, we are required to describe it in our report.

Other Reporting Required by Government Auditing Standards

In accordance with ***Government Auditing Standards***, we have also issued our report dated April 30, 2023 on our consideration of the Commercial Township Fire District No. 3's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grants agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Commercial Township Fire District No. 3's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Governments Auditing Standards* in considering Commercial Township Fire District No. 3's internal control over financial reporting and compliance.

Respectfully submitted,

NIGHTLINGER, COLAVITA & VOLPA, P.A.

Raymond Colavita, C.P.A., R.M.A.
April 30, 2023

NIGHTLINGER, COLAVITA & VOLPA

A Professional Association

Certified Public Accountants

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REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS

INDEPENDENT AUDITOR'S REPORT

President and Members of the
Commercial Township Fire District No. 3
County of Cumberland
Laurel Lake, New Jersey

We have audited the financial statements of the governmental activities and each major fund of the Commercial Township Fire District No. 3, in the County of Cumberland, State of New Jersey as of and for the year ended December 31, 2022, and the related notes to the financial statements, which collectively comprise the Commercial Township Fire District No 3's basic financial statements and have issued our report thereon dated April 30, 2023. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in **Government Auditing Standards** issued by the Comptroller General of the United States and in compliance with audit requirements as prescribed by the Bureau of Authority Regulation, New Jersey Division of Local Government Services, State of New Jersey.

Internal Control Over Financial Reporting

In planning and performing our audit, we considered the Fire District's internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinions on the financial statements but not for the purpose of expressing an opinion on the effectiveness of the Fire District's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the Fire District's internal control over financial reporting.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatement on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis.

A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be deficiencies, significant deficiencies or material weaknesses. Given these limitations, additional material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether the Fire District's financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed one instance of noncompliance or other matters that are required to be reported in the schedule of financial statement findings under **Government Auditing Standards,** labeled 2022-1.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing and not to provide an opinion on the effectiveness of the entity's internal control or on compliance. This report is an integral part of an audit performed in accordance with **Government Auditing Standards** in considering the entity's internal control and compliance. However, this report is a matter of public record.

Respectfully submitted,

NIGHTLINGER, COLAVITA & VOLPA, P.A.

Raymond Colavita, C.P.A.
Registered Municipal Accountant
April 30, 2023

REQUIRED SUPPLEMENTARY INFORMATION – PART I

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
COUNTY OF CUMBERLAND
MANAGEMENT'S DISCUSSION AND ANALYSIS
FOR THE FISCAL YEAR ENDED DECEMBER 31, 2022
UNAUDITED

As management of the Commercial Township Fire District No. 3, we offer readers of the Fire District's financial statements this narrative overview and analysis of our financial activities for the year ended December 31, 2022. The intent of this discussion and analysis is to look at the Fire District's financial performance as a whole. Readers should also review the information furnished in the notes to the basic financial statements and other financial statements along with the financial statements to enhance their understanding of the Fire District's financial performance. This presentation is in conformance with GASB 34, which provides more detailed comparisons to prior year financial information.

Financial Highlights

- The assets of Commercial Township Fire District No. 3 exceeded its liabilities at the close of the most recent year by $337,247 which constitutes Net Position.

- As of the close of the current year, the Fire District's governmental funds reported ending fund balances of $41,386 a decrease of $33,024 in comparison with the prior year.

Overview of Financial Statements

This discussion and analysis is intended to serve as an introduction to the Commercial Township Fire District No. 3's basic financial statements, which comprise three components: (1) district-wide financial statements, (2) fund financial statements, and (3) notes to the basic financial statements.

District-wide Financial Statements. The district-wide financial statements are designed to provide readers with a broad overview of the Fire District's finances, in a manner similar to a private sector business, on a longer-term view. They also reflect what funds remain available for future spending.

The Statement of Net Position presents information on all of the Fire District's assets and liabilities, with the difference between the two reported as Net Position. Over time, increases or decreases in Net Position may serve as a useful indicator of whether the financial position of the Fire District is improving or deteriorating.

The Statement of Activities presents information showing how the Commercial Township Fire District No. 3's Net Position changed during the most recent year. All changes in Net Position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows. Thus, revenues and expenses are reported in this statement for certain items that will result in cash flows in future periods.

Both of the district-wide financial statements distinguish functions of the Commercial Township Fire District No. 3 that are principally supported by taxes and intergovernmental revenues (governmental activities). The activities of the Fire District include firefighting/suppression services that are provided to the citizens of the Mauricetown area of Commercial Township.

Fund Financial Statements. A fund is a grouping of related accounts that is used to maintain control over resources that have been segregated for specific activities or objectives. The Fire District, like other state and local governments, uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements. All of the funds of Fire District No. 3 constitute one fund type, which is the governmental fund type.

Governmental Funds. All of the Commercial Township Fire District No. 3's activities are reported in governmental funds, which focus on how money flows into and out of those funds and the balances left at year-end available for spending in future periods. These funds are reported using an accounting method called the modified accrual basis of accounting, which measures cash and all other financial assets that can readily be converted to cash. The governmental fund statements provide a detailed short-term view of the Fire District's general government operations and the basic services it provides. Government fund information provides insight as to determining a range of financial resources available to finance fire-fighting/suppression services in the near future.

Commercial Township Fire District No. 3 may maintain a maximum of four individual governmental funds. Information is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures and changes in fund balances for the general fund, special revenue fund, capital projects fund, and the debt service fund. At present, it is only necessary to maintain a general fund.

The relationship (or differences) between governmental activities (reported in the Statement of Net Position and the Statement of Activities) and governmental funds is reconciled in the financial statements on Exhibit B-3.

Also, Commercial Township Fire District No. 3 adopts an annual budget in accordance with N.J.S.A. 40A:14:78-3. Budgetary comparison schedules have been provided to demonstrate compliance regarding spending within the budget, as well as provide management with a planning tool to achieve the goals of the District.

Notes to the Financial Statements. The notes provide additional information that is essential to a full understanding of the data provided in the district-wide and fund financial statements. The notes to financial statements are an integral part of the financial statements.

District-wide Financial Analysis

The Net Position reported each year, and amount of change thereon, provide a useful indicator of a government's financial position. In the case of the Commercial Township Fire District No. 3, Assets totaled $704,502 and Liabilities totaled $367,255 at the close of the most recent year.

A portion of the Fire District's Net Position reflects its investment in capital assets (i.e., land buildings, equipment) less any related debt used to acquire those assets that is still outstanding. The District uses these assets to provide fire-fighting/suppression services to the citizens of the Commercial Township Fire District No. 3. Consequently these assets are not available for future spending. Although the District's investment in its capital assets is reported net of related debt, it should be noted that the resources needed to repay this debt must be provided from operating sources, since the capital assets themselves cannot be used to liquidate those liabilities.

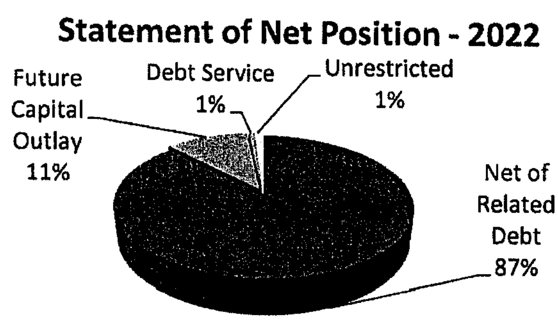
Statement of Net Position

Table 1 provides a comparative summary of the Fire District's Net Position for the years ended in 2022 and 2021.

Table 1
Net Position

		2022		2021
Assets				
Cash	$	132,432	$	150,838
Capital Assets, Net		572,070		629,753
Total Assets		704,502		780,591
Liabilities				
Accounts Payable		20,132		11,114
Due to LOSAP Fund		13,685		14,400
Accrued Interest Payable		1,212		1,589
Noncurrent Liabilities:				
Reserve for LOSAP		57,229		50,914
Capital Lease:				
Due Within One Year		88,508		85,494
Due Beyond One Year		186,489		274,997
Total Liabilities		367,255		438,508
Net Position		337,247		342,083
Analysis of Net Position				
Invested in Capital Assets, Net of Related Debt		297,073		269,262
Restricted for:				
Future Capital Outlay		36,607		46,611
Debt Service		179		179
Unrestricted		3,388		26,031
Total Net Position	$	337,247	$	342,083

Net position of governmental activities decreased $4,836 from the previous year, resulting from decreases in total assets and total liabilities of $76,089 and $71,253 respectively.



