



1. **CALL TO ORDER** – Mayor Rudy Patch
 - a. **Pledge of Allegiance**
 - b. **Roll Call**

2. **APPROVAL OF AGENDA**

3. **CONSENT AGENDA** –*All items listed under the Consent Agenda, unless removed from the Consent Agenda shall be approved by one Council motion.*
 - a. **November 4, 2019 Council Meeting Minutes**
 - b. **November 18, 2019 Council Work Session Minutes**
 - c. **November 25, 2019 Personnel Meeting Minutes**
 - d. **December 5, 2019 Golf Board Meeting Minutes**
 - e. **November 2019 Fund Balance Report & Bond Payments & Transfers**
 - f. **November 2019 Bills**
 - g. **YTD November 2019 Income Statements**
 - a. **Water, Sewer, Pine Tree Park, and Golf Course**
 - b. **Liquor Store**
 - h. **October & November 2019 Month End Remittance Report**
 - i. **October 2019 LG216 Lawful Gambling Monthly Rent Report**
 - j. **Final Approval – 2020 Contract for Municipal Rental Code Inspection Services**
 - k. **Final Approval – Corporate License for amusement machines Permits 2020-01 & 2020-02**
 - l. **Final Approval – 3.2 Malt Liquor License for Blackduck Bowling Lanes 2020-01**
 - m. **Final Approval - December 2019 Property Tax Settlement**
 - n. **Final Approval – 2020 Liquor Store Cleaning Contract – Melissa’s Cleaning**
 - o. **Final Approval – Miller McDonald 2019 City of Blackduck Financial Audit Engagement Letter**
 - p. **Final Approval – 2019 LMCIT Property/Casualty Insurance Dividend @ May 31, 2019**

4. **BLACKDUCK FORUM** – *Visitors may share their concerns with Council on any issue, which is not already on the agenda. Each person will have 3 minutes to speak. The Mayor reserves the right to limit an individual’s presentation if it becomes redundant. The Mayor may also limit the number of individual presentations on any issue to accommodate the scheduled agenda items. All comments will be taken under advisement by the Council. No action will be taken at the time.*

5. **CLOSE REGULAR MEETING & OPEN PUBLIC HEARING** – Mayor Patch

6. **2019 TRUTH IN TAXATION PUBLIC HEARING** – Christina Regas – City Administrator

7. **CLOSE PUBLIC HEARING & RE-OPEN REGULAR MEETING** – Mayor Patch

8. **PUBLIC WORKS REPORT** – Mike Schwanke, Public Works Supervisor

9. **LIQUOR STORE REPORT** – Shawnda Lahr, Liquor Store Manager

10. **LAW ENFORCEMENT REPORT** – Jace Grangruth, Police Chief
 - a. **Approval Needed – Part-time Patrol Officer candidate – Robert J. Fraik**

11. **FIRE DEPARTMENT REPORT** – Brian Larson, Fire Chief
 - a. **Approval Needed – Volunteer Fire Fighter candidates**

- i. **Joseph Wilhelmi**
 - ii. **Clinton Reeves**

- 12. **GOLF COURSE REPORT** – Jim Andersen, Golf Course Superintendent & Pam Exner, Club House Manager
 - a. Cart Shed Financing Options –
 - i. **Internal Loan with Revolving Loan Fund – 10 years @ 2.5% - Shed only**
 - ii. **Ehlers schedule cart shed only for 10 years**
 - iii. **Ehlers schedule cart shed with extra money for club house for 10 years**
 - iv. **Refinancing schedule with cart shed & additional funds for club house maintenance for 10 years**
 - v. **Refinancing schedule with cart shed & city hall funding & additional fund for club house maintenance for 10 years**

- 13. **LIBRARY REPORT** – Kelly Hanks, Head Librarian
 - a. Library Board Meeting – December 17, 2019 @ 6pm @ Blackduck Library

- 14. **ADMINISTRATOR’S REPORT** – Christina Regas, City Administrator
 - a. [Resolution 2019-22 – Resolution adopting a schedule of fees & charges for various services, licenses, & permits for the City of Blackduck for 2020](#)
 - b. [Resolution 2019-23 – Resolution Approving Final 2019 Tax Levy, Collectable in 2020](#)
 - c. 2019 Financial Audit Scheduled – February 10-14, 2020
 - d. Reminder December 16, 2019 @ 6pm Public Hearing – Liberty Drive
 - e. Reminder December 16, 2019 @ 7pm Public Hearing – Croswell Avenue
 - f. Reminder Government Offices – City Hall Closed – December 24, 2019 @ noon
 - g. Reminder Government Offices – City Hall Closed – December 25, 2019
 - h. Reminder Government Offices – City Hall Closed – January 1, 2020
 - i. Reminder January 6, 2020 Regular Council Meeting
 - j. Training Notice - 2020 LMC Elected Leaders Institute: Advance Program – February 28-29, 2020 Baxter
 - k. Training Notice – 2020 LMC Safety & Loss Control Workshops – March 25, 2020 Bemidji

- 15. **MAYOR AND/OR COUNCIL MEMBER REPORTS** – Mayor Patch & Council

- 16. **COMMUNITY EVENTS/GOOD THINGS HAPPENING** –
 - a. City Employee Anniversaries
 - i. **Jacob Lien Fire Department (5 years)**
 - b. Blackduck Development Corporation Meeting – December 11, 2019 11am @ Good Samaritan Community
 - c. Blackduck Chamber Meeting – December 18, 2019 @ noon @ The Pond
 - d. Blackduck Planning Commission Meeting –December 18, 2019 @ 2pm @ City Hall

- 17. **ADJOURN**



BLACKDUCK CITY COUNCIL MEETING
MONDAY, NOVEMBER 4, 2019 @ 6:00PM
REGULAR COUNCIL MEETING MINUTES

CALL TO ORDER: The City Council of the City of Blackduck met in Regular Council Meeting at Blackduck City Hall at 6:00pm. November 4, 2019. Meeting called to order by Mayor Patch and the Pledge of Allegiance was stated.

ROLL CALL:

Councilors present: Mayor Patch, Councilors Kolb, Moore, and Gullette

Councilors Absent: none

Staff Present: City Administrator Christina Regas, Public Works Supervisor Mike Schwanke, and Golf Course Superintendent Jim Andersen, Police Chief Jace Grangruth, and Liquor Store Manager Shawnda Lahr

Others Present: Golf Board Members Laureen Schaser and Kevin Erpelding; Golf Members Gail and Mark Johnson, Dawn Jourdan; Robotics Team Leader Leslie Frosaker, Robotics Team Students Gavin Waller, Gunnar Regas, Ben & Izzy Rudnicki, Tyler Wilson, Henry Weber; Robotics Team Parents Courtney Weber, Annette Rudnicki, and Demo Regas; and Blandin Cohort Member Misty Frenzel

APPROVAL OF AGENDA –Moved by Councilor Moore and seconded by Councilor Kolb to approve the agenda as submitted. Motion carried unanimously.

CONSENT AGENDA – Moved by Councilor Gullette and seconded by Councilor Moore to approve the consent agenda removing items ‘j’, ‘k’, and ‘n’.

- a. October 7, 2019 Council Meeting Minutes
 - b. October 16, 2019 Planning Commission Meeting Minutes
 - c. October 21, 2019 Council Work Session Minutes
 - d. October 28, 2019 Special Council Meeting Minutes
 - e. October 28, 2019 Public Hearing Minutes
 - f. October 2019 Fund Balance Report & Bond Payments & Transfers
 - g. October 2019 Bills
 - h. YTD September 2019 Income Statements
 - a. Water, Sewer, Pine Tree Park, and Golf Course
 - b. Liquor Store
 - i. October 2019 Month End Remittance Report
 - ~~j. September 2019 LG216 Lawful Gambling Monthly Rent Report~~
 - ~~k. Final Approval—City Hall Remodel Proposal for Feasibility Study~~
 - l. Final Approval – Paul G. and Kandi L. Kohman – Owner Occupied Residential Housing Rehab Satisfaction
 - m. Final Approval – 2019 MV Credit – Agricultural property tax payment
 - ~~n. Final Approval—Fire Department September Repairs to Unit #4—Administrator authorized after City Council.~~
 - o. Final Approval – Rate Change State Water User Fee Notice – MDH notice
1. September 2019 LG216 Lawful Gambling Monthly Rent Report – Councilor Gullette asked for clarification on the shortage of the September gambling report from Regas and Lahr. Regas



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stated that Lahr has discussed the shortage with the Gambling managers noting the communication on over/shortages have not been reported timely to Lahr which makes it difficult to narrow down any issues. Regas stated it has been requested to have any issues reported sooner than close out. Lahr stated a large winner from a pull tab box of \$50 went missing which contributed to the shortage. Lahr stated since the issue has been reported updated practices and training have been put in place with staff. Nothing further.

2. Final Approval – City Hall Remodel Proposal for Feasibility Study – Regas reported the study is being completed by WSN to complete full remodel plans of City Hall with existing funding approved in 2019. Regas stated the plans should include estimates on costs for specific items like electrical. Mayor Patch stated the plans will assist contractors to have a solid plan in place to bid from. Nothing further.
3. Final Approval – Fire Department September Repairs to Unit #4 – Administrator authorized after City Council. – Regas stated the repairs to Unit #4 were approved by herself after the October council meeting. Regas stated the vendor was new and was not set up to invoice the City and be paid in 30 days. Regas further stated the invoice was paid so that the Fire Department would have Unit #4 back in the fire hall as soon as possible. Regas stated the invoice was included in the packet so the City was aware of the circumstances. Mayor Patch stated that in the future this vendor will be set up as a payment on approval in 30-day time frame. Nothing further.

Moved by Councilor Gullette and seconded by Councilor Moore to approve consent agenda items ‘j’, ‘k’, and ‘n’ after further discussion.

BLACKDUCK FORUM –

No one present to speak.

2019 BLACKDUCK ELEMENTARY SCHOOL ROBOTICS TEAM PRESENTATION – Leslie Frosaker presented the 2019 Elementary Robotics Team project for competition stating the students need to practice prior to the first level competition in December.

The students presented their “City Shaper” presentation with realistic and hopes and dream boards; project budgets; and how they can assist in the new beach project at Pine Tree Park.

PUBLIC WORKS REPORT – Mike Schwanke, Public Works Supervisor

1. Request for Survey on Liberty Drive – WSN estimated costs \$1,800 – Moved by Councilor Moore and seconded by Councilor Gullette to approve the survey on Liberty Drive for the proposed road and infrastructure improvements. Schwanke stated there is a sense of urgency to have the road surveyed before winter.

LIQUOR STORE REPORT – Shawnda Lahr, Liquor Store Manager

1. Liquor Store Signage Proposals – Regas provided for council review a new proposal from Scenic Sign Company (#61628) requested in the October work session. Regas stated the proposal is now closer to the Indigo Signworks proposal (#62510) in overall size and design. Mayor Patch asked if both signs are the 15.85mm. Regas confirmed. Councilor Gullette confirmed the cost differences from both vendors. Councilor Gullette asked if Regas is ‘recommending’ accepting the bid from Scenic. Regas stated she is not recommending either vendors but wanted it on record that although Scenic Sign Corp did not present a ‘full’ presentation with the portal



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software, sign changes, etc. at the work session, the company did present to that level at the first meeting of the Liquor Committee back in July. Regas further stressed that it is the decision of the City Council how and who they wish to do business with. Lahr stated the importance of working with a vendor that the City is most comfortable with. Regas stated since the sign is being built by Daktronics the City is mostly purchasing the vendor and the service the vendor offers. Regas continued stating that Scenic Sign Corp are MMBA members are understand how municipal liquor stores function. Regas further stated Scenic Sign Corp did not recommend the new proposal with a static section of the sign on the top but a full message board instead. Mayor Patch stated he believed both vendors to be very knowledgeable in the business and that the City would receive good support and service. Regas stated Lahr would like council to decide to move forward with the new signage and approve a vendor and financing option. Regas further stated Lahr and Regas have worked into the 2020 budget a \$15,000 line item to accept a 5-year financing term for the sign. Patch asked if Indigo Sign Company receives the same support from Daktronics as Scenic would. Lahr stated each region has their own support representative/salesman. Gullette asked Lahr who she as the Liquor manager would want to work with. Lahr stated both vendors are superior. Gullette stated the difference in the costs could assist with other projects. Patch asked if there was any feedback from the vendors regarding the building signage. Lahr stated she and Regas understood after the work session that the building signage would be focused on at a later date. Lahr further stated another local vendor could be used for that project. Gullette asked if the City is 'on-board' with the 'static' section of the top of the sign. Patch asked if there is an AMBER alert and the whole sign was a message board does the whole sign get 'taken over' by the alert. Regas stated she understood it to work in that fashion. Patch was in favor of the static portion of the sign so The Pond is always showing. Gullette stated he was leaning to approving the proposal from Indigo. Councilor Moore stated she too was more in favor of approving the proposal from Indigo for the reasons of having more than one person of contact if something were to go wrong or need support. Patch stressed how Indigo has worked with other municipal stores. Lahr stated the message board can be used for more events in the community too.

Moved by Councilor Gullette and seconded by Councilor Moore to approval Proposal #62510 from Indigo Signworks, Inc. for a purchase price of \$64,867.49 and to finance the message board and sign for 5-years. Patch confirmed that if the 5-year financing is used the City does not need to take the half deposit financing option. Regas confirmed.

LAW ENFORCEMENT REPORT – Jace Grangruth, Police Chief
Report – Grangruth reported he has no new business to report.

FIRE DEPARTMENT REPORT – Brian Larson, Fire Chief
No report submitted.

GOLF COURSE REPORT – Jim Andersen, Golf Superintendent

1. Cart Shed Proposal of Costs and Financing Summary – Regas presented a summary of costs for the proposed cart shed and various options for financing the building. The quotes supplied were from Northwoods Lumber and B&M Supply with additional estimated costs for site materials, crushed granite, electrical installation and materials, county permits, security and door openers for a total estimated cost of \$52,000 - \$56,000.



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Regas provided for council review several financing options and payment schedules including an Internal Loan with Revolving Loan Fund for 10 years @ 2.5%; and various refinancing bond options from Ehlers of the current 2006A & 2009A bonds. Regas provided those schedules for review showing options with the Cart Shed by itself only 5 years; a Refinancing schedule 5 years shed only; a Refinancing schedule 5 years with city hall funding; a Refinancing schedule 10 years with city hall funding; and an additional refinancing schedule for 10 years with city hall funding and additional funding for the golf course to purchase 4 new golf carts and add in some building maintenance funding. Regas stated the recommended schedule from Ehlers is for the City is the refinance option with the shed and city hall funding otherwise the savings on the 06A and 09A debt does not exist. Councilor Gullette asked if the recommended schedule from Ehlers is due to the cost of the bond itself. Regas confirmed the issue costs associated with the refinancing would not be worth the City to pursue without the additional funding of City Hall. Regas further pointed out if the City chose a 5-year schedule the payments would be higher than what the golf course could revenue for the new storage fees with the shed at capacity and she did not recommend that repayment option. Mayor Patch asked if the current golf debt schedules from 2012 & 2016 would be included in the refinancing. Regas stated Ehlers did not recommend refinancing those bonds as they are still very new. Patch confirmed the City would still have those bond payments every year. Regas confirmed yes. Gullette asked if the cart shed is not filled how are the payments made. Regas stated that was the reason she recommends the 10-year repayment option, otherwise the payments exceed the revenue the shed would receive. Councilor Kolb asked if the cart shed needs 100% occupancy to offset the bond. Regas confirmed yes. Kolb asked if the shed is not 100% occupied the City would then owe more money to the golf course. Regas confirmed yes and stated currently the current shed revenue is at \$2300 annually and that could only fit 14 carts. Regas stated with the new fee of \$325/annually at 100% capacity the revenue would be approximately \$9000 and a 10-year repayment schedule would be \$6000 annually. Kolb asked if the golf course currently has the potential 40 spaces filled in the shed. Regas stated currently no as the City has not voted to rebuild the shed to date. Kolb confirmed there are 14 customers currently. Regas confirmed yes. Patch asked what the highest number of carts in shed spaces rented has been. Andersen stated since he has worked for the City 18-20 spaces. Kolb asked if the golf course has an estimated guess as to how many more spaces would have golfers storing their cart in the new shed. Andersen stated it is difficult to confirm a number as in his experience people talk about it but talking and doing are two different things. Andersen stated he would like to be able to say yes. Kolb asked Andersen if he is confident the course can sell 40 spaces for carts. Andersen was skeptical if it can be done the first year the shed is up but stated the determining factor will be as the word gets out. Kolb asked if the golf course would budget for a loss in revenue in cart storage the first and second year. Regas stated the refinancing option would not provide for a first payment until 2022 allowing for the spaces to be filled and build up the balance to pay the bond. Lauren Schaser stated the current 14 member carts if moved back into the new shed at the new fee of \$350 would revenue \$4900 which is pretty close to the bond payment of \$6000. Schaser stated hopefully the course would get more than the 14 members right away in the 2020 season but she stated it gets the golf course close to the payment. Erpelding stated the first year the golf course shed is built this gives the course owned carts the ability to be stored inside from the elements and risk of vandalism; staff maintenance to the carts daily will be a savings too.



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Regas summarized where council decisions are at this point in time:

1. Agree or disagree to rebuild the cart shed.
2. If Council agrees to rebuild then:
 - a. Award the bid to a vendor
 - b. Chose a path for financing the shed

Moved by Mayor Patch and seconded by Councilor Moore to rebuild the cart shed noting the shed is necessary for the golf course to operate. Further discussion by Patch stated he believes the new shed will see additional use as more people will use the campground and other resort owners may store their carts in the shed. Andersen stated with the new shed the course should consider having a day storage rate for visitors of the campground or resorts. Kolb agreed and stated that should be done before the rebuild is discussed. Patch further stated electrical rates would be reconsidered to account for the revenue. Kolb stated he believes there is just too much 'unknown' at this time. Dawn Jourdan asked Councilor Kolb if there are any questions the members could answer for him. Kolb stated he believes everything that has been discussed is great but there is nothing on paper, and there is more of an assumption that this is going to happen and there are no potential numbers in place. Kolb further commented the fee for the storage he loves but how do we know we could be making more money. Kolb stated the City could be making less money again. Mark Johnson stated the City would definitely be making less money without a cart shed from the members that are using the shed right now. Johnson stated there would not be any revenue coming in at all from those members. Erpelding stated the other potential issue is that the City may not only lose the cart shed storage revenue but also the memberships. Johnson confirmed the memberships would go right along with the storage. Gullette asked if there had been any further 'pledges' since Conrad Berg. Regas stated not at this time without the confidence the City would rebuild the shed. Jourdan stated it is difficult to gain more members not only without a cart shed but in general. Jourdan in her travels to other courses has heard nothing but good comments from other golfers of the Blackduck course noting the course is well cared for and is very competitive and has a lot to give back to the community because of those reasons. Jourdan stated she is hearing a lot of what the course can be noting a league is interested in forming which could bring more traffic. Jourdan stated she has heard more talk from other golfers of becoming members in 2020 but for now it is only talk. Johnson stated when the club house was being rebuilt some 'barn raising' fundraisers were done and that could be done again for the cart shed. Jourdan stated many members are talking about what they can do to help but they can't move forward until they know if the City will agree to rebuild it. Kolb asked what the total costs are again. Patch stated between \$52,000 - \$56,000. Hearing no further discussion Mayor Patch called for a vote on the motion. Regas requested a roll call vote.

Councilor Kolb – nay

Mayor Patch – aye

Councilor Moore – aye

Councilor Gullette – aye

Motion passes by a vote of 3-1.

Awarding bids for the building - Regas requested council approve a vendor for the building.

Patch stated he believes there are too many open ends on the building quotes stating the bids have 3 doors on them and they are not accurate. Erpelding stated he has a current updated estimate to provide for council review. Erpelding provided the new estimate from Northwoods Lumber comes in at \$38,148.30 which is new. Kolb asked who would be the contractor for the foundation



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and dirt work. Patch stated since the building is a pole building there is no foundation or concrete. Patch stated the dirt work will be completed by volunteers and the City staff. Erpelding stated there are two bids for the materials for about \$7000. Gulette asked if the building will be erected by volunteers cautioning how the old shed was erected in the same fashion and was not stable. Patch stated the building will be built by a contractor but the ground would be completed by the City staff. Schwanke stated when the old building was taken out beneath the current concrete and holding tanks, he determined the ground is very wet and the base of the building will need additional assessment but a professional. Patch stated that with the building not going up until 2020 it is hopeful the ground will dry out. Schwanke agreed but cautioned there is water sitting underneath the current building. Gulette stated more planning needs to happen and was in favor of the financing option that included funding for city hall for 10-years. Gulette stated he did not want to 'jump the gun' on the building so that it is built correctly. Kolb asked if the contractor that is building the building will survey the dirt work and make sure it is up to code. Erpelding stated the City will need someone to survey the ground professionally. Erpelding stated the poles will be below the frost level so the building is stable but the ground still needs to be stable too. Schwanke stated having a contractor that knows more will be needed. Erpelding stated Gerit Hanson is one of the 'dirt guys' and he will be talked to for the shed ground. Gulette asked the golf board members present if they are comfortable with the bid from Northwoods Lumber. Patch stated yes. Schaser asked who would be project manager of the shed. Patch stated he believed Schwanke fit the role. Schwanke respectfully declined the position stating it should relay on the contractor. Schaser stated there will be more questions that need answering and assigning a person to take charge. Patch believed the project manager would be the golf board and those members would work together with the contractor. Gulette stated it is better to only have one person a contractor would contact instead of a whole board. Kolb asked if B&M Supply has their own contractor, they bid the building from and Northwoods Lumber does not. Patch stated yes. Erpelding believed the City would have a say in who the contractor ends up being if Northwoods lumber is chosen.

Moved by Councilor Gulette and seconded by councilor Moore to approve the quote for the cart shed from Northwoods lumber and have it built by their contractors. Erpelding stated he would like to speak to Gerit Hanson to see if he is interested in being the dirt contractor for the project. Schwanke was in favor of that as well. Gulette stated that is a good plan. Patch asked Erpelding if he is willing to be the person to go to from the contractor. Erpelding agreed noting he doesn't know everything but will do his best. Hearing no further discussion Mayor Patch called for a vote on the motion. Motion carried.

Financing the Project – Mayor Patch asked if the financing discussion can be further worked on at the next work session. Regas stated that would be fine but asked council to have a clearer path to pursue for funding the project. Patch stated the refinancing option from Ehlers with funding City Hall renovations. Gulette further stated the option including funds for some building maintenance for the golf course was also of interest to him. Patch asked when the funding needs to be decided on. Regas stated the December regular council meeting would be the best timeline so the project is not delayed. Patch asked if there would be any penalties for early payments. Regas stated no. Gail Johnson asked if the Ladies League did fundraisers and wanted money to go toward the shed could it be earmarked. Regas stated yes as it needs to be designated by a resolution. Nothing further.



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Report – Andersen and Mark Johnson stated the staff working on the course this year were really awesome and should be complemented on their performance. Nothing further.

LIBRARY REPORT – Kelly Hanks, Head Librarian

Report – Regas reported the next Library Board Meeting is November 19, 2019 @ 6pm @ Blackduck. Councilor Gullette stated the front door at the Library may need new weather stripping. Schwanke stated he will look at it and determine what can be done. Gullette asked for a new vacuum or have the carpets professionally cleaned. Regas encouraged Hanks to hire a professional cleaner and bill the City. Patch asked if any other areas of the city need cleaning like the golf course or liquor store. Regas stated those building did need cleaning but encouraged Hanks to move forward with the library and the other locations can be done on a slower season. Nothing further.

BLACKDUCK BLANDIN GROUP – Jace Grangruth, Demo Regas, Misty Frenzel, Nate Lien, Leslie Frosaker, and Christina Regas

Report – Regas stated the funding from Blandin of \$10,000 has been received and another \$1500 from BEC Round Up for the beach. Regas reported she is tracking the funding on a separate line of the Pine Tree Park Income Statement. Regas stated the City is waiting to hear from SHPO to see if the 1993 historic review will be sufficient for the permit to excavate the beach area and add sand. Regas stated the permit with the DNR is in process but a part of the permit requires a sign off from SHPO. Kolb asked how long the permit is good for after approved. Regas stated she believed one year. Grangruth did not believe the ground would break in 2019 due to the SHPO requirements. Nothing further.

ADMINISTRATOR'S REPORT – Christina Regas, City Administrator

1. Resolution 2019-20 – Resolution Establishing a Meeting Schedule for 2020 – Moved by Councilor Kolb and seconded by Councilor Moore to approve Resolution 2019-20. Motion carried.
2. Resolution 2019-21 – Resolution designating polling places for the 2020 Presidential Primary, State Primary, and State General Elections – Moved by Mayor Patch and seconded by Councilor Gullette to approve Resolution 2019-21. Motion carried.
3. Elected Official & Committee Member Conflict of Interest Policy – Moved by Councilor Moore and seconded by Councilor Kolb to approve the elected official and committee member conflict of interest policy. Motion carried.
4. 2020 Presidential Primary Election Training – November 8, 2019 – Bemidji – Regas stated she will be conducting a training in Bemidji for MCFOA Region 1 on the upcoming Presidential Primary. Nothing further.
5. Government Offices Closed Veteran's Day – November 11, 2019 – Regas noted City offices would be closed for Veteran's day.
6. Government Offices Closed Thanksgiving Day and Day after Thanksgiving – November 28-29, 2019 – Regas noted City offices would be closed for Thanksgiving.
7. Request for November 18, 2019 Council Work Session @ 6pm – Report on Enterprise 2020 budgets & Review 2020 Fee Schedule – Regas requested a work session to continue in the 2020 budget process and to review the fee schedule and continue the financing of the cart shed conversations.



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8. Reminder December 9, 2019 Council Meeting & Truth in Taxation Hearing @ 6pm – Regas reminded the last council meeting of 2019 will be held on December 9 and include the annual truth in taxation report to the city.
9. Personnel Committee Meeting November 25, 2019 @ 5:30pm – Regas request personnel committee meetings to be held to begin the 2019 performance appraisal process.
10. Personnel Committee Meeting December 10, 2019 @ 5:30pm – 2019 Performance Appraisal Process – Councilor Gulette asked when Regas would like her comments from City council for her review. Regas requested feedback by November 16, 2019.

MAYOR AND/OR COUNCIL MEMBER REPORTS – Mayor Patch & Council

Auto Fry Oil - Councilor Gulette asked where the Liquor store is disposing of the used fry oil from the new Auto Fry. Regas stated with Lahr not in attendance to the late half of the meeting she would ask and report back. Councilor Kolb stated it would be a good thing to give to hunters. Patch believed it should be monitored could be paid to have it picked up. Patch stated recording where and when it is being disposed of is required. Nothing further.

Hines Township Meeting November 13, 2019 – Councilor Gulette confirmed the date of the Hines township board meeting. Councilor Kolb asked for clarification of the reason for the meeting. Regas stated she will be in attendance to discuss shared cost responsibility with the township for the updates to Crosswell Avenue. Nothing further.

COMMUNITY EVENTS/GOOD THINGS HAPPENING –

1. Mayor Patch recognized upcoming City Employee Anniversaries including:
 - a. Jace Grangruth Blackduck Police Department 2016 (3 years)
 - b. Jon Holiday Blackduck Fire Department 2012 (7 years)
 - c. Festus Rockensock Blackduck Fire Department 2005 (14 years)
 - d. Brian Larson Blackduck Fire Department 2003 (16 years)
 - e. Lee Anderson Blackduck Police Department 2017 (2 years)
 - f. Chad Sheffer Liquor Store 2017 (2 years)
2. Blackduck Development Corporation Meeting – November 13, 2019 11am @ Good Samaritan Community
3. Blackduck Chamber Meeting – November 26, 2019 @ Hungry Duck @ Noon
4. Blackduck Planning Commission Meeting – November 20, 2019 @ 2pm @ City Hall
5. Blackduck History & Art Center Thank you

OTHER NEW BUSINESS – No new business.

ADJOURN – Moved by Councilor Kolb and seconded by Councilor Moore to adjourn the meeting at 7:45pm. Motion carried unanimously.

Christina Regas, City Administrator

Rudy Patch, Mayor



BLACKDUCK CITY COUNCIL WORK SESSION

MONDAY, NOVEMBER 18, 2019 @ 6:00PM

WORK SESSION MEETING MINUTES

CALL TO ORDER: The City Council of the City of Blackduck met in a scheduled work session in council chambers at City Hall at 6:00PM on November 18, 2019.

Roll Call

Councilors present: Mayor Patch, Councilors Moore, Kolb, and Gulette

Councilors Absent: none

Staff Present: City Administrator, Christina Regas, Public Works Supervisor, Mike Schwanke, and Police Chief Jace Grangruth

Others Present: none

The meeting was called to order at 6:00pm the Pledge of Allegiance was not recited.

