CITY OF CHARLEVOIX

AGENDA
CITY OF CHARLEVOIX CITY COUNCIL REGULAR MEETING
Monday, June 17, 2019- 6:00 PM
Council Chambers, 210 State Street, Charlevoix, MI

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1. **Pledge of Allegiance**
2. **Roll Call**
3. **Presentations**
4. **Inquiry Regarding Conflicts of Interest**
5. **Consent Agenda**

   A. City Council Meeting Minutes - June 3, 2019
   B. Accounts Payable and Payroll Check Registers
   C. Purchase Two Pickup Trucks - $59,461
   D. PA 95 Opt Out
   E. Venetian Festival Fireworks and Contract for $15,000
   F. Charlevoix Yacht Club Request for Free Parking – Nucore Triangle & Red Fox Regatta
   G. Charlevoix Main Street AmeriCorps VISTA Job Description

6. **Public Hearings and Actions Requiring Public Hearings**
7. **All Other Actions and Requests**

   A. Short Term Rental Registration Moratorium
      Mark L. Heydlauff, City Manager; Scott Howard, City Attorney
   B. Establishment of Building Authority
      Patrick F. McGow, Miller Canfield
   C. Appointment of Building Authority Commission Members
      Patrick F. McGow, Miller Canfield
   D. Charter Amendment Update
      Scott Howard, City Attorney
   E. Housing Commission Appointment
      Luther Kurtz, Mayor
   F. Compensation Commission Recommendations
      Mark L. Heydlauff, City Manager

8. Reports and Communications

A. Public Comments

B. City Manager Comments

C. Mayor and Council Comments

9. Other Council Business

10. Adjourn

The City of Charlevoix will provide necessary reasonable auxiliary aids and services, such as signers for the hearing impaired and audio tapes of printed materials being considered at the meeting, to individuals with disabilities at the meeting upon one weeks' notice to the City of Charlevoix. Individuals with disabilities requiring auxiliary aids or services should contact the City of Charlevoix Clerk's Office in writing or calling the following: City Clerk, 210 State Street, Charlevoix, MI 49720 (231) 547-3250.

CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: City Council Meeting Minutes - June 3, 2019

DATE: June 17, 2019

RECOMMENDATION:

Motion to approve City Council minutes.

ATTACHMENTS:

- Draft Council Minutes

CITY OF CHARLEVOIX
REGULAR CITY COUNCIL MEETING MINUTES
Monday, June 3, 2019 – 6:00 p.m.
Council Chambers, 210 State Street, Charlevoix, MI

The meeting was called to order at 6:00 p.m. by Mayor Luther Kurtz.

1. Pledge of Allegiance

2. Roll Call

Mayor:	Luther Kurtz
Members Present:	Greg Bryan, Shane Cole, Aaron Hagen, Janet Kalbfell, Tom Oleksy Leon Perron
Members Absent:	None
City Manager:	Mark L. Heydlauff
City Clerk:	Joyce Golding

3. Presentations

4. Inquiry Regarding Conflicts of Interest

5. Consent Agenda

All items listed under Consent Agenda are considered routine and will be enacted by one motion. There will be no separate discussion of these items. If discussion of an item is required, it will be removed from the Consent Agenda and considered separately. Oleksy requested that item 5.C be removed from the Consent Agenda for further discussion.

A. City Council Meeting Minutes – May 20, 2019
B. Accounts Payable and Payroll Check Registers
   a. Special Accounts Payable Check Register – May 17, 2019
   b. Special Accounts Payable Check Register – May 21 2019
   c. Special Accounts Payable Check Register – May 22, 2019
   d. Regular Accounts Payable Check Register – May 31, 2019
   e. ACH Payments – May 20, 2019 to May 31, 2019
   f. Payroll Check Register – May 31, 2019
   g. Payroll Transmittal – May 31, 2019
C. Temporary Police Officer Job Description (removed from the Consent Agenda)
D. Tower Lease with Tri-County Wireless – authorize City Manager to negotiate an agreement

Motion by Hagen, second by Kalbfell, to approve the Consent Agenda as amended. Motion passed by unanimous voice vote.

Temporary Police Officer Job Description

The City Manager recalled that he implemented a hiring freeze to mitigate the budgetary deficit. He explained that the full-time Temporary Police Officer position would enable the department to hire an officer immediately to fill a vacancy. This would allow Council time to review and adjust the budget with the goal of moving the temporary officer to a permanent position by the end of the current fiscal year.

Chief Doan noted that he would encounter scheduling conflicts and additional overtime being short-staffed. He stated that competent applicants are difficult to find and he felt that Officer Stewart was well qualified and would be an asset to the department.

Mayor Kurtz opened the item to public comment.

- Lyle Gennett, Greg Stevens, Dr. Lori DeGrazia, and Jill Picha were not in favor of the temporary position and felt the officer should be permanent.
- Bob Timms felt the Recreation Director should be part-time.

The item was closed to the public.

Motion by Kalbfell, second by Bryan, to approve the Temporary Police Officer Job Description.
Yeas: Bryan, Oleksy
Nays: Cole, Kalbfell, Hagen, Perron
Motion failed. *Clerk's Note: Therefore, Officer Stewart will be a permanent full-time City employee.*

6. Public Hearings & Actions Requiring Public Hearings

A. Public Hearing for Re-enacted Floodplain Management Ordinance 804

City Manager Heydlauff recalled that Section 5.4 Ordinances - Emergency of the City Charter was invoked on May 6, 2019 to adopt Ordinance 803 immediately in order to be compliant with the federal government's requirements. However, every emergency ordinance is automatically repealed on the sixty-first (61st) day after its enactment, unless re-enacted pursuant to Section 5.3 of the Charter. The public hearing was properly noticed and held on May 20, 2019, but not all Council members were present to vote.

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Mayor Kurtz opened the item to public comment. There was no comment and the item was closed.

Motion by Kalbfell, second by Hagen, to adopt the re-enacted floodplain management Ordinance No. 804.
Yeas: Bryan, Oleksy, Cole, Kalbfell, Hagen, Perron
Nays: None
Absent: None

ORDINANCE ADDRESSING FLOODPLAIN MANAGEMENT PROVISIONS OF THE STATE CONSTRUCTION CODE
Community Name: City of Charlevoix, County: Charlevoix
Ordinance Number 804 of 2019

An ordinance to designate an enforcing agency to discharge the responsibility of the City of Charlevoix located in Charlevoix County, and to designate regulated flood hazard areas under the provisions of the State Construction Code Act, Act No. 230 of the Public Acts of 1972, as amended.

The City of Charlevoix ordains:

***Section 1**. AGENCY DESIGNATED. Pursuant to the provisions of the state construction code, in accordance with Section 8b(6) of Act 230, of the Public Acts of 1972, as amended, the Department of Building Safety of the county of Charlevoix is hereby designated as the enforcing agency to discharge the responsibility of the City of Charlevoix under Act 230, of the Public Acts of 1972, as amended, State of Michigan. The county of Charlevoix assumes responsibility for the administration and enforcement of said Act throughout the corporate limits of the community adopting this ordinance.*

***Section 2**. CODE APPENDIX ENFORCED. Pursuant to the provisions of the state construction code, in accordance with Section 8b(6) of Act 230, of the Public Acts of 1972, as amended, Appendix G of the Michigan Building Code shall be enforced by the enforcing agency within the jurisdiction of the community adopting this ordinance.*

***Section 3**. DESIGNATION OF REGULATED FLOOD PRONE HAZARD AREAS. The Federal Emergency Management Agency (FEMA) Flood Insurance Study (FIS) Entitled "Charlevoix County Michigan (All Jurisdictions)" and dated May 16, 2019 and the Flood Insurance Rate Map(s) (FIRMS) panel number(s) of 26029C0320C, 26029C0330C, 26029C0340C, 26029C0310C, 26029CIND1A and 26029CIND2A dated May 16, 2019 are adopted by reference for the purposes of administration of the Michigan Construction Code, and declared to be a part of Section 1612.3 of the Michigan Building Code, and to provide the content of the "Flood Hazards" section of Table R301.2(1) of the Michigan Residential Code.*

***Section 4**. REPEALS. All ordinances inconsistent with the provisions of this ordinance are hereby repealed.*

***Section 5**. PUBLICATION. This ordinance shall be effective after legal publication and in accordance with the provisions of the Act governing same.*

Adopted this 3rd day of June, 2019.
This ordinance duly adopted on June 3, 2019 at a regular meeting of the City of CharlevoixCity Council and will become effective July 3, 2019.

7. All Other Actions & Requests

A. Follow-up Parking Discussion with IPS Group
Randy Lassner, IPS Group, demonstrated police enforcement technology for Council's consideration. Questions were asked and answered by Mr. Lassner and Chief Doan.

Mayor Kurtz opened the item to public comment.
- Mike Doherty was not in favor.

The item was closed to the public.

Council concurred to not to make a decision this evening and to reschedule this agenda item.

B. Parking Meter Financing
City Manager Heydlauff noted that this agenda item should be addressed when Council reschedules the parking discussion and Council concurred.

C. Acacia Lot Parking
City Manager Heydlauff noted that this agenda item should also be addressed when Council reschedules the parking discussion and Council concurred.

D. Historic District Commission Appointing
The Historic District Commission has two openings and Vicki Voisin requested re-appointment. There were no other applicants.

Mayor Kurtz opened the item to public comment. There was no comment and the item was closed.

Motion by Cole, second by Kalbfell, to re-appoint Vicki Voisin to the Historic District Commission term expiring June 2022. Motion passed by unanimous voice vote.

8. Reports & Communications

A. Public Comments

- Mike Doherty expressed concern regarding Park Avenue traffic.

B. City Manager Comments

- Rail painting along the channel has begun
- Thanks to the electric crew for their work during the power outage Saturday morning
- Disabled boat will be removed from the marina
- Congratulations to County Clerk Cherie Browe on her retirement

C. Mayor & Council Comments

- Kalbfell and the Mayor shared their experience during the City of Holland Mayor exchange
- Cole noted that May Street is covered in construction dust and requested a clean up
- Oleksy asked if there was a response to the bridge failure letter; questioned short term rental regulations

9. Other Council Business

Oleksy would like to see a moratorium on short-term rentals. The Mayor felt that the City needs sufficient data to enable Council to consider how they are affecting the health, safety and welfare of the City. Council discussed and debated the pros and cons.

Mayor Kurtz opened the item to public comment.

- Larry Sullivan felt Council needed more information before making any decision.

The item was closed to the public.

Motion by Hagen, second by Kalbfell, to have an agenda item on July 1st where Council will discuss stopping the issuance of registrations for short-term rentals prior to potential licensing. Motion withdrawn by Hagen.

Motion by Perron, second by Hagen, that for the health, safety and welfare of the community we issue a moratorium on the acceptance of registrations for short-term rentals effective July 1, 2019.
Yeas: Oleksy, Kalbfell, Hagen, Perron
Nays: Bryan, Cole

10. Adjourn

The Mayor adjourned the meeting at 8:38 p.m.

Joyce M. Golding, City Clerk

Luther Kurtz, Mayor

Special Accounts Payable – 05/17/2019

CHARLEVOIX COUNTY	500.00		
STATE OF MICHIGAN	150.00	**TOTAL**	**650.00**

Special Accounts Payable – 05/21/2019

AT&T	4,356.76	PRIORITY HEALTH	40,094.50
AT&T MOBILITY	89.83	STANDARD INSURANCE CO	2,437.78
CHARLEVOIX STATE BANK	12,322.24	VERIZON WIRELESS	56.72
CHARTER COMMUNICATIONS	84.99	VISION SERVICE PLAN	547.77
DELTA DENTAL	3,461.22	**TOTAL**	**71,692.71**
GREAT LAKES ENERGY	317.36		
HOLIDAY COMPANIES	7,158.21		
METLIFE SMALL BUSINESS CENTER	765.33		

Special Accounts Payable – 05/22/2019

KODIAK EMERGENCY VEHICLES	$ 34,350.00	**TOTAL**	**34,350.00**

Regular Accounts Payable – 06/04/2019

ACME SPORTS INC	409.00	ANZELL, BETH A.	50.00
ADVANCE	1,203.46	ARROW INTERNATIONAL INC	2,716.85
AFFORDABLE FLOORING & MORE	120.00	AVFUEL CORPORATION	39,290.46
ALL-PHASE ELECTRIC SUPPLY CO.	1,282.32	BAKER COLLEGE OF CADILLAC	13.50
AMERICAN WASTE INC.	3,127.56	BELL EQUIPMENT COMPANY	1,022.72
ANDERSON, ELIZABETH A.	50.00	BELVEDERE GOLF CLUB	130.00

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BLUETARP FINANCIAL	1,499.00
BOUND TREE MEDICAL LLC	157.46
BOX WHEELCHAIRS/AMDF INC	2,216.18
BRADFORD'S	101.25
CCI SOUTH LLC	52.50
CDW GOVERNMENT INC.	1,328.10
CHARLEVOIX CITY BAND	5,000.00
CHARLEVOIX COMMUNITY SHOPPER	488.00
CHARLEVOIX COUNTY	66.00
CHARLEVOIX COUNTY TREASURER	9,969.97
CHARLEVOIX GLASS INC.	18.16
CHARLEVOIX SCREEN MASTERS INC	458.00
CHARLEVOIX STATE BANK	1,053.33
CHURCH, BARBARA	2.67
CIGNA HEALTHCARE	111.41
CINTAS CORPORATION	100.62
CITY OF CHARLEVOIX - PETTY CASH	850.00
CONWAY PROFESSIONAL SERVICES	3,844.00
COOK FAMILY FARMS	77.00
CUMMINS BRIDGEWAY LLC	1,330.47
DeROSIA, PATRICIA E.	50.00
DOAN, GERARD P.	333.64
DORNBOS SIGN INC.	44.50
DOTSON, LINDSEY J.	1,032.33
DROST LANDSCAPE INC.	8,000.00
DUNN, SUSAN	52.92
ELHORN ENGINEERING COMPANY	790.00
ELLIOTT, PATRICK M.	50.00
ELLSWORTH FARMER'S EXCHANGE	880.54
EMERGENCY MEDICAL PRODUCTS INC	127.98
FASTENAL COMPANY	298.77
FISHER SCIENTIFIC	632.31
FLICKEMA, ANDREW M.	14.00
FOX CHARLEVOIX FORD	1,832.86
GIVE 'EM A BRAKE SAFETY	1,257.10
GOLDING, JOYCE M.	50.00
GRAINGER	48.71
GRAND TRAVERSE GARAGE DOOR	1,945.85
GREAT LAKES COCA-COLA DISTR	357.60
GREAT LAKES PIPE & SUPPLY	345.90
GUNTZVILLER, RHONDA	14.00
HACH COMPANY	275.74
HAIR QTRS	66.36
HAMMERSMITH EQUIPMENT CO	642.70
HANKINS, SCOTT A.	50.00
HARRELL'S	2,838.85
HEYDLAUFF, MARK L.	183.27
KLOOSTER, ALIDA K.	50.00
KLOOSTER, PATRICK H.	50.00
KNORR, KENT J.	113.80
KODIAK EMERGENCY VEHICLES	217.77
KSS ENTERPRISES	1,343.23
LAKESHORE TIRE & AUTO SERVICE	15.00
LAMAR COMPANIES	750.00
LASER PRINTER TECHNOLOGIES	60.00
LAVENDER, JOSEPH E.	50.00
LIVINGSTON, BRIAN D.	50.00
MACNAUGHTON, HEATHER	16.77
MANAGEMENT AND BEHAVIOR	550.00
MAYER, SHELLEY L.	311.04
McGINN, KELLY A.	250.08
MCMULLEN, DONALD R.	50.00
MICHIGAN BOATING INDUSTRIES ASSOC	295.00
MICHIGAN MUSHROOM MARKET LLC	50.00
MICHIGAN WATER ENV ASSOC	150.00
MILLER, WILLIAM S.	50.00
MUNSON HEALTHCARE CHXX HOSPITAL	627.34
NORTHERN A-1 ENVIRONMENTAL SVCS	11,122.50
NORTHERN CREDIT BUREAU	178.15
NORTHERN PUMP SERVICE INC.	7,510.88
OHM ADVISORS	14,050.00
OLESON'S FOOD STORES	42.25
OLSON BZDOK & HOWARD	1,380.90
OLSTROM EXCAVATING AND PAVING	210.00
OTEC	45.00
P.K. CONTRACTING	7,551.00
PARASTAR INC.	4,531.81
PARKER, MICHAEL	30.00
PEARSALL, MICHAEL	450.00
PHYSIO-CONTROL INC.	365.86
PLYMKRAFT INC	2,358.00
POLLARDWATER	39.07
POWER LINE SUPPLY	9,594.58
POWERPLAN	750.50
PREIN & NEWHOF	2,991.00
PRO WEB MARKETING LLC	20.00
PRODUCTIVITY PLUS ACCOUNT	276.86
PURITY CYLINDER GASES INC	105.74
QUILL CORP	185.74
RESCO	25,513.00
RESOLUTION G2 LLC	8,458.50
ROHRER, BRUCE	7.54
SEARS HOLDINGS INC.	823.26
SHANAHAN, CHERYL J.	150.00
SILVA, JESSE L.A.	50.00
SOUND ENVIRONMENTS	703.44
SPRINGFIELD INC.	950.00
STATE OF MICHIGAN	370.00
STATE OF MICHIGAN	245.00
STRIKER SUPPLY	22.00
SWANK MOTION PICTURES	665.00
SWANSON K & D INC	478.71
SWANSON, CRAIG	31.51
SWEM, DONALD L.	50.00
SYSTEMS SPECIALISTS INC	16,428.00
TELE-RAD INC	400.73
THUNDER BAY TREE SERVICE LLC	13,761.13
UMULIS, MATTHEW T.	22.00
UNIFIRST CORPORATION	1,067.16
USA BLUE BOOK	59.45
VILLAGE GRAPHICS INC.	908.87
WARD BROTHERS BOATS INC	255.00
WILBERT BURIAL VAULT CO	647.20
WOOD, TRAVER	15.00
WORK & PLAY SHOP	479.96
WURST, RANDALL W.	50.00
WYMAN, MATTHEW A.	50.00
ZIIBIMIJWANG INC	26.00
TOTAL	**241,884.25**

ACH Payments – 05/20/2019 to 05/31/2019

MI PUBLIC POWER AGENCY	18,641.55
MI PUBLIC POWER AGENCY	13,608.87
MI PUBLIC POWER AGENCY	189,834.72
IRS (PAYROLL TAX DEPOSIT)	40,577.50
ALERUS FINANCIAL (HCSP)	350.00
STATE OF MI (WITHHOLDING TAX)	6,151.76
VANTAGEPOINT (401 ICMA PLAN)	802.64
VANTAGEPOINT (457 ICMA PLAN)	18,916.02
VANTAGEPOINT (ROTH IRA)	955.76
MERS DEFINED BENEFIT PLAN	73,169.49
TOTAL	**363,008.31**

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Payroll Net Pay – Pay Period Ending 05/25/2019 (Paid 05/31/2019)

HEYDLAUFF, MARK L.	2,557.16	STEBE, LAURA A.	33.25
GOLDING, JOYCE M.	1,836.29	MILAN, JANE E.	218.17
DEROSIA, PATRICIA E.	1,216.31	KLOOSTER, PATRICK H.	1,621.93
DOTSON, LINDSEY J.	1,388.96	EVANS JR, HALBERT K.	630.61
KLOOSTER, ALIDA K.	1,735.88	GREENE, GLORIA C.	239.54
GOLOVICH, KAREN J.	996.81	DAVIS, LEAH R.	207.91
BARNEVELD, RICHELLE L.	1,184.33	TELGENHOF, WILL G.	366.06
SPENCLEY, PATRICIA L.	1,654.71	WHITE III, MARCUS W.	358.26
MILLER, FAITH G.	34.25	CARLSON, JOSHUA A.	332.49
MCGINN, KELLY A.	2,045.01	GREYERBIEHL, KELLY M.	197.37
JONES, JANET M.	404.58	CAREY, MADISON Q.	209.86
LAVENDER, JOSEPH E.	1,693.05	KIRINOVIC, THOMAS F.	282.49
SCHULMAN, BLAKE B.	725.83	SNYDER, JOSHUAH D.	229.21
DOAN, GERARD P.	2,041.12	HART, DAVID R.	478.05
SCHLAPPI, JAMES L.	1,191.86	SHANAHAN, CHERYL J.	943.45
UMULIS, MATTHEW T.	1,537.67	GRUNCH, RONALD J.	338.58
HANKINS, SCOTT A.	2,107.12	DAVIS, RONALD L.	218.13
ORBAN, BARBARA K.	1,355.55	MASSON, DONALD J.	477.27
FLICKEMA, ANDREW M.	1,375.98	KUSINA, DENNIS W.	135.67
RILEY, DENISE M.	468.57	LABLANCE, MAUREEN J.	225.23
MATELSKI, KRISTEN L.	1,329.54	LIVINGSTON, BRIAN D.	1,390.93
BINGHAM, LARRY E.	160.49	STANLEY, MARK J.	34.52
VANLOO, MEAGAN E.	340.59	WYMAN, MATTHEW A.	1,600.09
MACGILLIVRAY, ROGER	103.89	MILLER, WILLIAM S.	992.07
FLOHE, STETHEN R.	512.04	DOUGLAS, MARK	964.80
WURST, RANDALL W.	1,626.98	PRIOR, ERIN C.	906.54
MAYER, SHELLEY L.	1,668.98	CERTA, BRIAN	527.34
HILLING, NICHOLAS A.	1,381.10	SEAVER, WILLIAM F.	52.86
MEIER III, CHARLES A.	1,144.97	MCMULLEN, DONALD R.	1,849.03
ZACHARIAS, STEVEN B.	1,232.48	SILVA, JESSE L.A.	1,786.60
NEWMAN, MARK J.	900.24	WILLSON, BRENDA R.	2,660.00
SWEM, DONALD L.	1,985.61	BEAN, PETER J.	1,202.83
EATON, BRAD A.	2,073.37	STEVENS, JEFFREY W.	471.15
WILSON, TIMOTHY J.	2,171.82	RILEY, CASEY W.	225.46
LAVOIE, RICHARD L.	1,774.73	JONES, LARRY M.	758.11
STEVENS, BRANDON C.	2,642.40	FLORE, ROBERT A.	642.52
DRAVES, MARTIN J.	1,836.97	MATZ, EMILY S.	1,248.95
ANDERSON, ELIZABETH A.	1,216.73	STEPHENS, LYON G.	728.94
KENWABIKISE, DAVID L.	1,494.72	TRAVERS, MANUEL J.	883.39
ELLIOTT, PATRICK M.	2,332.82	MOYER, DAVID T.	266.06
SCHWARTZFISHER, JOSEPH L.	1,185.92	RILEY, DANIEL A.	324.20
BRADLEY, KELLY R.	1,437.84	WHEELER, MICHAEL W.	1,612.41
HART II, DELBERT W.	1,612.82	PEARSALL, KRISTA M.	91.62
JONES, ROBERT F.	1,196.72	DRAKE, WILLIAM F.	1,224.59
DORAN, JUSTIN J.	1,331.32	JOHNSON, MELISSA A.	673.79
FARRELL, MITCHELL L.	1,319.16	AZZOPARDI, ANTHONY J.	1,083.01
THORP JR, WILLIAM D.	1,449.71	DEKORNE, ELIZABETH A.	521.75
LEITNER, RYAN S.	1,234.52	BELMONTE, ANTONIO F.	153.35
MANKER SR, DAVID W.	766.85	MATHERS, AMANDA L.	316.72
NEDWICK, DAVID J.	734.51	MATHERS, BENJAMIN H.	290.55
FREY, DYLAN V.	670.23	PORTMAN, BROOKE A.	151.69
HART III, DELBERT W.	679.46	WELLS, JANNINA J.	204.83
STOREY, JAMES W.	631.90	GERBER, SAMUEL A.	72.03
DOTSON, WILLIAM R.	222.02	WHITLEY, ANDREW T.	1,538.27
MCGHEE, ROBERT R.	735.78	MORRISON, KEVIN P.	1,168.41
MUMICH, BARRY J.	664.24	BISHAW, JAMES H.	670.18
CRANDELL, ZACKARY R.	723.35	KLINGER, BRADLEY W.	227.68
FERGUSON, ROYCE L.	1,144.67	GILL, DAVID R.	1,097.11
ROSENTHAL, GABRIEL M.	943.96	WATTS, TIMOTHY L.	396.33
NOVOTNY, RAIGAN I.	524.22	**TOTAL**	**116,429.00**
KNORR, KENT J.	1,917.26		
ANZELL, BETH A.	1,066.79		

Payroll Transmittal – 05/31/2019

4FRONT CREDIT UNION	926.84	COMMUNICATION WORKERS OF AMER	602.66
AMERICAN FAMILY LIFE	148.82	MI STATE DISBURSEMENT UNIT	617.72
AMERICAN FAMILY LIFE	525.04	PRIORITY HEALTH	1,371.97
CHAR EM UNITED WAY	90.00		
CHARLEVOIX STATE BANK	1,071.00	**TOTAL**	**5,504.05**
CHEMICAL BANK	150.00		

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Tax Disbursement – 06/04/2019

CHARLEVOIX COUNTY TREASURER	166.83	CHARLEVOIX PUBLIC SCHOOLS	1.28
CHARLEVOIX DISTRICT LIBRARY	19.43	CHARLEVOIX PUBLIC SCHOOLS	4.57
CHARLEVOIX PUBLIC SCHOOLS	63.89	CITY OF CHARLEVOIX - TAXES DUE	163.83
CHARLEVOIX PUBLIC SCHOOLS	24.14	RECREATIONAL AUTHORITY	3.60
CHARLEVOIX PUBLIC SCHOOLS	3.83	**TOTAL**	**451.40**

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CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: Accounts Payable and Payroll Check Registers

DATE: June 17, 2019

ATTACHMENTS:

- Accounts Payable and Payroll Check Registers

Check Number	Payee	Amount
06/05/2019		
127026	KODIAK EMERGENCY VEHICLES	194,650.00
Total 06/05/2019:		194,650.00
Grand Totals:		194,650.00

Summary of Check Registers & ACH Payments

HUNTINGTON NATIONAL BANK - CHECKS ISSUED

06/05/19	Special Accounts Payable Run	$	194,650.00
06/12/19	Special Accounts Payable Run	$	40.20
06/14/19	Payroll (net pay)	$	128,538.67
06/14/19	Payroll Transmittal Checks	$	5,571.70
06/18/19	Regular Accounts Payable	$	267,898.28
	Checks Sub-Total:	$	596,698.85

HUNTINGTON NATIONAL BANK - ACH/WIRE PAYMENTS

06/03/19	MI Public Power Agency	$	11,613.77
06/04/19	Payment Service Network Inc	$	241.30
06/10/19	MI Public Power Agency	$	16,946.08
06/10/19	State of MI (Sales Tax)	$	19,088.54
06/12/19	DTE Energy	$	5,003.45
06/14/19	IRS (Payroll Tax Deposit)	$	45,734.49
06/14/19	Alerus Financial (HCSP)	$	350.00
06/14/19	State of MI (Withholding Tax)	$	6,826.69
06/14/19	Vantagepoint (401 ICMA Plan)	$	802.64
06/14/19	Vantagepoint (457 ICMA Plan)	$	19,252.18
06/14/19	Vantagepoint (Roth IRA)	$	955.76
	ACH Sub-Total:	$	126,814.90
	Huntington National Bank Total:	$	723,513.75

CHARLEVOIX STATE BANK - CHECKS ISSUED

(PROPERTY TAX DISBURSEMENT TO VARIOUS TAXING AUTHORITIES)

	Tax Disbursement	$	-
	Charlevoix State Bank Total:	$	-
	Grand Total:	$	723,513.75

APPROVED: _____ CITY MANAGER _____ CITY TREASURER _____ CITY CLERK

M = Manual Check, V = Void Check

Check Number	Payee	Amount
06/12/2019		
127044	CHARLEVOIX TOWNSHIP	15.20
127045	STATE OF MICHIGAN	25.00
Total 06/12/2019:		40.20
Grand Totals:		40.20

