

**NEIGHBORHOOD DEVELOPMENT FUND  
Not-for-Profit Transmittal and Approval Form**

**Applicant/Program:** Fern Creek Protection District Specialized Bicycle & Safety Equipment  
**Applicant Requested Amount:** \$3221.76  
**Appropriation Request Amount:** \$3221.76

**Executive Summary of Request**  
Fern Creek Fire Protection District Specialized Bicycle & Safety Equipment. The bicycle response units will be primarily used to serve the Parkland system which covers approximately 2400 acres in total as well as our more rural communities within the district. These bicycles will allow our responders to access those harder to reach areas that you cannot get to by motorized vehicle. These bikes will also allow our units to cover larger areas than able to do by foot traffic alone at a more efficient rate. +

Is this program/project a fundraiser?  Yes  No  
Is this applicant a faith based organization?  Yes  No  
Does this application include funding for sub-grantee(s)?  Yes  No

I have reviewed the attached Neighborhood Development Fund Application and have found it complete and within Metro Council guidelines and request approval of funding in the following amount(s). I have read the organization's statement of public purpose to be furthered by the funds requested and I agree that the public purpose is legitimate. I have also completed the disclosure section below, if required.

20 District #      Stuart Benson Primary Sponsor Signature      \$1073.92 Amount      Oct 5, 2020 Date

**Primary Sponsor Disclosure**  
List below any personal or business relationship you, your family or your legislative assistant have with this organization, its volunteers, its employees or members of its board of directors.  
N/A

**Approved by:**  
\_\_\_\_\_  
Appropriations Committee Chairman      Date  
Final Appropriations Amount: \_\_\_\_\_

**Applicant/Program:**

Fern Creek Protection District Specialized Bicycle & Safety Equipment

**Additional Disclosure and Signatures**

**Additional Council Office Disclosure**

List below any personal or business relationship you, your family or your legislative assistant have with this organization, its volunteers, its employees or members of its board of directors.

N/A

**Council Member Signature and Amount**

District 1	_____	\$ _____
District 2	_____	\$ _____
District 3	_____	\$ _____
District 4	_____	\$ _____
District 5	_____	\$ _____
District 6	_____	\$ _____
District 7	_____	\$ _____
District 8	_____	\$ _____
District 9	_____	\$ _____
District 10	_____	\$ _____
District 11	_____	\$ _____
District 12	_____	\$ _____
District 13	_____	\$ _____
District 14	_____	\$ _____
District 15	_____	\$ _____

<b>Applicant/Program:</b>	NDF120220FCFP20	\$3,221.76
Fern Creek Protection District Specialized Bicycle & Safety Equipment		

### Additional Disclosure and Signatures

**Additional Council Office Disclosure**  
List below any personal or business relationship you, your family or your legislative assistant have with this organization, its volunteers, its employees or members of its board of directors.  
N/A

District 16 \_\_\_\_\_ \$ \_\_\_\_\_

District 17 \_\_\_\_\_ \$ \_\_\_\_\_

District 18 \_\_\_\_\_ \$ \_\_\_\_\_

District 19 \_\_\_\_\_ \$ \_\_\_\_\_

District 20 \_\_\_\_\_ \$ \_\_\_\_\_

District 21 \_\_\_\_\_ \$ \_\_\_\_\_

District 22 <sup>ROBIN ENGEL</sup>  
*Robin Engel* \_\_\_\_\_ \$ 1073.92  
<sub>JAMES PEDEN</sub>

District 23 *James Peden* \_\_\_\_\_ \$ 1073.92

District 24 \_\_\_\_\_ \$ \_\_\_\_\_

District 25 \_\_\_\_\_ \$ \_\_\_\_\_

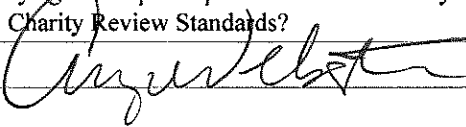
District 26 \_\_\_\_\_ \$ \_\_\_\_\_

**LOUISVILLE METRO COUNCIL  
NEIGHBORHOOD DEVELOPMENT FUND APPLICATION**

**Legal Name of Applicant Organization** Fern Creek Fire Protection District

**Program Name and Request Amount** Fern Creek Fire Protection District Specialized Bicycle & Safety Equipment

\$3,221.76

	Yes/No/NA
Is the NDF Transmittal Sheet Signed by all Council Member(s) Appropriating Funding?	<input type="checkbox"/> Yes
Is the funding proposed by Council Member(s) less than or equal to the request amount?	<input type="checkbox"/> Yes
Is the proposed public purpose of the program viable and well-documented?	<input type="checkbox"/> Yes
Will all of the funding go to programs specific to Louisville/Jefferson County?	<input type="checkbox"/> Yes
Has Council or Staff relationship to the Agency been adequately disclosed on the cover sheet?	<input type="checkbox"/> Yes
Has prior Metro Funds committed/granted been disclosed?	<input type="checkbox"/> Yes
Is the application properly signed and dated by authorized signatory?	<input type="checkbox"/> Yes
Is proof of Tax Exempt status of 501(c) 3, 4, 6, 19, 1120-H included?	<input type="checkbox"/> Yes
If Metro funding is for a separate taxing district is the funding appropriated for a program outside the legal responsibility of that taxing district?	<input type="checkbox"/> Yes
Is the entity in good standing with: <ul style="list-style-type: none"> <li>▶ Kentucky Secretary of State?</li> <li>▶ Louisville Metro Revenue Commission?</li> <li>▶ Louisville Metro Government?</li> <li>▶ Internal Revenue Service?</li> <li>▶ Louisville Metro Human Relations Commission?</li> </ul>	<input type="checkbox"/> Yes
Is the current Fiscal Year Budget included?	<input type="checkbox"/> Yes
Is the entity's board member list (with term length/term limits) included?	<input type="checkbox"/> Yes
Is recommended funding less than 33% of total agency operating budget?	<input type="checkbox"/> N/A
Does the application budget reflect only the revenue and expenses of the project/program?	<input type="checkbox"/> Yes
Is the cost estimate(s) from proposed vendor (if request is for capital expense) included?	<input type="checkbox"/> Yes
Is the most recent annual audit (if required by organization) included?	<input type="checkbox"/> Yes
Is a copy of Signed Lease (if rent costs are requested) included?	<input type="checkbox"/> N/A
Is the Supplemental Questionnaire for churches/religious organizations (if requesting organization is faith-based) included?	<input type="checkbox"/> N/A
Are the Articles of Incorporation of the Agency included?	<input type="checkbox"/> Yes
Is the IRS Form W-9 included?	<input type="checkbox"/> Yes
Is the IRS Form 990 included?	<input type="checkbox"/> N/A
Are the evaluation forms (if program participants are given evaluation forms) included?	<input type="checkbox"/> N/A
Affirmative Action/Equal Employment Opportunity plan and/or policy statement included (if required to do so)?	<input type="checkbox"/> N/A
Has the Agency agreed to participate in the BBB Charity review program? If so, has the applicant met the BBB Charity Review Standards?	YES <input type="checkbox"/>
Prepared by: 	Date: 10/5/2020

LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

SECTION 1 - APPLICANT INFORMATION

**Legal Name of Applicant Organization:**  
*(as listed on: <http://www.sos.ky.gov/business/records>)* Fern Creek Fire Protection District

**Main Office Street & Mailing Address:** 6200 Bardstown Rd. Louisville, KY

**Website:** www.ferncreekfire.com

<b>Applicant Contact:</b>	Nathan Mulvey	<b>Title:</b>	Chief
<b>Phone:</b>	502-657-1210	<b>Email:</b>	nmulvey@ferncreekfire.com
<b>Financial Contact:</b>	Nancy Daugherty	<b>Title:</b>	Bookkeeper
<b>Phone:</b>	502-657-1216	<b>Email:</b>	ndaugherty@ferncreekfire.com

**Organization's Representative who attended NDF Training:** Nathan Mulvey

GEOGRAPHICAL AREA(S) WHERE PROGRAM ACTIVITIES ARE (WILL BE) PROVIDED

**Program Facility Location(s):** 6200 Bardstown Rd.

**Council District(s):** Benson, Engel, Peden      **Zip Code(s):** 40291

SECTION 2 - PROGRAM REQUEST & FINANCIAL INFORMATION

**PROGRAM/PROJECT NAME:** Parklands Bicycle Response

**Total Request: (\$)** 3221.76      **Total Metro Award (this program) in previous year: (\$)** 0.00

**Purpose of Request (check all that apply):**

- Operating Funds (generally cannot exceed 33% of agency's total operating budget)
- Programming/services/events for direct benefit to community or qualified individuals
- Capital Project of the organization (equipment, furnishing, building, etc)

The Following are Required Attachments:

<input checked="" type="checkbox"/> IRS Exempt Status Determination Letter	<input type="checkbox"/> Signed lease if rent costs are being requested
<input checked="" type="checkbox"/> Current year projected budget	<input checked="" type="checkbox"/> IRS Form W9
<input checked="" type="checkbox"/> Current financial statement	<input type="checkbox"/> Evaluation forms if used in the proposed program
<input type="checkbox"/> Most recent IRS Form 990 or 1120-H	<input checked="" type="checkbox"/> Annual audit (if required by organization)
<input type="checkbox"/> Articles of Incorporation (current & signed)	<input type="checkbox"/> Faith Based Organization Certification Form, if applicable
<input checked="" type="checkbox"/> Cost estimates from proposed vendor if request is for capital expense	

For the current fiscal year ending June 30, list all funds appropriated and/or received from Louisville Metro Government for this or any other program or expense, including funds received through Metro Federal Grants, from any department or Metro Council Appropriation (Neighborhood Development Funds). Attach additional sheet if necessary.

Source:	Amount: (\$)
Source:	Amount: (\$)
Source:	Amount: (\$)

Has the applicant contacted the BBB Charity Review for participation?  Yes  No

Has the applicant met the BBB Charity Review Standards?  Yes  No

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 3 – AGENCY DETAILS

#### Describe Agency's Vision, Mission and Services:

I am writing on behalf of the Fern Creek Fire Protection District, a combination Fire and EMS agency in suburban Jefferson County. We serve a community of approximately 40,000 residents, from all walks of life. We are located in one of the most traveled areas of town with a large portion of Bullitt County residents coming into the Metro area through Bardstown Road, which is centrally located in the middle of our District. Our Fire District was created in 1948 with only a few volunteers who had a vision of serving their neighbors in their most horrific time of need. Over the last 75 years our department has grown from a rural farm community to one of the fastest growing areas in Suburban Jefferson County. We are now a department consisting of (2) 24 hour staffed engine companies and (2) 24 hour staffed ambulances. We have approximately 58 career both full and part time Fire and EMS personnel with an additional 24 volunteer Firefighters. Our goals are to provide quality Fire Protection, Fire Prevention and Emergency Medical Services to all those who live and pass through our community.

The bicycle response units will be primarily used to serve the Parkland system which covers approximately 2400 acres in total as well as our more rural communities within the district. These bicycles will allow our responders to access those harder to reach areas that you cannot get to by motorized vehicle. These bikes will also allow our units to cover larger areas than able to do by foot traffic alone at a more efficient rate.

The Fern Creek Fire Protection Districts mission is to provide quality fire protection and emergency services to the citizens of the community. This equipment will assist greatly in our ability to maintain this promise to the people we serve.


**LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION**

**SECTION 4 - BOARD OF DIRECTORS AND PAID STAFF**

Board Member	Term End Date
Henry Ott, Chairman, Mayor Appointed Representative	06-20-2023
Tracy Deloch, Secretary, Mayor Appointed Representative	06-30-2022
Susan Pierce, Treasurer, Mayor Appointed Representative	06-30-2021
Dan Bannon, Property Owner Representative	06-20-2022
Chuck Bauer, Property Owner Representative	06-30-2024
Eric Brown, FF Elected Representative	06-30-2021
Dale Shewmaker, FF Elected Representative	06-30-2023

**Describe the Board term limit policy:**  
 Mayor Appointed Trustees position is a 3 year term  
 Property Owner Elected Trustee position is a 4 year term  
 Firefighter Elected Trustee position is a 4 year term

Three Highest Paid Staff Names	Annual Salary
Chief Nathan Mulvey	\$107,187
Assistant Chief Scott Evans	\$79,858
Nancy Daugherty Bookkeeper	\$67,540

Applicant's Initials 

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 5 – PROGRAM/PROJECT NARRATIVE

**A: Describe the program/project start and end dates, a description of the program/project and applicable data with regards to specific client population the program will address (attach related flyers, planning minutes, designs, event permits, proposals for services/goods, etc.):**

Start Date: Once funds are made available we will order the equipment  
Finish Date: Within 2 weeks of equipment arrival

Program funding would allow continued use of all park systems and enhance emergency response to those harder to access locations.

The items are currently on back order and will not be available until the first quarter of 2021 due to COVID production issues.

**B: Describe specifically how the funding will be spent including identification of funding to sub grantee(s):**

Funds would be spent on the listed equipment below for emergency response use, which would enhance emergency response abilities to the Parklands and surrounding areas.

Qty 4- Marlin 6ML 29 Radioactive Red/Trek Black Mountain Bikes  
Qty 4- Rechargeable Headlight and Tail light set for Bikes  
Qty 4- Rack Bontranger Backrack Large MIK Black (Back Rack for each bike)  
Qty 4- Bag Bontranger MIK Utility Trunk with Panniers Black  
Qty 8- Cage Bontranger ORP Bat Cage Black (Bike Rack 4 Pair)  
Qty 4- Bott SFC 40th Logo 25oz Clr/ Blk (Water Bottles)



## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

**C: If this request is a fundraiser, please detail how the proceeds will be spent:**

N/A

**D: For Expenditure Reimbursement Only** – The grant award period begins with the Metro Council approval date and ends on June 30 of Metro fiscal year in which the grant is approved. If any part of this funding request is for funds to be spent before the grant award period, identify the applicable circumstances:

The funding request is a reimbursement of the following expenditures that will probably be incurred after the application date, but prior to the execution of the grant agreement:

- ✓ If selecting this option, the invoice, receipt and payment documentation should not be available as of the date of this application.

The Grantee will be required to submit financial reporting in accordance with the reporting schedule provided in the grant agreement.

Reimbursements should not be made before application date unless an emergency can be demonstrated by the primary council sponsor. The funding request is a reimbursement of the following expenditures (attach invoices or proof of payment):

- ✓ Attach a copy of invoices and/or receipts to provide proof of purchase of activities associated with the work plan identified in this application.
- ✓ Attach a copy of cancelled checks to provide proof of payment of the invoices or receipts associated with the work plan identified in this application.

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

**E: Describe the program's benefits to those being served (measurable outcomes). Include the program's process for collecting data and the indicators that will be tracked to measure the benefits to those being served:**

Since the Parklands inception, the District has responded to a growing number of calls including but not limited to fires, water rescues, lost persons, cycling accidents and more. These incidents were not specific in their locations and have had their challenges in gaining access to some locations. As the park grows, adds more attractions and more of the community comes to visit we believe that the need for proper response equipment is paramount in our ability to meet our agencies mission and goals.

This equipment would ultimately increase the function of our responders and provide another means of response potentially decreasing our response times into some areas of the park.

**F: Briefly describe any existing collaborative relationships the organization has with other community organizations. Describe what those partners are bringing to the relationship in general and to this program/project specifically.**

Fern Creek Fire Protection District will be setting aside \$1073.92 towards this project which is approximately 25% of the project total. These funds along with the additional \$3221.76, if provided by the Metro Council members, will make up the total funds needed to build and purchase the equipment requested.

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 6 – PROGRAM/PROJECT BUDGET SUMMARY

THE PROGRAM/PROJECT BUDGET SHOULD REALISTICALLY ESTIMATE WHAT AMOUNT IS NEEDED FROM METRO GOVERNMENT AND WHAT IS EXPECTED FROM OTHER SOURCES.