Topics covered in the work session were as follows:

OLD BUSINESS –

1. Golf Cart Shed Reconstruct & Finance Options – Regas requested discussing the shed while the golf budget is being discussed in new business. Mayor Patch agreed.
2. City Hall renovation plans & financing – Regas presented the estimated costs associated with the proposed remodel to City Hall. Regas reported the costs could be up to \$120,000. Regas further reported there has been conversation regarding having City Hall combine a few offices and then move to a newer building like the current Deerwood Bank or the now vacant Moon Drug. Regas requested the council consider where the City should have City Hall and Chambers in the future. Regas stated that no matter what the City does the costs would start at \$120,000 and go up. Kolb asked how many offices would need to be in City Hall. Regas stated the building could house the same number of offices it does currently and have room for Council chambers. Mayor Patch stated that in order to remodel the costs are high and the amount of space would remain the same so there is no room for growth. Patch further stated that if City Hall moves to Deerwood Bank location the building currently has 4 nice offices in existence and has room for a nice Chambers and room for expansion. Patch also stated that the existing Moon Drug location the City could acquire the building remove it and rebuild to suit the City's needs. Patch stated Deerwood building is currently 20 years old. Kolb asked what the right number would be to purchase Moon Drug and rebuild. Patch stated upwards of \$350,000 potentially. Kolb asked if the topic should be tabled or continue moving forward. Gulette stated that the existing City Hall location was supposed to be temporary stating it used to be the Library. Patch believed the existing City Hall could be sold for offices. Regas stated what she was hearing from the Council is that the City should consider moving City Hall. Patch stated yes due to the reason there is no room to expand. Kolb agreed. Regas stated even if the City acquired the two properties to the North it would be difficult to expand. Gulette suggested a new building could



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combine several offices including the Police Department. Patch stated even Public Works needs updating. Regas stated the City needs a new Public works building to house equipment. Schwanke stated the perfect location would be at the old Jaycee Ballfields since it is close to the water plant. Schwanke further stated then the City could sell some of the property it currently owns. Schwanke stated his buildings are not equipped to handle the size of his equipment. Patch asked if the Public works supervisor's office would need to be at City Hall. Schwanke did not find it necessary once the City rebuilds a new public works building. Regas would like to see City hall be large enough to hold other events in town. Regas stated at this time the timeline for Deerwood to move and sell their building is unknown. Regas further stated starting over with a new building on the site location of Moon Drug seems more feasible. Patch stated his whole point is for the City to consider hard where City Hall should be and perhaps have WSN create some plans to consider. Patch stated he highly recommends the location remain downtown. Moore stated the nice thing about having a larger building would allow the City to have the community resource center in the building or even a community center. Kolb believed having community center would be great to offer to other communities to use. Moore asked if Regas is comfortable waiting. Regas did not mind waiting but has concerns and would like to improve on the ADA door and put in some security measures. Kolb stated if Regas does not feel safe then it should be a priority. Regas agreed and stated there are some things that can be done but the ADA door needs replacing. Regas confirmed the door works but doesn't shut all the way and, in the winter, allows heat to escape. Kolb stated the secondary security levels can be discussed. Kolb asked if there is an issue will wheel-chair access. Regas stated the door is the correct width but the mechanism isn't responsive so she assists people. Nothing further at this time.

3. Punch List 2016 Update – Regas presented to council the status of the punch list for the 2016 street projects. Regas stated the City and the contractors did meet regarding the status of the punch list and discussed what the City would take as a deduct from the list and what the City would like to still have completed by the contractors. Regas stated Schwanke worked with both Gladdens and MSG and WSN to present the punch list items to see what if any could be completed prior to closeout. Regas stated the contractors agreed the items do need to be completed however since freeze-up happened so early the items would not get done in 2019. Regas stated the contractors and WSN are suggesting the City allow the project be closed out with Beltrami County and then the City of Blackduck enter into another separate contract to have the punch list items completed in 2020. Councilor Kolb asked who the costs associated with the items be funded by. Regas stated the costs would still remain as part of the project, however, the City would either pay the project off in the fall, or pay the contractors in Spring 2020. Kolb asked Regas if the punch list items would still be completed at a \$0 cost to the City. Regas stated there is still a cost of the punch list but that cost would be included in the original project. Schwanke stated the City would be signing off this year and paying the remaining costs for the project this fall with an agreement the contractors will still come back to complete the punch list as a 'side contract'. Regas reported she still needs to finalize if the City will pay out the project in 2019; or if the City will still pay the contractors for the service in 2020. Councilor Gulette asked if the contractors are in agreement the punch list items need completion. Schwanke stated it is



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still being sorted out noting on the snake pits; curb stops; clean-outs; televising; tracer wire; and repairs to Carlson are on the list of items to complete. Kolb asked if this is the punch list that had Cliff Hanson's property needed repairs to. Regas stated yes, but the City took care of it instead. Kolb asked if there will be any more surprises, or will everything that needs to be done be done. Schwanke stated that is what is currently being worked through but the City is waiting to see what the contractor's rebuttal may be if any. Gulette asked if the residents concerns being addressed. Regas stated the Bowling Alley approach would not be due to the contractors and WSN noting the approach was completed at the beginning of the project. Schwanke stated it is difficult to keep an item on the list such as the approach to the parking lot, however, at some point the responsibility and maintenance to the property by the owner must happen. Schwanke stated there is only so much the City should do in this item. Schwanke further stated he has not seen the property owner work on the approach at any point since Schwanke has started working for the City. Patch asked if the City has spoken to Patrick Tjepkes regarding the parking lot approach. Regas stated nothing has been discussed since the agreement has not been completed. Regas stated the other item was the grade approach to the properties on the south side of Pine Avenue. Schwanke stated there is little that can be done to assist with the grade. Gulette asked if there are any other items on Main Street. Regas understands there are some items that need addressing like curb stops and snake pits but some of those items still move with winter freeze and will always adjust. Schwanke stated if there are sliders on them then the curb stops will adjust. Kolb asked if the curbs installed on Main Street that moved and raised can be addressed. Kolb referred to the curbs as the sidewalk and ADA corners are cracked and not level. Regas stated much of the sidewalk did not get replaced in the project. Schwanke further stated that much of the ADA and curb replacement was part of the County project so there is little the City can enforce. Regas stated that although the City believed lowering the amount of technician fees to the City and allowing the PWS to fill that responsibility was probably more than what the City could handle. Regas recommended moving forward the City allow the costs for an engineer and technician be the project manager and pay the fees associated with it in future projects. Councilor Kolb agreed that it was a learning curve. Nothing further at this time.

NEW BUSINESS –

1. PT Patrol Officer- Chief Grangruth proposed to the City to allow another part-time officer be hired to the department. Grangruth stated he has a referral on a former BCA agent and Beltrami Deputy that is currently a BSU professor. Grangruth stated the officer would work for Blackduck as a secondary officer as he currently works part-time for another department. Grangruth stated the City is not obligated to complete a full background to take the part-time officer on by POST requirements. Mayor Patch asked if the officer would utilize his own vest and equipment. Grangruth stated that would need to be reviewed. Regas asked if the new officer would work into the existing part-time officer budget for wages or need to have additional funding added to this budget. Grangruth stated the budget should handle both officers with the current funding. Councilor Gulette asked if the candidate is entertaining another department. Grangruth stated no stating the individual was very interested in working for the Blackduck department. Councilor Kolb asked if there will be any other high dollar values to fund besides a vest to take on the new officer or any officer. Grangruth stated no the vest purchase would be the highest dollar value. Kolb asked if the new officer would need



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additional training certificates. Grangruth stated the candidate has more investigation experience than he. Regas asked if the candidate will be brought on at the same part-time wage that is currently budgeted for. Grangruth stated yes. Councilor Kolb stated his concern of potentially taking classes from this candidate at BSU and having a conflict with the City. Regas stated to Kolb that since this candidate would directly report to Grangruth the conflict of interest would be very low. Nothing further.

2. 2020 Enterprise Fund Budgets – Regas stated she has completed the enterprise budgets with all department heads and is prepared to present those to council for discussion.
 - a. Cemetery – Regas stated there is no new costs or large expenditures or fees that will take affect in 2020 for the cemetery budget.
 - b. Pine Tree Park - Regas stated it is recommended the fees for camping in 2020 increase \$2 each to accommodate needed upgrades to the shower and bathroom building. Regas stated due to the needed upgrades noted from MDH annual report there will be a large amount of funds being spent at the campground and the fund is not projected to cash flow in 2020. Kolb did not suggest raising the RV dump fee. Regas stated the cost to pump the dump station if \$150 each time. Schwanke reminded the fee for dumping is not passed on to campers that are paying to camp. Gulette asked if the YTD amount for PTP for 2019 is accurate. Regas stated yes but reminded the council the grants for the beach project are included in the total. Kolb asked if the park had a host in 2019. Regas stated there was a host but there should be some reconsideration on that position in the future. Schwanke stated the updates needed must be completed noting if something isn't done it is going to get much worse. Schwanke further stated the plan for the park is to make it a destination where people want to go to. Schwanke further stated he would like to see volleyball or botche ball offered at the park. Kolb thinks the camping fees are so much lower than most campgrounds. Patch believed the fees are comparable to other parks. Gulette stated Webster lake campground has no services at all and the charge is \$14 a night. Kolb agreed and stated having water and electric could be much higher. Regas stated another line item on the budget is to begin a 3-year depreciation on a dedicated mower for the park. Kolb asked if the City purchased a mower recently. Schwanke stated the City will not be purchasing another mower but beginning a rotation of the existing ones. Regas stated this type of depreciation schedule should be completed for many large items throughout the City and that she has been working towards all departments to have a schedule of items. Schwanke stated he plans to implement this process with all his equipment in his departments. Kolb asked if the City could enact a policy to assist with the capital replacement. Regas was not certain if a policy is necessary but having each department head understand it is necessary to schedule replacement of equipment every so many years. Kolb suggested adopting a standard operating procedure that must be followed. Regas agreed and would look into it and suggested working on it during the audit. Nothing further.
 - c. Water & Sewer – Regas presented a water/sewer rate study for the funds for the 2020 budgets. Regas reviewed the process for rate studies with the council and what is included in the process. Regas stated with the debt schedules and additional funds needed for both funds she is recommending the council increase water and sewer base rates \$3 each to cover the



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2020 expenditures. Regas stated that is a total of \$6 per account increase. Regas reviewed with the council the last time rates were increase was 2013 and before that 2002. Kolb asked if MRW has a projected amount a City should keep the base rates at. Regas stated it is difficult to answer since usage/volume per account varies. Regas stated the studies use the total amount of water sold (2018) against total amount of water pumped (2018) to provide a snapshot of what base rates and volume should be at to accommodate the budgeted expenses. Kolb stated his bill is about \$63 and less than half of it is for the base rate and the rest to use water and his concern is to not have the base rate higher than the usage and be upset. Patch stated that was exactly what happened when it was raised in 2013. Regas stated prior to that increase it was raised in 2002 and prior to that 1995 so only every 10 years it is being increased. Regas stated in the meantime it is costing more to make water. Gullette asked if an annual increase will happen moving forward. Regas stated she completes a rate study each year and recommend increases if needed to the council. Schwanke stated if increases are completed annually then it doesn't seem like such a hardship. Regas provided for comparison the City of Greenbush rates. Patch asked if all type of base rate will increase. Regas stated yes. Patch asked where the volume rate for sewer comes from and why it is lower than the volume rate for water. Patch further stated his reason for asking is that it appears most cities volumes are the same. Regas stated at the time the expenditures for sewer were not as high as water, however, technically in most cases the water fund absorbs much of the sewer maintenance because the City isn't making anything in the sewer fund but still having to treat it. Schwanke stated it needs to be thought of as water that is used. Regas stated the volume for sewer should go up to meet the rate of water. Kolb asked Schwanke if there is anything that could be done to lower the cost of electricity used in the sewer budget. Schwanke for running the pumps not really because as they get older, they become less efficient but it doesn't use as much electricity. Kolb asked if 3-years in the future would it save money. Schwanke did not believe new pumps would save electricity. Kolb asked why not if equipment is more efficient. Schwanke stated the reason its high is due to rain, the City infrastructure is old and the city has an inflow and infiltration problem and so the city is treating a lot of rain water too. Schwanke stated every City that runs ponds will have this problem. Patch asked how the percentage of unaccountable or unmetered water is after 2018. Regas stated by her reports the percentage was 3.6%. Schwanke further stated he is considering adding a meter to the hydrant that is used by well-drillers and other vendors. Regas reviewed what was billed to Antlers for 2018 and stated that in the future the access to the water may be metered. Schwanke stated that in the future if there is a meter there will be a learning curve. Gullette summarized the conversation to the board to see if everyone is onboard with the rate increase. Councilor Kolb agreed. Regas confirmed the council requests the base rates increase \$3 and the sewer volume increases to equal the water volume rate. Nothing further.

- d. Liquor – Regas stated there wasn't more expenditures to note that has not been discussed at other work sessions prior. Regas reported the amount of general fund transfers; golf transfers; building repairs; and sign costs. Regas provided the revenue comparisons from 2018 to 2019 YTD to provide the growth of the numbers to support the fund. Nothing further discussed.



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- i. Patio – Gulette asked if the patio will be shoveled this winter or not and if not, can it be shut down for the winter. Regas believed the access to the patio could not be blocked off for the winter due to the liquor liability insurance covers that area that is outside. Schwanke stated either public works shovels or the Pond staff does. Schwanke purchased a small blower for the sidewalk for light snowfalls so the staff can remove snow. Schwanke stated Melissa Gulette did clear snow the last time, but there is no ‘rule’ in place as to who does it all the time. Kolb asked if there is no plan in place does that mean the snow does not get cleared. Schwanke stated at this time the departments are playing it by ear he is helping and so is the staff at the pond. Kolb wants the area behind the concrete blocks for people to park in front of be cleared of snow for people to walk behind. Schwanke stated that is not a walkable area and it should be treated like a concrete wall the distance next to the building isn’t large enough.
- e. Golf – Regas presented to the council for review the revenue and expenditures for 2020. Regas presented several fees that will need to be raised to meet the expenditure budget. Council members discussed several fees that would need consideration including green fees and cart rental and new fees for cart storage including off-season fees if space allows in the new cart shed. Regas recommended the golf board meet to discuss the new rates and bring them back for council approval. Councilor Kolb asked if there have been more members willing to ‘pledge’ to the new cart shed build. Regas stated that until the council is fully behind the build, she recommended to the members to hold off on more pledges knowing that the decision had not been committed yet. Kolb stated that the council is working off a ‘promise’ that the shed will fill up and be able to handle the upcoming debt, however, that promise can’t be guaranteed. Regas asked Kolb what he would like to see from the members. Kolb stated there is the talk about bringing more members in and more carts in the cart shed but nothing backing it and there is the potential the deficit could continue to go down if the people do not come. Moore stated that now that it is the off-season most golfers are not thinking about it in November. Regas stated that if she was an avid golfer and a snow bird then she would be golfing some place else. Patch stated the golf board needs to meet and discuss the increases to the fees. Gulette reminded the board that during the last work session all the members present stated the course should raise rates. Regas reviewed the new ideas for cart storage and pricing with the council during regular season and off-season.
Cart Shed Financing – Regas reported that given the earlier decision of the council to not move forward with the renovations of the existing City Hall building that removes the funding option to the refinancing of the 2006 & 2009 bonds to fund the golf course cart shed. Regas requested additional feedback for funding options for the cart shed. Patch asked if the City were to fund city hall in the future, and decides to fund the cart shed with RLF funding, then when a bond is committed to for the funding of the future city hall, could the RLF funds be paid back with the new bonds. Regas stated to her knowledge, yes. Gulette asked if the refinancing were to be agreed to and the funding of City hall was approved where then would the payments for that bond come from. Regas stated the payments for the city hall financing would need to be levied for in the general fund. Regas further stated that the payments for the financing of the cart shed would be made from the golf fund. Patch asked for clarification



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on how the 'refinancing' would work on the older bonds. Regas stated the balances of the old bonds plus the amounts of new money for the golf course cart shed and city hall would be rolled into the new bond to create a refinancing option. Regas further stated the payments for the schedules of all the debt would still come out of the correct funds but by refinancing the city receives a better rate. Regas asked Mayor Patch if the uncertainty of City Hall is providing a different view on how the refinancing would benefit the golf course cart shed plan. Patch stated yes. Regas stated that otherwise the city would just stick with the refinancing option just without the city hall funding. Schwanke asked if in the future the city hall and new public works building could be financed together. Regas stated yes. Patch asked if the cart shed was financed with the RLF fund how would the payments be set up. Regas stated typically government bonds are funded with one annual payment and the interest paid bi-annually. Regas further stated the sample schedule provided for council to review had 10 annual payments. Patch asked for confirmation that the golf course would need to generate about \$6000 to pay the RLF loan back. Regas confirmed. Patch stated if 14 members wanted to pay the new rate for storage for 5 years up front that would pay for a large amount of the loan upfront. Regas stated she understands the council's concern for the unknown of how many carts will be paid for upfront and be stored to generate the revenue to pay the loan back but stated there are 'ifs' in everything. Patch stated that the 14 carts will come back at \$325/each that generates \$4450. Kolb asked if those carts are all coming back. Patch stated yes. Patch further stated the carts that have been lost over the years may come back which could be up to 6 more members. Kolb stated that although the cart storage fees would cover the build of the cart shed debt it won't cover the entire debt the golf course has accumulated already. Kolb stated the course would still need to come up with another \$20-\$30,000 of lost revenue each year. Patch stated we budgeted for that next year. Regas stated the city has budgeted to cover the existing debt on the bonds, but not the existing debt the course has accumulated. Kolb asked if the golf course should make enough money to cover the debt of the golf course but the rest of the city and the liquor store is covering. Regas confirmed. Kolb stated then by rebuilding the cart shed the course is adding on another \$6000 of debt to cover. Regas confirmed. Kolb stated for confirmation that although the golf course is not staying 'above water' the city is considering adding additional debt to the fund. Regas confirmed. Kolb stated the goal of the city should be to cover the debt of the golf course and not ask the tax payers to cover more debt. Regas suggested in 2020 the golf course not offer the early bird 10% discount on the cart storage fee but would discuss it with the golf board. Gullette stated his concern that the revenue for memberships continues to decrease but the current members still want to see fees increase. Kolb asked how many members use the course. Regas stated the number has fluctuated but the total is about 50. Kolb asked how many total golfers use the course. Regas stated the total number of golfers is high but that includes walk-on traffic and members. Kolb stated he would like to see the difference between a member and non-member and the how many use the course that don't live here. Regas stated she could provide the number of members vs. non-member rounds of golf. Regas further stated most members never use-up their memberships golfing daily. Regas stated she can see the amount of new play or walk-on traffic has increased. Kolb asked when a membership is purchased is it different between a normal walk-on rate. Regas stated it would be cheaper if that member



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golfed every day and that most members golf on average weekly. Patch asked how much money did the golf course lose once the debt is removed. Regas stated about \$30,000. Gullette stated that the board should be thinking how to make that \$30,000 up. Gullette stated it is difficult to state how much money is being lost but then on the flipside the city has come this far with the improvements on the course and should keep going if it has invested this much so far. Kolb stated that is assuming people are going to golf in 20 years. Patch and Regas stated that the golfing will not stop. Kolb stated everything he has been reading states that everyone under the age of 30 refuses to golf. Regas stated her son like to golf. Kolb believes many people of that age do not want to golf. Gullette asked the other board members where the council should move forward with the financing options. Patch stated the options to consider would be to review the refinancing bond option without City Hall or the RLF. Patch asked how long it will take to finalize a bond. Regas stated a couple of months. Schwanke stated the City needs to make up \$171/day to make up in revenue. Schwanke stated the best way is to make the golf course have the ability to have a full bar. Regas stated the kitchen would need to be updated to receive a category 2 food license to have a strong beer license. Kolb asked how other businesses have the liquor license when they have no food. Patch stated any business that has a full liquor license has to serve food too. Patch stated the amount of food served is not a factor but the food license must be in place to have the liquor license. Kolb asked if the golf course just needs a kitchen to prepare food. Regas stated yes. Schwanke asked if the City can get around those restrictions because it owns the Pond. Regas stated if the Pond has a caterer license it is possible but the golf course still needs a commercial kitchen to allow the license. Kolb asked if the thought is to have a dinner club then? Schwanke stated having a full liquor license will drive the revenue. Regas asked if the council wants to add the building funding of the refinancing of the bond into the kitchen to update the facilities. Kolb agreed. Moore agreed. Regas stated by doing so MDH will need to get on board. Patch stated the staff will have to be on board too. Regas asked if the refinancing option is now how the council wants to proceed but cautioned that now there will be additional pay back. Kolb stated he would be more for finding ways to make money then throwing money. Patch stated if the kitchen is updated then the building could be used in the off-season.

3. Resolution of Fines & Fees for 2020 – Regas provided a review of the fines and fees changes for 2020 noting the earlier discussed increases to water and sewer rates were not in the draft of the resolution. Nothing further.

ADJOURN – Council adjourned their work session at 8:50pm.

Christina Regas, City Administrator

Rudy Patch, Mayor



BLACKDUCK PERSONNEL COMMITTEE

MONDAY, NOVEMBER 25, 2019 @ 5:30PM

MEETING MINUTES

CALL TO ORDER: The City of Blackduck Personnel Committee met in a scheduled meeting at the City Hall at 5:30pm on November 25, 2019

Roll Call

Committee Members present: Mayor Patch, Councilor Moore, and City Administrator, Christina Regas

Committee Members Absent: none

Staff Present: none

Others Present: none

The meeting was called to order at 5:30pm the Pledge of Allegiance was not recited.

Topics covered in the personnel meeting were as follows:

OLD BUSINESS:

Potential Revisions Maintenance Worker #2 & Maintenance Worker #1 Job Description & Wage Scales – Regas updated the committee on the status of updating the job descriptions for maintenance #1 & #2 and the wage scales. Regas stated Schwanke would like to wait out 2020 with the new labor contract to provide Brown the opportunity to acquire his water and wastewater licenses and then moving forward into 2021 consider combining both positions and wage scales. Nothing further.

Liquor Store Job description(s) update – Regas updated the committee on the status of updating/condensing the job descriptions for the liquor store. Regas reminded the committee at the last meeting requesting Lahr to review the current descriptions to be certain they are a clear representation of the job duties the staff currently is responsible for. Regas stated Lahr has been working on the revisions and that Regas provided to Lahr a sample of a combined job description to consider.

NEW BUSINESS:

Liquor Store Cleaning Position vs. Contract – consideration of contract – Regas provided to the committee a cleaning contract from Melissa's Cleaning for 8 hours a week @ \$18/hour. Regas requested feedback from the committee on accepting the contract provided the liquor store has had difficulty filling the cleaning position vacancy for several months. Patch suggested Lahr provide feedback to the committee after discussing with the current staff if there are interested employees that would be willing to provide the 8 hours a week to clean for a higher wage differential that is currently offered. Patch stated the contract cleaning is a good idea but stated concerns for any conflicts that may come up with the current staff. Patch further stated that by offering the 8 hours to the current staff then the total hours worked of the staff would need to remain under or at the 40/week and the duties should not conflict with the current



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staffed hours to work as a bartender. Moore stated both ideas are good for the liquor store but encouraged if the staff wants to take the cleaning hours then the hours need to be accepted all the time instead of just sometimes presenting an issue for having no cleaning person staffed. Patch stated in summary he is in favor of the cleaning contract if none of the staff wants to accept the cleaning hours at a higher wage differential. Regas stated she will discuss it with Lahr and report back.

2019 Performance Review Process Prep – Regas reviewed the 2019 performance appraisal process and the schedule to have all appraisals in by December 4th. Regas requested the committee meet on December 10th to review the them. Patch stated December 10th did not work for him and asked to reschedule the meeting for December 17, 2019. Regas agreed and Moore stated the rescheduled date worked for her as well. Nothing further.

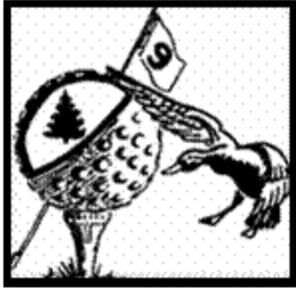
Dangerous Weapons Policy – Regas presented to the committee for consideration to remove the personnel policy regulating the possession of dangerous weapons by employees. Patch suggested the City remove the policy but request feedback from the City Attorney first.

City Hall Mold & Health of employees – Regas reported her concern for the state of city hall as it pertains to the health of herself and deputy clerk Landowski. Regas stated there is a presence of mold or mildew in the building and believes it is affecting the health of the staff in the building. Regas has purchased a dehumidifier for the mold and mildew but would like the council and committee to consider on a long-term standpoint for how much longer City Hall can remain in the current building without action. Patch stated he believes the best path for the City Hall staff and the City is to move City Hall in the future but suggested purchasing an air purifier/cleaner for the building temporarily. Regas stated her concern for the health of her staff and how the mold and mildew could potentially create a workers' comp claim. Patch encouraged the air purifier path to start.

ADJOURN – Committee adjourned their meeting at 6:25pm.

Christina Regas, City Administrator

Rudy Patch, Mayor



BLACKDUCK MUNICIPAL GOLF COURSE
GOLF BOARD MEETING MINUTES
THURSDAY, NOVEMBER 5, 2019 @ 4:30PM

CALL TO ORDER: Golf Members and City Staff met for the purpose of discussing the Blackduck Municipal Golf Course at City Hall at 4:30pm on November 5, 2019.

ROLL CALL:

City Staff present: Jim Andersen Golf Course Manager & Superintendent & Christina Regas City Administrator, Club House Manager Pam Exner

Members present: Kevin Erpelding and Laureen Schaser

Councilor present: Rudy Patch

Councilor absent: none

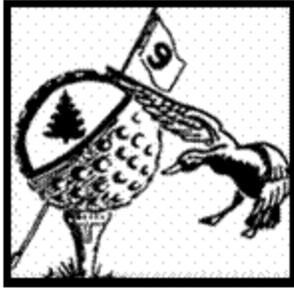
Others present: none

Members absent: none

OLD BUSINESS – The Golf board discussed updates on the following projects:

1. Cart Bridge – Regas reported the window for installation of the culvert past quickly when the ground froze early in November. Regas stated Gerit Hanson was asked to quote his cost for installing the culvert with his equipment which \$2,500 without materials. Regas stated the culvert is now pushed off for installation in the Spring of 2020. Mayor Patch and Schwanke ordered crushed granite but there will still need to have larger rock ordered to keep the culvert stationary in the creek. Schaser asked if the culvert would need to be installed prior to the construction of the cart shed. Erpelding stated that it could be installed at the same time and traffic would need to be routed on bridge for #9 green until construction of the shed and culvert installation are completed to avoid the area. Nothing further.
2. Cart Shed Reconstruction Funding Options – Regas stated the City Council requested the board discuss rates & fees for 2020 prior to the City agreeing to a cart shed funding option. Regas stated the City Council left the discussion on the funding with two potential options:
 - a. Fund the Cart Shed internally with the revolving loan fund for 10-years @ 2.5%
 - b. Fund the cart shed with a refinanced bond for 10-years & add additional funding to potentially remodel/update the kitchen and/or purchase additional golf carts. Regas requested a new schedule from her finance specialist at Ehlers for this option with \$20,000 additional funding for the kitchen option. *Regas does not have the schedule for consideration at the golf board meeting.* Mayor Patch stated to the board that the City could borrow the funding from the RLF fund to construct the shed with the intention of paying the money back when the refinanced bond closes if the timeline is too close.

Schaser asked Regas if the schedule for just the cart shed for \$62,000 was for 5 years or 10 years. Regas stated it was for 5 years and the additional interest brought the total financed to \$67,000. Schaser stated suggested if the City were to borrow a total of \$75,000 then the



BLACKDUCK MUNICIPAL GOLF COURSE

GOLF BOARD MEETING MINUTES

THURSDAY, NOVEMBER 5, 2019 @ 4:30PM

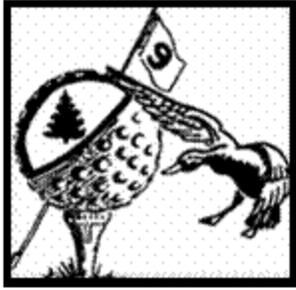
\$62,000 is not too much of a difference in total. Schaser further cautioned Regas and the board to not just borrow money just to borrow it. Erpelding stated that funding for government entities are much different than the private sector and adding additional money to the total for the remodel of the kitchen is easier to be included at the same point of the shed financing. Schaser stated the best action plan will be to lock in the 2020 rates for the cart shed to prove the revenue stream to pay for the cart shed. Erpelding agreed. Regas further stated the golf course must be able to cover its own debt moving forward instead of having to continue levying for the golf debt.

NEW BUSINESS – Regas reviewed with the golf board the potential rates for the golf course in 202 that she and Andersen proposed to the council in November:

3. 2020 Rates & Fees – The golf board agreed on the following rates & fees for 2020:
 - a. Annual Cart Storage Rates: The first charge agreed upon was the annual cart storage rate offered for the new cart shed: \$325
 - i. *Early bird discount is not included on cart storage rates*
 - ii. *Annual charge for electric hook-up will be evaluated prior to each season.*
 - iii. *Renamed to Annual Cart Storage – not Seasonal Cart Storage (too confusing)*
 - b. 2020 Cart Storage 5-year offer to existing members: \$250 paid up front for 5-years
 - i. *Liability waivers must be signed by all paid members*
 - ii. *No Sub-letting allowed if members removed their carts in the winter.*
 - iii. *5-year offer is only for 2020 at the discounted price.*
 - c. Winter off-season storage – Offered October – April for \$175
 - i. *Contingent on available space*
 - ii. *Members paid space that has had their carts removed for the winter cannot be rented out.*
 - d. Daily Cart Storage during regular season for Resorts & Campgrounds - \$10/day w/o electric hook-up or \$15 w/electric hook-up
 - i. *Storage can be offered for OHV / ATV's space permitting*
 - e. Weekday & Weekend Cart Rental Rates: The following charges for daily cart rental will be offered in 2020:
 - i. Weekdays Monday – Friday for 9-holes: \$12.00
 - ii. Weekends Saturday – Sunday for 9-holes: \$14.00
 - iii. Weekdays Monday – Friday for 18-holes: \$20.00
 - iv. Weekends Saturday – Sunday for 18-holes: \$22.00

The approved rates are a 20% increase over existing rates. Schaser asked how the word will 'get out' that the course has a new shed to store carts. Erpelding stated once the shed is built the word will get out. Schaser asked if a discount or referral rate is offered for new members. Regas stated yes, but it is for a membership only not a new cart storage.

- f. Pull Cart Storage – The board discussed charging for pull cart storage for the members since it was requested to have some space available in the new cart shed. Erpelding stated when the letters go out in 2020 to the existing members to renew their membership let them know their will be a rate for pull-carts to be stored in the



BLACKDUCK MUNICIPAL GOLF COURSE
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cart shed. The board agreed to consider a charge to members that store their pull-carts.

- g. Tournament Cart Rental Rates: There was much discussion by the golf board to raise the rates for tournament cart rental and set a rate based on tournament sizes, however, without the tournament information it is difficult to set a rate. The board agreed to discuss this rate at the next meeting.
 - h. Green Fees – The board discussed the existing green fees and compared them to other courses in the area. The board agreed to keep the green fees that are offered in 2019 for 2020. The board found the rates to be competitive with other courses.
4. Golf Course Fundraiser – Take a Kid Golfing – The members present discussed how a fundraiser for the golf course should be scheduled in June of 2020. Those members present suggested asking current members to be paired with kids or other non-golfers for a day of golfing much like an amateur fishing tournament that has pros paired with amateur fishermen. Schaser stated everyone on the board should come up with one creative way to promote the golf course, she stated she believes it has a lot to offer. Erpelding stated when he grew up in Fosston the golf members were paired with farmers to promote the course and that was how he learned. Erpelding stated with the correct promotion it will be a good success. Exner suggested having a pancake breakfast with the event.

