

City of Abbotsford

PO Box 589, 203 N. First Street, Abbotsford, WI 54405

ABBOTSFORD CITY COUNCIL
TO BE HELD Wednesday January 6, 2021 at 6:00 P.M.
AT THE ABBOTSFORD COUNCIL CHAMBER

1. Call the regular meeting to order
 - a. Roll call
 - b. Pledge of Allegiance
2. Establish Order of the Day
3. Comments by the Mayor
4. Comments by the Public – 2 minute time limit
5. Discuss/Approve/Disapprove Insurance Carrier (Property/Auto//Liability) for 2021.
6. Discuss/Approve/Disapprove Merging General Fund Savings Accounts and Creating New Savings Accounts
7. Approve/Disapprove Creating a Library Retirement Savings Account at Forward Bank.
8. Adjourn

City Council 1-6-2021
Wed, Jan 6, 2021 6:00 PM - 9:00 PM (CST)

Please join my meeting from your computer, tablet or smartphone.
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Section 2

Program

Proposal *Continued*



Cost Comparison

	LWMMI AND PROPERTY EXPIRING 2020-2021	RENEWAL 2021-2022 POLICY PREMIUMS
General Liability	\$5,660	\$5,660
Law Enforcement Liability	\$7,329	\$7,329
Public Officials E&O Liability	\$2,985	\$2,985
Automobile Liability	\$6,363	\$6,000
Auto Physical Damage (ACV)	\$3,398	\$2,870
Property	\$34,137	\$29,242
Contractors Equipment	\$2,046	\$2,238
Equipment Breakdown	\$2,793	\$3,377
Crime	\$626	\$626
Workers Compensation	\$19,379 (exp. mod 1.22)	\$13,278 (exp. mod .84)
TOTAL ANNUAL ESTIMATE	\$84,716	\$73,605

Options:

From: [Jesse Furrer](#)
To: "[Dan Grady](#)"
Cc: [Jesse Furrer](#)
Subject: RE: Workers Comp
Date: Tuesday, December 29, 2020 4:32:31 PM

Good afternoon Dan. The LWMMI insurance plan pays dividends based on all lines of LWMMI insurance premium to include Workers Compensation and Liability. Over the last four years, as a percentage of Workers Compensation premium, the City of Abbotsford has earned a dividend of 12%. Jesse

From: Dan Grady <d.grady@ci.abbotsford.wi.us>
Sent: Tuesday, December 29, 2020 11:45 AM
To: Jesse Furrer <Jesse.Furrer@spectruminsgroup.com>
Subject: Workers Comp

Jesse-

What is the divided plan for our workers comp?

Thanks

Dan Grady

Administrator/Clerk/Treasurer
City of Abbotsford
203 N First Street
Abbotsford, WI 54405
d.grady@ci.abbotsford.wi.us

715-223-3444 ext 102
715-223-8891 – fax

From: ryan@macgillisinsurance.com
To: d.grady@ci.abbotsford.wi.us
Subject: Updated Insurance Quote - MacGillis Insurance Agency
Date: Monday, January 4, 2021 11:34:25 AM
Attachments: [Lexipol Law Enforcement Services Brochure \(2\).pdf](#)
[Law Enforcement Liability Coverage.pdf](#)
[On line loss control.pdf](#)
[Online Training.pdf](#)
[Streaming Videos.pdf](#)
[CyberSolutions.pdf](#)
[CyberSolutions 2.pdf](#)

Hi Dan,

The below includes the updated package insurance quote which includes amending Location 1 to remove the additional building coverage. We are proposing two different quotes, one for the package of property, liability, etc. with EMC insurance, and a separate work comp policy which I will send in a separate email.

The annual premium on the packaged policy with EMC Insurance is coming to: **\$59,055** (This is all premium, minus work comp).

WHY EMC Insurance: EMC's Value Added services are second to none. They do updated Building Valuations annually so you always have proper Insurance To Value, and have an excellent local Claims Service. Their Loss Control Department has many services online - and also include in person services at no additional costs to you. And, EMC provides the Free Legal Hotline that provides 90 minutes per Quarter of advise to the Municipality.