M = Manual Check, V = Void Check

Pay Period Date	Journal Code	Check Issue Date	Check Number	Payee	Emp ID	Description	Amount
06/08/2019	PC	06/14/2019	28373	HEYDLAUFF, MARK L.	102		2,845.62
06/08/2019	PC	06/14/2019	28374	GOLDING, JOYCE M.	106		2,260.16
06/08/2019	PC	06/14/2019	28375	DEROSIA, PATRICIA E.	107		1,024.33
06/08/2019	PC	06/14/2019	28376	DOTSON, LINDSEY J.	109		1,388.96
06/08/2019	PC	06/14/2019	28377	KLOOSTER, ALIDA K.	121		2,104.05
06/08/2019	PC	06/14/2019	28378	GOLOVICH, KAREN J.	122		996.81
06/08/2019	PC	06/14/2019	28379	BARNEVELD, RICHELLE	123		1,173.42
06/08/2019	PC	06/14/2019	28380	SPENCLEY, PATRICIA L.	136		928.17
06/08/2019	PC	06/14/2019	28381	MILLER, FAITH G.	142		14.67
06/08/2019	PC	06/14/2019	28382	MCGINN, KELLY A.	146		2,468.89
06/08/2019	PC	06/14/2019	28383	JONES, JANET M.	148		531.65
06/08/2019	PC	06/14/2019	28384	LAVENDER, JOSEPH E.	153		1,693.05
06/08/2019	PC	06/14/2019	28385	SCHULMAN, BLAKE B.	154		659.04
06/08/2019	PC	06/14/2019	28386	DOAN, GERARD P.	201		2,041.12
06/08/2019	PC	06/14/2019	28387	SCHLAPPI, JAMES L.	204		1,371.10
06/08/2019	PC	06/14/2019	28388	UMULIS, MATTHEW T.	205		1,396.98
06/08/2019	PC	06/14/2019	28389	HANKINS, SCOTT A.	208		1,967.92
06/08/2019	PC	06/14/2019	28390	ORBAN, BARBARA K.	209		1,448.74
06/08/2019	PC	06/14/2019	28391	FLICKEMA, ANDREW M.	211		2,375.45
06/08/2019	PC	06/14/2019	28392	RILEY, DENISE M.	213		475.28
06/08/2019	PC	06/14/2019	28393	STEWART, SAMUEL D.	214		1,478.19
06/08/2019	PC	06/14/2019	28394	MATELSKI, KRISTEN L.	230		1,329.54
06/08/2019	PC	06/14/2019	28395	BINGHAM, LARRY E.	240		313.77
06/08/2019	PC	06/14/2019	28396	VANLOO, MEAGAN E.	243		423.58
06/08/2019	PC	06/14/2019	28397	MACGILLIVRAY, ROGER	244		772.15
06/08/2019	PC	06/14/2019	28398	FLOHE, STETHEN R.	245		999.08
06/08/2019	PC	06/14/2019	28399	MUNK, CHRISTOPHER J.	246		1,043.46
06/08/2019	PC	06/14/2019	28400	WURST, RANDALL W.	411		1,163.93
06/08/2019	PC	06/14/2019	28401	MAYER, SHELLEY L.	412		1,792.21
06/08/2019	PC	06/14/2019	28402	HILLING, NICHOLAS A.	413		1,755.15
06/08/2019	PC	06/14/2019	28403	MEIER III, CHARLES A.	421		1,447.92
06/08/2019	PC	06/14/2019	28404	ZACHARIAS, STEVEN B.	422		1,451.86
06/08/2019	PC	06/14/2019	28405	NEWMAN, MARK J.	424		725.68
06/08/2019	PC	06/14/2019	28406	SWEM, DONALD L.	512		1,985.62
06/08/2019	PC	06/14/2019	28407	EATON, BRAD A.	515		1,774.66
06/08/2019	PC	06/14/2019	28408	WILSON, TIMOTHY J.	516		2,559.26
06/08/2019	PC	06/14/2019	28409	LAVOIE, RICHARD L.	519		1,755.23
06/08/2019	PC	06/14/2019	28410	STEVENS, BRANDON C.	521		2,207.61
06/08/2019	PC	06/14/2019	28411	DRAVES, MARTIN J.	523		2,189.96
06/08/2019	PC	06/14/2019	28412	ANDERSON, ELIZABETH	526		1,210.74
06/08/2019	PC	06/14/2019	28413	KENWABIKISE, DAVID L.	528		1,081.25
06/08/2019	PC	06/14/2019	28414	ELLIOTT, PATRICK M.	600		2,332.82
06/08/2019	PC	06/14/2019	28415	SCHWARTZFISHER, JOS	603		1,553.37
06/08/2019	PC	06/14/2019	28416	BRADLEY, KELLY R.	614		1,379.43
06/08/2019	PC	06/14/2019	28417	HART II, DELBERT W.	616		1,455.22
06/08/2019	PC	06/14/2019	28418	JONES, ROBERT F.	618		1,485.50
06/08/2019	PC	06/14/2019	28419	DORAN, JUSTIN J.	621		1,689.07
06/08/2019	PC	06/14/2019	28420	FARRELL, MITCHELL L.	622		1,698.73
06/08/2019	PC	06/14/2019	28421	THORP JR, WILLIAM D.	623		1,322.78
06/08/2019	PC	06/14/2019	28422	LEITNER, RYAN S.	624		1,646.81
06/08/2019	PC	06/14/2019	28423	MANKER SR, DAVID W.	639		766.85
06/08/2019	PC	06/14/2019	28424	NEDWICK, DAVID J.	642		763.05
06/08/2019	PC	06/14/2019	28425	FREY, DYLAN V.	643		383.64
06/08/2019	PC	06/14/2019	28426	HART III, DELBERT W.	657		614.01
06/08/2019	PC	06/14/2019	28427	STOREY, JAMES W.	659		556.55
06/08/2019	PC	06/14/2019	28428	SLADEK, RYLYNN S.	660		229.21
06/08/2019	PC	06/14/2019	28429	DOTSON, WILLIAM R.	661		148.00

Pay Period Date	Journal Code	Check Issue Date	Check Number	Payee	Emp ID	Description	Amount
06/08/2019	PC	06/14/2019	28430	BOEHM, NOAH A.	662		223.92
06/08/2019	PC	06/14/2019	28431	LOUISELLE, ELLIE N.	664		218.63
06/08/2019	PC	06/14/2019	28432	KUNKLE, KENNETH E.	665		599.49
06/08/2019	PC	06/14/2019	28433	MUMICH, BARRY J.	671		600.32
06/08/2019	PC	06/14/2019	28434	CRANDELL, ZACKARY R.	691		771.48
06/08/2019	PC	06/14/2019	28435	FERGUSON, ROYCE L.	693		1,048.79
06/08/2019	PC	06/14/2019	28436	ROSENTHAL, GABRIEL M	698		873.78
06/08/2019	PC	06/14/2019	28437	NOVOTNY, RAIGAN I.	699		586.61
06/08/2019	PC	06/14/2019	28438	KNORR, KENT J.	700		1,917.26
06/08/2019	PC	06/14/2019	28439	ANZELL, BETH A.	702		1,006.09
06/08/2019	PC	06/14/2019	28440	STEBE, LAURA A.	703		33.25
06/08/2019	PC	06/14/2019	28441	MILAN, JANE E.	711		118.44
06/08/2019	PC	06/14/2019	28442	KLOOSTER, PATRICK H.	743		1,621.93
06/08/2019	PC	06/14/2019	28443	EVANS JR, HALBERT K.	744		686.93
06/08/2019	PC	06/14/2019	28444	GREENE, GLORIA C.	746		197.37
06/08/2019	PC	06/14/2019	28445	DAVIS, LEAH R.	748		517.27
06/08/2019	PC	06/14/2019	28446	TELGENHOF, WILL G.	749		658.53
06/08/2019	PC	06/14/2019	28447	WHITE III, MARCUS W.	754		535.63
06/08/2019	PC	06/14/2019	28448	CARLSON, JOSHUA A.	756		435.17
06/08/2019	PC	06/14/2019	28449	GREYERBIEHL, KELLY M.	757		369.97
06/08/2019	PC	06/14/2019	28450	CAREY, MADISON Q.	758		496.82
06/08/2019	PC	06/14/2019	28451	CHAPDELAINE, EMILY C.	777		63.72
06/08/2019	PC	06/14/2019	28452	KIRINOVIC, THOMAS F.	790		397.35
06/08/2019	PC	06/14/2019	28453	SNYDER, JOSHUAH D.	792		179.87
06/08/2019	PC	06/14/2019	28454	WISDOM, ADAM W.	796		96.90
06/08/2019	PC	06/14/2019	28455	HART, DAVID R.	836		426.41
06/08/2019	PC	06/14/2019	28456	SHANAHAN, CHERYL J.	838		943.45
06/08/2019	PC	06/14/2019	28457	GRUNCH, RONALD J.	844		281.44
06/08/2019	PC	06/14/2019	28458	DAVIS, RONALD L.	853		301.22
06/08/2019	PC	06/14/2019	28459	MASSON, DONALD J.	861		513.88
06/08/2019	PC	06/14/2019	28460	KUSINA, DENNIS W.	862		285.88
06/08/2019	PC	06/14/2019	28461	LABLANCE, MAUREEN J.	863		362.26
06/08/2019	PC	06/14/2019	28462	LIVINGSTON, BRIAN D.	866		1,390.93
06/08/2019	PC	06/14/2019	28463	STANLEY, MARK J.	867		53.10
06/08/2019	PC	06/14/2019	28464	WYMAN, MATTHEW A.	927		1,600.09
06/08/2019	PC	06/14/2019	28465	MILLER, WILLIAM S.	933		1,473.01
06/08/2019	PC	06/14/2019	28466	DOUGLAS, MARK	935		1,212.32
06/08/2019	PC	06/14/2019	28467	PRIOR, ERIN C.	938		1,642.77
06/08/2019	PC	06/14/2019	28468	CERTA, BRIAN	939		746.91
06/08/2019	PC	06/14/2019	28469	SEAVER, WILLIAM F.	940		152.86
06/08/2019	PC	06/14/2019	28470	MCMULLEN, DONALD R.	1000		1,849.03
06/08/2019	PC	06/14/2019	28471	SILVA, JESSE L.A.	1001		1,849.92
06/08/2019	PC	06/14/2019	28472	WILLSON, BRENDA R.	1002		1,388.72
06/08/2019	PC	06/14/2019	28473	BEAN, PETER J.	1003		1,107.94
06/08/2019	PC	06/14/2019	28474	STEVENS, JEFFREY W.	1028		379.85
06/08/2019	PC	06/14/2019	28475	RILEY, CASEY W.	1052		578.76
06/08/2019	PC	06/14/2019	28476	JONES, LARRY M.	1057		628.63
06/08/2019	PC	06/14/2019	28477	FLORE, ROBERT A.	1058		759.15
06/08/2019	PC	06/14/2019	28478	MATZ, EMILY S.	1059		1,465.44
06/08/2019	PC	06/14/2019	28479	STEPHENS, LYON G.	1060		589.11
06/08/2019	PC	06/14/2019	28480	TRAVERS, MANUEL J.	1071		596.98
06/08/2019	PC	06/14/2019	28481	MOYER, DAVID T.	1073		451.50
06/08/2019	PC	06/14/2019	28482	RILEY, DANIEL A.	1102		216.11
06/08/2019	PC	06/14/2019	28483	WHEELER, MICHAEL W.	1103		1,677.51
06/08/2019	PC	06/14/2019	28484	PEARSALL, KRISTA M.	1105		37.17
06/08/2019	PC	06/14/2019	28485	DRAKE, WILLIAM F.	1106		2,572.55
06/08/2019	PC	06/14/2019	28486	JOHNSON, MELISSA A.	1107		883.48

Pay Period Date	Journal Code	Check Issue Date	Check Number	Payee	Emp ID	Description	Amount
06/08/2019	PC	06/14/2019	28487	AZZOPARDI, ANTHONY J.	1108		1,631.63
06/08/2019	PC	06/14/2019	28488	DEKORNE, ELIZABETH A.	1109		1,107.14
06/08/2019	PC	06/14/2019	28489	MCCRANEY, RUSSELL R.	1111		47.36
06/08/2019	PC	06/14/2019	28490	MATHERS, AMANDA L.	1114		130.93
06/08/2019	PC	06/14/2019	28491	PORTMAN, BROOKE A.	1116		26.42
06/08/2019	PC	06/14/2019	28492	WELLS, JANNINA J.	1117		147.56
06/08/2019	PC	06/14/2019	127027	WHITLEY, ANDREW T.	522		2,047.30
06/08/2019	PC	06/14/2019	127028	MORRISON, KEVIN P.	601		1,304.88
06/08/2019	PC	06/14/2019	127029	BISHAW, JAMES H.	633		748.28
06/08/2019	PC	06/14/2019	127030	KISH, ANASTASIA L.	668		358.26
06/08/2019	PC	06/14/2019	127031	KLINGER, BRADLEY W.	747		282.60
06/08/2019	PC	06/14/2019	127032	GILL, DAVID R.	856		991.52
06/08/2019	PC	06/14/2019	127033	WATTS, TIMOTHY L.	868		389.59
Grand Totals:			127				128,538.67

Report Criteria:
- Computed checks included
- Manual checks included
- Supplemental checks included
- Termination checks included
- Void checks included

Pay Period Date	Check Issue Date	Check Number	Payee	Emp ID	Description	Amount
06/08/2019	06/14/2019	127034	4FRONT CREDIT UNION	9024	HSA-EMPLOYEE CONTRIB-4FR	926.84
06/08/2019	06/14/2019	127035	AMERICAN FAMILY LIFE	9011	AMERICAN FAMILY LIFE-POST T	148.82
06/08/2019	06/14/2019	127035	AMERICAN FAMILY LIFE	9011	AMERICAN FAMILY LIFE-PRETA	525.04
06/08/2019	06/14/2019	127036	BARRY COUNTY TRIAL C	9029	Wage Assignment: Case 04-6725	20.00
06/08/2019	06/14/2019	127037	CHAR EM UNITED WAY	9009	UNITED WAY Pay Period: 6/8/20	90.00
06/08/2019	06/14/2019	127038	CHARLEVOIX STATE BAN	9017	HSA - EMPLOYEE CONTRIB - C	1,071.00
06/08/2019	06/14/2019	127039	CHEMICAL BANK	9018	HSA - EMPLOYEE CONTRIB - C	150.00
06/08/2019	06/14/2019	127040	COMMUNICATION WORK	9004	CWA UNION DUES Pay Period:	602.66
06/08/2019	06/14/2019	127041	MI STATE DISBURSEMEN	9012	FRIEND OF THE COURT Pay Pe	464.37
06/08/2019	06/14/2019	127042	POLICE OFFICERS LABO	9003	POL UNION DUES Pay Period: 6	201.00
06/08/2019	06/14/2019	127043	PRIORITY HEALTH	392358	PRIORITY HEALTH Pay Period:	1,371.97
Grand Totals:		11				5,571.70

Check Number	Payee	Amount
06/18/2019		
127046	ACE HARDWARE	5,918.00
127047	ADVANCED PAVEMENT MARKING LLC	5,880.00
127048	ALL-PHASE ELECTRIC SUPPLY CO.	89.09
127049	AMERICAN LEGION AUXILLARY	484.00
127050	AMERICAN WASTE INC.	3,142.00
127051	AT YOUR SERVICE PLUS INC	690.00
127052	AUTO VALUE	822.07
127053	AVFUEL CORPORATION	37,333.20
127054	BEIJO DE CHOCOLAT LLC	39.00
127055	BELL EQUIPMENT COMPANY	7,535.64
127056	BOB MATHERS FORD	556.70
127057	BOSS, SCOTT	375.00
127058	CARQUEST OF CHARLEVOIX	1,624.88
127059	CDW GOVERNMENT INC.	1,482.78
127060	CEDAM	6,000.00
127061	CERESSNIE, MIKE	25.00
127062	CHANNING BETE COMPANY INC.	214.40
127063	CHARLEVOIX AREA CHAMBER OF CO	7,500.00
127064	CHARLEVOIX COUNTY TREASURER	2,399.24
127065	CHARLEVOIX COUNTY TREASURER	797.49
127066	CHARLEVOIX GLASS INC.	644.22
127067	CHARLEVOIX SCREEN MASTERS INC	1,921.50
127068	CHARLEVOIX STATE BANK	249.00
127069	CHARLEVOIX TOWNSHIP	33,099.25
127070	CINTAS	30.00
127071	CITY OF CHARLEVOIX - UTILITIES	26,397.95
127072	COBB COMMUNICATIONS INC.	147.50
127073	CONWAY PROFESSIONAL SERVICES	6,384.00
127074	COOK FAMILY FARMS	34.00
127075	COUNTY OF CHARLEVOIX	24.00
127076	CUMMINS BRIDGEWAY LLC	4,043.74
127077	DELL MARKETING L P	477.28
127078	DERRER OIL & PROPANE CO	1,142.50
127079	DHASELEER, CARL	62.00
127080	DITCH WITCH SALES OF MICHIGAN	48.69
127081	DROST LANDSCAPE INC.	3,105.00
127082	EJ USA INC.	1,961.74
127083	ELLIOTT, PATRICK M.	20.00
127084	ELLSWORTH FARMER'S EXCHANGE	485.00
127085	EMERGENCY MEDICAL PRODUCTS IN	254.52
127086	EMMET BRICK & BLOCK	136.80
127087	FASTENAL COMPANY	83.80
127088	FEYEN ZYLSTRA LLC	4,397.50
127089	FISHER SCIENTIFIC	76.32
127090	FOX CHARLEVOIX	1,077.64
127091	FREEDOM MAILING SERVICES INC.	2,265.19
127092	GALLS AN ARAMARK COMPANY	367.86
127093	GORDON FOOD SERVICE	239.86

M = Manual Check, V = Void Check

Check Number	Payee	Amount
127094	GRAINGER	58.29
127095	GRAND TRAVERSE DIESEL INC.	78.90
127096	GRIFFIN BEVERAGE CO	106.00
127097	GUNTZVILLER, RHONDA	58.00
127098	HARMELING, BOB	375.00
127099	HARRELL'S	1,664.60
127100	HERSEY, BRADFORD	100.00
127101	HERZOG ELECTRIC	185.78
127102	HILLING, NICHOLAS A.	55.10
127103	HYDRO CORP	530.00
127104	INDEPENDENT DRAFTING SERVICES	1,140.00
127105	JOE'S PROFESSIONAL SERVICES LLC	525.00
127106	KANTOLA, PAM	25.00
127107	KASSBOHRER ALL TERRAIN VEHICLE	2,566.08
127108	KLOOSTER, ALIDA K.	57.65
127109	KSS ENTERPRISES	1,171.13
127110	LANDSCAPE FORMS INC.	8,005.00
127111	LEELANAU COFFEE ROASTING CO IN	222.95
127112	LOTTIE'S BAGELS	181.00
127113	MACGREGOR PLUMBING & HEATING	5,979.44
127114	MCCARDEL CULLIGAN-PETOSKEY	50.50
127115	McGINN, KELLY A.	64.50
127116	MCMULLEN, DONALD R.	170.52
127117	MICHIGAN OFFICEWAYS INC	1,019.81
127118	MICHIGAN RURAL WATER ASSN	20.00
127119	NAVIA BENEFIT SOLUTIONS	50.00
127120	NCL OF WISCONSIN INC.	609.44
127121	NELDEN, CAROL	30.00
127122	OLSTROM EXCAVATING AND PAVING	12,360.00
127123	OPERATION SERVICES	755.59
127124	P.K. CONTRACTING	9,215.20
127125	PEASE, RIVER FAITH	60.00
127126	PERFORMANCE ENGINEERS INC	632.50
127127	PETOSKEY RV USA	2,295.00
127128	PLUNKETT & COONEY	2,200.00
127129	POWER LINE SUPPLY	459.59
127130	PURITY CYLINDER GASES INC	240.77
127131	QUILL CORP	516.13
127132	RAECKE, MICHAEL	16.00
127133	SERVPRO OF GAYLORD & CHEBOYG	7,055.17
127134	SHINDORF BUILDERS	1,507.50
127135	SIGHT & SOUND	195.00
127136	SNIVELY, KIRBY	75.00
127137	SOUTH POINT COLLISION INC	4,822.78
127138	SPARTAN DISTRIBUTORS INC	306.26
127139	STANDARD ELECTRIC CO	837.23
127140	STATE OF MICHIGAN	71.86
127141	STATE OF MICHIGAN	95.00
127142	SYSTEMS SPECIALISTS INC	4,785.00

Check Number	Payee	Amount
127143	TARGETSOLUTIONS LEARNING LLC	1,646.50
127144	THUNDER BAY TREE SERVICE LLC	13,102.38
127145	TRUCK & TRAILER SPECIALTIES	1,224.40
127146	UNIFIRST CORPORATION	544.05
127147	USA BLUE BOOK	831.28
127148	VAN'S BUSINESS MACHINES	72.00
127149	VILLAGE GRAPHICS INC.	106.50
127150	WITTHOEFT, CHARLES	175.00
127151	WORK & PLAY SHOP	598.58
127152	XYLEM WATER SOLUTIONS USA INC	3,838.97
127153	ZIIBIMIJWANG INC	72.00
Total 06/18/2019:		267,898.28
Grand Totals:		267,898.28

M = Manual Check, V = Void Check

Check Number	Payee	Amount
06/03/2019		
60319001	MICHIGAN PUBLIC POWER AGENCY	11,613.77
Total 06/03/2019:		11,613.77
Grand Totals:		11,613.77

M = Manual Check, V = Void Check

Check Number	Payee	Amount
06/04/2019		
60419001	PAYMENT SERVICE NETWORK INC.	241.30
Total 06/04/2019:		241.30
Grand Totals:		241.30

M = Manual Check, V = Void Check

Check Number	Payee	Amount
06/10/2019		
61019001	MICHIGAN PUBLIC POWER AGENCY	16,946.08
61019002	STATE OF MICHIGAN	19,088.54
Total 06/10/2019:		36,034.62
Grand Totals:		36,034.62

M = Manual Check, V = Void Check

Check Number	Payee	Amount
06/12/2019		
61219001	DTE ENERGY	5,003.45
Total 06/12/2019:		5,003.45
Grand Totals:		5,003.45

M = Manual Check, V = Void Check

Check Issue Date	Check Number	Payee	Amount
61419001			
06/14/2019	61419001	**EFTPS* Payroll Taxes	11,847.79
06/14/2019	61419001	**EFTPS* Payroll Taxes	11,847.79
06/14/2019	61419001	**EFTPS* Payroll Taxes	2,770.92
06/14/2019	61419001	**EFTPS* Payroll Taxes	2,770.92
06/14/2019	61419001	**EFTPS* Payroll Taxes	16,497.07
Total 61419001:			
	5		45,734.49
61419002			
06/14/2019	61419002	Alerus Financial	350.00
Total 61419002:			
	1		350.00
61419003			
06/14/2019	61419003	STATE OF MICHIGAN	6,826.69
Total 61419003:			
	1		6,826.69
61419004			
06/14/2019	61419004	Vantagepoint - 401 Plan 109153	802.64
Total 61419004:			
	1		802.64
61419005			
06/14/2019	61419005	Vantagepoint - 457 Plan 300959	5,197.92
06/14/2019	61419005	Vantagepoint - 457 Plan 300959	2,296.45
06/14/2019	61419005	Vantagepoint - 457 Plan 300959	3,938.46
06/14/2019	61419005	Vantagepoint - 457 Plan 300959	7,819.35
Total 61419005:			
	4		19,252.18
61419006			
06/14/2019	61419006	Vantagepoint - Roth IRA 706117	955.76
Total 61419006:			
	1		955.76
Grand Totals:			
	13		73,921.76

CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: Purchase Two Pickup Trucks - $59,461

DATE: June 17, 2019

BACKGROUND:

In the approved 2019/20 budget we allocated money in the motor pool fund for two pick up truck purchases. One of the trucks will be used by the City mechanic and one will be used by the Water Treatment Plant staff. Both trucks will be four wheel drive and are new vehicles.

Once again we have utilized the MIDEAL program to receive lower prices and competitive bids. Overall with the purchase price through MIDEAL we are approximately $5,000 under what we budgeted.

RECOMMENDATION:

Motion to approve the purchase of two new trucks from Berger Chevrolet for a total dollar amount of $59,461.

CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: PA 95 Opt Out

DATE: June 17, 2019

BACKGROUND:

Michigan's Public Act 95 was signed into law in 2013 to create the Low-Income Energy Assistance Fund (LIEAF) within the State Treasury. This fund provides money to low income households for heating assistance. The Act requires the City to either participate in the fund or to officially opt out of participation.

To participate the City would be required to collect a surcharge of a dollar or less from each retail billing meter (but no more than one residential meter per residential site) every month and send all of the money to the State for this fund. The money is supposed to be used back in this geographic area as much as possible. The total amount collected in a year would be roughly $36,000.

The other choice is to opt out, which means the City would not collect any money and would not be a part of this fund. As a result, during the winter from November 1st to April 15th, our customers would not be eligible for emergency assistance with their utility bills from this fund, and at the same time the City would be prevented from shutting off any residential service for non-payment.

The City must make this choice whether to opt in or opt out every year at this time. For the last six years Charlevoix has opted out of this fund. One of the problems with opting in to the fund is the significant amount of work and expense it would take to code all of our customers' accounts for this surcharge, as only one surcharge can be assessed per residential site (so that people with separate garages or boat slips are not double-charged). This would have to be done manually by going through all of our accounts to code them so that they could be billed at separate rates. This would be an ongoing cost to administer.
Because of the above it is thought that opting out is in the best interest of our customers. If we send the money to the state there is no guarantee that any of that money would be used to help our customers, and it is likely that most of it would be used to subsidize other utilities in other locations.

RECOMMENDATION:

Motion to opt out of the PA 95 legislation.

CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: Venetian Festival Fireworks and Contract for $15,000

DATE: June 17, 2019

BACKGROUND:

The Venetian Committee is requesting permission for their annual fireworks display. The fireworks display is planned for the evenings of Friday, July 26 and Saturday, July 27. Chief Doan reviewed the application package and there are no changes from last year in the setup and size of the displays for either night. Chief Thorp has reviewed the arrangements and his crew will conduct normal preventative staging. The fireworks company used by the Venetian Festival has not changed in over a decade, and we have developed an excellent working relationship with Frank Loffredo and his staff.

NFPA 1123 of 2014 is the standard that the City must follow because we do not have a fireworks code of our own. This display meets all NFPA requirements, and exceeds the NFPA standard for minimum setbacks for both shows.
Chief Thorp and Chief Doan recommend the permit be authorized as long as representatives from the Venetian Festival understand that we will take an aggressive stance to stop the display if drifting debris or other unforeseen issues compromise safety in any way.

RECOMMENDATION:

Motion to authorize the City Clerk to issue the fireworks permit for the 2019 Venetian Festival fireworks displays and authorize the Mayor to sign the Hold Harmless Agreement with Colonial Fireworks Special Effects, LLC.

Motion to authorize the Mayor to sign the contract between the City of Charlevoix and the Charlevoix Venetian Festival including the payment of $15,000 to the Venetian Festival from the City of Charlevoix.

ATTACHMENTS:

- Venetian Fireworks Application
- Contract

CHARLEVOIX VENETIAN FESTIVAL, INC.

309 Petoskey Avenue
P.O. Box 120
Charlevoix, Michigan 49720
PH 231-547-9950 / FAX 231-547-2977
www.venetianfestival.com Email: info@venetianfestival.com

June 12, 2018
HAND DELIVERED

Dan Thorp
Charlevoix Township Fire Chief
Charlevoix Township Hall
12491 Waller Road
Charlevoix, Michigan 49720

RE: Proposed Fireworks Displays
88th Annual Charlevoix Venetian Festival

Dear Chief Thorp:

I have enclosed an Application for Fireworks Display Permit, together with the following materials:

- Application For Approval of Marine Event (with correspondence to USCG)
- U.S.C.G. depiction of Lake Charlevoix display site with waypoints
- U.S.C.G. depiction of Round Lake display site with waypoints
- Itinerary/ Colonial Fireworks Special Effects, LLC
- Venetian Festival Boat Parade Route
- Proposed Hold Harmless Agreement
- Summary of Experience / Lead Pyrotechnician

The master pyrotechnician overseeing the displays is once again Frank Loffredo, Jr., the same individual who has overseen the Venetian fireworks displays since 1999. Mr. Loffredo is the master pyrotechnician of Colonial Fireworks Special Effects, LLC/Great Lakes. I have enclosed a Summary of Experience, to confirm references you already possess relative to Mr. Loffredo. Please note that Mr. Loffredo possesses 39 years of experience as a pyrotechnician.

In addition to the foregoing, I would like to confirm the following matters relating to this year's proposal:

1. As you can see from the enclosed materials, the maximum shell size for the Friday night display (July 27, 2018) is 12". A clear zone radius of 1,200 feet will be maintained, which exceeds the NFPA clear zone standard of 840 feet. The maximum shell size for the "harbor" fireworks on Saturday night (July 28, 2018) is 3". A clear zone radius of 250 feet will be maintained, which exceeds the NFPA clear zone standard of 210 feet.

2. St. James Marine Co. of Beaver Island, Michigan, will be providing the barge and tug services, as they have since 2003.

3. There will be no manual ignition in either fireworks display. Such ignition shall be effected via computer and/or electronically.

4. The buoys marking the clear zone perimeters will once again be set by Irish Boat Shop, based upon data provided by the United States Coast Guard.

5. We will promptly provide to you an originally executed copy of the Hold Harmless Agreement, as well as the customary Certificate of Liability Insurance.

Please feel free to contact me if you should have any questions or comments.

Sincerely,

Dan Barron
President

DBB/jlm

Enclosures

xc: Mark Heydlauff, City Manager
U.S.C.G. - BMC Marcus Collison
Joyce Golding, City Clerk
Frank Loffredo, Jr.
Gerard Doan, Charlevoix Police Chief

DEPARTMENT OF HOMELAND SECURITY

APPLICATION FOR MARINE EVENT

OMB Number: 1625-0008

Date Submitted: 06/12/2018

FORM INSTRUCTIONS

1. Please, complete on a computer, a typewriter, or print in black ink to permit reproduction. You may also submit online at: http://homeport.uscg.mil
2. This application must reach the appropriate USCG Sector at least 135 days prior to the event. A list of sectors may be found here: http://www.uscg.mil/top/units/
3. Attach a section of a chart or a scale drawing showing boundaries and/or courses and markers contemplated.
4. Submit a copy of your entry requirements and any special rules pertaining to equipment, rigs, or procedures.

1. Name of Event	88th Annual Charlevoix Venetian Festival	2. Date of Event	
3. Location of Event	Lake Charlevoix (7/27/2018) and Round Lake Harbor (7/28/2018)	4. Time: From 10:00 pm To 11:00pm	
5. Name and Address of Sponsoring Organization (*Include Zip Code*) Charlevoix Venetian Festival, Inc. PO Box 120 Charlevoix, MI 49720		6. No. of Participants	7. Sizes of Boats
8. Types of Boats a. Boat Parade - assorted; b. Fireworks - barge # 150; c. Tug - Wendy Anne			9. No. of Spectator Craft 150

10. Description of Events

a. Fireworks (7/27/2018) shot from barge in Lake Charlevoix, vicinity of Depot Beach
b. Boat Parade (7/28/2018) lighted pleasure craft to circle Round Lake Harbor
c. Fireworks (7/28/2018) shot from barge in Round Lake Harbor

11. Will This Event Interfere or Impede the Natural Flow of Traffic? ____ NO ✓ YES

11a. If YES, briefly explain: Clear zone radius of (i) 1200 feet to be maintained for display on 7/27/18 and of ((ii) 250 feet to be maintained for display on 7/28/18

12. What Extra or Unusual Hazard *(to participants or non-participants)* Will Be Introduced Into the Regatta Area?

Fireworks (7/27/2018) maximum shell size is 12". Gross explosive weight on barge of approximately 4000 lbs. Net explosive weight of approximately 1700 lbs.
Fireworks (7/28/2018) low level aerial product and 3" maximum shell size. Gross explosive weight on barge of approximately 3000 lbs. Net explosive weight of approximately 1500 lbs.

City Council Regular Meeting -

13. Have any Objections Been Received from Other Interested Parties? ✓ NO ____ YES

13a. If YES, briefly explain:

14. Vessels Provided by Sponsoring Organization for Safety Purposes *(number and description)*
Boat parade committee boat, fireworks barge and tug

15. Does the Sponsoring Organization Deem their Patrol Adequate for Safety Purposes? ✓ NO ____ YES

15a. If NO, briefly explain: Marine patrols historically provided by USCG, Charlevoix County Sheriff Department and Michigan DNR. Further assistance from US Power Squardron is requested.