ADJOURN – Meeting adjourned at 6:00pm.

December 9, 2019

FUND	Deerwood Checking	Bill Report through 12/09/2019	Deerwood Checking	Deerwood First	Deerwood First	Deerwood First	Total Balance of all Accounts
	BEGINNING BALANCE		ENDING BALANCE	Preferred Savings BEGINNING BALANCE	Preferred Savings Bill Report through 12/09/2019	Preferred Savings ENDING BALANCE	
GENERAL	\$179,665.70	\$32,130.06	\$147,535.64	\$81,115.37	\$0.00	\$81,115.37	
POLICE RESTRICTED CASH	\$1,129.09	\$0.00	\$1,129.09	\$0.00	\$0.00	\$0.00	
CEMETERY	(\$960.96)	\$4.19	(\$965.15)	\$2,042.18	\$0.00	\$2,042.18	
PERPETUAL CARE	\$7,743.51	\$0.00	\$7,743.51	\$53,418.01	\$0.00	\$53,418.01	
SEWER MAINTENANCE	\$0.00	\$0.00	\$0.00	\$69,173.23	\$0.00	\$69,173.23	
SEWER REPLACE.	\$0.00	\$0.00	\$0.00	\$8,675.58	\$0.00	\$8,675.58	
SCDP REVOLVING LOAN FUND	\$0.00	\$0.00	\$0.00	\$60,377.56	\$0.00	\$60,377.56	
FIRE DEPT RESERVE (TruckFund)	\$0.00	\$0.00	\$0.00	\$226,694.91	\$0.00	\$226,694.91	
PINE TREE PARK	\$65,091.04	\$797.56	\$64,293.48	\$0.00	\$0.00	\$0.00	
WATER SINKING FUND	\$0.01	\$0.00	\$0.01	\$121,084.32	\$0.00	\$121,084.32	
PUBLIC WORKS RESERVE FUND	\$0.00	\$0.00	\$0.00	\$17,387.21	\$0.00	\$17,387.21	
Fire Dept Special Equip Fund	\$174,003.46	\$0.00	\$174,003.46	\$26,177.13	\$0.00	\$26,177.13	
2018 Revolving Loan Fund (NEW)	\$0.00	\$0.00	\$0.00	\$80,729.79	\$0.00	\$80,729.79	
2006 GO BOND	\$53,775.98	\$0.00	\$53,775.98	\$33,368.75	\$0.00	\$33,368.75	
2009A Refunding Bond	\$48,710.01	\$16,483.13	\$32,226.88	\$13,942.37	\$0.00	\$13,942.37	
2011 Industrial Lane IntraLoan	\$12,296.66	\$0.00	\$12,296.66	\$0.00	\$0.00	\$0.00	
2014A Disposal System Loan	\$23,160.31	\$0.00	\$23,160.31	\$0.00	\$0.00	\$0.00	
2017A Disposal System Project/Sum/Main	\$39,864.25	\$0.00	\$39,864.25	\$0.00	\$0.00	\$0.00	
2017A Disposal Sys Loan	\$24,140.98	\$0.00	\$24,140.98	\$0.00	\$0.00	\$0.00	
2017 PFA Debt Sys Bond Debt Service	\$35,224.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2018 Frontage/Pine Ave Internal Loan	\$4,074.19	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
TAX INCREMENT FINANCING	\$99,116.04	\$0.00	\$99,116.04	\$0.00	\$0.00	\$0.00	
WATER FUND	\$249,799.63	\$1,685.60	\$248,114.03	\$0.00	\$0.00	\$0.00	
SEWER FUND	\$99,762.47	\$2,212.85	\$97,549.62	(\$1,283.00)	\$0.00	(\$1,283.00)	
LIQUOR FUND	\$296,740.24	\$72,009.51	\$224,730.73	\$0.00	\$0.00	\$0.00	
LIQUOR RENT FUND	\$21,195.90	\$0.00	\$21,195.90	\$0.00	\$0.00	\$0.00	
GOLF COURSE	(\$108,177.05)	\$2,560.02	(\$110,737.07)	\$0.00	\$0.00	\$0.00	
WATER PROJECT FUND	\$20,044.93	\$0.00	\$20,044.93	(\$1,389.00)	\$0.00	(\$1,389.00)	
SEWER PROJECT FUND	\$3,179.31	\$0.00	\$3,179.31	\$0.00	\$0.00	\$0.00	
Total:	\$1,349,580.11	\$127,882.92	\$1,182,398.59	\$791,514.41	\$0.00	\$791,514.41	\$1,973,913.00

Transfer Recommended:

Fund Transfer from:	Fund transfer to:	Amount of Transfer:
DW General Fund	DW Cemetery Fund	\$2,000.00

2020 Bond Payments:	Principal:	Interest:	Fees:	Total:
Go Bond 2009A General Obligation Bond	\$15,000.00	\$1,483.13	\$0.00	\$16,483.13

CITY OF BLACKDUCK

Monthly Bills

November 2019

Check Name	Amount		
Fund 101 GENERAL FUND		Fund 601 WATER FUND	
Marco Technologies LLC	\$187.87	BELTRAMI ELECTRIC COOP	\$229.00
AMERIPRIDE LINEN & APPAREL	\$64.13	Gopher State One Call	\$13.50
BELTRAMI ELECTRIC COOP	\$3,443.15	Hawkins, Inc	\$854.50
BLACKDUCK AUTO PARTS, INC	\$352.15	MN DEPT OF HEALTH	\$449.00
BLACKDUCK CO-OP	\$44.50	RAE BURMEISTER	\$69.60
BLACKDUCK FAMILY FOODS	\$29.06	TEAMLAB	\$70.00
BOGART'S	\$141.20		
BOGARTS RECOVERY AND REPAIR	\$163.52	Fund 601 WATER FUND	\$1,685.60
BUDS POLICE SUPPLY	\$299.99	Fund 602 SEWER FUND	
CARD SERVICE CENTER	\$675.87	BELTRAMI ELECTRIC COOP	\$2,052.49
FORUM COMMUNICATIONS CO	\$233.61	BLACKDUCK AUTO PARTS, INC	\$48.21
FRONTIER REPAIR	\$682.10	PAUL BUNYAN COMMUNICATIONS	\$34.60
Great Plains Fire	\$8,691.00	QUILL CORPORATION	\$7.55
H&L MESABI	\$857.00	TEAMLAB	\$70.00
NORTHWOODS LUMBER CO	\$3,754.37	Fund 602 SEWER FUND	\$2,212.85
PAUL BUNYAN COMMUNICATIONS	\$426.70	Fund 609 MUNICIPAL LIQUOR FUND	
QUILL CORPORATION	\$324.60	ALCOHOL & GAMBLING ENFORCEMENT	\$300.00
ROGER'S TWO WAY RADIO	\$90.00	AMERIPRIDE LINEN & APPAREL	\$485.73
Ross Lewis Sign Co.	\$300.00	ARVIG	\$323.40
STREICHERS	\$2,145.99	BELLBOY CORPPORATION	\$1,108.88
TEAMLAB	\$341.00	BELTRAMI COUNTY SOLID WASTE	\$640.15
TIMBERLINE SPORTS, INC	\$631.66	BELTRAMI ELECTRIC COOP	\$2,429.64
TODAVICH ELECTRIC, INC	\$2,570.05	BEMIDJI COCA-COLA	\$401.70
VAN IWARRDEN ASSOCIATES	\$1,000.00	BERNATELLOS	\$793.00
VERIZON WIRELESS	\$175.05	Bernick Companies	\$8,030.00
WATER PUMPS DIRECT	\$1,754.18	BLACKDUCK FAMILY FOODS	\$2,959.27
WIDSETH SMITH NOLTING & ASSOC	\$2,378.50	Breakthru Beverage	\$1,753.05
Ziegler Inc	\$372.81	CARD SERVICE CENTER	\$113.75
Fund 101 GENERAL FUND	\$32,130.06	D & D BEVERAGE	\$66.10
		DICK DISTRIBUTING	\$17,649.25
Fund 201 CEMETERY FUND		FORESTEDGE WINERY	\$378.00
BLACKDUCK AUTO PARTS, INC	\$4.19	GOODSPEED & COMPANY	\$1,471.46
Fund 201 CEMETERY FUND	\$4.19	GUARDIAN PEST CONTROL	\$85.51
		HBI RADIO BEMIDJI LLC	\$150.00
Fund 209 PINE TREE PARK FUND		HEGGIES PIZZA LLC	\$373.65
BELTRAMI COUNTY SOLID WASTE	\$142.25	HENRYS	\$3,195.77
BELTRAMI ELECTRIC COOP	\$104.81	JOHNSON BROTHERS LIQUOR CO.	\$6,579.86
BLACKDUCK AUTO PARTS, INC	\$110.50	MIKINNON CO., INC	\$8,718.65
MN DEPT OF HEALTH	\$440.00	MN DEPT OF HEALTH	\$765.00
Fund 209 PINE TREE PARK FUND	\$797.56	MOTION TECHNOLOGY, INC	\$231.56
		MYERS ELECTRIC	\$1,221.39
Fund 309 2009A GO Refunding Bonds		NAYLOR REFRIGERATION & HTG.	\$915.88
EHLERS AND ASSOCIATES	\$16,483.13		
Fund 309 2009A GO Refunding Bon	\$16,483.13		

Check Name	Amount
NEI BOTTLING INC	\$762.14
NORTHWOODS ICE, INC	\$128.40
NORTHWOODS LUMBER CO	\$657.19
OLD DUTCH	\$157.38
PAUL BUNYAN COMMUNICATIONS	\$263.76
Phillips Wine and Spirits	\$3,366.23
QUILL CORPORATION	\$92.54
Southern Glazer's of MN	\$2,030.81
TEAMLAB	\$79.00
TOTAL TAP SERVICES	\$144.00
US FOODS	\$2,753.81
VINOCOPIA INC	\$189.00
WASTE MANAGEMENT OF WI-MN	\$244.60
Fund 609 MUNICIPAL LIQUOR FUN	\$72,009.51
Fund 613 GOLF COURSE	
BELTRAMI COUNTY SOLID WASTE	\$53.35
BELTRAMI COUNTY-AUDITOR/TREAS.	\$160.00
BELTRAMI ELECTRIC COOP	\$385.28
ILLINOIS CASUALTY COMMPANY	\$750.00
MN DEPT OF HEALTH	\$315.00
PAUL BUNYAN COMMUNICATIONS	\$45.12
Randy Pauly	\$805.27
SANFORD OCCUPATIONAL MEDICINE	\$46.00
Fund 613 GOLF COURSE	\$2,560.02
	\$127,882.92

Water Fund

Year to Date Income Statement thru 11/30/2019

Water Operating Revenue:	Budget:	
Water Meter Sales	\$3,116.68	\$0.00
Health Dept Charges	\$1,660.17	\$1,500.00
Interest	\$2,653.66	\$0.00
Water Sales	\$181,623.76	\$212,000.00
Water Connect/Reconnect Fee	\$1,219.38	\$1,000.00
Water Penalty	\$1,561.92	\$1,750.00
Miscellaneous Revenues	\$0.00	\$0.00
Interest Earnings	\$0.00	\$0.00
Reimbursements	\$126.48	\$400.00
Total Water Revenues	\$191,962.05	\$216,650.00

Water Operating Expenditures:	Year to Date	Budget	Remaining
Full-Time Employees Regular	\$53,235.01	\$58,621.00	\$5,385.99
Full-Time Employees OT	\$1,418.05	\$500.00	(\$918.05)
Part-Time Employees	\$1,049.30	\$1,250.00	\$200.70
PERA	\$3,939.35	\$4,490.00	\$550.65
FICA	\$4,189.22	\$4,580.00	\$390.78
Employer Paid Health	\$11,322.91	\$12,648.00	\$1,325.09
Office Supplies (GENERAL)	\$235.87	\$200.00	(\$35.87)
Printed Forms	\$0.00	\$0.00	\$0.00
Electricity	\$5,154.06	\$11,000.00	\$5,845.94
Computer Supplies	\$0.00	\$0.00	\$0.00
Training and Instruction	\$0.00	\$500.00	\$500.00
Operating Supplies (GENERAL)	\$527.92	\$600.00	\$72.08
Cleaning Supplies	\$0.00	\$0.00	\$0.00
Motor Fuels	\$397.50	\$1,000.00	\$602.50
Lubricants and Additives	\$0.00	\$0.00	\$0.00
Chemicals	\$0.00	\$0.00	\$0.00
Chlorine	\$4,033.10	\$7,000.00	\$2,966.90
Fluoride	\$52.68	\$500.00	\$447.32
Repairs/Maint Supply	\$559.86	\$1,500.00	\$940.14
Equipment Parts	\$0.00	\$1,000.00	\$1,000.00
Building Repair Supply	\$0.00	\$0.00	\$0.00
Utility Maint Supply	\$0.00	\$0.00	\$0.00
Small Tools	\$431.28	\$500.00	\$68.72
Merchandise for Resale	\$2,915.59	\$750.00	(\$2,165.59)
Auditing and Acc't	\$3,000.00	\$3,000.00	\$0.00
Legal Fees	\$0.00	\$0.00	\$0.00
Testing/Analysis	\$0.00	\$0.00	\$0.00
Engineering Fees	\$0.00	\$0.00	\$0.00
Professional Services	\$1,699.52	\$500.00	(\$1,199.52)
Other Professional Services	\$3,355.00	\$0.00	(\$3,355.00)
Telephone	\$34.08	\$500.00	\$465.92
Postage	\$689.15	\$750.00	\$60.85
Travel Expense	\$129.34	\$500.00	\$370.66
Freight and Express	\$0.00	\$0.00	\$0.00
Legal Notices/Publications	\$0.00	\$0.00	\$0.00
General Liability Insurance	\$314.08	\$300.00	(\$14.08)
Property Insurance	\$1,514.00	\$1,600.00	\$86.00
Workers Compensation	\$1,923.58	\$2,000.00	\$76.42
Unemployment Paid	\$0.00	\$0.00	\$0.00
State Connection Fee	\$1,796.00	\$1,800.00	\$4.00
Repairs/Maint Building	\$22.99	\$0.00	(\$22.99)
Repairs/Maintenance Structure	\$10,669.07	\$10,000.00	(\$669.07)
Repairs/Maintenance Machinery	\$0.00	\$0.00	\$0.00
Dues and Subscriptions	\$3,875.64	\$2,100.00	(\$1,775.64)
Uncollectable Checks/Bad Debt	\$279.01	\$0.00	(\$279.01)
Cash Short	\$0.00	\$0.00	\$0.00
Miscellaneous	\$207.96	\$0.00	(\$207.96)
Bank Service Charges	\$176.29	\$500.00	\$323.71
Total Water Expenditures	\$119,147.41	\$130,189.00	\$11,041.59

Other Water Expenditures:	Budget		Remaining
Transfer Fr Other Fund	\$0.00	\$0.00	\$0.00
Debt Service Bond Principal	\$45,000.00	\$45,000.00	\$0.00
Debt Service Bond Interest	\$18,356.50	\$18,356.25	-\$0.25
Depreciation/Capital Outlay	\$0.00	\$10,000.00	\$10,000.00
Total	\$63,356.50	\$73,356.25	\$9,999.75
Net Total	\$9,458.14	\$203,545.25	\$21,041.34

Sewer Fund

Year to Date Income Statement thru 11/30/2019

Sewer Operating Revenue:		Budget
Reimbursements (insurance proceeds)	\$0.00	\$0.00
Penalties and Interest	\$0.00	\$0.00
Interest Earnings	\$1,256.72	\$0.00
Sewer Sales	\$130,593.62	\$163,000.00
Farm Lease Agreement Revenue	\$6,098.80	\$6,098.00
Sewer Connect/Reconnect Fee	\$0.00	\$0.00
Swr Penalty	\$1,429.16	\$1,500.00
Charges for Service	\$1,962.86	\$0.00
Total Sewer Revenues	\$141,341.16	\$170,598.00

Sewer Operating Expenditures:		Budget	Remaining
Full-Time Employees Regular	\$57,530.37	\$61,986.00	\$4,455.63
Part-Time Employees	\$524.59	\$625.00	\$100.41
PERA	\$4,074.23	\$4,673.00	\$598.77
FICA	\$4,366.01	\$4,767.00	\$400.99
Employer Paid Health	\$11,767.31	\$13,199.00	\$1,431.69
Office Supplies (GENERAL)	\$177.39	\$200.00	\$22.61
Electricity	\$31,568.45	\$16,000.00	(\$15,568.45)
Training and Instruction	\$390.00	\$500.00	\$110.00
Operating Supplies (GENERAL)	\$486.43	\$500.00	\$13.57
Motor Fuels	\$1,074.36	\$1,200.00	\$125.64
Lubricants and Additives	\$0.00	\$500.00	\$500.00
Repairs/Maint Supply	\$48.39	\$500.00	\$451.61
Equipment Parts	\$0.00	\$0.00	\$0.00
Tires	\$0.00	\$0.00	\$0.00
Merchandise Resale	\$0.00	\$0.00	\$0.00
Building Repair Supply	\$0.00	\$0.00	\$0.00
Utility Maint Supply	\$0.00	\$0.00	\$0.00
Small Tools	\$282.41	\$600.00	\$317.59
Auditing and Acc't	\$3,000.00	\$3,000.00	\$0.00
Legal Fees	\$0.00	\$0.00	\$0.00
Chemicals and Chem Products	\$0.00	\$0.00	\$0.00
Testing/Analysis	\$844.00	\$750.00	(\$94.00)
Other Professional Services	\$504.88	\$1,000.00	\$495.12
Telephone	\$344.25	\$500.00	\$155.75
Postage	\$467.27	\$500.00	\$32.73
Travel Expense	\$59.74	\$500.00	\$440.26
Other Printing/Binding	\$0.00	\$0.00	\$0.00
Freight and Express	\$0.00	\$0.00	\$0.00
Legal Notices/Publications	\$0.00	\$0.00	\$0.00
General Liability Insurance	\$1,847.16	\$2,100.00	\$252.84
Property Insurance	\$1,442.00	\$1,500.00	\$58.00
Other Insurance	\$0.00	\$0.00	\$0.00
Automotive Insurance	\$0.00	\$0.00	\$0.00
Workers Compensation	\$2,330.87	\$2,200.00	(\$130.87)
Unemployment Paid	\$0.00	\$0.00	\$0.00
State Connection Fee	\$0.00	\$0.00	\$0.00
Repairs/Maint Building	\$0.00	\$0.00	\$0.00
Repairs/Maintenance Structure	\$8,307.45	\$8,000.00	(\$307.45)
Repairs/Maintenance Machinery	\$379.55	\$0.00	(\$379.55)
Dues and Subscriptions	\$4,630.94	\$3,200.00	(\$1,430.94)
Miscellaneous	\$207.95	\$0.00	(\$207.95)
Debt Service Bond Interest	\$0.00	\$0.00	\$0.00
Fiscal Agent Fee	\$0.00	\$0.00	\$0.00
Other Equipment (irrigator)	\$6,586.25	\$6,500.00	(\$86.25)
Total Sewer Expenditures	\$143,242.25	\$135,000.00	(\$8,242.25)

		Budget	Remaining
Debt Srv Principal 2014 Go Bond	\$3,000.00	\$3,000.00	\$0.00
Depreciation/Capital Outlay	\$0.00	\$25,000.00	\$25,000.00
Total	\$3,000.00	\$28,000.00	\$25,000.00

Net Total (\$4,901.09) \$163,000.00 \$16,757.75

Pine Tree Park
Year to Date Income Statement thru 11/30/2019

PTP Revenues	2019	Beach Project	2018
Reservation Fees	\$914.00		\$743.00
Grants	\$11,000.00		\$10,000.00
Camping Fees	\$15,113.50		\$13,464.00
Other Revenue	\$103.50		\$40.00
Contributions and Donations	\$11,500.00	\$11,500.00	\$0.00
Interest Earnings	\$680.98		\$183.88
Total PTP Revenues	\$39,311.98	\$11,500.00	\$24,430.88

2019

PTP Expenditures	2019 YTD	Beach Project	2018 YTD	Budget	Remaining
Full-Time Employees Regular	\$3,533.96		\$3,307.54	\$3,832.00	\$298.04
Part-Time Employees Regular	\$1,311.64		\$1,330.89	\$1,560.00	\$248.36
PERA	\$353.00		\$347.89	\$280.00	(\$73.00)
FICA	\$359.47		\$347.81	\$405.00	\$45.53
Employer Paid Health	\$690.22		\$537.19	\$767.00	\$76.78
Office Supplies	\$8.75		\$6.13	\$0.00	(\$8.75)
Electricity	\$3,060.88		\$2,588.63	\$2,500.00	(\$560.88)
Operating Supplies (GENERAL)	\$714.22		\$517.75	\$700.00	(\$14.22)
Cleaning Supplies	\$20.05		\$11.89	\$100.00	\$79.95
Motor Fuels	\$900.00		\$405.19	\$900.00	\$0.00
Repairs/Maint Supply	\$635.67		\$436.96	\$750.00	\$114.33
Equipment Parts	\$185.62		\$7.10	\$200.00	\$14.38
Other Professional Services	\$950.00		\$0.00	\$500.00	(\$450.00)
Postage	\$0.00		\$0.00	\$0.00	\$0.00
Advertising	\$397.50		\$386.00	\$500.00	\$102.50
Other Printing/Binding	\$0.00		\$0.00	\$0.00	\$0.00
General Liability Insurance	\$628.16		\$583.20	\$600.00	(\$28.16)
Property Insurance	\$1,902.00		\$1,971.00	\$2,000.00	\$98.00
Workers Compensation Insurance	\$0.00		\$25.95	\$0.00	\$0.00
Garbage	\$1,573.08		\$2,195.70	\$1,750.00	\$176.92
Repairs/Maint Building	\$1,254.43	\$1,000.00	\$0.00	\$2,500.00	\$1,245.57
Repairs/Maintenance Structure	\$0.00		\$0.00	\$0.00	\$0.00
Improvements Other	\$0.00		\$37.54	\$500.00	\$500.00
Repairs/Maintenance Machinery	\$368.38		\$1,113.00	\$1,500.00	\$1,131.62
Portable Restrooms	\$0.00		\$0.00	\$0.00	\$0.00
Other Equipment	\$0.00		\$13,049.00	\$0.00	\$0.00
Transfer to General	\$0.00		\$0.00	\$0.00	\$0.00
Dues and Subscriptions	\$1,207.25	\$392.25	\$440.00	\$275.00	(\$932.25)
Total PTP Expenditures	\$20,054.28	\$1,392.25	\$29,646.36	\$22,119.00	\$2,064.72
Net Profit	\$19,257.70	\$10,107.75	(\$5,215.48)		
Total	\$19,257.70	\$10,107.75	(\$5,215.48)		

Blackduck Municipal Golf Course
Year-To-Date Income Statement 11/30/2019

	Sales	Cost of Goods	Gross Profit	Gross Margin	Budget	Remaining
Beer	\$4,854.64	\$2,764.05	\$2,090.59	43.06%	\$3,000.00	\$235.95
Soft Drinks	\$3,278.46	\$2,377.31	\$901.15	27.49%	\$3,000.00	\$622.69
Food	\$1,799.67	\$1,347.46	\$452.21	25.13%	\$1,500.00	\$152.54
Golf Merchandise	\$1,532.58	\$1,098.43	\$434.15	28.33%	\$500.00	(\$598.43)
Clothing	\$932.51	\$413.53	\$518.98	55.65%	\$500.00	\$86.47
Total	\$12,397.86	\$8,000.78	\$4,397.08	35.47%	\$8,500.00	\$499.22

Charges for Services

Green Fees	\$32,282.87
Membership Fees	\$17,176.00
Trail Fees	\$763.22
Cart Storage	\$2,406.43
Rentals (Clubs, Carts)	\$750.83
Power Carts	\$16,940.97
Clubhouse Rental	\$575.00
Golf Tournament Revenue	\$0.00
Total Charges for Services	\$70,895.32

Total Income \$83,293.18

Less Operating Expense		Budget	Remaining
Wages	\$55,994.72	\$50,000.00	(\$5,994.72)
PERA	\$2,221.72	\$3,000.00	\$778.28
FICA	\$4,283.60	\$3,825.00	(\$458.60)
Office Supplies	\$8.75	\$0.00	(\$8.75)
Heating Fuel	\$209.88	\$0.00	(\$209.88)
Electricity	\$4,516.48	\$6,000.00	\$1,483.52
Training & Instructions	\$0.00	\$0.00	\$0.00
Operating Supplies	\$1,564.77	\$1,000.00	(\$564.77)
Cleaning Supplies	\$26.03	\$0.00	(\$26.03)
Motor Fuels	\$2,585.93	\$3,000.00	\$414.07
Lubricants/Additives	\$104.59	\$0.00	(\$104.59)
Chemicals	\$2,867.13	\$4,500.00	\$1,632.87
Repair/Maint/Supplies	\$163.18	\$0.00	(\$163.18)
Equipment parts	\$5.36	\$0.00	(\$5.36)
Building Repair supply	\$0.00	\$0.00	\$0.00
Small Tools/Equipment	\$203.54	\$0.00	(\$203.54)
Tires	\$402.47	\$0.00	(\$402.47)
Auditing/Accounting	\$0.00	\$0.00	\$0.00
Medical Fees	\$414.00	\$500.00	\$86.00
Dram	\$750.00	\$750.00	\$0.00
Telephone	\$544.98	\$600.00	\$55.02
Cable Television	\$357.07	\$0.00	(\$357.07)
Travel Expenses	\$50.00	\$0.00	(\$50.00)
Other Professional services	\$0.00	\$0.00	\$0.00
Postage	\$2.60	\$100.00	\$97.40
Advertising	\$0.00	\$0.00	\$0.00
Liability Insurance	\$2,277.08	\$2,000.00	(\$277.08)
Property Insurance	\$3,520.00	\$3,600.00	\$80.00
Work Comp	\$494.98	\$700.00	\$205.02
Unemployment	\$4,069.00	\$5,000.00	\$931.00
Insurance	\$0.00	\$0.00	\$0.00
Garbage Disposal	\$729.62	\$750.00	\$20.38
Repair/Maint Building	\$1,384.78	\$1,000.00	(\$384.78)
Repair/Main Structure	\$0.00	\$0.00	\$0.00
Repairs/Maint Machinery	\$9,157.24	\$4,000.00	(\$5,157.24)
Maintenance Course	\$8,728.67	\$3,000.00	(\$5,728.67)
Golf Cart Lease	\$0.00	\$0.00	\$0.00
Other Rentals	\$0.00	\$0.00	\$0.00
Leasehold Improvement	\$0.00	\$0.00	\$0.00
Dues and Subscriptions	\$3,301.16	\$1,500.00	(\$1,801.16)
Bank Service Charges	\$1,266.34	\$1,000.00	(\$266.34)
Debt Service Bond Principal	\$10,000.00	\$10,000.00	\$0.00
Interest	\$937.50	\$937.50	\$0.00
Equipment Bond Interest 2016	\$2,175.00	\$2,175.00	\$0.00
Equipment Bond Principal 2016	\$12,000.00	\$12,000.00	\$0.00

Total Expense	\$137,318.17	\$120,937.50	(\$16,380.67)
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OPERATING INCOME OR LOSS **(\$62,025.77)**

Other Expenses

Misc. Expenses	\$0.00
Equipment - Gator	\$0.00
Management Fee	\$0.00
Capital Improvements	\$0.00
Transfer to General	\$0.00
Cash Short	\$314.20
Total Other Expenses	\$314.20

Other Income

Contributions & Donations	\$5,824.00
Transfer Fr Liq Str	\$10,000.00
Interest Earned	\$0.00
Miscellaneous/Reimbursements	\$122.00
Tee Box Sponsorship	\$2,000.00
Cash Over	\$63.83
General Property Taxes	\$15,520.64
Total Other Income	\$33,530.47

NET INCOME OR LOSS YEAR TO DATE **(\$28,809.50)**

Sales Comparison YTD	2018 thru October	2019
Green Fees	\$35,789.41	\$32,282.87

YTD Comparisons:	2018 thru October	2019
Operating Revenue	\$98,099.34	\$116,823.65
Operating Expense	\$113,802.10	\$145,633.15
	(\$15,702.76)	(\$28,809.50)

Blackduck Municipal Liquor Store Income Statement
Year to Date Ending 11/30/2019

688126.85

	Sales	Cost of Goods	Gross Profit	
Liquor Sales Off-Sale	\$230,864.81	\$179,673.22	\$51,191.59	22.17%
Beer Sales Off-Sale	\$432,423.44	\$338,629.35	\$93,794.09	21.69%
Wine Sales Off-Sale	\$40,351.94	\$24,283.30	\$16,068.64	39.82%
Other Sales On/Off-Sale	\$13,885.64	\$11,180.56	\$2,705.08	19.48%
Liquor Sales On-Sale	\$115,465.85	\$26,824.09	\$88,641.76	76.77%
Beer Sales On-Sale	\$147,341.24	\$30,624.30	\$116,716.94	79.22%
Wine Sales On-Sale	\$1,446.67	\$793.07	\$653.60	45.18%
Cigarette Sales	\$9,762.12	\$10,931.01	(\$1,168.89)	-11.97%
Clothing	\$3,026.66	\$2,326.62	\$700.04	23.13%
Soft Drinks On Sale	\$13,769.70	\$9,456.77	\$4,312.93	31.32%
Food Sales	\$113,176.17	\$71,599.38	\$41,576.79	36.74%