Quote is here:

[Quote Option Overview](#) Here is the quick breakdown of all premiums/coverages. (Link is Valid Until 04/01/2021)

[Option 006](#) Here is the full quote version. (Link is Valid Until 04/01/2021)

*Underlying liability limits @ \$2,000,000. The umbrella providing another \$2,000,000 limits with \$4,000,000 aggregate

**Commercial Property on a blanket coverage, \$1,000 deductible: Buildings: \$31,188,462. Personal property: \$2,195,603. Property in the open: \$1,761,302

*** Cost to add Options back in:

- Cyber Liability including Data Compromise with \$50,000 limit is +\$590 / with \$100,000 limit is +\$992 / with \$500,000 limit is +\$3,683. *Further applications are needed, and subject to underwriting approval*
- UM/UIM: the current quote includes \$100,000 of coverage. To increase @ \$1M limits is additional premium of +\$323 UIM + +\$1,824 UIM
- Sewer & Water Back-Up Extension, which is no-fault coverage, is +\$1,300 Many municipalities opt to not take this coverage as there is typically coverage under general liability with proof of negligence.
- Lexipol: By being an EMC customer, you could receive a 15% discount on Lexipol products, and also receive a 10% premium discount on the Law Enforcement liability

Attachments:

1. Lexipol Law Enforcement - highlights the benefits and available discounts
2. Law Enforcement Liability - shows the coverages and benefits for law enforcement agencies
3. On line loss control - here are online tools to help with your loss control needs

4. Online training - highlights safety training options for staff
5. Streaming videos - additional safety resources
6. and 7. CyberSolutions - simply provides additional insights and considerations for adding/increasing coverage.

This quote is subject to favorable Safety Inspection and items listed below.

- We will need a complete list of Drivers prior to binding. Auto pricing is subject to review of the MVR's.
- Please note this quote includes \$100,000 of Crime coverage. Higher limits *are* available – but I will need some additional information: **Note:** Fully completed Crime app, a Financial statement, completed Computer Fraud / Funds Transfer application & City Crime Questionnaire (not attached).
- *Optional* Cyber Liability quotes: \$100,000 limit @ \$992 premium and \$500,000 limit @ \$3,683 premium. **Note:** an additional application would need to be filled out and approved by underwriting for the higher limits of Cyber Liability to apply.

If bound we require a **20%** down payment and we offer Monthly Direct bill with \$5 installment fees or EFT is also available with no fees. Please review the quote carefully for coverages and limits and advise if you need any changes.

Thank you,

Ryan Bedroske
Independent Insurance Agent
MacGillis Agency Inc.
W3934 Cty Hwy H
PO Box 100
Fredonia, WI 53021-0100
Phone: 262.790.0000
Fax: 262.790.0004
ryan@macgillisinsurance.com
www.macgillisinsurance.com



Quote Option Overview

CITY OF ABBOTSFORD | 01/01/21



Option 006: \$59,055

Ref# X352034-006

Option 4

A - Commercial Property

Premium	\$27,139		
Deductible Range	58 bldg @ \$1,000		
Extension Endorsement	Not Applicable		
Unreported Buildings	\$50,000 included		
Unique Forms	Comparison Unavailable		

C - Commercial Inland Marine

Premium	\$2,025		
Class Description	SCHEDULED PROPERTY FLOATER		
Unique Forms	Comparison Unavailable		

D - General Liability

Premium	\$6,074		
Occurrence Limit	\$2,000,000		
Aggregate Limit	\$4,000,000		
Medical Limit			
Damage to Premises	\$300,000		
EPLI	Not Applicable		
Extension Endorsement	Essential Extension Endorsement		
Unique Forms	Comparison Unavailable		

E - Business Auto

Premium	\$11,271		
Liability Limit	\$2,000,000		
Medical Payments	\$10,000		
Special Auto Comp	\$1,000 Deductible		
Special Auto Coll	\$1,000 Deductible		
Trucks & Trlrs Comp	\$1,000 Deductible		
Trucks & Trlrs Coll	\$1,000 Deductible		
Extension Endorsement	Elite Extension		
Unique Forms	Comparison Unavailable		

F - Commercial Crime

Premium	\$268		
Unique Forms	Comparison Unavailable		

J - Commercial Umbrella

Premium	\$4,391		
Liability Limit	\$2,000,000		
SIR	\$0		
Unique Forms	Comparison Unavailable		