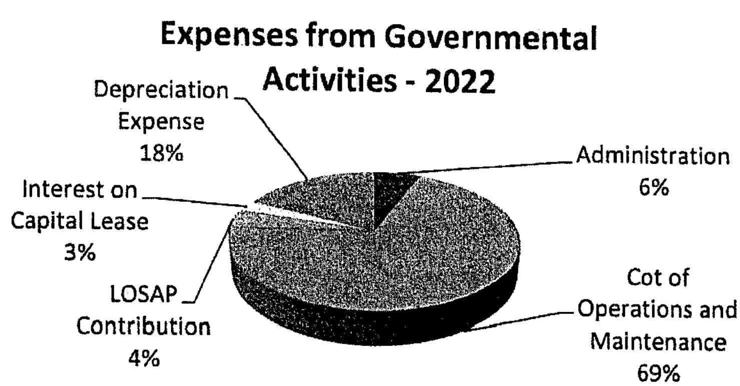
Governmental Activities. The Statement of Activities shows the cost of the governmental activities program services and the charges for services and grants offsetting those services. Table 2 shows the changes in Net Position for 2022 and 2021.

Table 2
Statement of Activities

	2022	2021
Expenses:		
Operating Expenses		
Administration	$ 28,444	$ 27,507
Cost of Operations and Maintenance	335,867	283,186
LOSAP Contribution	20,000	20,000
Interest on Capital Lease	12,333	15,584
Depreciation Expense	86,582	96,834
Total Program Expenses	483,226	443,111
Program Revenues		
Operating Grants and contributions	861	861
Net Program Expenses	482,365	442,250
Taxes:		
Property Taxes, Levied for General Purpose	379,006	377,206
Taxes Levied for Debt Service	98,204	98,205
Other Miscellaneous Income	319	746
Total General Revenues	477,529	476,157
Decrease in Net Position	(4,836)	33,907
Net Position, January 1	342,083	308,176
Net Position, December 31	$ 337,247	$ 342,083

Taxes constituted 99% of Fire District revenues for the year 2022.

Administrative expenses were 6% of the Fire District's 2022 expenses, while cost of operations and maintenance comprised 64%. The remaining 30% of the District's total expenses were non-operating costs.



Financial Analysis of the Government Funds

As previously stated, Commercial Township Fire District No. 3 uses fund accounting to ensure and demonstrate compliance with finance-related legal requirements.

Governmental Funds. The focus of the Fire District's governmental funds is to provide information on near-term inflows, outflows and balances of spendable resources. Such information is useful in assessing the Commercial Township Fire District No. 3's financing requirements. In particular, unreserved fund balance may serve as a useful measure of a government's net resources available for spending at the end of the year and as a useful measure of permitting a governmental unit to maintain cash flow in anticipation of tax collections.

As of the end of the current year, the Commercial Township Fire District No. 3's governmental funds reported combined ending fund balances of $41,386 representing a $33,024 decrease from the prior year. The general fund's ending fund balance of $41,207 is comprised of $36,607 restricted for future capital outlay, and $4,600 assigned to support the 2023 operating budget. The debt service fund has a restricted fund balance of $179. The general fund is the main operating fund utilized and possessing the resources of the Fire District.

Key factors of operations are as follows:

- General Fund Expenditures exceeded Revenues by $33,024.

- Operating Expenditures increased $64,406 from the prior period.

- Total Revenue increased $1,373 from the prior period.

Capital Projects Fund

There was no Capital Projects Fund maintained, as of December 31, 2022.

General Fund Budgetary Highlights

The original operating budgetary estimate of $379,006 and debt service estimate of $98,204 were the same as the final budget for planned expenditure appropriations. The final budgetary basis expenditure appropriation estimate exceeded the final budgetary basis revenue by $7,200, which represents the amount of fund balance necessary to support 2022 appropriations.

The original budgetary revenue estimate of $379,006 was the same as the final budget. This amount was made up entirely of property taxes (local tax levy). The District also levied taxes for debt service during 2022, in the amount of $98,204.

Capital Assets and Debt Administration

Commercial Township Fire District No. 3's net investment in capital assets for its governmental activities as of December 31, 2022 amounts to $572,070. This investment in capital assets includes land, buildings and improvements, vehicles and firefighting equipment, as shown in Note 7 to the Financial Statements. The total cost of the capital assets was $2,471,993 and the balance in accumulated depreciation was $1,899,923.

CAPITAL ASSETS
(NET OF ACCUMULATED DEPRECIATION)

	2022	2021
Land, Building & Improvements	$ 24,696	$ 27,206
Furniture and Fixtures	2,868	4,363
Equipment	50,157	566,993
Vehicles	494,349	31,191
Total Capital Assets	$ 572,070	$ 629,753

Long-Term Obligations

The District currently has one capital lease agreement outstanding. As of December 31, 2022, the principal balance remaining on this lease amounted to $274,997 of which, $88,508 is due in 2023.

Economic Factors and Subsequent Years Budget

For the 2022 year Commercial Township Fire District No. 3 was able to sustain its budget through the district tax levy and other sources of revenue.

The Board of Fire Commissioners adopted the 2023 budget on December 11, 2022 and the voters subsequently approved the budget at the annual fire district election held on February 18, 2023.

The Fire District's budget is prepared according to New Jersey law, and is based on accounting for certain transactions on a basis of accrual accounting.

Contacting the Fire District's Financial Management

This financial report is designed to provide our patrons, citizens, taxpayers, and creditors with a general overview of the Fire District's finances and to show the Fire District's accountability for the money it receives. If you have questions about this report or need additional information, contact, James D'Ambrosio Jr., Chairman of Commercial Township Fire District No. 3, Commercial Township, NJ at 5436 Battle Lane, Millville, NJ 08332.

DISTRICT-WIDE FINANCIAL STATEMENTS

EXHIBIT A-1

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
STATEMENT OF NET POSITION
FOR THE YEAR ENDED DECEMBER 31, 2022

		Governmental Activities
ASSETS		
Cash and Cash Equivalents	$	132,432
Capital Assets, net (Note 7)		572,070
Total Assets		704,502
LIABILITIES		
Accounts Payable		20,132
Due to LOSAP Trust Fund		13,685
Accrued Interest Payable		1,212
Noncurrent Liabilities:		
Reserve for LOSAP		57,229
Capital Lease:		
Due Within One Year (Note 8)		88,508
Due Beyond One Year (Note 8)		186,489
Total Liabilities		367,255
NET POSITION		
Invested in Capital Assets, Net of Related Debt		297,073
Restricted		
Reserve for Future Capital Outlay		36,607
Debt Service Fund		179
Unrestricted		3,388
Total Net Position	$	337,247

The accompanying Notes to Financial Statements are an integral part of this statement.

EXHIBIT A-2

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2022

		Governmental Activities
Expenses:		
Operating Appropriations:		
Administration	$	28,444
Cost of Operations and Maintenance		335,867
Length of Service Award Program (LOSAP) - Contribution (P.L. 1997, c. 388)		20,000
Interest on Long Term Debt		12,333
Depreciation		86,582
Total Program Expenses		483,226
Program Revenues:		
Operating Grants and Contributions		861
Net Program Expenses		482,365
General Revenues:		
Taxes:		
Property Taxes, Levied for General Purposes		379,006
Taxes Levied for Debt Service		98,204
Miscellaneous Revenues		319
Total General Revenues		477,529
Increase (Decrease) in Net Position		(4,836)
Net Position, January 1		342,083
Net Position, December 31	$	337,247

The accompanying Notes to Financial Statements are an integral part of this statement.