GPM

Total **\$1,121,514.24** **\$706,321.67** **\$415,192.57** **37.02%**

Less Operating Expense	2019 YTD	Budget	Remaining
Wages FT	\$51,488.58	\$59,398.00	\$7,909.42
Wages PT	\$113,103.47	\$118,778.00	\$5,674.53
PERA	\$10,358.01	\$12,996.00	\$2,637.99
FICA	\$12,589.45	\$13,554.00	\$964.55
Health Insurance	\$11,156.47	\$13,130.00	\$1,973.53
Office Supplies	\$859.25	\$750.00	(\$109.25)
Electricity	\$21,481.09	\$23,000.00	\$1,518.91
Computer Supplies	\$0.00	\$0.00	\$0.00
Training and Instruction	\$310.00	\$500.00	\$190.00
Operating & Bar Supplies	\$18,993.51	\$11,000.00	(\$7,993.51)
Cleaning Supplies	\$11.79	\$0.00	(\$11.79)
Bar Supply	\$0.00	\$0.00	\$0.00
Building Repair Supplies	\$0.00	\$0.00	\$0.00
Mix Expense	\$7,924.42	\$9,000.00	\$1,075.58
Auditing / Acct'g Services	\$6,500.00	\$6,500.00	\$0.00
Legal Fees	\$0.00	\$0.00	\$0.00
Other Professional Services/Cleaning	\$0.00	\$0.00	\$0.00
Telephone	\$1,246.29	\$1,350.00	\$103.71
Postage	\$203.50	\$300.00	\$96.50
Cable Television	\$1,056.05	\$1,000.00	(\$56.05)
Internet Access	\$930.58	\$1,000.00	\$69.42
Travel Expense	\$862.44	\$500.00	(\$362.44)
Freight	\$4,775.47	\$4,500.00	(\$275.47)
Advertising	\$0.00	\$0.00	\$0.00
Promotions/Entertainment	\$12,993.43	\$9,000.00	(\$3,993.43)
Legal Notices	\$0.00	\$0.00	\$0.00
Liability Insurance	\$2,277.08	\$2,200.00	(\$77.08)
Property Insurance	\$6,870.00	\$7,200.00	\$330.00
Dram Shop/Liquor Liability	\$3,820.00	\$4,500.00	\$680.00
Other Insurance	\$0.00	\$0.00	\$0.00
Work Comp	\$4,921.98	\$6,200.00	\$1,278.02
Water Utility	\$1,775.99	\$2,700.00	\$924.01
Garbage Disposal	\$5,546.30	\$6,000.00	\$453.70
Sewer Utility	\$0.00	\$0.00	\$0.00
Repairs & Maintenance	\$0.00	\$0.00	\$0.00
Repairs/Maintenance Building	\$7,308.72	\$10,000.00	\$2,691.28
Uncollectable Checks	\$0.00	\$200.00	\$200.00
Dues and Subscriptions	\$5,187.02	\$3,500.00	(\$1,687.02)
Bank Service Charges	\$18,350.38	\$15,500.00	(\$2,850.38)
Furniture & Fixtures	\$0.00	\$5,000.00	\$5,000.00
Office Equip & Furnishings AutoFry	\$4,965.82	\$0.00	(\$4,965.82)
Improvements Other	\$0.00	\$0.00	\$0.00
Building & Structures	\$0.00	\$0.00	\$0.00
Medical Fees	\$276.00	\$350.00	\$74.00
Assessments	\$1,203.71	\$0.00	(\$1,203.71)
Total Operating Expense	\$339,346.80	\$349,606.00	\$10,259.20

Inventory Expense **(\$18,194.82)**

NET INCOME OR LOSS **\$94,040.59**

Other Expenses

Donations	\$4,217.09
Transfer to Golf	\$10,000.00
Unemployment Paid	\$826.30

Cash Short	\$216.34
Misc. Expense	\$216.89
Total Other Expenses	\$15,476.62

Other Income

Reimbursements (NSF)	\$1,703.07
Rent Income	\$8,885.52
Vending Income	\$3,268.05
Interest	\$4,363.93
Cash Over	\$223.16
Total Other Income	\$18,443.73

Gross Profit Before Transfers **\$97,007.70**

Transfer to General Fund \$65,000.00

Net Profit After Inventory Exp & Transfers **\$32,007.70**

Inventory at 1/1/2019 after inventory total	\$101,307.45
Inventory at 11/30/2019	\$132,175.71
Difference	\$30,868.26

Sales Comparison Year to Date Ending 10/31/2019

	2017	2018	2019	% of Increase from 2018-2019
Off-Sale Liquor	\$196,519.59	\$214,972.13	\$230,864.81	7.39%
Off-Sale Beer	\$408,169.26	\$424,525.96	\$432,423.44	1.86%
Off-Sale Wine	\$34,819.44	\$37,078.08	\$40,351.94	8.83%
Total Off-Sale	\$639,508.29	\$676,576.17	\$703,640.19	4.00%
On-Sale Liquor	\$92,813.80	\$104,088.83	\$115,465.85	10.93%
On-Sale Beer	\$117,952.65	\$131,938.86	\$147,341.24	11.67%
On-Sale Wine	\$1,061.02	\$1,172.44	\$1,446.67	23.39%
Total On-Sale	\$211,827.47	\$237,200.13	\$264,253.76	11.41%
Total On and Off Sale	\$851,335.76	\$913,776.30	\$967,893.95	5.92%
Total Food Sales	\$82,158.10	\$91,287.22	\$113,176.17	23.98%

Month End Remittance Report for September 2019

STATE OF MINNESOTA

Check Number: 888888 Printed: 10/1/2019 Account: Wells Fargo Bank Bemidji Checking (Swept)

Beltrami County

County Revenue

Line	GL Account	Statute	Inter-Agency Nbr	Vendor Nbr	Amount
1a	Law Library-Civil	M.S. 134A.10 S1		000019597500 1	690.00
1b	Law Library - Criminal	M.S. 134A.10 S3		000019597500 1	2,301.42
2	Sheriff's Contingency Fund	M.S 387.213		000019597500 1	285.71
9	Prosecution Costs	M.S. 631.48; 609.49		000019597500 1	580.00
10	DWI Assessment/County	M.S. 169A.285		000019597500 1	462.16
16	Prostitution Assess/County Prosecutor	M.S. 609.3241(c)(2)		000019597500 1	(120.00)

County Revenue Total **\$4,199.29**

Municipalities

GL Account	Statute	Inter-Agency Nbr	Vendor Nbr	Amount
DWI Assessment/Bemidji			000019294100 1	108.48
Bemidji 100%			000019294100 1	540.00
Bemidji 2/3			000019294100 1	5,002.84
Bemidji 1st Late Penalty			000019294100 1	96.39
Bemidji 2nd Late Penalty			000019294100 1	382.05
Prostitution Assess/Bemidji Prosecutor	M.S. 609.3241(c)(2)		000019294100 1	120.00
Sub-Total				\$6,249.76

Municipalities Total **\$6,249.76**

County Specific

Line	GL Account	Statute	Inter-Agency Nbr	Vendor Nbr	Amount
1	Beltrami County DARE Advisory Board			000019294100 1	458.95
3	Bemidji Prosecution Costs			000019294100 1	375.00
6	Northwood Coalition Battered Women's Shelter			000020502400 1	326.00
58	Beltrami County Victim Services			000019597500 1	32.21
59	Support Within Reach			000020327600 1	37.91

County Specific Total **\$1,230.07**

Month End Remittance Report for November 2019

STATE OF MINNESOTA

Check Number: 888888 Printed: 12/2/2019 Account: Wells Fargo Bank Bemidji Checking (Swept)

Beltrami County

County Revenue

Line	GL Account	Statute	Inter-Agency Nbr	Vendor Nbr	Amount
1a	Law Library-Civil	M.S. 134A.10 S1		000019597500 1	570.00
1b	Law Library - Criminal	M.S. 134A.10 S3		000019597500 1	1,525.00
2	Sheriff's Contingency Fund	M.S 387.213		000019597500 1	212.50
9	Prosecution Costs	M.S. 631.48; 609.49		000019597500 1	625.00
10	DWI Assessment/County	M.S. 169A.285		000019597500 1	470.50
County Revenue Total					\$3,403.00

Municipalities

GL Account	Statute	Inter-Agency Nbr	Vendor Nbr	Amount
DWI Assessment/Bemidji			000019294100 1	703.09
Bemidji 100%			000019294100 1	220.00
Bemidji 2/3			000019294100 1	3,982.90
Bemidji 1st Late Penalty			000019294100 1	76.46
Bemidji 2nd Late Penalty			000019294100 1	257.49
Sub-Total				\$5,239.94

Municipalities Total

\$5,239.94

County Specific

Line	GL Account	Statute	Inter-Agency Nbr	Vendor Nbr	Amount
1	Beltrami County DARE Advisory Board			000019294100 1	216.52
3	Bemidji Prosecution Costs			000019294100 1	200.00
6	Northwood Coalition Battered Women's Shelter			000020502400 1	332.38
58	Beltrami County Victim Services			000019597500 1	34.45
59	Support Within Reach			000020327600 1	48.98
County Specific Total					\$832.33

LG216 Worksheet for Calculating Lawful Gambling Monthly Rent

Organization Name Blackduck Fire Relief	License Number 01944
Site Name MUNICIPAL LIQUOR STORE	Site Number 001
Bar op 001	
(Use one worksheet for each site. If lease changes, use new worksheet.)	

Booth Operation Rent 1 List the % to be paid for paper pull-tabs, tipboards, paddletickets, electronic pull-tabs and electronic linked bingo conducted by the organization's employees 2 List the % to be paid for paper pull-tabs, tipboards, and paddletickets conducted by the lessor or lessor's employees 3 List the % to be paid for electronic pull-tabs and electronic linked bingo conduct by the lessor or lessor's employees	1 0.00 % 2 20.00 % 3 15.00 %
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A	B1	B2	C1	C2	D	E1	E2	F	G	H
	Booth Operation		Bar Operation		Rent Limit	Bar Operation Electronic Games		Total Rent	Bar Operation	
Month and Year	Multiply the total of this month's net receipts from paper pull-tabs, electronic linked bingo, tipboards, and paddletickets by the amount in Box 1.		Multiply the total of this month's net receipts from paper pull-tabs, tipboards, and paddletickets by the amount in Box 2.		If an amount was entered, in Col B, enter the sum of Col's B and C up to a max of \$1750. If Col B is blank, enter Col C.	Multiply the total of this month's net receipts from electronic linked bingo by the amount in Box 3.		Add Columns D and E	Enter cash short for games sold from bar-op. Report amount on Sched A, line 22m. In month the Col H is paid.	Subtract Col G from Col F. This is the amount of rent to be paid. The amount is not reported on Sched A.
11 / 2018	0.00	0.00	5439.00	1087.80	1087.80	539.55	80.93	1168.73	93.00	1075.73
12 / 2018	0.00	0.00	4165.00	833.00	833.00	140.60	21.09	854.09	91.00	763.09
2 / 2019	0.00	0.00	5125.00	1025.00	1025.00	0.00	0.00	1025.00	195.00	830.00
3 / 2019	0.00	0.00	3380.00	676.00	676.00	0.00	0.00	676.00	10.00	666.00
4 / 2019	0.00	0.00	5524.00	1104.80	1104.80	0.00	0.00	1104.80	2.00	1102.80
5 / 2019	0.00	0.00	4123.00	824.60	824.60	0.00	0.00	824.60	0.00	824.60
6 / 2019	0.00	0.00	1679.00	335.80	335.80	0.00	0.00	335.80	29.00	306.80
8 / 2019	0.00	0.00	3680.00	736.00	736.00	0.00	0.00	736.00	0.00	736.00
9 / 2019	0.00	0.00	3796.00	759.20	759.20	0.00	0.00	759.20	131.00	628.20
10 / 2019	0.00	0.00	6012.00	1202.40	1202.40	0.00	0.00	1202.40	79.00	1123.40

1 This amount may not exceed 10%.
 2 Enter no more than 10% if paper or electronic pull-tabs, tipboards, paddletickets (other than paddlewheel without a table once weekly), or electronic linked bingo games are conducted by the organization's employees. Otherwise, enter no more than 20%.
 3 This amount may not exceed 15%.
 4 Electronic pull-tab rent is based on the receipts incurred during the month, and not on when each pull-tab deal is closed.
 5 If the amount in Column H is negative, contact your compliance specialist.

NOV 2 1 2019



Contract for Municipal Rental Code Inspection Services

This contract, dated November 18, 2019 is made between the following parties:

Township and Range, LLC
401 Halsey Street
Duluth, MN 55803

AND

City of Blackduck
PO Box 380
Blackduck, MN 56630

1. Services:

Township and Range, LLC will provide inspection services for compliance with rental licensing for the City of Blackduck, MN as mandated by city ordinance 1150.10 Subdivision 1. Inspection reports will be documented for each inspection and provided to the City. All work will be completed or supervised by a Minnesota certified building official.

2. City Support:

The City shall provide for administrative services to support the Building Official including, but not limited to:

- a. printing and dissemination of rental licensing forms, notices, applications and information pertaining to completing the application;
- b. printing and dissemination of all letters and notices for inspection requirements to all licensed landlords;
- c. scheduling of all inspections;
- d. record keeping and filing of all documents;
- e. collection of all fees required for rental licensing and associated costs.

3. Schedule for Inspection Services:

The City shall schedule all inspection times between the hours of 8:00am and 5:00pm on weekdays, providing a 30 minute lunch break, and sufficient time to accommodate full inspection and travel between units.

4. Building Official Compensation:

The City shall pay Township and Range, LLC \$75 per unit inspection which includes travel time between units within city limits. Travel time to and from the City will be billed at \$76/hour plus the current federal mileage reimbursement rate per mile. Lodging will be reimbursed at the federal per diem rate for each full day of inspection work.

The City shall pay Township and Range, LLC a one-time retainer of \$1500 upon mutual agreement of terms, which will be deducted from the final billing statement upon completion of rental inspection services. The City will make final payment within 10 days of receiving monthly and final billing statements.

Requests by the City for services to be performed by Township and Range, LLC beyond the scope of this proposal shall be charged to the City at the agreed upon hourly rate, including required travel time.

5. Independent Contractor Status:

Township and Range LLC personnel acknowledge that they shall not be construed as employees of the City. Personnel will not be entitled to Worker's Compensation in the event of injury while performing inspection duties, shall not be entitled to unemployment compensation in the event of termination of the contract, shall not have state or federal income taxes withheld from the payments, shall not receive any employer match to Social Security, and shall not be entitled to any City benefit package available to City employees.

6. Release and Indemnity:

The City agrees to assume all risks of loss and to indemnify and hold Township and Range LLC harmless from any and against any and all liabilities, demands, claims, suits, losses, damages, causes of action, fines or judgements, including costs, attorney and witness fees and expenses which are incident to such claims whether for injuries to persons or for loss or damage to, or destruction of property, arising out of or in connection with this agreement unless caused by gross negligence or willful misconduct.

7. Assignment:

This agreement shall not be assigned by Township and Range, LLC without prior written consent of the City. This non-assignment clause shall not prohibit Township and Range, LLC from hiring such assistants as may be required in the fulfillment and completion of inspections and administrative work under this agreement.

8. Notices:

All notices given or sent pursuant to this Contract shall be sent by U.S. mail, postage prepaid, addressed to the respective party at the address set forth in the heading of this Agreement, or at such other addresses as the parties may designate in writing from time to time.

Representative, Township and Range, LLC



Date: 11/18/19

Andrew Sharpe

Representative, City of Blackduck

Christina A. Regas

Date 11/18/2019

\$50.00

NO. 2020-01

GENERAL CORPORATE LICENSE

STATE OF MINNESOTA
CITY OF BLACKDUCK
COUNTY OF BELTRAMI

Whereas, Northern Amusement has paid the sum of \$50.00 dollars to the City of Blackduck, as required by the ordinances of said City and complied with all the requirements of said Ordinances necessary for obtaining this License;

Now Therefore, by order of the Blackduck City Council, and by virtue hereof, the said Northern Amusement is hereby licensed and authorized to operate eight (5) amusement machines at Blackduck Liquor—The Pond for the period of One Year starting January 1, 2020, and ending December 31, 2020, subject to all conditions and provisions of said Ordinances.

Given under my hand and the corporate seal of the City of Blackduck this 9th day of December 2019.

Mayor

Attest _____
Administrator

\$80.00

NO. 2020-02

GENERAL CORPORATE LICENSE

STATE OF MINNESOTA
CITY OF BLACKDUCK
COUNTY OF BELTRAMI

Whereas, Northern Amusement has paid the sum of \$80.00 dollars to the City of Blackduck, as required by the ordinances of said City and complied with all the requirements of said Ordinances necessary for obtaining this License;

Now Therefore, by order of the Blackduck City Council, and by virtue hereof, the said Northern Amusement is hereby licensed and authorized to operate eight (8) amusement machines at Blackduck Bowling Lanes for the period of One Year starting January 1, 2020, and ending December 31, 2020, subject to all conditions and provisions of said Ordinances.

Given under my hand and the corporate seal of the City of Blackduck this 9th day of December 2019.

Mayor

Attest _____
Administrator

\$150.00

**3.2 MALT LIQUOR
ON-SALE LICENSE**

No. 2020-01

License is hereby Granted to

Patrick Tjepkes

TO SELL AT RETAIL

3.2 MALT LIQUOR

FOR CONSUMPTION ON THE PREMISES LOCATED AT

Blackduck Bowling Lanes

In the City of Blackduck, County of Beltrami, State of Minnesota
for the period commencing January 1st, 2020 and terminating December 31st, 2020
at midnight.

WITNESS THE GOVERNING BODY of the CITY OF BLACKDUCK and the seal thereof this 9th day of December 2019
The Council of the City of Blackduck

Attest:
Administrator _____

by _____
Mayor

December 2019 Property Tax Statement

Received 12/3/2019

FUND	DESCRIPTION	AMOUNT	SPEC ASSES #	SUBTOTALS:		
R/P	101-31000	Gen Prop Tax		\$69,571.28		
	309-31000	89 GO Bond Prop Tax		\$0.00		
	309-31000	94 GO Bond Prop Tax		\$0.00		
	101-36100	98 GO Bond Prop Tax		\$0.00		
	309-31000	99 GO Bond Prop Tax		\$56.25		
	306-31000	2000 GO Bond Prop Tax		\$0.00		
	307-31000	2006 GO Bond Prop Tax		\$10,971.52		
	309-31000	2009 GO Bond Prop Tax		\$7,818.61		
	613-31000	2012 Refunding Golf Prop Ta:		\$2,489.23		
	613-31000	Equipm Cert Prop Tax		\$3,794.08		
	311-31000	Industrial Lane		\$65.77	\$97,804.50	
	314-31000	2014 Go Bond Prop Tax		\$3,037.76		
M	101-31030	Mobile Home Tax Credit		\$265.56		307 Tax \$11,166.67
	309-31030	89 GO Bond MHTC		\$0.00		307 Spec \$5,831.35
	309-31030	94 GO Bond MHTC		\$0.00		
	101-31030	98 GO Bond MHTC		\$0.00		309 Tax \$7,954.27
	309-31030	99 GO Bond MHTC		\$0.00		309 Spec \$25.69
	306-31030	2000 GO Bond MHTC		\$0.00		
	307-31030	2006 GO Bond MHTC		\$42.18		311 Tax \$66.95
	309-31030	2009 GO Bond MHTC		\$29.32		311 Spec \$4,004.76
	311-31030	Industrial Lane		\$0.24	\$373.23	
	314-31030	2014 Go Bond		\$11.70		314 Tax \$3,091.86
	613-31030	Equipm Cert MHTC		\$14.63		314 Spec \$248.90
	613-31030	2012 Refunding Golf MHTC		\$9.60		
OTHER	101-31900	Pen&Int Del Tax		\$962.75		
	101-31000	Gen Prop Tax (Excess TIF)		\$0.00		376 Tax \$15,830.16
	307-31000	2006 GO Bond (Excess TIF)		\$152.97		376 Spec 0
	309-31000	2009 GO Bond Prop Tax (Exc		\$106.34		
	311-31000	Industrial Lane (Excess TIF)		\$0.94	\$1,353.27	613 Tax \$6,283.31
	613-31000	Golf Equip Certificate		\$53.05		
	613-31000	Golf 2012 Refunding		\$34.82		
	314-31000	2014 Go Bond (Excess TIF)		\$42.40		Front/Pine 325 Spec \$2,194.13
TIFF	376-31050	Tax Increments		\$15,830.16	\$99,531.00	Sewer 317 Spec \$3,847.52 Water 320 Spec \$6,682.09
SPEC ASSES	101-36100	Special Assessments	\$0.00	8116, 8118		
	101-36100	98 Spec. Assessments	\$0.00	8101, 8102		
	309-36100	99 Spec. Assessments	\$0.00	8119, 8121, 8120		
	309-36100	2000 Spec. Assessments	\$0.00	8122		
	602-36100	Sewer Spec. Assessments	\$0.00	8123		
	307-36100	2006 Spec. Assessments	\$5,831.35	8124		
	309-36100	2009 Spec Assessments	\$0.00			
	311-36100	Industrial Ln Assessment	\$4,004.76	8125		
	314-36100	2014 Spec. Assessments	\$248.90	8126		
	325-36100	2018 Spec. Frontage/Pine	\$2,194.13	8127	\$23,439.44	
	320-36100	2018 Spec. Summit/Main	\$6,682.09	8128	63.46%	\$10,529.61
	317-36100	2018 Spec. Summit/Main	\$3,847.52	8128	36.54%	
	101-31900	Penalties & Interest	\$468.25			
	101-31900	98 Pen & Int	\$0.00			
	309-31900	99 Pen & Int	\$25.69			
	309-31900	2000 Pen & Int	\$0.00			
	602-37260	Sewer Pen & Int	\$30.07	8199		
	601-37160	Water Pen & Int	\$30.06	8199		\$136.75
	307-31900	2006 Pen & Int	\$0.00	8124		
	101-34000	Charges for Services	\$0.00			
	602-37200	Sewer Sales	\$46.82	8199		
	601-37100	Water Sales	\$29.80	8199		
	309-31900	2009 Pen & Int	\$0.00			
	311-31900	Industrial Lane Pen & Int	\$0.00			
GRAND TOTAL:				\$138,800.60	\$138,800.60	
Remaining 126.63 to UB account for 596 Main Street assessment						126.63
				\$138,927.23		

Roll	Tax Type	Total	2019	2018	2017	2016	2015	2014	All Prior
	999 SUM	468.25	.00	.00	.00	.00	.00	.00	468.25
	TOTAL OTHER	1,821.52	1,353.27	.00	.00	.00	.00	.00	468.25
TOTAL TAX									
	001 REV	70,799.59	70,083.08	70.37	.00	.00	.00	.00	646.14
	027 EOP CT	3,861.76	3,861.76	.00	.00	.00	.00	.00	.00
	033 98 SMR	56.25	.00	.00	.00	.00	.00	.00	56.25
	039 06 TMP	11,166.67	11,137.57	11.28	.00	.00	.00	.00	17.82
	041 12 REP	2,533.65	2,533.65	.00	.00	.00	.00	.00	.00
	042 09 REP	7,954.27	7,741.98	6.18	.00	.00	.00	.00	206.11
	045 IND IN	66.95	66.95	.00	.00	.00	.00	.00	.00
	047 14 BND	3,091.86	3,088.43	3.43	.00	.00	.00	.00	.00
	999 SUM	468.25	.00	.00	.00	.00	.00	.00	468.25
	TOTAL TAX	99,999.25	98,513.42	91.26	.00	.00	.00	.00	1,394.57
TIP	NET TIP TX								
	0008 0	2,995.82	2,995.82	.00	.00	.00	.00	.00	.00
	0012 0	12,834.34	12,834.34	.00	.00	.00	.00	.00	.00
	TOTAL NET TIP TX	15,830.16	15,830.16	.00	.00	.00	.00	.00	.00
	Subtotal	15,830.16	15,830.16	.00	.00	.00	.00	.00	.00
	TOTAL TIP	15,830.16	15,830.16	.00	.00	.00	.00	.00	.00
SPASMT	SPEC ASMT								
	81240	5,831.35	5,831.35	.00	.00	.00	.00	.00	.00
	81260	4,004.76	4,004.76	.00	.00	.00	.00	.00	.00
	81260	248.90	248.90	.00	.00	.00	.00	.00	.00
	81270	2,194.13	2,194.13	.00	.00	.00	.00	.00	.00
	81280	10,434.65	10,434.65	.00	.00	.00	.00	.00	.00
	81990	253.25	253.25	.00	.00	.00	.00	.00	.00
	TOTAL SPEC ASMT	22,967.04	22,967.04	.00	.00	.00	.00	.00	.00
	Subtotal	22,967.04	22,967.04	.00	.00	.00	.00	.00	.00
	S-ASMT PEN	130.78	130.78	.00	.00	.00	.00	.00	.00
	Subtotal	130.78	130.78	.00	.00	.00	.00	.00	.00
	TOTAL SPASMT	23,097.82	23,097.82	.00	.00	.00	.00	.00	.00

Authority: 1 TOWNSHIP/CITY
 Entity: 0200 CITY OF BLACKDICK

SPASMT	Description	Year	Principal	Interest	Pen/Int	Total
81240	2006 STREET IMPROVEMENTS	S 2019	4,702.72	1,128.63	25.69	5,857.04
	TOTAL		4,702.72	1,128.63	25.69	5,857.04
81250	INDUSTRIAL LANE IMPROVEMENTS	S 2019	3,778.07	226.69	.00	4,004.76
	TOTAL		3,778.07	226.69	.00	4,004.76
81260	4TH ST NE SEWER REPLACEMENT	S 2019	191.46	57.44	.00	248.90
	TOTAL		191.46	57.44	.00	248.90
81270	FRONTAGE RD AND PINE AVE	S 2019	1,630.08	564.05	.00	2,194.13
	TOTAL		1,630.08	564.05	.00	2,194.13
81280	SUMMIT AVE W & MAIN ST N	S 2019	6,953.90	3,480.75	94.96	10,529.61
	TOTAL		6,953.90	3,480.75	94.96	10,529.61
81990	DELINQUENT ACCOUNTS	S 2019	253.25	.00	10.13	263.38
	TOTAL		253.25	.00	10.13	263.38
	TOTAL SPASMT		17,509.48	5,457.56	130.78	23,097.82

*Melissa's Cleaning
Melissa Tindell
Contractor
24524 One Mile RD NE
Blackduck, MN 56630
218-308-3622*

The Pond

*8 hrs weekly cleaning @ \$18.00 hour
billed at the end of each month*

Duties

*Sweeping, mopping, dusting, cleaning bathrooms,
vacuuming, etc,
I cannot get on a ladder and unable to shovel snow.*

Chris [Signature] 11/25/2019



MILLER McDONALD, INC.

Certified Public Accountants

513 Beltrami Avenue NW

P.O. Box 486

Bemidji, MN 56619

(218) 751-6300

Fax (218) 751-0782

www.millermcdonald.com

December 4, 2019

To the City Council and City Administrator
City of Blackduck
P.O. Box 380
Blackduck, MN 56630

We are pleased to confirm our understanding of the services we are to provide City of Blackduck, Minnesota for the year ended December 31, 2019. We will audit the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information, including the related notes to the financial statements, which collectively comprise the basic financial statements, of City of Blackduck, Minnesota as of and for the year ended December 31, 2019. Accounting standards generally accepted in the United States of America provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement City of Blackduck, Minnesota's basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to City of Blackduck, Minnesota's RSI in accordance with auditing standards generally accepted in the United States of America. These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We will not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance. The following RSI is required by U.S. generally accepted accounting principles and will be subjected to certain limited procedures, but will not be audited:

- 1) Management's Discussion and Analysis.
- 2) Schedule of Revenues, Expenditures, and Changes in Fund Balances – Budget and Actual for the General Fund
- 3) Schedule of the City's Proportionate Share of the Net Pension Liability
- 4) Schedule of City's Contributions
- 5) Schedule of Changes in Net Pension Liability (Asset) and Related Ratios – Blackduck Fire Relief Association
- 6) Schedule of Employer and Non-Employer Contributions – Blackduck Fire Relief Association
- 7) Schedule of Investment Returns – Blackduck Fire Relief Association

DEC 05 2019

We have also been engaged to report on supplementary information other than RSI that accompanies City of Blackduck, Minnesota's financial statements. We will subject the following supplementary information to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America, and we will provide an opinion on it in relation to the financial statements as a whole, in a report combined with our auditor's report on the financial statements:

- 1) Combining Balance Sheet for the Non-Major Governmental Funds
- 2) Combining Schedule of Revenues, Expenditures, and Changes in Fund Balances for the Non-Major Governmental Funds
- 3) Balance Sheets for the Municipal Water Fund, Municipal Sewage Disposal Fund, Municipal Golf Course Fund and the Municipal Liquor Store Fund
- 4) Schedule of Revenues, Expenses and Changes in Net Position for the Municipal Water Fund, Municipal Sewage Disposal Fund, Municipal Golf Course Fund and the Municipal Liquor Store Fund
- 5) Schedule of Cash Flows for the Municipal Water Fund, Municipal Sewage Disposal Fund, Municipal Golf Course Fund and the Municipal Liquor Store Fund

The following other information accompanying the financial statements will not be subjected to the auditing procedures applied in our audit of the financial statements, and our auditor's report will not provide an opinion or any assurance on that other information.

- 1) Official Directory

Audit Objectives

The objective of our audit is the expression of opinions as to whether your financial statements are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles and to report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the financial statements as a whole. Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and will include tests of accounting records, of City of Blackduck, Minnesota and other procedures we consider necessary to enable us to express such opinions. We will issue a written report upon completion of our audit of City of Blackduck, Minnesota's financial statements. Our reports will be addressed to City Council and City Administrator of City of Blackduck, Minnesota. We cannot provide assurance that unmodified opinions will be expressed. Circumstances may arise in which it is necessary for us to modify our opinions or add emphasis-of-matter or other-matter paragraphs. If our opinions are other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or issue reports, or we may withdraw from this engagement.

We will also provide a report (that does not include an opinion) on internal control related to the financial statements and compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as

required by *Government Auditing Standards*. The report on internal control and on compliance and other matters will include a paragraph that states (1) that the purpose of the report is solely to describe the scope of testing internal control and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the entity's internal control on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the entity's internal control and compliance. The paragraph will also state that the report is not suitable for any other purpose. If during our audit we become aware that City of Blackduck, Minnesota is subject to an audit requirement that is not encompassed in the terms of this engagement, we will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

Audit Procedures—General

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the government or to acts by management or employees acting on behalf of the government. Because the determination of abuse is subjective, *Government Auditing Standards* do not expect auditors to provide reasonable assurance of detecting abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is a risk that material misstatements or noncompliance may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, any fraudulent financial reporting, or misappropriation of assets that come to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential, and of any material abuse that comes to our attention. We will include such matters in the reports required for a Single Audit. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and may include tests of the physical existence of inventories, and direct confirmation of receivables and certain other assets and liabilities by correspondence with selected individuals, funding sources, creditors, and financial institutions. We will request written representations from your attorneys as part of the engagement, and they may bill you for responding to this inquiry. At the conclusion of our audit, we will require certain written representations from you about your responsibilities for the financial statements; compliance with laws, regulations, contracts, and grant agreements; and other responsibilities required by generally accepted auditing standards.