16. Is a Coast Guard or Coast Guard Auxiliary Patrol Requested for Control of Spectator and/or Commercial Traffic? ____ NO ✓ YES

16a. If YES, how many vessels do you recommend and why? Defer to USCG expertise

17. Person In Charge	Daniel B. Barron, President Charlevoix Venetian Festival, Inc.	18. Where Will 'Person In Charge' be During the Event?	Depot Beach (7/27/2018) East Park, Charlevoix or on fireworks barge (7/28/2018)
19. How Can 'Person In Charge' be Contacted During the Event?	radio/cell phone 231-675-4257		

20. Person to be Contacted for Further Details *(Name, Address, Zip Code)*	20a. Area Code and Phone No.: (231) 547-9950
Daniel B. Barron, PO Box 120, 309 Petoskey Avenue, Charlevoix, MI 49720	20b. Email Address: dbarron@barronengstrom.com

The undersigned has full authority to represent the sponsoring organization.

21. Name: Daniel B. Barron	22. Title: President
23. Address *(Include Zip Code)* PO Box 120 309 Petoskey Avenue Charlevoix, MI 49720	23a. Area Code and Phone No.: (231) 547-9950
	23b. Email Address: dbarron@barronengstrom.com

24. Signature: Daniel B. Barron, President, Charlevoix Venetian Festival, Inc.

PRIVACY ACT STATEMENT

Privacy Act Notice

Authority: 33 U.S.C. §1233 authorizes the collection of this information.
Purpose: The Coast Guard will use this information to determine whether an event poses an extra or unusual hazard to the safety of life and whether or not, and under which conditions, to permit the event on the navigable waters of the United States.
Routine Uses: The information will be used by and disclosed to Coast Guard personnel to evaluate the request. Additionally, the Coast Guard may share the information with facility operators, law enforcement or other government agencies as necessary to promote public safety during the requested marine event.
Disclosure: Furnishing this information is voluntary; however, failure to furnish the requested information may delay or prevent the approval of the requested marine event.

An agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The Coast Guard estimates that the average burden for this report is 60 minutes. You may submit any comments concerning the accuracy of this burden estimate or any suggestions for reducing the burden to: United States Coast Guard, Commandant (WWM-1) Stop 7509, 2703 Martin Luther King Jr. Ave SE, Washington, DC, 20593-7509 or Office of Management and Budget, Paperwork Reduction Project (1625-0008), Washington, DC 20503.

2018 Application for Fireworks Other Than Consumer or Low Impact

FOR USE BY LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD ONLY
DATE PERMIT(S) EXPIRE:

Authority: 2011 PA 256	The **LEGISLATIVE BODY OF CITY, VILLAGE OR TOWNSHIP BOARD** will not discriminate against any individual or group because of race, sex, religion, age, national origin, color, marital status, disability, or political beliefs. If you need assistance with reading, writing, hearing, etc., under the Americans with Disabilities Act, you may make your needs known to this Legislative Body of City, Village or Township Board.

TYPE OF PERMIT(S) (Select all applicable boxes)

- ☐ Agricultural or Wildlife Fireworks
- ☐ Articles Pyrotechnic
- ☐ Display Fireworks
- ☒ Public Display
- ☐ Private Display
- ☐ Special Effects Manufactured for Outdoor Pest Control or Agricultural Purposes

NAME OF APPLICANT	ADDRESS OF APPLICANT	AGE OF APPLICANT 18 YEARS OR OLDER
Charlevoix Venetial Festival, Inc.	PO Box 120, Charlevoix, MI 49720	■ YES ☐ NO
NAME OF PERSON OR RESIDENT AGENT REPRESENTING CORPORATION, LLC, DBA OR OTHER	**ADDRESS PERSON OR RESIDENT AGENT REPRESENTING CORPORATION, LLC, DBA OR OTHER**	
Daniel B. Barron, President	PO Box 120, Charlevoix, MI 49720	
IF A NON-RESIDENT APPLICANT (LIST NAME OF MICHIGAN ATTORNEY OR MICHIGAN RESIDENT AGENT)	**ADDRESS (MICHIGAN ATTORNEY OR MICHIGAN RESIDENT AGENT)**	**TELEPHONE NUMBER**
		231-547-9950
NAME OF PYROTECHNIC OPERATOR	**ADDRESS OF PYROTECHNIC OPERATOR**	**AGE OF PYROTECHNIC OPERATOR 18 YEARS OR OLDER**
Frank Loffredo, Jr.	5225 Telegraph Rd., Toledo, OH 43612	■ YES ☐ NO
NO. YEARS EXPERIENCE / **NO. DISPLAYS**	**WHERE**	
39 / 1,000+	throughout the US, Canada, Virgin Islands and Bahamas	
NAME OF ASSISTANT	**ADDRESS OF ASSISTANT**	**AGE OF ASSISTANT 18 YEARS OR OLDER**
Aaron Dusseau	5225 Telegraph Rd., Toledo, OH 43612	■ YES ☐ NO
NAME OF OTHER ASSISTANT	**ADDRESS OF OTHER ASSISTANT**	**AGE OF OTHER ASSISTANT 18 YEARS OR OLDER**
		☐ YES ☐ NO

EXACT LOCATION OF PROPOSED DISPLAY
7/27/2018 - Lake Charlevoix and 7/28/2018 - Round Lake

DATE OF PROPOSED DISPLAY	TIME OF PROPOSED DISPLAY
See above	approximately 10:00 pm to 11:00 pm

MANNER AND PLACE OF STORAGE, SUBJECT TO APPROVAL OF LOCAL FIRE AUTHORITIES, IN ACCORDANCE WITH NFPA 1123, 1124 & 1126 AND OTHER STATE OR FEDERAL REGULATIONS. PROVIDE PROOF OF PROPER LICENSING OR PERMITTING BY STATE OR FEDERAL GOVERNMENT
Colonial Fireworks Special Effects, LLC/Great Lakes truck with 24 hour security at Port Ironton facility

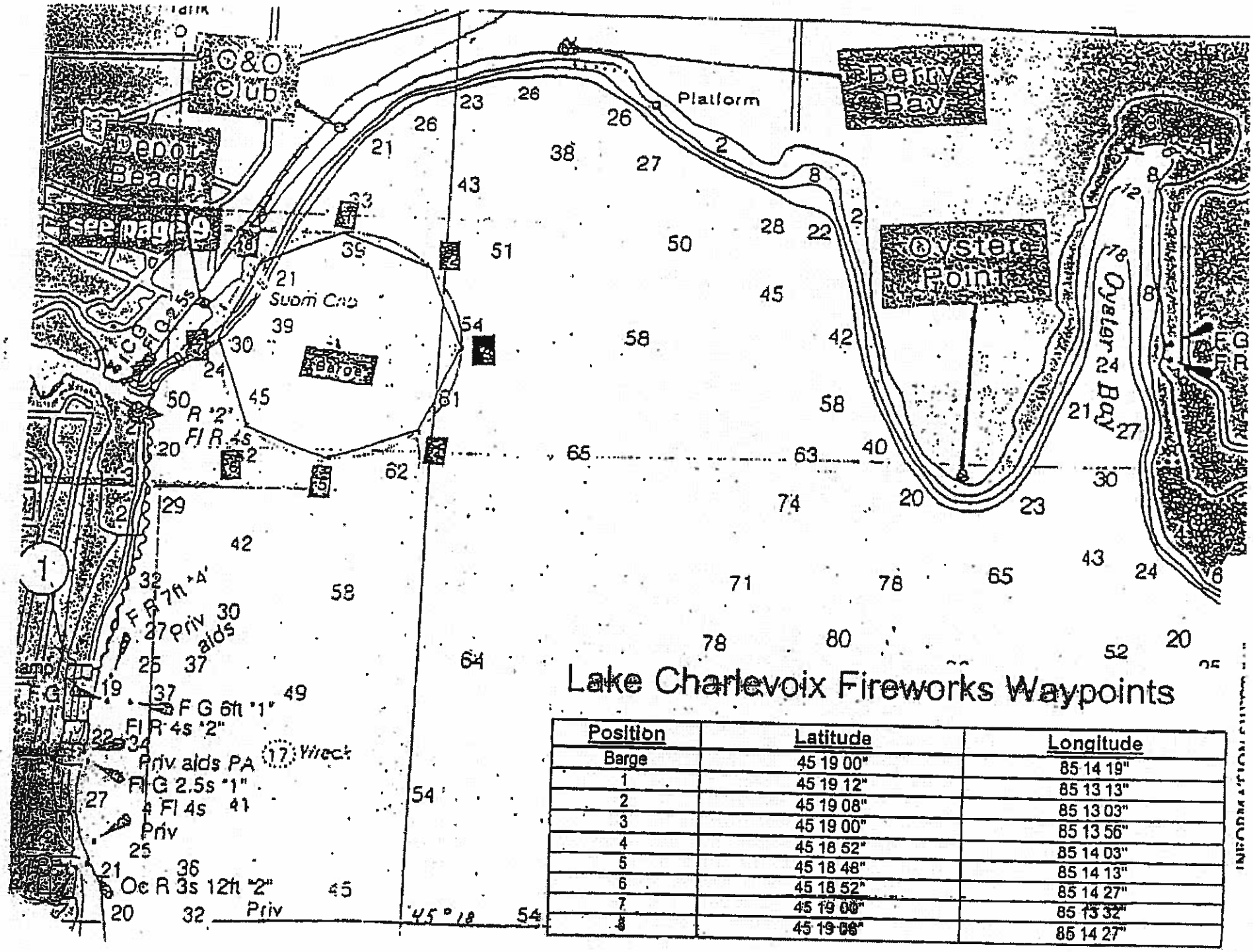
AMOUNT OF BOND OR INSURANCE (TO BE SET BY LOCAL GOVERNMENT)	NAME OF BONDING CORPORATION OR INSURANCE COMPANY
$5,000,000.00	Allied Specialty Insurance, Inc.

ADDRESS OF BONDING CORPORATION OR INSURANCE COMPANY
10451 Gulf Boulevard, Treasure Island, FL 33706-4814

NUMBER OF FIREWORKS	KIND OF FIREWORKS TO BE DISPLAYED (Please provide additional pages as needed)
7/27/2018	300 pcs 4"; 300 pcs 5"; 200 pcs 6"; 30 pcs 8"; 15 pcs 10"; 30 pcs 12"
7/28/2018	500 pcs 3"shells; 300mm candles; 15 fans of 3; 25 pcs 1.4G 2" cake items; 1 sponsor set piece

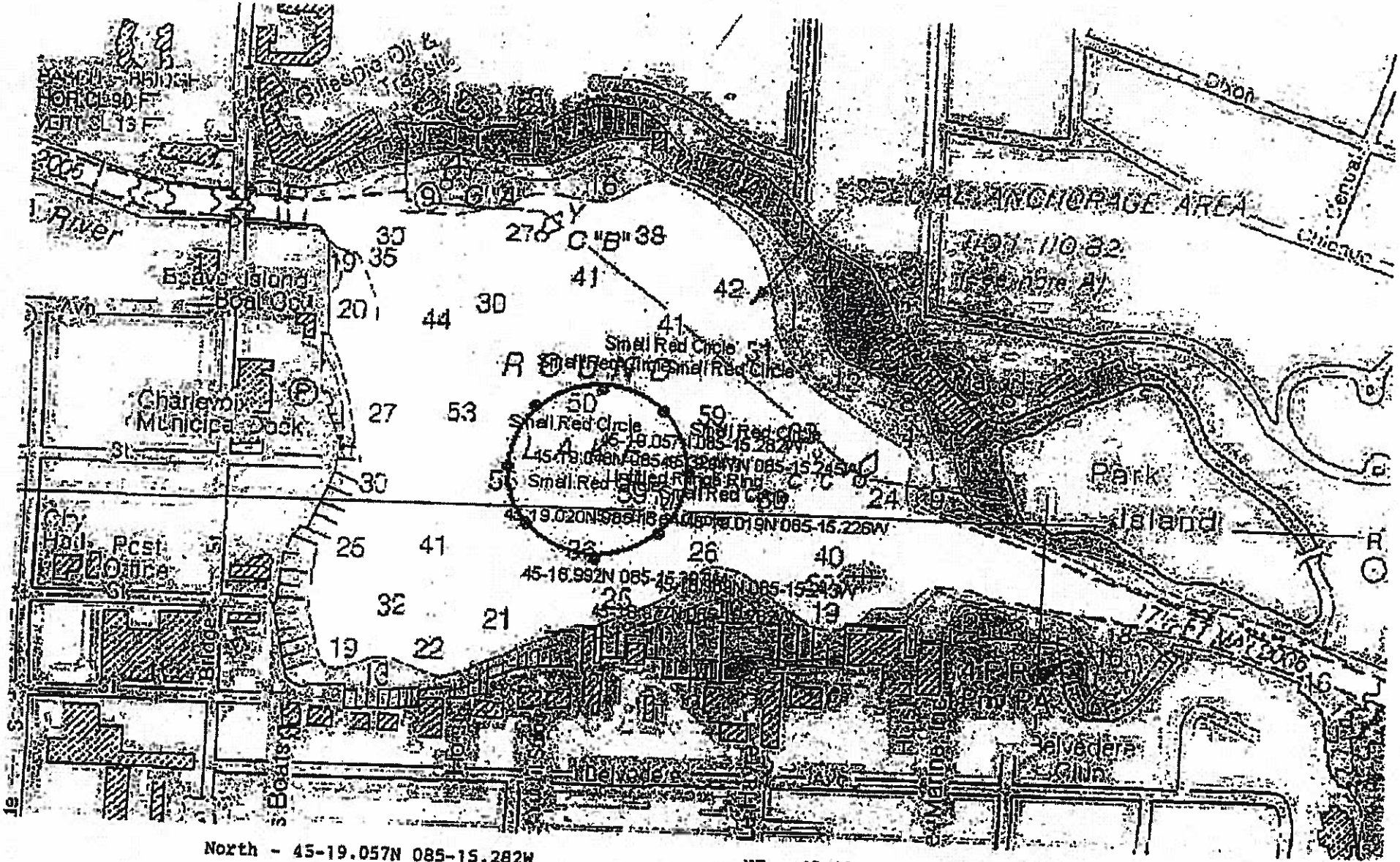
SIGNATURE OF APPLICANT	DATE
Daniel B. Barron, President	June 12, 2018

BFS-417 (Rev 01/18)



Lake Charlevoix Fireworks Waypoints

Position	Latitude	Longitude
Barge	45 19 00"	85 14 19"
1	45 19 12"	85 13 13"
2	45 19 08"	85 13 03"
3	45 19 00"	85 13 56"
4	45 18 52"	85 14 03"
5	45 18 48"	85 14 13"
6	45 18 52"	85 14 27"
7	45 19 00"	85 13 32"
8	45 19 06"	85 14 27"



North - 45-19.057N 085-15.282W

South - 45-18.977N 085-15.282W

East - 45-19.019N 085-15.226W

West - 45-19.020N 085-15.340W

NE - 45-19.047N 085-15.245W

SE - 45-18.989N 085-15.243W

SW - 45-18.992N 085-15.327W

NW - 45-19.048N 085-15.324W

COLONIAL FIREWORKS SPECIAL EFFECTS, LLC
ITINERARY
JULY 27 AND 28, 2018 DISPLAYS

VENETIAN FESTIVAL
CHARLEVOIX, MICHIGAN

Please Note: ***Colonial Fireworks Special Effects, LLC must be permitted to follow all guidelines set forth in their entirety by NFPA 1123 and 1124 - 2000 Edition, as revised.***

Monday, July 23, 2018

12:00 to 5:00 PM	Colonial equipment truck arrives at "Port Ironton" Facility. Pre-barge loading meeting with Charlevoix Police Chief Doan, Charlevoix Township Fire Chief Dan Thorp, USCG Life Station Chief and Colonial technicians. Colonial technicians begin off loading and setting up, equipment only, onto barge.
5:00 PM	Security arrives (24 hours/day of private security and/or Colonial technicians), from this time through July 28, 2018.

Tuesday, July 24, 2018

8:00 AM - 5:00 PM	Set up of equipment continues.
9:00 AM	Operation staging meeting at USCG Life Station - Charlevoix.

Wednesday, July 25, 2018

8:00 AM - 5:00 PM	Loading of fireworks into mortars begins.

Thursday, July 26, 2018

8:00 AM - 5:00 PM	Loading of fireworks into mortars continues.

Friday, July 27, 2018

6:00 - 8:00 PM	Barge towed from Port Ironton to Charlevoix - approximately two (2) hour trip - loading of live material to continue.
8:00 PM	Barge anchored at firing location - loading of live material continues and connection of electrical system begins.
9:00 PM	Final hookup of electrical system and final testing completed.
10:15 PM	Firing begins (time approximate).

10:35 PM	Firing ends (time approximate).
11:00 PM	Barge is towed back to Ironton - inspection of equipment takes place.

Saturday, July 28, 2018

1:00 AM	Barge arrives in Ironton to begin tearing down of aerial show. Begin loading of low aerial program for Round Lake on evening of July 28, 2018.
8:00 AM	Continue loading of low level program.
6:00 - 8:00 PM	Barge towed to Charlevoix - approximately two (2) hour trip - loading of live material to continue.
8:00 PM	Barge anchored at firing location - loading of live material continues and connection of electrical system begins.
9:00 PM	Final hookup of electrical system and final testing completed.
10:00 PM	Initial fireworks barrage begins with start of boat parade (time approximate).
10:45 PM	Primary fireworks display begins and concludes after conclusion of boat parade (time approximate).
11:30 PM	Barge is towed back to Ironton - inspection of equipment takes place.

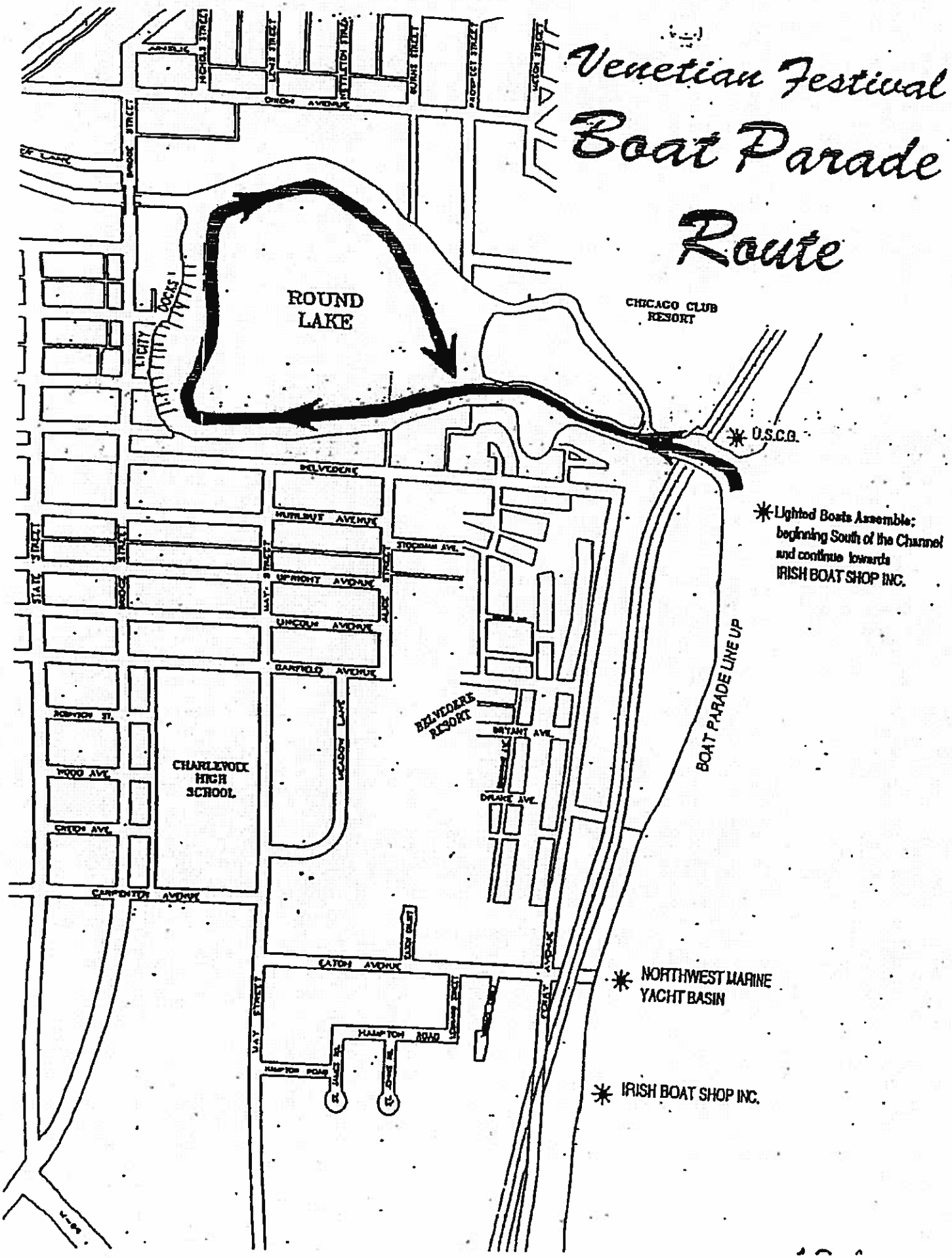
Sunday, July 29, 2018

1:30 AM	Barge arrives in Ironton and electrical system is removed from barge.
8:00 AM	Unloading of equipment begins.
1:00 PM	Colonial truck departs for Clayton, Michigan.

WEATHER CONTINGENCY PLANS

1. Friday "rain out." The "large" (Lake Charlevoix) show will not be displayed in 2018, and on Saturday evening in Round Lake (i) the "low aerial" Harbor show will be displayed and (ii) the lighted boat parade will be staged.

2. Saturday "rain out." The "low aerial" Harbor show will not be displayed in 2018.


Venetian Festival
Boat Parade
Route
ROUND LAKE
CHICAGO CLUB RESORT
U.S.C.G.
Lighted Boats Assemble: beginning South of the Channel and continue towards IRISH BOAT SHOP INC.
BOAT PARADE LINE UP
BELVEDERE RESORT
CHARLEVOIX HIGH SCHOOL
NORTHWEST MARINE YACHT BASIN
IRISH BOAT SHOP INC.
ONION AVENUE
BELVEDERE
HUTTLEUS AVENUE
UPRIGHT AVENUE
LINCOLN AVENUE
GARFIELD AVENUE
STOCKMAN AVE.
BRYANT AVE.
DRAKE AVE.
CARPENTER AVENUE
EATON AVENUE
HAMPTON ROAD
MAY STREET
STATE STREET
BRIDGE STREET
LICITY DOCKS
MEADOW LANE
ROBINSON ST.
WOOD AVE.
CREEN AVE.
ARNSLIE
NICHOLS STREET
LEWIS STREET
KETTLETON STREET
BURNS STREET
PROSPECT STREET
MESON STREET

Colonial Fireworks Special Effects LLC/Great Lakes

June 1, 2018

LEAD PYROTECHNICIAN

FRANK LOFFREDO, JR.
25 MARLINDALE AVENUE
BOARDMAN, OH 44512

D.O.B. July 20, 1960

Mr. Loffredo has 39 years experience as a pyrotechnician. He has experience in electronic and manual firing. Mr. Loffredo has worked on numerous barge shows as well as roof top firings.

Some of the shows Mr. Loffredo has been involved with include: Charlevoix Venetian Festival, City of Harbor Springs, Bay Harbor, Sommerset Pointe, City of Saginaw, First Night Providence; Governor's Conference/Providence; Air and Sea Show in Fort Lauderdale and Thunder Over Louisville which is the kick off for the Kentucky Derby Festival. "Thunder" is fired from 6 barges and a 3,000 foot bridge that crosses the Ohio River and is one of the largest fireworks displays produced annually in the United States.

Mr. Loffredo has fired over 1,000 outdoor and indoor displays throughout the United States and has an excellent safety record.

CHARLEVOIX VENETIAN FESTIVAL, INC.

309 Petoskey Avenue
P.O. Box 120
Charlevoix, Michigan 49720
PH 231-547-3872 / FAX 231-547-2977
www.venetianfestival.com Email: info@venetianfestival.com

June 13, 2018
VIA UPS NEXT DAY AIR
VIA E-MAIL (ssmprevention@uscg.mil)

Commander (Marine Events)
Coast Guard Sector Sault Ste. Marie
337 Water Street
Sault Ste. Marie, Michigan 49783

RE: 88th Annual Charlevoix Venetian Festival

Dear Commander:

For the 19th consecutive year, the Charlevoix Venetian Festival will be staging two nights of fireworks displays. The displays will once again be conducted by Frank Loffredo Jr., the master pyrotechnician of Colonial Fireworks Special Effects, LLC/Great Lakes. Barge and tug operations will once again be conducted by the St. James Marine Co. of Beaver Island, Michigan.

Although an Application For Approval of Marine Event is not required, I have nevertheless enclosed the same for informational purposes, together with the following support materials:

- USCG depiction of Lake Charlevoix display site with waypoints
- USCG depiction of Round Lake display site with waypoints
- Itinerary/Colonial Fireworks Special Effects, LLC/Great Lakes
- Venetian Festival Boat Parade Route
- Lead pyrotechnician references - Frank Loffredo, Jr.

Please feel free to contact me if you should have any questions or comments.

Sincerely,

Dan Barron
President

DBB/jlm
Enclosures
xc: Gerard Doan (Charlevoix Police Chief)
Frank Loffredo, Jr.
BMC Marcus Collison (USCG Life Station, Charlevoix)
Dan Thorp (Charlevoix Township Fire Chief)

COLONIAL FIREWORKS SPECIAL EFFECTS, LLC
HOLD HARMLESS AGREEMENT

Indemnity Provisions (Re: 2018 Venetian Festival Fireworks Displays):

Colonial Fireworks Special Effects, LLC (hereinafter "Vendor") agrees to indemnify and save harmless the **City of Charlevoix** (hereinafter "Corporation") and its agents, representatives and employees from any and all charges, claims and causes of action by third persons, including but not limited to, agents, representatives and employees of the Vendor and of the Corporation, based upon or arising out of any damages, losses, expenses, charges, cost, injuries or illnesses, including death, sustained or incurred by such person or persons resulting from or in any way, directly or indirectly connected with the performance or non performance of this Agreement, this includes only the Vendor's setup and exhibiting of the fireworks, of these vending services; provided, however, that notwithstanding the foregoing, the Vendor does not agree to indemnify and save harmless the Corporation, its agents, representatives and employees from any charges, claims or actions based upon or arising out of any damages, losses, claims, expenses, charges, costs, injuries or illnesses including death, sustained or incurred as a sole result of the negligence of the Corporation, its agents, representatives or employees. In the event a claim is filed against the Corporation for which the Vendor is to be held liable under the terms of this Agreement, the Corporation will promptly notify the Vendor of such claim and will not settle such claim without the prior written consent of the Vendor, which shall not be unreasonably withheld. The obligation of Vendor for reimbursement/indemnification hereunder shall encompass and include all reasonable attorney fees and costs of litigation which may be incurred by the Corporation.

Signed:

_____

For the "Vendor"
Colonial Fireworks Special Effects, LLC
Brenda Loffredo, President
Date: _____

Signed:

_____

For the "Corporation"
City of Charlevoix
Date: _____

CONTRACT

THIS CONTRACT is effective on the _____ day of _____, 2019, between the City of Charlevoix, a Michigan home rule city, whose address is 210 State Street, Charlevoix, Michigan 49720 ("City") and the Charlevoix Venetian Festival, Inc., a Michigan nonprofit corporation, whose address is 309 Petoskey Avenue, P.O. Box 120, Charlevoix, Michigan 49720 (the "Festival").

RECITALS

A. Pursuant to MCLA 117.3(j) and Article I, Section 1.6 of the City Charter, the City is authorized to provide for the peace and health and for the safety of persons and property within the City and to expend funds for that purpose.

B. The Festival will provide numerous recreational activities during the 89th Annual Charlevoix Venetian Festival, being held July 20-27, 2019.

C. Except for private donations from businesses and individuals, event registration fees, proceeds from the carnival, similar amusements and food & art concessionaire fees, the Festival charges no fees in connection with the various music entertainment, public activities and recreation which it provides within the City.

D. The parties desire to act cooperatively in providing the above activities and entertainment to the citizens and visitors in the City.

AGREEMENT

NOW, THEREFORE, in consideration of the mutual promises contained in this Contract, the parties hereby agree as follows:

1. The City shall pay to the Festival the sum of $15,000.00.

2. The Festival shall use the above money to help defray the expense of the activities and events of the 89th Annual Charlevoix Venetian Festival.

3. The Festival shall charge no fees to spectators or event participants within the City, without the prior approval of the City Manager. The prohibition shall not apply to concessions where items or services (such as food, beverages, merchandise or carnival or amusement type rides or activities) are sold, nor shall it apply to fees charged to concession operators, nor to registration fees for participation in athletic events.

"CITY"
CITY OF CHARLEVOIX

Date: _____, 2019

By: _____
Luther Kurtz, Mayor

"FESTIVAL"
CHARLEVOIX VENETIAN FESTIVAL, INC.

Date: _____, 2019

By: _____
Daniel B. Barron, President

CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: Charlevoix Yacht Club Request for Free Parking – Nucore Triangle & Red Fox Regatta

DATE: June 17, 2019

BACKGROUND:

The Charlevoix Yacht Club is asking that the City Council waive the parking fees at the Ferry Launch Ramp for the Nucore Triangle and Red Fox Regatta on August 30-31 and September 1, 2019.

The Charlevoix City Code, Title VII, Chapter 71, Section 71.04 states: “The city council, by resolution, may revise or waive fees for special or public events. The term "special or public events" shall mean a tournament, festival or other type of event, whether or not open to public participation or observation, the occurrence of which will, in the judgment of the city council, benefit the city economically or by virtue of the publicity surrounding the event.”

RECOMMENDATION:

Motion to approve Resolution 2019-06-01 Waive Parking Fees for Charlevoix Yacht Club.

ATTACHMENTS:

- Request Letter
- Resolution

RECEIVED
JUN 10 2019

Charlevoix Yacht Club

209 Ferry Avenue · PO Box 522 Charlevoix, MI 49720 · www.CharlevoixYacht Club.org · 231-547-9170

June 10, 2019

Mayor and City Council
City of Charlevoix
210 State Street
Charlevoix, Mi 49720

RE: Use of Boat Launch Facility for Red Fox Regatta

Dear Mayor and Council;

This letter is a request to the City Council to again allow free use of the boat launch ramp at the end of Stover Road on August 30 and 31, and September 1 of 2019. These are the dates of the Nucore Triangle Race, Friday evening and the annual Red Fox Regatta sailboat race between Charlevoix and Boyne City, Saturday and Sunday, sponsored by the Charlevoix Yacht Club.