FUND FINANCIAL STATEMENTS

EXHIBIT B-1

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
BALANCE SHEET
GOVERNMENTAL FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2022

	General Fund	Debt Service Fund	Total Governmental Funds
ASSETS			
Cash and Cash Equivalents	$ 132,253	$ 179	$ 132,432
Total Assets	$ 132,253	$ 179	$ 132,432
LIABILITIES AND FUND BALANCES			
Liabilities:			
Accounts Payable	$ 20,132	$	$ 20,132
Due to LOSAP Trust Fund	13,685		13,685
Reserve for LOSAP	57,229		57,229
Total Liabilities	91,046		91,046
Fund Balances:			
Restricted:			
Reserve for Future Capital Outlay	36,607		36,607
Debt Service Fund		179	179
Assigned:			
Designated for Subsequent Years Expenditures	4,600		4,600
Unassigned, Reported in:			
General Fund	-		-
Total Fund Balances	41,207	179	41,386
Total Liabilities and Fund Balances	$ 132,253	$ 179	

Amounts reported for *governmental activities* in the statement of net position (A-1) are different because:	
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds. The cost of the assets is $2,471,993 and the accumulated depreciation is $1,899,923. (Note 7)	572,070
Accrued interest payable is not due and payable in the current period and, therefore, is not reported as liabilities in the funds.	(1,212)
Long-term liabilities, including bonds payable, are not due and payable in the current period and therefore are not reported as liabilities in the funds (see Note 8).	(274,997)
Net position of governmental activities	$ 337,247

The accompanying Notes to Financial Statements are an integral part of this statement.

EXHIBIT B-2

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
STATEMENT OF REVENUES, EXPENDITURES AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2022

	General Fund	Debt Service Fund	Total Governmental Funds
REVENUES			
Non Budgetary Revenues	$ 319	$	$ 319
Operating Grant Revenue	861		861
Amount to be Raised by Taxation	379,006	98,204	477,210
Total Revenues	380,186	98,204	478,390
EXPENDITURES			
Operating Appropriations:			
Administration	28,444		28,444
Cost of Operations and Maintenance	364,766		364,766
Capital Leases Principle		85,494	85,494
Capital Leases Interest		12,710	12,710
Length of Service Award Program (LOSAP) - Contribution (P.L. 1997, c. 388)	20,000		20,000
Total Expenditures	413,210	98,204	511,414
Excess (Deficiency) of Revenues Over Expenditures	(33,024)		(33,024)
OTHER FINANCING SOURCES (USES)			
Total Other Financing Sources and Uses			
Net Change in Fund Balances	(33,024)		(33,024)
Fund Balance—Jan 1	74,231	179	74,410
Fund Balance—Dec 31	$ 41,207	$ 179	$ 41,386

The accompanying Notes to Financial Statements are an integral part of this statement.

EXHIBIT B-3

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES,
AND CHANGES IN FUND BALANCES OF GOVERNMENTAL FUNDS
TO THE STATEMENT OF ACTIVITIES
FOR THE YEAR ENDED DECEMBER 31, 2022

Total net change in fund balances - governmental funds (from B-2)			$	(33,024)
Amounts reported for governmental activities in the statement of activities (A-2) are different because:				
Capital outlays are reported in governmental funds as expenditures. However, in the statement of activities, the cost of those assets is allocated over their estimated useful lives as depreciation expense. This is the amount by which capital outlays exceeded depreciation in the period.				
Depreciation Expense	$	(86,582)		
Capital Outlay		28,899		
				(57,683)
Repayment of capital lease principal is an expenditure in the governmental funds, but the repayment reduces long-term liabilities in the statement of net assets and is not reported in the statement of activities.				85,494
In the Statement of Activities, interest on Capital Leases is accrued, regardless of when it is due.				377
Proceeds from debt issues are a financing source in the governmental funds. They are not revenue in the statement of activities; issuing debt increases long-term liabilities in the statement of net assets.				
Capital lease proceeds				
Change in net assets of governmental activities (A-2)			$	(4,836)

The accompanying Notes to Financial Statements are an integral part of this statement.

NOTES TO THE FINANCIAL STATEMENTS

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

a. **Description of Reporting Entity** - Fire District No. 3 of Commercial Township is a political subdivision of the Township of Commercial, Cumberland County, New Jersey. A board of five commissioners oversees all operations of the Fire District. The length of each commissioner's term is three years with the annual election held the third Saturday of every February.

Fire Districts are governed by **N.J.S.A.** 40A:14-70 et al. and are organized as a taxpaying authority charged with the responsibility of providing the resources necessary to provide fire-fighting services to the residents within its territorial location known as the Laurel Lake area.

The Fire District is not a component unit of any other financial reporting entity as to Governmental Accounting Standards Board Statement No. 14, as amended by GASB Statements No. 39 and No. 61.

b. **Basis of Accounting, Measurement Focus and Basis of Preparation**

Basis of Presentation: The financial statements of the Fire District conform to accounting principles generally accepted in the United States of America (GAAP) as applied to governmental units. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The more significant of the Fire District's accounting policies are described in this Note.

The Fire District's basic financial statements consist of district-wide statements, including a Statement of Net Position and a Statement of Activities, and fund financial statements, which provide a more detailed level of financial information.

District-wide Financial Statements – The Statement of Net Position and the Statement of Activities display information about the Fire District as a whole. These statements include the financial activities of the government. The Statement of Net Position presents the financial condition of the governmental activities of the Fire District at year-end. The Statement of Activities presents a comparison between direct expenses and program revenues for each program or function of the Fire District's governmental activities. Direct expenses are those that are specifically associated with a service, program, or department and therefore clearly identifiable to a particular function. The policy of the Fire District is to not allocate indirect expenses to functions in the Statement of Activities.

Program revenues include charges paid by the recipient of the goods or services offered by the program, grants and contributions that are restricted to meeting the operational or capital requirements of a particular program and interest earned on grants that is required to be used to support a particular program. Revenues, which are not classified as program revenues, are presented as general revenues of the Fire District, with certain limited exceptions. The comparison of direct expenses with program revenues identifies the extent to which each governmental function is self-financing or draws from the general revenues of the Fire District.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

c. Basis of Accounting, Measurement Focus and Basis of Presentation (Continued)

Basis of Presentation (Continued)

Fund Financial Statements – During the year, the Fire District segregates transactions related to certain Fire District functions or activities in separate funds in order to aid financial management and to demonstrate legal compliance. Fund financial statements are designed to present financial information of the Fire District at this more detailed level. The focus of governmental fund financial statements is on major funds. Each major fund is presented in a single column. The Fire District uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. For fire districts, only one category of funds exists, which is governmental.

Governmental Funds: Governmental funds are those through which most governmental functions typically are financed. Governmental fund reporting focuses on the sources, uses and balances of current financial resources. Expendable assets are assigned to the various governmental funds according to the purposes for which they may or must be used. Current liabilities are assigned to the fund from which they well be paid. The difference between governmental fund assets and liabilities is reported as fund balance. The following is the Fire District's major governmental fund:

General Fund - The General Fund is the general operating fund of the Fire District and is used to account for its inflows and outflows of financial resources. The acquisition of certain capital assets, such as firefighting apparatus and equipment, is accounted for in the General Fund when it is responsible for the financing of such expenditures.

Measurement Focus:

District-wide Financial Statements – the district-wide financial statements are prepared using the economic resources measurement focus. All assets and all liabilities associated with the operation of the Fire District are included on the Statement of Net Position.

Fund Financial Statements – All governmental funds are accounted for using a flow of current financial resources measurement focus. With this measurement focus, only current assets and current liabilities generally are included on the balance sheet. The Statement of Revenues, Expenditures and Changes in Fund Balances reports on the sources (i.e., revenues and other financing sources) and uses (i.e., expenditures and other financing uses) of current financial resources. This approach differs from the manner in which the governmental activities of the district-wide financial statements are prepared. Governmental fund financial statements therefore include a reconciliation with brief explanations to better identify the relationship between the district-wide statements and the statements for governmental funds, labeled as Exhibit B-3.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

c. Basis of Accounting, Measurement Focus and Basis of Presentation (Continued)

Basis of Accounting: Basis of accounting determines when transactions are recorded in the financial records and reported on the financial statements. District-wide financial statements are prepared using the accrual basis of accounting. Governmental funds use the modified accrual basis of accounting. Differences in the accrual and the modified accrual basis of accounting arise in the recognition of revenue, the recording of deferred revenue, and in the presentation of expenses versus expenditures.

Revenues – Exchange and Non-Exchange Transactions – Revenue resulting from exchange transactions, in which each party gives and receives essentially equal value, is recorded on the accrual basis when the exchange takes place. On a modified accrual basis, revenue is recorded in the year in which the resources are measurable and become available. Available means that the resources will be collected within the current year or are expected to be collected soon enough thereafter to be used to pay liabilities of the current year. For the Fire District, available means expected to be received within thirty days of year-end.