Audit Procedures—Internal Control

Our audit will include obtaining an understanding of the government and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Tests of controls may be performed to test the effectiveness of certain controls that we consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. Our tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to *Government Auditing Standards*.

An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards, *Government Auditing Standards*.

Audit Procedures—Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of City of Blackduck, Minnesota's compliance with provisions of applicable laws, regulations, contracts, and agreements, including grant agreements. However, the objective of those procedures will not be to provide an opinion on overall compliance and we will not express such an opinion in our report on compliance issued pursuant to *Government Auditing Standards*.

Other Services

We will also assist in preparing the financial statements and related notes of City of Blackduck, Minnesota in conformity with U.S. generally accepted accounting principles based on information provided by you. Included with the financial statement preparation, we will propose adjusting and correcting journal entries, prepare the state annual reporting form, and maintain the fixed asset listing. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*. We will perform the services in accordance with applicable professional standards. The other services are limited to the financial statement services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

Management Responsibilities

Management is responsible for designing, implementing, and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. You are also responsible for the selection and application of accounting principles; for the preparation and fair presentation of the financial statements and all accompanying information in conformity with U.S. generally accepted accounting principles; and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, (2) additional information that we may request for the purpose of the audit, and (3) unrestricted access to persons within the government from whom we determine it necessary to obtain audit evidence.

Your responsibilities include adjusting the financial statements to correct material misstatements and for confirming to us in the written management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws, regulations, contracts, agreements, and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts, and grant agreements, or abuse that we report.

You are also responsible for the preparation of the other supplementary information, which we have been engaged to report on, in conformity with U.S. generally accepted accounting principles. You agree to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon OR make the audited financial statements readily available to users of the supplementary information no later than the date the supplementary information is issued with our report thereon. Your responsibilities include acknowledging to us in the written representation letter that (1) you are responsible for presentation of the supplementary information in accordance with GAAP; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits, or other studies related to the objectives discussed in the Audit Objectives section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits, or studies. You are also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

You agree to assume all management responsibilities relating to the financial statements and related notes, and any other nonaudit services we provide. You will be required to acknowledge in the

management representation letter our assistance with preparation of the financial statements and related notes and that you have reviewed and approved the financial statements and related notes prior to their issuance and have accepted responsibility for them. Further, you agree to oversee the nonaudit services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of those services; and accept responsibility for them.

Engagement Administration, Fees, and Other

We may from time to time and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers, but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

We understand that your employees will prepare all cash, accounts receivable, or other confirmations we request and will locate any documents selected by us for testing.

We will provide copies of our reports to City of Blackduck, Minnesota; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of our reports are to be made available for public inspection.

The audit documentation for this engagement is the property of Miller McDonald, Inc. and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to the State Auditor or its designee, a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Miller McDonald, Inc. personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date or for any additional period requested by the State Auditor or Federal Agency. If we are aware that a federal awarding agency, pass-through entity, or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

We expect to begin our audit on approximately February 10, 2020 and to issue our reports no later than June 30, 2020. Ashley Eastridge is the engagement partner and is responsible for supervising the engagement and signing the reports or authorizing another individual to sign them.

Our fee for these services will be at our standard hourly rates plus out-of-pocket costs (such as report reproduction, word processing, postage, travel, copies, telephone, etc.) except that we agree that our gross fee, including expenses, will not exceed \$18,550. Our standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel assigned to your audit. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation. In accordance with our firm policies, work may be suspended if your account becomes 60 days or more overdue and may not be resumed until your account is paid in full. If we elect to terminate our services for nonpayment, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed our report(s). You will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket costs through the date of termination. The above fee is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs.

We appreciate the opportunity to be of service to City of Blackduck, Minnesota and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Very truly yours,

Miller McDonald, Inc.

Miller McDonald, Inc.

RESPONSE:

This letter correctly sets forth the understanding of City of Blackduck, Minnesota:

Management signature: _____

Title: _____

Date: _____

Governance signature: _____

Title: _____

Date: _____



December 5, 2019

Dear Member,

Enclosed is a check for your share of the \$2.5 million dividend being returned to members of the League of Minnesota Cities Insurance Trust's property/casualty program for 2019. Also enclosed is an information sheet showing the data used to calculate your dividend, and your dividend history. Your agent will also receive this information, and we encourage you to share it with the city council or other governing body.

Dividend Formula

The formula for calculating dividends is designed to return proportionally larger amounts to members with a longer history of coverage with the Trust and greater success in avoiding and controlling claims. Your share was determined based on your gross earned premiums and total adjusted claims for the past 20 years, as shown on the enclosed information sheet. As you review these numbers, keep these definitions in mind:

- *Gross Earned Premium*: This is the total of all earned premiums for the past 20 years as of May 31.
- *Adjusted Loss*: This is claim costs for the past 20 years, minus applicable deductibles, and after capping each individual large claim. Individual claims are capped at the lesser of \$200,000 or 200 percent of the annual premium for the year of the loss to lessen the impact of a catastrophic claim.

Dividend Amounts

The amount of this year's dividend reflects an increase in total incurred costs in recent years, in large part because of exceptionally high property losses and increased police and employment liability claims. Changing loss patterns like these, actuarial projections, investment results, legislative and coverage changes, and our strategic decisions about things like the most cost-effective way to structure our reinsurance purchases can all affect the availability and amount of dividends from year to year. Trust representatives will be talking with members and insurance agents over the coming year to gather information for our discussion about the relative benefits of regular dividends versus lower up-front premiums, keeping in mind our overarching goals of maintaining a healthy fund balance and preserving rate stability.

Thank you for your continued membership with the Trust. We appreciate your confidence and the chance to partner with you to serve your community. Feel free to contact Laura Honeck, Trust Operations Manager, at lhoneck@lmc.org or 651-281-1280 if you have any questions, comments, or need additional information.

Sincerely,

The League of Minnesota Cities Insurance Trust Board of Trustees

Jake Benson, Councilmember, Proctor
Dave Callister, City Manager, Plymouth
Clint Gridley, City Administrator, Woodbury
D. Love, Councilmember, Centerville

Lisa Sova, City Administrator, Crosby
Dave Unmacht, Executive Director, LMC
Alison Zelms, Deputy City Manager, Mankato

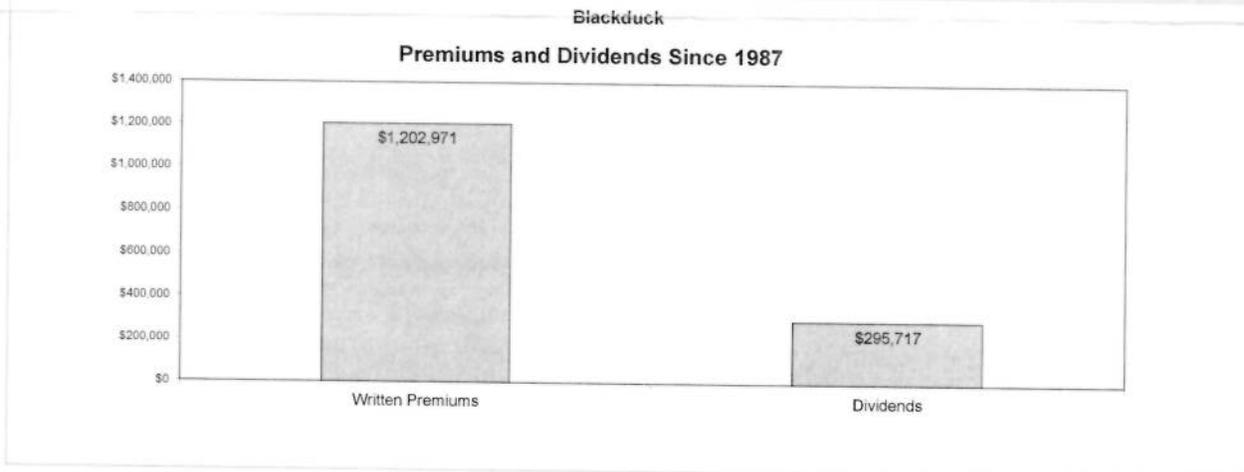
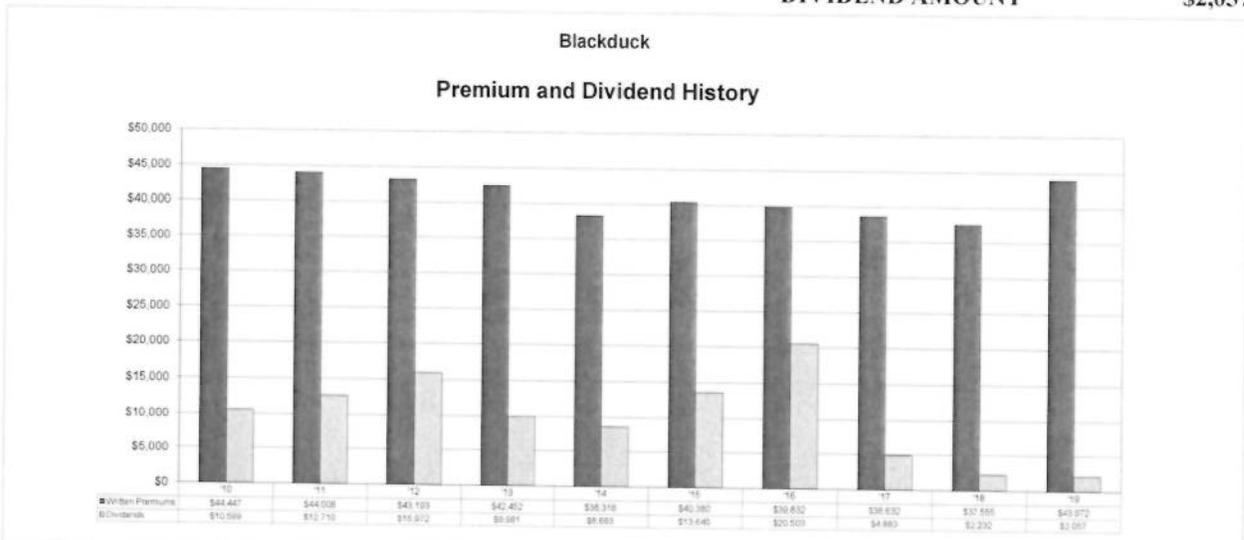
**LEAGUE OF MINNESOTA CITIES INSURANCE TRUST
PROPERTY/CASUALTY
2019 DIVIDEND CALCULATION
AT MAY 31, 2019**

Security Insurance USA

Po Box 217
Blackduck MN 56630-0217

Blackduck
Po Box 380
Blackduck, MN 56630-0380

GROSS EARNED PREMIUM	\$902,726
ADJUSTED LOSSES	\$341,061
MEMBERS DIVIDEND PERCENTAGE	0.00082297266
DIVIDEND AMOUNT	\$2,057



The "gross earned premium" figure is the member's total earned premiums as of May 31, 2019 for the past 20 years. This is the premium figure that's used in the dividend calculation.
The "2019 written premium" figure is the member's total premium for the member's most recent renewal prior to May 31, 2019 (for most members, only a portion of that 2019 written premium would be earned as of May 31, 2019).



Truth in Taxation Public Hearing Blackduck City Hall December 9th, 2019 @ 6:15 P.M.

Respectfully Submitted by: Christina Regas City of Blackduck Administrator

The purpose of Truth and Taxation is to discuss the proposed property tax levy for the tax payable year 2020 and the proposed budget for the year 2020. This public hearing is held to discuss and seek public comment on the city's 2019 general fund budget and 2020 property tax levy. The City of Blackduck must certify its final payable 2020 property tax levy to the county auditor no later than December 27th, 2019 (MN Statute §275.065).

The following documentation outlines the following:

1. City of Blackduck 2020 Levy
2. LGA payment from the State of Minnesota
3. Tax Base for the City
4. 2020 General Fund expenditures and revenue sources.

The 2020 general fund budget does not balance and it will need an increase in the property tax levy. Therefore, the tax levy will remain as suggested in September in the amount of \$303,411.

PROPERTY TAXES

2019 Property Taxes
\$252,138.00
Proposed 2020 Property Taxes
\$303,411.00
(26% = Debt Service & 74% to General Fund)
Change from 2019-2020
16.9%

This does **NOT** translate to a 16.9% increase for tax payers.

Average home valued at \$100,000 pays \$721/year in City taxes (*increase of \$119 or \$9/month*)

Why is Blackduck high?

A large percentage of property is classified as nontaxable:

Blackduck School; Government buildings; & Non-profits (Churches)

LOCAL GOVERNMENT AID

Local Government Aid (LGA) is a state aid to local governments. The LGA is manipulated by the Legislature annually. The following is list of the variables used to calculate the city’s 2020 LGA certified amount.

1. Pre-housing units: the total number of housing units in your city that were constructed before 1940 according to the 2016 Federal Census.
2. Housing units 1940-1970: is the total number of housing units built between 1940 and 1970.
3. Total housing units: the total number of all housing units in your city (both vacant and occupied).
4. Household Size: a city’s average household size as reported by the State Demographer and Metropolitan Council. (City of Blackduck household estimate is 360 for April 1, 2018)
5. Number of Employees: the average number of annual employees from the quarterly census of employment from the Dept. of Employment & Economic Development.
6. Peak population decline: a city’s population decline (if any) from its highest population in a decennial census from 1970 or later.
7. Tax Effort Rate: the net levy for all cities divided by the sum of the city net tax capacity for all cities. The tax effort rate is the same for all city calculations.
8. City Revenue Need: City revenue need is defined in three separate calculations based on population. (City of Blackduck population estimate is 840 for April 1, 2018)
 - a. Small Cities: The formula for cities with a population less than 2,500 is:
 - i. **410 + (.367 x population over 100)** *The city revenue need for cities with a population less than 2,500 cannot be over \$630 per capita. For cities with a sparsity adjustment, the city revenue need cannot be over \$830 per capita.*
9. Unmet Need: is the difference between (1) its city revenue need multiplied by its population, and (2) its city net tax capacity multiplied by the tax effort rate.
10. Formula Aid: (aid increase) for a city is equal to the difference between its current unmet need and its certified aid in the previous year, minus special adjustments, multiplied by the aid gap percentage.

LGA increases – For the 2020 LGA distribution, the Legislature appropriated \$560.4 million state-wide. That’s a \$26 million increase over 2019. The Legislature also included a one-time formula adjustment that prevents any city from receiving a reduction in LGA for 2020 compared to the amount received in 2019. Although the 2020 appropriation remains approximately \$4 million below the 2002 level, the 2019 special session tax bill did include an additional \$4 million increase in the appropriation for the 2021 distribution state-wide.

The following chart includes the history of LGA received by the City of Blackduck. Blackduck receives LGA in two equal payments on July 20 and December 26. The City of Blackduck is anticipating receiving \$268,858 for the budget year 2020. This equates to an increase of \$14,303.

LGA History						% +/-
2015	2016	2017	2018	2019	2020	Over 2019
\$242,272.00	\$244,610.00	\$245,269.00	\$253,712.00	\$254,282.00	\$268,858.00	5.4%

TAX BASE INFORMATION

The property tax system is a continuous cycle, but it effectively begins with the estimation of property *market values* by local assessors. Assessors attempt to determine the approximate selling price of each parcel of property based on the current market conditions. Along with the market value determination, a *property class* is ascribed to each parcel of property based on the use of the property. The property classification system defines the *tax capacity* of each parcel as a percentage of each parcel’s market value. The next step in calculating the tax burden for a parcel involves the determination of each local unit of government’s *property tax levy*. The *total tax capacity* is computed by first aggregating the tax capacities of all parcels within the city, then the taxable tax capacity is used to determine the *local tax rates*. The city tax rate is computed by dividing the city levy (minus the fiscal disparities distribution levy, if applicable) by the taxable tax capacity. The sum of the tax rates for all taxing authorities that levy against a single property produces the total local tax rate. This total local tax rate is then used to determine the overall tax burden for each parcel of property by multiplying the parcel’s tax capacity by the total local tax rate.

The Estimated Market Value is Beltrami County Assessor’s estimate of what property would be worth on the open market if sold. The most common factor that results in an increase in an individual parcel’s tax is the change in the parcel’s estimated market value. The market value is set on Jan. 2 of the year before taxes are payable. Below is a five-year history of the City of Blackduck EMV (Estimated Market Value) & TMV (Taxable Market Value). As you can see below “Pay 2020” the City of Blackduck EMV has increased again marking a steady tread of increased value.

Estimated Market Value History

Pay 2015	Percent +/-	Pay 2016	Percent +/-
EMV 2014	Over 2013	EMV 2015	Over 2014
\$26,450,700.00	-1.97%	\$26,704,100.00	0.95%
Pay 2017	Percent +/-	Pay 2018	Percent +/-
EMV 2016	Over 2015	EMV 2017	Over 2016
\$26,333,300.00	-1.41%	\$27,636,300.00	4.71%
Pay 2019	Percent +/-	Pay 2020	Percent +/-
EMV 2018	Over 2017	EMV 2019	Over 2018
\$29,755,300.00	7.12%	\$30,271,800.00	1.71%

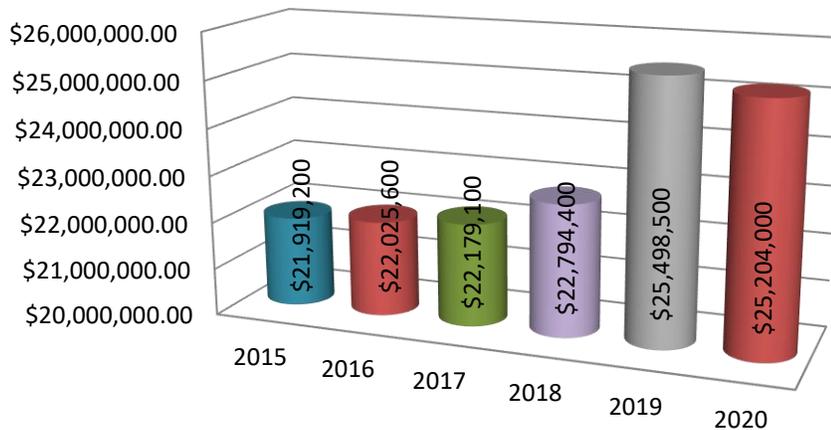


The Taxable Market Value is the Estimated Market Value less any credits (Veterans Credit, Market Value Exclusion Credit, Ag Credit, etc.). When taxable market value decreases the tax burden to property owners will increase. Whenever we increase our market value (build a new home and/or a new business) the tax burden to property owners decreases. As you can see below “Pay 2020” the City of Blackduck TMV has decreased slightly over 2019. Although strong market value the decrease may affect the tax burden to property owners.

Taxable Market Value History

Pay	% +/-	Pay	% +/-
2015	Over 2014	2016	Over 2015
\$21,919,200.00	-3.9%	\$22,025,600.00	0.5%
Pay	% +/-	Pay	% +/-
2017	Over 2016	2018	Over 2017
\$22,179,100.00	0.7%	\$22,794,400.00	2.7%
Pay	% +/-	Pay	% +/-
2019	Over 2018	2020	Over 2019
\$25,498,500.00	10.60%	\$25,204,000.00	-1.17%

Taxable Market Value 6 Year History



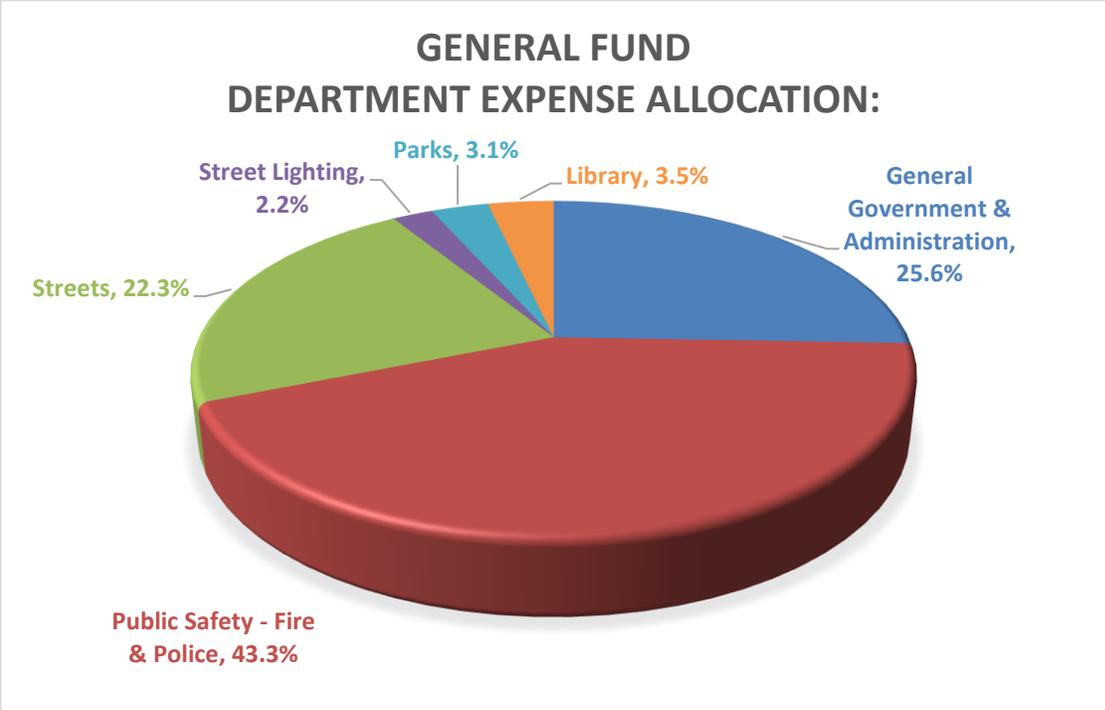
Why do Property taxes vary from year to year? Explaining individual property tax changes from year to year involves a multi-step process and beyond the scope of the City Administrator. Please contact the Beltrami County Assessor for individual evaluations.

In general, the following items have the most impact:

1. Property Value drives mathematical calculations
2. Special assessments added to tax bill
3. Tax Levy for City, County or School District changes

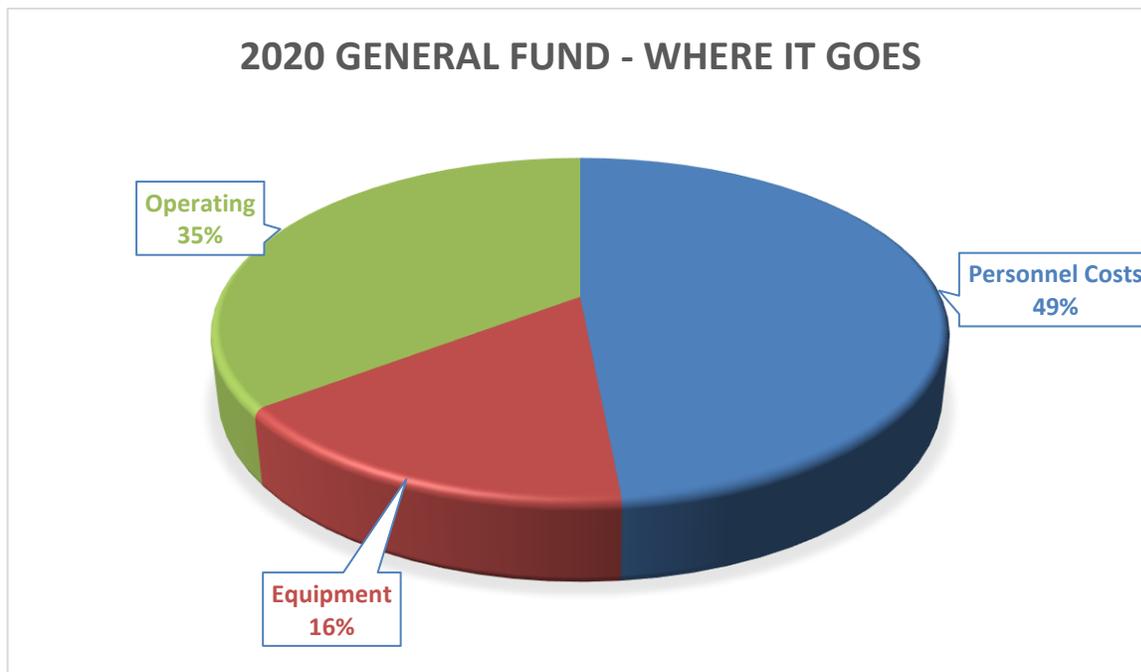
2020 General Fund Expenditures:

Department:	Amount:		
General Government & Administration	\$181,838.00		
Public Safety - Fire & Police	\$308,086.00		
Streets	\$158,722.00		
Street Lighting	\$15,500.00		
Parks	\$21,993.00		
Library	\$25,210.00		
Total:	\$711,349.00		



Where does our 2020 Funding go?

	2020
Personnel Costs	\$344,985.00
Equipment	\$115,050.00
Operating	\$251,314.00



2020 General Fund Expenses - \$70,982 increase:

- Personnel costs – increase of 6.12% or \$19,887
 - PERA Police – Employer Contributions increase .75%
 - Benefits – Health insurance premiums increase 7.5%
 - Salaries – increase 5.7%
- Street Materials – increase of \$24,000 or 67%
- Administration & General Government -
 - City of Blackduck Website & Computer Software – \$5,420
 - 2020 Rental Inspections - \$10,000
 - Blackduck Library building maintenance & technology - \$3,351
- Miscellaneous Operating increases \$8,324



City of Blackduck 2020 General Fund Expenditures

Account	Description	2018 Budget	2019 Budget	2020 Budget
General Government				
E 101-41000-700	Inter Fund Transfer	\$0.00	\$0.00	\$0.00
E 101-41000-721	Transfer to Cemetery Fund	\$2,000.00	\$2,000.00	\$2,000.00
E 101-41000-762	Transfer to Sewer Fund	\$0.00	\$0.00	\$0.00
E 101-41000-782	Intrafund Transfer	\$0.00	\$0.00	\$0.00
		<u>\$2,000.00</u>	<u>\$2,000.00</u>	<u>\$2,000.00</u>
Council				
E 101-41110-101	Full-Time Employees Regular	\$6,500.00	\$6,500.00	\$6,500.00
E 101-41110-121	PERA	\$0.00	\$0.00	\$0.00
E 101-41110-122	FICA	\$650.00	\$650.00	\$550.00
E 101-41110-207	Computer Supplies	\$1,750.00	\$500.00	\$500.00
E 101-41110-208	Training and Instruction	\$500.00	\$500.00	\$2,000.00
E 101-41110-322	Postage	\$0.00	\$0.00	\$0.00
E 101-41110-331	Travel Expenses	\$600.00	\$600.00	\$700.00
E 101-41110-361	General Liability Ins	\$0.00	\$0.00	\$0.00
E 101-41110-433	Dues and Subscriptions	\$100.00	\$100.00	\$150.00
E 101-41110-437	Bad Debt Expense	\$0.00	\$0.00	\$0.00
		<u>\$10,100.00</u>	<u>\$8,850.00</u>	<u>\$10,400.00</u>
City Administration				
E 101-41400-101	Full-Time Employees Regular	\$63,977.42	\$68,281.00	\$73,033.00
E 101-41400-102	Full-Time Employees Overtime	\$0.00	\$0.00	\$0.00
E 101-41400-103	Part-Time Employees	\$0.00	\$0.00	\$0.00
E 101-41400-121	PERA	\$4,798.31	\$5,121.00	\$5,477.00
E 101-41400-122	FICA	\$4,894.27	\$5,223.00	\$5,587.00
E 101-41400-131	Employer Paid Health	\$5,266.77	\$5,727.00	\$6,683.00
E 101-41400-200	Office Supplies (GENERAL)	\$1,000.00	\$1,000.00	\$1,300.00
E 101-41400-207	Computer Supplies	\$1,700.00	\$1,000.00	\$1,000.00
E 101-41400-208	Training and Instruction	\$1,200.00	\$1,500.00	\$1,000.00
E 101-41400-210	Operating Supplies (GENERAL)	\$600.00	\$600.00	\$600.00
E 101-41400-300	Professional Svcs (GENERAL)	\$0.00	\$0.00	\$0.00
E 101-41400-301	Auditing and Acct g Services	\$5,000.00	\$5,000.00	\$6,000.00
E 101-41400-303	Engineering Fees	\$0.00	\$0.00	\$0.00
E 101-41400-304	Legal Fees	\$1,500.00	\$1,500.00	\$1,500.00
E 101-41400-305	Medical Fees	\$0.00	\$0.00	\$0.00
E 101-41400-310	Other Professional Services	\$3,000.00	\$3,000.00	\$5,070.00
E 101-41400-321	Telephone	\$1,800.00	\$2,000.00	\$2,250.00
E 101-41400-322	Postage	\$500.00	\$500.00	\$500.00
E 101-41400-327	Internet Access	\$1,000.00	\$1,000.00	\$1,000.00
E 101-41400-331	Travel Expenses	\$2,000.00	\$2,000.00	\$2,000.00
E 101-41400-351	Legal Notices Publishing	\$400.00	\$400.00	\$200.00
E 101-41400-352	General Notices and Pub Info	\$700.00	\$700.00	\$350.00
E 101-41400-353	Ordinance Publication	\$300.00	\$300.00	\$150.00
E 101-41400-355	Election Expense	\$1,500.00	\$4,000.00	\$2,500.00
E 101-41400-366	Workers Compensation	\$400.00	\$400.00	\$500.00

