

**ST. CLAIR TOWNSHIP**  
 1539 S. Bartlett Rd. St. Clair, MI 48079  
 Phone (810) 329-9042 Fax (810) 329-1198  
**www.twp.stclair.mi.us**

*\*\*Prior to meeting starting Supervisor Mahaffy swore Clerk Skonieczny into office and then Clerk Skonieczny swore into office the following individuals:*

*Robin Grace-Hanrahan as Treasurer  
 Dale Kays, Gary Hovis, Mike Boulter & Diane Mollan as Trustees  
 Brian Mahaffy as Supervisor*

St. Clair Township Board Meeting  
 November 21, 2016  
 7:00 p.m.

Supervisor Mahaffy called the meeting to order at 7:00 p.m. with the Pledge of Allegiance to the Flag. All Board Members present.

- 1) Moved by Treasurer Hanrahan. Seconded by Trustee Kays to accept the minutes of the 10/03/2016 Township Board Meeting. Motion Carried.
- 2) Moved by Trustee Boulter. Seconded by Trustee Mollan to pay all bills.

**GENERAL FUND**

SCC RESA	COMPUTER SERVICES	107.25
SCC CLERKS' ASSOC.	ANNUAL DUES	25.00
VERITIV	OFFICE SUPPLIES	77.59
ADVNET.NET	INTERNET	50.00
TALMER BANK VISA	WEBSITE RENEWAL	363.98
MICHIGAN.COM	SUBSCRIPTION	22.00
SEMCO ENERGY	TWP HEATING - DEC BILLING	71.30
RECORD AUTOMATIC DOORS	REPAIR TO AUTOMATIC DOOR	1,002.06
NATIONWIDE	ADMINISTRATION FEE	12.00
MILITELLO SALVATORE	DEPOSIT FOR CHILDRENS XMAS PARTY	648.00
DTE ENERGY	STREETLIGHTS	32.96
	<b>TOTAL GENERAL FUND</b>	<b>2,412.14</b>

**ROAD FUND**

ROAD COMMISSION	EMERGENCY ROAD REPAIRS	128.52
ROAD COMMISSION	RESURFACE YANKEE ROAD FROM RANGE TO M-29	45,571.70
ROAD COMMISSION	SECOND CHLORIDE	1,834.20
	<b>TOTAL ROAD FUND</b>	<b>47,534.42</b>

**SEWER FUND**

PAYMENT TO GENERAL FUND		4,000.00
CHOPP JON	TRANSPORTATION	94.50

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CHOPP JON	DPW SERVICES	575.00
CHOPP DONALD	TRANSPORTATION	189.54
CHOPP DONALD	DPW	725.00
DELUDE CONSTRUCTION INC.	REPAIRS TO MANHOLE AT 1505 RIVER	600.00
CITY OF ST. CLAIR	SEWER TREATMENT	11,037.85
	<b>TOTAL SEWER FUND</b>	<b>17,221.89</b>
 <b>WATER FUND</b>		
	PAYMENT TO GENERAL FUND	7,000.00
CHOPP JON	DPW SERVICES	350.00
CHOPP JON	TRANSPORTATION	94.50
CHOPP DONALD	TRANSPORTATION	189.54
CHOPP DONALD	DPW	1,175.00
DELUDE CONSTRUCTION INC.	REPAIRED WATER SHUT OFF FAIRWAY GLEN	450.00
CITY OF ST. CLAIR	WATER PURCHASE	17,615.64
	<b>TOTAL WATER FUND</b>	<b>26,874.68</b>
 <b>MANUAL CHECKS</b>		
L. MCCABE	HALL RENTAL REFUND	50.00
DISTINCTIVE EYEWEAR	MEDICAL	279.00
PRADKO GALLAGHER	MEDICAL	145.00
NORTHSTAR BANK	INVESTMENTS	47,554.66
KCI	TAX BILLS	875.00
A. SAIYAD	HALL RENTAL REFUND	50.00
ELECTION WORKERS	ELECTION	2,217.63
P. MISKUS	PETTY CASH	165.64
	<b>TOTAL MANUAL CHECKS</b>	<b>51,336.93</b>
 <b>BILLS TO BE APPROVED</b>	 <b>10-17-16</b>	 <b>102,524.94</b>
		<b>102,524.94</b>
 <b>BILLS TO BE APPROVED</b>	 <b>11-8-16</b>	 <b>98,438.93</b>
		<b>98,438.93</b>
	<b>TOTAL ALL FUNDS</b>	<b>346,343.93</b>

Roll Call: Yes- Trustees Boulter, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

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3. Citizens who wish to address the Township Board.
  - a) V. Davis-needs solution on who to call if there is an emergency on Murphy after 6:00 pm in lieu of Fire Department.
  - b) T. Hurley-regarding complaint on Rattle Run Road.
  