We have sailboats participating in these races from out of town that will need to use the launch ramp. Last year there were about thirty launch passes used by out of town sailboats. Local boats are either in the water or already have seasonal launch passes. Participants will be identified by showing a colored card indicating that they are a Red Fox participant.

There will be approximately 70 to 80 boats with anywhere from 1 to 18 people on board. Over half of the race participants come from out of town and will be patronizing Charlevoix restaurants, businesses and motels during their stay. There will be a definite economic benefit to the City of Charlevoix. Charlevoix also receives good community exposure as the host of this annual event.

Your consideration and approval of this matter will be appreciated.

Sincerely,

Judy A. Gordon
Red Fox Committee
Charlevoix Yacht Club

CITY OF CHARLEVOIX
RESOLUTION NO. 2019-06-01
WAIVE PARKING FEES FOR CHARLEVOIX YACHT CLUB

WHEREAS, the Charlevoix Yacht Club is hosting the Nucore Triangle Race and Red Fox Regatta on August 30-31 and September 1, 2019; and

WHEREAS, the Charlevoix Yacht Club is requesting that parking fees be waived for the races; and

WHEREAS, the City Code permits the City Council to waive parking fees for special or public events.

NOW THEREFORE BE IT RESOLVED, that the City Council of the City of Charlevoix, hereby waives parking fees for the Nucore Triangle Race and Red Fox Regatta on August 30-31 and September 1, 2019.

RESOLVED this 17th day of June, 2019 A.D.

Resolution was adopted by the following yea and nay vote:
Yeas:
Nays:

CHARLEVOIX CITY COUNCIL

Consent Agenda

TITLE: Charlevoix Main Street AmeriCorps VISTA Job Description

DATE: June 17, 2019

BACKGROUND:

We are requesting approval of a new job description for an AmeriCorps Vista member to work with Charlevoix Main Street and the Downtown Development Authority to assist with economic revitalization efforts in Downtown Charlevoix by promoting entrepreneurship, small business, and start-ups to improve the economic condition of Downtown Charlevoix. This person will be an employee of the AmeriCorp Vista program and paid by them; the DDA covers all other costs for the program.

RECOMMENDATION:

Motion to approve the Charlevoix Main Street AmeriCorps VISTA Job Description.

ATTACHMENTS:

- Charlevoix Main Street AmeriCorp Vista Job Description

Community Economic Development Association of Michigan
AmeriCorps Vista Member Job Description

Title: Charlevoix Main Street AmeriCorps VISTA

Department: Main Street/Downtown Development Authority

Reports To: Main Street Executive Director

Date: June 17, 2019

Position, Purpose, and Objectives: The Charlevoix Main Street VISTA member is responsible for creating and managing programs and projects that meet the objectives and goals of the Charlevoix Main Street Program. The VISTA member will assist the program with economic revitalization efforts in Downtown Charlevoix based on the objectives in the VISTA assignment description. The VISTA member will promote entrepreneurship, small business, and start-ups to improve the economic conditions of Downtown Charlevoix.

Scope and Environment: Work to be performed at Charlevoix City Hall which is open Monday through Friday 8am – 5pm. Occasional meetings off site and community outreach activities will occur.

Essential Job Functions:
The duties of the Charlevoix Main Street VISTA member will encompass a variety of tasks as determined by the Main Street Program with direct supervision by the Main Street DDA Executive Director.

The VISTA member will assist with:

Creating a publicly operated teleworking/co-working/business incubator space in downtown Charlevoix while engaging vulnerable populations in the community who could benefit from such a facility.

- Coordinate feasibility study to measure/quantify community need.
    - Work with National & Michigan Main Street Centers through technical assistance
    - Attend & engage Remote Office/Home Office (ROHO) Worker Collaborative meetings
    - Expand membership of ROHO collaborative
    - Visit other co-working spaces & business incubators in the region for information

- Determine options & secure a space in the downtown for the co-working facility.
    - Develop budget/business plan based on space selected
    - Explore public/private partnership opportunities
    - Identify grant opportunities and apply for funding
    - Seek donations of furniture and office equipment for space

- Open co-working space in downtown Charlevoix
    - Seek & recruit members through promotion/marketing
    - Develop programming schedule for educational workshops/professional development
    - Develop programming to encourage entrepreneurship in vulnerable population

Knowledge, Skills, and Abilities Required:
- The ideal candidate will have an entrepreneurial spirit with a passion for startups and small business.
- Ability to project a positive and courteous public image.
- Proficiency at basic computer Microsoft computer programs such as Microsoft Word and Excel. Experience using Adobe InDesign a plus.
- Ability to exhibit patience when working with people of all ages, abilities, and backgrounds.
- Excellent organization skills along with attention to detail.
- Excellent verbal and written communication skills.

- Valid driver's license.
- The position requires education and/or experience in one or more of the following areas: planning, marketing, economic development, grant-writing/administration, or small business development. Prior experience in grant writing a plus.
- Must be energetic, well-organized, self-starter, imaginative, able to facilitate cooperation among multiple interest groups, and be an independent worker who can produce results.
- An ability to manage websites and social media content such as Facebook, Instagram, and blogs.

The information contained in this position description is intended to describe the general content and requirements for successful performance of the job. It is not an exhaustive list of duties, responsibilities or requirements. Additional duties and requirements may be assigned at the sole discretion of the City. Hence, the job description does not constitute an employment agreement between the employer and employee and is subject to change by the employers as the needs of the employer and requirements of the job change. The position is an at-will position.

City Council Approval: Pending

CHARLEVOIX CITY COUNCIL

All Other Actions and Requests

TITLE: Short Term Rental Registration Moratorium

DATE: June 17, 2019

PRESENTED BY: Mark L. Heydlauff, City Manager; Scott Howard, City Attorney

BACKGROUND:

At your last meeting, Council imposed a moratorium on the acceptance of registrations for short term rentals beginning on July 1. Since this time, we've received 27 new registrations taking our total number of registered Short Term Rentals over 100. Jonathan Scheel, our Zoning Administrator, has prepared the included memo for you regarding questions you raised during your last meeting and his observations on this subject.

My sense is that Council is looking for some kind of balanced, market-driven approach to the number of short-term rentals in our community. Some communities approach this by placing an overall cap on the number of them- this creates a market for the right to have a STR license and you can add a select number of new licenses each year. Alternatively, the current model could be modified to ensure more compliance. Ultimately, what you do next depends on your ultimate goals. If you want more information, we could schedule a work session and you can provide questions you'd like us to review.

City Attorney Scott Howard will also be present for the meeting and can discuss with you some of the legal parts of this regulatory environment.

RECOMMENDATION:

Council discussion and direction.

ATTACHMENTS:

- Memo from Zoning Administrator RE: Short Term Rentals

CITY OF CHARLEVOIX

MEMO

TO: The Honorable Mayor Kurtz and the Charlevoix City Council

FROM: Jonathan Scheel, Zoning Administrator

DATE: June 12, 2019

RE: Short Term Rentals

You have asked for information on the topic of Short Term Rentals (STR) for your current discussion on a moratorium on STR registrations. As you know, as your Zoning Administrator, I am responsible for administering STRs. This includes accepting and approving STRs based on the City's current zoning ordinance. I am also responsible for responding to complaints involving STRs along with the City's police force. As I have been receiving registrations, it has become apparent that there was a substantial amount of STR units that were not being registered. Because of this, current impacts and potential of even further impacts of STRs in Charlevoix, I have been looking at ways other communities administer STR programs both in Michigan and throughout the nation. This memo is meant to give you a baseline of facts of the STR program in Charlevoix as of June 2019.

1. There are currently 106 registered STRs on 96 lots of record in my data base.

2. 50 of these registrations show that they rent for 52 weeks out of the year, an additional 10 rents for 26 weeks or more of the year.

3. 20 of the registrations are in condominium type properties. (Foster Boat Works, Points North Inn, Edgewater)

2. Thirteen owners own 47 out of the total 106 units.

3. 49 of the units are registered with owners that have a Charlevoix address.

4. 27 of the units are registered with owners that have an out of state address.

On April 1 of this year, I spoke to MI/Host Compliance, a firm that specializes in providing STR services to municipalities. One of the services includes monitoring the top 54 STR websites for advertisements and then reports the addresses to the City. On April 1, 2019, there were 70 STRs registered with the City of Charlevoix. MI/Host Compliance analysis at that time showed 278 listings and 124 rental units operating in the City of Charlevoix. Those numbers represent off season. Currently there would likely be a much higher number.

My own research potentially shows even more unregistered STR units. I used the City's assessing records with input from our assessor, compared that data with the most recent census data and came up with 210 to 280 STR units.

CITY OF CHARLEVOIX

Assessing data shows we have 2028 housing units in the city.
1320 are single family residential
571 are condominiums
137 are apartments

767 are homesteaded 37%
1121 are non-homesteaded 63%
(totals are different due to homestead counts properties, not units)

Out of the 571 condominiums, 70 are homesteaded. 501 of the condos are second homes and/or STRs. (20 units are registered)

Nuisances

I have received three direct official complaints on STR properties last year. I received another 4 after the fact complaints during other conversations. I sent out one official notice threatening to shut down one STR last year. I also reviewed police files on any potential complaints on registered STR properties finding 90 police responses to STR addresses. Approximately half were at condominium complexes. Fourteen responses had full reports. The others have a one or two word description of the complaint. Very few seem to be noise or other simple nuisance related problem. It is impossible to tell from the list the exact nature of each response.

CHARLEVOIX CITY COUNCIL

All Other Actions and Requests

TITLE: Establishment of Building Authority

DATE: June 17, 2019

PRESENTED BY: Patrick F. McGow, Miller Canfield

BACKGROUND:

As we have long been discussing, we will need to issue bonds to pay for the construction of a new Public Service Facility. We have been setting money aside annually from our utility and motor pool funds to pay for the building. This has allowed us to accrue funds we are currently using to pay for design and also leaves us with some cash toward the project. Later this month, we expect to get final construction drawings and cost estimates for the project. Under current planning, the project would be bid this fall with some construction work occurring later this fall and winter. This is a critical time for Council to decide on the future of this project. We have been in discussion about options where we would house our Electric Department during the demolition and reconstruction of the facility on Carpenter Avenue with some storage remaining on the site. This question needs to be resolved in the next month or so.

In any scenario, the Council will likely need to create a Building Authority (as discussed below) and be prepared to issue bonds for this project. It is possible (and even advisable) to act now to create a Building Authority and take the pre-cursor steps even if you opt to modify the timeline and construction plan for the project. Mr. McGow and his firm have been involved in many of our large projects in the past and have provided counsel in all of our past financing projects. He will explain the process of going to the bond market and the steps you'll need to take.

1. With the process of building a New Facilities Building, City Council must establish and adopt Articles of Incorporation for the purpose of forming a nonprofit municipal building authority under the provisions of ACT 31, Public Acts of Michigan, 1948 (First Extra Session), as amended. These Articles of Incorporation of City of Charlevoix Building Authority are included with this agenda item.
2. In presenting the attached Resolution, the City deems it advisable and necessary and in the best interest of the City to create and establish an Authority under the provisions of ACT 31, Public Acts of Michigan, 1948 (First Extra Session), as amended, for the purpose of accomplishing the acquisition and construction of certain public buildings, parking lots or structures, recreational facilities, stadiums and the necessary site or sites therefor for the use of the City.

3. The City of Charlevoix Council has established and adopted Articles of Incorporation for the purpose of forming a nonprofit municipal building authority under the provisions of ACT 31, Public Acts of Michigan, 1948 (First Extra Session), as amended. The City of Charlevoix also approved the Resolution to establish a Building Authority.
4. The City of Charlevoix must now approve the Resolution approving the Building Authority Contract and Notice. Attached is the Limited Tax Full Faith and Credit General Obligation Contract of Lease and the Resolution Approving Building Authority Contract and Notice.

RECOMMENDATION:

Motion to approve the Articles of Incorporation for the City of Charlevoix Building Authority.
Motion to approve Resolution 2019-06-02 to establish a Building Authority.
Motion to approve the Limited Tax Full Faith and Credit General Obligation Contract of Lease.

Motion to approve Resolution 2019-06-03 Building Authority Contract and Notice.

ATTACHMENTS:

- Articles of Incorporation of City of Charlevoix Building Authority
- Resolution Creating Building Authority
- Contract of Lease
- Notice of Incorporation of City of Charlevoix Building Authority
- Resolution Approving Contract and Notice
- 20 Year Bonds
- 25 Year Bonds
- 30 Year Bonds
- 30 Year Bond Not to Exceed 11MM
- Proceedings for Establishment of City Building Authority
- Letter from Attorney

ARTICLES OF INCORPORATION
OF
CITY OF CHARLEVOIX BUILDING AUTHORITY

These Articles of Incorporation are adopted, signed and acknowledged by the incorporating unit for the purpose of forming a nonprofit municipal building authority under the provisions of Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended. The Articles being as follows:

ARTICLE I

The name of this corporation and authority is the CITY OF CHARLEVOIX BUILDING AUTHORITY.

ARTICLE II

The incorporating unit is the City of Charlevoix, located in Charlevoix County, Michigan, a municipal corporation of the State of Michigan.

ARTICLE III

This Authority is incorporated for the purpose of acquiring, furnishing, equipping, owning, improving, enlarging, operating and maintaining a building or buildings, automobile parking lots or structures, recreational facilities, stadiums and the necessary site or sites therefor, together with appurtenant properties and facilities necessary or convenient for the effective use thereof, for use of any legitimate public purpose of the City of Charlevoix.

ARTICLE IV

POWERS AND DUTIES:

Section 1. The Authority shall be a body corporate with power to sue and be sued in any court of the State of Michigan.

Section 2. The Authority and the incorporating unit shall have the power to enter into a contract or contracts whereby the Authority will acquire property necessary to accomplish the purposes of this incorporation and contemplated by the terms of the enabling act and lease said property to the incorporating unit for a period of not to exceed fifty (50) years, which contracts may be either a full faith and credit general obligation of the incorporating unit or shall not be a full faith and credit general obligation of the incorporating unit. The contract with the incorporating unit may also provide that the incorporating unit shall pay all costs and expenses of operation and maintenance of the property and the operating expenses of the Authority, including expenses incidental to the issuance and payment of bonds, and such contract may provide that

the obligation of the incorporating unit thereunder for the payment of any rental required thereby shall not be subject to any setoff by the incorporating unit or any abatement of cash rentals for any cause, including but not limited to casualty that results in the property being untenantable. The incorporating unit shall have such rights to sublet or assign property leased from the Authority as provided in the aforesaid Act 31, as now or hereafter amended.

Section 3. For the purpose of accomplishing the objects of its incorporation, the Authority may acquire property by purchase, construction, lease, gift, devise or condemnation, and for the purpose of condemnation, it may proceed under the provisions of Act No. 149 of the Public Acts of 1911, as amended, or any other appropriate statute.

Section 4. For the purpose of defraying all or part of the cost of acquiring, improving, and enlarging any building or buildings, automobile parking lots or structures, recreational facilities, stadiums and the necessary site or sites therefor, together with appurtenant properties and facilities necessary or convenient for the effective use thereof, and furnishing and equipping the same the Authority, (a) after execution and delivery of a full faith and credit general obligation contract of lease, as provided in Act 31 of the Public Acts of Michigan (Extra Session) 1948, as amended, may by ordinance or resolution duly adopted by a majority vote of the appointed members of the Commission of the Authority issue its negotiable bonds in anticipation of the contract obligations of the incorporating unit to make cash rental payments to the Authority and may pledge the receipts from such payments for payment of said bonds and the interest thereon; (b) after execution of a contract of lease which is not a full faith and credit general obligation of the incorporating unit as provided in Act 31 of the Public Acts of Michigan (Extra Session) 1948, as amended, may by ordinance or resolution duly adopted by a majority vote of the appointed members of the Commission of the Authority issue its negotiable bonds in anticipation of the contract obligations of the incorporating unit to make cash rental payments to the Authority and may pledge the receipts from such payments for payment of said bonds and the interest thereon; in both cases as provided by and subject to and in accordance with Act 31 of the Public Acts of Michigan (Extra Session) 1948, as amended. Bonds shall not be issued unless the property has been leased by the Authority to the incorporating unit for a period extending beyond the last maturity of the bonds and no maturity shall in any event be more than forty (40) years from the date of the bonds. In addition, the Authority shall have the power to issue such other bonds as it may be authorized to issue under the general laws of the State of Michigan said bonds to be issued in accordance with and subject to the provisions of such other laws. No bonds of the Authority shall be delivered to the purchasers thereof in any event until such time as all rights of referendum with respect to said bonds or any contract between the Authority and the incorporating unit shall have expired without a referendum petition being filed or, if a referendum petition is filed with respect thereto, until after an election approving said contract or the issuance of the bonds as may be required by law shall have been held and the same approved by a majority vote of the electors of the incorporating unit voting thereon.

Section 5. When all bonds issued pursuant to the provisions of the enabling Act under which the Authority is incorporated shall have been retired, the Authority shall convey title to the property acquired hereunder to the incorporating unit in accordance with directions of the governing body of the incorporating unit or any agreement adopted by the governing body of the incorporating unit.

Section 6. All property owned by the Authority shall be exempt from taxation by the State or any taxing unit therein.

Section 7. The Authority shall possess all the powers necessary to carry out the purpose of its incorporation, including the incidental powers necessary thereto. The powers herein granted shall be in addition to those granted by any statute or charter, and the enumeration of any power either in these Articles of Incorporation or in the enabling Act, shall not be construed as a limitation upon such general powers.

Section 8. The term of this corporation and Authority shall be perpetual, or until terminated in accordance with law and in any event shall not be less than or terminated prior to the time that all bonds or other obligations of the Authority are paid in full.

ARTICLE V

GOVERNING BODY OFFICERS:

Section 1. The Authority shall be directed and governed by a Board of Commissioners of three (3) members known as the "Commission. No member of the legislative body of the incorporating unit shall be eligible for membership or appointment to this Authority.

Section 2. The members of the Commission shall be appointed by the City Council and their term shall be for three (3) years, except that in the first instance of appointment one (1) member of the Commission shall be appointed for one (1) year, one (1) member of the Commission shall be appointed for two (2) years and one (1) member of the Commission shall be appointed for three (3) years; provided further, that as the terms of the original Commissioners expire their successors shall be appointed for a regular term of three years.

Section 3. The Commission shall designate one of its members as Chairman and one of its members as Secretary, each to be designated for such term in office as may be fixed by the bylaws. The Treasurer of the City shall serve as the Treasurer of the Authority.

Section 4. The Commission shall adopt and may amend bylaws and rules of procedure consonant with the provisions of the enabling act and provide therein for regular meetings of the Commission.

Section 5. The Commission may adopt a corporate seal.

Section 6. The Chairman shall preside at meetings of the Commission and may sign and execute all authorized bonds, contracts, checks and other obligations and execute interest coupons with his/her facsimile signature in the name of the Authority when so authorized by the Commission. He/she shall do and perform such other duties as may be fixed by the bylaws and from time to time assigned to him by the Commission.

Section 7. The Secretary shall keep the minutes of all meetings of the Commission, and of all committee thereof, in books provided for that purpose. He/she shall attend to the

giving, serving and receiving of all notices or process of or against the Authority. He/she may sign with the Chairman in the name of the Authority all bonds, contracts and other obligations authorized by the Commission, and when so ordered, he/she shall affix the seal of the Authority thereto. He/she shall have charge of all books and records which shall at all reasonable times be open to inspection and examination of the Commission or any member thereof, and, in general, perform all the duties incident to his/her office. The Secretary shall preside at meetings of the Commission in the absence of the Chairman.

Section 8. The Treasurer shall have custody of all the funds and securities of the Authority which may come into his/her hands or possession. When necessary or proper, he/she shall endorse in behalf of the Authority for collection, checks, notes, and other obligations, and shall deposit them to the credit of the Authority in a designated bank or depository. He/she shall sign all receipts and vouchers for payment made to the Authority. He/she shall jointly with such other officer as may be designated by the Commission sign all checks, promissory notes and other obligations of the Authority when so ordered by the Commission. He/she shall render a statement of his/her cash accounts when required by the Commission. He/she shall enter regularly in the books of the Authority to be kept by him for the purpose full and accurate accounts of all moneys received and paid by him on account of the Authority, and shall, at all reasonable times, exhibit his/her books and accounts to the Commission or any member thereof when so required. He/she shall perform all acts incidental to the position of Treasurer fixed by the bylaws and as assigned to him from time to time by the Commission. He/she shall be bonded for the faithful discharge of his/her duties as Treasurer, the bond to be of such character, form and in such amount as the Commission may require.

Section 9. Compensation, if any, for the members of the Commission may be paid in the form of annual compensation or a per diem and mileage for attending meetings, or both, which shall be fixed by the Commission when approved by a majority of the City Council. No Commissioner who holds any paid public office or public employment shall receive any salary as such Commissioner.

Section 10. Vacancies occurring in the office of the Commission shall be filled by the City Council for the unexpired term.

Section 11. A Commissioner may be removed from office for cause by an affirmative majority vote of the City Council.

Section 12. The books and records of the Authority and of the Commission, officers and agents thereof shall be open to inspection and audit by the incorporating unit at all reasonable times. The Authority shall submit an annual report to the City Council.

ARTICLE VI

Section 1. The City Clerk of the incorporating unit shall cause a copy of these Articles of Incorporation or a summary of these Articles of Incorporation, to be published once in the *Charlevoix Courier*, being a newspaper circulated within the incorporating unit, as provided in the enabling Act, such publication to be accompanied by a notice that valid incorporation of the Authority shall be conclusively presumed unless questioned in a court of

competent jurisdiction as provided in Act 31 of the Public Acts of Michigan (Extra Session) 1948, as amended.

Section 2. The City Clerk shall retain two certified copies of these Articles of Incorporation and a certified copy of these Articles of Incorporation shall be filed with the Secretary of State and the County Clerk. The City Clerk shall also file a certified copy of these Articles of Incorporation with the Secretary of the Authority after the Commission has been appointed and the Secretary chosen.

ARTICLE VII

AMENDMENTS:

Amendments may be made to these Articles of Incorporation as provided in Section 10 of the aforesaid Act 31.

ARTICLE VIII

REGISTERED OFFICE:

Location of registered office and post office address is:

City of Charlevoix
210 State Street
Charlevoix, Michigan 49720

ARTICLE IX

These Articles of Incorporation shall become effective and be in full force and effect ten (10) days after their adoption, as provided in Section 6 of the aforesaid Act 31.

ARTICLE X

These Articles of Incorporation shall be filed with the County Clerk of the County of Charlevoix and with the Secretary of State of the State of Michigan.

IN WITNESS WHEREOF, the incorporating unit has adopted and authorized to be executed these Articles of Incorporation on behalf of the City of Charlevoix, a municipal corporation of the State of Michigan, by the Mayor and City Clerk of the City of Charlevoix.

CITY OF CHARLEVOIX

By _____

Its Mayor

By _____

Its City Clerk

The foregoing Articles of Incorporation were adopted by the City Council of the City of Charlevoix, County of Charlevoix, Michigan, at a meeting duly held on the 17th day of June, 2019.

_____

Clerk, City of Charlevoix

Dated: June 17, 2019

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CITY OF CHARLEVOIX
RESOLUTION NO. 2019-06-02
RESOLUTION ESTABLISHING BUILDING AUTHORITY

Minutes of a regular meeting of the City Council of the City of Charlevoix, County of Charlevoix, State of Michigan held in the City Hall in said City on the 17th day of June, 2019, at 6:00 o'clock p.m., prevailing Eastern Time.

PRESENT: Members _____
ABSENT: Members _____

The following preamble and resolution were offered by Member _____ and supported by Member _____:

WHEREAS, the City Council (the "City Council ") of the City of Charlevoix, County of Charlevoix, State of Michigan (the "City"), deems it advisable and necessary to provide for the acquisition and construction of certain public buildings, parking lots or structures, recreational facilities, stadiums and the necessary site or sites therefor for the use of the City; and

WHEREAS, the City deems it advisable and necessary and in the best interest of the City to create and establish an Authority under the provisions of Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended, for the purpose of accomplishing the aforesaid; and

WHEREAS, the City at this time deems it advisable and necessary to provide for the acquisition and construction of certain public facilities by and through said Authority; and

WHEREAS, Articles of Incorporation of such an Authority under said Act have been prepared and carefully reviewed by the City Council.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. The attached Articles of Incorporation of the City of Charlevoix Building Authority are hereby approved and adopted.
2. The Mayor and City Clerk of the City are hereby authorized and directed to execute said Articles of Incorporation for and on behalf of the City.
3. The executed Articles of Incorporation and the affidavit of publication of the Notice of Incorporation and the Summary of Articles of Incorporation shall be delivered by the City Clerk to the County Clerk of the County of Charlevoix and the Secretary of State of the State of Michigan.

AYES: Members _____
NAYS: Members _____

RESOLUTION DECLARED ADOPTED.

_____
Joyce Golding, City Clerk

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City Council of the City of Charlevoix, County of Charlevoix, State of Michigan, at a regular meeting held on June 17, 2019, and that public notice of said meeting was given pursuant to and in full compliance with Act No. 267, Public Acts of Michigan, 1976, and that the minutes of said meeting have been kept and made available to the public as required by said Act.

_____
Joyce Golding, City Clerk

LIMITED TAX FULL FAITH AND CREDIT GENERAL OBLIGATION CONTRACT OF LEASE

MADE AND EXECUTED as of this __th day of _____, 2019, by and between the CITY OF CHARLEVOIX BUILDING AUTHORITY, a public corporation organized and existing under the authority of Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended (the "AUTHORITY") and the CITY OF CHARLEVOIX, a Michigan municipal corporation organized and existing under the Constitution and laws of the State of Michigan (the "CITY");

WITNESSETH:

WHEREAS, the AUTHORITY has been incorporated under and in pursuance of the provisions of Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended (the "Act"), for the purposes set forth in its Articles of Incorporation; and

WHEREAS, the CITY desires to acquire, construct, furnish and equip a new Public Services Facility, including site improvements and all related appurtenances and attachments thereto (the "Project"), and the AUTHORITY is willing to acquire and construct the Project and lease the same to the CITY; and

WHEREAS, the Project will be acquired by the AUTHORITY pursuant to this Limited Tax Full Faith and Credit General Obligation Contract of Lease (the "Contract") prior to the issuance of bonds by the AUTHORITY; and

WHEREAS, the acquisition, construction, furnishing and equipping of the Project by the AUTHORITY is necessary for the public health, safety and welfare of the CITY, and the use of the AUTHORITY to accomplish such acquisition and construction represents the most practical means to that end at the lowest cost to the CITY; and

WHEREAS, the total cost of the Project, including costs of issuance, to be financed pursuant to the Lease is estimated to be a sum not to exceed Eleven Million Dollars ($11,000,000), which will include architects' fees, legal and financing costs, and contingencies; and

WHEREAS, the CITY and the AUTHORITY have determined that the cost of the Project should be paid by the authorization and issuance of bonds by the AUTHORITY in anticipation of the limited tax full faith and credit general obligation contractual commitments of the CITY under this Contract, pursuant to the provisions of the Act, in aggregate principal amount not to exceed Eleven Million Dollars ($11,000,000); and

WHEREAS, the CITY and the AUTHORITY desire to enter into this Contract to complete the acquisition, construction and leasing of the Project; and

WHEREAS, as a prerequisite to the authorization and issuance of the bonds, it is necessary for the parties hereto to enter into this Contract whereby the AUTHORITY will lease the Project (as defined herein) to the CITY and the CITY will lease the same from the AUTHORITY for a period extending beyond the last maturity date of the bonds, but not to exceed a period of thirty (30) years; and

WHEREAS, this Contract has been executed by the CITY pursuant to a resolution of the City Council of the CITY adopted on June 17, 2019 and notice thereof has been published in a newspaper of general circulation in the CITY, and this Contract will become effective sixty (60) days following such publication and no valid petition for referendum on the effectiveness of this Contract being filed with the City Clerk of the CITY within forty five (45) days of publication of the notice.

IT IS, THEREFORE, AGREED BY AND BETWEEN THE PARTIES HERETO, for and in consideration of the agreement and covenants of each other and moneys to be paid out to the other, as follows:

1. The CITY and the AUTHORITY hereby agree that the AUTHORITY will issue bonds in anticipation of the CITY's obligation hereunder in an aggregate principal amount not to exceed Eleven Million Dollars ($11,000,000) in one or more series of bonds (the "Bonds") for the purpose of paying the cost of the Project. The Bonds are anticipated to be issued as one series entitled "Building Authority Bonds, Series 2019."

2. (a) The CITY will, at or prior to delivery of the Bonds, cause to be conveyed and transferred to the AUTHORITY, by deed, such rights in the site which have not heretofore been conveyed so as to permit and allow free and unrestricted use of the site for the Project by the AUTHORITY to acquire and construct the Project; and

(b) the AUTHORITY will enter into a final contract or contracts providing for the design, acquisition, construction, furnishing, and equipping of the Project and shall proceed to cause the Project to be designed, acquired, constructed, furnished, and equipped in accordance with plans prepared by the architects, to be submitted by the AUTHORITY to the CITY and approved by the City Council of the CITY.

3. In consideration of the rentals and other terms and conditions herein specified, the AUTHORITY does hereby let and lease the Project to the CITY and the CITY does hereby let and lease the Project from the AUTHORITY, to have and to hold for a term commencing on the date possession of the same is to be delivered hereunder pursuant to Section 15 hereof and ending on a day thirty (30) years from the date hereof, or such lesser period as may be authorized by the provisions of this Contract.

4. The CITY hereby covenants and agrees to pay to the AUTHORITY cash rentals for the use of the Project (hereinafter referred to as "Cash Rental" or "Cash Rentals") in the amounts based upon the AUTHORITY's debt service requirements on the Bonds, as hereinafter set forth. The CITY shall pay Cash Rentals for each year that the Bonds remain outstanding.