Account	Description	2018 Budget	2019 Budget	2020 Budget
E 101-41400-367	Unemployment Paid	\$0.00	\$0.00	\$0.00
E 101-41400-432	Uncollectable Checks	\$0.00	\$0.00	\$0.00
E 101-41400-433	Dues and Subscriptions	\$1,500.00	\$2,000.00	\$4,640.00
E 101-41400-437	Bad Debt Expense	\$0.00	\$0.00	\$0.00
E 101-41400-438	Bank Service Charges	\$1,000.00	\$1,000.00	\$1,500.00
E 101-41400-490	Donations to Civic Org s	\$0.00	\$0.00	\$0.00
E 101-41400-570	Office Equip and Furnishings	\$500.00	\$500.00	\$500.00
E 101-41400-603	Short-Term Debt Principal	\$2,100.00	\$2,100.00	\$2,100.00
E 101-41400-786	State Fire Aid	\$19,000.00	\$19,000.00	\$19,000.00
City Administration		\$125,636.77	\$133,852.00	\$144,440.00
Planning and Zoning				
E 101-41910-101	Full-Time Employees Regular	\$0.00	\$0.00	\$0.00
E 101-41910-102	Full-Time Employees Overtime	\$0.00	\$0.00	\$0.00
E 101-41910-103	Part-Time Employees	\$0.00	\$0.00	\$0.00
E 101-41910-121	PERA	\$0.00	\$0.00	\$0.00
E 101-41910-122	FICA	\$0.00	\$0.00	\$0.00
E 101-41910-126	Medicare	\$0.00	\$0.00	\$0.00
E 101-41910-131	Employer Paid Health	\$0.00	\$0.00	\$0.00
E 101-41910-300	Professional Svcs (GENERAL)	\$2,500.00	\$1,000.00	\$10,000.00
Planning and Zoning		\$2,500.00	\$1,000.00	\$10,000.00
General Govt Buildings/Plant				
E 101-41940-206	Electricity	\$8,000.00	\$8,000.00	\$8,000.00
E 101-41940-210	Operating Supplies (GENERAL)	\$500.00	\$500.00	\$500.00
E 101-41940-211	Cleaning Supplies	\$0.00	\$0.00	\$0.00
E 101-41940-223	Building Repair Supplies	\$400.00	\$400.00	\$400.00
E 101-41940-361	General Liability Ins	\$100.00	\$100.00	\$81.00
E 101-41940-362	Property Ins	\$600.00	\$600.00	\$567.00
E 101-41940-380	Utility Services (GENERAL)	\$450.00	\$450.00	\$450.00
E 101-41940-401	Repairs/Maint Buildings	\$2,000.00	\$2,000.00	\$5,000.00
E 101-41940-520	Buildings and Structures	\$3,500.00	\$0.00	\$0.00
General Govt Buildings/Plant		\$15,550.00	\$12,050.00	\$14,998.00
Police Administration				
E 101-42110-101	Full-Time Employees Regular	\$90,629.41	\$100,696.00	\$106,712.00
E 101-42110-102	Full-Time Employees Overtime	\$1,500.00	\$1,000.00	\$1,155.00
E 101-42110-103	Part-Time Employees	\$5,200.00	\$5,300.00	\$5,300.00
E 101-42110-106	School Resource Officer -	\$0.00	\$0.00	\$0.00
E 101-42110-121	PERA	\$15,767.79	\$18,128.00	\$19,995.00
E 101-42110-122	FICA	\$1,411.31	\$1,551.00	\$1,638.00
E 101-42110-131	Employer Paid Health	\$19,074.48	\$22,003.00	\$23,191.00
E 101-42110-205	Heating Fuel	\$1,000.00	\$1,000.00	\$1,000.00
E 101-42110-206	Electricity	\$2,500.00	\$2,000.00	\$2,500.00
E 101-42110-208	Training and Instruction	\$2,000.00	\$2,000.00	\$2,000.00
E 101-42110-209	Other Office Supplies	\$500.00	\$500.00	\$500.00
E 101-42110-210	Operating Supplies (GENERAL)	\$1,000.00	\$1,000.00	\$1,000.00
E 101-42110-212	Motor Fuels	\$8,000.00	\$8,000.00	\$8,000.00
E 101-42110-213	Lubricants and Additives	\$0.00	\$0.00	\$0.00
E 101-42110-222	Tires	\$1,000.00	\$1,000.00	\$1,000.00
E 101-42110-223	Building Repair Supplies	\$0.00	\$0.00	\$0.00
E 101-42110-230	Equipment	\$4,500.00	\$3,500.00	\$3,200.00
E 101-42110-233	Uniforms	\$1,000.00	\$1,500.00	\$1,500.00
E 101-42110-305	Medical Fees	\$500.00	\$500.00	\$500.00
E 101-42110-321	Telephone	\$1,500.00	\$1,500.00	\$1,500.00

Account	Description	2018 Budget	2019 Budget	2020 Budget
E 101-42110-322	Postage	\$50.00	\$50.00	\$50.00
E 101-42110-331	Travel Expenses	\$500.00	\$500.00	\$500.00
E 101-42110-351	Legal Notices Publishing	\$0.00	\$0.00	\$0.00
E 101-42110-361	General Liability Ins	\$4,500.00	\$5,600.00	\$5,664.00
E 101-42110-362	Property Ins	\$1,800.00	\$1,500.00	\$1,411.00
E 101-42110-363	Automotive Ins	\$1,200.00	\$2,050.00	\$1,250.00
E 101-42110-366	Workers Compensation	\$3,100.00	\$3,100.00	\$4,320.00
E 101-42110-401	Repairs/Maint Buildings	\$2,000.00	\$1,000.00	\$1,000.00
E 101-42110-404	Repairs/Maint Machinery/Equip	\$7,000.00	\$5,000.00	\$5,000.00
E 101-42110-420	Tower Lease	\$500.00	\$500.00	\$500.00
E 101-42110-425	Depreciation	\$10,000.00	\$10,000.00	\$10,000.00
E 101-42110-433	Dues and Subscriptions	\$550.00	\$500.00	\$800.00
E 101-42110-436	Towing Charges	\$500.00	\$500.00	\$500.00
E 101-42110-437	Bad Debt Expense	\$0.00	\$0.00	\$0.00
E 101-42110-550	Motor Vehicles	\$0.00	\$0.00	\$0.00
E 101-42110-580	Other Equipment	\$0.00	\$0.00	\$0.00
E 101-42110-700	Inter Fund Transfer	\$0.00	\$0.00	\$0.00
E 101-42110-782	Intrafund Transfer	\$0.00	\$0.00	\$0.00
Police Administration		\$188,782.99	\$201,478.00	\$211,686.00

Fire Department

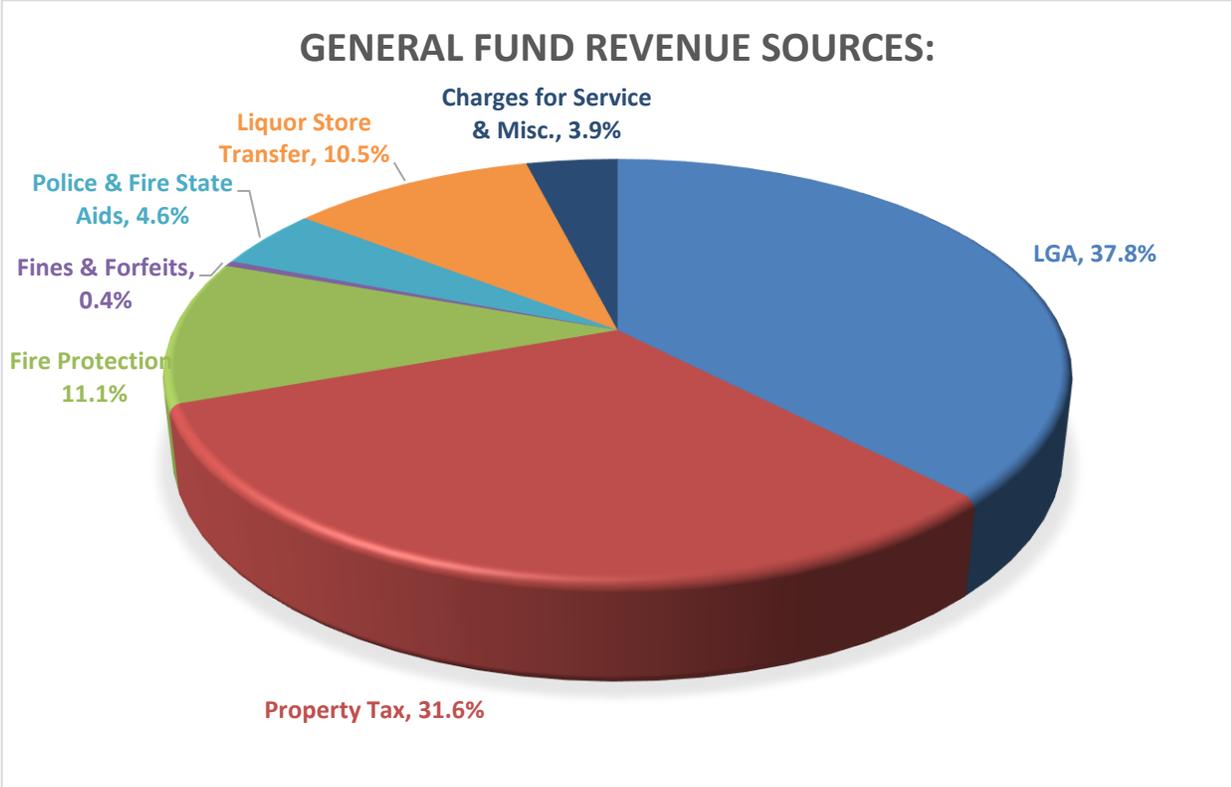
E 101-42200-103	Part-Time Employees	\$13,500.00	\$13,500.00	\$13,500.00
E 101-42200-122	FICA	\$1,200.00	\$1,200.00	\$1,100.00
E 101-42200-124	Fire Pension Contributions	\$0.00	\$0.00	\$0.00
E 101-42200-200	Office Supplies (GENERAL)	\$125.00	\$200.00	\$0.00
E 101-42200-205	Heating Fuel	\$2,000.00	\$2,000.00	\$2,500.00
E 101-42200-206	Electricity	\$5,000.00	\$5,000.00	\$5,000.00
E 101-42200-207	Computer Supplies	\$0.00	\$0.00	\$0.00
E 101-42200-208	Training and Instruction	\$2,000.00	\$2,000.00	\$2,000.00
E 101-42200-210	Operating Supplies (GENERAL)	\$1,000.00	\$1,000.00	\$1,000.00
E 101-42200-211	Cleaning Supplies	\$0.00	\$0.00	\$0.00
E 101-42200-212	Motor Fuels	\$2,000.00	\$2,000.00	\$2,000.00
E 101-42200-221	Equipment Parts	\$1,000.00	\$0.00	\$0.00
E 101-42200-222	Tires	\$0.00	\$0.00	\$0.00
E 101-42200-223	Building Repair Supplies	\$0.00	\$0.00	\$0.00
E 101-42200-233	Uniforms	\$5,000.00	\$5,000.00	\$5,000.00
E 101-42200-240	Small Tools and Minor Equip	\$2,000.00	\$2,000.00	\$2,000.00
E 101-42200-304	Legal Fees	\$0.00	\$0.00	\$0.00
E 101-42200-305	Medical Fees	\$500.00	\$500.00	\$1,200.00
E 101-42200-307	Management Fees	\$0.00	\$0.00	\$0.00
E 101-42200-310	Other Professional Services	\$0.00	\$0.00	\$0.00
E 101-42200-321	Telephone	\$800.00	\$800.00	\$800.00
E 101-42200-322	Postage	\$100.00	\$100.00	\$100.00
E 101-42200-323	Radio/Communications	\$3,000.00	\$3,250.00	\$3,500.00
E 101-42200-331	Travel Expenses	\$250.00	\$250.00	\$250.00
E 101-42200-351	Legal Notices Publishing	\$0.00	\$0.00	\$0.00
E 101-42200-352	General Notices and Pub Info	\$50.00	\$50.00	\$50.00
E 101-42200-361	General Liability Ins	\$250.00	\$250.00	\$250.00
E 101-42200-362	Property Ins	\$950.00	\$950.00	\$950.00
E 101-42200-363	Automotive Ins	\$2,000.00	\$2,000.00	\$1,300.00
E 101-42200-366	Workers Compensation	\$6,000.00	\$6,000.00	\$6,000.00
E 101-42200-367	Unemployment Paid	\$100.00	\$0.00	\$0.00
E 101-42200-401	Repairs/Maint Buildings	\$3,000.00	\$3,750.00	\$3,750.00
E 101-42200-404	Repairs/Maint Machinery/Equip	\$12,000.00	\$13,000.00	\$12,450.00
E 101-42200-420	Tower Lease	\$500.00	\$500.00	\$500.00

Account	Description	2018 Budget	2019 Budget	2020 Budget
E 101-42200-425	Depreciation	\$0.00	\$0.00	\$0.00
E 101-42200-433	Dues and Subscriptions	\$100.00	\$100.00	\$200.00
E 101-42200-437	Bad Debt Expense	\$0.00	\$0.00	\$0.00
E 101-42200-500	Capital Outlay (GENERAL)	\$0.00	\$0.00	\$0.00
E 101-42200-520	Buildings and Structures	\$750.00	\$0.00	\$0.00
E 101-42200-550	Motor Vehicles	\$0.00	\$0.00	\$0.00
E 101-42200-580	Other Equipment	\$1,000.00	\$1,000.00	\$1,000.00
E 101-42200-701	Transfer to General Fund	\$0.00	\$0.00	\$0.00
E 101-42200-708	Transfer to Fire Dept Reserve	\$30,000.00	\$30,000.00	\$30,000.00
E 101-42200-782	Intrafund Transfer	\$0.00	\$0.00	\$0.00
Fire Department		\$96,175.00	\$96,400.00	\$96,400.00
Hwys, Streets, & Roads				
E 101-43100-101	Full-Time Employees Regular	\$46,682.75	\$46,371.00	\$48,699.00
E 101-43100-102	Full-Time Employees Overtime	\$0.00	\$500.00	\$1,000.00
E 101-43100-103	Part-Time Employees	\$936.00	\$936.00	\$1,008.00
E 101-43100-121	PERA	\$3,501.00	\$3,548.00	\$3,728.00
E 101-43100-122	FICA	\$3,571.00	\$3,619.00	\$3,802.00
E 101-43100-131	Employer Paid Health	\$8,304.33	\$9,124.00	\$9,509.00
E 101-43100-142	Unemployment Benefit	\$0.00	\$0.00	\$0.00
E 101-43100-200	Office Supplies (GENERAL)	\$50.00	\$75.00	\$400.00
E 101-43100-205	Heating Fuel	\$2,000.00	\$1,000.00	\$2,000.00
E 101-43100-206	Electricity	\$4,500.00	\$4,500.00	\$5,300.00
E 101-43100-208	Training and Instruction	\$0.00	\$0.00	\$0.00
E 101-43100-210	Operating Supplies (GENERAL)	\$1,500.00	\$1,500.00	\$1,600.00
E 101-43100-212	Motor Fuels	\$8,500.00	\$8,500.00	\$8,750.00
E 101-43100-213	Lubricants and Additives	\$1,000.00	\$1,000.00	\$1,050.00
E 101-43100-220	Repair/Maint Supply	\$1,500.00	\$2,000.00	\$2,100.00
E 101-43100-221	Equipment Parts	\$500.00	\$0.00	\$750.00
E 101-43100-222	Tires	\$1,200.00	\$1,200.00	\$1,300.00
E 101-43100-223	Building Repair Supplies	\$0.00	\$0.00	\$0.00
E 101-43100-224	Street Maint Materials	\$16,000.00	\$16,000.00	\$40,000.00
E 101-43100-233	Uniforms	\$0.00	\$0.00	\$1,200.00
E 101-43100-240	Small Tools and Minor Equip	\$1,500.00	\$1,500.00	\$1,600.00
E 101-43100-303	Engineering Fees	\$500.00	\$500.00	\$525.00
E 101-43100-310	Other Professional Services	\$0.00	\$0.00	\$0.00
E 101-43100-321	Telephone	\$1,900.00	\$1,900.00	\$2,000.00
E 101-43100-322	Postage	\$100.00	\$100.00	\$100.00
E 101-43100-331	Travel Expenses	\$0.00	\$0.00	\$0.00
E 101-43100-351	Legal Notices Publishing	\$0.00	\$0.00	\$0.00
E 101-43100-361	General Liability Ins	\$250.00	\$250.00	\$245.00
E 101-43100-362	Property Ins	\$900.00	\$900.00	\$896.00
E 101-43100-363	Automotive Ins	\$900.00	\$950.00	\$1,050.00
E 101-43100-366	Workers Compensation	\$3,500.00	\$3,500.00	\$3,410.00
E 101-43100-387	Snow Removal	\$0.00	\$0.00	\$0.00
E 101-43100-400	Repairs & Maint Cont	\$0.00	\$0.00	\$0.00
E 101-43100-401	Repairs/Maint Buildings	\$750.00	\$750.00	\$1,000.00
E 101-43100-404	Repairs/Maint Machinery/Equip	\$5,500.00	\$5,500.00	\$5,700.00
E 101-43100-433	Dues and Subscriptions	\$0.00	\$60.00	\$0.00
E 101-43100-436	Towing Charges	\$0.00	\$0.00	\$0.00
E 101-43100-501	Assessment	\$1,000.00	\$1,300.00	\$1,500.00
E 101-43100-530	Improvements Other Than Bldgs	\$0.00	\$0.00	\$0.00
E 101-43100-550	Motor Vehicles	\$8,500.00	\$8,500.00	\$8,500.00
E 101-43100-580	Other Equipment	\$0.00	\$0.00	\$0.00
E 101-43100-601	Debt Srv Bond Principal	\$0.00	\$0.00	\$0.00
E 101-43100-610	PFA Debt Srv Interest	\$1,515.01	\$0.00	\$0.00

Account	Description	2018 Budget	2019 Budget	2020 Budget
Hwys, Streets, & Roads		\$126,560.09	\$125,583.00	\$158,722.00
Street Lighting				
E 101-43160-206	Electricity	\$13,000.00	\$13,000.00	\$11,000.00
E 101-43160-210	Operating Supplies (GENERAL)	\$5,000.00	\$3,500.00	\$3,500.00
E 101-43160-220	Repair/Maint Supply	\$1,000.00	\$1,000.00	\$1,000.00
Street Lighting		\$19,000.00	\$17,500.00	\$15,500.00
Parks				
E 101-45200-101	Full-Time Employees Regular	\$3,126.00	\$3,096.00	\$3,380.00
E 101-45200-102	Full-Time Employees Overtime	\$0.00	\$100.00	\$300.00
E 101-45200-103	Part-Time Employees	\$1,560.00	\$1,560.00	\$1,680.00
E 101-45200-106	School Resource Officer -	\$0.00	\$0.00	\$0.00
E 101-45200-121	PERA	\$234.00	\$350.00	\$380.00
E 101-45200-122	FICA	\$716.00	\$356.00	\$387.00
E 101-45200-131	Employer Paid Health	\$598.73	\$658.00	\$691.00
E 101-45200-206	Electricity	\$6,000.00	\$5,000.00	\$4,000.00
E 101-45200-208	Training and Instruction	\$0.00	\$0.00	\$0.00
E 101-45200-210	Operating Supplies (GENERAL)	\$900.00	\$900.00	\$900.00
E 101-45200-211	Cleaning Supplies	\$175.00	\$175.00	\$0.00
E 101-45200-212	Motor Fuels	\$1,500.00	\$1,500.00	\$1,550.00
E 101-45200-221	Equipment Parts	\$0.00	\$0.00	\$0.00
E 101-45200-225	Landscaping Materials	\$500.00	\$1,000.00	\$1,000.00
E 101-45200-240	Small Tools and Minor Equip	\$0.00	\$0.00	\$0.00
E 101-45200-305	Medical Fees	\$0.00	\$50.00	\$50.00
E 101-45200-361	General Liability Ins	\$750.00	\$750.00	\$810.00
E 101-45200-362	Property Ins	\$2,500.00	\$2,500.00	\$2,285.00
E 101-45200-366	Workers Compensation	\$300.00	\$300.00	\$430.00
E 101-45200-401	Repairs/Maint Buildings	\$1,000.00	\$1,500.00	\$1,500.00
E 101-45200-430	Miscellaneous (GENERAL)	\$0.00	\$0.00	\$300.00
E 101-45200-433	Dues and Subscriptions	\$0.00	\$0.00	\$0.00
E 101-45200-501	Assessment	\$0.00	\$0.00	\$2,350.00
E 101-45200-530	Improvements Other Than Bldgs	\$0.00	\$0.00	\$0.00
Parks (GENERAL)		\$19,859.73	\$19,795.00	\$21,993.00
Libraries				
E 101-45500-122	FICA	\$0.00	\$0.00	\$0.00
E 101-45500-200	Office Supplies (GENERAL)	\$0.00	\$0.00	\$1,000.00
E 101-45500-206	Electricity	\$2,900.00	\$2,900.00	\$3,500.00
E 101-45500-210	Operating Supplies (GENERAL)	\$300.00	\$300.00	\$310.00
E 101-45500-211	Cleaning Supplies	\$0.00	\$0.00	\$0.00
E 101-45500-223	Building Repair Supplies	\$200.00	\$200.00	\$0.00
E 101-45500-330	Transportation (GENERAL)	\$0.00	\$0.00	\$0.00
E 101-45500-331	Travel Expenses	\$210.00	\$210.00	\$210.00
E 101-45500-361	General Liability Ins	\$100.00	\$100.00	\$81.00
E 101-45500-362	Property Ins	\$750.00	\$750.00	\$776.00
E 101-45500-380	Utility Services (GENERAL)	\$650.00	\$750.00	\$750.00
E 101-45500-401	Repairs/Maint Buildings	\$500.00	\$500.00	\$1,800.00
E 101-45500-404	Repairs/Maint Machinery/Equip	\$0.00	\$0.00	\$0.00
E 101-45500-426	Automation Repair & Replace.	\$289.00	\$289.00	\$289.00
E 101-45500-433	Dues and Subscriptions	\$15,437.00	\$15,860.00	\$16,494.00
Libraries (GENERAL)		\$21,336.00	\$21,859.00	\$25,210.00
		\$627,500.58	\$640,367.00	\$711,349.00

2020 General Fund Revenue Sources:

Fund:	Amount:	
LGA	\$268,858.00	
Property Tax	\$224,964.00	
Fire Protection Contribution	\$78,627.00	
Fines & Forfeits	\$3,000.00	
Police & Fire State Aids	\$33,000.00	
Liquor Store Transfer	\$75,000.00	<i>increase</i>
Charges for Service & Misc.	\$27,900.00	
Total:	\$711,349.00	





CITY OF BLACKDUCK
Revenue Budget for 2020 General Fund

<u>Account</u>	<u>Description</u>	<u>2018 Budget</u>	<u>2019 Budget</u>	<u>2020 Budget</u>
R 101-31000	General Property Taxes	\$170,686.74	\$179,373.00	\$224,964.00
R 101-31030	Mobile Home Tax	\$800.00	\$800.00	\$800.00
R 101-31900	Penalties and Interest Del/Tax	\$1,000.00	\$1,000.00	\$1,000.00
R 101-32000	Licenses and Permits	\$5,000.00	\$5,000.00	\$10,000.00
R 101-32240	Animal Licenses	\$200.00	\$200.00	\$250.00
R 101-33100	Federal Grants and Aids	\$0.00	\$0.00	\$0.00
R 101-33130	CDBG	\$0.00	\$0.00	\$0.00
R 101-33400	State Grants and Aids	\$0.00	\$0.00	\$0.00
R 101-33401	Local Government Aid	\$253,712.00	\$254,282.00	\$268,858.00
R 101-33403	Market Value Credit-MH	\$0.00	\$0.00	\$0.00
R 101-33404	PERA AID	\$1,113.00	\$1,113.00	\$0.00
R 101-33405	Market Value Credit - Real	\$0.00	\$0.00	\$0.00
R 101-33406	Market Value Credit-TIF	\$0.00	\$0.00	\$0.00
R 101-33407	Market Value Credit-AG	\$0.00	\$0.00	\$0.00
R 101-33416	Police Training Reimbursement	\$0.00	\$1,500.00	\$1,500.00
R 101-33423	State Police Aid	\$14,000.00	\$14,000.00	\$14,000.00
R 101-33424	State Fire Aid	\$19,000.00	\$19,000.00	\$19,000.00
R 101-33620	Other County Grants/Aid	\$70.00	\$70.00	\$0.00
R 101-34000	Charges for Services	\$8,000.00	\$8,000.00	\$8,000.00
R 101-34103	Zoning and Subdivision Fees	\$0.00	\$0.00	\$0.00
R 101-34108	Admin Charges to Other Funds	\$0.00	\$0.00	\$0.00
R 101-34110	Sale of Property	\$0.00	\$0.00	\$0.00
R 101-34202	Fire Protection Svcs	\$76,885.00	\$78,979.00	\$78,627.00
R 101-34781	Reservation Fees	\$0.00	\$0.00	\$0.00
R 101-35000	Fines and Forfeits	\$5,000.00	\$5,000.00	\$3,000.00
R 101-35102	Parking Fines	\$0.00	\$0.00	\$100.00
R 101-36100	Special Assessments	\$100.00	\$100.00	\$0.00
R 101-36102	Penalties and Interest	\$0.00	\$0.00	\$0.00
R 101-36200	Miscellaneous Revenues	\$4,000.00	\$4,000.00	\$3,000.00
R 101-36210	Interest Earnings	\$700.00	\$700.00	\$3,000.00
R 101-36220	Other Rents and Royalties	\$0.00	\$0.00	\$0.00
R 101-36230	Contributions and Donations	\$2,000.00	\$2,000.00	\$0.00
R 101-36231	Community Development Grants	\$0.00	\$0.00	\$0.00
R 101-36240	Reimbursements	\$250.00	\$250.00	\$250.00
R 101-39101	Sales of General Fixed Assets	\$0.00	\$0.00	\$0.00
R 101-39200	Interfund Transfer	\$0.00	\$0.00	\$0.00
R 101-39203	Transfer from Other Fund	\$0.00	\$0.00	\$0.00
R 101-39204	Intrafund Transfer	\$0.00	\$0.00	\$0.00
R 101-39269	Transfer from Liquor Fund	\$65,000.00	\$65,000.00	\$75,000.00
R 101-39282	Transfer fm Debt Service Fund	\$0.00	\$0.00	\$0.00
R 101-39300	Proceeds-Gen Long-term Debt	\$0.00	\$0.00	\$0.00
R 101-39330	Inception-Capital Lease Agmt	\$0.00	\$0.00	\$0.00
R 101-39331	Insurance Proceeds	\$0.00	\$0.00	\$0.00
		\$627,516.74	\$640,367.00	\$711,349.00

Sample Cart Shed Internal Loan

Compounding Period: Exact Days

Nominal Annual Rate: 2.500%

Cash Flow Data - Loans and Payments

Event	Date	Amount	Number	Period	End Date
1 Loan	01/01/2021	55,000.00	1		
2 Payment	02/01/2021	5,500.00	10	Annual	02/01/2030
3 Payment	02/01/2031	7,518.59	1		

TValue Amortization Schedule - Normal, 360 Day Year

Date	Payment	Interest	Principal	Balance
Loan 01/01/2021				55,000.00
1 02/01/2021	5,500.00	118.40	5,381.60	49,618.40
2021 Totals	5,500.00	118.40	5,381.60	
2 02/01/2022	5,500.00	1,257.69	4,242.31	45,376.09
2022 Totals	5,500.00	1,257.69	4,242.31	
3 02/01/2023	5,500.00	1,150.16	4,349.84	41,026.25
2023 Totals	5,500.00	1,150.16	4,349.84	
4 02/01/2024	5,500.00	1,039.90	4,460.10	36,566.15
2024 Totals	5,500.00	1,039.90	4,460.10	
5 02/01/2025	5,500.00	929.39	4,570.61	31,995.54
2025 Totals	5,500.00	929.39	4,570.61	
6 02/01/2026	5,500.00	811.00	4,689.00	27,306.54
2026 Totals	5,500.00	811.00	4,689.00	
7 02/01/2027	5,500.00	692.14	4,807.86	22,498.68
2027 Totals	5,500.00	692.14	4,807.86	
8 02/01/2028	5,500.00	570.28	4,929.72	17,568.96
2028 Totals	5,500.00	570.28	4,929.72	
9 02/01/2029	5,500.00	446.54	5,053.46	12,515.50
2029 Totals	5,500.00	446.54	5,053.46	
10 02/01/2030	5,500.00	317.23	5,182.77	7,332.73

Sample Cart Shed Internal Loan

	Date	Payment	Interest	Principal	Balance
2030 Totals		5,500.00	317.23	5,182.77	
11	02/01/2031	7,518.59	185.86	7,332.73	0.00
2031 Totals		7,518.59	185.86	7,332.73	
Grand Totals		62,518.59	7,518.59	55,000.00	

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
2.535%	\$7,518.59	\$55,000.00	\$62,518.59

City of Blackduck, Minnesota

\$64,000 General Obligation Bonds, Series 2020

Sources & Uses

Dated 02/06/2020 | Delivered 02/06/2020

Sources Of Funds

Par Amount of Bonds	\$64,000.00
Total Sources	\$64,000.00

Uses Of Funds

Costs of Issuance	6,700.00
Deposit to Capitalized Interest (CIF) Fund	1,577.78
Deposit to Project Construction Fund	55,000.00
Rounding Amount	722.22
Total Uses	\$64,000.00

City of Blackduck, Minnesota

\$64,000 General Obligation Bonds, Series 2020

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	Fiscal Total
02/06/2020	-	-	-	-	-	-	-
08/01/2020	-	-	777.78	777.78	(777.78)	-	-
02/01/2021	-	-	800.00	800.00	(800.00)	-	-
08/01/2021	-	-	800.00	800.00	-	800.00	-
02/01/2022	6,000.00	2.500%	800.00	6,800.00	-	6,800.00	7,600.00
08/01/2022	-	-	725.00	725.00	-	725.00	-
02/01/2023	6,000.00	2.500%	725.00	6,725.00	-	6,725.00	7,450.00
08/01/2023	-	-	650.00	650.00	-	650.00	-
02/01/2024	6,000.00	2.500%	650.00	6,650.00	-	6,650.00	7,300.00
08/01/2024	-	-	575.00	575.00	-	575.00	-
02/01/2025	6,000.00	2.500%	575.00	6,575.00	-	6,575.00	7,150.00
08/01/2025	-	-	500.00	500.00	-	500.00	-
02/01/2026	6,000.00	2.500%	500.00	6,500.00	-	6,500.00	7,000.00
08/01/2026	-	-	425.00	425.00	-	425.00	-
02/01/2027	6,000.00	2.500%	425.00	6,425.00	-	6,425.00	6,850.00
08/01/2027	-	-	350.00	350.00	-	350.00	-
02/01/2028	7,000.00	2.500%	350.00	7,350.00	-	7,350.00	7,700.00
08/01/2028	-	-	262.50	262.50	-	262.50	-
02/01/2029	7,000.00	2.500%	262.50	7,262.50	-	7,262.50	7,525.00
08/01/2029	-	-	175.00	175.00	-	175.00	-
02/01/2030	7,000.00	2.500%	175.00	7,175.00	-	7,175.00	7,350.00
08/01/2030	-	-	87.50	87.50	-	87.50	-
02/01/2031	7,000.00	2.500%	87.50	7,087.50	-	7,087.50	7,175.00
Total	\$64,000.00	-	\$10,677.78	\$74,677.78	(1,577.78)	\$73,100.00	-