Non-exchange transactions, in which the Fire District receives value without directly giving equal value in return, include Ad Valorem (property) taxes, grants, entitlements, and donations. Ad Valorem (property) Taxes are susceptible to accrual, as under New Jersey State Statute, a municipality is required to remit to its fire district the entire balance of taxes in the amount voted upon or certified, prior to the end of the fire district year. The Fire District records the entire approved tax levy as revenue (accrued) at the start of the year since the revenue is both measurable and available. The Fire District is entitled to receive moneys under the following established payment schedule: on or before April 1, an amount equaling 21.25% of all moneys assessed; on or before July 1, an amount equaling 22.5% of all moneys assessed; on or before October 1, an amount equaling 25% of all moneys assessed; and on or before December 31, an amount equaling the difference between the total of all moneys so assessed and the total amount of moneys previously paid over. Revenue from grants, entitlements, and donations is recognized in the year in which all eligibility requirements have been satisfied.

Eligibility requirements include timing requirements, which specify the year when the resources are required to be used or the year when use is first permitted, matching requirements, in which the Fire District must provide local resources to be used for a specific purpose, and expenditures requirements, in which the resources are provided to the Fire District on a reimbursement basis. Under the modified accrual basis, grants, fees, and rental revenue sources are considered to be both measurable and available at year-end.

Expenses / Expenditures – On the accrual basis of accounting, expenses are recognized at the time they are incurred. The measurement focus of governmental fund accounting is on decreases in net financial resources (expenditures) rather than expenses. Expenditures are generally recognized in the accounting period in which the related fund liability is incurred, if measurable. Allocations of cost, such as depreciation and amortization, are not recognized in governmental funds.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

d. **Budgets and Budgetary Accounting** - The Fire District must adopt an annual budget in accordance with **N.J.S.A.** 40A:14-78.1 et al. The fire commissioners must introduce and approve the annual budget not later than sixty days prior to the annual election. At introduction, the commissioners shall fix the time and place for a public hearing on the budget and must advertise the time and place at least ten days prior to the hearing in a newspaper having substantial circulation in the Fire District. The public hearings must not be held less than twenty-eight days after the date the budget was introduced. After the hearing has been held, the fire commissioners may, by majority vote, adopt the budget.

Amendments may be made to the Fire District budget in accordance with **N.J.S.A.** 40A:14-78.3. The budget may not be amended subsequent to its final adoption and approval.

Subsequent to the adoption of the Fire District budget, the amount of money to be raised by taxation in support of the Fire District budget must appear on the ballot for the annual election for approval of the legal voters.

Fire Districts have a prescribed budgetary basis to demonstrate legal compliance. However, budgets are adopted on principally the same basis of accounting utilized for the preparation of the Fire District's basic financial statements.

Amounts reported under "final budget" in Exhibits C-1 for operations include modifications, if any, to the adopted budget that were made during the year as approved by the Board of Fire Commissioners.

Exhibit C-2 presents a reconciliation of the general fund revenues and special revenue fund revenues and expenditures from the budgetary basis of accounting as presented in the General Fund Budgetary Comparison Schedule and the Special Revenue Fund Budgetary Comparison Schedule to the GAAP basis of accounting as presented in the Statement of Revenues, Expenditures and Changes in Fund Balances – Governmental Funds. Note that the Fire District does not report encumbrances outstanding at year-end as expenditures in the general fund since the general fund budget follows modified accrual basis of accounting.

e. **Encumbrances** - Under encumbrance accounting, purchase orders, contracts and other commitments for the expenditure of resources are recorded to reserve a portion of the applicable appropriation. Open encumbrances, other than in the special revenue fund, are reported as reservations of fund balances at year-end as they do not constitute expenditures or liabilities but rather commitments related to unperformed contracts for goods and services. Due to the small size of the Fire District, the selective encumbrance method is implemented rather than a full encumbrance system.

Open encumbrances in the special revenue fund, if any, for which the Fire District has received advances are reflected in the balance sheet as unearned revenues at year-end.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

e. **Encumbrances (Continued)** - Encumbered appropriations carry over into the next fiscal year. An entry will be made at the beginning of the next year to increase the appropriation reflected in the adopted budget by the outstanding encumbrance amount as of the current year-end.

f. **Cash, Cash Equivalents and Investments** - Cash and cash equivalents include petty cash, change funds, cash in banks and all highly liquid investments with a maturity of three months or less at the time of purchase and are stated at cost plus accrued interest. All certificates of deposit are recorded as cash regardless of the date of maturity.

New Jersey governments are limited as to the types of investments and types of financial institutions they may invest in. **N.J.S.A.** 18A:20-37 provides a list of permissible investments that may be purchased by New Jersey governments.

Additionally, the Fire District follows the guidelines which require it to deposit public funds in public depositories protected from loss under the provisions of the Governmental Unit Deposit Protection Act. The Act was enacted in 1970 to protect Governmental Units from a loss of funds on deposits with a failed banking institution in New Jersey.

N.J.S.A. 17:9-41 et seq. establishes the requirements for security of deposits of governmental units. The statute requires that no governmental unit shall deposit public funds in a public depository unless such funds are secured in accordance with the Act. Public depositories include State or federally chartered banks, savings banks or associations located in the State of New Jersey or state or federally chartered banks, savings banks or associations located in another state with a branch office in the State of New Jersey, the deposits of which are federally insured. All public depositories must pledge collateral, having a market value at least equal to five percent of the average daily balance of collected public funds, to secure the deposits of the Governmental Units. If a public depository fails, the collateral it has pledged, plus the collateral of all other public depositories, is available to pay the full amount of their deposits to the Governmental Units.

g. **Inventories and Prepaid Expenses** – Inventories are valued at cost, which approximates market. The costs are determined on a first-in, first-out method. The cost of inventories in governmental fund types is recorded as expenditures when purchased rather than when consumed.

Prepaid expenses represent payments made to vendors for services that will benefit periods beyond the year end.

h. **Interfunds** - Interfund receivables and payables, if any, that arise from transactions between funds that are due within one year are recorded by all funds affected by such transactions in the period in which the transaction is executed. These amounts are eliminated in the Statement of Net Position.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

i. **Capital Assets** – General capital assets result from expenditures in the governmental funds. These assets are reported in the governmental activities column of the district-wide Statement of Net Position but are not reported in the fund financial statements.

All capital assets are capitalized at cost (or estimated historical cost) and updated for additions and retirements during the year. Donated fixed assets are recorded at their fair market value as of the date received. The Fire District maintains a capitalization threshold of $1,000. The Fire District does not possess any infrastructure. Improvements are capitalized; the cost of normal maintenance and repairs that do not add value to the asset or materially extend an asset's life are not. All reported capital assets, except land and construction in progress, are required to be depreciated. Improvements are to be depreciated over the remaining useful lives of the related capital assets.

Depreciation should be computed using the straight-line method over the following useful lives:

Description	Estimated Lives
Buildings and Improvements	20 - 50 Years
Vehicles	5-10 Years
Furniture and Firefighting Equipment	5 Years

N.J.S.A. 40A:14-84 governs the procedures for the acquisition of property and equipment for Fire Districts, and **N.J.S.A.** 40A:14-85 to 87 governs procedures for the issuance of any debt related to such purchases. In summary, Fire Districts may purchase firefighting apparatus and equipment and land and buildings to house such property in an amount not exceeding 5 mills on the dollar of the last assessed valuation or property within the district upon the approval of the legal voters. Debt may be issued up to $60,000, or 2 percent of the assessed valuation of property, whichever is larger.

j. **Long-Term Obligations** - Long-term debt is recognized as a liability in the Fund Financial Statements of the Fire District when due, or when resources have been accumulated in the Debt Service Fund for payment early in the following year. For other long-term obligations, only that portion expected to be financed from expendable available financial resources is reported as a fund liability of the Fire District. The remaining portion of such obligations is reported in the Statement of Net Position.

k. **Unearned Revenue** - Unearned revenue in the special revenue fund represents cash, which has been received but not yet earned.

l. **Fund Equity and Reserves** - Reserves represent those portions of fund equity not available for appropriation for expenditure or legally segregated for a specific future use. These include legally restricted appropriations and future capital outlays, designated for future use of financial resources. Unreserved Fund Balances represent that portion of Fund Balance that is available for appropriation in future periods. Open Encumbrances represent reserve expenditures that are not complete but will be satisfied within the next accounting period.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

m. **Use of Estimates** - In order for the preparation of basic financial statements to be in conformity with generally accepted accounting principles, management is required to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

n. **Comparative Data** - Comparative total data for the prior year have been presented in selected sections of the accompanying basic financial statements in order to provide an understanding of the changes in the Fire District's financial position and operations.

o. **Net Position-** Net Position represents the difference between the summation of assets and deferred outflows of resources, and the summation of liabilities and deferred inflows of resources. Net Position is classified into the following three components:

Net Investment in Capital Assets- This component represents capital assets, net of accumulated depreciation, net of outstanding balances of borrowings used for acquisition, construction, or improvement of those assets.