Program/Project Expenses	Column 1	Column 2	Column (1+2)=3
	Proposed Metro Funds	Non-Metro Funds	Total Funds
<b>A: Personnel Costs Including Benefits</b>			\$ 0.00
<b>B: Rent/Utilities</b>			\$ 0.00
<b>C: Office Supplies</b>			\$ 0.00
<b>D: Telephone</b>			\$ 0.00
<b>E: In-town Travel</b>			\$ 0.00
<b>F: Client Assistance (See Detailed List on Page 8)</b>			\$ 0.00
<b>G: Professional Service Contracts</b>			\$ 0.00
<b>H: Program Materials</b>			\$ 0.00
<b>I: Community Events &amp; Festivals (See Detailed List on Page 8)</b>			\$ 0.00
<b>J: Machinery &amp; Equipment</b>			\$ 0.00
<b>K: Capital Project</b>			\$ 0.00
<b>L: Other Expenses (See Detailed List on Page 8)</b>	3221.76	1073.92	4295.68
<b>*TOTAL PROGRAM/PROJECT FUNDS</b>	3221.76	1073.92	4295.68
% of Program Budget	75	25	100%

List funding sources for total program/project costs in Column 2, Non-Metro Funds:

Other State, Federal or Local Government	
United Way	
Private Contributions (do not include individual donor names)	
Fees Collected from Program Participants	
Other (please specify) Fire Protection District funds	1073.92
Total Revenue for Column 2 Expenses **	1073.92

\*Total of Column 1 MUST match "Total Request on Page 1, Section 2"

\*\*Must equal or exceed total in column 2.

**LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION**

Detail for Client Assistance, Community Events & Festivals or Other Expenses shown on Page 7 (circle one and use multiple sheets if necessary)	Column 1	Column 2	Column (1 + 2)=3
	Proposed Metro Funds	Non-Metro Funds	Total Funds
Mountain Bikes (4)	1949.97	649.99	2599.96
Headlight and Taillight Kits (4)	539.97	179.99	719.96
Back Rack (4)	119.97	39.99	159.96
Utility Trunks (4)	479.97	159.99	639.96
Storage Rack (4pair)	89.94	29.98	119.92
Water Bottles and holders (4 pair)	41.94	13.98	55.92
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
			\$ 0.00
<b>Total</b>	3221.76	1073.92	4295.68

**LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION**

**Detail of In-Kind Contributions for this PROGRAM only:** Includes Volunteers, Space, Utilities, etc. (Include anything not bought with cash revenues of the agency).

Donor*/Type of Contribution	Value of Contribution	Method of Valuation
<p align="center"><i>Total Value of In-Kind</i>                      (to match Program Budget Line Item.                      Volunteer Contribution &amp; Other In Kind)</p>	<p align="center">\$ 0.00</p>	

\* DONOR INFORMATION REFERS TO WHO MADE THE IN KIND CONTRIBUTION. VOLUNTEERS NEED NOT BE LISTED INDIVIDUALLY, BUT GROUPED TOGETHER ON ONE LINE AS A TOTAL NOTING HOW MANY HOURS PER PERSON PER WEEK

Agency Fiscal Year Start Date: July 01, 2020

Does your Agency anticipate a significant increase or decrease in your budget from the current fiscal year to the budget projected for next fiscal year? NO  YES

If YES, please explain:

Applicant's Initials 

## LOUISVILLE METRO COUNCIL NEIGHBORHOOD DEVELOPMENT FUND APPLICATION

### SECTION 7 – CERTIFICATIONS & ASSURANCES

By signing Section 7 of the Grant Application, the authorized official signing for the applicant organization certifies and assures to the best of his or her knowledge and/or belief the following Assurances and Certifications. If there is any reason why one or more of the assurances or certifications listed cannot be certified or assured, please explain in writing and attach to this application.

#### Standard Assurances

1. Applicant understands this application and its attachments as well as any resulting grant agreement, reports and proof of expenditure is subject to Kentucky's open records law.
2. Applicant understands if the grant agreement is not returned to Louisville Metro within 90 days of its mailing to the applicant, the approval is automatically revoked and the funds will not be disbursed to our organization.
3. Applicant and any sub grantee will give Louisville Metro Government access to and the right to examine all paper or electronic records related to the awarded grant for up to five years of the grant agreement date.
4. Applicant assures compliance with the grant requirements and will monitor the performance of any third party (sub-grantee).
5. The Agency is in good standing with the Kentucky Secretary of State, Louisville Metro Government, the Jefferson County Revenue Commission, the Internal Revenue Service, and the Louisville Metro Human Relations Commission.
6. Applicant understands failure to provide the services, programs, or projects included in the agreement will result in funds being withheld or requested to be returned if previously disbursed.
7. Applicant understands they must return to Louisville Metro any unexpended funds by July 31 following the Metro Louisville's fiscal year end.
8. Applicant understands they must provide proof of all expenditures (canceled checks, receipts, paid invoices). The Applicant understands the failure to provide proof of expenditures as required in the grant agreement could result in funding being withheld or request to be returned if previously disbursed.
9. Applicant understands if this application is approved, the grant agreement will identify an award period that begins with the Metro Council approval date, and will end with June 30 of the fiscal year in which the grant is approved. Expenditures associated with this award expected to occur prior to the award period (approval date) must be disclosed in this application in order to be considered compliant with the grant agreement.
10. Applicant understands if we choose to incur expenditures prior to the approval of the application by the Metro Council, there is no guarantee that funding will be reimbursed, as the Council may choose not to award the application.
11. Applicant will establish safeguards to prohibit employees or any person that receives compensation from awarded funds from using their position for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.


#### Standard Certifications

1. The Agency certifies it will not use Louisville Metro Government funds for any religious, political or fraternal Activities.
2. The Agency has a written Affirmative Action/Equal Opportunity Policy.
3. The Agency does not discriminate in employment or in provision of any service/program/activity/event based on age, color, disabled status, national origin, race, religion, sex, gender identity or sexual orientation, or Vietnam era veteran status.
4. The Agency certifies it will not require clients, recipients, or beneficiaries to participate in religious, political, fraternal or like activities in order to receive services/benefits provided with Louisville Metro Government funds.
5. The Agency understands the Americans with Disabilities Act (ADA) and makes reasonable accommodations.

Relationship Disclosure: List below any relationship you or any member of your Board of Directors or employees has with any Councilperson, Councilperson's family, Councilperson's staff or any Louisville Metro Government employee.

### SECTION 8 – CERTIFICATIONS & ASSURANCES

I certify under the penalty of law the information in this application (including, without limitation, "Certifications and Assurances") is accurate to the best of my knowledge. I am aware my organization will not be eligible for funding if investigation at any time shows falsification. If falsification is shown after funding has been approved, any allocations already received and expended are subject to be repaid. I further certify that I am legally authorized to sign this application for the applying organization and have initialed each page of the application.

Signature of Legal Signatory: 

Date: 10/8/2020

Legal Signatory: (please print) Nathan Mulvey

Title: Chief

Phone: 502-657-1210

Extension:

Email: nmulvey@fermcreekfire.com



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Louisville, KY 40219  
(502) 969-4100



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# Quote



082420101316025

**Bill To**

FERN CREEK FIRE DEPARTMENT  
ATTN.: ACCOUNTS PAYABLE  
6200 BARDSTOWN ROAD  
LOUISVILLE, KY 40291

**Ship To**

FERN CREEK FIRE DEPARTMENT  
ATTN.: ACCOUNTS PAYABLE  
6200 BARDSTOWN ROAD  
LOUISVILLE, KY 40291  
Phone1: 502-239-7098  
Phone2: 502-554-7126

**Date:** 08/24/2020  
**Sales Person:** Ian Graham

Description	Item Number	MSRP	Price	Qty	Extended
MARLIN 6 ML 29 RADIOACTIVE RED/TREK BLACK	MAR34387431K	\$649.99	\$649.99	1	\$649.99
MARLIN 6 ML 29 RADIOACTIVE RED/TREK BLACK	MAR34387431K	\$649.99	\$649.99	1	\$649.99
MARLIN 6 ML 29 RADIOACTIVE RED/TREK BLACK	MAR34387431K	\$649.99	\$649.99	1	\$649.99
MARLIN 6 ML 29 RADIOACTIVE RED/TREK BLACK	MAR34387431K	\$649.99	\$649.99	1	\$649.99
LIGHT BONTRAGER ION PRO RT/FLARE RT RECHARGEABLE SET	LIG44715264T	\$179.99	\$179.99	4	\$719.96
RACK BONTRAGER BACKRACK LARGE MIK BLACK	RAC34750249K	\$39.99	\$39.99	4	\$159.96
BAG BONTRAGER MIK UTILITY TRUNK WITH PANNIERS BLACK	BAG44276983K	\$159.99	\$159.99	4	\$639.96
CAGE BONTRAGER ORP BAT CAGE BLACK	CAG28337110K	\$14.99	\$14.99	8	\$119.92
BOTT SFC 40TH LOGO 25OZ CLR/BK	BOT24442998K	\$6.99	\$6.99	8	\$55.92

**Subtotal:** \$4,295.68

**Tax:** \$0.00

**Shipping:** \$0.00

**Total:** \$4,295.68

**Amount Due:** \$4,295.68

Pricing contained herein is valid for 30 days. <<<REPAIRS>>>: Repairs canceled are subject to a 25% restocking fee of the price of associated parts. Title to all merchandise remains with Scheller's Fitness & Cycling until paid in full. The buyer agrees to pay a late payment fee of \$25.00 and monthly finance charges of 1.5% per month at an 18% annual rate on all past due invoices as well as expenses, attorney fees and court costs which Scheller's Fitness & Cycling incurs by reason of buyer's default.

I authorize Scheller's Fitness & Cycling, INC. to perform the services/work listed above.

The above prices, specifications, and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified.

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_





51B129  
7-75

COMMONWEALTH OF KENTUCKY  
DEPARTMENT OF REVENUE  
FRANKFORT  
40601

TO: Fern Creek Fire Protection District  
6200 ~~6110~~ Bardstown Road PO. BOX 91025  
Fern Creek, Kentucky 40291

Permit Number: SD-56-101

DATE: July 16, 1975

SUBJECT: Tax Free Purchases

Based on the information submitted in your "Application for Classification as an Exempt Unit of Local Government," you are hereby authorized to make tax free purchases as provided by Regulation 103 KAR 30:225E. A copy of this letter should be presented to the vendor to be retained by him as authorization to make such sales.

Every vendor making such sales must require an official or an employee exercising comparable authority of the local governmental unit to sign and acknowledge in writing on a copy of the invoice that the sale and delivery of the property was actually made to a unit of local government. The invoice shall be retained by the vendor as documentary evidence in support of his deduction of the sale from gross receipts on his sales tax return. For proper reporting, the vendor must deduct receipts from these sales on line 22 of his return.

If any of the property or service is not used for an exempt purpose, the purchaser will be required to pay any tax due on purchases made tax free under this exemption.

In the event there is a change in your operations from the information submitted in your application, you must notify the department immediately.

*Claude B. Slone*

Claude B. Slone  
Director  
Sales and Severance Tax Division



# FERN CREEK FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.

## General Information

**Organization Number** 0017265  
**Name** FERN CREEK FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.  
**Profit or Non-Profit** N - Non-profit  
**Company Type** KCO - Kentucky Corporation  
**Status** A - Active  
**Standing** G - Good  
**State** KY  
**Organization Date** 1/3/1973  
**Last Annual Report** 3/17/2020  
**Principal Office** 9409 OLD BARDSTOWN ROAD  
P. O. BOX 91025  
FERN CREEK, KY 40291  
**Registered Agent** DAN BANNON  
6200 BARDSTOWN RD.  
P. O. BOX 91025  
LOUISVILLE, KY 40291

## Current Officers

**President** [DAN BANNON](#)  
**Secretary** [TRACY DELOCH](#)  
**Treasurer** [SUSAN PIERCE](#)  
**Director** [DAN BANNON](#)  
**Director** [SUSAN PIERCE](#)  
**Director** [TRACY DELOCH](#)

## Individuals / Entities listed at time of formation

**Director** [PAUL EFFINGER](#)  
**Director** [ART VOGEDES](#)  
**Director** [EARL SEXTON](#)  
**Director** [DON ESPY](#)  
**Director** [TINSLEY ROMAN](#)  
**Incorporator** [PAUL EFFINGER](#)  
**Incorporator** [ART VOGEDES](#)  
**Incorporator** [EARL SEXTON](#)  
**Incorporator** [DON ESPY](#)  
**Incorporator** [TINSLEY ROMAN](#)

## Images available online

Documents filed with the Office of the Secretary of State on September 15, 2004 or thereafter are available as scanned images or PDF documents. Documents filed prior to September 15, 2004 will become available as the images are created.

<a href="#">Annual Report</a>	3/17/2020	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	6/13/2019	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Registered Agent name/address change</a>	5/7/2019	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	6/8/2018	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Principal Office Address Change</a>	4/12/2018 11:50:51 AM	1 page	<a href="#">PDF</a>	
<a href="#">Annual Report</a>	4/13/2017	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	3/21/2016	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	4/30/2015	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	3/25/2014	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	3/26/2013	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>

<a href="#">Annual Report</a>	2/16/2012	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	3/30/2011	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	4/12/2010	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	2/11/2009	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	4/3/2008	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	3/16/2007	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	4/3/2006	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	3/24/2005	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	4/28/2003	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	4/30/2002	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	6/15/2001	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	5/26/2000	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/20/1999	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/7/1998	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Statement of Change</a>	5/18/1998	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/1/1996	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/1/1995	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/1/1994	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/1/1993	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Reinstatement</a>	9/24/1992	2 pages	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Statement of Change</a>	9/24/1992	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Revocation of Certificate of Authority</a>	3/15/1987	2 pages	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Revocation Return</a>	3/15/1987	2 pages	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Six Month Notice</a>	9/1/1986	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Six Month Notice</a>	9/1/1986	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	7/1/1986	1 page	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Amendment</a>	9/18/1981	9 pages	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Annual Report</a>	5/5/1977	5 pages	<a href="#">tiff</a>	<a href="#">PDF</a>
<a href="#">Articles of Incorporation</a>	1/3/1973	7 pages	<a href="#">tiff</a>	<a href="#">PDF</a>

## Assumed Names

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## Activity History

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Filing	File Date	Effective Date	Org. Referenced
Annual report	3/17/2020 12:40:27 PM	3/17/2020	
Annual report	6/13/2019 2:47:17 PM	6/13/2019	
Registered agent address change	5/7/2019 2:25:38 PM	5/7/2019	
Annual report	6/8/2018 11:45:30 AM	6/8/2018	
Principal office change	4/12/2018 11:50:51 AM	4/12/2018 11:50:51 AM	
Annual report	4/13/2017 9:50:01 AM	4/13/2017	
Annual report	3/21/2016 9:47:15 AM	3/21/2016	
Annual report	4/30/2015 3:32:42 PM	4/30/2015	
Annual report	3/25/2014 3:39:08 PM	3/25/2014	
Annual report	3/26/2013 11:12:37 AM	3/26/2013	
Annual report	2/16/2012 9:05:04 AM	2/16/2012	
Annual report	3/30/2011 2:29:07 PM	3/30/2011	
Annual report	4/12/2010 4:29:39 PM	4/12/2010	

Annual report	2/11/2009 12:02:28 PM	2/11/2009
Annual report	4/3/2008 12:33:35 PM	4/3/2008
Annual report	3/16/2007 12:41:31 PM	3/16/2007
Annual report	4/3/2006 2:04:23 PM	4/3/2006
Registered agent address change	5/7/2004 7:11:06 AM	5/7/2004
Annual report	5/18/1998	5/18/1998
Registered agent address change	5/18/1998	5/18/1998
Amendment - Change purpose	9/18/1981	9/18/1981

## Microfilmed Images

Microfilm images are not available online. They can be ordered by faxing a [Request For Corporate Documents](#) to the Corporate Records Branch at 502-564-5687.

Annual Report	3/9/2005	1 page
Annual Report	8/19/2004	1 page
Statement of Change	5/7/2004	1 page
Annual Report	4/28/2003	1 page
Annual Report	4/30/2002	1 page
Annual Report	6/15/2001	1 page
Annual Report	5/26/2000	1 page
Annual Report	7/20/1999	1 page
Annual Report	7/7/1998	1 page
Statement of Change	5/18/1998	1 page
Annual Report	7/1/1997	1 page
Annual Report	7/1/1996	1 page
Annual Report	7/1/1995	1 page
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Annual Report	7/1/1993	1 page
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Revocation of Certificate of Authority	3/15/1987	2 pages
Six Month Notice	9/1/1986	1 page
Six Month Notice	9/1/1986	1 page
Annual Report	7/1/1986	1 page
Amendment	9/18/1981	8 pages
Annual Report	5/5/1977	7 pages
Articles of Incorporation	1/3/1973	6 pages

## Request for Taxpayer Identification Number and Certification

**Give Form to the  
requester. Do not  
send to the IRS.**

▶ Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Print or type. See Specific instructions on page 3.	<p><b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>Fern Creek Fire Protection District</b></p>	
	<p><b>2</b> Business name/disregarded entity name, if different from above</p>	
	<p><b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC    <input type="checkbox"/> C Corporation    <input type="checkbox"/> S Corporation    <input type="checkbox"/> Partnership    <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p><small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small></p> <p><input checked="" type="checkbox"/> Other (see instructions) ▶ <b>Local Government - Special Purpose Taxing District</b></p>	<p><b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>
	<p><b>5</b> Address (number, street, and apt. or suite no.) See instructions. <b>6200 Bardstown Road, P.O. Box 91025</b></p>	<p>Requester's name and address (optional)</p>
	<p><b>6</b> City, state, and ZIP code <b>Louisville, KY 40291</b></p>	
	<p><b>7</b> List account number(s) here (optional)</p>	

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b>									
or									
<b>Employer identification number</b>									
6	1	-	0	9	8	2	9	0	8

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

**Sign Here**

Signature of U.S. person ▶

*Larry Douglas*

Date ▶

09/01/2020

### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

### Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.