Significant Dates

Dated	2/06/2020
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$427.11
Average Life	6.674 Years
Average Coupon	2.5000005%
Net Interest Cost (NIC)	2.5000005%
True Interest Cost (TIC)	2.5000350%
Bond Yield for Arbitrage Purposes	2.5000350%
All Inclusive Cost (AIC)	4.3693298%

IRS Form 8038

Net Interest Cost	2.5000005%
Weighted Average Maturity	6.674 Years

City of Blackduck, Minnesota

\$64,000 General Obligation Bonds, Series 2020

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	105% of Total
02/01/2021	-	-	1,577.78	1,577.78	(1,577.78)	-	-
02/01/2022	6,000.00	2.500%	1,600.00	7,600.00	-	7,600.00	7,980.00
02/01/2023	6,000.00	2.500%	1,450.00	7,450.00	-	7,450.00	7,822.50
02/01/2024	6,000.00	2.500%	1,300.00	7,300.00	-	7,300.00	7,665.00
02/01/2025	6,000.00	2.500%	1,150.00	7,150.00	-	7,150.00	7,507.50
02/01/2026	6,000.00	2.500%	1,000.00	7,000.00	-	7,000.00	7,350.00
02/01/2027	6,000.00	2.500%	850.00	6,850.00	-	6,850.00	7,192.50
02/01/2028	7,000.00	2.500%	700.00	7,700.00	-	7,700.00	8,085.00
02/01/2029	7,000.00	2.500%	525.00	7,525.00	-	7,525.00	7,901.25
02/01/2030	7,000.00	2.500%	350.00	7,350.00	-	7,350.00	7,717.50
02/01/2031	7,000.00	2.500%	175.00	7,175.00	-	7,175.00	7,533.75
Total	\$64,000.00	-	\$10,677.78	\$74,677.78	(1,577.78)	\$73,100.00	\$76,755.00

Significant Dates

Dated	2/06/2020
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$427.11
Average Life	6.674 Years
Average Coupon	2.5000005%
Net Interest Cost (NIC)	2.5000005%
True Interest Cost (TIC)	2.5000350%
Bond Yield for Arbitrage Purposes	2.5000350%
All Inclusive Cost (AIC)	4.3693298%

City of Blackduck, Minnesota

\$74,000 General Obligation Bonds, Series 2020
SINGLE PURPOSE

Sources & Uses

Dated 02/06/2020 | Delivered 02/06/2020

Sources Of Funds

Par Amount of Bonds	\$74,000.00
Total Sources	\$74,000.00

Uses Of Funds

Costs of Issuance	6,700.00
Deposit to Capitalized Interest (CIF) Fund	1,824.31
Deposit to Project Construction Fund	65,000.00
Rounding Amount	475.69
Total Uses	\$74,000.00

City of Blackduck, Minnesota

\$74,000 General Obligation Bonds, Series 2020

SINGLE PURPOSE

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New	
						D/S	Fiscal Total
02/06/2020	-	-	-	-	-	-	-
08/01/2020	-	-	899.31	899.31	(899.31)	-	-
02/01/2021	-	-	925.00	925.00	(925.00)	-	-
08/01/2021	-	-	925.00	925.00	-	925.00	-
02/01/2022	7,000.00	2.500%	925.00	7,925.00	-	7,925.00	8,850.00
08/01/2022	-	-	837.50	837.50	-	837.50	-
02/01/2023	7,000.00	2.500%	837.50	7,837.50	-	7,837.50	8,675.00
08/01/2023	-	-	750.00	750.00	-	750.00	-
02/01/2024	7,000.00	2.500%	750.00	7,750.00	-	7,750.00	8,500.00
08/01/2024	-	-	662.50	662.50	-	662.50	-
02/01/2025	7,000.00	2.500%	662.50	7,662.50	-	7,662.50	8,325.00
08/01/2025	-	-	575.00	575.00	-	575.00	-
02/01/2026	7,000.00	2.500%	575.00	7,575.00	-	7,575.00	8,150.00
08/01/2026	-	-	487.50	487.50	-	487.50	-
02/01/2027	7,000.00	2.500%	487.50	7,487.50	-	7,487.50	7,975.00
08/01/2027	-	-	400.00	400.00	-	400.00	-
02/01/2028	8,000.00	2.500%	400.00	8,400.00	-	8,400.00	8,800.00
08/01/2028	-	-	300.00	300.00	-	300.00	-
02/01/2029	8,000.00	2.500%	300.00	8,300.00	-	8,300.00	8,600.00
08/01/2029	-	-	200.00	200.00	-	200.00	-
02/01/2030	8,000.00	2.500%	200.00	8,200.00	-	8,200.00	8,400.00
08/01/2030	-	-	100.00	100.00	-	100.00	-
02/01/2031	8,000.00	2.500%	100.00	8,100.00	-	8,100.00	8,200.00
Total	\$74,000.00	-	\$12,299.31	\$86,299.31	(1,824.31)	\$84,475.00	-

Significant Dates

Dated	2/06/2020
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$491.97
Average Life	6.648 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.5000356%
Bond Yield for Arbitrage Purposes	2.5000356%
All Inclusive Cost (AIC)	4.1059021%

IRS Form 8038

Net Interest Cost	2.5000009%
Weighted Average Maturity	6.648 Years

City of Blackduck, Minnesota

\$74,000 General Obligation Bonds, Series 2020

SINGLE PURPOSE

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	105% of Total
02/01/2021	-	-	1,824.31	1,824.31	(1,824.31)	-	-
02/01/2022	7,000.00	2.500%	1,850.00	8,850.00	-	8,850.00	9,292.50
02/01/2023	7,000.00	2.500%	1,675.00	8,675.00	-	8,675.00	9,108.75
02/01/2024	7,000.00	2.500%	1,500.00	8,500.00	-	8,500.00	8,925.00
02/01/2025	7,000.00	2.500%	1,325.00	8,325.00	-	8,325.00	8,741.25
02/01/2026	7,000.00	2.500%	1,150.00	8,150.00	-	8,150.00	8,557.50
02/01/2027	7,000.00	2.500%	975.00	7,975.00	-	7,975.00	8,373.75
02/01/2028	8,000.00	2.500%	800.00	8,800.00	-	8,800.00	9,240.00
02/01/2029	8,000.00	2.500%	600.00	8,600.00	-	8,600.00	9,030.00
02/01/2030	8,000.00	2.500%	400.00	8,400.00	-	8,400.00	8,820.00
02/01/2031	8,000.00	2.500%	200.00	8,200.00	-	8,200.00	8,610.00
Total	\$74,000.00	-	\$12,299.31	\$86,299.31	(1,824.31)	\$84,475.00	\$88,698.75

Significant Dates

Dated	2/06/2020
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$491.97
Average Life	6.648 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.5000356%
Bond Yield for Arbitrage Purposes	2.5000356%
All Inclusive Cost (AIC)	4.1059021%

City of Blackduck, Minnesota

\$210,000 General Obligation Bonds, Series 2020

Issue Summary - Proposed New Money & Current Ref 06A & 09A

Assumes Current Market BQ "Non-Rated" Market Rates

Total Issue Sources And Uses

Dated 02/06/2020 | Delivered 02/06/2020

	New Money	Cur Ref 2006A	Cur Ref 2009A	Issue Summary
Sources Of Funds				
Par Amount of Bonds	\$74,000.00	\$75,000.00	\$61,000.00	\$210,000.00
Total Sources	\$74,000.00	\$75,000.00	\$61,000.00	\$210,000.00
Uses Of Funds				
Costs of Issuance	6,700.00	-	-	6,700.00
Deposit to Capitalized Interest (CIF) Fund	1,824.31	-	-	1,824.31
Deposit to Project Construction Fund	65,000.00	-	-	65,000.00
Deposit to Current Refunding Fund	-	75,290.63	60,202.19	135,492.82
Rounding Amount	475.69	(290.63)	797.81	982.87
Total Uses	\$74,000.00	\$75,000.00	\$61,000.00	\$210,000.00

City of Blackduck, Minnesota

\$210,000 General Obligation Bonds, Series 2020

Issue Summary - Proposed New Money & Current Ref 06A & 09A

Assumes Current Market BQ "Non-Rated" Market Rates

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/06/2020	-	-	-	-	-
08/01/2020	-	-	2,552.09	2,552.09	-
02/01/2021	51,000.00	2.500%	2,625.00	53,625.00	56,177.09
08/01/2021	-	-	1,987.50	1,987.50	-
02/01/2022	62,000.00	2.500%	1,987.50	63,987.50	65,975.00
08/01/2022	-	-	1,212.50	1,212.50	-
02/01/2023	22,000.00	2.500%	1,212.50	23,212.50	24,425.00
08/01/2023	-	-	937.50	937.50	-
02/01/2024	22,000.00	2.500%	937.50	22,937.50	23,875.00
08/01/2024	-	-	662.50	662.50	-
02/01/2025	7,000.00	2.500%	662.50	7,662.50	8,325.00
08/01/2025	-	-	575.00	575.00	-
02/01/2026	7,000.00	2.500%	575.00	7,575.00	8,150.00
08/01/2026	-	-	487.50	487.50	-
02/01/2027	7,000.00	2.500%	487.50	7,487.50	7,975.00
08/01/2027	-	-	400.00	400.00	-
02/01/2028	8,000.00	2.500%	400.00	8,400.00	8,800.00
08/01/2028	-	-	300.00	300.00	-
02/01/2029	8,000.00	2.500%	300.00	8,300.00	8,600.00
08/01/2029	-	-	200.00	200.00	-
02/01/2030	8,000.00	2.500%	200.00	8,200.00	8,400.00
08/01/2030	-	-	100.00	100.00	-
02/01/2031	8,000.00	2.500%	100.00	8,100.00	8,200.00
Total	\$210,000.00	-	\$18,902.09	\$228,902.09	-

Yield Statistics

Bond Year Dollars	\$756.08
Average Life	3.600 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.5000633%
Bond Yield for Arbitrage Purposes	2.5000633%
All Inclusive Cost (AIC)	3.4874967%

IRS Form 8038

Net Interest Cost	2.5000009%
Weighted Average Maturity	3.600 Years

City of Blackduck, Minnesota

\$210,000 General Obligation Bonds, Series 2020

Issue Summary - Proposed New Money & Current Ref 06A & 09A

Assumes Current Market BQ "Non-Rated" Market Rates

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	Fiscal Total
02/06/2020	-	-	-	-	-	(982.87)	-
08/01/2020	-	-	2,552.09	2,552.09	(899.31)	1,652.78	-
02/01/2021	51,000.00	2.500%	2,625.00	53,625.00	(925.00)	52,700.00	53,369.91
08/01/2021	-	-	1,987.50	1,987.50	-	1,987.50	-
02/01/2022	62,000.00	2.500%	1,987.50	63,987.50	-	63,987.50	65,975.00
08/01/2022	-	-	1,212.50	1,212.50	-	1,212.50	-
02/01/2023	22,000.00	2.500%	1,212.50	23,212.50	-	23,212.50	24,425.00
08/01/2023	-	-	937.50	937.50	-	937.50	-
02/01/2024	22,000.00	2.500%	937.50	22,937.50	-	22,937.50	23,875.00
08/01/2024	-	-	662.50	662.50	-	662.50	-
02/01/2025	7,000.00	2.500%	662.50	7,662.50	-	7,662.50	8,325.00
08/01/2025	-	-	575.00	575.00	-	575.00	-
02/01/2026	7,000.00	2.500%	575.00	7,575.00	-	7,575.00	8,150.00
08/01/2026	-	-	487.50	487.50	-	487.50	-
02/01/2027	7,000.00	2.500%	487.50	7,487.50	-	7,487.50	7,975.00
08/01/2027	-	-	400.00	400.00	-	400.00	-
02/01/2028	8,000.00	2.500%	400.00	8,400.00	-	8,400.00	8,800.00
08/01/2028	-	-	300.00	300.00	-	300.00	-
02/01/2029	8,000.00	2.500%	300.00	8,300.00	-	8,300.00	8,600.00
08/01/2029	-	-	200.00	200.00	-	200.00	-
02/01/2030	8,000.00	2.500%	200.00	8,200.00	-	8,200.00	8,400.00
08/01/2030	-	-	100.00	100.00	-	100.00	-
02/01/2031	8,000.00	2.500%	100.00	8,100.00	-	8,100.00	8,200.00
Total	\$210,000.00	-	\$18,902.09	\$228,902.09	(1,824.31)	\$226,094.91	-

Significant Dates

Dated	2/06/2020
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$756.08
Average Life	3.600 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.5000633%
Bond Yield for Arbitrage Purposes	2.5000633%
All Inclusive Cost (AIC)	3.4874967%

IRS Form 8038

Net Interest Cost	2.5000009%
Weighted Average Maturity	3.600 Years

City of Blackduck, Minnesota

\$74,000 General Obligation Bonds, Series 2020

New Money

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+	Fiscal Total
02/06/2020	-	-	-	-	-
08/01/2020	-	-	899.31	899.31	-
02/01/2021	-	-	925.00	925.00	1,824.31
08/01/2021	-	-	925.00	925.00	-
02/01/2022	7,000.00	2.500%	925.00	7,925.00	8,850.00
08/01/2022	-	-	837.50	837.50	-
02/01/2023	7,000.00	2.500%	837.50	7,837.50	8,675.00
08/01/2023	-	-	750.00	750.00	-
02/01/2024	7,000.00	2.500%	750.00	7,750.00	8,500.00
08/01/2024	-	-	662.50	662.50	-
02/01/2025	7,000.00	2.500%	662.50	7,662.50	8,325.00
08/01/2025	-	-	575.00	575.00	-
02/01/2026	7,000.00	2.500%	575.00	7,575.00	8,150.00
08/01/2026	-	-	487.50	487.50	-
02/01/2027	7,000.00	2.500%	487.50	7,487.50	7,975.00
08/01/2027	-	-	400.00	400.00	-
02/01/2028	8,000.00	2.500%	400.00	8,400.00	8,800.00
08/01/2028	-	-	300.00	300.00	-
02/01/2029	8,000.00	2.500%	300.00	8,300.00	8,600.00
08/01/2029	-	-	200.00	200.00	-
02/01/2030	8,000.00	2.500%	200.00	8,200.00	8,400.00
08/01/2030	-	-	100.00	100.00	-
02/01/2031	8,000.00	2.500%	100.00	8,100.00	8,200.00
Total	\$74,000.00	-	\$12,299.31	\$86,299.31	-

Yield Statistics

Bond Year Dollars	\$491.97
Average Life	6.648 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.5000356%
Bond Yield for Arbitrage Purposes	2.5000633%
All Inclusive Cost (AIC)	4.1059021%

IRS Form 8038

Net Interest Cost	2.5000009%
Weighted Average Maturity	6.648 Years

City of Blackduck, Minnesota

\$74,000 General Obligation Bonds, Series 2020

New Money

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New	
						D/S	Fiscal Total
02/06/2020	-	-	-	-	-	-	-
08/01/2020	-	-	899.31	899.31	(899.31)	-	-
02/01/2021	-	-	925.00	925.00	(925.00)	-	-
08/01/2021	-	-	925.00	925.00	-	925.00	-
02/01/2022	7,000.00	2.500%	925.00	7,925.00	-	7,925.00	8,850.00
08/01/2022	-	-	837.50	837.50	-	837.50	-
02/01/2023	7,000.00	2.500%	837.50	7,837.50	-	7,837.50	8,675.00
08/01/2023	-	-	750.00	750.00	-	750.00	-
02/01/2024	7,000.00	2.500%	750.00	7,750.00	-	7,750.00	8,500.00
08/01/2024	-	-	662.50	662.50	-	662.50	-
02/01/2025	7,000.00	2.500%	662.50	7,662.50	-	7,662.50	8,325.00
08/01/2025	-	-	575.00	575.00	-	575.00	-
02/01/2026	7,000.00	2.500%	575.00	7,575.00	-	7,575.00	8,150.00
08/01/2026	-	-	487.50	487.50	-	487.50	-
02/01/2027	7,000.00	2.500%	487.50	7,487.50	-	7,487.50	7,975.00
08/01/2027	-	-	400.00	400.00	-	400.00	-
02/01/2028	8,000.00	2.500%	400.00	8,400.00	-	8,400.00	8,800.00
08/01/2028	-	-	300.00	300.00	-	300.00	-
02/01/2029	8,000.00	2.500%	300.00	8,300.00	-	8,300.00	8,600.00
08/01/2029	-	-	200.00	200.00	-	200.00	-
02/01/2030	8,000.00	2.500%	200.00	8,200.00	-	8,200.00	8,400.00
08/01/2030	-	-	100.00	100.00	-	100.00	-
02/01/2031	8,000.00	2.500%	100.00	8,100.00	-	8,100.00	8,200.00
Total	\$74,000.00	-	\$12,299.31	\$86,299.31	(1,824.31)	\$84,475.00	-

Significant Dates

Dated	2/06/2020
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$491.97
Average Life	6.648 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.5000356%
Bond Yield for Arbitrage Purposes	2.5000633%
All Inclusive Cost (AIC)	4.1059021%

IRS Form 8038

Net Interest Cost	2.5000009%
Weighted Average Maturity	6.648 Years

City of Blackduck, Minnesota

\$75,000 General Obligation Bonds, Series 2020

Cur Ref 2006A

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/06/2020	-	-	-	-	-
08/01/2020	-	-	911.46	911.46	-
02/01/2021	35,000.00	2.500%	937.50	35,937.50	36,848.96
08/01/2021	-	-	500.00	500.00	-
02/01/2022	40,000.00	2.500%	500.00	40,500.00	41,000.00
Total	\$75,000.00	-	\$2,848.96	\$77,848.96	-

Yield Statistics

Bond Year Dollars	\$113.96
Average Life	1.519 Years
Average Coupon	2.5000015%
Net Interest Cost (NIC)	2.5000015%
True Interest Cost (TIC)	2.5001418%
Bond Yield for Arbitrage Purposes	2.5000633%
All Inclusive Cost (AIC)	2.5001418%

IRS Form 8038

Net Interest Cost	2.5000015%
Weighted Average Maturity	1.519 Years

City of Blackduck, Minnesota

\$75,000 General Obligation Bonds, Series 2020

Cur Ref 2006A

Debt Service Comparison

Date	Total P+I	Net New D/S	Old Net D/S	Savings
02/01/2021	36,848.96	37,139.59	38,487.50	1,347.91
02/01/2022	41,000.00	41,000.00	41,860.00	860.00
Total	\$77,848.96	\$78,139.59	\$80,347.50	\$2,207.91

PV Analysis Summary (Net to Net)

Gross PV Debt Service Savings.....	2,432.74
Net PV Cashflow Savings @ 2.500%(Bond Yield)....	2,432.74
Contingency or Rounding Amount.....	(290.63)
Net Present Value Benefit	\$2,142.11
Net PV Benefit / \$77,432.83 PV Refunded Debt Service	2.766%
Net PV Benefit / \$75,000 Refunded Principal...	2.856%
Net PV Benefit / \$75,000 Refunding Principal..	2.856%

Refunding Bond Information

Refunding Dated Date	2/06/2020
Refunding Delivery Date	2/06/2020

City of Blackduck, Minnesota

\$75,000 General Obligation Bonds, Series 2020

Cur Ref 2006A

Current Refunding Escrow

Date	Principal	Rate	Receipts	Disbursements	Cash Balance
02/06/2020	-	-	0.63	-	0.63
03/01/2020	75,290.00	-	75,290.00	75,290.63	-
Total	\$75,290.00	-	\$75,290.63	\$75,290.63	-

Investment Parameters

Investment Model [PV, GIC, or Securities]	Securities
Default investment yield target	Unrestricted
Cash Deposit	0.63
Cost of Investments Purchased with Bond Proceeds	75,290.00
Total Cost of Investments	\$75,290.63
Target Cost of Investments at bond yield	\$75,160.84
Actual positive or (negative) arbitrage	(129.79)
Yield to Receipt	-
Yield for Arbitrage Purposes	2.5000636%

City of Blackduck, Minnesota

\$495,000 G.O. Bonds, Series 2006A

Prior Original Debt Service

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/01/2020	-	-	-	-	-
08/01/2020	-	-	1,743.75	1,743.75	-
02/01/2021	35,000.00	4.650%	1,743.75	36,743.75	38,487.50
08/01/2021	-	-	930.00	930.00	-
02/01/2022	40,000.00	4.650%	930.00	40,930.00	41,860.00
Total	\$75,000.00	-	\$5,347.50	\$80,347.50	-

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	2/06/2020
Average Life	1.519 Years
Average Coupon	4.6499978%
Weighted Average Maturity (Par Basis)	1.519 Years
Weighted Average Maturity (Original Price Basis)	1.519 Years

Refunding Bond Information

Refunding Dated Date	2/06/2020
Refunding Delivery Date	2/06/2020

City of Blackduck, Minnesota

\$495,000 G.O. Bonds, Series 2006A

Debt Service To Maturity And To Call

Date	Refunded Bonds	Refunded Interest	D/S To Call	Principal	Coupon	Interest	Refunded D/S
02/06/2020	-	-	-	-	-	-	-
03/01/2020	75,000.00	290.63	75,290.63	-	-	-	-
08/01/2020	-	-	-	-	-	1,743.75	1,743.75
02/01/2021	-	-	-	35,000.00	4.650%	1,743.75	36,743.75
08/01/2021	-	-	-	-	-	930.00	930.00
02/01/2022	-	-	-	40,000.00	4.650%	930.00	40,930.00
Total	\$75,000.00	\$290.63	\$75,290.63	\$75,000.00	-	\$5,347.50	\$80,347.50

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	2/06/2020
Average Life	1.519 Years
Average Coupon	4.6499978%
Weighted Average Maturity (Par Basis)	1.519 Years
Weighted Average Maturity (Original Price Basis)	1.519 Years

Refunding Bond Information

Refunding Dated Date	2/06/2020
Refunding Delivery Date	2/06/2020

City of Blackduck, Minnesota

\$61,000 General Obligation Bonds, Series 2020

Cur Ref 2009A

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/06/2020	-	-	-	-	-
08/01/2020	-	-	741.32	741.32	-
02/01/2021	16,000.00	2.500%	762.50	16,762.50	17,503.82
08/01/2021	-	-	562.50	562.50	-
02/01/2022	15,000.00	2.500%	562.50	15,562.50	16,125.00
08/01/2022	-	-	375.00	375.00	-
02/01/2023	15,000.00	2.500%	375.00	15,375.00	15,750.00
08/01/2023	-	-	187.50	187.50	-
02/01/2024	15,000.00	2.500%	187.50	15,187.50	15,375.00
Total	\$61,000.00	-	\$3,753.82	\$64,753.82	-

Yield Statistics

Bond Year Dollars	\$150.15
Average Life	2.462 Years
Average Coupon	2.5000004%
Net Interest Cost (NIC)	2.5000004%
True Interest Cost (TIC)	2.5000884%
Bond Yield for Arbitrage Purposes	2.5000633%
All Inclusive Cost (AIC)	2.5000884%

IRS Form 8038

Net Interest Cost	2.5000004%
Weighted Average Maturity	2.462 Years

City of Blackduck, Minnesota

\$61,000 General Obligation Bonds, Series 2020

Cur Ref 2009A

Debt Service Comparison

Date	Total P+I	Net New D/S	Old Net D/S	Savings
02/01/2021	17,503.82	16,706.01	17,426.26	720.25
02/01/2022	16,125.00	16,125.00	16,856.26	731.26
02/01/2023	15,750.00	15,750.00	16,256.26	506.26
02/01/2024	15,375.00	15,375.00	15,637.50	262.50
Total	\$64,753.82	\$63,956.01	\$66,176.28	\$2,220.27

PV Analysis Summary (Net to Net)

Gross PV Debt Service Savings.....	1,342.71
Net PV Cashflow Savings @ 2.500%(Bond Yield).....	1,342.71
Contingency or Rounding Amount.....	797.81
Net Present Value Benefit	\$2,140.52
Net PV Benefit / \$62,342.74 PV Refunded Debt Service	3.433%
Net PV Benefit / \$60,000 Refunded Principal...	3.568%
Net PV Benefit / \$61,000 Refunding Principal..	3.509%

Refunding Bond Information

Refunding Dated Date	2/06/2020
Refunding Delivery Date	2/06/2020

City of Blackduck, Minnesota

\$61,000 General Obligation Bonds, Series 2020

Cur Ref 2009A

Current Refunding Escrow

Date	Principal	Rate	Receipts	Disbursements	Cash Balance
02/06/2020	-	-	0.19	-	0.19
03/01/2020	60,202.00	-	60,202.00	60,202.19	-
Total	\$60,202.00	-	\$60,202.19	\$60,202.19	-

Investment Parameters

Investment Model [PV, GIC, or Securities]	Securities
Default investment yield target	Bond Yield
Cash Deposit	0.19
Cost of Investments Purchased with Bond Proceeds	60,202.00
Total Cost of Investments	\$60,202.19
Target Cost of Investments at bond yield	\$60,098.41
Actual positive or (negative) arbitrage	(103.78)
Yield to Receipt	-
Yield for Arbitrage Purposes	2.5000633%

City of Blackduck, Minnesota

\$445,000 G.O. Refunding Bonds, Series 2009A

Prior Original Debt Service

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/01/2020	-	-	-	-	-
08/01/2020	-	-	1,213.13	1,213.13	-
02/01/2021	15,000.00	3.800%	1,213.13	16,213.13	17,426.26
08/01/2021	-	-	928.13	928.13	-
02/01/2022	15,000.00	4.000%	928.13	15,928.13	16,856.26
08/01/2022	-	-	628.13	628.13	-
02/01/2023	15,000.00	4.125%	628.13	15,628.13	16,256.26
08/01/2023	-	-	318.75	318.75	-
02/01/2024	15,000.00	4.250%	318.75	15,318.75	15,637.50
Total	\$60,000.00	-	\$6,176.28	\$66,176.28	-

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	2/06/2020
Average Life	2.486 Years
Average Coupon	4.1179307%
Weighted Average Maturity (Par Basis)	2.486 Years
Weighted Average Maturity (Original Price Basis)	2.486 Years

Refunding Bond Information

Refunding Dated Date	2/06/2020
Refunding Delivery Date	2/06/2020

City of Blackduck, Minnesota

\$445,000 G.O. Refunding Bonds, Series 2009A

Debt Service To Maturity And To Call

Date	Refunded Bonds	Refunded Interest	D/S To Call	Principal	Coupon	Interest	Refunded D/S
02/06/2020	-	-	-	-	-	-	-
03/01/2020	60,000.00	202.19	60,202.19	-	-	-	-
08/01/2020	-	-	-	-	-	1,213.13	1,213.13
02/01/2021	-	-	-	15,000.00	3.800%	1,213.13	16,213.13
08/01/2021	-	-	-	-	-	928.13	928.13
02/01/2022	-	-	-	15,000.00	4.000%	928.13	15,928.13
08/01/2022	-	-	-	-	-	628.13	628.13
02/01/2023	-	-	-	15,000.00	4.125%	628.13	15,628.13
08/01/2023	-	-	-	-	-	318.75	318.75
02/01/2024	-	-	-	15,000.00	4.250%	318.75	15,318.75
Total	\$60,000.00	\$202.19	\$60,202.19	\$60,000.00	-	\$6,176.28	\$66,176.28

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	2/06/2020
Average Life	2.486 Years
Average Coupon	4.1179307%
Weighted Average Maturity (Par Basis)	2.486 Years
Weighted Average Maturity (Original Price Basis)	2.486 Years

Refunding Bond Information

Refunding Dated Date	2/06/2020
Refunding Delivery Date	2/06/2020

City of Blackduck, Minnesota

\$248,000 General Obligation Bonds, Series 2019

Issue Summary - Proposed New Money & Current Ref 06A & 09A

Assumes Current Market BQ "Non-Rated" Market Rates plus 15bps

Total Issue Sources And Uses

Dated 12/20/2019 | Delivered 12/20/2019

	New Money #1	New Money #2	Cur Ref 2006A	Cur Ref 2009A	Issue Summary
Sources Of Funds					
Par Amount of Bonds	\$58,000.00	\$53,000.00	\$76,000.00	\$61,000.00	\$248,000.00
Total Sources	\$58,000.00	\$53,000.00	\$76,000.00	\$61,000.00	\$248,000.00
Uses Of Funds					
Costs of Issuance	1,099.19	1,004.44	1,440.32	1,156.05	4,700.00
Deposit to Capitalized Interest (CIF) Fund	1,615.14	1,475.90	-	-	3,091.04
Deposit to Project Construction Fund	55,000.00	50,000.00	-	-	105,000.00
Deposit to Current Refunding Fund	-	-	75,000.00	60,000.00	135,000.00
Rounding Amount	285.67	519.66	(440.32)	(156.05)	208.96
Total Uses	\$58,000.00	\$53,000.00	\$76,000.00	\$61,000.00	\$248,000.00