Quote Option Overview

CITY OF ABBOTSFORD | 01/01/21



Option 006: \$59,055

Ref# X352034-006

Option 4

K - Law Enforcement

Premium	\$4,245		
Occurrence Limit	\$2,000,000		
Aggregate Limit	\$2,000,000		
Deductible	\$1,000		
Medical Payments	\$5,000		
Unique Forms	Comparison Unavailable		

Q - Cybersolutions

Premium	\$590		
Cyber Liability	\$50,000 Limit \$1,000 Deductible		
Data Compromise	\$50,000 Limit \$1,000 Deductible		
Unique Forms	Comparison Unavailable		

V - Linebacker

Premium	\$3,052		
Loss Limit	\$2000000		
Aggregate Limit	\$2000000		
Deductible	\$2,000		
Unique Forms	Comparison Unavailable		

From: ryan@macgillisinsurance.com
To: d.grady@ci.abbotsford.wi.us
Subject: Hi Dan - Updated Work Comp Quote
Date: Tuesday, January 5, 2021 10:07:49 AM
Attachments: [City of Abbotsford - Revised.pdf](#)

Good Morning Dan,

Attached you will find the updated work comp quote, which I used the exposure numbers as noted on the other information you provided me.

As we discussed last week, the "rates" should all match up. The biggest difference with this quote is the dividend which Encova Insurance (formerly Brickstreet) is offering a very competitive **38% dividend** as noted on page 5 of the attached.

Policy Estimated Annual Premium: \$12,639. 38% dividend = \$4,802.82. These are approximate as subject to change based on final audit.

Note: Dividends aren't guaranteed (they aren't with any insurance company), but this is a very competitive offer on the work comp.

Please review, let me know of any questions or possible changes needed.

Thanks,

Ryan Bedroske
Independent Insurance Agent
MacGillis Agency Inc.
W3934 Cty Hwy H
PO Box 100
Fredonia, WI 53021-0100
Phone: 262.790.0000
Fax: 262.790.0004
ryan@macgillisinsurance.com
www.macgillisinsurance.com



Public Entity Pak of Wisconsin

INSURANCE PROPOSAL

Prepared for:

City of Abbotsford

01/01/21



Presented by:

Butch Wiegel

Klinner Insurance, Inc.

715-748-4488

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CONTINENTAL WESTERN INSURANCE GROUP
a Berkley Company



A+ Superior is assigned to companies that have a superior ability to meet their ongoing insurance obligations.

Financial Size Category \$500 million to \$750 million

PROPERTY

Blanket Building and Business Personal Property	\$32,364,088
Deductible:	\$2,500 on Locations: 1 – Town Hall 203 North First St. 7 - Wastewater Treatment 401 South 11 th St. 18 - Water Treatment Plant 101 W Elm St. 23 - Public Safety Building 112 W Spruce St. \$1,000 on all other locations

Description	B Limit	B Val	PP Limit	PP Val	Location Address
City Hall	\$2,907,424	RC	\$1,503,008	RC	203 North First St.
Christmas Parade Building	\$247,936	RC	\$82,472	RC	101 West Elm St.
Softball Field Dugout	\$11,440	RC			512 Hemlock St.
Property in the Open	\$123,760	RC	\$7,592	RC	512 Hemlock St.
Announcers Booth	\$9,152	RC	\$1,664	RC	400 Butternut St.
City Garage/Storage	\$914,368	RC	\$169,000	RC	1000 East Elm St.
Boy Scout Cabin	\$136,032	RC			208 North 5th Ave
Wastewater Treatment	\$2,570,208	RC			401 South 11th St.
Bulk Storage Tank	\$51,792	RC			401 South 11th St.
Sludge Pump Station	\$80,704	RC			401 South 11th St.
Electrical Control Building	\$154,544	RC			401 South 11th St.
Generator	\$215,344	RC			401 South 11th St.
New Lift Station	\$1,049,360	RC			401 South 11th St.
New Office/Control Building	\$1,017,744	RC	\$56,472	RC	401 South 11th St.
Septage Receiving	\$424,112	RC			401 South 11th St.
Reed Bed	\$854,360	RC			401 South 11th St.
Site Pumping Station	\$106,808	RC			401 South 11th St.
Well House 10	\$1,117,064	RC	\$6,032	RC	4962 Cemetery Ave.
Pumphouse 11	\$112,320	RC			4962 Cemetery Ave.
Pumphouse 12	\$109,096	RC			4962 Cemetery Ave.