2020/2021  
BUDGET

REVENUES	2018/2019	2019/2020	2020-2021
	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>
Real Estate Tax	2,844,398.56	3,000,000.00	5,100,000.00
Personal Property Tax	112,618.39	110,000.00	190,000.00
Motor Vehicle Tax	290,671.84	290,000.00	410,000.00
EMS Billable Income	0.00	0.00	1,250,000.00
State Aid - Equipmt reimb	11,000.00	11,000.00	0.00
State Aid - Incentive Reimb	79,670.51	84,333.33	108,000.00
State Aid - Incentive Admin Fee	1,315.21	1,450.00	1,859.00
State Aid - Incentive Retirement	28,162.46	33,379.13	42,746.40
Investment Income	32,686.99	14,000.00	10,000.00
Lease Income	0.00	9,600.00	9,600.00
Grant Income	0.00	0.00	
Miscellaneous	2,704.01	12,500.00	12,500.00
Sale of Equipment	43,836.62	0.00	
Plan Approval Income	180.00	500.00	500.00
Training Income	0.00	0.00	
Holding Company Income	22,508.26	0.00	
Fund Balance Transfer	0.00	0.00	
Note Issued Proceeds	700,000.00	700,000.00	\$ 230,000.00
<b>TOTAL REVENUES &amp; AVAIL FUNDS</b>	<b>4,169,752.85</b>	<b>\$ 4,266,762.46</b>	<b>\$ 7,365,205.40</b>
EXPENSES	2018/2019	2019/2020	2020-2021
	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>
<b>CAPITAL EQUIPMENT</b>			
Vehicles	4,343.40	655,000.00	92,000.00
Apparatus - Const in Progress	4,669.92	0.00	
Ambulance	0.00	0.00	230,000.00
Ambulance - Const in Progress	0.00	0.00	
Hose	0.00	0.00	3,000.00
Buildings and Additions	638.00	0.00	90,000.00
Firefighting Equipment	1,103.26	82,199.00	20,000.00
EMS Equipment	0.00	0.00	150,000.00
Special Operations Equipment	0.00	2,629.00	15,000.00
SCBA	0.00	0.00	5,000.00
Communication Equipment	0.00	3,500.00	20,000.00
Uniforms	5,400.99	10,000.00	67,000.00
Build. Furn. & Office Eqpt	4,007.35	6,500.00	6,500.00
Training Aids (Fire/ EMS)	557.21	5,000.00	60,000.00
Building/Other Equipment	-4,958.81	0.00	15,000.00
Personal Protective Equipment	1,047.69	50,000.00	95,000.00
<b>TOTAL CAPITAL EQUIP</b>	<b>16,809.01</b>	<b>\$ 814,828.00</b>	<b>\$ 868,500.00</b>
ASSET CAPITAL EQUIPMENT	2018/2019	2019/2020	2020-2021
	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>
Bldg. Improv. Furniture Equip	35,418.80		
Vehicles	84,812.34		
Communication Equipment	0.00		
Firefighter Equipment	33,736.00		
<b>TOTAL ASSET CAPITAL EQUIP</b>	<b>153,967.14</b>	<b>\$ -</b>	<b>\$ -</b>



2020/2021  
BUDGET

	2018/2019	2019/2020	2020/2021
	Actual	Budget	Budget
<b>PERSONNEL OPERATING</b>			
Misc Food Supplies	4,306.51	5,000.00	7,500.00
Awards Banquet ***	19,799.04	20,000.00	35,000.00
Flowers and Fruit	595.80	750.00	1,000.00
Volunteer Reimbursement	59,990.48	61,800.00	63,654.00
Volunteer Deferred Compensation	12,049.85	13,000.00	15,000.00
Volunteer Supplemental Ins	1,930.32	3,400.00	4,500.00
Health and Safety Program	18,519.49	22,500.00	45,000.00
Recruitment	0.00	0.00	2,500.00
<b>TOTAL PERSONNEL OPER</b>	<b>117,191.49</b>	<b>\$ 126,450.00</b>	<b>\$ 174,154.00</b>
<b>ADMINISTRATIVE</b>			
Accounting Fees ***	15,338.48	18,000.00	22,000.00
Legal Fees ***	54,046.69	10,000.00	30,000.00
EMS start up expenses	72,170.77	0.00	0.00
EMS Medical Director	0.00	0.00	4,000.00
Insurance Expenses	48,268.14	49,500.00	72,527.27
Treasurer's Expenses ***	492.06	600.00	600.00
Fire Prevention	3,337.63	4,700.00	6,800.00
Fire Alliance Apport Expenses ***	1,637.31	25,000.00	25,000.00
Dues And Subscriptions	1,789.00	3,000.00	4,700.00
Computer and Supplies	25,966.75	25,000.00	50,000.00
Community Affairs	4,700.27	3,000.00	22,500.00
<b>TOTAL ADMINISTRATIVE</b>	<b>227,747.10</b>	<b>\$ 138,800.00</b>	<b>\$ 238,127.27</b>
<b>OPERATING</b>			
Cleaning & Maint Supplies	7,439.56	8,000.00	12,000.00
Office Supplies & Printing	1,537.69	3,000.00	4,500.00
EMS Medical Supplies	0.00	0.00	60,000.00
First Aid/MERT	727.57	0.00	0.00
Medical Certifications	0.00	500.00	5,000.00
Seminar Classes	10,626.51	15,000.00	35,000.00
Utilities	100,921.07	105,000.00	115,000.00
Gasoline Fuel & Oil	33,372.80	35,000.00	80,000.00
Petty Cash	0.00	0.00	0.00
Misc Supplies	-0.02	0.00	0.00
Conference Expenses	9,455.23	9,000.00	15,000.00
Postage	1,083.37	1,200.00	1,500.00
<b>TOTAL OPERATING</b>	<b>165,163.78</b>	<b>\$ 176,700.00</b>	<b>\$ 328,000.00</b>
<b>MAINTENANCE</b>			
Vehicle Maintenance	86,188.23	80,000.00	100,000.00
Ambulance Maintenance	0.00	0.00	35,000.00
Hose & Hydrant Maintenance	137.68	500.00	1,000.00
Nozzles Valves & Adapter Maint	0.00	500.00	0.00
Building Maintenance	37,101.97	80,000.00	100,000.00
Firefighting Equipment Maint	4,752.69	5,000.00	5,000.00
EMS Equipment Maint	0.00	0.00	10,000.00
SCBA Maintenance	8,445.77	10,000.00	12,000.00
Electrical Equipment Maint	268.50	500.00	0.00
Communication Equipment Maint	3,001.50	3,000.00	500.00
Pers Prot Equip & Uniform Main	275.00	500.00	3,500.00
Building Furnishing & Equip Maint	1,734.89	5,000.00	5,000.00
<b>TOTAL MAINTENANCE</b>	<b>141,906.23</b>	<b>\$ 185,000.00</b>	<b>\$ 272,000.00</b>

2020/2021  
BUDGET

	2018/2019	2019/2020	2020/2021
	Actual	Budget	Budget
<b>PAYROLL</b>			<i>prom 3 S; 3 C; add 6 FF/EMT; Maintenance; 3% COLA</i>
Firefighter Employees	1,160,520.21	1,267,901.93	\$ 1,642,330.24
Firefighter Employee Insurance	351,442.74	490,243.00	\$ 483,395.00
Firefighter Retirement	435,781.47	535,214.71	\$ 692,781.00
Sick Time Payout	8,257.28	0.00	\$ 10,000.00
EMS Employees	0.00	0.00	1,039,453.10
EMS Employees Insurance	0.00	0.00	252,211.00
EMS Employees Retirement	0.00	0.00	411,416.00
Non-Firefighter Employees ***	64,516.43	67,794.00	75,550.00
Non-Firefighter Employee Ins ***	20,626.61	26,620.00	22,444.00
Non-Firefighter Retirement ***	13,724.45	15,806.00	17,672.00
Firefighter Emp Payroll Tax	100,973.76	112,676.00	144,600.26
EMS Emp Payroll Tax	0.00	0.00	83,018.16
Non-FF Emp Payroll Tax ***	5,536.12	5,326.00	5,918.93
Employee Workmen's Comp.	46,610.55	25,000.00	44,289.00
Employee Incentive Pay	79,654.18	84,333.33	108,000.00
Deferred Compensation	0.00	0.00	0.00
Supporting Heroes	0.00	0.00	0.00
<b>TOTAL PAYROLL</b>	<b>2,287,643.80</b>	<b>\$ 2,630,914.97</b>	<b>\$ 5,038,078.69</b>
<b>NOTES &amp; LEASES</b>			
Station #4 thru 01/2023	58,777.09	60,521.88	59,134.36
# 7155 Refurb	34,629.87	34,758.00	34,758.00
LOSAP loan	7,354.78	0.00	0.00
SCBA/Apparatus Lease thru 1/2018	0.00	0.00	0.00
# 7131 Loan	0.00	86,268.24	86,268.24
Ambulance (4th) cost	0.00	0.00	17,000.00
EMS Loan	0.00	0.00	162,847.68
<b>TOTAL NOTES &amp; LEASES</b>	<b>100,761.74</b>	<b>\$ 181,548.12</b>	<b>\$ 360,008.28</b>
<b>RESERVE ACCOUNTS</b>			
General Reserve Fund	0.00	2,521.37	75,337.16
Training Center Reserve Fund	10,000.00	10,000.00	10,000.00
<b>TOTAL RESERVES</b>	<b>10,000.00</b>	<b>\$ 12,521.37</b>	<b>\$ 86,337.16</b>
<b>TOTAL EXPENSES</b>	<b>3,221,190.29</b>	<b>\$ 4,266,762.46</b>	<b>\$ 7,365,205.40</b>
<b>REVENUES LESS EXPENSES</b>	<b>948,562.56</b>	<b>\$ -</b>	<b>\$ 0.00</b>
(*** District's Expense)			



**Fern Creek Fire Protection District Income Statement**  
**For the Two Months Ending August 31, 2020**

**REVENUES**

	<u>Budget</u>	<u>Current Month</u>	<u>Y T D</u>
Real Estate Tax	5,100,000.00	5,815.14	8,147.35
Personal Property Tax	190,000.00	640.36	1,527.54
Motor Vehicle Tax	410,000.00	34,697.06	54,342.01
EMS Billable Income	1,250,000.00	109,734.22	181,721.74
State Aid - Incentive Reimb	108,000.00	6,333.27	12,666.54
State Aid - Incentv Admin Fee	1,859.00	109.01	218.02
State Aid - Incentive Retiremt	42,746.40	2,506.67	5,013.34
Investment Income	10,000.00	372.03	479.34
Lease Income	9,600.00	0.00	0.00
Miscellaneous	12,500.00	0.00	3.63
Plan Approval Income	500.00	0.00	55.00
Note Issue Proceeds	230,000.00	0.00	0.00
<b>TOTAL REVENUES &amp; AVAIL FUNDS</b>	<b>7,365,205.40</b>	<b>160,207.76</b>	<b>264,174.51</b>

**EXPENSES**

**CAPITAL EQUIPMENT**

Vehicles	92,000.00	0.00	0.00
Ambulance	230,000.00	0.00	0.00
Hose	3,000.00	0.00	0.00
Buildings and Additions	90,000.00	683.28	683.28
Firefighting Equipment	20,000.00	471.51	623.51
EMS Equipment	150,000.00	12.69	202.68
Special Operations Equipment	15,000.00	0.00	0.00
SCBA	5,000.00	0.00	0.00
Communication Equipment	20,000.00	0.00	0.00
Uniforms	67,000.00	461.48	3,040.46
Build. Furn. & Office Eqpt.	6,500.00	580.05	580.05
Training Aids	60,000.00	24.69	394.69
Building/Other Equipment	15,000.00	0.00	0.00
Pers Protective Equipment	95,000.00	392.82	392.82
<b>CAPITAL EQUIPMENT</b>	<b>868,500.00</b>	<b>2,626.52</b>	<b>5,917.49</b>

**ASSET CAPITAL EQUIPMENT**

<b>ASSET CAPITAL EQUIPMENT</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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**Fern Creek Fire Protection District Income Statement**  
**For the Two Months Ending August 31, 2020**

	<u>Budget</u>	<u>Current Month</u>	<u>Y T D</u>
<b><u>PERSONNEL OPERATING</u></b>			
Misc Food Supplies	7,500.00	647.60	784.93
Awards Banquet	35,000.00	1,271.28	1,271.28
Flowers and Fruit	1,000.00	0.00	0.00
Volunteer Reimbursement	63,654.00	106.90	15,447.05
Volunteer Deferred Compensatio	15,000.00	0.00	3,198.50
Volunteer Supplemental Ins	4,500.00	245.12	490.20
Health and Safety Program	45,000.00	570.00	655.00
Recruitment	2,500.00	0.00	0.00
	<hr/>		
TOTAL PERSONNEL OPER	174,154.00	2,840.90	21,846.96
<b><u>ADMINISTRATIVE</u></b>			
Accounting Fees	22,000.00	424.03	844.61
EMS billing and collection chg	0.00	4,892.75	13,167.26
Legal Fees	30,000.00	1,595.00	1,856.00
EMS Medical Director	4,000.00	0.00	0.00
Insurance Expenses	72,527.27	0.00	16,038.00
Treasurer's Expenses	600.00	0.00	0.00
Fire Prevention	6,800.00	0.00	1,345.50
Fire Alliance Apport. Expenses	25,000.00	0.00	0.00
Dues And Subscriptions	4,700.00	11.00	336.00
Computer and Supplies	50,000.00	1,655.57	4,181.77
Community Affairs	22,500.00	0.00	0.00
	<hr/>		
TOTAL ADMINISTRATIVE	238,127.27	8,578.35	37,769.14
<b><u>OPERATING</u></b>			
Cleaning & Maint. Supplies	12,000.00	175.43	553.93
Office Supplies & Printing	4,500.00	78.26	78.26
EMS Medical Supplies	60,000.00	6,342.05	12,341.81
Medical Certifications	5,000.00	190.00	190.00
Seminar Classes	35,000.00	3,628.00	3,628.00
Utilities	115,000.00	11,224.63	18,959.78
Gasoline Fuel & Oil	80,000.00	4,918.37	9,378.58
Conference Expenses	15,000.00	0.00	0.00
Postage	1,500.00	10.40	10.40
	<hr/>		
TOTAL OPERATING	328,000.00	26,567.14	45,140.76