Restricted- Net Position is reported as restricted when there are limitations imposed on their use either through the enabling legislation adopted by the Fire District or through external restrictions imposed by creditors, grantors or laws or regulations of other governments.

Unrestricted- Net Position is reported is reported as unrestricted when it does not meet the criteria of the other two components of Net Position.

The Fire District applies restricted resources when an expense is incurred for purposes for which both restricted and unrestricted net assets are available.

p. **Fund Balance-** The Fire District reports fund balance in classifications that comprise a hierarchy based primarily on the extent to which the Fire District is bound to honor constraints on the specific purposes for which amounts in those funds can be spent. The Fire District's classifications and polices for determining such classifications are as follows:

Non-Spendable- The non-spendable fund balance classification included amounts that cannot be spent because they are either not in spendable form or are legally or contractually required to be maintained intact. The "not in spendable form" criterion includes items that are not expected to be converted to cash, such as inventories and prepaid amounts.

Restricted- The restricted fund balance classification includes amounts that are restricted to specific purposes. Such restrictions or constraints are placed on the use of resources either by being externally imposed by creditors, grantors, contributors, or laws or regulations of other governments or imposed by law through constitutional provisions or enabling legislation.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

p. Fund Balance (Continued)

Committed- The committed fund balance classification includes amounts that can be used for specific purposes pursuant to constraints imposed by formal action of the Fire District's highest level of decision-making authority, which for the Fire District, is the Board of Commissioners. Such formal action consists of an affirmative vote by the Board of Commissioners, memorialized by the adoption of a resolution. Once committed, amounts cannot be used for any other purpose unless the Board of Commissioners removes or changes the specified use by taking the same type of action (resolution) it employed to previously commit those amounts.

Assigned- The assigned fund balance classification includes amounts that are constrained by the Fire District's intent to be used for specific purposes, but are neither restricted nor committed. Intent is expressed by the Board of Commissioners.

Unassigned- The unassigned fund balance classification is the residual classification for the general fund. This classification represents fund balance that has not been assigned to other funds and that has not been restricted, committed, or assigned to specific purposes within the general fund. The general fund is the only fund that reports a positive unassigned fund balance amount. In other governmental funds, if expenditures incurred for specific purposes exceed the amounts restricted, committed, or assigned to those purposes, it may be necessary to report a negative unassigned fund balance.

q. New Accounting Standards:

The District has adopted the following GASB statements:

- GASB Statement No. 87 - *Leases*: The objective of this Statement is to better meet the information needs of financial statement users by improving accounting and financial reporting for leases by governments. The requirements of Statement will be effective for reporting periods beginning after June 15, 2021. The adoption of GASB 87 did not impact the financial statements of the District.

- GASB Statement No. 92 – *Omnibus 2020:* The objectives of this Statement are to enhance comparability in accounting and financial reporting and to improve the consistency of authoritative literature by addressing practice issues that have been identified during implementation and application of certain GASB Statements. The requirements of this Statement are effective for reporting periods beginning after June 15, 2021. The adoption of GASB 92 did not impact the financial statements of the District.

- GASB Statement No. 93 – *Replacement of Interbank Offered Rates:* The objective of this Statement is to address those and other accounting and financial reporting implications that result from the replacement of an IBOR. The requirements of this Statement are effective for reporting periods beginning after June 15, 2021. The adoption of GASB 93 did not impact the financial statements of the District.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

q. New Accounting Standards (Continued)

The accounting standards that the District is currently reviewing for applicability and potential impact on the financial statements include:

- GASB Statement No. 100 - *Accounting Changes and Error Corrections*—an amendment of GASB Statement No. 62: The primary objective of this Statement is to enhance accounting and financial reporting requirements for accounting changes and error corrections to provide more understandable, reliable, relevant, consistent, and comparable information for making decisions or assessing accountability. The requirements of this Statement are effective for accounting changes and error corrections made in fiscal years beginning after June 15, 2023, and all reporting periods thereafter. Earlier application is encouraged. The District's management is currently evaluating the future financial impact as a result of the issuance of GASB Statement No. 100.

- GASB Statement No. 101 – *Compensated Absences*: The objective of this Statement is to better meet the information needs of financial statement users by updating the recognition and measurement guidance for compensated absences. That objective is achieved by aligning the recognition and measurement guidance under a unified model and by amending certain previously required disclosures. The requirements of this Statement are effective for fiscal years beginning after December 15, 2023, and all reporting periods thereafter. Earlier application is encouraged. The District's management does not anticipate any future financial impact as a result of the issuance of GASB Statement No. 101.

2. CASH AND CASH EQUIVALENTS

a. **Custodial Credit Risk** - All bank deposits and investments as of the balance sheet date are entirely insured or collateralized by a pool maintained by public depositories as required by the Governmental Unit Protection Act which are classified as credit risk per N.J.S. 40 A:5-15.1(A).

Custodial Credit Risk is the risk that, in the event of a bank failure, the districts deposits may not be returned to it. Although the district does not have a formal policy regarding custodial credit risk, as described in Note 1, N.J.S.A. 17:9-41 et. Seq. requires that governmental units deposit public funds in public depositories protected from loss under the provisions of the Governmental Unit Protection Act.
The Fire District designates and approves a list of authorized depository institutions based on an evaluation of solicited responses and presentation of GUDPA certifications provided by the financial institutions.
As of December 31, 2022, the District's bank balance of $138,971 was exposed to custodial credit risk as follows:

Insured	$ 138,971
Uninsured and collateralized with securities held by pledging financial institutions	
	$ 138,971

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

2. CASH AND CASH EQUIVALENTS (CONT'D)

b. Interest Rate Risk

The District does not have a formal investment policy that limits investment maturities as a means of managing its exposure to fair value losses arising from increasing interest rates. However, New Jersey Statutes 40A:5-15.1(a) limits the length for most investments.

c. **Credit Risk** - New Jersey Statutes 40A:5-15.1(a) limits District investments to those specified in the Statutes. The type of allowable investments are bonds of the United States of America or of the local unit or school districts of which the local unit is a part of, obligations of federal agencies not exceeding 397 days, the State of New Jersey Cash Management Plan, local government investment pools, or repurchase of fully collateralized securities.

d. **Concentration of Credit Risk** - The District places no limit on the amount the District may invest in any one issuer.

e. **Unaudited Investments** - As more fully described in Note #10, the District has created a Length of Service Award Program (LOSAP) for emergency service volunteers. The LOSAP investments are similar to those allowed in a deferred compensation program as specified in N.J.S.A. 43:15B-1 et. seq. except that all investments are retained in the name of the District. All investments are valued at fair market value. In accordance with N.J.A.C. 5:30-14.37 the investments are maintained by Lincoln Financial Advisors, which is an authorized provider approved by the Division of Local Government Services. Any information available on the investments is with the Lincoln Financial Group, who is the approved plan agent.

3. PROPERTY TAX LEVIES

Following is a tabulation of Fire District assessed valuations, tax levies and property tax rates per $100 of assessed valuations for the current and preceding four years:

Fiscal Year	Assessed Valuations	Total Tax Levy	Property Tax Rates
2022	$ 130,479,200	$ 477,210	$ 0.366
2021	131,568,400	475,411	0.362
2020	133,056,000	467,828	0.352
2019	135,079,500	440,733	0.327
2018	136,468,700	426,032	0.313

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

4. LITIGATION

Per communication from the District's legal counsel, there was one instance of litigation which has been settled through the Board's insurance carrier.

5. RISK MANAGEMENT

The District is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters.

Property and Liability Insurance – The District maintains commercial insurance coverage for property, liability and surety bonds.