Description	B Limit	B Val	PP Limit	PP Val	Location Address
Well House 14	\$91,104	RC			4962 Cemetery Ave.
Pumphouse 9	\$62,816	RC			300 North 2nd Ave.
Pumphouse 8	\$69,784	RC			604 Hemlock St.
Pumphouse 7	\$61,152	RC			501 West Pine St.
Pumphouse 6	\$68,744	RC			504 Hemlock St.
Pumphouse 4	\$110,656	RC			414 Butternut St.
Pumphouse 3	\$110,656	RC			705 East Spruce St.
Pumphouse 2	\$112,008	RC			RR Row W Butternut
Pumphouse 1	\$195,208	RC			301 South 1st St.
Park Shelter	\$91,728	RC	\$17,160	RC	Hemlock St.
Pavilion	\$21,632	RC			Hemlock St.
Wastewater Support Structure	\$385,736	RC			101 West Elm St.
Wastewater Treatment Plant	\$1,754,688	RC	\$32,552	RC	101 West Elm St.
Package Lift Station	\$190,528	RC			
Recycling Center	\$335,504	RC	\$75,400	RC	450 North 5th St.
Cemetery Garage	\$52,208	RC	\$16,016	RC	North 4th St.
Park Shelter	\$44,304	RC			Shortner Rd.
Restrooms	\$195,728	RC	\$19,552	RC	Shortner Rd.
Public Safety Building	\$4,949,464	RC	\$749,736	RC	112 West Spruce St.
Lagoon Dewatering Structure	\$53,144	RC			4891 Sycamore Rd.
Transfer Station	\$108,056	RC	\$23,400	RC	4891 Sycamore Rd.
Water Treatment Plant	\$6,275,152	RC	\$93,288	RC	4891 Sycamore Rd.
Maintenance Building	\$45,240	RC			H4787 Chestnut Rd.
Water Tower	\$1,406,600	RC			345 North 2nd Ave.
Standpipe	\$505,336	RC			345 North 2nd Ave.

Coverage Includes:

Special Perils

Equipment Breakdown

ACV property is not included in Blanket Limit

Public Entity PlatinumPAK™ Property Extension



Public Entity PlatinumPAK™ Property Extension Overview

CW 24 79



publicentitypak.com

PROPERTY INSURANCE

Property insurance provides coverage for your buildings and business personal property (property that stays on or within 1,000 feet of your premises). It does not include portable equipment, which is insured under Inland Marine Insurance. Coverage is provided for all causes of loss except those limited or excluded.

Waived Deductible - In any single-loss occurrence to your property, only one deductible (the largest) will apply, no matter what kind of property is damaged or how many policies apply to the loss.

The CWG Public Entity PlatinumPAK™ Property Extension broadens coverage further to increase or add the following coverages.

Policy Coverage	Limit Of Insurance Per Occurrence
Accidental Discharge of Fire Protection Equipment	\$25,000
Accounts Receivable	\$100,000*
Business Income and Extra Expense - Civil Authority, Utility Services Interruption & Newly Acquired Locations Included	\$100,000*
Commandeered Property	\$500,000
Computer Equipment Including Electronic Data	\$100,000* Sublimit Laptop or Mobile Devices - \$5,000 each
Debris Removal -Additional Expense	\$250,000
Discharge from Sewers, Drains or Sumps	Lesser of the Building Limit of De- scribed Premises or \$100,000
Employee Theft	\$25,000*
Expediting Expenses	\$100,000
Fine Arts at Market Value	\$100,000*
Fire Department Service Charge	\$50,000
Fire Protection Equipment Refill	Included
Forgery or Alteration	\$10,000*
Foundations; Bulkheads, Pilings, Piers, Wharves or Docks; Underground Pipes, Flues or Drains; Retaining walls	Lesser of 15% of property value or \$500,000
Limited Coverage for Fungus, Wet Rot, Dry Rot and Bacteria	\$25,000
Loss Data Preparation Cost	\$50,000
Lost Key Consequential Loss	\$25,000
Money and Securities	\$10,000*