Except as otherwise provided in the resolution authorizing the issuance of the Bonds, together with any resolution authorizing the sale, execution and delivery of the Bonds (together,

the “Bond Resolution"), the terms of which Bond Resolution are incorporated herein by this reference and will, to the extent in conflict with the provisions of this Contract so amend this Contract, the Bonds in the amount of not to exceed $11,000,000 will be issued with principal maturities or be subject to mandatory sinking fund redemption on October 1 of each year as follows:

Year	Amount
2020	$235,000
2021	250,000
2022	255,000
2023	260,000
2024	265,000
2025	270,000
2026	275,000
2027	280,000
2028	285,000
2029	295,000
2030	300,000
2031	310,000
2032	320,000
2033	325,000
2034	340,000
2035	350,000
2036	360,000
2037	375,000
2038	390,000
2039	400,000
2040	415,000
2041	430,000
2042	445,000
2043	460,000
2044	475,000
2045	490,000
2046	510,000
2047	525,000
2048	545,000
2049	565,000

The CITY irrevocably covenants and agrees to pay to the AUTHORITY, commencing the first principal payment date and annually thereafter so long as any of the Bonds are outstanding, Cash Rentals, equal to the principal of and interest on the Bonds, in the amounts and on the dates corresponding to the principal amount of the Bonds maturing or coming due by mandatory sinking fund redemption on the corresponding principal due dates; provided, however, that if the maturity schedule for the Bonds is amended by the Bond Resolution, the due

dates for Cash Rentals shall thereby be amended accordingly. Payment of Cash Rentals shall be made by the CITY to the paying agent for the Bonds directly, it being understood that such transfer by the CITY shall be done for and on behalf of the AUTHORITY.

The CITY acknowledges that the Bonds will be issued at a maximum interest rate of not-to-exceed 6% per annum to be determined at the time of sale thereof and that so long as the Bonds remain outstanding, such interest will accrue on the outstanding principal balance semiannually. Therefore, the CITY further irrevocably covenants and agrees to pay to the AUTHORITY, as part of the Cash Rentals, commencing on the first interest payment date and semiannually thereafter so long as the Bonds remain outstanding, such additional sums as shall be necessary to pay interest due on the Bonds prior to the next succeeding Cash Rental payment date.

It is understood and agreed by the parties hereto that the minimum Cash Rental obligation hereunder shall be the payment of such amounts as shall equal debt service requirements on the Bonds falling due prior to the next Cash Rental payment date. However, the CITY shall retain the unrestricted right and privilege to prepay at any time whatever amounts of Cash Rentals it may choose in order to retire fully or partially the Bonds and any interest then due thereon or in order to provide for such retirement at a specified future date. The total aggregate obligation of the CITY hereunder for Cash Rentals shall at any given point in time be equal to the sum of the Cash Rentals yet to be paid to retire principal of the Bonds, plus interest accrued thereon since the last Cash Rental payment at the rate borne by the Bonds. The CITY hereby warrants and represents that the amount of its obligations under this Contract, when taken together with other indebtedness of the respective CITY, will not cause its obligations under this Contract to exceed any constitutional, statutory or charter debt limitation applicable to the CITY.

The AUTHORITY shall, within thirty (30) days after the delivery of the Bonds, furnish the CITY with a complete schedule of maturities of principal and interest thereon, and the AUTHORITY shall also, at least thirty (30) days prior to each Cash Rental due date, advise the CITY, in writing, of the exact amount of Cash Rental due on the next said date, and the CITY shall pay such amount on the due date.

5. Except to the extent that the CITY and the AUTHORITY have agreed otherwise by separate written documents, the CITY, at its own expense during the term of this Contract, shall operate, maintain and keep in repair the Project. Operation and maintenance shall include any and all costs and expenses of operation and maintenance and such costs and expenses of repairs and maintenance as are necessary to keep the Project in good repair and working order, and shall include, but not to the exclusion of any other items not herein specified, heating, lighting, snow and debris removal, painting and such other repair and maintenance items as are necessary to provide for efficient operation of the Project, and to keep the same in good repair and working order, as well as proper insurance coverages. Further the CITY shall pay, as part of the operation and maintenance expense, upon written notification by the AUTHORITY, and within thirty (30) days after receipt thereof, such amounts as shall be required to meet all reasonable administrative costs and operating expenses of the AUTHORITY, including transfer agent fees, Bond registration fees and any other costs or expenses of the AUTHORITY incidental to the issuance and payment of the Bonds or attributable to the Project.

6. It is understood and agreed by and between the parties hereto that the Bonds will be issued by the AUTHORITY in anticipation of the contractual Cash Rental obligation of the CITY, as stated in Section 4 hereof. The CITY, pursuant to authorization of Section 8a of the Act, hereby recognize and affirm that the contractual obligations expressed in Sections 4 and 5 hereof is a limited tax full faith and credit general obligation of the CITY.

The CITY expressly and irrevocably pledges its limited tax full faith and credit for the prompt and timely payment of the Cash Rentals pledged for payments of the Bonds as expressed in Section 4 of this Contract, and shall each year, commencing with the fiscal year commencing July 1, 2019, appropriate from its general funds as a first budget obligation sufficient moneys to pay such Cash Rentals. Such pledge shall include, if necessary, the obligation to levy annually, except as provided below, such ad valorem taxes on all the taxable property in the CITY which, taking into consideration estimated delinquencies in tax collections, shall be fully sufficient to pay such Cash Rentals under and pursuant to this Contract. Such levy, however, shall be subject to applicable constitutional, statutory, and charter tax rate limitations and shall not be in an amount or at a rate exceeding that necessary to pay such Cash Rentals, such levy being for the purpose of providing funds to meet the contractual obligations of the CITY in anticipation of which the Bonds are issued. Nothing herein contained shall be construed to prevent the CITY from using any, or any combination, of the means and methods provided in Section 8a of the Act for the purpose of providing funds to meet its obligations under this Contract, and if at the time of making any annual tax levy there shall be other funds on hand earmarked and set aside for the payment of the contractual obligations due prior to the next tax collection period, then such tax levy may be reduced by such amount. The CITY and the AUTHORITY hereby acknowledge that all or any portion of such Cash Rentals may be paid by the CITY from any funds on hand and lawfully available for such use.

7. The CITY will include in its budget for the fiscal year commencing July 1, 2019 and shall include in its budget for each fiscal year thereafter, an amount sufficient to pay the total obligations under this Contract coming due in each such fiscal year. Annually before finalization of is budget for the next ensuing fiscal year the CITY shall prepare and transmit to the AUTHORITY a statement of the moneys to be included in said budget for payment of all costs of the Project. The AUTHORITY shall have the right to communicate directly with the City Council of the CITY regarding any items in said budget relative to the Project which might be disputed, and, in any event, the budget shall be reasonably adequate to cover all obligations of the CITY contained in this Contract.

8. The CITY may at any time pay in advance any of the obligations required to be paid by this Contract, in which event the AUTHORITY shall credit the CITY with advance payment on future-due payments to the extent of such advance payment. The CITY may also specify by written request that any Cash Rentals paid in advance of the requirements set out in Section 4 hereof be used to purchase Bonds for redemption prior to maturity, either currently or at some future date, to the extent the provision for prior redemption is made in the Bonds, in which event the AUTHORITY shall be obligated to apply and use said advance payments for such purpose to the fullest extent possible. The CITY and the AUTHORITY both agree that any such prepayments will be invested, pending their use, in instruments or obligations rated no lower than the applicable rating from either Moody's or Standard & Poor's.

9. The CITY may install in the Project such equipment or fixtures as it may desire and deem necessary, but shall not make any permanent alterations to the Project without consent of the AUTHORITY.

10. The CITY covenants and agree that it will not permit the use of the Project in any manner that will result in a violation of local, state or federal laws, rules or regulations now or hereafter in force and applicable thereto and shall keep the AUTHORITY and the members of its Board of Commissioners harmless and indemnified at all times against any loss, damage or expenses by any accident, loss, casualty or damage resulting to any person or property through any use, misuse, or nonuse of the Project, or by reason of an act or thing done or not done on, in or about the Project or in relation thereto. The CITY further covenants and agrees that it will promptly, and at its own expense, make and pay for any and all changes and alterations in or about the Project which during the term of this Contract may be required to be made at any time by reason of local, state or federal laws and to save the AUTHORITY harmless and free from all costs or damage in respect thereto.

11. With respect to the Bonds to carry out the acquisition and construction of the Project and the financing thereof in accordance with the provisions of said Act, the following actions shall be taken by the AUTHORITY:

(a) The AUTHORITY will enact the necessary bond resolution to authorize the issuance of the Bonds in anticipation of the Cash Rentals to be paid by the CITY hereunder. The AUTHORITY will offer for sale and take such other necessary legal procedures as may be necessary to sell the Bonds as soon as all other steps required to be taken prior to sale of the Bonds have been accomplished.

(b) The AUTHORITY will promptly enter into and execute contracts for the acquisition and construction of the Project in accordance with the plans and specifications therefor approved by the CITY. No changes in the plans and specifications for the Project shall be made by the AUTHORITY without the consent of the CITY. The AUTHORITY shall not execute any contract in connection with the acquisition and construction of the Project until the same has been approved by the City Council of the CITY.

(c) The AUTHORITY will require and secure from any contractor undertaking any work to be performed on the Project evidence of insurance and the necessary and proper bonds to guarantee the performance of said contract in such amount and in such form as may be approved by the City Attorney of the CITY.

(d) The AUTHORITY will immediately upon receipt of the proceeds of sale of the Bonds comply with all requirements provided for in the resolution relative to the disposition and use of such proceeds.

(e) The AUTHORITY may invest any bond proceeds or other funds held by it as permitted by law and investment income shall accrue to and follow the fund producing such income. However, the AUTHORITY shall not invest, reinvest, or accumulate any moneys deemed to be proceeds of the Bonds pursuant to the Internal Revenue Code of

1986, as amended (the "Code"), and the applicable regulations thereunder, in such a manner as to cause the Bonds to be "arbitrage bonds" within the meaning of the Code and applicable regulations thereunder. The AUTHORITY and the CITY will take or abstain from taking all actions required by the Code and regulations thereunder as may be necessary to retain for the interest on the Bonds the exemption from direct federal income taxation.

12. In the event that it should be determined that for any reason there are not sufficient funds to complete the Project, or if repair, replacement or alteration of the Project should be required to make the Project useable for its originally intended purpose, and additional funds become necessary therefor, it is agreed by the parties hereto that either of the following methods of providing such additional funds shall be used:

(a) The CITY may pay its share of the additional cost from available funds on hand;

(b) The AUTHORITY, at the request of the CITY following an appropriate amendment to this Contract, may issue additional bonds and, in such event, the Cash Rental shall be proportionately increased in an amount sufficient to fully amortize the Bonds and the additional bonds issued by the AUTHORITY; or

(c) the AUTHORITY and the CITY may enter into any other mutually agreeable arrangement to meet increased costs or bring such costs within the amount of funds available for construction of the Project.

In the event any additional bonds are issued, the duties and obligations of the AUTHORITY and the CITY as expressed and set forth in this Contract shall be applicable to such additional bonds as well as the Bonds herein referred to, it being at all times fully recognized and agreed that the Cash Rentals to be paid by the CITY, as specified in Section 4 of this Contract, shall be based upon the total amount of bonds issued to pay the costs of the Project. Any such additional bonds shall mature serially and the Cash Rentals coming due shall be increased by the principal amount of such additional bonds issued. All of the provisions of this Contract shall be applicable to said increased amounts. Immediately upon the issuance of such additional bonds, the AUTHORITY shall furnish and supply the CITY documentation specifying the new schedule of Bond payments and Cash Rentals, increased as herein authorized, which shall be substituted and take the place of the schedules herein specified. In the event additional bonds are issued, all references herein to the Bonds shall be deemed to include such additional bonds.

13. In the event, by reason of favorable construction bids received, or for any other reason, it is not necessary to issue the Bonds in the full amount presently anticipated, the AUTHORITY shall be authorized, after consultation with the CITY, to reduce the amount of Bonds to such lesser principal amount as may be necessary to pay the cost of the Project and also to reduce the Cash Rental of the CITY so that the payments shall be sufficient to pay all principal of and interest on the Bonds. All the provisions of this Contract shall be applicable to said reduced amounts and/or said amended due dates the same as though such Bonds and Cash Rentals were originally in said reduced amounts and/or with said amended due dates. In such

event, the AUTHORITY shall furnish and supply to the CITY documentation specifying the new schedule of Bond Payments and Cash Rentals, reduced and/or rescheduled as herein authorized, including copies of the bond resolution authorizing the issuance of the Bonds, together with any resolution or order authorizing the sale, execution and delivery of the Bonds and any amendments thereto.

14. After completion of the Project and payment of all costs thereof, any unexpended balance remaining from the proceeds of sale of Bonds and the amounts to be paid by the CITY to the AUTHORITY pursuant to Section 4 of this Contract, shall be used by the AUTHORITY, upon request made by resolutions of the City Council of the CITY and with the approval of the Michigan Department of Treasury (or any successor agency thereto, if any), to the extent required by law, for improvements or enlargement of the Project or for any other project of the AUTHORITY leased to the CITY. Any balance remaining after such use shall be applied to debt service requirements and shall reduce the next due Cash Rentals to the extent of such application.

15. The AUTHORITY shall deliver possession of the Project to the CITY simultaneously with conveyance thereof by the CITY to the AUTHORITY, as provided herein. The Project shall be completed as promptly as possible but in the event that for any reason whatsoever the Project is not completed in a timely fashion, the obligation of the CITY for the payment of the Cash Rentals and other costs of the Project and the performance of its other commitments under this Contract shall in any event remain in full force and effect in order to provide for the payment of principal of and interest on the Bonds and other costs in connection therewith.

16. The CITY shall provide for:

(a) liability insurance to the extent necessary to protect the AUTHORITY and the CITY against loss on account of damage or injury to persons or property imposed by reason of the ownership of the Project or resulting from any act of omission or commission on the part of the AUTHORITY or the CITY, their agents, officers and employees, in connection with the operation, maintenance or repair of Project or the furnishing of any service to the CITY;

(b) casualty insurance against such risks and in such amounts as are usually carried on project of similar size and nature; and

(c) funds to pay the premium on a sufficient fidelity bond from any person handling the funds of the AUTHORITY.

17. Any funds received by the AUTHORITY or the CITY from any insurance policies, or otherwise, because of casualty or damage to the Project shall be used promptly to restore the Project to a condition satisfactory to the CITY. If such funds are not sufficient to so restore the Project, the CITY may provide sufficient additional funds therefor in such amounts as the CITY and the AUTHORITY may agree upon, or the CITY and the AUTHORITY may agree to issue additional bonds for such restoration, in which event the provisions of Section 12 hereof with respect to additional bonds and increased Cash Rentals shall apply. If in the judgment of

the AUTHORITY, concurred in by the CITY, the funds received from any insurance policies, or otherwise, by the AUTHORITY or the CITY shall be insufficient to restore the Project to a condition satisfactory to the CITY and if additional CITY funds are not made available or additional bonds are not authorized to make proper restoration, then, in that case, the AUTHORITY shall hold and/or invest the funds paid to it by reason of such loss for the benefit of the holders of the Bonds, and when upon receipt of sufficient Cash Rentals from the CITY which, together with the proceeds of the insurance and other available funds, will be sufficient to pay the principal of and interest on the Bonds, said moneys shall be deposited by the AUTHORITY, in trust, for the benefit of the bondholders and used to pay the principal of and interest on said Bonds as they mature.

18. Except as provided in Section 5 hereof, the leasehold rights, duties and obligations of the CITY as specified in this Contract shall not be assigned nor sublet, in whole or in part, during the term of this Contract or while any of the Bonds are outstanding and unpaid, except to the extent that such assignment or sublease benefits and serves a legitimate public purpose of the CITY, in which event the CITY shall be authorized to assign this Contract or sublet the Project, or any part thereof, but only to the extent and in the manner that the CITY could assign or sublet if it were the owner of the Project. In no event shall any assignment or subletting relieve the CITY of its primary obligation to pay the Cash Rentals and operation and maintenance costs of the Project hereunder or perform any of its other obligations hereunder.

19. The AUTHORITY, its agents, servants or employees shall have the right at all times of entering upon the Project for the purpose of acquiring, constructing and inspecting the same pursuant to its commitments hereunder and determine whether all of the terms, agreements, covenants and conditions herein contained are being complied with.

20. The CITY covenants and agree that it will continue to pay to the AUTHORITY, in accordance with the terms of this Contract, the Cash Rentals and the operation and maintenance costs of the Project at the times and in the manner herein established without reduction or abatement for any cause or reason whatsoever, including, but not limited to, casualty which results in the Project being untenantable or the failure to have the Project restored under Section 17 hereof, and without right of setoff or recoupment, until the principal of and interest on all Bonds are paid in full or adequate funds are available and held in trust for the benefit of the holders of the Bonds for that purpose.

21. The CITY covenants and agrees that if before the Bonds have been retired default shall at any time be made by the CITY in payments of Cash Rentals or operation and maintenance costs as herein required or in the performance of any of its obligations hereunder, the AUTHORITY shall have the right to use all the remedies provided by law to correct said default, including those specifically set forth in the Act and the ordinance or resolution to be enacted by the AUTHORITY providing for the issuance of the Bonds. In the event of any such default, the holder or holders of the Bonds may, to the extent permitted by law, exercise and enforce the rights of the AUTHORITY hereunder.

22. The AUTHORITY and the CITY each recognize that the Bonds are to be issued in anticipation of the Cash Rentals to be paid by the CITY hereunder and that the holders from time to time of the Bonds will have contractual rights in this Contract, and it is, therefore,

covenanted and agreed by each of them that so long as any of the Bonds shall remain outstanding and unpaid the provisions of this Contract shall not be subject to any alteration or revision which would in any manner unfavorably affect either the security of the Bonds or the prompt payment of principal or interest thereon. The AUTHORITY and the CITY further covenant and agree that they will each comply with their respective duties and obligations under the terms of this Contract promptly at the times and in the manner herein set forth and will not suffer to be done any act which would in any way impair the Bonds, the security therefor, or the prompt payment of principal and interest thereon. The CITY may, in writing, waive strict compliance by the AUTHORITY with the dates set out herein for the entering into of final construction contracts and for completion of the Project, and such dates may be altered upon mutual agreement by the parties hereto.

23. Any notice necessary or proper to be given to any of the parties hereto may be served in the following manner:

(a) If to the AUTHORITY, by delivering the same to any member of the Board of Commissioners thereof;

(b) If to the CITY, by delivering the same to the City Manager or the City Clerk.

24. This Contract shall terminate on the payment in full of all principal and interest on all the bonds issued hereunder including, but not limited to the Bonds. When the Bonds have been retired and the Contract terminated, the AUTHORITY shall convey title to the Project to the CITY, or at the direction of the CITY, without consideration, by quit claim deed and appropriate bill of sale in such form and manner as may be approved by the City Attorney of the CITY. Upon termination of this Contract in the manner set forth above, the AUTHORITY shall promptly pay over to the CITY any and all funds held by it pertaining to the aforesaid Bonds or in any other manner relating to the Project.

25. The AUTHORITY covenants that the CITY upon compliance with the terms of this Contract shall and may peacefully and quietly have and hold and enjoy the Project for the term herein provided.

26. If changes occur in the constitution or laws of the State of Michigan which shall affect the organization, territory, powers or corporate status of the CITY or the AUTHORITY, the terms and provisions of this Contract shall not be affected thereby and the rights, duties and obligations of the AUTHORITY and the CITY under this Contract shall not be altered or affected thereby.

27. If a court determines that a provision of this Contract is invalid, all other provisions shall remain valid and enforceable. A provision found to be unenforceable against a certain person or entity or in a certain circumstance shall remain valid and enforceable against all other persons or entities and in all other circumstances.

28. Nothing herein contained shall in any way be construed to prevent additional financing under the provisions of the Act, or any other law, for any of the purposes set out in the Articles of Incorporation of the AUTHORITY.

29. This Contract may be simultaneously executed in several counterparts, each of which shall be an original and all of which shall constitute but one and the same instrument.

30. This Contract shall inure to the benefit of and be binding upon the respective parties hereto, their successors and assigns.

[Signatures begin on the following page]

IN WITNESS WHEREOF, the CITY OF CHARLEVOIX BUILDING AUTHORITY, by its Commission and the CITY OF CHARLEVOIX, by its City Council, have each caused its name to be signed to this instrument by its duly authorized officers the day and year first above written.

CITY OF CHARLEVOIX BUILDING AUTHORITY

By: _____
Its: Chairman

By: _____
Its: Secretary

STATE OF MICHIGAN)
) ss.
COUNTY OF CHARLEVOIX)

On this _____ day of _____, 2019, before me appeared [_____] and [_____], to me personally known, who being by me duly sworn, did, each for himself or herself, say that they are respectively, the Chairman and Secretary of the Commission of the CITY OF CHARLEVOIX BUILDING AUTHORITY, a public corporation of the State of Michigan, and that said instrument was signed and sealed in behalf of said AUTHORITY by authority of its Commission, and the said persons acknowledged said instrument to be the free act and deed of said AUTHORITY.

_____
Notary Public,
Charlevoix County, Michigan
My Commission Expires: _____

IN WITNESS WHEREOF, the CITY OF CHARLEVOIX BUILDING AUTHORITY, by its Commission and the CITY OF CHARLEVOIX, by its City Council, have each caused its name to be signed to this instrument by its duly authorized officers the day and year first above written.

CITY OF CHARLEVOIX

By: _____
Its: Mayor

By: _____
Its: City Clerk

STATE OF MICHIGAN)
) ss.
COUNTY OF CHARLEVOIX)

On this _____ day of _____, 2019, before me appeared Luther Kurtz and Joyce Golding, to me personally known, who being by me duly sworn, did, each for himself or herself, say that they are respectively, the Mayor and City Clerk of the CITY OF CHARLEVOIX, a Michigan municipal corporation, and that said instrument was signed and sealed in behalf of said City by authority of its City Council, and the said persons acknowledged said instrument to be the free act and deed of said City.

_____
Notary Public,
Charlevoix County, Michigan
My Commission Expires: _____

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NOTICE OF INCORPORATION OF

CITY OF CHARLEVOIX BUILDING AUTHORITY

PLEASE TAKE NOTICE that on June 17, 2019, the City Council of the City of Charlevoix, Charlevoix County, Michigan, did pursuant to Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended, adopt Articles of Incorporation of the City of Charlevoix Building Authority, a summary of which is hereinafter set forth. Said Articles will be filed with the Charlevoix County Clerk and the Michigan Secretary of State, as required by said Act.

SAID ACT GRANTS THE RIGHT TO QUESTION THE VALIDITY OF SUCH INCORPORATION IN A COURT OF COMPETENT JURISDICTION WITHIN SIXTY (60) DAYS AFTER THE LAST ABOVE FILING TO BE ACCOMPLISHED. AFTER SUCH TIME SUCH INCORPORATION SHALL BE CONCLUSIVELY PRESUMED TO BE VALID.

Further information including the time of the above filings may be obtained from the office of the City Clerk of the City of Charlevoix.

SUMMARY OF ARTICLES OF INCORPORATION

OF CITY OF CHARLEVOIX BUILDING AUTHORITY

The City of Charlevoix Building Authority is incorporated under the provisions of Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended (Act 31"), for the purpose of acquiring, furnishing, equipping, owning, improving, enlarging, operating and maintaining a building or buildings, parking lots or structures, recreational facilities, stadiums and the necessary sites, and for any and all other purposes authorized and permitted by Act 31, as it may be amended from time to time. The Authority shall be a body corporate with the power to sue and be sued, and shall have the power to enter into contracts with the City of Charlevoix to acquire property and lease property to the City, to issue bonds, and to have other powers necessary to accomplish the purposes of incorporation. The Authority shall be governed by a three member Commission appointed by the City Council. One Commission member shall be the Chairman and one Commission member shall be the Secretary. The Commission shall appoint a Treasurer. The powers and duties of the officers are set forth in the Articles of Incorporation. The Articles of Incorporation shall be filed and published as provided in Act 31, and shall become effective 10 days after their adoption.

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CITY OF CHARLEVOIX
RESOLUTION NO. 2019-06-03
RESOLUTION APPROVING BUILDING AUTHORITY CONTRACT AND NOTICE

Minutes of a regular meeting of the City Council of the City of Charlevoix, County of Charlevoix, State of Michigan, held in the City on Monday, June 17, 2019, at 6:00 p.m., prevailing Eastern Time.

PRESENT: Members _____
ABSENT: Members _____

The following preamble and resolution were offered by Member _____ and supported by Member _____:

WHEREAS, the City Council of the City of Charlevoix, County of Charlevoix, State of Michigan (the "City"), deems it advisable and necessary to provide for the acquisition, construction, furnishing and equipping of a Public Services Facility, including site improvements and all related appurtenances and attachments thereto (the "Project") for the use of the City; and

WHEREAS, the City has determined, and does hereby reaffirm and determine, that it is necessary for the public health, safety and welfare of the City to acquire, construct, furnish and equip the Project; and

WHEREAS, Act 31, Public Acts of Michigan, 1948 (First Extra Session), as amended ("Act 31"), provides through the procedures of building authority financing a means for the acquisition, construction and financing of the Project; and

WHEREAS, the City, in accordance with the provisions of Act 31, has previously adopted Articles of Incorporation and has established the City of Charlevoix Building Authority (the "Authority"), with full powers to acquire and construct the Project; and

WHEREAS, the City determines it to be in the best interest of the City to acquire, construct, furnish and equip the Project through the Authority in accordance with the provisions of Act 31; and

WHEREAS, the Limited Tax Full Faith and Credit General Obligation Contract of Lease (the "Contract") between the City and the Authority providing for the acquisition, construction and financing of the Project and such matters as are deemed necessary thereto has been prepared and is on file with the City Clerk; and

WHEREAS, the City desires to publish a Notice of Intention of Entering into a Limited Tax Full Faith and Credit General Obligation Contract of Lease so as to begin the statutory referendum period; and

WHEREAS, the City intends at this time to state its intention to be reimbursed from proceeds of the Bonds for any expenditures undertaken by the City for the Project prior to issuance of the Bonds.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. Approval of Bonds. The City determines it to be necessary for the public health, safety and welfare of the City to acquire and construct the Project substantially as set forth in the Contract for the use of the City through the issuance of bonds by the Authority in an amount not to exceed Eleven Million Dollars ($11,000,000) (the "Bonds").
2. Approval of Act 31 Financing. The City hereby determines it to be in the best interest of the City to finance the cost of the Project through the Authority in accordance with the provisions of Act 31.
3. Approval of Contract. The City Council hereby approves the Contract for the acquisition, construction and financing of the Project in substantially the form on file with the City Clerk.
4. Execution of Contract. The Mayor and the City Clerk are hereby authorized to execute and deliver to the Authority the Contract approved by this Resolution. The Contract shall become effective upon the expiration of forty-five days (45) days following the date of publication of the Notice, unless, under the provisions of Section 8b of said Act 31, as amended, the effectiveness of the Contract is stayed by reason of the filing of a petition for referendum thereon and the resultant necessity of prior approval thereof by the qualified electors of the City. A copy of the Contract shall be placed on file in the office of the City Clerk and shall be available for public examination.
5. Notice of Intent. The Notice of Intention of Entering into a Limited Tax Full Faith and Credit General Obligation Contract of Lease and of Right to Petition for Referendum Thereon as hereto attached shall be published in the ***Charlevoix Courier***, a newspaper of general circulation in the City, promptly upon adoption of this resolution, the Notice to appear as a display advertisement at least one-quarter (¼) page in size.
6. Designation of Newspaper. The City Council does hereby determine that the designated newspaper is the newspaper circulating in the City which reaches the largest number of persons to whom the Notice is directed and that publication of the Notice in the designated newspaper represents the most practical and feasible means of informing the taxpayers and electors of the City of the Project and the financing thereof.

7. Ratification of Limited Tax Pledge. The City Council hereby ratifies and confirms its covenant in the Contract to levy ad valorem taxes against all taxable property in the City to the extent necessary to meet the obligations of the City thereunder in the event revenues from other sources are insufficient for any reason whatsoever. Any such taxes levied to pay the cash rental under the Contract shall be subject to applicable constitutional, statutory and charter tax rate limitations.

8. Official Statement. To the extent necessary, the City hereby authorizes the Authority to prepare and circulate a preliminary and final official statement in connection with the Bonds and, if applicable, further authorizes any of the Mayor, City Manager and the City Clerk to execute such official statements on behalf of the City.

9. Continuing Disclosure. To the extent necessary, the City hereby covenants to comply with Securities and Exchange Commission Rule 15c2-12 (the "Rule") and shall enter into an undertaking for the benefit of the holders and beneficial owners of the Bonds (the "Undertaking") and the Mayor, City Manager and the City Clerk are each hereby individually authorized to execute such undertaking prior to delivery of the Bonds.

10. Tax Covenant. The City shall, to the extent permitted by law, take all actions within its control necessary to maintain the exclusion of the interest on the Bonds from gross income for federal income tax purposes under the Internal Revenue Code of 1986, as amended, (the "Code") including, but not limited to, actions relating to any required rebate of arbitrage earnings and the expenditure and investment of bond proceeds and moneys deemed to be bond proceeds, and to prevent the Bonds from being or becoming "private activity bonds" as that term is used in Section 141 of the Code.

11. Actions of City Officers. The Mayor, City Manager and the City Clerk are each hereby authorized to take such actions and execute such certificates on behalf of the City as shall be necessary for the issuance of the Bonds, including, but not limited to, assisting the Authority with application for any approvals, waivers or other orders necessary from the Michigan Department of Treasury necessary in order for the Authority to issue, sell and deliver the Bonds.

12. Reimbursement of Prior Expenses. The City makes the following declarations for the purpose of complying with the reimbursement rules of Treas. Reg. § 1.150-2 pursuant to the Internal Revenue Code of 1986, as amended:

(a) The City reasonably expects to reimburse itself with proceeds of the Bonds for certain costs of the Project which were paid or will be paid from funds of the City subsequent to sixty (60) days prior to today.

(b) The maximum principal amount of debt expected to be issued for the Project, including issuance costs, is $11,000,000.

(c) A reimbursement allocation of the capital expenditures described above with the proceeds of the Bonds will occur not later than 18 months after the later of (i) the date on which the expenditure is paid, or (ii) the date the Project is placed in service or abandoned, but in no event more than three (3) years after the original expenditure is paid. A reimbursement allocation is an allocation in writing that evidences the City's use of the proceeds of the Bonds to reimburse the City for a capital expenditure made pursuant to this resolution.

12. Rescission. All resolutions and parts of resolutions insofar as the same conflict with the provisions of this resolution be and the same hereby are rescinded.

AYES: Members _____

NAYS: Members _____

RESOLUTION DECLARED ADOPTED.

_____

Joyce Golding, City Clerk

I hereby certify that the foregoing is a true and complete copy of a resolution adopted by the City Council of the City of Charlevoix, County of Charlevoix, State of Michigan, at a Regular meeting held on June 17, 2019, and that the meeting was conducted and public notice of the meeting was given pursuant to and in full compliance with the Open Meetings Act, being Act 267, Public Acts of Michigan, 1976, and that the minutes of the meeting were kept and will be or have been made available as required by the Act.