**Fern Creek Fire Protection District Income Statement**  
**For the Two Months Ending August 31, 2020**

	<u>Budget</u>	<u>Current Month</u>	<u>Y T D</u>
<b><u>MAINTENANCE</u></b>			
Vehicle Maintenance	100,000.00	4,982.63	9,808.47
EMS Vehicle Maintenance	35,000.00	484.31	859.46
Hose & Hydrant Maintenance	1,000.00	0.00	0.00
Building Maintenance	100,000.00	353.01	2,662.55
Firefighting Equipment Maint.	5,000.00	279.25	389.58
Ambulance Equip Maintenance	10,000.00	0.00	0.00
SCBA Maintenance	12,000.00	0.00	63.00
Communication Equipment Maint.	500.00	313.00	313.00
Pers.Prot.Equip & Uniform Main	3,500.00	0.00	0.00
BLDG Furnishing & Equip Maint	5,000.00	952.21	952.21
	<hr/>		
TOTAL MAINTENANCE	272,000.00	7,364.41	15,048.27
<b><u>PAYROLL</u></b>			
Firefighter Employees	1,642,330.24	93,644.99	230,377.81
Firefighter Employee Insurance	488,395.00	27,299.48	56,103.23
Firefighter Retirement	692,781.00	39,571.39	96,196.91
EMS Employees	1,039,453.10	55,319.08	133,983.75
EMS Employees Insurance	252,211.00	10,341.08	23,149.10
EMS Employees Retirement	411,416.00	21,895.30	53,030.82
Sick Time Payout FF	5,000.00	0.00	0.00
Sick Time Payout Non-FF	5,000.00	0.00	0.00
Non-Firefighter Employees	75,550.00	5,956.15	15,048.11
Non-Firefighter Employee Ins.	22,444.00	1,282.92	3,019.33
Non-Firefighter Retirement	17,672.00	1,433.05	3,620.58
Firefighter Emp. Payroll Tax	144,600.26	7,436.50	19,234.98
EMS Employee Payroll Taxes	83,018.16	4,186.11	10,111.77
Non-FF Emp Payroll Tax	5,918.93	438.37	1,107.98
Employee Workmen's Comp.	44,289.00	3,860.00	7,720.00
Firefighter Incentive Pay	108,000.00	6,333.27	12,666.54
	<hr/>		
TOTAL PAYROLL	5,038,078.69	278,997.69	665,370.91
<b><u>NOTES &amp; LEASES</u></b>			
KADD Lease - Station # 4	59,134.36	4,983.33	9,966.66
US Bank - # 7155 refurb	34,758.00	0.00	0.00
US Bank - #7131 Apparatus Loan	86,268.24	0.00	0.00
CB&T EMS loan	162,847.68	3,861.14	7,854.64
Ambulance (4th)	17,000.00	0.00	0.00
	<hr/>		
TOTAL NOTES & LEASES	360,008.28	8,844.47	17,821.30
<b><u>RESERVE ACCOUNTS</u></b>			
General Reserve Fund	76,337.16	0.00	0.00
Training Center Reserve Fund	10,000.00	0.00	0.00
	<hr/>		
TOTAL RESERVES	86,337.16	0.00	0.00
	<hr/>		
TOTAL EXPENSES	7,365,205.40	335,819.48	808,914.83
	<hr/>		
REVENUES LESS EXPENSES	0.00	(175,611.72)	(544,740.32)

**Fern Creek Fire Protection District Income Statement**  
**For the Two Months Ending August 31, 2020**

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**FERN CREEK FIRE PROTECTION DISTRICT AND  
FERN CREEK FIRE PROTECTION DISTRICT HOLDING  
COMPANY, INC.**

**COMBINED FINANCIAL STATEMENTS**

**June 30, 2019**

*Fern Creek Mgmt. LLC*



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*June, New & Meetings PLC*



*Jones, Nak & Mattingly PLC*

## INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees  
Fern Creek Fire Protection District and  
Fern Creek Fire Protection District  
Holding Company, Inc.  
Louisville, Kentucky

### Report on the Financial Statements

We have audited the accompanying combined financial statements of the governmental activities and each major fund of the Fern Creek Fire Protection District and the Fern Creek Fire Protection District Holding Company, Inc. (the District), as of and for the year ended June 30, 2019, and the related notes to the combined financial statements, which collectively comprise the District's basic financial statements.

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these combined financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

### Auditor's Responsibility

Our responsibility is to express an opinion on these combined financial statements based on our audit. 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. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the combined financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the combined financial statements 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 entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the combined financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

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Certified Public Accountants and Advisors  
642 South Fourth Street, Suite 300 Louisville, Kentucky 40202 tel: 502 583 0248 fax: 502 589 1680 www.jnmcpa.com

**Opinion**

In our opinion, the combined 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 Fern Creek Fire Protection District and the Fern Creek Fire Protection District Holding Company, Inc., as of June 30, 2019, 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

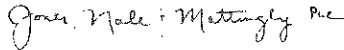
**Other Matters**

*Required Supplementary Information*

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis on pages 3 through 5, Schedule of District's Proportionate Share of Net Pension Liability and Schedule of District Contributions - Pension Portion on page 31 and 32, and Schedule of District's Proportionate Share of Net OPEB Liability and Schedule of District Contributions - OPEB Portion on page 33 and 34, be presented to supplement the basic financial statements. Such information, 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.

**Other Reporting Required by Government Auditing Standards**

In accordance with *Government Auditing Standards*, we have also issued our report dated September 9, 2019, on our consideration of the Fern Creek Fire Protection District and the Fern Creek Fire Protection District Holding Company, Inc.'s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant 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 internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the District's internal control over financial reporting and compliance.



Louisville, Kentucky  
September 9, 2019

**FERN CREEK FIRE PROTECTION DISTRICT  
MANAGEMENT'S DISCUSSION AND ANALYSIS  
YEAR ENDED JUNE 30, 2018**

The purpose of the management's discussion and analysis is to provide an overview of the financial activities of the Fern Creek Fire Protection District and Fern Creek Fire Protection District Holding Company, Inc. (collectively the District) based on currently known facts, decisions, or conditions and should be read in conjunction with the District's combined financial statements, which begin on page 6.

**Financial Highlights**

The combined financial statements included in this report provide insight into the financial status of the District as of and for the year ended June 30, 2019. Effective July 1, 2014, the District adopted GASB Statement No. 68, Accounting and Financial Reporting for Pensions. The statement requires the liability of employers, such as the District, to employees for defined benefit pensions (net pension liability) to be measured as the portion of the present value of projected benefit payments to be provided through the pension plan to current active and inactive employees that is attributed to those employees' past periods of service (total pension liability), less the amount of the pension plan's fiduciary net position. In addition, the District adopted GASB Statement No. 75, Accounting and Financial Reporting for Postemployment Benefits Other Than Pensions effective July 1, 2017. The statement requires the liability of employers, such as the District, to employees for other postemployment benefits (net OPEB liability) to be measured as the portion of the present value of projected benefit payments to be provided through the OPEB plan to current active and inactive employees that is attributed to those employee's past periods of service (total OPEB liability), less the amount of the OPEB plan's fiduciary net position.

The District's operations for the year ended June 30, 2019 resulted in a decrease in the District's net position of \$703,731. In accordance with Governmental Accounting Standards Board (GASB) Statement No. 34, the District depreciates its capital assets resulting in a calculation of total accumulated depreciation in the amount of \$6,910,901 as of June 30, 2019. Depreciation expense for the year ended June 30, 2019 was \$375,861.

Total expenditures for all governmental funds were \$3,221,191 that was \$204,726 more than the total revenues of \$3,425,917 for the year ended June 30, 2019. Capital asset additions for the current year were \$162,429 for the current fiscal year and more details can be found in Note 3 of the financial statements.

In December 2018, the District entered into a lease agreement for \$700,000 with U.S. Bancorp Government Leasing and Finance, Inc. to purchase a new fire apparatus and its equipment. The rate is fixed at 3.77% and is being financed over ten years with payments due in December and June each year. The details for long-term debt can be found in Note 4 of the financial statements.

**Reporting the District as a Whole**

There was an increase of \$247,674 in cash and investments, from \$2,863,294 at June 30, 2018 to \$3,110,968 at June 30, 2019. The combined statement of net assets and the combined statement of activities report financial information about the District as a whole and about its activities in a concise form. These combined statements include all assets and liabilities using the full accrual basis of accounting. All of the 2019 fiscal year's revenues and expenses are taken into account when revenue is earned or an expense is incurred.

**MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)****Governmental Activities**

The District's basic services are reported in governmental funds, which focus on how money flows into and out of those funds and the balances left at year-end that are available for spending. The governmental fund statements provide a detailed short-term view of the District's general government operations and the basic services it provides. The analysis of governmental funds begins on page 8 of these statements. The General and Debt Fund revenues for the fiscal year were more than the amount budgeted by \$49,809 and the total expenditures were \$41,010 more than the amounts budgeted. The majority of expenditures were less than the amounts budgeted for the thirteenth consecutive year. This was due to a concerted effort by the Trustees, the Chief and the Board of Directors to reduce expenditures in order to preserve the cash reserves for the current economic period.

During the year ended June 30, 2019 the District responded to 1067 requests for assistance, of which 292 of those responses were to assist Louisville Metro EMS. Our responses for EMS calls continue to grow to meet the needs of the community. The District applied and has received approval for a certificate of need with the Commonwealth of Kentucky Cabinet for Health and Family Services in order to operate an ambulance service. The ambulance service will not be fully operational until the year ending June 30, 2020.

Responses to assist EMS for the year ended June 30, 2019 were 27% of the District's run volume during the current year, compared to 13%, 18%, 21%, and 27% for fiscal years 2015, 2016, 2017 and 2018, respectively. The District has experienced a substantial increase in operating costs for medical responses to assist Louisville Metro EMS in past years.

The District levies a property tax at the rate of ten cents (\$.10) per hundred dollars (\$100) of property valuation for both real and personal property. The District is legally prohibited from assessing a rate, which is higher than the ten cents per hundred dollars of valuation. The current property tax rate has been capped for over 60 years and was based on departments that did not have career firefighters. Currently, the District has two stations that are staffed on a 24-hour basis. The total cost including benefits to staff a station with career firefighters is approximately \$980,000 per year. At that rate it would cost the District an additional \$1,960,000 to provide 24-hour staffing at the other two stations that are now manned by volunteers and would require a dramatic increase of our present budget. During the past year the number of volunteers decreased from 25 to 22. In spite of the increased effort to recruit volunteers, the number of volunteers is decreasing because of the busy lifestyle of the current generation.

The District has only four (4) stations, and yet is responsible for protecting an area that is approximately the size of the City of Louisville, before the merger of city and county governments. Still, our average response time during the year ended June 30, 2019 was only 5:35. For response purposes, the suburban fire districts basically operate now as one fire department, so that the closest staffed unit will respond to a call for help, even if the call is outside its district boundary. With the opening of the Parklands recreation area in 2015, the District began training exercises for the anticipated type of responses needed in the various parks. The responses to date have included water rescues, medical emergencies, brush fires and search and rescue missions. In 2017, the District purchased a swift water rescue boat and a special off-road rescue vehicle to assist in the responses to the park. In the opinion of the District's management, the District consistently provides the highest level of service possible to our community with the current level of financial resources available.

**MANAGEMENT'S DISCUSSION AND ANALYSIS (CONTINUED)****Contacting the District's Financial Management**

This financial report is designed to provide citizens, taxpayers, customers, and creditors with a general overview of the District's financial position and to show the District's accountability for the money it receives. If you have any questions about this report or need additional financial information, please contact the District's Treasurer, Susan Pierce, CPA, Fern Creek Fire Protection District, P.O. Box 91025, Louisville, KY 40291.

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**COMBINED STATEMENT OF NET POSITION**  
June 30, 2019

	2019
<b>ASSETS</b>	
Current assets:	
Cash	\$ 2,768,052
Restricted cash	725,314
Investments - short term	342,916
Accounts receivable, property taxes, and other	25,484
Prepaid expenses	5,530
Total current assets	3,867,296
Non-current assets:	
Fire truck apparatus in process	4,670
Land	191,141
Capital assets, net of depreciation	3,504,726
Total non-current assets	3,700,537
Total assets	7,567,833
<b>DEFERRED OUTFLOWS OF RESOURCES</b>	
Deferred outflows related to pensions	1,626,171
Deferred outflows related to OPEB	640,778
Total deferred outflows of resources	2,266,949
<b>TOTAL ASSETS AND DEFERRED OUTFLOWS</b>	<b>\$ 9,834,782</b>
<b>LIABILITIES</b>	
Current liabilities:	
Current portion of capital lease	\$ 129,363
Accounts payable	2,950
Accrued wages and benefits	230,121
Accrued interest	1,254
Total current liabilities	363,688
Non-current liabilities:	
Capital leases, less current portion	1,048,020
Net pension liability	4,769,225
Net OPEB liability	1,405,554
Total non-current liabilities	7,222,799
Total liabilities	7,586,487
<b>DEFERRED INFLOWS OF RESOURCES</b>	
Deferred inflows related to pensions	234,220
Deferred inflows related to OPEB	293,897
Total deferred inflows of resources	528,117
<b>NET POSITION</b>	
Net investment in capital assets	2,523,154
Unrestricted (deficit)	(802,976)
Total net position	1,720,178
<b>TOTAL LIABILITIES, DEFERRED INFLOWS AND NET POSITION</b>	<b>\$ 9,834,782</b>

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

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**COMBINED STATEMENT OF ACTIVITIES  
Year Ended June 30, 2019**

	2019
<b>EXPENSES</b>	
Salaries, wages, and benefits	\$ 3,157,107
Operating expenses	454,020
Repairs and maintenance expense	144,297
Interest expense	14,699
Depreciation expense	375,861
Total expenses	4,145,984
<b>GENERAL REVENUES</b>	
Property taxes	3,247,689
State aid incentives and other	145,322
Gain on sale of assets	16,336
Interest earnings	32,906
Total general revenues	3,442,253
Change in net position	(703,731)
Net position, beginning of year	2,423,909
Net position, end of year	\$ 1,720,178

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

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*Jazz, Noé & Murray PLLC*



**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**COMBINED BALANCE SHEET - GOVERNMENTAL FUNDS**  
June 30, 2019

	General Fund	Debt Service Fund	Total Governmental Funds
<b>ASSETS</b>			
Cash	\$ 2,586,504	\$ 181,548	\$ 2,768,052
Restricted cash	725,314	--	725,314
Accounts receivable, property taxes, and other	25,484	--	25,484
Investments	342,916	--	342,916
Prepaid expenses	5,530	--	5,530
<b>Total assets</b>	<b>\$ 3,685,748</b>	<b>\$ 181,548</b>	<b>\$ 3,867,296</b>
<b>LIABILITIES</b>			
Accounts payable	\$ 2,950	\$ --	\$ 2,950
Accrued interest	1,254	--	1,254
Accrued wages and benefits	230,121	--	230,121
<b>Total liabilities</b>	<b>234,325</b>	<b>--</b>	<b>234,325</b>
<b>FUND BALANCES</b>			
Non spendable	5,530	--	5,530
Restricted for:			
Debt service	--	181,548	181,548
Assigned for:			
Vehicle replacement	219,334	--	219,334
Building maintenance	413,954	--	413,954
Training	52,953	--	52,953
Equipment	89,086	--	89,086
Future payroll costs	261,595	--	261,595
Volunteer fund	24,509	--	24,509
Unassigned	2,384,462	--	2,384,462
<b>Total fund balances</b>	<b>3,451,422</b>	<b>181,548</b>	<b>3,632,971</b>
<b>Total liabilities and fund balances</b>	<b>\$ 3,685,748</b>	<b>\$ 181,548</b>	<b>\$ 3,867,296</b>

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

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*John, Neal & Manning P.L.C.*

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**RECONCILIATION OF THE COMBINED BALANCE SHEET - GOVERNMENTAL  
FUNDS TO THE COMBINED STATEMENT OF NET POSITION**

June 30, 2019

Total fund balances for governmental funds	\$ 3,632,971
Total net position reported for governmental activities in the combined statement of net position is different because:	
Land and capital assets, net of depreciation, used in governmental activities are not financial resources, and therefore, not reported in governmental funds.	3,700,537
Liabilities such as notes payable and capital leases are applicable to the District's governmental activities are not reported as liabilities in governmental funds. Such non-current liabilities are reported in the combined statement of net position.	(1,177,383)
Liabilities such as net pension and OPEB liabilities are not due and payable in the current period and, therefore, are not reported as liabilities in governmental funds. The District's net pension and OPEB liabilities are reported in the combined statement of net position.	(6,174,779)
Deferred outflows and inflows of resources related to pension and OPEB plans are related to future periods and, therefore, are not reported in governmental funds. The District's deferred outflows and inflows are reported in the combined statement of net position.	<u>1,738,832</u>
Total net position of governmental activities	<u>\$ 1,720,178</u>

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

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*J&M, N&S & COMPANY, PLC*

FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.