City of Blackduck, Minnesota

\$248,000 General Obligation Bonds, Series 2019

Issue Summary - Proposed New Money & Current Ref 06A & 09A

Assumes Current Market BQ "Non-Rated" Market Rates plus 15bps

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
12/20/2019	-	-	-	-	-
08/01/2020	-	-	3,806.11	3,806.11	-
02/01/2021	52,000.00	2.500%	3,100.00	55,100.00	58,906.11
08/01/2021	-	-	2,450.00	2,450.00	-
02/01/2022	65,000.00	2.500%	2,450.00	67,450.00	69,900.00
08/01/2022	-	-	1,637.50	1,637.50	-
02/01/2023	25,000.00	2.500%	1,637.50	26,637.50	28,275.00
08/01/2023	-	-	1,325.00	1,325.00	-
02/01/2024	25,000.00	2.500%	1,325.00	26,325.00	27,650.00
08/01/2024	-	-	1,012.50	1,012.50	-
02/01/2025	11,000.00	2.500%	1,012.50	12,012.50	13,025.00
08/01/2025	-	-	875.00	875.00	-
02/01/2026	11,000.00	2.500%	875.00	11,875.00	12,750.00
08/01/2026	-	-	737.50	737.50	-
02/01/2027	11,000.00	2.500%	737.50	11,737.50	12,475.00
08/01/2027	-	-	600.00	600.00	-
02/01/2028	11,000.00	2.500%	600.00	11,600.00	12,200.00
08/01/2028	-	-	462.50	462.50	-
02/01/2029	12,000.00	2.500%	462.50	12,462.50	12,925.00
08/01/2029	-	-	312.50	312.50	-
02/01/2030	12,000.00	2.500%	312.50	12,312.50	12,625.00
08/01/2030	-	-	162.50	162.50	-
02/01/2031	13,000.00	2.500%	162.50	13,162.50	13,325.00
Total	\$248,000.00	-	\$26,056.11	\$274,056.11	-

Yield Statistics

Bond Year Dollars	\$1,042.24
Average Life	4.203 Years
Average Coupon	2.4999999%
Net Interest Cost (NIC)	2.4999999%
True Interest Cost (TIC)	2.4994441%
Bond Yield for Arbitrage Purposes	2.4994441%
All Inclusive Cost (AIC)	2.9986111%

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Net Interest Cost	2.4999999%
Weighted Average Maturity	4.203 Years

City of Blackduck, Minnesota

\$248,000 General Obligation Bonds, Series 2019

Issue Summary - Proposed New Money & Current Ref 06A & 09A

Assumes Current Market BQ "Non-Rated" Market Rates plus 15bps

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	Fiscal Total
12/20/2019	-	-	-	-	-	(208.96)	-
02/01/2020	-	-	-	-	-	-	(208.96)
08/01/2020	-	-	3,806.11	3,806.11	(1,703.54)	2,102.57	-
02/01/2021	52,000.00	2.500%	3,100.00	55,100.00	(1,387.50)	53,712.50	55,815.07
08/01/2021	-	-	2,450.00	2,450.00	-	2,450.00	-
02/01/2022	65,000.00	2.500%	2,450.00	67,450.00	-	67,450.00	69,900.00
08/01/2022	-	-	1,637.50	1,637.50	-	1,637.50	-
02/01/2023	25,000.00	2.500%	1,637.50	26,637.50	-	26,637.50	28,275.00
08/01/2023	-	-	1,325.00	1,325.00	-	1,325.00	-
02/01/2024	25,000.00	2.500%	1,325.00	26,325.00	-	26,325.00	27,650.00
08/01/2024	-	-	1,012.50	1,012.50	-	1,012.50	-
02/01/2025	11,000.00	2.500%	1,012.50	12,012.50	-	12,012.50	13,025.00
08/01/2025	-	-	875.00	875.00	-	875.00	-
02/01/2026	11,000.00	2.500%	875.00	11,875.00	-	11,875.00	12,750.00
08/01/2026	-	-	737.50	737.50	-	737.50	-
02/01/2027	11,000.00	2.500%	737.50	11,737.50	-	11,737.50	12,475.00
08/01/2027	-	-	600.00	600.00	-	600.00	-
02/01/2028	11,000.00	2.500%	600.00	11,600.00	-	11,600.00	12,200.00
08/01/2028	-	-	462.50	462.50	-	462.50	-
02/01/2029	12,000.00	2.500%	462.50	12,462.50	-	12,462.50	12,925.00
08/01/2029	-	-	312.50	312.50	-	312.50	-
02/01/2030	12,000.00	2.500%	312.50	12,312.50	-	12,312.50	12,625.00
08/01/2030	-	-	162.50	162.50	-	162.50	-
02/01/2031	13,000.00	2.500%	162.50	13,162.50	-	13,162.50	13,325.00
Total	\$248,000.00	-	\$26,056.11	\$274,056.11	(3,091.04)	\$270,756.11	-

Significant Dates

Dated	12/20/2019
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$1,042.24
Average Life	4.203 Years
Average Coupon	2.4999999%
Net Interest Cost (NIC)	2.4999999%
True Interest Cost (TIC)	2.4994441%
Bond Yield for Arbitrage Purposes	2.4994441%
All Inclusive Cost (AIC)	2.9986111%

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Net Interest Cost	2.4999999%
Weighted Average Maturity	4.203 Years

City of Blackduck, Minnesota

\$58,000 General Obligation Bonds, Series 2019

New Money #1

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	Fiscal Total
12/20/2019	-	-	-	-	-	-	-
08/01/2020	-	-	890.14	890.14	(890.14)	-	-
02/01/2021	-	-	725.00	725.00	(725.00)	-	-
08/01/2021	-	-	725.00	725.00	-	725.00	-
02/01/2022	5,000.00	2.500%	725.00	5,725.00	-	5,725.00	6,450.00
08/01/2022	-	-	662.50	662.50	-	662.50	-
02/01/2023	5,000.00	2.500%	662.50	5,662.50	-	5,662.50	6,325.00
08/01/2023	-	-	600.00	600.00	-	600.00	-
02/01/2024	5,000.00	2.500%	600.00	5,600.00	-	5,600.00	6,200.00
08/01/2024	-	-	537.50	537.50	-	537.50	-
02/01/2025	6,000.00	2.500%	537.50	6,537.50	-	6,537.50	7,075.00
08/01/2025	-	-	462.50	462.50	-	462.50	-
02/01/2026	6,000.00	2.500%	462.50	6,462.50	-	6,462.50	6,925.00
08/01/2026	-	-	387.50	387.50	-	387.50	-
02/01/2027	6,000.00	2.500%	387.50	6,387.50	-	6,387.50	6,775.00
08/01/2027	-	-	312.50	312.50	-	312.50	-
02/01/2028	6,000.00	2.500%	312.50	6,312.50	-	6,312.50	6,625.00
08/01/2028	-	-	237.50	237.50	-	237.50	-
02/01/2029	6,000.00	2.500%	237.50	6,237.50	-	6,237.50	6,475.00
08/01/2029	-	-	162.50	162.50	-	162.50	-
02/01/2030	6,000.00	2.500%	162.50	6,162.50	-	6,162.50	6,325.00
08/01/2030	-	-	87.50	87.50	-	87.50	-
02/01/2031	7,000.00	2.500%	87.50	7,087.50	-	7,087.50	7,175.00
Total	\$58,000.00	-	\$9,965.14	\$67,965.14	(1,615.14)	\$66,350.00	-

Significant Dates

Dated	12/20/2019
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$398.61
Average Life	6.873 Years
Average Coupon	2.5000003%
Net Interest Cost (NIC)	2.5000003%
True Interest Cost (TIC)	2.4996540%
Bond Yield for Arbitrage Purposes	2.4994441%
All Inclusive Cost (AIC)	2.8094350%

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Net Interest Cost	2.5000003%
Weighted Average Maturity	6.873 Years

City of Blackduck, Minnesota

\$53,000 General Obligation Bonds, Series 2019

New Money #2

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	Fiscal Total
12/20/2019	-	-	-	-	-	-	-
08/01/2020	-	-	813.40	813.40	(813.40)	-	-
02/01/2021	-	-	662.50	662.50	(662.50)	-	-
08/01/2021	-	-	662.50	662.50	-	662.50	-
02/01/2022	5,000.00	2.500%	662.50	5,662.50	-	5,662.50	6,325.00
08/01/2022	-	-	600.00	600.00	-	600.00	-
02/01/2023	5,000.00	2.500%	600.00	5,600.00	-	5,600.00	6,200.00
08/01/2023	-	-	537.50	537.50	-	537.50	-
02/01/2024	5,000.00	2.500%	537.50	5,537.50	-	5,537.50	6,075.00
08/01/2024	-	-	475.00	475.00	-	475.00	-
02/01/2025	5,000.00	2.500%	475.00	5,475.00	-	5,475.00	5,950.00
08/01/2025	-	-	412.50	412.50	-	412.50	-
02/01/2026	5,000.00	2.500%	412.50	5,412.50	-	5,412.50	5,825.00
08/01/2026	-	-	350.00	350.00	-	350.00	-
02/01/2027	5,000.00	2.500%	350.00	5,350.00	-	5,350.00	5,700.00
08/01/2027	-	-	287.50	287.50	-	287.50	-
02/01/2028	5,000.00	2.500%	287.50	5,287.50	-	5,287.50	5,575.00
08/01/2028	-	-	225.00	225.00	-	225.00	-
02/01/2029	6,000.00	2.500%	225.00	6,225.00	-	6,225.00	6,450.00
08/01/2029	-	-	150.00	150.00	-	150.00	-
02/01/2030	6,000.00	2.500%	150.00	6,150.00	-	6,150.00	6,300.00
08/01/2030	-	-	75.00	75.00	-	75.00	-
02/01/2031	6,000.00	2.500%	75.00	6,075.00	-	6,075.00	6,150.00
Total	\$53,000.00	-	\$9,025.90	\$62,025.90	(1,475.90)	\$60,550.00	-

Significant Dates

Dated	12/20/2019
First Coupon Date	8/01/2020

Yield Statistics

Bond Year Dollars	\$361.04
Average Life	6.812 Years
Average Coupon	2.4999992%
Net Interest Cost (NIC)	2.4999992%
True Interest Cost (TIC)	2.4996498%
Bond Yield for Arbitrage Purposes	2.4994441%
All Inclusive Cost (AIC)	2.8122033%

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Net Interest Cost	2.4999992%
Weighted Average Maturity	6.812 Years

City of Blackduck, Minnesota

\$76,000 General Obligation Bonds, Series 2019

Cur Ref 2006A

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
12/20/2019	-	-	-	-	-
08/01/2020	-	-	1,166.39	1,166.39	-
02/01/2021	36,000.00	2.500%	950.00	36,950.00	38,116.39
08/01/2021	-	-	500.00	500.00	-
02/01/2022	40,000.00	2.500%	500.00	40,500.00	41,000.00
Total	\$76,000.00	-	\$3,116.39	\$79,116.39	-

Yield Statistics

Bond Year Dollars	\$124.66
Average Life	1.640 Years
Average Coupon	2.5000009%
Net Interest Cost (NIC)	2.5000009%
True Interest Cost (TIC)	2.4986563%
Bond Yield for Arbitrage Purposes	2.4994441%
All Inclusive Cost (AIC)	3.7028025%

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Net Interest Cost	2.5000009%
Weighted Average Maturity	1.640 Years

City of Blackduck, Minnesota

\$76,000 General Obligation Bonds, Series 2019

Cur Ref 2006A

Debt Service Comparison

Date	Total P+I	Net New D/S	Old Net D/S	Savings
02/01/2020	-	440.32	-	(440.32)
02/01/2021	38,116.39	38,116.39	38,487.50	371.11
02/01/2022	41,000.00	41,000.00	41,860.00	860.00
Total	\$79,116.39	\$79,556.71	\$80,347.50	\$790.79

PV Analysis Summary (Net to Net)

Gross PV Debt Service Savings.....	1,189.11
Net PV Cashflow Savings @ 2.499%(Bond Yield).....	1,189.11
Contingency or Rounding Amount.....	(440.32)
Net Present Value Benefit	\$748.79
Net PV Benefit / \$77,188.15 PV Refunded Debt Service	0.970%
Net PV Benefit / \$75,000 Refunded Principal...	0.998%
Net PV Benefit / \$76,000 Refunding Principal..	0.985%

Refunding Bond Information

Refunding Dated Date	12/20/2019
Refunding Delivery Date	12/20/2019

City of Blackduck, Minnesota

\$495,000 G.O. Bonds, Series 2006A

Prior Original Debt Service

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/01/2020	-	-	-	-	-
08/01/2020	-	-	1,743.75	1,743.75	-
02/01/2021	35,000.00	4.650%	1,743.75	36,743.75	38,487.50
08/01/2021	-	-	930.00	930.00	-
02/01/2022	40,000.00	4.650%	930.00	40,930.00	41,860.00
Total	\$75,000.00	-	\$5,347.50	\$80,347.50	-

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	12/20/2019
Average Life	1.647 Years
Average Coupon	4.6500020%
Weighted Average Maturity (Par Basis)	1.647 Years
Weighted Average Maturity (Original Price Basis)	1.647 Years

Refunding Bond Information

Refunding Dated Date	12/20/2019
Refunding Delivery Date	12/20/2019

City of Blackduck, Minnesota

\$495,000 G.O. Bonds, Series 2006A

Debt Service To Maturity And To Call

Date	Refunded Bonds	D/S To Call	Principal	Coupon	Interest	Refunded D/S
12/20/2019	-	-	-	-	-	-
02/01/2020	75,000.00	75,000.00	-	-	-	-
08/01/2020	-	-	-	-	1,743.75	1,743.75
02/01/2021	-	-	35,000.00	4.650%	1,743.75	36,743.75
08/01/2021	-	-	-	-	930.00	930.00
02/01/2022	-	-	40,000.00	4.650%	930.00	40,930.00
Total	\$75,000.00	\$75,000.00	\$75,000.00	-	\$5,347.50	\$80,347.50

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	12/20/2019
Average Life	1.647 Years
Average Coupon	4.6500020%
Weighted Average Maturity (Par Basis)	1.647 Years
Weighted Average Maturity (Original Price Basis)	1.647 Years

Refunding Bond Information

Refunding Dated Date	12/20/2019
Refunding Delivery Date	12/20/2019

City of Blackduck, Minnesota

\$61,000 General Obligation Bonds, Series 2019

Cur Ref 2009A

Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
12/20/2019	-	-	-	-	-
08/01/2020	-	-	936.18	936.18	-
02/01/2021	16,000.00	2.500%	762.50	16,762.50	17,698.68
08/01/2021	-	-	562.50	562.50	-
02/01/2022	15,000.00	2.500%	562.50	15,562.50	16,125.00
08/01/2022	-	-	375.00	375.00	-
02/01/2023	15,000.00	2.500%	375.00	15,375.00	15,750.00
08/01/2023	-	-	187.50	187.50	-
02/01/2024	15,000.00	2.500%	187.50	15,187.50	15,375.00
Total	\$61,000.00	-	\$3,948.68	\$64,948.68	-

Yield Statistics

Bond Year Dollars	\$157.95
Average Life	2.589 Years
Average Coupon	2.4999996%
Net Interest Cost (NIC)	2.4999996%
True Interest Cost (TIC)	2.4991342%
Bond Yield for Arbitrage Purposes	2.4994441%
All Inclusive Cost (AIC)	3.2741112%

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Net Interest Cost	2.4999996%
Weighted Average Maturity	2.589 Years

City of Blackduck, Minnesota

\$61,000 General Obligation Bonds, Series 2019

Cur Ref 2009A

Debt Service Comparison

Date	Total P+I	Net New D/S	Old Net D/S	Savings
02/01/2020	-	156.05	-	(156.05)
02/01/2021	17,698.68	17,698.68	17,426.26	(272.42)
02/01/2022	16,125.00	16,125.00	16,856.26	731.26
02/01/2023	15,750.00	15,750.00	16,256.26	506.26
02/01/2024	15,375.00	15,375.00	15,637.50	262.50
Total	\$64,948.68	\$65,104.73	\$66,176.28	\$1,071.55

PV Analysis Summary (Net to Net)

Gross PV Debt Service Savings.....	1,146.56
Net PV Cashflow Savings @ 2.499%(Bond Yield)....	1,146.56
Contingency or Rounding Amount.....	(156.05)
Net Present Value Benefit	\$990.51
Net PV Benefit / \$62,146.09 PV Refunded Debt Service	1.594%
Net PV Benefit / \$60,000 Refunded Principal...	1.651%
Net PV Benefit / \$61,000 Refunding Principal..	1.624%

Refunding Bond Information

Refunding Dated Date	12/20/2019
Refunding Delivery Date	12/20/2019

City of Blackduck, Minnesota

\$445,000 G.O. Refunding Bonds, Series 2009A

Prior Original Debt Service

Date	Principal	Coupon	Interest	Total P+I	Fiscal Total
02/01/2020	-	-	-	-	-
08/01/2020	-	-	1,213.13	1,213.13	-
02/01/2021	15,000.00	3.800%	1,213.13	16,213.13	17,426.26
08/01/2021	-	-	928.13	928.13	-
02/01/2022	15,000.00	4.000%	928.13	15,928.13	16,856.26
08/01/2022	-	-	628.13	628.13	-
02/01/2023	15,000.00	4.125%	628.13	15,628.13	16,256.26
08/01/2023	-	-	318.75	318.75	-
02/01/2024	15,000.00	4.250%	318.75	15,318.75	15,637.50
Total	\$60,000.00	-	\$6,176.28	\$66,176.28	-

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	12/20/2019
Average Life	2.614 Years
Average Coupon	4.1143039%
Weighted Average Maturity (Par Basis)	2.614 Years
Weighted Average Maturity (Original Price Basis)	2.614 Years

Refunding Bond Information

Refunding Dated Date	12/20/2019
Refunding Delivery Date	12/20/2019

City of Blackduck, Minnesota

\$445,000 G.O. Refunding Bonds, Series 2009A

Debt Service To Maturity And To Call

Date	Refunded Bonds	D/S To Call	Principal	Coupon	Interest	Refunded D/S
12/20/2019	-	-	-	-	-	-
02/01/2020	60,000.00	60,000.00	-	-	-	-
08/01/2020	-	-	-	-	1,213.13	1,213.13
02/01/2021	-	-	15,000.00	3.800%	1,213.13	16,213.13
08/01/2021	-	-	-	-	928.13	928.13
02/01/2022	-	-	15,000.00	4.000%	928.13	15,928.13
08/01/2022	-	-	-	-	628.13	628.13
02/01/2023	-	-	15,000.00	4.125%	628.13	15,628.13
08/01/2023	-	-	-	-	318.75	318.75
02/01/2024	-	-	15,000.00	4.250%	318.75	15,318.75
Total	\$60,000.00	\$60,000.00	\$60,000.00	-	\$6,176.28	\$66,176.28

Yield Statistics

Base date for Avg. Life & Avg. Coupon Calculation	12/20/2019
Average Life	2.614 Years
Average Coupon	4.1143039%
Weighted Average Maturity (Par Basis)	2.614 Years
Weighted Average Maturity (Original Price Basis)	2.614 Years

Refunding Bond Information

Refunding Dated Date	12/20/2019
Refunding Delivery Date	12/20/2019



CITY OF BLACKDUCK RESOLUTION NO: 2019-22

A RESOLUTION ADOPTING A SCHEDULE OF FEES AND CHARGES FOR VARIOUS SERVICES, LICENSES, & PERMITS FOR THE CITY OF BLACKDUCK, MINNESOTA

WHEREAS, the City Council of the City of Blackduck has amended and supplemented to be its City Code and that code permits the City to adopt by resolution a schedule of fees and charges for various services, licenses, and permits.

NOW THEREFORE, the City Council of the City of Blackduck, Minnesota ordains:

Section 1. All fees and charges in effect January 1, 2020 of the city code for the City shall remain in effect unless otherwise modified by the provisions of the ordinance. All citations below are to various sections of the city code unless otherwise indicated.

Section 2. The following are the fees and charges for the permits, licenses and services listed below which are referenced to the section of the city code which authorizes their establishment.

General

1. The fee for an open burning permit pursuant to §900.64 shall be \$10.00.
2. The fee for dog licenses pursuant to § 920.02 shall be \$5.00 for a spayed females or neutered male dog and \$10.00 for any non-spayed or neutered dog.
3. The fee for a theatre license pursuant to §1110.01 shall be \$15.00.
4. The fee for a billiards or pool license pursuant to §1110.01 shall be \$10.00.
5. The fee for Sexually Oriented Businesses License pursuant to §1160.06 shall be \$1000.00.
6. The fee for a Peddlers and/or Solicitors License pursuant to §1130.02 shall be \$100.00.

Land Use:

7. The fee for an excavation permit pursuant to §930.25 shall be \$100.00.
8. The fee for an obstruction permit pursuant to §930.25 shall be \$25.00.
9. The fee for a land use permit pursuant to § 1560.12 shall be \$50.00.
10. The fee for a conditional use permit pursuant to § 1560.12 shall be \$150.00.
11. The fee for a variance pursuant to § 1560.12 shall be \$125.00.
12. The fee for a zoning amendment pursuant to § 1560.12 shall be \$125.00.
13. The fee for a planned unit development or subdivision permit pursuant to § 1560.12 shall be \$200.00.
14. The fee for a land division request pursuant to §1560.12 shall be \$30.00.
15. The fee for code violation pursuant to § 1560.11 shall be \$50.00.
16. The fee for no land use permit pursuant to § 1561.02 shall be ~~\$50.00~~ **\$100**

Cemetery:

17. The fee for a single grave space pursuant to § 600.03 shall be \$250.00 of which \$187.50 shall be allocated to the Cemetery Fund and \$62.50 shall be allocated to the Perpetual Care Fund.
18. The fee for vault rental pursuant to § 600.03 shall be \$100.00 if burial @ Lakeview Cemetery, or \$175 if not.



CITY OF BLACKDUCK

RESOLUTION NO: 2019-22

19. The fee for conduct violation pursuant to § 600.06 shall be \$25.00

Rental:

20. The fee for a rental housing license pursuant to § 1150.08 shall be \$30.00.
21. The fee for a single-family rental dwelling inspection pursuant to § 1150.08 shall be \$75.00 for the first inspection and \$50.00 for all follow-up inspections.
22. The fee for a multi-family dwelling inspection pursuant to § 1150.08 shall be \$75.00 per apartment or unit for the first inspection and \$50 for all follow-up inspections.

Liquor Licensing:

23. The fee for a Club License pursuant to §1560.12 shall be based on club membership as follows: Under 200 members - \$300.00; 201-500 members - \$500.00; 501-1,000 members - \$650.00; 1,000-2,000 members - \$800.00.
24. The fee for an On Sale Intoxicating Liquor License pursuant to §1120.23 shall be \$1700.00
25. The fee for an On Sale 3.2 Beer License pursuant to §1120.23 shall be \$150.00.
26. The fee for an Off-sale 3.2 Beer License pursuant to §1120.23 shall be \$50.00
27. The fee for a Wine Permit pursuant to §1120.23 shall be \$150.00.
28. The fee for a special event On-Sale Liquor shall be \$25.00.

Water/Sewer:

29. The monthly water base fee for a Residential/ Low Volume User (5/8"-3/4" Meter) shall be ~~\$15.00~~ **\$18.00** .
30. The monthly water base fee for a Multi-Family Dwelling Unit shall be ~~\$40.00~~ **\$13.00** per unit.
31. The monthly water base fee for a Large Volume User shall be ~~\$25.00~~ **\$28.00**.
32. The monthly sewer base fee for a Residential/Low Volume User (5/8"-3/4" Meter) shall be ~~\$15.00~~ **\$18.00**.
33. The monthly sewer base fee for a Multi-Family Dwelling Unit shall be ~~\$40.00~~ **\$13.00** per unit.
34. The monthly sewer base fee for a Large Volume User shall be ~~\$25.00~~ **\$28.00**.
35. The fee for water shall be \$0.0066 per gallon.
36. The fee for sewer shall be ~~\$0.0042~~ **\$0.0066** per gallon.
37. The fee for bulk water shall be a \$50.00 minimum for each connection to the public water system, which will include 1,000 gallons, thereafter \$20.00 per thousand gallons.
38. The fee for an account setup shall be \$25.00.
39. The fee for reading a meter shall be \$25.00.
40. All water meters shall be reimbursed at cost.
41. The fee for gaskets shall be reimbursed at cost.
42. The fee for labor to replace a water meter shall be \$25.00.
43. The fee for Disconnection shall be \$25.00.
44. The Tap fee for Water connection shall be \$250
45. The fee for Septic Load Discharge will be \$25 per load.
46. The fee for a Sanitary Sewer Discharge Permit shall be \$100.00.
47. Late fee/Penalty Charge shall be \$5.00.



CITY OF BLACKDUCK

RESOLUTION NO: 2019-22

48. Minnesota State Drinking Water Fee shall be \$9.72/annually.

Pine Tree Park Campground:

- 49. The fee for picnic shelter reservations shall be \$35.00.
- 50. The fee for RV campsites with electric and water shall be ~~\$28.00~~ \$30.00 per night
- 51. The fee for primitive campsites with electric shall be ~~\$25.00~~ \$28.00 per night
- 52. The fee for primitive campsites w/o electric and water shall be ~~\$20.00~~ \$22.00 per night
- 53. The fee for RV sanitary dump shall be ~~\$40.00~~ \$15.00.
- 54. The fee for violation of pine tree park regulations pursuant to §195 shall be \$50.00.

Additional Ordinance's

- 55. The fee for Animals Running at Large pursuant to § 920.02 Subd. 1 shall be \$25.00 for the 1st offense; \$50 for a 2nd offense; & \$60 for a 3rd offense.
- 56. The fee for Dangerous Animals pursuant to §920.11 shall be \$60.
- 56. The fee for Habitual Barking Dog pursuant to § 920.07 Subd. 1 shall be \$25.00.
- 57. The fee for Failure to License Dogs pursuant to § 920.02 Subd. 2 shall be \$25.00.
- 58. The fee for Lurking or Loitering pursuant to § 209 shall be \$50.00.
- 59. The fee for Curfew Violation pursuant to § 27.00 shall be \$50.00.
- 60. The fee for Public Nuisance – 1st offence pursuant to § 900.15 shall be \$25.00.
- 61. The fee for Public Nuisances Affecting Peace & Safety pursuant to §900.18 V.(1) Noises prohibited shall be \$60
- 62. The fee for Parking Violations pursuant to §710.01 shall be \$25.00
- 63. The fee for Impeding Snow Removal pursuant to § 710.07 shall be \$25.00
- 64. The fee for Time Limitations on Parking Restriction pursuant to § 710.05 shall be \$20.00.
- 65. The fee for Snow Removal Parking Restriction pursuant to §710.06 shall be \$20.00.
- 66. The fee for Snow Emergency pursuant to § 710.08 shall be \$25.00.
- 67. The fee for Material on the Sidewalk pursuant to § 930.03 shall be \$25.00.
- 68. The fee for Obstruction of Streets pursuant to § 930.02 shall be \$50.00.
- 69. The fee for Failure to Obtain Permit to Excavate in Street, Etc. pursuant to § 930.22 Subd. 1 shall be \$75.00
- 70. The fee for Failure to Stop at Intersections pursuant to §700.03 shall be \$75.00.
- 71. The fee for Excessive Noise pursuant to § 700.07 Subd 1&2 shall be \$50.00.
- 72. The fee for U-Turns pursuant to § 700.06 shall be \$60.00
- 73. The fee for Exhibition Driving pursuant to §700.08 shall be \$60.00
- 74. The fee for Cruising pursuant to § 700.09 shall be \$60.00.
- 75. The fee for Motor Vehicle Noise pursuant to §700.10 shall be \$60.00/
- 76. The fee for Snow Mobile and ATV Restriction pursuant to § 720.05 shall be \$60.00.
- 77. The fee for Persons under 18 – Snowmobile pursuant to § 720.06 shall be \$60.00.
- 78. The fee for failing to Stop or Yield pursuant to §720.07 shall be \$60.00.
- 79. The fee for Unauthorized Use of Motor Vehicle on Trail pursuant to §740.03 Subd 1 shall be \$60.00.
- 80. The fee for Unauthorized Use of Snowmobile on Trail pursuant to § 740.03 Subd 2



CITY OF BLACKDUCK RESOLUTION NO: 2019-22

- shall be \$60.00.
81. The fee for Disobeying Stop Sign pursuant to § 740.03 subd 3A shall be \$60.00.
 82. The fee for Failing to Yield Right-of-Way pursuant to §740.03 Subd 3D shall be \$60.00.
 83. The fee for Littering pursuant to § 740.06 Subd. 3 shall be \$25.00.
 84. The fee for Consumption in Public Places pursuant to §1120.05 shall be \$60.00.
 85. The fee for Intoxicating Liquor Sale to Minors pursuant to §1120.06 shall be \$60.
 86. The fee for Discharge of Gun/Firework in the City Limits of Blackduck pursuant to §1300.02 shall be \$60.
 87. The fee for Curfew Violation pursuant to §1300.03 shall be \$25 for a 1st offense; \$50 for a 2nd offense; & \$60 for a 3rd offense.
 88. The fee for Disorderly Conduct pursuant to §1300.07 shall be \$60.

Other Miscellaneous Fees:

89. The fee for Concession for profit vendors at the Wayside Rest shall be \$10.00 with electric.
90. The fee for copies shall be \$0.15.
91. The fee for faxes shall be \$1.00 for the first page and \$.15 for each additional page.
92. The fee for impounded automobiles shall be \$45.00 per day
93. The fee for Club House rental is \$100.00 for 6 hours.
94. The fee for a Notary shall be \$2.00.

Revised & Adopted by the City Council of the City of Blackduck on December 9, 2019.

Approved:

Rudy Patch, Mayor

Christina Regas – City Administrator



CITY OF BLACKDUCK RESOLUTION NO: 2019-23

RESOLUTION APPROVING FINAL 2019 TAX LEVY, COLLECTABLE IN 2020

BE IT RESOLVED, by the City Council of the City of Blackduck, County of Beltrami, Minnesota, that the following sums of money be levied for the current year, collectible in 2020, upon the taxable property in the City of Blackduck, for the following purposes:

Total levy	\$303,411.00
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BE IT ALSO RESOLVED, by the City Council of the City of Blackduck, that the Truth N Taxation Hearing was held on December 9th at 6:15 p.m. in the Council Chamber at Blackduck City Hall and where comment was requested.

The City Administrator is hereby instructed to transmit a certified copy of this resolution to the county auditor of Beltrami County, Minnesota.

Adopted by the City Council on December 9th, 2019

Rudy Patch, Mayor

Christina Regas – City Administrator