_____

Joyce Golding, City Clerk

NOTICE OF INTENTION OF ENTERING INTO A
LIMITED TAX FULL FAITH AND CREDIT GENERAL OBLIGATION CONTRACT OF LEASE
AND OF RIGHT TO PETITION FOR REFERENDUM THEREON

TO THE TAXPAYERS AND ELECTORS OF THE CITY OF CHARLEVOIX, COUNTY OF CHARLEVOIX, STATE OF MICHIGAN:

PLEASE TAKE NOTICE that the City of Charlevoix, County of Charlevoix, State of Michigan has approved the execution of a Limited Tax Full Faith and Credit General Obligation Contract of Lease with the City of Charlevoix Building Authority pursuant to Act No. 31, Public Acts of Michigan, 1948 (First Extra Session), as amended. Such Contract will provide, among other things, that the Building Authority will acquire, construct, furnish, and equip a Public Services Facility, including site improvements and all related appurtenances and attachments thereto (the "Project"), and WILL ISSUE ITS BONDS TO FINANCE ALL OR PART OF THE ESTIMATED COST OF ACQUIRING AND CONSTRUCTING THE SAME FOR THE CITY IN THE PRINCIPAL AMOUNT OF NOT TO EXCEED $11,000,000. The bonds will mature serially in not to exceed 30 annual installments, and will bear interest not exceeding 6**%** per annum on the outstanding principal balance or such higher rate as may be authorized by law. The bonds will be issued under such Contract in one or more series as shall be determined by the Building Authority.

THE CONTRACT WILL FURTHER PROVIDE THAT THE CITY WILL LEASE THE PROJECT FROM THE BUILDING AUTHORITY AND THE CITY WILL PAY A RENTAL TO THE BUILDING AUTHORITY EQUAL TO THE SUM NECESSARY TO RETIRE THE PRINCIPAL OF AND INTEREST ON THE BONDS, TOGETHER WITH THE COSTS OF OPERATING AND MAINTAINING THE PROJECT AND THE COSTS OF THE BUILDING AUTHORITY IN CONNECTION THEREWITH, REGARDLESS OF WHETHER THE PROJECT IS TENANTABLE. The principal amount to be borrowed by the Building Authority will be indebtedness of the City for purposes of constitutional, statutory, and charter debt limitations, and the principal amount, together with the City's rental obligations for payment thereof, may be increased to cover increased costs of the Project.

CONTRACT OBLIGATION

BY VIRTUE OF THE CONTRACT AND ACT, THE REQUIRED PAYMENTS UNDER THE CONTRACT TO THE BUILDING AUTHORITY WILL BE LIMITED TAX FULL FAITH AND CREDIT GENERAL OBLIGATIONS OF THE CITY PAYABLE FROM ANY AVAILABLE FUNDS OF THE CITY, AND THE CITY WILL BE REQUIRED TO LEVY AD VALOREM TAXES ON ALL TAXABLE PROPERTY WITHIN ITS BOUNDARIES, TO THE EXTENT NECESSARY TO MAKE THE PAYMENTS REQUIRED TO RETIRE THE BONDS AND INTEREST THEREON, IF OTHER FUNDS FOR THAT PURPOSE ARE NOT AVAILABLE, AND AS LIMITED BY LAW. THE OBLIGATION TO LEVY TAXES IS LIMITED BY APPLICABLE CONSTITUTIONAL, STATUTORY, AND CHARTER TAX RATE LIMITATIONS.

THE CONTRACT SHALL BECOME EFFECTIVE WITHOUT VOTE OF THE ELECTORS OF THE CITY, AS PERMITTED BY LAW, UPON THE EXPIRATION OF 60 DAYS FOLLOWING THE DATE OF PUBLICATION OF THIS NOTICE, UNLESS A PETITION REQUESTING AN ELECTION ON THE QUESTION OF WHETHER SUCH CONTRACT SHOULD BE EFFECTIVE, SIGNED BY NOT LESS THAN 10% OF THE REGISTERED ELECTORS OF THE CITY, IS FILED WITH THE CITY CLERK WITHIN 45 DAYS FROM THE DATE OF SUCH PUBLICATION. If such petition is so filed, the Contract shall not be effective without an approving vote by a majority of electors of the City voting on the question.

This Notice is given pursuant to the requirements of Section 8b of Act 31. Further information concerning the details of the Contract, the Project being financed and the matters set out in this Notice may be secured from the City Clerk's office. A copy of the Contract is on file in the office of the City Clerk for public inspection.

Joyce M. Golding, City Clerk

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2019 Building Authority Bonds
(Limited Tax General Obligation)
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Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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SOURCES AND USES OF FUNDS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Sources:	
Bond Proceeds:	
Par Amount	9,090,000.00
Premium	1,572,915.35
	10,662,915.35

Uses:	
Project Fund Deposits:	
Deposit to the Project Fund	10,500,000.00
Cost of Issuance:	
Bond Counsel	44,500.00
Rating Agency (S&P)	17,500.00
Official Statement	4,000.00
Auditor's Consent	1,500.00
Paying Agent	750.00
Treasury, Publications and Miscellaneous	3,000.00
	71,250.00
Delivery Date Expenses:	
Underwriter's Discount	90,900.00
Other Uses of Funds:	
Rounding Amount	765.35
	10,662,915.35

Notes:
Robert W. Baird & Co. Incorporated ('Baird') is not recommending any action to you. Baird is not acting as an advisor to you and does not owe you a fiduciary duty pursuant to Section 15B of the Securities Exchange Act of 1934. Baird is acting for its own interests. You should discuss the information contained herein with any and all internal or external advisors and experts you deem appropriate before acting on the information. Baird seeks to serve as an underwriter (or placement agent) on a future transaction and not as a financial advisor or municipal advisor. The primary role of an underwriter (or placement agent) is to purchase, or arrange for the placement of, securities in an arm's length commercial transaction with the issuer, and it has financial and other interests that differ from those of the issuer. The information provided is for discussion purposes only, in seeking to serve as underwriter (or placement agent). See 'Important Disclosures' contained herein.

City Council Regular Meeting -

BOND PRICING

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Bond Component	Maturity Date	Amount	Rate	Yield	Price		Yield to Maturity	Call Date	Call Price
Serial Bonds Through 2039:									
	10/01/2020	275,000	3.000%	1.730%	101.294				
	10/01/2021	300,000	3.000%	1.770%	102.445				
	10/01/2022	310,000	4.000%	1.800%	106.465				
	10/01/2023	325,000	4.000%	1.830%	108.399				
	10/01/2024	335,000	4.000%	1.890%	110.084				
	10/01/2025	350,000	5.000%	1.950%	117.280				
	10/01/2026	365,000	5.000%	2.010%	119.518				
	10/01/2027	385,000	5.000%	2.060%	121.664				
	10/01/2028	405,000	5.000%	2.130%	123.470				
	10/01/2029	425,000	5.000%	2.210%	122.732	C	2.433%	10/01/2028	100.000
	10/01/2030	445,000	5.000%	2.310%	121.817	C	2.700%	10/01/2028	100.000
	10/01/2031	470,000	5.000%	2.410%	120.911	C	2.926%	10/01/2028	100.000
	10/01/2032	490,000	5.000%	2.490%	120.191	C	3.104%	10/01/2028	100.000
	10/01/2033	515,000	5.000%	2.550%	119.655	C	3.245%	10/01/2028	100.000
	10/01/2034	540,000	5.000%	2.590%	119.299	C	3.355%	10/01/2028	100.000
	10/01/2035	570,000	5.000%	2.630%	118.944	C	3.452%	10/01/2028	100.000
	10/01/2036	600,000	5.000%	2.670%	118.591	C	3.537%	10/01/2028	100.000
	10/01/2037	630,000	5.000%	2.710%	118.238	C	3.615%	10/01/2028	100.000
	10/01/2038	660,000	5.000%	2.750%	117.887	C	3.684%	10/01/2028	100.000
	10/01/2039	695,000	5.000%	2.790%	117.538	C	3.747%	10/01/2028	100.000
		9,090,000							

Dated Date	09/19/2019	
Delivery Date	09/19/2019	
First Coupon	04/01/2020	
Par Amount	9,090,000.00	
Premium	1,572,915.35	
Production	10,662,915.35	117.303799%
Underwriter's Discount	-90,900.00	-1.000000%
Purchase Price	10,572,015.35	116.303799%
Accrued Interest		
Net Proceeds	10,572,015.35	

BOND SUMMARY STATISTICS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019
Last Maturity	10/01/2039
Arbitrage Yield	2.442567%
True Interest Cost (TIC)	3.238835%
Net Interest Cost (NIC)	3.601018%
NIC w/Interest only	4.947962%
NIC w/Interest & OID	3.518403%
NIC w/Interest, OID & Und. Discount	3.601018%
All-In TIC	3.312284%
Average Coupon	4.947962%
Average Life (years)	12.104
Duration of Issue (years)	9.370
Par Amount	9,090,000.00
Bond Proceeds	10,662,915.35
Total Interest	5,444,143.33
Net Interest	3,962,127.98
Total Debt Service	14,534,143.33
Maximum Annual Debt Service	729,750.00
Average Annual Debt Service	725,498.00

Bond Component	Par Value	Price	Average Coupon	Average Life	PV of 1 bp change
Serial Bonds Through 2039	9,090,000.00	117.304	4.948%	12.104	7,011.50
	9,090,000.00			12.104	7,011.50

	TIC	All-In TIC	Arbitrage Yield
Par Value	9,090,000.00	9,090,000.00	9,090,000.00
+ Accrued Interest			
+ Premium (Discount)	1,572,915.35	1,572,915.35	1,572,915.35
- Underwriter's Discount	-90,900.00	-90,900.00	
- Cost of Issuance Expense		-71,250.00	
- Other Amounts			
Target Value	10,572,015.35	10,500,765.35	10,662,915.35
Target Date	09/19/2019	09/19/2019	09/19/2019
Yield	3.238835%	3.312284%	2.442567%

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
04/01/2020			231,093.33	231,093.33	
10/01/2020	275,000	3.000%	216,650.00	491,650.00	722,743.33
04/01/2021			212,525.00	212,525.00	
10/01/2021	300,000	3.000%	212,525.00	512,525.00	725,050.00
04/01/2022			208,025.00	208,025.00	
10/01/2022	310,000	4.000%	208,025.00	518,025.00	726,050.00
04/01/2023			201,825.00	201,825.00	
10/01/2023	325,000	4.000%	201,825.00	526,825.00	728,650.00
04/01/2024			195,325.00	195,325.00	
10/01/2024	335,000	4.000%	195,325.00	530,325.00	725,650.00
04/01/2025			188,625.00	188,625.00	
10/01/2025	350,000	5.000%	188,625.00	538,625.00	727,250.00
04/01/2026			179,875.00	179,875.00	
10/01/2026	365,000	5.000%	179,875.00	544,875.00	724,750.00
04/01/2027			170,750.00	170,750.00	
10/01/2027	385,000	5.000%	170,750.00	555,750.00	726,500.00
04/01/2028			161,125.00	161,125.00	
10/01/2028	405,000	5.000%	161,125.00	566,125.00	727,250.00
04/01/2029			151,000.00	151,000.00	
10/01/2029	425,000	5.000%	151,000.00	576,000.00	727,000.00
04/01/2030			140,375.00	140,375.00	
10/01/2030	445,000	5.000%	140,375.00	585,375.00	725,750.00
04/01/2031			129,250.00	129,250.00	
10/01/2031	470,000	5.000%	129,250.00	599,250.00	728,500.00
04/01/2032			117,500.00	117,500.00	
10/01/2032	490,000	5.000%	117,500.00	607,500.00	725,000.00
04/01/2033			105,250.00	105,250.00	
10/01/2033	515,000	5.000%	105,250.00	620,250.00	725,500.00
04/01/2034			92,375.00	92,375.00	
10/01/2034	540,000	5.000%	92,375.00	632,375.00	724,750.00
04/01/2035			78,875.00	78,875.00	
10/01/2035	570,000	5.000%	78,875.00	648,875.00	727,750.00
04/01/2036			64,625.00	64,625.00	
10/01/2036	600,000	5.000%	64,625.00	664,625.00	729,250.00
04/01/2037			49,625.00	49,625.00	
10/01/2037	630,000	5.000%	49,625.00	679,625.00	729,250.00
04/01/2038			33,875.00	33,875.00	
10/01/2038	660,000	5.000%	33,875.00	693,875.00	727,750.00
04/01/2039			17,375.00	17,375.00	
10/01/2039	695,000	5.000%	17,375.00	712,375.00	729,750.00
	9,090,000		5,444,143.33	14,534,143.33	14,534,143.33

City Council Regular Meeting -

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service
10/01/2020	275,000	3.000%	447,743.33	722,743.33
10/01/2021	300,000	3.000%	425,050.00	725,050.00
10/01/2022	310,000	4.000%	416,050.00	726,050.00
10/01/2023	325,000	4.000%	403,650.00	728,650.00
10/01/2024	335,000	4.000%	390,650.00	725,650.00
10/01/2025	350,000	5.000%	377,250.00	727,250.00
10/01/2026	365,000	5.000%	359,750.00	724,750.00
10/01/2027	385,000	5.000%	341,500.00	726,500.00
10/01/2028	405,000	5.000%	322,250.00	727,250.00
10/01/2029	425,000	5.000%	302,000.00	727,000.00
10/01/2030	445,000	5.000%	280,750.00	725,750.00
10/01/2031	470,000	5.000%	258,500.00	728,500.00
10/01/2032	490,000	5.000%	235,000.00	725,000.00
10/01/2033	515,000	5.000%	210,500.00	725,500.00
10/01/2034	540,000	5.000%	184,750.00	724,750.00
10/01/2035	570,000	5.000%	157,750.00	727,750.00
10/01/2036	600,000	5.000%	129,250.00	729,250.00
10/01/2037	630,000	5.000%	99,250.00	729,250.00
10/01/2038	660,000	5.000%	67,750.00	727,750.00
10/01/2039	695,000	5.000%	34,750.00	729,750.00
	9,090,000		5,444,143.33	14,534,143.33

FORM 8038 STATISTICS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Bond Component	Date	Principal	Coupon	Price	Issue Price	Redemption at Maturity
Serial Bonds Through 2039:						
	10/01/2020	275,000.00	3.000%	101.294	278,558.50	275,000.00
	10/01/2021	300,000.00	3.000%	102.445	307,335.00	300,000.00
	10/01/2022	310,000.00	4.000%	106.465	330,041.50	310,000.00
	10/01/2023	325,000.00	4.000%	108.399	352,296.75	325,000.00
	10/01/2024	335,000.00	4.000%	110.084	368,781.40	335,000.00
	10/01/2025	350,000.00	5.000%	117.280	410,480.00	350,000.00
	10/01/2026	365,000.00	5.000%	119.518	436,240.70	365,000.00
	10/01/2027	385,000.00	5.000%	121.664	468,406.40	385,000.00
	10/01/2028	405,000.00	5.000%	123.470	500,053.50	405,000.00
	10/01/2029	425,000.00	5.000%	122.732	521,611.00	425,000.00
	10/01/2030	445,000.00	5.000%	121.817	542,085.65	445,000.00
	10/01/2031	470,000.00	5.000%	120.911	568,281.70	470,000.00
	10/01/2032	490,000.00	5.000%	120.191	588,935.90	490,000.00
	10/01/2033	515,000.00	5.000%	119.655	616,223.25	515,000.00
	10/01/2034	540,000.00	5.000%	119.299	644,214.60	540,000.00
	10/01/2035	570,000.00	5.000%	118.944	677,980.80	570,000.00
	10/01/2036	600,000.00	5.000%	118.591	711,546.00	600,000.00
	10/01/2037	630,000.00	5.000%	118.238	744,899.40	630,000.00
	10/01/2038	660,000.00	5.000%	117.887	778,054.20	660,000.00
	10/01/2039	695,000.00	5.000%	117.538	816,889.10	695,000.00
		9,090,000.00			10,662,915.35	9,090,000.00

	Maturity Date	Interest Rate	Issue Price	Stated Redemption at Maturity	Weighted Average Maturity	Yield
Final Maturity	10/01/2039	5.000%	816,889.10	695,000.00		
Entire Issue			10,662,915.35	9,090,000.00	12.2550	2.4426%

Proceeds used for accrued interest	0.00
Proceeds used for bond issuance costs (including underwriters' discount)	162,150.00
Proceeds used for credit enhancement	0.00
Proceeds allocated to reasonably required reserve or replacement fund	0.00

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Date	Debt Service	PV Factor	Present Value to 09/19/2019 @ 2.4425668938%
04/01/2020	231,093.33	0.987135349	228,120.40
10/01/2020	491,650.00	0.975225087	479,469.41
04/01/2021	212,525.00	0.963458527	204,759.02
10/01/2021	512,525.00	0.951833937	487,838.69
04/01/2022	208,025.00	0.940349603	195,616.23
10/01/2022	518,025.00	0.929003833	481,247.21
04/01/2023	201,825.00	0.917794955	185,233.97
10/01/2023	526,825.00	0.906721318	477,683.46
04/01/2024	195,325.00	0.895781289	174,968.48
10/01/2024	530,325.00	0.884973257	469,323.44
04/01/2025	188,625.00	0.874295629	164,914.01
10/01/2025	538,625.00	0.863746832	465,235.64
04/01/2026	179,875.00	0.853325312	153,491.89
10/01/2026	544,875.00	0.843029531	459,345.72
04/01/2027	170,750.00	0.832857975	142,210.50
10/01/2027	555,750.00	0.822809143	457,276.18
04/01/2028	161,125.00	0.812881555	130,975.54
10/01/2028	6,606,125.00	0.803073748	5,305,205.57
	12,573,893.33		10,662,915.35

Proceeds Summary

Delivery date	09/19/2019
Par Value	9,090,000.00
Premium (Discount)	1,572,915.35
Target for yield calculation	10,662,915.35

City Council Regular Meeting -

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Assumed Call/Computation Dates for Premium Bonds

Bond Component	Maturity Date	Rate	Yield	Call Date	Call Price	Yield To Call/Maturity
BOND39	10/01/2029	5.000%	2.210%	10/01/2028	100.000	2.2100450%
BOND39	10/01/2030	5.000%	2.310%	10/01/2028	100.000	2.3100846%
BOND39	10/01/2031	5.000%	2.410%	10/01/2028	100.000	2.4100187%
BOND39	10/01/2032	5.000%	2.490%	10/01/2028	100.000	2.4900698%
BOND39	10/01/2033	5.000%	2.550%	10/01/2028	100.000	2.5500326%
BOND39	10/01/2034	5.000%	2.590%	10/01/2028	100.000	2.5900345%
BOND39	10/01/2035	5.000%	2.630%	10/01/2028	100.000	2.6300649%
BOND39	10/01/2036	5.000%	2.670%	10/01/2028	100.000	2.6700103%
BOND39	10/01/2037	5.000%	2.710%	10/01/2028	100.000	2.7100968%
BOND39	10/01/2038	5.000%	2.750%	10/01/2028	100.000	2.7500968%
BOND39	10/01/2039	5.000%	2.790%	10/01/2028	100.000	2.7900091%

Rejected Call/Computation Dates for Premium Bonds

Bond Component	Maturity Date	Rate	Yield	Call Date	Call Price	Yield To Call/Maturity	Increase to Yield
BOND39	10/01/2029	5.000%	2.210%			2.4327982%	0.2227532%
BOND39	10/01/2030	5.000%	2.310%			2.7001359%	0.3900514%
BOND39	10/01/2031	5.000%	2.410%			2.9257521%	0.5157334%
BOND39	10/01/2032	5.000%	2.490%			3.1043810%	0.6143112%
BOND39	10/01/2033	5.000%	2.550%			3.2451055%	0.6950730%
BOND39	10/01/2034	5.000%	2.590%			3.3547972%	0.7647627%
BOND39	10/01/2035	5.000%	2.630%			3.4515001%	0.8214351%
BOND39	10/01/2036	5.000%	2.670%			3.5374438%	0.8674334%
BOND39	10/01/2037	5.000%	2.710%			3.6145637%	0.9044669%
BOND39	10/01/2038	5.000%	2.750%			3.6841368%	0.9340400%
BOND39	10/01/2039	5.000%	2.790%			3.7473032%	0.9572941%

BOND SOLUTION

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Period Ending	Proposed Principal	Proposed Debt Service	Total Adj Debt Service	Revenue Constraints	Unused Revenues	Debt Serv Coverage
10/01/2019						
10/01/2020	275,000	722,743	722,743	537,000	-185,743	74.30024%
10/01/2021	300,000	725,050	725,050	537,000	-188,050	74.06386%
10/01/2022	310,000	726,050	726,050	537,000	-189,050	73.96185%
10/01/2023	325,000	728,650	728,650	537,000	-191,650	73.69793%
10/01/2024	335,000	725,650	725,650	537,000	-188,650	74.00262%
10/01/2025	350,000	727,250	727,250	537,000	-190,250	73.83981%
10/01/2026	365,000	724,750	724,750	537,000	-187,750	74.09452%
10/01/2027	385,000	726,500	726,500	537,000	-189,500	73.91604%
10/01/2028	405,000	727,250	727,250	537,000	-190,250	73.83981%
10/01/2029	425,000	727,000	727,000	537,000	-190,000	73.86520%
10/01/2030	445,000	725,750	725,750	537,000	-188,750	73.99242%
10/01/2031	470,000	728,500	728,500	537,000	-191,500	73.71311%
10/01/2032	490,000	725,000	725,000	537,000	-188,000	74.06897%
10/01/2033	515,000	725,500	725,500	537,000	-188,500	74.01792%
10/01/2034	540,000	724,750	724,750	537,000	-187,750	74.09452%
10/01/2035	570,000	727,750	727,750	537,000	-190,750	73.78908%
10/01/2036	600,000	729,250	729,250	537,000	-192,250	73.63730%
10/01/2037	630,000	729,250	729,250	537,000	-192,250	73.63730%
10/01/2038	660,000	727,750	727,750	537,000	-190,750	73.78908%
10/01/2039	695,000	729,750	729,750	537,000	-192,750	73.58684%
	9,090,000	14,534,143	14,534,143	10,740,000	-3,794,143	

IMPORTANT DISCLOSURES

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 3 :: 20 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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SOURCES AND USES OF FUNDS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Sources:	
Bond Proceeds:	
Par Amount	9,565,000.00
Net Premium	1,106,051.35
	10,671,051.35

Uses:	
Project Fund Deposits:	
Deposit to the Project Fund	10,500,000.00
Cost of Issuance:	
Bond Counsel	44,500.00
Rating Agency (S&P)	17,500.00
Official Statement	4,000.00
Auditor's Consent	1,500.00
Paying Agent	750.00
Treasury, Publications and Miscellaneous	3,000.00
	71,250.00
Delivery Date Expenses:	
Underwriter's Discount	95,650.00
Other Uses of Funds:	
Rounding Amount	4,151.35
	10,671,051.35

Notes:
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City Council Regular Meeting -

BOND PRICING

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Bond Component	Maturity Date	Amount	Rate	Yield	Price		Yield to Maturity	Call Date	Call Price
Serial Bonds Through 2044:									
	10/01/2020	200,000	3.000%	1.730%	101.294				
	10/01/2021	220,000	3.000%	1.770%	102.445				
	10/01/2022	230,000	4.000%	1.800%	106.465				
	10/01/2023	240,000	4.000%	1.830%	108.399				
	10/01/2024	250,000	4.000%	1.890%	110.084				
	10/01/2025	255,000	5.000%	1.950%	117.280				
	10/01/2026	270,000	5.000%	2.010%	119.518				
	10/01/2027	285,000	5.000%	2.060%	121.664				
	10/01/2028	300,000	5.000%	2.130%	123.470				
	10/01/2029	315,000	5.000%	2.210%	122.732	C	2.433%	10/01/2028	100.000
	10/01/2030	330,000	5.000%	2.310%	121.817	C	2.700%	10/01/2028	100.000
	10/01/2031	345,000	5.000%	2.410%	120.911	C	2.926%	10/01/2028	100.000
	10/01/2032	365,000	5.000%	2.490%	120.191	C	3.104%	10/01/2028	100.000
	10/01/2033	380,000	5.000%	2.550%	119.655	C	3.245%	10/01/2028	100.000
	10/01/2034	400,000	5.000%	2.590%	119.299	C	3.355%	10/01/2028	100.000
	10/01/2035	420,000	5.000%	2.630%	118.944	C	3.452%	10/01/2028	100.000
	10/01/2036	440,000	5.000%	2.670%	118.591	C	3.537%	10/01/2028	100.000
	10/01/2037	465,000	5.000%	2.710%	118.238	C	3.615%	10/01/2028	100.000
	10/01/2038	485,000	5.000%	2.750%	117.887	C	3.684%	10/01/2028	100.000
	10/01/2039	510,000	5.000%	2.790%	117.538	C	3.747%	10/01/2028	100.000
	10/01/2040	535,000	3.250%	3.370%	98.201				
	10/01/2041	555,000	3.250%	3.370%	98.143				
	10/01/2042	570,000	3.250%	3.370%	98.087				
	10/01/2043	590,000	3.250%	3.370%	98.033				
	10/01/2044	610,000	3.250%	3.370%	97.980				
		9,565,000							

Dated Date	09/19/2019	
Delivery Date	09/19/2019	
First Coupon	04/01/2020	
Par Amount	9,565,000.00	
Premium	1,106,051.35	
Production	10,671,051.35	111.563527%
Underwriter's Discount	-95,650.00	-1.000000%
Purchase Price	10,575,401.35	110.563527%
Accrued Interest		
Net Proceeds	10,575,401.35	

City Council Regular Meeting -

BOND SUMMARY STATISTICS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019
Last Maturity	10/01/2044
Arbitrage Yield	2.888500%
True Interest Cost (TIC)	3.313447%
Net Interest Cost (NIC)	3.499409%
NIC w/Interest only	4.185852%
NIC w/Interest & OID	3.434427%
NIC w/Interest, OID & Und. Discount	3.499409%
All-In TIC	3.374774%
Average Coupon	4.185852%
Average Life (years)	15.389
Duration of Issue (years)	11.223
Par Amount	9,565,000.00
Bond Proceeds	10,671,051.35
Total Interest	6,161,315.83
Net Interest	5,150,914.48
Total Debt Service	15,726,315.83
Maximum Annual Debt Service	631,200.00
Average Annual Debt Service	628,215.01

Bond Component	Par Value	Price	Average Coupon	Average Life	PV of 1 bp change
Serial Bonds Through 2044	9,565,000.00	111.564	4.186%	15.389	9,678.05
	9,565,000.00			15.389	9,678.05

	TIC	All-In TIC	Arbitrage Yield
Par Value	9,565,000.00	9,565,000.00	9,565,000.00
+ Accrued Interest			
+ Premium (Discount)	1,106,051.35	1,106,051.35	1,106,051.35
- Underwriter's Discount	-95,650.00	-95,650.00	
- Cost of Issuance Expense		-71,250.00	
- Other Amounts			
Target Value	10,575,401.35	10,504,151.35	10,671,051.35
Target Date	09/19/2019	09/19/2019	09/19/2019
Yield	3.313447%	3.374774%	2.888500%

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
04/01/2020			220,053.33	220,053.33	
10/01/2020	200,000	3.000%	206,300.00	406,300.00	626,353.33
04/01/2021			203,300.00	203,300.00	
10/01/2021	220,000	3.000%	203,300.00	423,300.00	626,600.00
04/01/2022			200,000.00	200,000.00	
10/01/2022	230,000	4.000%	200,000.00	430,000.00	630,000.00
04/01/2023			195,400.00	195,400.00	
10/01/2023	240,000	4.000%	195,400.00	435,400.00	630,800.00
04/01/2024			190,600.00	190,600.00	
10/01/2024	250,000	4.000%	190,600.00	440,600.00	631,200.00
04/01/2025			185,600.00	185,600.00	
10/01/2025	255,000	5.000%	185,600.00	440,600.00	626,200.00
04/01/2026			179,225.00	179,225.00	
10/01/2026	270,000	5.000%	179,225.00	449,225.00	628,450.00
04/01/2027			172,475.00	172,475.00	
10/01/2027	285,000	5.000%	172,475.00	457,475.00	629,950.00
04/01/2028			165,350.00	165,350.00	
10/01/2028	300,000	5.000%	165,350.00	465,350.00	630,700.00
04/01/2029			157,850.00	157,850.00	
10/01/2029	315,000	5.000%	157,850.00	472,850.00	630,700.00
04/01/2030			149,975.00	149,975.00	
10/01/2030	330,000	5.000%	149,975.00	479,975.00	629,950.00
04/01/2031			141,725.00	141,725.00	
10/01/2031	345,000	5.000%	141,725.00	486,725.00	628,450.00
04/01/2032			133,100.00	133,100.00	
10/01/2032	365,000	5.000%	133,100.00	498,100.00	631,200.00
04/01/2033			123,975.00	123,975.00	
10/01/2033	380,000	5.000%	123,975.00	503,975.00	627,950.00
04/01/2034			114,475.00	114,475.00	
10/01/2034	400,000	5.000%	114,475.00	514,475.00	628,950.00
04/01/2035			104,475.00	104,475.00	
10/01/2035	420,000	5.000%	104,475.00	524,475.00	628,950.00
04/01/2036			93,975.00	93,975.00	
10/01/2036	440,000	5.000%	93,975.00	533,975.00	627,950.00
04/01/2037			82,975.00	82,975.00	
10/01/2037	465,000	5.000%	82,975.00	547,975.00	630,950.00
04/01/2038			71,350.00	71,350.00	
10/01/2038	485,000	5.000%	71,350.00	556,350.00	627,700.00
04/01/2039			59,225.00	59,225.00	
10/01/2039	510,000	5.000%	59,225.00	569,225.00	628,450.00
04/01/2040			46,475.00	46,475.00	
10/01/2040	535,000	3.250%	46,475.00	581,475.00	627,950.00
04/01/2041			37,781.25	37,781.25	
10/01/2041	555,000	3.250%	37,781.25	592,781.25	630,562.50
04/01/2042			28,762.50	28,762.50	
10/01/2042	570,000	3.250%	28,762.50	598,762.50	627,525.00
04/01/2043			19,500.00	19,500.00	
10/01/2043	590,000	3.250%	19,500.00	609,500.00	629,000.00
04/01/2044			9,912.50	9,912.50	
10/01/2044	610,000	3.250%	9,912.50	619,912.50	629,825.00
	9,565,000		6,161,315.83	15,726,315.83	15,726,315.83