COMBINED STATEMENT OF REVENUES, EXPENDITURES,  
AND CHANGES IN FUND BALANCES - GOVERNMENTAL FUNDS  
Year Ended June 30, 2019

	Budget		Actual			Over (Under) Budget
	Original Budget	Amended Budget	General Fund	Debt Service Fund	Total Governmental Funds	
<b>REVENUES</b>						
Property taxes	\$ 1,169,000	\$ 1,221,000	\$ 1,247,689	\$ --	\$ 1,247,689	\$ 17,689
State and incentive and other interest earnings	17,099	121,166	145,311	--	145,312	22,214
	2,320	25,000	31,906	--	31,906	7,906
<b>Total revenues</b>	<u>2,422,129</u>	<u>2,467,166</u>	<u>2,424,906</u>	<u>--</u>	<u>2,424,906</u>	<u>47,809</u>
<b>EXPENDITURES</b>						
Property and equipment additions						
Land and buildings	--	650	14,209	--	14,209	13,559
Vehicles and fire fighting equipment	10,000	15,750	29,944	--	29,944	19,944
Communication and other equipment	44,500	57,400	48,285	--	48,285	(19,015)
Personnel operating expenses	57,100	55,100	14,152	--	34,157	(25,933)
Administrative expenses						
Insurance	42,360	50,000	20,195	--	50,198	198
Resource cost	491,108	465,290	461,556	--	461,556	(3,734)
Legal and accounting	27,500	27,500	69,381	--	69,385	41,185
Fire prevention	1,700	2,700	4,975	--	4,975	3,275
Treasurer's expenses	500	500	492	--	492	(8)
Wages, payroll taxes, and insurance	1,970,510	1,911,934	1,896,128	--	1,896,128	(15,830)
Health and safety programs	25,000	25,000	15,119	--	16,519	(16,481)
Other supplies and miscellaneous	23,000	27,000	9,111	--	9,111	(17,889)
Education	6,000	5,000	11,911	--	11,911	6,911
EMS expenses	--	--	72,171	--	72,171	72,171
Operating expenses						
Utilities	107,000	107,000	100,821	--	100,921	(4,079)
Gasoline and oil	55,000	31,000	33,373	--	33,373	(17,627)
Fire school, fire training, and training supplies	15,000	11,000	10,000	--	10,000	(15,000)
Other supplies and miscellaneous	27,000	25,000	36,507	--	36,507	15,107
Repairs and maintenance expenses						
Vehicles	30,000	33,000	30,070	--	30,070	(4,930)
Buildings	1,000	62,500	59,742	--	59,742	(2,758)
Communication equipment	1,000	3,600	3,092	--	3,092	(608)
Fire fighting equipment	13,300	12,200	1,482	--	1,482	(11,818)
Debt service						
Principal payments	80,000	75,000	--	80,000	80,000	19,100
Interest payments	15,000	15,000	--	14,699	14,699	(301)
<b>Total expenditures</b>	<u>3,177,484</u>	<u>3,182,151</u>	<u>3,120,429</u>	<u>100,702</u>	<u>3,221,131</u>	<u>41,010</u>
Excess (deficiency) of revenues over expenditures	(421,915)	(421,915)	(421,915)	(100,702)	(522,617)	(522,617)
Other financing sources (uses)						
Transfers from other funds	--	--	--	1,000	1,000	1,000
Transfers to other funds	(11,500)	(701,127)	(157,949)	--	(710,576)	(710,576)
Proceeds from the sale of assets	--	2,000	43,837	--	43,837	43,837
Proceeds from issuance of long-term debt	--	--	100,000	--	100,000	100,000
<b>Total other financing sources (uses)</b>	<u>(11,500)</u>	<u>(701,127)</u>	<u>43,837</u>	<u>1,000</u>	<u>(565,732)</u>	<u>(565,732)</u>
<b>Net change in fund balances</b>	<u>\$ (433,415)</u>	<u>\$ (421,915)</u>	<u>\$ (378,078)</u>	<u>\$ (99,702)</u>	<u>\$ (477,780)</u>	<u>\$ (477,780)</u>
<b>Fund balances, beginning of year</b>			<u>2,852,134</u>	<u>125,000</u>	<u>2,977,134</u>	
<b>Fund balances, end of year</b>			<u>\$ 2,474,056</u>	<u>\$ 25,298</u>	<u>\$ 2,500,354</u>	

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

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**RECONCILIATION OF THE COMBINED STATEMENT OF REVENUES, EXPENDITURES,  
AND CHANGES IN FUND BALANCES - GOVERNMENTAL FUNDS TO THE  
COMBINED STATEMENT OF ACTIVITIES**

June 30, 2019

Net change in fund balances - total government funds	\$ 948,563
Total net position reported for governmental activities in the combined statement of activities is different because:	
Governmental funds report capital outlays as expenditures. However in the combined statement of activities, the cost of those assets is allocated over their estimated useful lives and reported as depreciation expense. This is the amount by which capital outlays (\$162,429) exceeded depreciation (\$375,861) in the current period.	(213,432)
Debt service principal payments are reported as a reduction in liabilities in the combined statement of net position, but are reported as expenditures in the fund financial statements because they use current financial resources.	86,063
In the combined statement of activities, the net effect of various transactions involving capital assets (sale or disposal) is reported. The change in net assets differs from the change in fund balance by this difference.	(27,502)
Proceeds from the issuance of long-term debt is reported as an increase in liabilities in the combined statement of net position, but is reported as income in the fund financial statements because they use current financial resources.	(700,000)
Governmental funds report the District's pension contributions (\$316,915) as expenditures, however, in the combined statement of activities, the cost of pension benefits earned, net of employer contributions, is reported as pension expense (\$979,991).	(663,076)
Governmental funds report the District's OPEB contributions (\$132,591) as expenditures, however, in the combined statement of activities, the cost of OPEB benefits earned, net of employer contributions, is reported as OPEB expense (\$266,938).	(134,347)
Change in net position of governmental activities	<u>\$ (703,731)</u>

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

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Fern Creek Fire Management, PLC

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**NOTES TO COMBINED FINANCIAL STATEMENTS**

Note 1 Nature of Operations and Significant Accounting Policies

Nature of operations

The Fern Creek Fire Protection District is a Special Taxing District under Commonwealth of Kentucky law and was established for the purpose of providing fire protection and fire prevention services to the citizens and property owners within its geographic coverage area. The Fern Creek Fire Protection District Holding Company, Inc. is a non-profit corporation which principally finances property and equipment acquisitions.

The combined financial statements include the accounts of the Fern Creek Fire Protection District and the Fern Creek Fire Protection District Holding Company, Inc. (collectively, the District). The District is responsible for its debts and is entitled to surpluses. No separate agency receives a financial benefit nor imposes a financial burden on the District. The District is exempt from income taxes. Any significant intercompany transactions and balances have been eliminated in combination.

Management's Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the combined financial statements and the reported amount of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Combined Government-Wide Financial Statements

In accordance with GASB, the District has presented a combined statement of net position and a combined statement of activities for the District as a whole. These statements include the primary government and its component units, if applicable. Government-wide accounting is designed to provide a more comprehensive view of the District's operations and financial position as a single economic entity.

Government-wide statements distinguish between governmental-type and business type activities. Governmental-type activities are those financed through taxes, intergovernmental revenues, and other non-exchange revenues and are usually reported in governmental and internal service funds. The District has no business-type activities.

Policies specific to the government-wide statements are as follows:

*Capitalizing Assets* – Tangible assets used in operations with an initial useful life that extends beyond one year are capitalized. Capital assets are recorded at their historical cost and are depreciated using the straight-line method of depreciation over their estimated useful lives. They are reported net of accumulated depreciation on the combined statements of net position.

## NOTES TO COMBINED FINANCIAL STATEMENTS

## Note 1. Nature of Operations and Significant Accounting Policies (Continued)

## Combined Fund Financial Statements

The District uses funds to report on its financial position and the result of its operations. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions relating to certain government functions or activities.

A fund is a separate entity with a self-balancing set of accounts. Funds of the District are classified as governmental. This category, in turn, is divided into separate fund types. The fund classifications and a description of each existing fund type follow:

**Governmental Funds** – Governmental funds account for all or most of the District's general activities, including the collection of legally restricted monies, administrative expenses, and the acquisition or construction of capital assets. Governmental funds include:

**General Fund** – The general operating fund of the District accounts for all financial resources, except those required to be accounted for in other funds.

**Debt Service Fund** – This fund accounts for the resources accumulated and payments made for principal and interest on general long-term debt associated with capital assets of the District.

## Measurement Focus and Basis of Accounting

The accounting and financial treatment applied to a fund is determined by the type of financial statement presentation.

The combined government-wide financial statements are reported using the economic resources measurement focus and the accrual basis of accounting. Revenues are recognized when earned and expenses are recognized when a liability is incurred, regardless of the timing of related cash flows in the statement of activities. In these combined financial statements, capital assets are reported and depreciated in each fund.

Governmental fund financial statements are reported using the current financial resources measurement focus and the modified accrual basis of accounting. With this measurement focus, only current assets and current liabilities are generally included on the combined balance sheet. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. Expenditures for capital assets are reported as current expenses, and such assets are not depreciated.

**NOTES TO COMBINED FINANCIAL STATEMENTS**

**Note 1. Nature of Operations Significant Accounting Policies (Continued)**

**Budgetary Accounting**

The budget information reflected in the combined financial statements is the annual budget adopted by the District in accordance with the provisions of the Commonwealth of Kentucky law. The budget is prepared on a basis consistent with U.S. GAAP.

**Cash**

Cash include cash and highly liquid investments with an original maturity date of three months or less from the date of acquisition.

**Account Receivable**

Accounts receivable consist mainly of property taxes and other taxes due to the District. An allowance for doubtful accounts is not recorded since all accounts are considered collectible at year end.

**Investments**

Investments consist of certificates of deposit and are stated at cost plus accrued interest which approximates fair value.

**Capital Assets and Land**

Capital assets and land, including buildings and improvements, and equipment, are reported in the governmental activity column in the combined government-wide financial statements. Such assets are recorded at historical cost if purchased or constructed. Donated capital assets are recorded at estimated fair value at the date of donation. The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend the life of the asset are not capitalized.

All capital assets are depreciated using the straight-line depreciation method over the following estimated useful lives:

Buildings and improvements	50 years
Light duty apparatus	10 to 25 years
Major fire fighting apparatus	25 years
Vehicles	10 years
Equipment	5 to 15 years

**Net Position/Fund Balances**

In the combined statement of net position, the difference between the District's assets and liabilities is recorded as net position. Three components of net position are as follows:

**NOTES TO COMBINED FINANCIAL STATEMENTS**

Note 1 Nature of Operations and Significant Accounting Policies (Continued)

Net Position/Fund Balances (continued)

*Net Investment in Capital Assets* – This category records capital assets net of accumulated depreciation and reduced by any outstanding balances of bonds, mortgages, notes, or other borrowing attributable to the acquisition, construction, or improvement of capital assets.

*Restricted*– Net position is reported as restricted when there are limitations imposed on their use either through enabling legislation or through external restrictions imposed by creditors, grantors, or laws or regulations of other governments. The District had no restricted amounts as of June 30, 2019.

*Unrestricted* – This category represents net position not appropriated for expenditures or legally segregated for a specific future use.

In the combined balance sheet of governmental funds the difference between the assets and liabilities of governmental funds is reported as fund balance. Fund balance is divided into the following classifications, as applicable:

*Nonspendable* – These resources include amounts that cannot be spent because they are either not spendable in form or legally or contractually required to be maintained intact. The District's non-spendable funds consisted of prepaid expenses as of June 30, 2019.

*Restricted* – Amounts constrained for a specific purpose by external parties, constitutional provisions, or enabling legislation. The District had funds restricted for debt service as of June 30, 2019.

*Committed* – Amounts constrained to specific purposes by the District itself, using its highest level of decision-making authority. To be reported as committed, amounts cannot be used for any other purpose unless the District takes the same highest level action to remove or change the constraint.

*Assigned* – Includes amounts that the District intends to use for a specific purpose, but do not meet the definition of restricted or committed fund balance. Amounts may be assigned by the Board of Trustees or the member from the Board of Trustees given authority to assign amounts. The District had assigned funds for vehicle replacement, building maintenance, training, equipment, volunteer fund and future payroll costs as of June 30, 2019.

*Unassigned* – Includes amounts that have not been assigned to other funds or restricted, committed or assigned to a specific purpose within the General Fund.

It is policy of the District to spend restricted funds first when both restricted and unrestricted are available. Once restricted funds are spent then committed, assigned and unassigned funds are spent in that order.



**NOTES TO COMBINED FINANCIAL STATEMENTS**

## Note 1. Nature of Operations and Significant Accounting Policies (Continued)

## Compensated Absences

All unpaid, compensated absences that will be liquidated with expendable available resources have been accrued as a liability in the general fund. In the combined government-wide statement of net position, the total amount of unpaid, compensated absences is reported in accrued wages and benefits. Earned vacation pay may be paid upon termination of employment.

## Deferred Outflows and Inflows of Resources

Deferred outflows of resources represent a consumption of net position that applies to future years and will not be recognized as an expense or expenditure until then. The District has various items that meet this criterion, including contributions made to the pension plan and OPEB plan during the year ended June 30, 2019 as well as other outflows (see Notes 5 and 6). Deferred inflows of resources represent an acquisition of net position that applies to future years and will not be recognized until then.

## Pensions and Other Postemployment Benefits

For purposes of measuring the net pension liability and net other postemployment benefit (OPEB) liability, deferred outflows of resources and deferred inflows of resources related to pensions and the OPEB plan, and pension expense and OPEB expense, information about the fiduciary net position of the County Employees Retirement Systems (CERS) and additions to/deductions from CERS's fiduciary net position have been determined on the same basis as they are reported by CERS. For this purpose, benefit payments (including refunds of District employee contributions) are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

## Revenue Recognition – Property Taxes

The District determines the property tax rate by September 1 of each year. The Jefferson County Sheriff collects substantially all real estate property tax revenues and remits monthly to the District its portion, less applicable discounts and collection fees.

The Jefferson County Clerk collects substantially all motor vehicle and delinquent real estate taxes and remits them monthly to the District.

## Recently Issued Accounting Pronouncements

In January 2017, GASB issued Statement No. 84, *Fiduciary Activities*. This pronouncement establishes criteria for identifying fiduciary activities of all state and local governments. The focus of the criteria generally is on (1) whether a government is controlling the assets of the fiduciary activity and (2) the beneficiaries with whom a fiduciary relationship exists. This statement is effective for reporting periods beginning after December 15, 2018.

NOTES TO COMBINED FINANCIAL STATEMENTS

Note 1. Nature of Operations and Significant Accounting Policies (Continued)

Recently Issued Accounting Pronouncements (continued)

In June 2017, GASB issued Statement No. 87, *Leases*. This pronouncement increases the usefulness of governments financial statements by requiring recognition of certain lease assets and liabilities for leases that previously were classified as operating leases and recognized as inflows of resources or outflows of resources based on the payment provisions of the contract. It establishes a single model for lease accounting based on the foundational principle that leases are financings of the right to use an underlying asset. This statement is effective for reporting periods beginning after December 15, 2019.

In June 2018, GASB issued Statement No. 89, *Accounting for Interest Cost Incurred Before the End of a Construction Period*. This pronouncement enhances the relevance and comparability of information about capital assets and the cost of borrowing for a reporting period and simplifies accounting for interest costs incurred before the end of a construction period. This statement is effective for reporting periods beginning after December 15, 2019.

Management is currently in the process of evaluating the impact of the adoption of these statements on the District's combined financial statements.

Note 2. Deposits and Investments

Deposits

The District maintained deposits of public funds with depository institutions insured by the Federal Deposit Insurance Corporation (FDIC) as required by KRS 66.480(1)(d). According to KRS 41.240(4), the depository institution should pledge or provide sufficient collateral which, together with FDIC insurance, equals or exceeds the amount of public funds on deposit at all times.

Custodial credit risk is the risk that in the event of a bank failure, the District's deposits may not be returned to it. The District does not have a written deposit policy for custodial credit risk but rather follows the requirements of KRS 41.240(4). As of June 30, 2019, all deposits were covered by FDIC insurance or properly executed security agreement.

Investments

As of June 30, 2019, the District's investment balances were as follows:

	<u>Maturity</u>	<u>Amortized Cost</u>	<u>Fair Value</u>
Certificates of deposit:			
Interest rate of 2.03%	September 2019	\$ 97,916	\$ 97,916
Interest rate of 1.49%	December 2019	245,000	245,000
		<u>\$ 342,916</u>	<u>\$ 342,916</u>

**NOTES TO COMBINED FINANCIAL STATEMENTS**

## Note 2. Deposits and Investments (Continued)

## Investments (continued)

U.S. GAAP provides a framework for fair value measurements. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The methodology for measuring fair value specifies a three-tier hierarchy of valuation techniques based upon whether the inputs to those valuation techniques are based on quoted prices of identical assets or liabilities (Level 1), significant other observable inputs (Level 2), or significant other unobservable inputs that reflect a company's own assumptions of market participant valuation (Level 3).

Financial instruments that are subject to fair value measurements are limited to investments. Fair values of these financial instruments have been valued using a market approach and are measured using Level 2 inputs. The fair value of investments approximates its carrying amount due to the short-term nature of these instruments.

*Interest Rate Risk* – The District does not have a formal written investment policy that limits investment maturities as a means of managing its exposure to fair value losses arising from changes in interest rates.

*Credit Risk* – Commonwealth of Kentucky law under KRS 66.480, limits investments to obligations of the United States Government, obligations backed by the full faith and credit of the United States Government, obligations of any corporation or agency of the United States Government, certificates of deposits, commercial paper, bonds or securities issued by a state or local government, and shares of mutual funds. The District has no written investment policy that would further limit its investment choices as they are defined in KRS 66.480.