Policy Coverage	Limit Of Insurance Per Occurrence
Newly Acquired or Constructed Property -Building	\$2,000,000
Newly Acquired or Constructed Property -Business Personal Property	\$1,000,000
Non-owned Detached Trailers	\$15,000
Ordinance or Law-Demolition Cost and Increased Cost of Construction	\$300,000*
Ordinance or Law-Loss to the Undam- aged Portion of the Building	Included in the Building Limit of Insurance
Outdoor Property	\$300,000*
Outdoor Signs	\$25,000*
Personal Effects and Property of Others	\$100,000
Pollutant Clean-up and Removal	\$100,000
Preservation of Property	90 Days
Programmable Key Systems	Lesser of Business Personal Property Limit of Described Premises or \$50,000
Property Off-Premises and In Transit	\$100,000
Reward Payment	Lesser of 10% of Covered Loss or \$25,000
Trees, Shrubs, and Plants	\$25,000
Unintentional Non Reported Property	\$50,000*
Utility Services - Direct Damage	Lesser of the Building Limit of Described Premises or \$100,000
Sublimit applies to Overhead Lines of \$10,000	\$100,000
Valuable Papers and Records (other than Electronic Data)	\$100,000*

* Option to Increase Limit

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions



Continental Western Group
Strong, Local & Trusted

a Berkley Company



Deductible: \$500 on items under \$100,000
 \$1000 on items \$100,000-\$2500
 \$2500 on items valued over \$250,000

- Replacement Cost on items 30 years or newer
- Actual Cash Value on items over 30 years old

Scheduled Equipment

Year, Make, Model	Serial #	Limit
1985 Kohler Generator	45RA201	\$22,064
1991 Dresser Grader 830		\$150,000
1992 Clipper Concrete Saw NT-C117		\$2,696
1996 Trench Box		\$8,091
Kesler Trailer	4TFSU081	\$4,402
1996 Lincoln Welder SAE400		\$6,181
1996 Monroe Plow MP3811		\$8,828
1996 Monroe Plow MP39RIII		\$10,343
1996 Onan Generator 3500KW		\$36,788
1997 Case Endloader 621B		\$5,000
1997 John Deere Lawn Mower F1145		\$25,994
2006 Case Endloader		\$180,000
2015 Bobcat Backhoe E85		\$100,000
3 Buckets with Forks		\$12,000
Attachments Broom		\$4,000
Backhoe 3 Buckets		\$4,000
Backhoe Flail Mower		\$9,000
Blower		\$2,500
Blower		\$3,500
Bobcat Skidsteer S100		\$30,000
Bobcat Track Backhoe E85		\$200,000
Broom		\$3,000
Bucket		\$1,000
Case 621DXT 3 Buckets		\$8,000
Clipper Cut Saw		\$2,500
Deck		\$2,000



Year, Make, Model	Serial #	Limit
Exmark Lawn mower		
Forks		\$1,500
Graco Line Painter w/Cart		\$9,000
Gravely Chipper		\$20,000
Gravely Chipper 2115		\$27,576
Heinke Plow		\$15,000
Hot Patcher		\$8,000
John Deere Mower 1445		\$20,000
Lowboy Trailer 36000 #		\$8,000
Rhuemelin Sand blaster 43754		\$7,074
Smithco Balfield Drag		\$7,500
Sprayer		\$ 500
Sullair Compressor & Jack Hammer 185Q		\$24,606
VPlow		\$4,000
Wacker Compactor		\$2,000
Wildcat Snowblower		\$50,000

Additional Coverage

Coverage	Maximum Per Item Limit	Limit
Leased or Rented Equipment	\$100,000	\$100,000
Small Tools	\$1,000	\$10,000



General Liability	
Each Occurrence	\$4,000,000
General Aggregate	\$8,000,000
Products/ Completed Operations Aggregate Limit	\$8,000,000
Personal/ Advertising Injury Limit	\$4,000,000
Damage to Rented Premises Limit	\$100,000
Medical Pay Limit	\$5,000
Employee Benefit Liability	Included

Employment Practices Liability	
Employment Practices Liability	\$1,000,000 each occurrence \$1,000,000 aggregate limit \$2,500 deductible per claim

Professional Liability	
Public Officials	\$4,000,000 each occurrence \$8,000,000 aggregate Limit \$0 deductible per claim
Cemetery	Included
Law Enforcement	\$4,000,000 occurrence \$8,000,000 aggregate limit \$2500 deductible per claim

Special Events	
None	

Coverage Highlights:

