Torch Lake Township

Board Meeting

NOVEMBER 17, 2026



AGENDA

Community Services Building
2355 North US 31, Kewadin, Michigan 49648
www.torchlaketownship.org

Board Meeting

Tuesday November 17, 2026 at 7:00 PM

(See Township website for YouTube information)

(Please turn off all cell phones.)

A. REPEATING AGENDA

1. Call to order and Pledge of Allegiance
2. Declaration of Conflict of Interest
3. Approval of minutes of Regular Board meeting of October 20, 2026
4. Correspondence and announcements
4. Approval of Agenda Content (motion required)* **(see website Nov 12 - after 2 PM; Final on Nov 14 after 2pm)**
5. Citizen Comment - (limit 4 minutes per person)

B. CONSENT AGENDA (Department Reports)

Possible Action; Motion to approve all the Consent Agenda, or to remove a report(s) for discussion, then to approve, by consensus, the remaining reports. If a report(s) is removed, it will be discussed and clarified, then voted on by motion to accept or to not accept.

Reports from the following: **(see website for details Nov 14 – after 2 PM**

1. Clerk
2. Treasurer
3. Zoning Administrator
4. Ambulance
5. Fire Department
6. Central Dispatch 911

C. **SPECIAL REPORTS AGENDA**

1. Planning Commission – Andrew Graves
2. FOIA Update – Mary Merchant
3. Financial Overview – Supervisor **(check website for details Nov 14 – after 2 PM)**

D. AGENDA FOR BOARD ACTION*

Board member in ( ) leads discussion and provides attachments as required.

Old Business

NO OLD BUSINESS

New Business *(check website for related documents Nov 14 – after 2 PM)*

1. Motion to approve Resolution #2026-10 Capitalization Policy update (Bob)
2. Motion to approve Resolution #2026-11 Private Road Ordinance (Sara)

E. AGENDA FOR BOARD DISCUSSION

1. Land Division Part II discussion with Zoning Administrator (Sara)
2. EMS Education Academy (Mike Bertram)

F. AGENDA ITEMS FOR INFORMATIONAL PURPOSE ONLY

1. Discussion with Tart Trails Eastport Property Visioning Process (Bob)

G. CITIZEN COMMENT - (Limit 4 minutes per person)

H. BOARD COMMENT

I. ADJOURNMENT

J. FUTURE MEETING AND HEARINGS:

1. **Planning Commission - Monday November 16, 2026, at 7 PM**
   monitor website for any changes.
   December meeting is December 21, 2026 at 7 PM
2. **TWP Board meeting December 15, 2026 at 7 PM**
3. **Zoning Board of Appeals – December 16, 2026 at 6 PM**

ALL MEETINGS STREAMED LIVE ON YOUTUBE – CHECK WEBSITE FOR DETAILS

*Any member of the board may ask for a roll call vote on any motion.

MINUTES

TORCH LAKE TOWNSHIP
ANTRIM COUNTY, MICHIGAN

DRAFT MINUTES OF TOWNSHIP BOARD MEETING
October 20, 2026
COMMUNITY SERVICES BUILDING
TORCH LAKE TOWNSHIP

Present: Cook, J. Merchant, M. Merchant, Schultz
Absent: Graves
Audience: 11

A. REPEATING AGENDA:

1. Meeting called to order by Cook at 7:00 pm. Pledge recited.
2. Declaration of Conflict of Interest: none
3. Meeting minutes from September 15, 2026 approved with 1 change.
4. Correspondence and Announcements: none
5. Approval of Agenda Content: Add to Board Discussion-1.) Day Park Restrooms; Add to New Business-5.) Motion to accept agreement presented for collection of 2027 summer school property taxes of $2.50 per parcel with Central Lake Public Schools. Motion Cook/Schultz to accept agenda with changes. Passes 4-0
6. Citizen Comment: Sheriff Hoch gives Sheriff's report and introduces new deputy, Josh Schroeder. Maureen Lorenz asks that the board not renew the contract with Flock.

B. CONSENT AGENDA: Accepted by consent.

C. SPECIAL REPORTS

1. Planning commission: Meeting on 10/19/2026 focused on the results of the open house.
2. FOIA Update-none
3. Financial Overview- See specific details online.

D. BOARD ACTION

NO OLD BUSINESS-none
NEW BUSINESS

1. A. Motion by M. Merchant/J. Merchant to approve appointment of Rita Service from ZBA alternate #1 to regular member of the ZBA effective October 31, 2026, for a 3-year term expiring October 31, 2029. Passes 4-0
   B. Motion by Cook/M. Merchant to approve appointment of Herb Roth to a 3-year term as ZBA alternate #1 effective October 31, 2026, for a 3-year term expiring October 31, 2029. Passes 4-0
2. A. Motion by Cook/Schultz to reappoint Lora Carleton to the Planning Commission for a 3-year term effective October 31, 2026, expiring October 31, 2029. Passes 4-0.
   B. Motion by Cook/J. Merchant to reappoint Jeffrey Clarke to the Planning Commission for a 3-year term effective October 31, 2026, expiring October 31, 2029. Passes 3-1
3. Recognition of Fire Prevention Week and honoring the fire fighter team of Torch Lake Township for their service to the community.
4. Motion by Schultz/Cook to approve Drogt Contract for snow removal as presented for the Community Service Building and the South Fire Station facilities. Passes 4-0

5. Motion by Schultz/Cook to accept agreement presented for Collection of 2027 Summer School Property taxes of $2.50 er parcel with Central Lake Public Schools. Passes 4-0

E. AGENDA FOR BOARD DISCUSSION

1. M. Merchant presents a list of maintenance concerns regarding the restroom facilities at the Day Park. She will contact plumbers for evaluation and cost estimates.