4. Moved by Clerk Skonieczny. Seconded by Trustee Kays to enter into a Local Road Funding Assistance Program to Micro surface River Pointe subdivision at a length of 3,525 feet. Estimated project cost of \$41,000.00 with a Township contribution of \$20,500.00. Roll Call: Yes- Trustees Boulrier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.
  
5. Moved by Clerk Skonieczny. Seconded by Trustee Mollan to adopt St. Clair Township  
**INVESTMENT AND DEPOSITORY RESOLUTION #16-09**

**1. Statement of Purpose**

WHEREAS, the General Law Township of St. Clair Board of Trustees, St. Clair County, Michigan, in exercising its fiduciary responsibilities, desires to safeguard the funds of the township that may be invested from time to time, and,

WHEREAS, Public Act 77 of 1989, MCL 41.77 requires that the township board designate the banks or depositories for the money belonging to the township, including the time for which the deposits shall be made and all details for carrying into effect the authority given in this act; and,

WHEREAS, Public Act 167 of 1997, MCL 129.91 et seq., requires township boards, in consultation with the township treasurer, to adopt an investment policy;

**2. Scope of Policy**

NOW THEREFORE BE IT RESOLVED, that this policy is applicable to all public funds belonging to St. Clair Township and in the custody of the township treasurer.

**3. Delegation of Authority to Make Investments.**

BE IT FURTHER RESOLVED, that the St. Clair Township Treasurer is authorized to manage funds belonging to the township, including depositing funds in approved financial institutions and administrating investments in conformance with MCL 41.77 and the policies as set forth in this resolution.

**4. Approved Depositories**

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BE IT FURTHER RESOLVED, that the Board approves the following financial institutions as depositories of the township funds: Comerica, CSB Bank, Fifth Third Bank, Charter One, Bank of America, JP Morgan Chase, Talmer Bank and Trust, Seaway Community Bank, PNC Bank, Eastern Michigan Bank, Belle River Community Credit Union, E & A Credit Union, Riverview Community Credit Union, Genisys Credit Union, Flagship Federal Credit Union, Raymond James including any successors to the foregoing financial institutions.

### **5. Safekeeping and Custody of Deposits and Investments**

BE IT FURTHER RESOLVED, that the Treasurer shall recommend financial institutions for approval for the safekeeping of township funds based on an evaluation of the performance and solvency of the institution, as well as past performance in exercising due care and prudence in managing the custody of township funds held in trust, if applicable. The treasurer shall periodically evaluate approved and potential financial depositories and shall make recommendations as to the appropriate changes in approved depositories when warranted.

BE IT FURTHER RESOLVED, the treasurer may elect to have certificates and other evidence of investments held by a financial institution, provided that the financial institution presents to the township treasurer sufficient documentation and acknowledgement of the investment instruments held on behalf of the township.

In determining safekeeping and custody qualifications, financial institutions must have a minimum of five years of operation. All financial institutions and brokers/dealers shall be pre-qualified by supplying the following:

- Certification of having read, understood and agreement to comply with the St. Clair Township policy.

The treasurer shall annually examine the financial condition and registrations of qualified financial institutions and brokers/dealers by obtaining annual updates of the information listed above.

### **6. Authorized Investment Instruments**

BE IT FURTHER RESOLVED, the township board may at its discretion and upon the recommendation of the township treasurer, authorize the township treasurer to invest in the following investment instruments. However, the township treasurer is required to obtain prior approval from the township board before acquiring or increasing the amount of township funds in the following investment instruments:

- a) Bonds, Securities, and other obligations of the United States, or an agency or instrumentality of the United States.

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- b) Certificates of deposit, savings accounts, deposit accounts, or depository receipts of a financial institution, but only if the financial institution is eligible to be a depository of funds belonging to the state under a law or rule of this state or the United States.
- c) Commercial paper related at the time of purchase within the highest classification established by not less than two standard rating services and that matures not more than 270 days after the date of purchase.
- d) Bankers' acceptances of United States banks.
- e) Mutual funds registered under the investment company act of 1940 with the intention to maintain a \$1.00 per share net asset value and purchase only investment vehicles that are legal for direct investment by a public corporation
- f) Obligations described in subdivisions (a) through (f), as named above if purchased through an inter-local agreement under the urban corporation act of 1967.
- g) Investment pools organized under the surplus funds investment act, 367 of 1982.
- h) Investment pools organized under the local government investment pool act, 121 of 1985.
- i) CDARS, Certificates of Deposit Account Registry Services.