6. FUND BALANCES APPROPRIATED

The following presents the fund balance as of the end of the last five years and the amount utilized in the subsequent year's budget:

Year	Restricted and Assigned Fund Balance	Unassigned Fund Balance	Utlization in Subsequent Budget Unrestricted	Utlization in Subsequent Budget Restricted
2022	$ 36,607	$	$ 4,600	$
2021	46,611	20,420	7,200	
2020	23,290	20,174	1,500	
2019	7,890	7,889	6,800	
2018	631,737	123,861	30,750	

Of the $41,386 in fund balance, $179 is restricted for debt service, $4,600 is assigned to support the 2023 adopted budget, and $36,607 is restricted for future capital outlay.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

7. CAPITAL ASSETS

Capital Asset activity for the year ended December 31, 2022 was as follows:

	Balance December 31, 2021	Additions	Adjustment	Balance December 31, 2022
Land	$ 5,000	$	$	$ 5,000
Total Capital Assets not Being Depreciated	5,000			5,000
Buildings and Improvements	121,866			121,866
Furniture & Fixtures	23,373			23,373
Vehicles	1,455,464			1,455,464
Equipment	837,391	28,899		866,290
Total Capital Assets Being Depreciated	2,438,094	28,899		2,466,993
Less Accumulated Depreciation:				
Buildings and Improvements	(99,660)	(2,511)		(102,171)
Furniture & Fixtures	(19,010)	(1,496)		(20,506)
Vehicles	(888,471)	(72,643)		(961,114)
Equipment	(806,200)	(9,932)		(816,132)
Total Accumulated Depreciation	(1,813,341)	(86,582)		(1,899,923)
Total Capital Assets Being Depreciated, Net of Accumulated Depreciation	624,753	(57,683)		567,070
Capital Assets, Net	$ 629,753	$ (57,683)	$	$ 572,070

* Depreciation expense was charged to governmental functions as follows:

Unallocated	$ 86,582
	$ 86,582

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

8. LONG-TERM DEBT

The following changes occurred in long-term obligations:

	Principal Outstanding 1/1/2022	Increases	Decreases	Principal Outstanding 12/31/2022	Due Within One Year	Due After One Year
Obligations under Capital Lease	$ 360,491	$	$ 85,494	$ 274,997	$ 88,508	$ 186,489

Capital Leases Payable – During the year ended December 31, 2018, the Fire District entered into a lease agreement for a Spartan Pumper/Tanker. The following is a schedule of the future minimum lease payments under the capital lease.

Year Ending December 31,	Principal	Interest	Total
2023	$ 88,508	$ 9,696	$ 98,204
2024	91,629	6,575	98,204
2025	94,860	3,344	98,204
Total	$ 274,997	$ 19,615	$ 294,612

9. SUBSEQUENT EVENTS

None

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

10. LENGTH OF SERVICE AWARDS PROGRAM (LOSAP)

On February 13, 2000, the voters of Commercial Fire District #3 approved the Resolution adopted to establish a Length of Service Awards Program (LOSAP) Deferred Compensation Plan. This Plan is made available to all bona fide eligible volunteers who are performing qualified services, which are defined as firefighting and prevention services, emergency medical services and ambulance services pursuant to Section 457 (e) (11) (13) of the Internal Revenue Code of 1986, as amended, except for provisions added by reason of the LOSAP as enacted into federal law in 1997. The establishment of this LOSAP will also comply with New Jersey Public Law 1997, Chapter 388 and the LOSAP Document.

The first year of eligibility for entrance into the Plan by qualified volunteers was calendar 2000. Amounts deferred under section 457 Plans must be held in trust for the exclusive benefit of participating volunteers and not be accessible by the Fire District or its Creditors.

As required by N.J.A.C 5:30-14.49, the Fire District must have an annual review of its LOSAP performed in accordance with Statement on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.

The following description of the LOSAP of Commercial Fire District #3 provides only general information. Participants should refer to the Program agreement for a more complete description of the Program's provisions. The Fire District is the Program sponsor.

General – The Program is a defined contribution Program covering volunteers in Commercial Fire District No. 3 who have performed sufficient services to earn a number of "points" as defined in a resolution adopted by the Board of Fire Commissioners of Fire District No. 3 on February 13, 2000 and approved by the voters of the District as a public question at the annual fire commissioners' election on February 13, 2000.

Contributions – The Fire Districts contribution, on behalf of a participant that is a qualifying volunteer, is as follows:

2022 - $1,936

Participant Accounts – Each participant's account reflects the total amount of contributions that are allocated to the account and the earnings thereon, any payments or withdrawals on the participant's behalf from the account and any expenses. Under the enabling legislation, the amount in each participant's account is not subject to the general creditors of the District.

Vesting – Participants are 100% vested after 5 years of service. If a participant deceases prior to 5 years of service, the full amount of the volunteer's account will be considered vested and will be paid to the estate of the participant.

Participant Loans – Loans are not permitted under the Program.

Payment of Benefits – A fully taxable distribution may be made at any time for the full amount of the participant's vested interest in his or her account.

Fees and Costs – The Program participants pay all fees costs related to administration of the Program.

NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022
(CONTINUED)

10. LENGTH OF SERVICE AWARDS PROGRAM (LOSAP) (Continued)

Employer Contributions – All employer contributions are paid to Lincoln Financial Group, within a reasonable time, in the year subsequent to the year in which the required points have been earned and certified by the chief of the fire company or rescue squad as applicable.

Withdrawals – The plan provides for hardship withdrawals.

Contribution Receivable – As set forth in the resolution adopted by District, the Plan Sponsor is obligated to make contributions for participants in the plan who meet the service requirements in any qualifying year. In 2022, the District determined its 2022 LOSAP contribution to be $13,685. This amount has been accrued and is reflected in the Statement of Net Position.

Investments – All investment balances at December 31, 2022 are certified by Lincoln Financial Group and are valued at market value as stated by Lincoln Financial Group.

Program Termination – The Fire District Resolution and the enabling legislation do not have any provisions for program termination.

Tax Status – The LOSAP was established as a Deferred Compensation Plan pursuant to Section 457 of the Internal Revenue Code (IRC) of 1986, as amended, except for specific provisions added by reason of the LOSAP as enacted into federal law in 1997. The establishment of this LOSAP also complies with New Jersey Public Law 1997, Chapter 388 and the LOSAP Document.

Under the terms of an IRC Section 457 deferred compensation plan, all deferred compensation and income attributable to the investment of the deferred compensation amounts held by the financial institution, until paid or made available to the employees or beneficiaries, are the property of the Township of Commercial Fire District No. 3 subject only to the claims of the District's general creditors. In addition, the participants in the plan have rights equal to those of the general creditors of the District, and each participant's rights are equal to his or her share of the fair market value of the plan assets.

10. AMERICAN RESCUE PLAN FIREFIGHTER 2022

On December 5, 2022, the NJ Department of Community Affairs awarded the District a grant, in the amount of $37,178, to be utilized in purchasing various equipment and supplies in 2023.

End of Notes to Financial Statements

REQUIRED SUPPLEMENTARY INFORMATION – PART II

EXHIBIT C-1
(1)

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
BUDGETARY COMPARISON SCHEDULE
GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2022
(WITH TOTALS FOR 2021)

	2022				2021
	Original Budget	Modified Budget	Actual	Variance Favorable (Unfavorable)	Actual
Revenues					
Revenues and Other Financing Sources:					
Operating Grant Revenue:					
Supplemental Fire Services Program	$	$	$ 861	$ 861	$ 861
Amount to be Raised by Taxation to Support the District Budget	379,006	379,006	379,006		377,206
Total Anticipated Revenue	379,006	379,006	379,867	861	378,067
Non-Budgetary Revenues:					
Interest on Investments and Deposits			319	319	74
Miscellaneous Revenue					672
Total Revenues	$ 379,006	$ 379,006	$ 380,186	$ 1,180	$ 378,813
Expenditures					
Operating Appropriations:					
Administration:					
Stipend Payments to Commissioners	$ 17,000	$ 17,000	$ 17,000	$	$ 17,000
Office Expense	3,000	3,000	2,956	44	2,163
Legal	2,500	2,500		2,500	150
Professional Services	8,000	8,000	7,869	131	7,603
Advertising	600	600	319	281	290
Elections	500	500	300	200	301
Total Administration	31,600	31,600	28,444	3,156	27,507
Cost of Operations and Maintenance:					
Membership and Dues	4,500	4,500	7,236	(2,736)	7,085
Building - Maintenance and Repairs	29,000	29,000	44,373	(15,373)	22,851
Equipment - Maintenance and Repairs	29,000	29,000	41,372	(12,372)	31,216
Inspections & Certifications	6,000	6,000	285	5,715	3,792
Fuel	18,000	18,000	36,589	(18,589)	16,573
Materials and Supplies	5,000	5,000	3,189	1,811	8,153
Rental and Leases	57,689	57,689	57,689		57,689
Miscellaneous Expenses	1,117	1,117	1,210	(93)	60
Training and Education	6,000	6,000	460	5,540	1,551
Medical	1,500	1,500	350	1,150	250
Insurance	78,000	78,000	78,040	(40)	73,926
Utilities	11,000	11,000	23,134	(12,134)	17,160
Telephone	8,000	8,000	13,981	(5,981)	9,566
Website Maintenance	2,000	2,000	1,200	800	1,200
Rescue Expenses	20,000	20,000	22,858	(2,858)	18,488
EMS Contracted Services	14,000	14,000	14,000		14,000
Agreement to Fight Fires	18,800	18,800	18,800		16,800
Total Other Operating and Maintenance	309,606	309,606	364,766	(55,160)	300,360
Length of Service Awards (LOSAP) Contribution (P.L. 1997, c. 388)	20,000	20,000	20,000		20,000