F. AGENDA FOR INFORMATIONAL PURPOSE ONLY

1. STR update: 8 letters have been mailed from Township Attorney to people who have their homes listed as STR. 4 have responded. In March, we will start monitoring

2. Denise Walker reports on a Planning Class she attended and speaks about "placemaking" and how that could be useful in our community.

3. Outsourcing payroll: The township continues to research payroll outsourcing options. They have met with Integrated Payroll Services and will meet with ADP as well before deciding which option is best. The transition will take place in the spring with the beginning of the new fiscal year.

G. CITIZEN COMMENT:

Antrim County Commissioner Jarris Rubingh gives update. Jamima Rubingh reads a poem

H. BOARD COMMENT:

Schultz gives thanks to the road commission for getting the hole fixed on Baker Street. M. Merchant gives a brief election update. Cook thanks the clerk and her election team for all their hard work.

I. ADJOURNMENT: Cook/J. Merchant to adjourn 8:02 pm

J. FUTURE MEETING AND HEARINGS:

1. PC-Monday 11/16/2026-7pm
2. Board Meeting-Tuesday, 11/17/2026-7pm
3. ZBA-11/10/2026-6PM

These minutes are respectfully submitted and subject to review at the next regular Board Meeting.

Mary Merchant, Township Clerk

AGENDA ITEMS FOR BOARD DISCUSSION

BD DISCUSSION #1

project memorandum

B R i
Beckett&Raeder

Landscape Architecture
Planning, Engineering &
Environmental Services

Date: 11.13.2026

From: Sara Schroeder, AICP
To: Torch Lake Township Board

Project: Land Division Changes

Requested Action: Discussion

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initiative

As previously discussed, with changes to the State Land Division Act, the Township will need to decide if there are any changes to the Land Division Ordinance that they would like to make. Starting at the end of March 2027, properties that are less than 10 acres will be authorized to be divided up to 10 times, while still complying with zoning requirements. The current law allows up to 4 divisions. In addition, the new law allows for the Township to authorize divisions that are above and beyond the State Law.

Question:

Does the Township want to continue with March 31, 1997 as the base acreage and splits OR allow for the clock to be reset and all land division be processed starting with March 2027 as a parcel date?

If 1997 is start….. All acreage and split calculations will continue as is. If properties have previously been split, they will be eligible based on past splits and transfer of splits. This would limit the number of splits but also takes more time and research by staff to determine eligibility and review old records to determine what has happened. We have learn a lot in the last 30 years on record keeping.

If 2027 is start…. All parcels in existence in March 2027 would be the base and splits would be applied with this as a start. All parcels up to 10 acres would be eligible for 10 splits (still have to meet zoning) and it would not be dependent on past splits or if division rights were previously transferred. This could potential allow for more divisions of property but would be easier to apply since we have the current parcel information and can start maintaining the proper records and paperwork requirements for new divisions.

Once the Board agrees on a path moving forward, updates to the land division ordinance may be required to be compliant with the new State Land Division Act.

Beckett & Raeder, Inc.
535 West William
Suite 101
Ann Arbor, MI 48103

734.663.2622 ph
734.663.6759 fx

Petoskey Office
113 Howard Street
Petoskey, MI 49770

231.347.2523 ph
231.347.2524 fx

Traverse City Office
148 East Front Street
Suite 307
Traverse City, MI 49684

231.933.8400 ph
231.944.1709 fx

Grand Rapids Office
100 Cesar E. Chavez Ave
SW Suite 300
Grand Rapids, MI 49503

616.585.1295 ph

www.bria2.com

BD DISCUSSION #2

IC Table of Contents

1. Business Plan
2. Proposed Budget
3. Employement contract for IC Instructor
4. IC Sample Brochure

BUSINESS PLAN

TORCH Lake TOWNSHIP EMS ACADEMY

(

Torch Lake Township Antrim County Michigan

November 10, 2026

Executive Summary

The Company

A EMS academy to provide certification required classes for employees as well as EMT, and MFR classes for the community.

The Ownership

The Company will be structured as a Torch Lake Township EMS Academy under the Torch Lake Township Board.

The Management

The Company will be managed by Torch Lake Township EMS Academy. The EMS Director will oversee the conduct of the business and supervise management.

The Goals and Objectives

To increase township revenue and save the cost for required certification renewals for staff.

The Services

An academy to provide the EMS educational needs for our community. Also to provide CPR and first aid classes for our community.