*Concentration of Credit Risk* – Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligation. Concentration of credit risk is the risk of loss attributed to the magnitude of the District's investment in a single issuer. The District places no limit on the amount the District may invest in any one issuer.

*Custodial Credit Risk* – For an investment, custodial credit risk is the risk that in the event of failure of the counterparty or bank, the District will not be able to recover the value of its investments held in the possession of an outside party. Consistent with the District's investment policy as of June 30, 2019, all investments were covered by FDIC insurance or a properly executed collateral security agreement.

## NOTES TO COMBINED FINANCIAL STATEMENTS

## Note 3. Capital Assets

Capital asset activity for the year ended June 30, 2019 was as follows:

	Beginning Balance	Additions	Transfers/ Disposals	Ending Balance
Total assets not being depreciated:				
Land	\$ 191,141	\$ --	\$ --	\$ 191,141
Fire truck refurbishment in process	285,684	3,792	(289,476)	--
Fire truck apparatus in process	--	4,670	--	4,670
	<u>476,825</u>	<u>8,462</u>	<u>(289,476)</u>	<u>195,811</u>
Total assets being depreciated:				
Buildings	4,310,786	14,200	--	4,324,986
Vehicles and fire fighting equipment	4,640,577	380,958	(105,248)	4,916,287
Communications and other equipment	1,126,068	48,285	--	1,174,353
Total cost	<u>10,268,572</u>	<u>451,905</u>	<u>(194,724)</u>	<u>10,611,437</u>
Less accumulated depreciation for:				
Buildings	(2,109,300)	(118,979)	--	(2,228,279)
Vehicles and fire fighting equipment	(3,459,197)	(228,653)	77,746	(3,610,104)
Communications and other equipment	(1,041,288)	(28,229)	--	(1,072,517)
Total accumulated depreciation	<u>(6,612,785)</u>	<u>(375,861)</u>	<u>77,746</u>	<u>(6,910,900)</u>
Net book value	<u>\$ 3,655,787</u>	<u>\$ 76,044</u>	<u>\$ (316,978)</u>	<u>\$ 3,700,537</u>

The net book value of capital assets financed through capital leases was \$592,656 as of June 30, 2019.

## Note 4. Long-Term Debt

## Capital Lease Obligations

The District finances certain buildings and firefighting equipment acquisitions under capital lease agreements expiring through 2024. The assets and liabilities on the capital lease are recorded at the fair value of the assets and are depreciated over the estimated productive life of the asset which is generally longer than the lease term.

**NOTES TO COMBINED FINANCIAL STATEMENTS**

**Note 4. Long-Term Debt (Continued)**

A summary of the District's long-term debt activity is as follows:

	June 30, 2018	Increases	Decreases	June 30, 2019	Current
Note payable	\$ 7,323	\$ --	\$ (7,323)	\$ --	\$ --
Capital lease obligations	556,123	700,000	(78,740)	1,177,383	129,363
<b>Total long-term debt</b>	<b>\$ 563,446</b>	<b>\$ 700,000</b>	<b>\$ (86,063)</b>	<b>\$ 1,177,383</b>	<b>\$ 129,363</b>

A summary of the District's long-term debt payments (principal, interest and fees) as of June 30, 2019, is as follows:

Fiscal year	Kentucky Bond Corporation Dated November 18, 2012	U.S. Bancorp Lease Dated October 30, 2017	U.S. Bancorp Lease Dated December 24, 2018	Total	Less: Interest and Fees
	Interest Rate 2.00% - 2.25%	Interest Rate 2.89%	Interest Rate 3.77%		
2020	\$ 60,523	\$ 34,759	\$ 86,268	\$ 181,550	\$ 52,187
2021	54,284	34,758	86,268	175,310	34,893
2022	53,046	34,759	86,268	174,073	30,462
2023	42,169	34,758	86,268	163,195	25,861
2024	22,222	34,758	86,268	143,248	21,239
2025-2029	--	121,654	431,340	552,994	48,345
<b>Total</b>	<b>\$ 227,244</b>	<b>\$ 295,446</b>	<b>\$ 862,680</b>	<b>\$ 1,390,370</b>	<b>\$ 212,987</b>

The present value of the minimum debt service payments on the remaining \$1,177,383 capital lease obligations as of June 30, 2019, is summarized as follows:

Minimum debt service payments	\$ 1,390,370
Less interest	(212,987)
<b>Present value, debt service payment</b>	<b>\$ 1,177,383</b>

**Note 5. Retirement Plans**

**Pension Plan**

*Plan Description:* The District has elected to participate in the County Employees Retirement System (CERS), pursuant to Kentucky Revised Statute 78.530 administered by the Board of Trustees of the Kentucky Retirement Systems (KRS). This is a cost sharing, multiple-employer defined benefit pension plan, which covers all eligible full-time employees and provides for retirement, disability and death benefits to plan members. Benefit contributions and provisions are established by statute. Historical trend information showing CERS' progress in accumulating sufficient assets to pay benefits when due is presented in the Kentucky Retirement Systems' annual financial report. This report may be obtained by writing the Kentucky Retirement Systems, 1260 Louisville Road, Frankfort, KY 40601-6124, or by telephone at 502-696-8800.

**NOTES TO COMBINED FINANCIAL STATEMENTS**

Note 5. Retirement Plans (Continued)

Pension Plan (continued)

*Benefits Provided:* Benefits fully vest on reaching five years of service for nonhazardous employees. Aspects of benefits for nonhazardous employees include retirement after 27 years of service or age 65. Nonhazardous employees who begin participation on or after September 1, 2008 must meet the rule of 87 (members age plus years of service credit must equal 87, and the member must be a minimum of 57 years of age) or the member is age 65, with a minimum of 60 months service credit, or at least 10 years of service and 60 years old. Nonhazardous employees who begin participation after December 31, 2013 must meet the rule of 87 (members age plus years of service credit must equal 87, and member must be a minimum of 57 years of age) or the member is age 65, with a minimum of 60 months of service credit.

Aspects of benefits for hazardous employees include retirement after 20 years of service or age 55. Hazardous employees who begin participation on or after September 1, 2008 receive benefits when they have 25 years of service or the member is age 60, with a minimum of 60 months of service credit. Hazardous employees who begin participation after December 31, 2013 must have 25 years of service or age 60 with at least 60 months of service credit.

*Contributions:* Nonhazardous covered employees are required to contribute 5.00% of their salary to the plan. Nonhazardous covered employees who begin participation on or after September 1, 2008 are required to contribute 6.00% of their salary to the plan. The District's pension contribution rate for nonhazardous employees was 16.22%, 14.48%, and 13.95% for the years ended June 30, 2019, 2018 and 2017, respectively.

Hazardous covered employees are required to contribute 8.00% of their salary to the plan. Hazardous covered employees who begin participation on or after September 1, 2008 are required to contribute 9.00% of their salary to be allocated as follows: 8.00% will go to the member's account and 1.00% will go to the Kentucky Retirement Systems insurance fund. The District's pension contribution rate for hazardous employees was 24.86%, 22.20%, and 21.71% for the years ended June 30, 2019, 2018 and 2017, respectively.

*Pension Liabilities, Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions:* As of June 30, 2019, the District reported a liability of \$4,769,225 for its proportionate share of the net pension liability. The net pension liability was measured as of June 30, 2018, and the total pension liability used to calculate the net pension liability was determined by an actuarial valuation as of that date. The District's proportion of the net pension liability was based on a projection of the District's long-term share of contributions to the pension plan relative to the projected contributions of all participating employers, actuarially determined. At June 30, 2018, the District's proportion was 0.191107% for hazardous covered employees and 0.002420% for nonhazardous covered employees.

Pension expense totaled \$979,991 for the year ended June 30, 2019. As of June 30, 2019, the District had deferred outflows and inflows of resources related to its pension plan from the following sources:

**NOTES TO COMBINED FINANCIAL STATEMENTS**

Note 5. Retirement Plans (Continued)

Pension Plan (continued)

	Deferred Outflows of Resources	Deferred Inflows of Resources
Change in assumptions	\$ 506,383	\$ --
Net differences between projected and actual earnings on investments	178,164	232,063
Differences between actual and expected experience	372,628	2,157
Changes in proportion and differences between District's contributions and proportionate share of contributions	252,081	--
District contributions subsequent to the measurement date	316,915	--
	<u>\$ 1,626,171</u>	<u>\$ 234,220</u>

The District's deferred outflows of resources of \$316,915 related to contributions subsequent to the measurement date will be recognized as a reduction of the net pension liability during the year ending June 30, 2020. Other amounts reported as deferred outflows of resources as of June 30, 2019 will be recognized into pension expense (income) as follows:

Year Ending June 30,:

2020	\$ 700,147
2021	378,009
2022	18,542
2023	(21,662)
	<u>\$ 1,075,036</u>

*Actuarial assumptions:* The total pension liability in the June 30, 2018 actuarial valuation was determined using the following actuarial assumptions, applied to years included in the measurement:

Inflation:	2.30%
Salary increases:	3.05%
Investment rate of return:	6.25%

NOTES TO COMBINED FINANCIAL STATEMENTS

Note 5. Retirement Plans (Continued)

Pension Plan (continued)

The total pension liability, net pension liability, and sensitivity information as of June 30, 2018 were based on an actuarial valuation date of June 30, 2017. The total pension liability was rolled forward from the valuation date (June 30, 2017) to the plan's fiscal year ending June 30, 2018, using generally accepted actuarial principles.

The Mortality Table used for active members is RP-2000 Combined Mortality Table projected with Scale BB to 2013 (multiplied by 50% for males and 30% for females). For healthy retired members and beneficiaries, the mortality table used is the RP-2000 Combined Mortality Table projected with Scale BB to 2013 (setback one year for females). For disabled members, the RP-2000 Combined Disabled Mortality Table projected with Scale BB to 2013 (setback four years for males) is used for the period after disability retirement.

The long-term expected return on plan assets is reviewed as part of the regular experience studies prepared every five years for KRS. Several factors are considered in evaluating the long-term rate of return assumption including long-term historical data, estimates inherent in current market data, and a log-normal distribution analysis in which best-estimate ranges of expected future real rates of return (expected return, net of investment expense, and inflation) were developed by the investment consultant for each major asset class. These ranges were combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage and then adding expected inflation. The target allocation and best estimates of arithmetic real rates of return for each major asset class are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
US Large Cap	5.00%	4.50%
US Mid Cap	6.00%	4.50%
US Small Cap	6.50%	5.50%
International Developed	12.50%	6.50%
Emerging Markets	5.00%	7.25%
Global Bonds	4.00%	3.00%
Global IG Credit	2.00%	3.75%
High Yield	7.00%	5.50%
EMD	5.00%	6.00%
Illiquid Private	10.00%	8.50%
Private Equity	10.00%	6.50%
Real Estate	5.00%	9.00%
Absolute Return	10.00%	5.00%
Real Return	10.00%	7.00%
Cash	2.00%	1.50%
	<u>100.00%</u>	



**NOTES TO COMBINED FINANCIAL STATEMENTS**

**Note 5. Retirement Plans (Continued)**

**Pension Plan (continued)**

*Discount rate:* The discount rate used to measure the total pension liability was 6.25%. The projection of cash flows used to determine the discount rate assumed that local employers would contribute the actuarially determined contribution rate of projected compensation over the remaining 25 years (closed) amortization period of the unfunded actuarial accrued liability. The target asset allocation and best estimates of arithmetic nominal rates of return for each major asset class are summarized in the CAFR.

*Sensitivity of the District's proportionate share of the net pension liability to changes in the discount rate:* The following presents the District's proportionate share of the net pension liability calculated using the discount rate of 6.25%, as well as what the District's proportionate share of the net pension liability would be if it were calculated using a discount rate that is 1-percentage-point lower (5.25%) or 1-percentage-point higher (7.25%) than the current rate:

	1% Decrease - 5.25%	Current Discount Rate - 6.25%	1% Increase - 7.25%
Net Pension Liability - Hazardous	\$ 5,790,864	\$ 4,621,840	\$ 3,655,424
Net Pension Liability - Nonhazardous	185,543	147,385	115,416
<b>Total Net Pension Liability</b>	<b>\$ 5,976,407</b>	<b>\$ 4,769,225</b>	<b>\$ 3,770,840</b>

*Pension plan fiduciary net position:* Detailed information about the pension plan's fiduciary net position is available in the separately issued KRS financial report.

**Deferred Compensation Plans**

The District's employees may elect to participate in two deferred compensation plans offered by the Kentucky Public Employees Deferred Compensation Authority under sections 401(k) and 457 of the Internal Revenue Code. Under these plans, employees may defer up to 100% of their compensation after deducting required contributions to the CERS plan. The District does not make matching contributions to these plans.

**Note 6. Other Postemployment Benefits**

**Other Postemployment Benefits Plan**

*Plan description:* County Employees Retirement System consists of two plans, Non-Hazardous and Hazardous. Each plan is a cost-sharing multiple-employer defined benefit other postemployment benefit (OPEB) plan administered by the Kentucky Retirement Systems (KRS) under the provision of Kentucky Revised Statute 61.645. The plan covers all regular full-time members employed in non-hazardous and hazardous duty positions of each participating county, city, and any additional eligible local agencies electing to participate in CERS. The District participates in both the nonhazardous and hazardous plan.

**NOTES TO COMBINED FINANCIAL STATEMENTS**

**Note 6. Other Postemployment Benefits (Continued)**

**Other Postemployment Benefits Plan (continued)**

*Benefits provided:* The KRS' Insurance Fund was established to provide hospital and medical insurance for eligible members receiving benefits from CERS. The eligible non-Medicare retirees are covered by the Department of Employee Insurance (DEI) plans. KRS submits the premium payments to DEI. The Board contracts with Humana to provide health care benefits to the eligible Medicare retirees through a Medicare Advantage Plan. The Insurance Fund pays a prescribed contribution for whole or partial payment of required premiums to purchase hospital and medical insurance.

The amount of contribution paid by the Insurance Fund is based on years of service. For members participating prior to July 1, 2003, years of service and respective percentages of the maximum contribution are as follows:

<u>Portion Paid by Insurance Fund</u>	
<u>Years of Service</u>	<u>Paid by Insurance Fund (%)</u>
20 + Years	100.00%
15 - 19 Years	75.00%
10 - 14 Years	50.00%
4 - 9 Years	25.00%
< 4 Years	0.00%

As a result of House Bill 290 (2004 Kentucky General Assembly), medical insurance benefits are calculated differently for members who began participating on, or after July 1, 2003. Once members reach a minimum vesting period of 10 years, non-hazardous employees whose participation began on, or after July 1, 2003, earn \$10 per month for insurance benefits at retirement for every year of earned service without regard to a maximum dollar amount. Hazardous employees whose participation began on, or after July 1, 2003 earn \$15 per month for insurance benefits at retirement for every year of earned service without regard to a maximum dollar amount. Upon death of a hazardous employee, the employee's spouse receives \$10 per month for insurance benefits for each year of the deceased employee's earned hazardous service. This dollar amount is subject to adjustment annually, which is currently 1.5% based upon Kentucky Revised Statutes. This benefit is not protected under the inviolable contract provisions of KRS 61.692. The Kentucky General Assembly reserves the right to suspend or reduce this benefit if, in its judgment, the welfare of the Commonwealth so demands. There was no legislation enacted during the 2016 legislative session that had a material change in benefit provisions for either system.

*Contributions:* Nonhazardous covered employees are required to contribute 5.00% of their salary to the plan. Nonhazardous covered employees who begin participation on or after September 1, 2008 are required to contribute 6.00% of their salary to the plan. The District's contribution rate to the KRS Insurance Fund for nonhazardous employees was 5.26%, 4.70%, and 4.73% for the years ended June 30, 2019, 2018 and 2017, respectively.

**NOTES TO COMBINED FINANCIAL STATEMENTS**

Note 6. Other Postemployment Benefits (Continued)

Other Postemployment Benefits Plan (continued)

Hazardous covered employees are required to contribute 8.00% of their salary to the plan. Hazardous covered employees who begin participation on or after September 1, 2008 are required to contribute 9.00% of their salary. The District's pension contribution rate for hazardous employees was 10.48%, 9.35%, and 9.35% for the years ended June 30, 2019, 2018 and 2017, respectively. The actuarially determined rates set by the Board for the fiscal years was a percentage of each employee's creditable compensation.

Contributions to the KRS Insurance Fund from the District were \$132,591 and \$104,475 for the years ended June 30, 2019 and 2018, respectively.