See Notes to Financial Statements

EXHIBIT C-1
(2)

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
BUDGETARY COMPARISON SCHEDULE
GENERAL FUND
FOR THE YEAR ENDED DECEMBER 31, 2022
(WITH TOTALS FOR 2021)

	2022				2021
	Original Budget	Modified Budget	Actual	Variance Favorable (Unfavorable)	Actual
Capital Appropriations					
Reserve for Future Capital Outlays	$ 25,000	$ 25,000	$	$ 25,000	$
Total Capital Appropriations	25,000	25,000		25,000	
Total Operating and Maintenance Expenditures	386,206	386,206	413,210	(27,004)	347,867
Other Financing Sources (Uses):					
Transfer to Capital Projects Fund					
Total Other Financing Sources (Uses)					
Excess (Deficit) of Revenue Over Expenditures	(7,200)	(7,200)	(33,024)	(25,824)	30,946
Fund Balance - Beginning of Year	74,231	74,231	74,231		43,285
Fund Balance - End of Year	$ 67,031	$ 67,031	$ 41,207	$ (25,824)	$ 74,231
Restricted for:					
Reserved for Future Capital Outlay			$ 36,607		
Assigned Fund Balance:					
Designated for Subsequent Year's Expenditures			4,600		
Unassigned Reported in General Fund:					
Fund Balance Per Governmental Funds (GAAP)			$ 41,207		

See Notes to Financial Statements

EXHIBIT C-2

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
REQUIRED SUPPLEMENTAL INFORMATION
BUDGETARY COMPARISON SCHEDULE
NOTE TO RSI
FOR THE FISCAL YEAR ENDED DECEMBER 31, 2022

Note A - Explanation of Differences between Budgetary Inflows and Outflows and GAAP Revenues and Expenditures

		General Fund
Sources/inflows of resources		
Actual amounts (budgetary basis) "revenue" from the budgetary comparison schedule	$	380,186
Total revenues as reported on the statement of revenues, expenditures and changes in fund balances - governmental funds.	$	380,186
Uses/outflows of resources		
Actual amounts (budgetary basis) "total outflows" from the budgetary comparison schedule	$	413,210
Total expenditures as reported on the statement of revenues, expenditures, and changes in fund balances - governmental funds	$	413,210

OTHER SUPPLEMENTARY INFORMATION

EXHIBIT I-1

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
SCHEDULE OF CAPITAL LEASE PAYABLE
DECEMBER 31, 2022

Description	Interest Rate	Original Issue Amount	Amount Outstanding December 31, 2021	Issued Current Year	Retired Current Year	Amount Outstanding December 31, 2022
Spartan Pumper/Tanker	3.470%	$ 599,897	360,491		85,494	274,997
Total Capital Lease Payable			$ 360,491	$	$ 85,494	$ 274,997

Note: The amount payable in 2023 is $88,508

EXHIBIT I-3

BUDGETARY COMPARISON SCHEDULE
DEBT SERVICE FUND
FOR THE YEAR ENDED DECEMBER 31, 2022

	2022				2021
	Original Budget	Modified Budget	Actual	Variance Positive (Negative) Final to Actual	Actual
REVENUES:					
Amount to be Raised by Taxation to Support the District Budget	$ 98,204	$ 98,204	$ 98,204	$	$ 98,205
EXPENDITURES:					
Principal Payments:					
Capital Lease - Firetruck	85,494	85,494	85,494		82,583
Interest Payments:					
Capital Lease - Firetruck	12,710	12,710	12,710		15,622
Total Expenditures	98,204	98,204	98,204		98,205
Excess (Deficiency) of Revenues Over (Under) Expenditures					
Fund Balance, January 1	179	179	179		179
Fund Balance, December 31	$ 179	$ 179	$ 179	$	$ 179

EXHIBIT J-1

COMMERCIAL TOWNSHIP FIRE DISTRICT NO. 3
COUNTY OF CUMBERLAND
SCHEDULE OF STATE AND FEDERAL FINANCIAL ASSISTANCE
FOR THE YEAR ENDED DECEMBER 31, 2022

State Funding Department	State Program	GMIS Number	Grant Award Amount	From	To	Balance 1/1/2022	Receipts or Revenue	Expenditures	Balance 12/31/2022
Department of Community Affairs	Supplemental Fire Services Program	8030-150-041650	$ 861	1/1/2022	12/31/2022	$	$ 861	$ (861)	$

EXHIBIT J-2

SCHEDULE OF RECEIPTS, DISBURSEMENTS AND CHANGES IN CASH AND INVESTMENTS

Cash - January 1, 2022		$ 150,838
Receipts:		
District Taxes	$ 477,210	
Interest and Other	1,180	
		478,390
		629,228
Disbursements:		
Prior Year Accounts Payable	11,114	
Prior Year LOSAP Contribution	14,400	
Debt Service Payments	98,204	
Budget Appropriations	373,078	
		496,796
Cash - December 31, 2022		$ 132,432

Analysis of Balance:

Balance per Bank in Checking	$ 138,971
Less Outstanding Checks	(6,539)
	$ 132,432

GENERAL COMMENTS SECTION

GENERAL COMMENTS

We have audited the financial statements of the Commercial Township Fire District No. 3 as of and for the year ended December 31, 2022 and have issued our report thereon dated April 30, 2023. As part of our examination, we made a study and evaluation of the system of internal accounting control of the Commercial Township Fire District No. 3 to the extent deemed necessary to evaluate the system as required by generally accepted auditing standards.

The purpose of our study and evaluation was to determine the nature, timing and extent of performing the auditing procedures necessary for expressing an opinion on the District's financial statements. Our study and evaluation was more limited than would be necessary to express an opinion on the system of internal control taken as a whole.

The Board of Fire Commissioners of the Commercial Township Fire District No. 3 is responsible for establishing and maintaining a system of internal accounting control. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of control procedures. The objectives of a system are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition, and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements.

Because of inherent limitations in any system of internal accounting control, errors or irregularities may nevertheless occur and not be detected. Also, projection of any evaluation of the system to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the degree of compliance with the procedures may deteriorate.

Our study and evaluation made for the purpose described in the second paragraph would not necessarily disclose all material weaknesses in the system. Accordingly, we do not express an opinion on the system of accounting control of the Commercial Township Fire District No. 3 taken as a whole.

The size of the staff is not large enough to achieve adequate segregation of duties. This can result in accounting errors or irregularities that may go undetected. Therefore, to increase the likelihood of detecting material errors or irregularities at an early date, management should monitor and review the financial area and analytically review significant fluctuations between actual and budgeted results of operations. All significant fluctuations should be investigated and resolved in a timely manner.

These conditions were considered in determining the nature, timing and extent of audit tests to be applied in our audit of the financial statements dated April 30, 2023.

The report is intended solely for the use of management and the Division of Local Government Services and should not be used for any other purpose.

GENERAL COMMENTS (Continued)

CONTRACTS AND AGREEMENTS REQUIRED TO BE ADVERTISED PER **N.J.S.A.** 40A:11-4

N.J.S.A. 40A:11-4 requires every appropriate contract or agreement shall be made or awarded only after public advertising for bids, except as provided otherwise by any other law for the sum exceeding the aggregate of $17,500.

The Board of Fire Commissioners has the responsibility of determining whether the expenditures in any category will exceed the statutory threshold within the fiscal year. Where question arises as to whether any contract or agreement might result in violation of the statute, the Solicitor's opinion should be sought before a commitment is made. Our examination of expenditures revealed no instance of noncompliance with **N.J.S.A** 40A:11-4.