- Insured definition includes employees, board members and commission members
- Non-Monetary Damages (Injunctive Relief) - \$100,000 sublimit
- Cyber Coverage: \$50,000 Aggregate Limit, \$1,000 deductible
- Death Benefit for Law Enforcement officers, \$10,000, for death directly as a result of injury due to participation in law enforcement operations



Automobile

Coverage	Limit	Applies to
Bodily Injury & Property Damage	\$4,000,000	Any Auto
Medical Payments – Each Person	\$10,000	Owned, Hired & Non-Owned Autos
Uninsured Motorists	\$1,000,000	Owned Autos Subject to Compulsory UM Law, Hired & Non-Owned Autos
Underinsured Motorists	\$1,000,000	Owned Autos Subject to Compulsory UM Law, Hired & Non-Owned Autos

Coverage Includes:

- Non-Owned and Hired Auto Liability
- Hired Auto Physical Damage
- Towing - \$1,000 per disablement
- Transportation Expenses - \$300/day with a \$10,000 maximum
- Enhancement Endorsement CW3380 which includes:
 - Employees Personal “Autos” – while en route to, during or returning from any official duty authorized
 - Will pay lesser of the following for physical damage
 - Deductible under personal auto policy
 - Cost to repair
 - Cost to replace
 - ACV of vehicle
- Waived Deductible – when one single occurrence occurs and damages your property only one deductible, the largest, will apply, no matter what kind of property is damaged or how many coverage parts apply to the loss

Year	Make	Model & Body Type	Comprehensive Deductible	Collision Deductible	ACV	Designated Value
1990	Oshkosh	Dump Truck	500	500		\$25,000
1991	Dresser	Dump Truck	500	500		\$55,000
1991	International	Dump Truck	500	500		\$40,000
2000	International	Dump Truck	500	500		\$50,000
2000	International	Dump Truck	500	500		\$79,700
2003	Ford	F550 Truck	500	500		\$33,000
2003	Chevrolet	Silverado Truck	500	500		\$16,000
2004	Volvo	XC70	500	500		\$5,000
2006	Chevrolet	Silverado Truck	500	500		\$16,000
2010	Ford	Expedition Suv	500	500		\$36,700
2013	Chevrolet	Truck	500	500		\$23,400
2013	Chevrolet	Truck	500	500		\$23,400



2013	Ford	Explorer Suv	500	500		\$28,000
2016	Chevrolet	Silverado Truck	500	500		\$34,464
2016	Dodge	Durango Suv	500	500		\$27,000
2017	Dodge	Durango Suv	500	500		\$25,994
2017	Dodge	Durango Suv	500	500		\$25,994
2018	Dodge	Charger Police	500	500		\$27,249



Workers Compensation

Coverage	Limit
Each Accident	\$100,000
Disease – Policy Limit	\$500,000
Disease – Each Employee	\$100,000

Experience Mod -

Class	Code	Payroll	Rate
Street or Road Maintenance	5507	IF ANY	6.21
Waterworks	7520	\$109,409	3.74
Clerical	8810	\$199,500	.19
Municipal Operations	9412	\$287,165	3.61



Premium Summary

Coverage	Premium
Property	\$25309
Inland Marine	\$4108
Liability	\$7565
Public Officials Liability	Included
Automobile	\$8908
Subtotal	\$45,890
Work Comp	\$12,639
Total	\$58,529



BANK ACCOUTS

Account	December 2020	
Water Savings	\$ 1,463,604.37	
Water Reserve Fund -2012 Bond	\$ 278,899.23	
Water Reserve Fund -2020 Bond	\$ 176,192.85	
Sewer Reserve Fund	\$ 261,958.03	
Sewer Savings	\$ 49,444.41	
Treasurers Account	\$ 1,927,232.75	
Forward Account	\$ 46,454.45	
Library Account	\$ 40,485.37	
Parade Building	\$ 49.75	
Shortner Trust	\$ 16,216.51	
CDBG	\$ -	
Perpetual Care	\$ 38,398.78	
???	\$ 65,475.41	
Landfill Escrow	\$ 51,984.57	
Bond Redemption	\$ 27,981.29	
Municipal Bldg	\$ 53,977.01	
Nursing Home CD	\$ 48,200.38	
NEED		
Jetter Acct	\$ 5,700.00	
Eqipment Fund	\$ 128,969.62	includes 2020 money and \$20K from Water in 2
Fire Department Account		
Library Retirement		