*OPEB Liabilities, OPEB Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB:* At June 30, 2019, the District reported a liability of \$1,405,554 for its proportionate share of the net OPEB liability. The net OPEB liability was measured as of June 30, 2018, and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation as of June 30, 2017. The total OPEB liability was rolled-forward from the valuation date to the plan's fiscal year end, June 30, 2018, using generally accepted actuarial principles. The District's proportion of the net OPEB liability was based on the District's share of contributions to the OPEB plan relative to the contributions of all participating employers. At June 30, 2018, the District's proportion was 0.191117% for hazardous covered employees and 0.002420% for nonhazardous covered employees.

For the year ended June 30, 2019, the District recognized OPEB expense of \$266,938. As of June 30, 2019, the District reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Change in assumptions	\$ 426,731	\$ 3,826
Net differences between projected and actual earnings on investments	--	132,498
Differences between actual and expected experiences	--	157,280
Changes in proportion and differences between District's contributions and proportionate share of contributions	81,466	293
District contributions subsequent to the measurement date	132,591	--
	<u>\$ 640,778</u>	<u>\$ 293,897</u>

NOTES TO COMBINED FINANCIAL STATEMENTS

Note 6. Other Postemployment Benefits (Continued)

Other Postemployment Benefits Plan (continued)

The District's deferred outflows of resources of \$132,591 related to contributions subsequent to the measurement date will be recognized as a reduction of the net OPEB liability during the year ending June 30, 2020. Other amounts reported as deferred outflows and inflows of resources as of June 30, 2019 will be recognized into OPEB expense (income) as follows:

Year Ending June 30,:	
2020	\$ 104,746
2021	104,746
2022	29,535
2023	(24,210)
2024	(277)
2025	(250)
	<u>\$ 214,290</u>

*Actuarial assumptions:* The total OPEB liability in the June 30, 2018 actuarial valuation was determined using the following actuarial methods and assumptions, applied to all periods included in the measurement:

Valuation Date	June 30, 2016
Actuarial Cost Method	Entry Age Normal
Amortization Method	Level Percentage of Pay
Amortization Period	27 Years, Closed
Asset Valuation Method	20% of the difference between the market value of assets and the expected actuarial value of assets is recognized
Payroll Growth Rate	4.00%
Inflation	3.25%
Salary Increase	4.00%, average
Investment Rate of Return	7.50%
Healthcare Cost Trend Rates (Pre-65)	Initial trend starting at 7.50% and gradually decreasing to an ultimate trend rate of 5.00% over a period of 5 years
Healthcare Cost Trend Rates (Post-65)	Initial trend starting at 5.50% and gradually decreasing to an ultimate trend rate of 5.00% over a period of 2 years

The mortality table used for active members is RP-2000 Combined Mortality Table projected with Scale BB to 2013 (multiplied by 50% for males and 30% for females). For healthy retired members and beneficiaries, the mortality table used is the RP-2000 Combined Mortality Table projected with Scale BB to 2013 (set-back for one year for females). For disabled members, the RP-2000 Combined Disabled Mortality Table projected with Scale BB to 2013 (set-back four years for males) is used for the period after disability retirement.

## NOTES TO COMBINED FINANCIAL STATEMENTS

## Note 6. Other Postemployment Benefits (Continued)

## Other Postemployment Benefits Plan (continued)

The long-term expected return on plan assets was determined by using a building-block method in which best-estimate ranges of expected future real returns are developed for each asset class. The ranges are combined by weighting the expected future real rate of return by the target asset allocation percentage.

The target allocation and best estimates of arithmetic real rates of return for each major asset class are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
US Large Cap	5.00%	4.50%
US Mid Cap	6.00%	4.50%
US Small Cap	6.50%	5.50%
International Developed	12.50%	6.50%
Emerging Markets	5.00%	7.25%
Global Bonds	4.00%	3.00%
Global IG Credit	2.00%	3.75%
High Yield	7.00%	5.50%
EMD	5.00%	6.00%
Illiquid Private	10.00%	8.50%
Private Equity	10.00%	6.50%
Real Estate	5.00%	9.00%
Absolute Return	10.00%	5.00%
Real Return	10.00%	7.00%
Cash	2.00%	1.50%
	<u>100.00%</u>	

*Discount rate:* The discount rate used to measure the total OPEB liability was 5.85% for nonhazardous and 5.97% for hazardous. The projection of cash flows used to determine the discount rate assumed that local employers would contribute the actuarially determined contribution rate of projected compensation over the remaining 25 years (closed) amortization period of the unfunded actuarial accrued liability. The discount rate determination used an expected rate of return of 6.25%, and a municipal bond rate of 3.62%, as reported in Fidelity Index's "20-Year Municipal GO AA Index" as of June 30, 2018. However, the cost associated with the implicit employer subsidy was not included in the calculation of the System's actuarial determined contributions, and any cost associated with the implicit subsidy will not be paid out of the System's trusts. Therefore, the municipal bond rate was applied to future expected benefit payments associated with the implicit subsidy. The target asset allocation and best estimates of arithmetic nominal rates of return for each major asset class are summarized in the CAFR.

NOTES TO COMBINED FINANCIAL STATEMENTS

Note 6. Other Postemployment Benefits (Continued)

Other Postemployment Benefits Plan (continued)

*Sensitivity of the District's proportionate share of the net pension liability to changes in the discount rate:* The following presents the District's proportionate share of the net OPEB liability calculated using the discount rate of 5.85% for nonhazardous and 5.97% for hazardous, as well as what the District's proportionate share of the net pension liability would be if it were calculated using a discount rate that is 1-percentage-point lower (4.85% for nonhazardous and 4.97% for hazardous) or 1-percentage-point higher (6.85% for nonhazardous and 6.97% for hazardous) than the current rate:

	1% Decrease - 4.85% Non- hazardous, 4.97% Hazardous	Current Discount Rate - 5.85% Non- hazardous, 5.97% Hazardous	6.85% Non- hazardous, 6.97% Hazardous
Net OPEB Liability - Hazardous	\$ 1,894,063	\$ 1,362,587	\$ 937,126
Net OPEB Liability - Nonhazardous	55,807	42,967	32,029
Total Net OPEB Liability	<u>\$ 1,949,870</u>	<u>\$ 1,405,554</u>	<u>\$ 969,155</u>

*Sensitivity of the District's proportionate share of the net OPEB liability to changes in the healthcare cost trend rates:* The following presents the District's proportionate share of the net OPEB liability, as well as what the District's proportionate share of the net OPEB liability would be if it were calculated using healthcare cost trend rates that are 1-percentage-point lower or 1-percentage-point higher than the current healthcare cost trend rates:

	1% Decrease	Current Healthcare Cost Trend Rate	1% Increase
Net OPEB Liability - Hazardous	\$ 927,987	\$ 1,362,587	\$ 1,900,856
Net OPEB Liability - Nonhazardous	31,989	42,967	55,906
Total Net OPEB Liability	<u>\$ 959,976</u>	<u>\$ 1,405,554</u>	<u>\$ 1,956,762</u>

*Changes of assumptions:* The KRS Board of Trustees adopted updated actuarial assumptions which was used in performing the actuarial valuation as of June 30, 2018. Specifically, total OPEB liability as of June 30, 2018 is determined using a 2.30% price inflation assumption and an assumed rate of return of 6.25%.

*Pension plan fiduciary net position:* Detailed information about the OPEB plan's fiduciary net position is available in the separately issued Kentucky Retirement Systems Comprehensive Annual Financial Report on the KRS website at [www.kyret.ky.gov](http://www.kyret.ky.gov).

**NOTES TO COMBINED FINANCIAL STATEMENTS**

**Note 7. District Revenue Profile**

An eight year summary of the District's assessed property and revenue collected is as follows.

Fiscal Year	Tax Rate	Real Estate	Motor Vehicle	Boat Assessed Valuation	Tax Revenue	Tax Revenue	Tax
		Assessed Valuation	Assessed Valuation		Budgeted	Collected	Collection Percentage
2011-2012	0.10	2,343,155,345	203,354,423	4,641,651	2,621,000	2,584,267	0.99
2012-2013	0.10	2,360,721,217	216,147,725	4,620,529	2,621,000	2,621,898	1.00
2013-2014	0.10	2,392,780,857	224,847,872	4,707,811	2,645,000	2,646,408	1.00
2014-2015	0.10	2,438,782,312	235,174,822	4,684,657	2,665,000	2,711,820	1.02
2015-2016	0.10	2,499,414,920	241,371,693	4,861,541	2,748,000	2,766,126	1.01
2016-2017	0.10	2,640,643,010	250,428,599	4,942,639	2,810,000	2,897,116	1.03
2017-2018	0.10	2,822,920,830	256,125,031	4,956,196	3,079,000	3,121,742	1.01
2018-2019	0.10	2,928,574,700	272,987,658	5,045,526	3,228,000	3,247,689	1.01

Fiscal Year	Real Estate Assessed Valuation	Number of Taxpayer Accounts	Average Assessment
2011-2012	2,343,155,345	13,909	168,463
2012-2013	2,360,721,217	13,935	169,409
2013-2014	2,392,780,857	13,960	171,403
2014-2015	2,438,782,312	14,021	173,938
2015-2016	2,499,414,920	14,136	176,812
2016-2017	2,640,643,010	14,267	185,087
2017-2018	2,822,920,830	14,510	194,550
2018-2019	2,928,574,700	14,744	198,628

**Note 8. Ambulance Service**

The District applied and has received approval for a certificate of need with the Commonwealth of Kentucky Cabinet for Health and Family Services in order to operate an ambulance service. The ambulance service will not be fully operational until the year ending June 30, 2020.

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.  
REQUIRED SUPPLEMENTARY INFORMATION**

**SCHEDULE OF DISTRICT'S PROPORTIONATE SHARE OF NET PENSION LIABILITY**

	June 30,				
	2018	2017	2016	2015	2014
<b>NON-HAZARDOUS</b>					
District's proportion of the net pension liability	0.002420%	0.002364%	0.002363%	0.002394%	0.002300%
District's proportionate share of net pension liability	\$ 147,385	\$ 138,372	\$ 116,344	\$ 99,069	\$ 73,000
District's covered-employee payroll in year of measurement	\$ 59,988	\$ 57,548	\$ 56,369	\$ 53,768	\$ 51,805
District's proportionate share of the net pension liability as a percentage of its employee-covered payroll	245.69%	240.45%	206.40%	184.28%	140.91%
Plan Fiduciary net position as a percentage of the total pension liability	53.54%	53.30%	53.30%	59.97%	65.80%
<b>HAZARDOUS</b>					
District's proportion of the net pension liability	0.191107%	0.171812%	0.169330%	0.167054%	0.170900%
District's proportionate share of net pension liability	\$ 4,621,840	\$ 3,843,913	\$ 2,905,610	\$ 2,564,450	\$ 1,984,000
District's covered-employee payroll in year of measurement	\$ 1,087,229	\$ 985,230	\$ 916,514	\$ 892,260	\$ 871,354
District's proportionate share of the net pension liability as a percentage of its employee-covered payroll	425.10%	390.15%	317.03%	287.41%	227.69%
Plan Fiduciary net position as a percentage of the total pension liability	49.26%	49.80%	53.95%	57.52%	63.50%

\* June 30, 2018, 2017, 2016, 2015 and 2014 reflect dates of the actuarial valuation



**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.  
REQUIRED SUPPLEMENTARY INFORMATION**

**SCHEDULE OF DISTRICT CONTRIBUTIONS FOR THE COUNTY EMPLOYEES RETIREMENT SYSTEM (CERS) PENSION**

	June 30					
	2019	2018	2017	2016	2015	2014
<b>NON HAZARDOUS</b>						
Contractually required contribution	\$ 10,364	\$ 8,686	\$ 8,028	\$ 7,001	\$ 6,854	\$ 7,113
Actual contributions	(10,364)	(8,686)	(8,028)	(7,001)	(6,854)	(7,113)
Contribution deficiency (excess)	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --
District's covered employee payroll	\$ 53,894	\$ 59,888	\$ 57,548	\$ 56,369	\$ 53,760	\$ 51,805
Contributions as a percentage of covered payroll	16.22%	14.48%	13.95%	12.42%	12.75%	13.74%
<b>HAZARDOUS</b>						
Contractually required contribution	\$ 306,551	\$ 241,365	\$ 204,758	\$ 185,686	\$ 184,966	\$ 189,694
Actual contributions	(306,551)	(241,365)	(204,758)	(185,686)	(184,966)	(189,694)
Contribution deficiency (excess)	\$ --	\$ --	\$ --	\$ --	\$ --	\$ --
District's covered employee payroll	\$ 1,233,111	\$ 1,087,229	\$ 985,230	\$ 916,514	\$ 892,260	\$ 871,354
Contributions as a percentage of covered employee payroll	24.86%	22.20%	20.78%	20.26%	20.73%	21.77%

\* June 30, 2019, 2018, 2017, 2016, 2015 and 2014 reflect financial reporting dates

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**SCHEDULE OF DISTRICT'S PROPORTIONATE SHARE OF NET OPEB LIABILITY**

	June 30, 2018	June 30, 2017
<b>NON-HAZARDOUS</b>		
District's proportion of the OPEB liability	0.002426%	0.002364%
District's proportionate share of net OPEB liability	\$ 42,967	\$ 47,524
District's covered-employee payroll in year of measurement	\$ 59,988	\$ 57,548
District's proportionate share of the net OPEB liability as a percentage of its employee-covered payroll	71.63%	82.58%
Plan Fiduciary net position as a percentage of the total OPEB liability	57.62%	52.40%
<b>HAZARDOUS</b>		
District's proportion of the OPEB liability	0.191117%	0.171812%
District's proportionate share of OPEB liability	\$ 1,362,587	\$ 1,420,321
District's covered-employee payroll in year of measurement	\$ 1,087,229	\$ 943,151
District's proportionate share of the OPEB liability as a percentage of its employee-covered payroll	125.33%	150.59%
Plan Fiduciary net position as a percentage of the total OPEB liability	64.24%	59.00%

\* June 30, 2018 and 2017 reflects the date of the actuarial valuation.

**FERN CREEK FIRE PROTECTION DISTRICT AND FERN CREEK  
FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.  
REQUIRED SUPPLEMENTARY INFORMATION**

**SCHEDULE OF DISTRICT CONTRIBUTIONS FOR THE COUNTY EMPLOYEES RETIREMENT SYSTEM (CERS)  
OPEB**

	June 30,		
	2019	2018	2017
<b>NON-HAZARDOUS</b>			
Contractually required contribution	\$ 3,361	\$ 2,819	\$ 2,722
Actual contributions	<u>(3,361)</u>	<u>(2,819)</u>	<u>(2,722)</u>
Contribution deficiency (excess)	<u>\$ --</u>	<u>\$ --</u>	<u>\$ --</u>
District's covered employee-payroll	\$ 63,894	\$ 59,988	\$ 57,548
Contributions as a percentage of covered payroll	5.26%	4.70%	4.73%
<b>HAZARDOUS</b>			
Contractually required contribution	\$ 129,230	\$ 101,656	\$ 92,119
Actual contributions	<u>(129,230)</u>	<u>(101,656)</u>	<u>(92,119)</u>
Contribution deficiency (excess)	<u>\$ --</u>	<u>\$ --</u>	<u>\$ --</u>
District's covered employee-payroll	\$ 1,233,111	\$ 1,087,229	\$ 985,230
Contributions as a percentage of covered-employee payroll	10.48%	9.35%	9.35%

\* June 30, 2019, 2018 and 2017 reflect financial reporting dates.



*Jones, Nale & Mattingly PLC*

**INDEPENDENT AUDITOR'S 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**

To the Board of Trustees  
Fern Creek Fire Protection District and  
Fern Creek Fire Protection District  
Holding Company, Inc.  
Louisville, Kentucky

We have audited, 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, the combined financial statements of Fern Creek Fire Protection District and Fern Creek Fire Protection District Holding Company, Inc. (the District), as of and for the year ended June 30, 2019, and the related notes to the combined financial statements, and have issued our report thereon dated September 9, 2019.

**Internal Control Over Financial Reporting**

In planning and performing our audit of the combined financial statements, we considered the District's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the combined financial statements, but not for the purpose of expressing an opinion on the effectiveness of the District's internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of the 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, misstatements 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 was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

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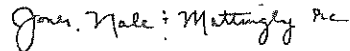
Certified Public Accountants and Advisors  
642 South Fourth Street, Suite 300 Louisville, Kentucky 40202 tel: 502.583.0248 fax: 502.589.1680 www.jnmcpa.com

**Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the District's combined financial statements are free from 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 no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

**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. Accordingly, this communication is not suitable for any other purpose.