City Council Regular Meeting -

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service
10/01/2020	200,000	3.000%	426,353.33	626,353.33
10/01/2021	220,000	3.000%	406,600.00	626,600.00
10/01/2022	230,000	4.000%	400,000.00	630,000.00
10/01/2023	240,000	4.000%	390,800.00	630,800.00
10/01/2024	250,000	4.000%	381,200.00	631,200.00
10/01/2025	255,000	5.000%	371,200.00	626,200.00
10/01/2026	270,000	5.000%	358,450.00	628,450.00
10/01/2027	285,000	5.000%	344,950.00	629,950.00
10/01/2028	300,000	5.000%	330,700.00	630,700.00
10/01/2029	315,000	5.000%	315,700.00	630,700.00
10/01/2030	330,000	5.000%	299,950.00	629,950.00
10/01/2031	345,000	5.000%	283,450.00	628,450.00
10/01/2032	365,000	5.000%	266,200.00	631,200.00
10/01/2033	380,000	5.000%	247,950.00	627,950.00
10/01/2034	400,000	5.000%	228,950.00	628,950.00
10/01/2035	420,000	5.000%	208,950.00	628,950.00
10/01/2036	440,000	5.000%	187,950.00	627,950.00
10/01/2037	465,000	5.000%	165,950.00	630,950.00
10/01/2038	485,000	5.000%	142,700.00	627,700.00
10/01/2039	510,000	5.000%	118,450.00	628,450.00
10/01/2040	535,000	3.250%	92,950.00	627,950.00
10/01/2041	555,000	3.250%	75,562.50	630,562.50
10/01/2042	570,000	3.250%	57,525.00	627,525.00
10/01/2043	590,000	3.250%	39,000.00	629,000.00
10/01/2044	610,000	3.250%	19,825.00	629,825.00
	9,565,000		6,161,315.83	15,726,315.83

City Council Regular Meeting -

FORM 8038 STATISTICS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Bond Component	Date	Principal	Coupon	Price	Issue Price	Redemption at Maturity
Serial Bonds Through 2044:						
	10/01/2020	200,000.00	3.000%	101.294	202,588.00	200,000.00
	10/01/2021	220,000.00	3.000%	102.445	225,379.00	220,000.00
	10/01/2022	230,000.00	4.000%	106.465	244,869.50	230,000.00
	10/01/2023	240,000.00	4.000%	108.399	260,157.60	240,000.00
	10/01/2024	250,000.00	4.000%	110.084	275,210.00	250,000.00
	10/01/2025	255,000.00	5.000%	117.280	299,064.00	255,000.00
	10/01/2026	270,000.00	5.000%	119.518	322,698.60	270,000.00
	10/01/2027	285,000.00	5.000%	121.664	346,742.40	285,000.00
	10/01/2028	300,000.00	5.000%	123.470	370,410.00	300,000.00
	10/01/2029	315,000.00	5.000%	122.732	386,605.80	315,000.00
	10/01/2030	330,000.00	5.000%	121.817	401,996.10	330,000.00
	10/01/2031	345,000.00	5.000%	120.911	417,142.95	345,000.00
	10/01/2032	365,000.00	5.000%	120.191	438,697.15	365,000.00
	10/01/2033	380,000.00	5.000%	119.655	454,689.00	380,000.00
	10/01/2034	400,000.00	5.000%	119.299	477,196.00	400,000.00
	10/01/2035	420,000.00	5.000%	118.944	499,564.80	420,000.00
	10/01/2036	440,000.00	5.000%	118.591	521,800.40	440,000.00
	10/01/2037	465,000.00	5.000%	118.238	549,806.70	465,000.00
	10/01/2038	485,000.00	5.000%	117.887	571,751.95	485,000.00
	10/01/2039	510,000.00	5.000%	117.538	599,443.80	510,000.00
	10/01/2040	535,000.00	3.250%	98.201	525,375.35	535,000.00
	10/01/2041	555,000.00	3.250%	98.143	544,693.65	555,000.00
	10/01/2042	570,000.00	3.250%	98.087	559,095.90	570,000.00
	10/01/2043	590,000.00	3.250%	98.033	578,394.70	590,000.00
	10/01/2044	610,000.00	3.250%	97.980	597,678.00	610,000.00
		9,565,000.00			10,671,051.35	9,565,000.00

	Maturity Date	Interest Rate	Issue Price	Stated Redemption at Maturity	Weighted Average Maturity	Yield
Final Maturity	10/01/2044	3.250%	597,678.00	610,000.00		
Entire Issue			10,671,051.35	9,565,000.00	15.1019	2.8885%

Proceeds used for accrued interest	0.00
Proceeds used for bond issuance costs (including underwriters' discount)	166,900.00
Proceeds used for credit enhancement	0.00
Proceeds allocated to reasonably required reserve or replacement fund	0.00

City Council Regular Meeting -

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Date	Debt Service	PV Factor	Present Value to 09/19/2019 @ 2.8885004873%
04/01/2020	220,053.33	0.984821227	216,713.19
10/01/2020	406,300.00	0.970800439	394,436.22
04/01/2021	203,300.00	0.956979264	194,553.88
10/01/2021	423,300.00	0.943354859	399,322.11
04/01/2022	200,000.00	0.929924423	185,984.88
10/01/2022	430,000.00	0.916685195	394,174.63
04/01/2023	195,400.00	0.903634452	176,570.17
10/01/2023	435,400.00	0.890769511	387,841.05
04/01/2024	190,600.00	0.878087727	167,363.52
10/01/2024	440,600.00	0.865586492	381,377.41
04/01/2025	185,600.00	0.853263236	158,365.66
10/01/2025	440,600.00	0.841115424	370,595.46
04/01/2026	179,225.00	0.829140560	148,602.72
10/01/2026	449,225.00	0.817336180	367,167.85
04/01/2027	172,475.00	0.805699858	138,963.08
10/01/2027	457,475.00	0.794229201	363,340.00
04/01/2028	165,350.00	0.782921850	129,456.13
10/01/2028	4,920,350.00	0.771775481	3,797,405.49
04/01/2029	46,475.00	0.760787801	35,357.61
10/01/2029	46,475.00	0.749956552	34,854.23
04/01/2030	46,475.00	0.739279506	34,358.02
10/01/2030	46,475.00	0.728754468	33,868.86
04/01/2031	46,475.00	0.718379273	33,386.68
10/01/2031	46,475.00	0.708151789	32,911.35
04/01/2032	46,475.00	0.698069913	32,442.80
10/01/2032	46,475.00	0.688131571	31,980.91
04/01/2033	46,475.00	0.678334720	31,525.61
10/01/2033	46,475.00	0.668677346	31,076.78
04/01/2034	46,475.00	0.659157463	30,634.34
10/01/2034	46,475.00	0.649773113	30,198.21
04/01/2035	46,475.00	0.640522367	29,768.28
10/01/2035	46,475.00	0.631403323	29,344.47
04/01/2036	46,475.00	0.622414106	28,926.70
10/01/2036	46,475.00	0.613552867	28,514.87
04/01/2037	46,475.00	0.604817785	28,108.91
10/01/2037	46,475.00	0.596207063	27,708.72
04/01/2038	46,475.00	0.587718931	27,314.24
10/01/2038	46,475.00	0.579351643	26,925.37
04/01/2039	46,475.00	0.571103480	26,542.03
10/01/2039	46,475.00	0.562972744	26,164.16
04/01/2040	46,475.00	0.554957766	25,791.66
10/01/2040	581,475.00	0.547056895	318,099.91
04/01/2041	37,781.25	0.539268508	20,374.24
10/01/2041	592,781.25	0.531591004	315,117.18
04/01/2042	28,762.50	0.524022803	15,072.21
10/01/2042	598,762.50	0.516562350	309,298.16
04/01/2043	19,500.00	0.509208111	9,929.56
10/01/2043	609,500.00	0.501958573	305,943.75
04/01/2044	9,912.50	0.494812246	4,904.83
10/01/2044	619,912.50	0.487767660	302,373.27
	14,282,565.83		10,671,051.35

Proceeds Summary

Delivery date	09/19/2019
Par Value	9,565,000.00
Premium (Discount)	1,106,051.35
Target for yield calculation	10,671,051.35

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Assumed Call/Computation Dates for Premium Bonds

Bond Component	Maturity Date	Rate	Yield	Call Date	Call Price	Yield To Call/Maturity
BOND44	10/01/2029	5.000%	2.210%	10/01/2028	100.000	2.2100450%
BOND44	10/01/2030	5.000%	2.310%	10/01/2028	100.000	2.3100846%
BOND44	10/01/2031	5.000%	2.410%	10/01/2028	100.000	2.4100187%
BOND44	10/01/2032	5.000%	2.490%	10/01/2028	100.000	2.4900698%
BOND44	10/01/2033	5.000%	2.550%	10/01/2028	100.000	2.5500326%
BOND44	10/01/2034	5.000%	2.590%	10/01/2028	100.000	2.5900345%
BOND44	10/01/2035	5.000%	2.630%	10/01/2028	100.000	2.6300649%
BOND44	10/01/2036	5.000%	2.670%	10/01/2028	100.000	2.6700103%
BOND44	10/01/2037	5.000%	2.710%	10/01/2028	100.000	2.7100968%
BOND44	10/01/2038	5.000%	2.750%	10/01/2028	100.000	2.7500968%
BOND44	10/01/2039	5.000%	2.790%	10/01/2028	100.000	2.7900091%

Rejected Call/Computation Dates for Premium Bonds

Bond Component	Maturity Date	Rate	Yield	Call Date	Call Price	Yield To Call/Maturity	Increase to Yield
BOND44	10/01/2029	5.000%	2.210%			2.4327982%	0.2227532%
BOND44	10/01/2030	5.000%	2.310%			2.7001359%	0.3900514%
BOND44	10/01/2031	5.000%	2.410%			2.9257521%	0.5157334%
BOND44	10/01/2032	5.000%	2.490%			3.1043810%	0.6143112%
BOND44	10/01/2033	5.000%	2.550%			3.2451055%	0.6950730%
BOND44	10/01/2034	5.000%	2.590%			3.3547972%	0.7647627%
BOND44	10/01/2035	5.000%	2.630%			3.4515001%	0.8214351%
BOND44	10/01/2036	5.000%	2.670%			3.5374438%	0.8674334%
BOND44	10/01/2037	5.000%	2.710%			3.6145637%	0.9044669%
BOND44	10/01/2038	5.000%	2.750%			3.6841368%	0.9340400%
BOND44	10/01/2039	5.000%	2.790%			3.7473032%	0.9572941%

BOND SOLUTION

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Period Ending	Proposed Principal	Proposed Debt Service	Total Adj Debt Service	Revenue Constraints	Unused Revenues	Debt Serv Coverage
10/01/2019						
10/01/2020	200,000	626,353	626,353	537,000	-89,353	85.73436%
10/01/2021	220,000	626,600	626,600	537,000	-89,600	85.70061%
10/01/2022	230,000	630,000	630,000	537,000	-93,000	85.23810%
10/01/2023	240,000	630,800	630,800	537,000	-93,800	85.12999%
10/01/2024	250,000	631,200	631,200	537,000	-94,200	85.07605%
10/01/2025	255,000	626,200	626,200	537,000	-89,200	85.75535%
10/01/2026	270,000	628,450	628,450	537,000	-91,450	85.44833%
10/01/2027	285,000	629,950	629,950	537,000	-92,950	85.24486%
10/01/2028	300,000	630,700	630,700	537,000	-93,700	85.14349%
10/01/2029	315,000	630,700	630,700	537,000	-93,700	85.14349%
10/01/2030	330,000	629,950	629,950	537,000	-92,950	85.24486%
10/01/2031	345,000	628,450	628,450	537,000	-91,450	85.44833%
10/01/2032	365,000	631,200	631,200	537,000	-94,200	85.07605%
10/01/2033	380,000	627,950	627,950	537,000	-90,950	85.51636%
10/01/2034	400,000	628,950	628,950	537,000	-91,950	85.38040%
10/01/2035	420,000	628,950	628,950	537,000	-91,950	85.38040%
10/01/2036	440,000	627,950	627,950	537,000	-90,950	85.51636%
10/01/2037	465,000	630,950	630,950	537,000	-93,950	85.10976%
10/01/2038	485,000	627,700	627,700	537,000	-90,700	85.55042%
10/01/2039	510,000	628,450	628,450	537,000	-91,450	85.44833%
10/01/2040	535,000	627,950	627,950	537,000	-90,950	85.51636%
10/01/2041	555,000	630,563	630,563	537,000	-93,563	85.16206%
10/01/2042	570,000	627,525	627,525	537,000	-90,525	85.57428%
10/01/2043	590,000	629,000	629,000	537,000	-92,000	85.37361%
10/01/2044	610,000	629,825	629,825	537,000	-92,825	85.26178%
	9,565,000	15,726,316	15,726,316	13,425,000	-2,301,316	

City Council Regular Meeting -

IMPORTANT DISCLOSURES

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 2 :: 25 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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SOURCES AND USES OF FUNDS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Sources:	
Bond Proceeds:	
Par Amount	9,870,000.00
Net Premium	800,730.85
	10,670,730.85

Uses:	
Project Fund Deposits:	
Deposit to the Project Fund	10,500,000.00
Cost of Issuance:	
Bond Counsel	44,500.00
Rating Agency (S&P)	17,500.00
Official Statement	4,000.00
Auditor's Consent	1,500.00
Paying Agent	750.00
Treasury, Publications and Miscellaneous	3,000.00
	71,250.00
Delivery Date Expenses:	
Underwriter's Discount	98,700.00
Other Uses of Funds:	
Rounding Amount	780.85
	10,670,730.85

Notes:
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City Council Regular Meeting -

BOND PRICING

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Bond Component	Maturity Date	Amount	Rate	Yield	Price		Yield to Maturity	Call Date	Call Price
Serial Bonds Through 2049:									
	10/01/2020	150,000	3.000%	1.730%	101.294				
	10/01/2021	170,000	3.000%	1.770%	102.445				
	10/01/2022	175,000	4.000%	1.800%	106.465				
	10/01/2023	180,000	4.000%	1.830%	108.399				
	10/01/2024	190,000	4.000%	1.890%	110.084				
	10/01/2025	195,000	5.000%	1.950%	117.280				
	10/01/2026	205,000	5.000%	2.010%	119.518				
	10/01/2027	220,000	5.000%	2.060%	121.664				
	10/01/2028	230,000	5.000%	2.130%	123.470				
	10/01/2029	240,000	5.000%	2.210%	122.732	C	2.433%	10/01/2028	100.000
	10/01/2030	250,000	5.000%	2.310%	121.817	C	2.700%	10/01/2028	100.000
	10/01/2031	265,000	5.000%	2.410%	120.911	C	2.926%	10/01/2028	100.000
	10/01/2032	280,000	5.000%	2.490%	120.191	C	3.104%	10/01/2028	100.000
	10/01/2033	290,000	5.000%	2.550%	119.655	C	3.245%	10/01/2028	100.000
	10/01/2034	305,000	5.000%	2.590%	119.299	C	3.355%	10/01/2028	100.000
	10/01/2035	320,000	5.000%	2.630%	118.944	C	3.452%	10/01/2028	100.000
	10/01/2036	335,000	5.000%	2.670%	118.591	C	3.537%	10/01/2028	100.000
	10/01/2037	355,000	5.000%	2.710%	118.238	C	3.615%	10/01/2028	100.000
	10/01/2038	370,000	5.000%	2.750%	117.887	C	3.684%	10/01/2028	100.000
	10/01/2039	390,000	5.000%	2.790%	117.538	C	3.747%	10/01/2028	100.000
	10/01/2040	410,000	3.250%	3.370%	98.201				
	10/01/2041	425,000	3.250%	3.370%	98.143				
	10/01/2042	435,000	3.250%	3.370%	98.087				
	10/01/2043	450,000	3.250%	3.370%	98.033				
	10/01/2044	465,000	3.250%	3.370%	97.980				
	10/01/2045	480,000	3.375%	3.470%	98.379				
	10/01/2046	495,000	3.375%	3.470%	98.341				
	10/01/2047	515,000	3.375%	3.470%	98.304				
	10/01/2048	530,000	3.375%	3.470%	98.269				
	10/01/2049	550,000	3.375%	3.470%	98.235				
		9,870,000							

Dated Date	09/19/2019	
Delivery Date	09/19/2019	
First Coupon	04/01/2020	
Par Amount	9,870,000.00	
Premium	800,730.85	
Production	10,670,730.85	108.112775%
Underwriter's Discount	-98,700.00	-1.000000%
Purchase Price	10,572,030.85	107.112775%
Accrued Interest		
Net Proceeds	10,572,030.85	

City Council Regular Meeting -

BOND SUMMARY STATISTICS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019
Last Maturity	10/01/2049
Arbitrage Yield	3.113602%
True Interest Cost (TIC)	3.385935%
Net Interest Cost (NIC)	3.488272%
NIC w/Interest only	3.868542%
NIC w/Interest & OID	3.434809%
NIC w/Interest, OID & Und. Discount	3.488272%
All-In TIC	3.439219%
Average Coupon	3.868542%
Average Life (years)	18.705
Duration of Issue (years)	12.926
Par Amount	9,870,000.00
Bond Proceeds	10,670,730.85
Total Interest	7,141,869.59
Net Interest	6,439,838.74
Total Debt Service	17,011,869.59
Maximum Annual Debt Service	570,250.00
Average Annual Debt Service	566,432.95

Bond Component	Par Value	Price	Average Coupon	Average Life	PV of 1 bp change
Serial Bonds Through 2049	9,870,000.00	108.113	3.869%	18.705	11,919.80
	9,870,000.00			18.705	11,919.80

	TIC	All-In TIC	Arbitrage Yield
Par Value	9,870,000.00	9,870,000.00	9,870,000.00
+ Accrued Interest			
+ Premium (Discount)	800,730.85	800,730.85	800,730.85
- Underwriter's Discount	-98,700.00	-98,700.00	
- Cost of Issuance Expense		-71,250.00	
- Other Amounts			
Target Value	10,572,030.85	10,500,780.85	10,670,730.85
Target Date	09/19/2019	09/19/2019	09/19/2019
Yield	3.385935%	3.439219%	3.113602%

City Council Regular Meeting -

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
04/01/2020			214,213.33	214,213.33	
10/01/2020	150,000	3.000%	200,825.00	350,825.00	565,038.33
04/01/2021			198,575.00	198,575.00	
10/01/2021	170,000	3.000%	198,575.00	368,575.00	567,150.00
04/01/2022			196,025.00	196,025.00	
10/01/2022	175,000	4.000%	196,025.00	371,025.00	567,050.00
04/01/2023			192,525.00	192,525.00	
10/01/2023	180,000	4.000%	192,525.00	372,525.00	565,050.00
04/01/2024			188,925.00	188,925.00	
10/01/2024	190,000	4.000%	188,925.00	378,925.00	567,850.00
04/01/2025			185,125.00	185,125.00	
10/01/2025	195,000	5.000%	185,125.00	380,125.00	565,250.00
04/01/2026			180,250.00	180,250.00	
10/01/2026	205,000	5.000%	180,250.00	385,250.00	565,500.00
04/01/2027			175,125.00	175,125.00	
10/01/2027	220,000	5.000%	175,125.00	395,125.00	570,250.00
04/01/2028			169,625.00	169,625.00	
10/01/2028	230,000	5.000%	169,625.00	399,625.00	569,250.00
04/01/2029			163,875.00	163,875.00	
10/01/2029	240,000	5.000%	163,875.00	403,875.00	567,750.00
04/01/2030			157,875.00	157,875.00	
10/01/2030	250,000	5.000%	157,875.00	407,875.00	565,750.00
04/01/2031			151,625.00	151,625.00	
10/01/2031	265,000	5.000%	151,625.00	416,625.00	568,250.00
04/01/2032			145,000.00	145,000.00	
10/01/2032	280,000	5.000%	145,000.00	425,000.00	570,000.00
04/01/2033			138,000.00	138,000.00	
10/01/2033	290,000	5.000%	138,000.00	428,000.00	566,000.00
04/01/2034			130,750.00	130,750.00	
10/01/2034	305,000	5.000%	130,750.00	435,750.00	566,500.00
04/01/2035			123,125.00	123,125.00	
10/01/2035	320,000	5.000%	123,125.00	443,125.00	566,250.00
04/01/2036			115,125.00	115,125.00	
10/01/2036	335,000	5.000%	115,125.00	450,125.00	565,250.00
04/01/2037			106,750.00	106,750.00	
10/01/2037	355,000	5.000%	106,750.00	461,750.00	568,500.00
04/01/2038			97,875.00	97,875.00	
10/01/2038	370,000	5.000%	97,875.00	467,875.00	565,750.00
04/01/2039			88,625.00	88,625.00	
10/01/2039	390,000	5.000%	88,625.00	478,625.00	567,250.00
04/01/2040			78,875.00	78,875.00	
10/01/2040	410,000	3.250%	78,875.00	488,875.00	567,750.00
04/01/2041			72,212.50	72,212.50	
10/01/2041	425,000	3.250%	72,212.50	497,212.50	569,425.00
04/01/2042			65,306.25	65,306.25	
10/01/2042	435,000	3.250%	65,306.25	500,306.25	565,612.50
04/01/2043			58,237.50	58,237.50	
10/01/2043	450,000	3.250%	58,237.50	508,237.50	566,475.00
04/01/2044			50,925.00	50,925.00	
10/01/2044	465,000	3.250%	50,925.00	515,925.00	566,850.00
04/01/2045			43,368.75	43,368.75	
10/01/2045	480,000	3.375%	43,368.75	523,368.75	566,737.50
04/01/2046			35,268.75	35,268.75	
10/01/2046	495,000	3.375%	35,268.75	530,268.75	565,537.50
04/01/2047			26,915.63	26,915.63	
10/01/2047	515,000	3.375%	26,915.63	541,915.63	568,831.26

City Council Regular Meeting -

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
04/01/2048			18,225.00	18,225.00	
10/01/2048	530,000	3.375%	18,225.00	548,225.00	566,450.00
04/01/2049			9,281.25	9,281.25	
10/01/2049	550,000	3.375%	9,281.25	559,281.25	568,562.50
	9,870,000		7,141,869.59	17,011,869.59	17,011,869.59

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service
10/01/2020	150,000	3.000%	415,038.33	565,038.33
10/01/2021	170,000	3.000%	397,150.00	567,150.00
10/01/2022	175,000	4.000%	392,050.00	567,050.00
10/01/2023	180,000	4.000%	385,050.00	565,050.00
10/01/2024	190,000	4.000%	377,850.00	567,850.00
10/01/2025	195,000	5.000%	370,250.00	565,250.00
10/01/2026	205,000	5.000%	360,500.00	565,500.00
10/01/2027	220,000	5.000%	350,250.00	570,250.00
10/01/2028	230,000	5.000%	339,250.00	569,250.00
10/01/2029	240,000	5.000%	327,750.00	567,750.00
10/01/2030	250,000	5.000%	315,750.00	565,750.00
10/01/2031	265,000	5.000%	303,250.00	568,250.00
10/01/2032	280,000	5.000%	290,000.00	570,000.00
10/01/2033	290,000	5.000%	276,000.00	566,000.00
10/01/2034	305,000	5.000%	261,500.00	566,500.00
10/01/2035	320,000	5.000%	246,250.00	566,250.00
10/01/2036	335,000	5.000%	230,250.00	565,250.00
10/01/2037	355,000	5.000%	213,500.00	568,500.00
10/01/2038	370,000	5.000%	195,750.00	565,750.00
10/01/2039	390,000	5.000%	177,250.00	567,250.00
10/01/2040	410,000	3.250%	157,750.00	567,750.00
10/01/2041	425,000	3.250%	144,425.00	569,425.00
10/01/2042	435,000	3.250%	130,612.50	565,612.50
10/01/2043	450,000	3.250%	116,475.00	566,475.00
10/01/2044	465,000	3.250%	101,850.00	566,850.00
10/01/2045	480,000	3.375%	86,737.50	566,737.50
10/01/2046	495,000	3.375%	70,537.50	565,537.50
10/01/2047	515,000	3.375%	53,831.26	568,831.26
10/01/2048	530,000	3.375%	36,450.00	566,450.00
10/01/2049	550,000	3.375%	18,562.50	568,562.50
	9,870,000		7,141,869.59	17,011,869.59

FORM 8038 STATISTICS

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Bond Component	Date	Principal	Coupon	Price	Issue Price	Redemption at Maturity
Serial Bonds Through 2049:						
	10/01/2020	150,000.00	3.000%	101.294	151,941.00	150,000.00
	10/01/2021	170,000.00	3.000%	102.445	174,156.50	170,000.00
	10/01/2022	175,000.00	4.000%	106.465	186,313.75	175,000.00
	10/01/2023	180,000.00	4.000%	108.399	195,118.20	180,000.00
	10/01/2024	190,000.00	4.000%	110.084	209,159.60	190,000.00
	10/01/2025	195,000.00	5.000%	117.280	228,696.00	195,000.00
	10/01/2026	205,000.00	5.000%	119.518	245,011.90	205,000.00
	10/01/2027	220,000.00	5.000%	121.664	267,660.80	220,000.00
	10/01/2028	230,000.00	5.000%	123.470	283,981.00	230,000.00
	10/01/2029	240,000.00	5.000%	122.732	294,556.80	240,000.00
	10/01/2030	250,000.00	5.000%	121.817	304,542.50	250,000.00
	10/01/2031	265,000.00	5.000%	120.911	320,414.15	265,000.00
	10/01/2032	280,000.00	5.000%	120.191	336,534.80	280,000.00
	10/01/2033	290,000.00	5.000%	119.655	346,999.50	290,000.00
	10/01/2034	305,000.00	5.000%	119.299	363,861.95	305,000.00
	10/01/2035	320,000.00	5.000%	118.944	380,620.80	320,000.00
	10/01/2036	335,000.00	5.000%	118.591	397,279.85	335,000.00
	10/01/2037	355,000.00	5.000%	118.238	419,744.90	355,000.00
	10/01/2038	370,000.00	5.000%	117.887	436,181.90	370,000.00
	10/01/2039	390,000.00	5.000%	117.538	458,398.20	390,000.00
	10/01/2040	410,000.00	3.250%	98.201	402,624.10	410,000.00
	10/01/2041	425,000.00	3.250%	98.143	417,107.75	425,000.00
	10/01/2042	435,000.00	3.250%	98.087	426,678.45	435,000.00
	10/01/2043	450,000.00	3.250%	98.033	441,148.50	450,000.00
	10/01/2044	465,000.00	3.250%	97.980	455,607.00	465,000.00
	10/01/2045	480,000.00	3.375%	98.379	472,219.20	480,000.00
	10/01/2046	495,000.00	3.375%	98.341	486,787.95	495,000.00
	10/01/2047	515,000.00	3.375%	98.304	506,265.60	515,000.00
	10/01/2048	530,000.00	3.375%	98.269	520,825.70	530,000.00
	10/01/2049	550,000.00	3.375%	98.235	540,292.50	550,000.00
		9,870,000.00			10,670,730.85	9,870,000.00

	Maturity Date	Interest Rate	Issue Price	Stated Redemption at Maturity	Weighted Average Maturity	Yield
Final Maturity	10/01/2049	3.375%	540,292.50	550,000.00		
Entire Issue			10,670,730.85	9,870,000.00	18.1846	3.1136%

Proceeds used for accrued interest	0.00
Proceeds used for bond issuance costs (including underwriters' discount)	169,950.00
Proceeds used for credit enhancement	0.00
Proceeds allocated to reasonably required reserve or replacement fund	0.00

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Date	Debt Service	PV Factor	Present Value to 09/19/2019 @ 3.1136019715%
04/01/2020	214,213.33	0.983657076	210,712.46
10/01/2020	350,825.00	0.968578240	339,801.46
04/01/2021	198,575.00	0.953730553	189,387.04
10/01/2021	368,575.00	0.939110472	346,132.64
04/01/2022	196,025.00	0.924714508	181,267.16
10/01/2022	371,025.00	0.910539224	337,832.82
04/01/2023	192,525.00	0.896581239	172,614.30
10/01/2023	372,525.00	0.882837220	328,878.94
04/01/2024	188,925.00	0.869303889	164,233.24
10/01/2024	378,925.00	0.855978014	324,351.47
04/01/2025	185,125.00	0.842856417	156,033.79
10/01/2025	380,125.00	0.829935966	315,479.41
04/01/2026	180,250.00	0.817213577	147,302.75
10/01/2026	385,250.00	0.804686214	310,005.36
04/01/2027	175,125.00	0.792350888	138,760.45
10/01/2027	395,125.00	0.780204654	308,278.36
04/01/2028	169,625.00	0.768244614	130,313.49
10/01/2028	3,799,625.00	0.756467914	2,874,294.40
04/01/2029	78,875.00	0.744871744	58,751.76
10/01/2029	78,875.00	0.733453335	57,851.13
04/01/2030	78,875.00	0.722209963	56,964.31
10/01/2030	78,875.00	0.711138945	56,091.08
04/01/2031	78,875.00	0.700237638	55,231.24
10/01/2031	78,875.00	0.689503442	54,384.58
04/01/2032	78,875.00	0.678933794	53,550.90
10/01/2032	78,875.00	0.668526172	52,730.00
04/01/2033	78,875.00	0.658278092	51,921.68
10/01/2033	78,875.00	0.648187109	51,125.76
04/01/2034	78,875.00	0.638250814	50,342.03
10/01/2034	78,875.00	0.628466836	49,570.32
04/01/2035	78,875.00	0.618832840	48,810.44
10/01/2035	78,875.00	0.609346528	48,062.21
04/01/2036	78,875.00	0.600005634	47,325.44
10/01/2036	78,875.00	0.590807930	46,599.98
04/01/2037	78,875.00	0.581751222	45,885.63
10/01/2037	78,875.00	0.572833346	45,182.23
04/01/2038	78,875.00	0.564052176	44,489.62
10/01/2038	78,875.00	0.555405616	43,807.62
04/01/2039	78,875.00	0.546891603	43,136.08
10/01/2039	78,875.00	0.538508103	42,474.83
04/01/2040	78,875.00	0.530253117	41,823.71
10/01/2040	488,875.00	0.522124675	255,253.70
04/01/2041	72,212.50	0.514120837	37,125.95
10/01/2041	497,212.50	0.506239692	251,708.70
04/01/2042	65,306.25	0.498479361	32,553.82
10/01/2042	500,306.25	0.490837990	245,569.31
04/01/2043	58,237.50	0.483313757	28,146.98
10/01/2043	508,237.50	0.475904865	241,872.70
04/01/2044	50,925.00	0.468609547	23,863.94
10/01/2044	515,925.00	0.461426062	238,061.24
04/01/2045	43,368.75	0.454352694	19,704.71
10/01/2045	523,368.75	0.447387757	234,148.77
04/01/2046	35,268.75	0.440529588	15,536.93
10/01/2046	530,268.75	0.433776551	230,018.15
04/01/2047	26,915.63	0.427127033	11,496.39
10/01/2047	541,915.63	0.420579448	227,918.58
04/01/2048	18,225.00	0.414132233	7,547.56
10/01/2048	548,225.00	0.407783850	223,557.30
04/01/2049	9,281.25	0.401532784	3,726.73
10/01/2049	559,281.25	0.395377542	221,127.25
	15,909,869.59		10,670,730.85