## 7. Investment Objectives

BE IT FURTHER RESOLVED, that the objectives of this policy are foremost, to maintain safety of principal of township funds; secondarily, to maintain a diversified investment portfolio; maintain adequate liquidity, and achieve a market rate of return on relatively safe investment instruments.

To accomplish these objectives, decisions and actions involving the township's investment portfolio shall meet the following criteria:

**Safety:** Safety of principal is the foremost objective of St. Clair Township's investment practices. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital in the overall investment portfolio. The treasurer shall minimize credit risk by investing only in the safer types of securities, pre-qualifying financial institutions, brokers/dealers, intermediaries, and advisers with whom the township will do business; and diversifying the investment portfolio so that the impact on the investment portfolio resulting from losses on individual securities will be minimized.

**Diversification:** The investment shall be diversified by avoiding over-concentration in securities from a specific issuer or business sector, excluding U.S. Treasury securities. Investments shall have varying maturities. Investment instrument selection shall avoid high credit risks and shall include use of readily available funds, such as local government investment pools or mutual funds to maintain sufficient liquidity.

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**Liquidity:** The investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated. Securities shall have maturity dates concurrent with cash flow needs. Securities with active secondary or resale markets, as well as money market mutual funds offering same-day liquidity for short-term funds shall also be used to ensure liquidity. The treasurer shall minimize interest rate risk by avoiding the need to sell securities prior to maturity and investing similar public investment pools. Securities shall not normally be sold prior to maturity except to minimize loss of principal; to improve the quality, yield or target duration in the portfolio, or to meet liquidity needs.

**Return on Investment:** The investment portfolio shall be designed to attain a market average rate of return during budgetary and economic cycles while taking into account investment risk constraints and liquidity needs. Return on investment is of secondary importance compared to safety and liquidity objectives. The core of investments is limited to relatively low-risk securities, and a fair rate of return relative to risk is assumed.

**8. Standard of Prudence:**

BE IT FURTHER RESOLVED, that the treasurer shall make investments and only such investments as a prudent person would make in dealing with the property of another, having in view the preservation of the principal and the amount and regularity of the income to be derived.

The standard of prudence to be used shall be the “fiduciary” standard and shall be applied in context of managing an overall portfolio.

**9. Statement of Ethics:**

BE IT FURTHER RESOLVED, that the treasurer shall refrain from personal business activity that could conflict with the property execution and management of township investments, or that could impair the treasurer’s ability to make impartial investment decisions.

**10. Investment Activity Report:**

BE IT FURTHER RESOLVED, that the treasurer shall annually provide a written report to the township board concerning the investment of township funds.

BE IT FURTHER RESOLVED, that the township shall comply with all applicable statutory standards for investment of public funds as they now exist or as they may be subsequently amended. Any provision of this resolution that conflicts with applicable statutory requirements and standards is void.

Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

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6. Moved by Clerk Skonieczny. Seconded by Trustee Mollan to put delinquent water & sewer bills, delinquent culvert and fire run bills on the 2016-2017 winter tax bills. Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

7. Moved by Trustee Boulier. Seconded by Treasurer Hanrahan to allow new Township Officials to attend the New Officials Training Seminar with mileage paid. Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

8. Moved by Clerk Skonieczny. Seconded by Trustee Mollan to allow the Treasurer to attend the BSA Treasurers Classes-Fund Accounting I & II and Tax.net I & II at a total cost of \$820.00. Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

9. Moved by Trustee Mollan. Seconded by Trustee Hanrahan to appoint Barb Dziubinski, Frank Short & Jim Smith to the Board of Review. Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

10. Township Board discussed a business being operated out of a residence on Rattle Run Road. Board determined the business is being run out of a home. Moved by Trustee Mollan. Seconded by Treasurer Hanrahan that a 60 day notice as of 11/22/2016 be given to remove business from property per Supervisors visit and Dave Patterson follow up. If noncompliance, ticket to be issued on 1/22/2016. Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

11. Moved by Trustee Mollan. Seconded by Treasurer Hanrahan to allocate \$1650.00 to the Recreation Committee for the Children's Christmas Party. Roll Call: Yes- Trustees Boulier, Mollan, Hovis & Kays, Treasurer Hanrahan, Clerk Skonieczny & Supervisor Mahaffy. Motion Carried.

12. Moved by Trustee Mollan. Seconded by Clerk Skonieczny to adjourn. Motion carried. Meeting adjourned at 7:35 p.m.

Joyce A. Skonieczny  
Clerk