A handwritten signature in cursive script that reads "James Male : Mattingly PC".

Louisville, Kentucky  
September 9, 2019

**FERN CREEK FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.**

**General Information**

Organization Number 0017265  
 Name FERN CREEK FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.  
 Profit or Non-Profit N - Non-profit  
 Company Type KCO - Kentucky Corporation  
 Status A - Active  
 Standing G - Good  
 State KY  
 Organization Date 1/3/1973  
 Last Annual Report 3/17/2020  
 Principal Office 9409 OLD BARDSTOWN ROAD  
 P. O. BOX 91025  
 FERN CREEK, KY 40291  
 Registered Agent DAN BANNON  
 6200 BARDSTOWN RD.  
 P. O. BOX 91025  
 LOUISVILLE, KY 40291

**Current Officers**

President DAN BANNON  
 Secretary TRACY DELOCH  
 Treasurer SUSAN PIERCE  
 Director DAN BANNON  
 Director SUSAN PIERCE  
 Director TRACY DELOCH

**Individuals / Entities listed at time of formation**

Director PAUL EFFINGER  
 Director ART VOGELDES  
 Director EARL SEXTON  
 Director DON ESPY  
 Director TINSLEY ROMAN  
 Incorporator PAUL EFFINGER  
 Incorporator ART VOGELDES  
 Incorporator EARL SEXTON  
 Incorporator DON ESPY  
 Incorporator TINSLEY ROMAN

**Images available online**

Documents filed with the Office of the Secretary of State on September 15, 2004 or thereafter are available as scanned images or PDF documents. Documents filed prior to September 15, 2004 will become available as the images are created.

Document Type	Date	Page Count	Format	Link
Annual Report	3/17/2020	1 page	tiff	PDF
Annual Report	6/13/2019	1 page	tiff	PDF
Registered Agent name/address change	5/7/2019	1 page	tiff	PDF
Annual Report	6/8/2018	1 page	tiff	PDF
Principal Office Address Change	4/12/2018 11:50:51 AM	1 page	PDF	PDF
Annual Report	4/13/2017	1 page	tiff	PDF
Annual Report	3/21/2016	1 page	tiff	PDF
Annual Report	4/30/2015	1 page	tiff	PDF
Annual Report	3/25/2014	1 page	tiff	PDF
Annual Report	3/26/2013	1 page	tiff	PDF
Annual Report	2/16/2012	1 page	tiff	PDF
Annual Report	3/30/2011	1 page	tiff	PDF
Annual Report	4/12/2010	1 page	tiff	PDF
Annual Report	2/11/2009	1 page	tiff	PDF
Annual Report	4/3/2008	1 page	tiff	PDF
Annual Report	3/16/2007	1 page	tiff	PDF
Annual Report	4/3/2006	1 page	tiff	PDF
Annual Report	3/24/2005	1 page	tiff	PDF
Annual Report	4/28/2003	1 page	tiff	PDF
Annual Report	4/30/2002	1 page	tiff	PDF
Annual Report	6/15/2001	1 page	tiff	PDF
Annual Report	5/26/2000	1 page	tiff	PDF
Annual Report	7/20/1999	1 page	tiff	PDF
Annual Report	7/7/1998	1 page	tiff	PDF
Statement of Change	5/18/1998	1 page	tiff	PDF
Annual Report	7/1/1996	1 page	tiff	PDF
Annual Report	7/1/1995	1 page	tiff	PDF
Annual Report	7/1/1994	1 page	tiff	PDF
Annual Report	7/1/1993	1 page	tiff	PDF
Reinstatement	9/24/1992	2 pages	tiff	PDF
Statement of Change	9/24/1992	1 page	tiff	PDF
Revocation of Certificate of Authority	3/15/1987	2 pages	tiff	PDF
Revocation Return	3/15/1987	2 pages	tiff	PDF
Six Month Notice	9/1/1986	1 page	tiff	PDF
Six Month Notice	9/1/1986	1 page	tiff	PDF
Annual Report	7/1/1986	1 page	tiff	PDF
Amendment	9/18/1981	9 pages	tiff	PDF
Annual Report	5/5/1977	5 pages	tiff	PDF
Articles of Incorporation	1/3/1973	7 pages	tiff	PDF

**Assumed Names**

**Activity History**

Filing	File Date	Effective Date	Org. Referenced
Annual report	3/17/2020 12:40:27 PM	3/17/2020	
Annual report	6/13/2019 2:47:17 PM	6/13/2019	
Registered agent address change	5/7/2019 2:25:38 PM	5/7/2019	
Annual report	6/8/2018 11:45:30 AM	6/8/2018	
Principal office change	4/12/2018 11:50:51 AM	4/12/2018 11:50:51 AM	
Annual report	4/13/2017 9:50:01 AM	4/13/2017	
Annual report	3/21/2016 9:47:15 AM	3/21/2016	
Annual report	4/30/2015 3:32:42 PM	4/30/2015	

Annual report	3/25/2014 3:39:08 PM	3/25/2014
Annual report	3/26/2013 11:12:37 AM	3/26/2013
Annual report	2/16/2012 9:05:04 AM	2/16/2012
Annual report	3/30/2011 2:29:07 PM	3/30/2011
Annual report	4/12/2010 4:29:39 PM	4/12/2010
Annual report	2/11/2009 12:02:28 PM	2/11/2009
Annual report	4/3/2008 12:33:35 PM	4/3/2008
Annual report	3/16/2007 12:41:31 PM	3/16/2007
Annual report	4/3/2006 2:04:23 PM	4/3/2006
Registered agent address change	5/7/2004 7:11:06 AM	5/7/2004
Annual report	5/18/1998	5/18/1998
Registered agent address change	5/18/1998	5/18/1998
Amendment - Change purpose	9/18/1981	9/18/1981

### Microfilmed Images

Microfilm images are not available online. They can be ordered by faxing a [Request For Corporate Documents](#) to the Corporate Records Branch at 502-564-5687.

Annual Report	3/9/2005	1 page
Annual Report	8/19/2004	1 page
Statement of Change	5/7/2004	1 page
Annual Report	4/28/2003	1 page
Annual Report	4/30/2002	1 page
Annual Report	6/15/2001	1 page
Annual Report	5/26/2000	1 page
Annual Report	7/20/1999	1 page
Annual Report	7/7/1998	1 page
Statement of Change	5/18/1998	1 page
Annual Report	7/1/1997	1 page
Annual Report	7/1/1996	1 page
Annual Report	7/1/1995	1 page
Annual Report	7/1/1994	1 page
Annual Report	7/1/1993	1 page
Statement of Change	9/24/1992	1 page
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Revocation of Certificate of Authority	3/15/1987	2 pages
Six Month Notice	9/1/1986	1 page
Six Month Notice	9/1/1986	1 page
Annual Report	7/1/1986	1 page
Amendment	9/18/1981	8 pages
Annual Report	5/5/1977	7 pages
Articles of Incorporation	1/3/1973	6 pages



Louisville Metro Government  
Office of Management and Budget

Neighborhood Development Fund Training Attestation

Grantee Organization Name: Fern Creek Fire Protection District

Grantee Representative Name: Nathan Mulvey

I agree that I am an authorized representative and/or signatory of the organization named above and attest to having viewed the Neighborhood Development Fund training presentation. I understand the reporting requirements of the Neighborhood Development Fund grant. Additionally, after viewing the presentation, I have correctly answered the below questions.

Please check:

I viewed the NDF training material on the website

Answer the following questions before signing (Circle or write in the correct answer).

1. The NDF funding your agency received is a gift from LMG? True or False
2. Name the three budget categories that require a detail list.  
Client Assistance, Community Events & Festivals and Other Expenses
3. If your agency charged gross pay to NDF, you are required to provide additional documentation to satisfy reporting requirements. True or False
4. Which four questions should your financial support documentation answer at all times?  
Who, What, When and Why
5. Your agency is considered noncompliant if you do not account for funds received and/or your financial report is missing support documentation? True or False
6. Canceled check, bank statement, invoice and receipt are considered proof of payment. True or False

[Signature]  
Grantee Representative Signature

10/8/2020  
Date

NOTE: Please return to Roxanne Steele

E-mail address: Roxanne.Steele@louisvilleky.gov  
Mailing Address: Louisville Metro Government  
ATTN: NDF Coordinator  
611 West Jefferson St.  
Louisville, KY 40202

Fax: 502-574-3219





## Webster, Angela

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**From:** Nathan Mulvey <NMulvey@ferncreekfire.com>  
**Sent:** Friday, October 9, 2020 1:33 PM  
**To:** Webster, Angela; Steele, Roxanne M  
**Cc:** Carrie Eberle  
**Subject:** NDF Attestation and Training  
**Attachments:** NDF Training Attestation.pdf

**CAUTION: This email came from outside of Louisville Metro. Do not click links or open attachments unless you recognize the sender and know the content is safe**

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Roxanne,

Please find the attached documentation which shows completion of the online NDF training. Please let me know if you need any further information.

Thanks,

*Nathan Mulvey*

Chief  
FERN CREEK FIRE & EMS  
6200 Bardstown Rd.  
Louisville, KY 40291



Office: (502) 657-1210  
[www.ferncreekfire.com](http://www.ferncreekfire.com)



# Commonwealth of Kentucky

## Department of State



### Office of Secretary of State

THELMA L. STOVALL, SECRETARY

#### DOMESTIC CORPORATION DEPARTMENT

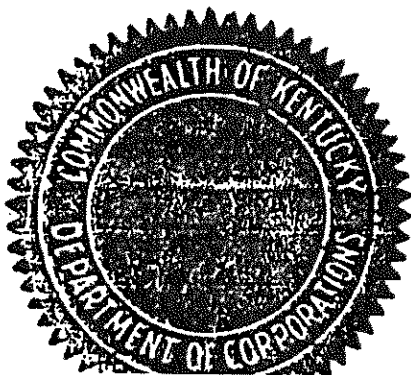
#### NON-STOCK CORPORATION

I, THELMA L. STOVALL, Secretary of the State of Kentucky, hereby certify that Articles of Incorporation of the

FERN CREEK FIRE PROTECTION DISTRICT HOLDING COMPANY, INC., Fern Creek, K.

has this day been filed in my office.

It appearing from said Articles of Incorporation that the said Corporation has no capital stock, and no private pecuniary profit is to be derived therefrom, the said Corporation is not required by law to pay a tax on organization; and it further appearing that the aforesaid Corporation has complied with all the requirements of the law, this certificate is issued as evidence of the fact that the said Corporation is now authorized and empowered to do business in this State under its charter, subject to the restrictions imposed by the statutes of Kentucky.



Given under my hand as Secretary of State,  
this 3rd day of January 1973

*Thelma L. Stovall*

Secretary of State

Assistant Secretary of State

JAN 3 1973

Commonwealth of Kentucky

ARTICLES OF INCORPORATION

DEC 22 1972

FERN CREEK FIRE PROTECTION DISTRICT HOLDING COMPANY, INC.

KNOW ALL MEN BY THESE PRESENTS:

Commonwealth of Kentucky

That we, Paul Effinger, Art Vogedes, Earl Sexton, Don Espy, Tinsley Roman, William Adams and Gerald D. Swan, all of Fern Creek Jefferson County, Kentucky, do hereby associate to form a non-profit and non-stock corporation, under and by virtue of the laws of the Commonwealth of Kentucky and do hereby adopt the following articles for its charter:

ARTICLE I.

The corporation shall be named and known as the Fern Creek Fire Protection District Holding Company, Inc., by which it may contract and be contracted with, sue and be sued, adopt a corporate seal and conduct its business.

ARTICLE II.

The principal office and place of business of said corporation shall be in Fern Creek, Kentucky. 40291  
6103 Bardstown Road, P. O. Box 91025

ARTICLE III.

It is not the purpose of this organization to operate for pecuniary profit, and the nature of the business and objects and purposes to be transacted, promoted and carried on shall be the acquisition, construction and operation of public building facilities for the Fern Creek Fire Protection District of Jefferson County, Kentucky, the equipping thereof, the construction of extensions, additions and improvements to public buildings of such District, the renovation and remodeling of such public building facilities, the acquisition and operation of public personal property for such District, and the promotion of the public interests of said

or its members, to receive, hold and disburse gifts, bequests and other funds for such purposes, to acquire, own, maintain, sell, mortgage or pledge real estate or personal property and to issue bonds, notes or other evidences of indebtedness to evidence its obligations and generally to do any and all things necessary and incidental to its general purposes aforesaid and, without limiting the generality of the foregoing, to construct, extend, improve, equip and operate public municipal building facilities of and for Fern Creek Fire Protection District.

#### ARTICLE IV.

The corporation shall have no capital stock and is not formed for profit, but to provide adequate public facilities for the Fern Creek Fire Protection District of Jefferson County, Kentucky.

All of the assets and earnings shall be used exclusively for the purpose herein set out, including the payment of expenses incidental thereto, and no part of the net earnings shall inure to the benefit of any member or individual, and no substantial part of its activities shall be the carrying on of propaganda or otherwise attempting to influence legislation. In the event of dissolution, all of the assets of the corporation shall be distributed to the Fern Creek Fire Protection District.

#### ARTICLE V.

The corporation shall commence business as soon as these articles are filed in the office of the Secretary of State, Frankfort, Kentucky. The life of the corporation shall be perpetual, unless sooner dissolved by a majority vote of its members.

ARTICLE VI.

The names and post office addresses of each of the incorporators and initial directors are as follows:

<u>Name</u>	<u>Fern Creek, Kentucky 40291 Post Office Address</u>
Paul Effinger	8701 Hudson Lane
Art Vogedes	8919 Wattlee Road
Earl Sexton	8811 Zabel Way
Don Espy	8903 Zabel Way
Tinsley Roman	8913 Ferndale Road
William Adams	8924 Zabel Way
Gerald D. Swan	6603 Shaffer Lane

The agent for the service of process, until changed by action of the members, shall be William Katzinski, 420 West Jefferson Street, Louisville, Kentucky 40202.

ARTICLE VII.

The affairs and business of the corporation shall be conducted by its members, who shall constitute the governing body of the corporation, to be known as its Board of Directors.

The Officers of the Corporation shall consist of a President, a Secretary-Treasurer, and such Vice-Presidents as the Board of Directors may elect.

Members shall act as a Board of Directors and shall have full power to make all by-laws to regulate the business of the corporation as will not be inconsistent with the provisions of the Articles of Incorporation and the laws of the Commonwealth of Kentucky.

ARTICLE VIII.

The maximum indebtedness or liability which the corporation may at any time incur is unlimited, and its property shall not be

lawfully incurred. The corporation shall incur no indebtedness or liability except upon a majority vote of the members or directors as reflected by the corporation's records. In connection with the incurring of any indebtedness, such provisions may be inserted in the papers authorizing same as may be deemed necessary for the protection of the holders of such indebtedness, and, without limiting the generality of the foregoing, the corporation may issue from time to time separate bond issues, with such separate or combined security and with such restrictions or creditors and in favor of the corporation as the members and the Board of Directors may deem for the best interest of the corporation.

ARTICLE IX.

The private property of the members of directors shall not be subject to or in any way liable for any debt or contract of this corporation.

IN TESTIMONY WHEREOF, witness our hands this 28<sup>th</sup> day of December, 1972.

Paul Effinger  
Paul Effinger

Art Vogedes  
Art Vogedes

Earl Sexton  
Earl Sexton

Don Espy  
Don Espy

Tinsley Roman  
Tinsley Roman

William Adams  
William Adams

Gerald D. Swan  
Gerald D. Swan



COMMONWEALTH OF KENTUCKY:

COUNTY OF JEFFERSON

: SS

I, William Adams, a Notary Public in and for the State and County aforesaid, do hereby certify that the foregoing Articles of Incorporation of Fern Creek Fire Protection District Holding Company, Inc. were this day produced to me in said County by Paul Effinger, Art Vogedes, Earl Sexton, Don Espy, Tinsley Roman, William Adams and Gerald D. Swan personally known to me and personally known by me to be the parties mentioned in such instrument to be their act and deed.

Given under my hand and seal of office this 21<sup>st</sup> day of December, 1972.

My commission expires

April 21, 1976.

William Adams  
Notary Public, State of Kentucky  
Kentucky.

The foregoing Articles of Incorporation of the Fern Creek Fire Protection District Holding Company, Inc. were prepared by William Katzinski, Attorney at Law, 420 West Jefferson Street, Louisville, Kentucky 40202.

William Katzinski  
William Katzinski

ORIGINAL COPY  
FILED  
SECRETARY OF STATE OF KENTUCKY  
FRANKFORT, KENTUCKY

JAN 3 1973