City Council Regular Meeting -

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Proceeds Summary

Delivery date	09/19/2019
Par Value	9,870,000.00
Premium (Discount)	800,730.85
Target for yield calculation	10,670,730.85

City Council Regular Meeting -

PROOF OF ARBITRAGE YIELD

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Assumed Call/Computation Dates for Premium Bonds

Bond Component	Maturity Date	Rate	Yield	Call Date	Call Price	Yield To Call/Maturity
BOND49	10/01/2029	5.000%	2.210%	10/01/2028	100.000	2.2100450%
BOND49	10/01/2030	5.000%	2.310%	10/01/2028	100.000	2.3100846%
BOND49	10/01/2031	5.000%	2.410%	10/01/2028	100.000	2.4100187%
BOND49	10/01/2032	5.000%	2.490%	10/01/2028	100.000	2.4900698%
BOND49	10/01/2033	5.000%	2.550%	10/01/2028	100.000	2.5500326%
BOND49	10/01/2034	5.000%	2.590%	10/01/2028	100.000	2.5900345%
BOND49	10/01/2035	5.000%	2.630%	10/01/2028	100.000	2.6300649%
BOND49	10/01/2036	5.000%	2.670%	10/01/2028	100.000	2.6700103%
BOND49	10/01/2037	5.000%	2.710%	10/01/2028	100.000	2.7100968%
BOND49	10/01/2038	5.000%	2.750%	10/01/2028	100.000	2.7500968%
BOND49	10/01/2039	5.000%	2.790%	10/01/2028	100.000	2.7900091%

Rejected Call/Computation Dates for Premium Bonds

Bond Component	Maturity Date	Rate	Yield	Call Date	Call Price	Yield To Call/Maturity	Increase to Yield
BOND49	10/01/2029	5.000%	2.210%			2.4327982%	0.2227532%
BOND49	10/01/2030	5.000%	2.310%			2.7001359%	0.3900514%
BOND49	10/01/2031	5.000%	2.410%			2.9257521%	0.5157334%
BOND49	10/01/2032	5.000%	2.490%			3.1043810%	0.6143112%
BOND49	10/01/2033	5.000%	2.550%			3.2451055%	0.6950730%
BOND49	10/01/2034	5.000%	2.590%			3.3547972%	0.7647627%
BOND49	10/01/2035	5.000%	2.630%			3.4515001%	0.8214351%
BOND49	10/01/2036	5.000%	2.670%			3.5374438%	0.8674334%
BOND49	10/01/2037	5.000%	2.710%			3.6145637%	0.9044669%
BOND49	10/01/2038	5.000%	2.750%			3.6841368%	0.9340400%
BOND49	10/01/2039	5.000%	2.790%			3.7473032%	0.9572941%

BOND SOLUTION

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Period Ending	Proposed Principal	Proposed Debt Service	Total Adj Debt Service	Revenue Constraints	Unused Revenues	Debt Serv Coverage
10/01/2019						
10/01/2020	150,000	565,038	565,038	537,000	-28,038	95.03780%
10/01/2021	170,000	567,150	567,150	537,000	-30,150	94.68395%
10/01/2022	175,000	567,050	567,050	537,000	-30,050	94.70064%
10/01/2023	180,000	565,050	565,050	537,000	-28,050	95.03584%
10/01/2024	190,000	567,850	567,850	537,000	-30,850	94.56723%
10/01/2025	195,000	565,250	565,250	537,000	-28,250	95.00221%
10/01/2026	205,000	565,500	565,500	537,000	-28,500	94.96021%
10/01/2027	220,000	570,250	570,250	537,000	-33,250	94.16922%
10/01/2028	230,000	569,250	569,250	537,000	-32,250	94.33465%
10/01/2029	240,000	567,750	567,750	537,000	-30,750	94.58388%
10/01/2030	250,000	565,750	565,750	537,000	-28,750	94.91825%
10/01/2031	265,000	568,250	568,250	537,000	-31,250	94.50066%
10/01/2032	280,000	570,000	570,000	537,000	-33,000	94.21053%
10/01/2033	290,000	566,000	566,000	537,000	-29,000	94.87633%
10/01/2034	305,000	566,500	566,500	537,000	-29,500	94.79259%
10/01/2035	320,000	566,250	566,250	537,000	-29,250	94.83444%
10/01/2036	335,000	565,250	565,250	537,000	-28,250	95.00221%
10/01/2037	355,000	568,500	568,500	537,000	-31,500	94.45910%
10/01/2038	370,000	565,750	565,750	537,000	-28,750	94.91825%
10/01/2039	390,000	567,250	567,250	537,000	-30,250	94.66725%
10/01/2040	410,000	567,750	567,750	537,000	-30,750	94.58388%
10/01/2041	425,000	569,425	569,425	537,000	-32,425	94.30566%
10/01/2042	435,000	565,613	565,613	537,000	-28,613	94.94132%
10/01/2043	450,000	566,475	566,475	537,000	-29,475	94.79677%
10/01/2044	465,000	566,850	566,850	537,000	-29,850	94.73406%
10/01/2045	480,000	566,738	566,738	537,000	-29,738	94.75286%
10/01/2046	495,000	565,538	565,538	537,000	-28,538	94.95392%
10/01/2047	515,000	568,831	568,831	537,000	-31,831	94.40409%
10/01/2048	530,000	566,450	566,450	537,000	-29,450	94.80095%
10/01/2049	550,000	568,563	568,563	537,000	-31,563	94.44872%
	9,870,000	17,011,870	17,011,870	16,110,000	-901,870	

IMPORTANT DISCLOSURES

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 1 :: 30 Years | Level Debt | $537,000 Annual Debt Service Contribution
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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Any information or estimates contained in the Materials are based on publicly available data, including information about recent transactions believed to be comparable, and Baird's experience, and are subject to change without notice. Baird has not independently verified the accuracy of such data. Interested parties are advised to contact Baird for more information.

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(Limited Tax General Obligation)
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Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

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BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 4 :: 30 Years | Level Debt Service | $11 Par Not-To-Exceed
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Dated Date	09/19/2019
Delivery Date	09/19/2019

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
04/01/2020			179,248.80	179,248.80	
10/01/2020	235,000	1.730%	168,045.75	403,045.75	582,294.55
04/01/2021			166,013.00	166,013.00	
10/01/2021	250,000	1.770%	166,013.00	416,013.00	582,026.00
04/01/2022			163,800.50	163,800.50	
10/01/2022	255,000	1.800%	163,800.50	418,800.50	582,601.00
04/01/2023			161,505.50	161,505.50	
10/01/2023	260,000	1.830%	161,505.50	421,505.50	583,011.00
04/01/2024			159,126.50	159,126.50	
10/01/2024	265,000	1.890%	159,126.50	424,126.50	583,253.00
04/01/2025			156,622.25	156,622.25	
10/01/2025	270,000	1.950%	156,622.25	426,622.25	583,244.50
04/01/2026			153,989.75	153,989.75	
10/01/2026	275,000	2.010%	153,989.75	428,989.75	582,979.50
04/01/2027			151,226.00	151,226.00	
10/01/2027	280,000	2.060%	151,226.00	431,226.00	582,452.00
04/01/2028			148,342.00	148,342.00	
10/01/2028	285,000	2.130%	148,342.00	433,342.00	581,684.00
04/01/2029			145,306.75	145,306.75	
10/01/2029	295,000	2.430%	145,306.75	440,306.75	585,613.50
04/01/2030			141,722.50	141,722.50	
10/01/2030	300,000	2.700%	141,722.50	441,722.50	583,445.00
04/01/2031			137,672.50	137,672.50	
10/01/2031	310,000	2.930%	137,672.50	447,672.50	585,345.00
04/01/2032			133,131.00	133,131.00	
10/01/2032	320,000	3.100%	133,131.00	453,131.00	586,262.00
04/01/2033			128,171.00	128,171.00	
10/01/2033	325,000	3.250%	128,171.00	453,171.00	581,342.00
04/01/2034			122,889.75	122,889.75	
10/01/2034	340,000	3.350%	122,889.75	462,889.75	585,779.50
04/01/2035			117,194.75	117,194.75	
10/01/2035	350,000	3.450%	117,194.75	467,194.75	584,389.50
04/01/2036			111,157.25	111,157.25	
10/01/2036	360,000	3.550%	111,157.25	471,157.25	582,314.50
04/01/2037			104,767.25	104,767.25	
10/01/2037	375,000	3.650%	104,767.25	479,767.25	584,534.50
04/01/2038			97,923.50	97,923.50	
10/01/2038	390,000	3.700%	97,923.50	487,923.50	585,847.00
04/01/2039			90,708.50	90,708.50	
10/01/2039	400,000	3.750%	90,708.50	490,708.50	581,417.00
04/01/2040			83,208.50	83,208.50	
10/01/2040	415,000	3.370%	83,208.50	498,208.50	581,417.00
04/01/2041			76,215.75	76,215.75	
10/01/2041	430,000	3.370%	76,215.75	506,215.75	582,431.50
04/01/2042			68,970.25	68,970.25	
10/01/2042	445,000	3.370%	68,970.25	513,970.25	582,940.50
04/01/2043			61,472.00	61,472.00	
10/01/2043	460,000	3.370%	61,472.00	521,472.00	582,944.00
04/01/2044			53,721.00	53,721.00	
10/01/2044	475,000	3.370%	53,721.00	528,721.00	582,442.00
04/01/2045			45,717.25	45,717.25	
10/01/2045	490,000	3.470%	45,717.25	535,717.25	581,434.50
04/01/2046			37,215.75	37,215.75	
10/01/2046	510,000	3.470%	37,215.75	547,215.75	584,431.50
04/01/2047			28,367.25	28,367.25	
10/01/2047	525,000	3.470%	28,367.25	553,367.25	581,734.50

City Council Regular Meeting -

BOND DEBT SERVICE

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 4 :: 30 Years | Level Debt Service | $11 Par Not-To-Exceed
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Period Ending	Principal	Coupon	Interest	Debt Service	Annual Debt Service
04/01/2048			19,258.50	19,258.50	
10/01/2048	545,000	3.470%	19,258.50	564,258.50	583,517.00
04/01/2049			9,802.75	9,802.75	
10/01/2049	565,000	3.470%	9,802.75	574,802.75	584,605.50
	11,000,000		6,497,733.05	17,497,733.05	17,497,733.05

Notes:
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BOND PRICING

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 4 :: 30 Years | Level Debt Service | $11 Par Not-To-Exceed
Assumes Bond Rating of 'AA' | Assumes Non-Bank Qualified Scale
Preliminary, Estimated Interest Rates as of May 29, 2019 (Market Rates Plus 25 Basis Points)

Bond Component	Maturity Date	Amount	Rate	Yield	Price
Serial Bonds Through 2049:					
	10/01/2020	235,000	1.730%	1.730%	100.000
	10/01/2021	250,000	1.770%	1.770%	100.000
	10/01/2022	255,000	1.800%	1.800%	100.000
	10/01/2023	260,000	1.830%	1.830%	100.000
	10/01/2024	265,000	1.890%	1.890%	100.000
	10/01/2025	270,000	1.950%	1.950%	100.000
	10/01/2026	275,000	2.010%	2.010%	100.000
	10/01/2027	280,000	2.060%	2.060%	100.000
	10/01/2028	285,000	2.130%	2.130%	100.000
	10/01/2029	295,000	2.430%	2.430%	100.000
	10/01/2030	300,000	2.700%	2.700%	100.000
	10/01/2031	310,000	2.930%	2.930%	100.000
	10/01/2032	320,000	3.100%	3.100%	100.000
	10/01/2033	325,000	3.250%	3.250%	100.000
	10/01/2034	340,000	3.350%	3.350%	100.000
	10/01/2035	350,000	3.450%	3.450%	100.000
	10/01/2036	360,000	3.550%	3.550%	100.000
	10/01/2037	375,000	3.650%	3.650%	100.000
	10/01/2038	390,000	3.700%	3.700%	100.000
	10/01/2039	400,000	3.750%	3.750%	100.000
	10/01/2040	415,000	3.370%	3.370%	100.000
	10/01/2041	430,000	3.370%	3.370%	100.000
	10/01/2042	445,000	3.370%	3.370%	100.000
	10/01/2043	460,000	3.370%	3.370%	100.000
	10/01/2044	475,000	3.370%	3.370%	100.000
	10/01/2045	490,000	3.470%	3.470%	100.000
	10/01/2046	510,000	3.470%	3.470%	100.000
	10/01/2047	525,000	3.470%	3.470%	100.000
	10/01/2048	545,000	3.470%	3.470%	100.000
	10/01/2049	565,000	3.470%	3.470%	100.000
		11,000,000			

Dated Date	09/19/2019	
Delivery Date	09/19/2019	
First Coupon	04/01/2020	
Par Amount	11,000,000.00	
Original Issue Discount		
Production	11,000,000.00	100.000000%
Underwriter's Discount	-110,000.00	-1.000000%
Purchase Price	10,890,000.00	99.000000%
Accrued Interest		
Net Proceeds	10,890,000.00	

IMPORTANT DISCLOSURES

City of Charlevoix Building Authority, Michigan
2019 Building Authority Bonds
(Limited Tax General Obligation)
Scenario 4 :: 30 Years | Level Debt Service | $11 Par Not-To-Exceed
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PROCEEDINGS FOR ESTABLISHMENT OF CITY BUILDING AUTHORITY

1. Bond Counsel prepares Articles of Incorporation of Building Authority.

2. City Council adopts a Resolution approving Articles of Incorporation of Building Authority.

3. Mayor and City Clerk execute Articles of Incorporation and City Clerk certifies the Articles.

4. City Clerk causes a Notice of Incorporation of the Building Authority and a Summary of the Articles of Incorporation to be published once in the local newspaper with a statement that the right exists to question the incorporation in court within 60 days after the filing of the certified copies of the Articles of Incorporation with the Secretary of State and the County Clerk. [**Note:** City Clerk should obtain from the newspaper 4 affidavits of publication of the Articles of Incorporation and the notice — one affidavit to be retained by the City, one for the County Clerk, one for the Secretary of State and the other to be given to Bond Counsel.]

5. City Clerk delivers a copy of certified, executed Articles of Incorporation and an affidavit of publication of the Articles of Incorporation or summary thereof to County Clerk.

6. City Clerk delivers a copy of certified, executed Articles of Incorporation and an affidavit of publication of the Articles of Incorporation or summary thereof to the Secretary of State.

7. Building Authority members are selected/approved, take oath of office and hold first meeting to adopt Bylaws and elect officers.

* The validity of the incorporation of the Building Authority shall be conclusively presumed unless questioned in a court of competent jurisdiction within 60 days after filing with the County Clerk and Secretary of State. The 60 day time period begins on the date both filings have been made.

Founded in 1852
by Sidney Davy Miller

MILLER CANFIELD

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Detroit • Grand Rapids
Kalamazoo • Lansing • Troy
ILLINOIS: Chicago
NEW YORK: New York
OHIO: Cincinnati • Cleveland
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Warsaw • Wrocław

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www.millercanfield.com

June 11, 2019

Via Email Only

Mr. Mark Heydlauff
City Manager
City of Charlevoix
210 State Street
P.O. Box 550
Charlevoix MI 49720-0550

Re: City of Charlevoix Building Authority Incorporation and Financing of Public Works facility

Dear Mark:

As we discussed, I have enclosed various documents relating to the establishment of the City of Charlevoix Building Authority and financing of a new Public Services Facility, including site improvements and all related appurtenances and attachments (the "Project") for review and discussion at next week's City Council meeting. Enclosed are the following documents:

1. Proceedings for Establishment of Building Authority – This document lists the steps necessary to establish the Building Authority.

2. Articles of Incorporation of City of Charlevoix Building Authority – This document creates the Building Authority to acquire and finance buildings or other facilities for any public purpose of the City of Charlevoix. The Building Authority has a 3-member Commission to be appointed by the City Council.

3. Resolution Establishing Building Authority – This Resolution establishes the Building Authority and authorizes the Mayor and Clerk to sign the Articles and directs the Clerk to make the appropriate publications and filings to establish the Authority.

4. Notice of Incorporation of City of Charlevoix Building Authority with Summary of Articles of Incorporation – This is the form of Notice and Summary to be published in the Charlevoix Courier after approval of the Resolution and Articles.

5. Resolution Approving Building Authority Contract and Notice – This Resolution approves the Contract of Lease, confirms the limited tax pledge of the City for payment of the Bonds, and authorizes certain City officials to take the necessary actions in connection with the Bonds. The enclosed Resolution also authorizes the City Clerk to publish a notice of intent to issue Bonds in the Charlevoix Courier indicating the City's intent to issue the Bonds.

6. Limited Tax Full Faith and Credit General Obligation Contract of Lease - The Contract of Lease provides for the issuance of the Bonds in an amount not to exceed $11,000,000 by the Authority to pay the cost of the Project and provides that the Authority will issue the Bonds and enter into the necessary contracts for the construction of the Project. The Authority will lease the Project to the City with the lease payments being in the amount of the semiannual principal and interest payments on the Bonds, which will be determined after the Bond sale.

The first four documents relate to the establishment of the Building Authority and the last two documents relate to the Bond financing itself. The Bonds can be issued without a vote of the City electors unless a petition is filed with the City Clerk within 45 days of publication of the notice signed by at least 10% of the registered electors of the City. The form of Notice of Intent is included in the Resolution Approving Building Authority Contract and Notice.

I plan on attending the June 17th City Council meeting to discuss the establishment of the Building Authority and the financing in greater detail. If you or anyone copied on this letter have any questions, please give me a call.

Very truly yours,

Miller, Canfield, Paddock and Stone, P.L.C.

By: _____
Patrick F. McGow

Enclosures
cc: Kelly McGinn
Warren Creamer
Mike McCarty
Stacey Mills
Ronald Liscombe, Esq.

33818678.1\015681-00015

CHARLEVOIX CITY COUNCIL

All Other Actions and Requests

TITLE: Appointment of Building Authority Commission Members

DATE: June 17, 2019

PRESENTED BY: Patrick F. McGow, Miller Canfield

BACKGROUND:

Once a Building Authority has been established, three members need to be appointed to comprise a Building Authority Commission. Members will need to make decisions for and on behalf of the management of the authority.

Possible recommended members would be:
- City Manager
- City Clerk
- City Treasurer
- Public Works Superintendent
- Electric Superintendent

RECOMMENDATION:

Appoint three (3) Building Authority Commission Members.

CHARLEVOIX CITY COUNCIL

All Other Actions and Requests

TITLE: Charter Amendment Update

DATE: June 17, 2019

PRESENTED BY: Scott Howard, City Attorney

BACKGROUND:

As you know, the City Attorney has been working with the Attorney General's office on a list of potential Charter amendments Council considered earlier this year. He can update you on this process.

RECOMMENDATION:

Council discussion and direction.

CHARLEVOIX CITY COUNCIL

All Other Actions and Requests

TITLE: Housing Commission Appointment

DATE: June 17, 2019

PRESENTED BY: Luther Kurtz, Mayor

BACKGROUND:

The Housing Commission has had a vacancy for some time now. Mayor Kurtz will be nominating R.J. Waddell to fill this membership.

RECOMMENDATION:

Motion to appoint R.J. Waddell to the Housing Commission, term expiring April 2024.

ATTACHMENTS:

- Application

CITY OF CHARLEVOIX

CITY OF CHARLEVOIX
VOLUNTEER BOARDS AND COMMITTEES APPLICATION

Thank you for your interest in serving on a volunteer board, commission or committee. The purpose of this form is to provide the Mayor and City Council members with some information about residents considered for appointment. Your application will be kept active for six months and you will be contacted if you are chosen to serve.

- [ ] BOARD OF REVIEW
- [ ] COMPENSATION COMMISSION
- [ ] DDA/MAIN STREET BOARD
- [ ]
- [ ] HISTORIC DISTRICT COMMISSION
- [x] HOUSING COMMISSION
- [ ] PLANNING COMMISSION
- [ ] RECREATION ADVISORY COMMITTEE
- [ ] SHADE TREE COMMISSION
- [ ] ZONING BOARD OF APPEALS
- [ ] OTHER _____
- [ ] NO PREFERENCE

PLEASE PRINT

NAME: R. J. Waddell

ADDRESS: 303 Antrim St

HOME PHONE: 547-2462 CELL PHONE: (231) 881-4445

EMAIL: rjwaddell@att.net

ARE YOU A REGISTERED VOTER IN THE CITY? yes HOW LONG HAVE YOU LIVED IN THE CITY? 1996 homeowner 2010 resident

HAVE YOU EVER BEEN CONVICTED FOR ANYTHING OTHER THAN A MINOR TRAFFIC VIOLATION? no

EDUCATIONAL BACKGROUND: 1981 BS/Central Michigan University, 1986 MA/Western Michigan University 1998 MLS/Central Michigan University, 2015 Michigan Citizen Planner/Michigan State University

PROFESSIONAL QUALIFICATIONS AND/OR WORK EXPERIENCE: Charlevoix Planning Commission, Short Term Rental Subcommittee; served 10 years on Board of Review (not Charlevoix)

COMMUNITY ACTIVITIES AND/OR OTHER EXPERIENCE: Michigan Association of Retired School Personnel, Greensky Church

HAVE YOU SERVED ON A BOARD/COMMITTEE OR HELD A CIVIC POSITION IN THE PAST? IF YES, PLEASE EXPLAIN:
Presently Vice Chair of Planning Commission

DO YOU FORESEE ANY POTENTIAL CONFLICTS OF INTEREST WHILE EXECUTING THE DUTIES OF THIS POSITION? IF YES, PLEASE EXPLAIN:
Mayor Kurtz assured me that he and city manager Heydlauff did not see my planning commission assignment conflicting with the housing commission

REASON(S) YOU WISH TO SERVE: Just as a member of planning commission may sit on the zoning board; I see a member from planning commission on the housing commission as a "good fit". The planning commission and housing commission share similar goals, and become more effective with a shared member.

HAVE YOU REVIEWED THE CURRENT MEETING SCHEDULE OF THE BOARD/COMMITTEE AND CAN COMMIT TO REGULAR MEETING ATTENDANCE? Yes

SIGNATURE: RJ Waddell **DATE:** June 13, 2019

RETURN APPLICATION TO THE CITY CLERK'S OFFICE: 210 STATE STREET CHARLEVOIX, MI 49720 – EMAIL clerk@charlevoixmi.gov

CHARLEVOIX CITY COUNCIL

All Other Actions and Requests

TITLE: Compensation Commission Recommendations

DATE: June 17, 2019

PRESENTED BY: Mark L. Heydlauff, City Manager

BACKGROUND:

Pursuant to the Charlevoix City Charter (Section 2.11) and the Charlevoix City Code (Title III, Chapter 32), the Compensation Commission met recently. The Commission decided to change the way per diem is paid: contiguous meetings (i.e., work session prior to a regular meeting) would not be eligible for per diem pay. All other compensation remains the same. This decision will take effect unless you act to reject it.

RECOMMENDATION:

Accept the Compensation Commission's recommendation.

ATTACHMENTS:

- Minutes

CITY OF CHARLEVOIX
COMPENSATION COMMISSION MEETING MINUTES
Thursday, June 6, 2019 — 2:00 p.m.
210 State Street, Charlevoix, MI

A. Call to Order – Roll Call

The meeting was called to order at 2:00 p.m. by Chairman Bud Klooster.

Members Present:	Bud Klooster, John Kurtz, Rick Wertz, Dale Meredith, John Campbell
Members Absent:	None
Clerk:	Joyce Golding

A. Inquiry Regarding Possible Conflicts of Interest

Kurtz disclosed that he was related to the Mayor. The Commission concurred that this was not a conflict.

B. Public Comment

D. General Business

A. Council per Diem Compensation

Chair Klooster explained that on occasion, informational Council Work Sessions are scheduled prior to regular Council meetings. The Mayor requested that the Commission consider whether to pay the $50 per diem when the meetings are contiguous. The Commission generally agreed that Special Meetings or Work Sessions contiguous to a regularly scheduled Council meeting should not be eligible for per diem pay.

B. Annual Council Compensation

Clerk Golding provided a summary of current compensation. Chair Klooster led a discussion regarding salary, continuity pay, per diem pay, and travel/expense reimbursement. The Commission concurred to make no other changes to compensation and offered a resolution summarizing all aspects of compensation going forward.

Motion by Campbell, second by Wertz, to approve Resolution No. 2019-01 as amended.

CITY OF CHARLEVOIX COMPENSATION COMMISSION
RESOLUTION NO. 2019-01
MAYOR AND COUNCIL COMPENSATION

WHEREAS, the City of Charlevoix Compensation Commission determines the salaries of City elected officials; and

WHEREAS, the City of Charlevoix Compensation Commission shall meet in every odd-numbered year to make their compensation determination; and

WHEREAS, the salaries shall become effective 30 days following their filing with the City Clerk unless the City Council, by resolution adopted by two-thirds of elected members, rejects the determination; and

WHEREAS, any expense allowance or reimbursement paid to elected officials in addition to salary shall be for expenses incurred in the course of City business; and

WHEREAS, the Mayor or Council members, from time to time, may be requested to serve upon additional committees for City business outside the position's regular duties.

NOW THEREFORE BE IT RESOLVED, that the City of Charlevoix Compensation Commission hereby affirms the following compensation package for the Mayor and City Council:

1. Annual Base Salary
   a. Mayor $2,640/year
   b. Council $1,320/year
2. Mayor/Council Continuity Increase of $150/year for each consecutive year of service beginning January 1, not to exceed $1,500

3. Mayor/Council Additional Meetings defined as work sessions, required meetings, committee meetings on which they serve (except DDA for the Mayor), and Council representation requested by the Mayor. Additional Meetings not contiguous to regularly scheduled Council meetings will be paid as follows:
   a. In-town meetings defined as less than 25 miles distant $50/day
   b. Out-of-town meetings defined as 25+ miles distant $75/day
4. Mayor Car Allowance for travel mileage reimbursement within Charlevoix County $150/quarter
5. Mayor/Council Travel Reimbursement per the City's Travel Expense Reimbursement policy.

RESOLVED this 6th day of June, 2019 A.D.

Resolution was adopted by the following yea and nay vote:
Yeas: Klooster, Campbell, Wertz, Meredith, Kurtz
Nays: None

E. Miscellaneous Business

F. Motion to Appoint the Chair to Approve the Minutes
Motion by Kurtz, second by Meredith, to appoint the Chair to approve the minutes [according to *Roberts Rules of Order*, Newly Revised, 10th Edition.] Motion passed by unanimous voice vote.

G. Adjourn
Chair Klooster adjourned the meeting at 2:23 p.m.

Joyce M. Golding City Clerk

Conrad (Bud) Klooster Chairman

CHARLEVOIX CITY COUNCIL

Reports and Communications

TITLE: City Manager Comments

DATE: June 17, 2019

PRESENTED BY: Mark L. Heydlauff, City Manager

BACKGROUND:

A. Automated External Defibrillators (AEDs)

AEDs make it possible for more people to respond to a medical emergency where defibrillation is required and because AEDs are portable, they can be used by nonmedical people. Paramedic Brenda Willson checked all City AEDs and ordered new parts for those that needed them. New AEDs were ordered for the Marina and all three beaches and one was installed in the City Hall lobby. The EMS Department will continue to hold Staff training sessions on the use of the AEDs.

B. Tragic House Fire

At approximately 12:30 am on Tuesday, June 11th, Charlevoix Fire, EMS, and Police were called to 108 Saint Marys Drive for a structure fire. The house was occupied by a mother, son, and a quadriplegic daughter. The mother and son were able to get out of the residence safely but, tragically the daughter did not survive. The State Fire Marshall was called to the scene for further investigation. We send our condolences to the family.

C. Airport Mishap

On Tuesday morning June 11th a pilot was practicing touch and go landings at the Airport. At one point, the plane started to get sideways and went completely off the runway. The plane came to rest in a wet grassy area where it became stuck. There were no injuries and no damage to the plane. Normal operations continued at the Airport and Staff removed the plane later in the morning.

D. Parking

After your last meeting, Chief Doan is looking further at parking enforcement methods. This has been a long topic of discussion and I think it is important to focus on the user experience. The two hour parking efforts without meters are complicated for enforcement, especially since chalking tires is no longer permitted. I would encourage you to move forward yet this summer so that we hit the ground running next spring.

E. EMS Community Integrated Paramedicine Grant

We recently received a state funded grant to cover the initial education for our EMS providers to become certified in CIP.

What is Community Paramedicine? Community Paramedicine, or as we are calling it in Michigan, Community Integrated Paramedicine (CIP), is the use of specially trained Emergency Medical Providers to help bridge the gaps in the local health care system and improve population health and safety. CIP programs focus on patients that are under served and have needs that have not been adequately addressed. Existing programs have established relationships with home health agencies, nursing homes, case management, community health workers, and many others. The goal is to visit patients that have interfaced with the local health care system but have ongoing needs that haven't been met. In order to prevent recurring visits to the hospital, urgent care or health care practitioners, the EMS providers visit

with the patients "in house" in order to assist them with basic health care needs which may not require a visit to a formal site. Examples would be assistance(education) with their medications, including adjustments to their medications, medical assessments including some interventions(breathing treatments), assistance with refilling their medications, etc. The goal is to reduce repeat visits to the "health care system" thus driving down redundant costs while providing more immediate care to our community.

CHARLEVOIX CITY COUNCIL

Reports and Communications

TITLE: Mayor and Council Comments

DATE: June 17, 2019

BACKGROUND:

Mayor Kurtz sent the attached letter to the Michigan Department of Transportation regarding the failure earlier this month of the bridge to operate normally.