AWARD OF PURCHASES, CONTRACTS OR AGREEMENTS BY QUOTATIONS **N.J.S.A.** 40A:11-6.1

Prior to the award of any purchase, contract or agreement, the District shall (except in the case of the performance of professional services) solicit quotations, whenever practicable, on any purchase, contract or agreement, the estimated cost or price of which is in excess of $2,625. The award shall be made on the basis of the lowest responsible quotation received, which quotation is most advantageous to the contracting unit, price and other factors considered; provided, however, that if the contracting agent deems it impracticable to solicit competitive quotations in the case of extraordinary, unspecifiable services, or, in the case of such or any other purchase, contract or agreement awarded hereunder, having sought such quotations received, the contracting agent shall file a statement of explanation of the reason or reasons therefore, which shall be placed on file with said purchase, contract or agreement. Our examination of expenditures revealed that solicitation of quotations was made when needed.

Purchase Orders/Vouchers

Our review of the purchasing and disbursements procedure disclosed that purchase orders/vouchers were used and contained appropriate signatures for approval. The selective encumbrance method of expenditures has been implemented, as required by directive of the Director of the Division of Local Government.

Minutes

Minutes of the meetings of the Commissioners were available, signed and appeared to be prepared on a timely basis.

Supplemental Fire Service Program

During 2022, a total of $861 was allocated and received by the District for Supplemental Fire Service Program Aid.

TOWNSHIP OF COMMERCIAL FIRE DISTRICT NO. 3
SCHEDULE OF FINDINGS AND RECOMMENDATIONS
FOR THE YEAR ENDED DECEMBER 31, 2022

Schedule of Financial Statement Findings

REPORTABLE CONDITIONS AND OTHER FINDINGS

This section identifies the significant deficiencies, material weaknesses and instances of noncompliance related to the financial statements that are required to be reported in accordance with Government Auditing Standards and with audit requirements as prescribed by the Bureau of Authority Regulation, Division of Local Government Services, Department of Community Affairs, State of New Jersey.

Finding No. 2022-1 - Over-Expenditures

Criteria - A Technical Directive of the Division of Local Government Services requires that a functioning encumbrance expenditure accounting system be maintained, which does not permit commitments or expenditures in excess of the available appropriation.

Condition - Over-expenditures were noted in nine budget line items, as of December 31, 2022.

Effect – The 2022 operating section of the adopted budget was over-expended by $52,004.

Cause - Insufficient funds were available for budget transfers, as a result of unanticipated costs related to the increasing operational needs of the Fire District.

Recommendation - Procedures to prepare future budgets should be reviewed and revised, in order to ensure sufficient appropriation reserves are available to cover over-expended budget line items through a transfer resolution at year end.

Response - The District agrees with the recommendation.

SUMMARY OF AUDITIOR'S RESULTS

Financial Statements

Type of auditor's report issued: Unmodified

Internal control over financial reporting:

1) Material weakness (es) identified?		yes	X	no
2) Significant deficiencies identified?		yes	X	no
Noncompliance material to basic financial statements noted?	X	yes		no

TOWNSHIP OF COMMERCIAL FIRE DISTRICT NO. 3
SCHEDULE OF FINDINGS AND RECOMMENDATIONS
FOR THE YEAR ENDED DECEMBER 31, 2022

STATUS OF PRIOR YEAR AUDIT FINDINGS

This section identifies the status of prior year findings related to the financial statements that are required to be reported in accordance with Government Auditing Standards.

None

APPRECIATION

We desire to express our appreciation for the assistance and courtesies rendered by the Fire District officials during the course of the audit.

Respectfully submitted,

NIGHTLINGER, COLAVITA & VOLPA, P.A.

Raymond Colavita, C.P.A.
Registered Municipal Accountant

Heather Sparks

From: Heather Sparks
Sent: Tuesday, April 2, 2024 1:58 PM
To: Fred Hundt; Cliff Sharp ([redacted]); Mark Sheppard; Don Hundt ([redacted]); [redacted]; [redacted]; MILLER BERRY & SONS BERRY & SONS; [redacted]; Mike Rodgers; William Bitting; [redacted]; Michelle Ronan
Cc: Mike Vizzard; Joe Klaudi; Ron Sutton; [redacted]; Pam Humphries; Carol A. McAllister, CPA, RMA; Public Works
Subject: Agenda- Special Meeting April 4, 2024 5:00 pm
Attachments: Agenda- Special Meeting April 4 2024.docx

Good afternoon,
The Special Meeting with Commercial Township Fire Commissioners & EMS is scheduled to meet **Thursday, April 4, 2024, at 5:00pm at the Township Hall, 1768 Main St. Port Norris**.
The Agenda is attached for your review.
Please let the members of you companies aware of this meeting so they can attend if interested.
Thank you,
Heather

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
856-785-3100 Ext. 309

Small Town Charm Along the Scenic Maurice River

Heather Sparks

From: Heather Sparks
Sent: Wednesday, April 3, 2024 2:28 PM
To: Carol A. McAllister, CPA, RMA
Subject: RE: Commercial Twp- Fire/EMS April 4 2024 Meeting

Will do! Thank you!

Heather Miller
Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
856-785-3100 Ext. 309

Small Town Charm Along the Scenic Maurice River

From: Carol A. McAllister, CPA, RMA <[redacted]>
Sent: Wednesday, April 3, 2024 2:26 PM
To: Heather Sparks <[redacted]>
Subject: RE: Commercial Twp- Fire/EMS April 4 2024 Meeting

Caution: This is an external email and has a suspicious subject or content. Please take care when clicking links or opening attachments. When in doubt, contact your IT Department

Hi, Heather,

Received and I will review all of the files before the meeting. If the Mayor would like to discuss anything specific prior to the meeting, please let him know he can call me anytime.
Thank you!

Carol A. McAllister, CPA, RMA
Partner, Bowman & Company LLP
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS
An Independent Member of the BDO Alliance USA

t: [redacted]
e: [redacted] | w: www.bowman.cpa
a: [redacted] NJ 08043-2493
| Download My vCard

From: Heather Sparks <[redacted]>
Sent: Wednesday, April 03, 2024 9:54 AM
To: Carol A. McAllister, CPA, RMA <[redacted]>
Subject: Commercial Twp- Fire/EMS April 4 2024 Meeting

Good morning, Carol,
The mayor asked me to provide you the attached documents for your reference in preparation of tomorrows meeting.
It is my understanding that you were asked to attend this meeting not to make any kind of presentation but to only be available to answer questions should there be any for you.
The EMS services in Laurel Lake is failing for lake of funding and is seeking financial support of the township.
Thank you,

Heather Miller

Township Clerk, RMC, CMR, CRP
Commercial Township
1768 Main St.
Port Norris, NJ 08349
856-785-3100 Ext. 309

Small Town Charm Along the Scenic Maurice River

Commercial Township
Special Meeting
April 4, 2024, 5:00 P.M.

I. Mayor calls the meeting to order

This meeting is called pursuant to the provisions of the Open Public Meetings Law. Notice of this special meeting of April 4, 2024, at 5:00 pm was advertised in the March 28, 2024, edition of the Daily Journal and the South Jersey Times and posted on the door of the Municipal Building and has remained continually posted as required notices under statute. This meeting is being electronically recorded.

II. Flag Salute

III. Purpose

The purpose of this meeting is to discuss the financial status of the Laurel Lake EMS, the future of EMS in the township and to find a solution for keeping this service in the township.

Those invited to attend this meeting in addition to the Fire Commissioners and EMS Administration are:

- Thomas Seeley, Township Solicitor
- Pamela Humphries, Township CFO
- Carol McAllister of Bowman & Co., Township Auditor

IV. Remarks from the Township Committee

V. Items for Discussion

- The Township Committee and all three fire districts have been provided the following for review.
  - 2022 District 3 Audit
  - 2024 District 3 budget
  - Budget summary as provided by District 3
  - 2022 Payroll figures
  - 2023 payroll figures
  - Payroll definitions

- Township Auditors did a review of District 3 audit. A more in-depth, forensic audit would need to be hired by an outside firm.

- Status of the EMS and suggestions going forward to maintain the service.

VI. Open to the public

Motion_______________ Seconded by _______________

Anyone who wishes to speak, please come forward and state your name for recording purposes.

VII. Close to the public

Motion _____________ Seconded by _______________

VIII. Adjournment