The Target Market

The Company's target market has the following characteristics:

- Occupation: Any EMS, MFR or EMTS needing renewal of requirements for employement.

Pricing Strategy

See attached budget.

Business Plan - _Proposed budget attached

The Company: Torch Lake Township EMS Academy

The Owner would like to start a business in the following industry: ___EMS_____.

Company Background

A EMS academy to provide certification required classes for employees as well as EMT, and MFR classes for the community.

Company Goals and Objectives

To increase township revenue and save the cost for required certification renewals for staff.

Company Ownership Structure

The Company will be structured as a Torch Lake Township EMS Academy.

Ownership Background

- Owner: **Torch Lake Township EMS Academy**

Company Management Structure

The Company will be managed by Torch Lake Township EMS Academy. The board of directors will oversee the conduct of the business and supervise management.

Other management details: The leader will be a certified Instructor Coordinator licensed by the State of Michigan EMS Division.Reporting to EMS Director and Torch Lake Township Board.

Company Assets

The Company has the following assets:

- Equipment, with an estimated value of $1,000.00.
- Inventory, with an estimated value of $1,000.00.

The Services

The Services

An academy to provide the EMS educational needs for our community. Also to provide CPR and first aid classes

for our community.

Marketing Plan

The Target Market

The Company's target market has the following characteristics:

- Occupation: Any EMS, MFR or EMTS needing renewal of requirements for employement.

Location Analysis

This provides a service in house for our community on the west side of Antrim County.

Pricing

See attached budget.

Advertising

The Company will promote the business through:

- Email marketing (newsletters, brand story, etc.);
- Print (magazines, flyers, etc.); and
- Other: Through EMS networks.

Operations

Torch Lake township Community Center

Staffing

The Company will employ one part time employee in the initial startup phase.

Supplies

Textbook providers Certificates.

Financials

Income Statement

The Company's projected income statement is included in the attached document(s).

	Reg Hrs	wage	Fiscal year
IC Instructor	10	30.15	$9,648.00

Revenue and Collections		
Revenue	$20,000.00	
Incidental Revenue	$7,000.00	
		$27,000.00

Payroll expenses with mixed rate		
Yearly Payroll	$9,648.00	
Yearly Payroll Taxes (10.5%)		
Holiday	#REF!	
PTO Liability		
	Total Payroll Expenses	**$9,648.00**
Employee Bennifets		
Insurance		
Pension		
Other		
	Employee Benefis Total	**$0.00**
Professional Fees		
Legal	$0.00	
Accountant	$0.00	
Miscellanous Agency fees	$500.00	
Insurance and Bonding		
Accumed Fees		
Intercept fees	$0.00	
Collection Fees	$0.00	
Communications	$1,000.00	
Ninth Brain Agency Software		
	Total Professional Fees	**$1,500.00**
EMS Supplies		
Operational	$2,000.00	
Station		
Office	$500.00	
Uniform allowance	$1,000.00	
Printing and Publishing	$300.00	
	EMS Supply Total	**$3,800.00**
Shared Expenses		

Electric		
Heat		
CSB Maintenance/Repair		
Tech Support		
Internet		
Telephone Charges		
Snow Removal		
Cable TV		
Miscellaneous	$750.00	
	Shared Expenses Total	**$750.00**
Education/Training		
Employee training		
Mileage		
Hotels and lodging		
AHA fees	$200.00	
	Education/Training Total	**$200.00**
Capital Expenditures		
	l Expenditures Total	
	Total Service Expenditures	**$15,898.00**
	Gross Revenue and Collections	**$27,000.00**
	Net Revenue and Collections	**$11,102.00**
	Fund Balance carried forward	**$0.00**

Torch Lake Township

Instructor Coordinator Sign - On Agreement

As discussed on , we are pleased to offer you an 3550.00 For your Instructorn Coordinator Cllass If you leave the Torch Lake Township within a 24 month period from your date of completion of the course you will be responsible for reimbursing the agency the equivalent of $3000..

By signing this employment agreement, you authorize the company to withhold any PTO payout, wages, or severance due to you from any final pay you receive should your employment terminate on or before completion of your agreed upon time as stated as above. Should employment end prior to that date, the Township Ambulance Authority reserves the right to resort to legal proceedings to collect any amount not reimbursed upon employment separation.

Date: _____ Employee: _____

Date: _____ Torch Lake Township _____

TORCH LAKE EMS ACADEMY

WHAT:

Emergency Medical Technician

Basic (EMT-B) Academy

WHEN

To be determined Class time, Days of the Week

6 month duration

WHERE:

Torch Lake Township Community Center

(address)

PRICE

(A minimum of 8 students)

$ 2500.00

Includes:

Books:

Academy Cadet Shirt:

All certificates:

First attempt at the NREMT cognitive exam

308 hours of instruction

ACADEMY INCLUDES

Americn Heart Associatian Basic

Life Support (BLS) &National EMT

Asociation

Emergency Pediactric Care (EPC)

Pre-Hospital Trauma Life Support (PHTLS

The ability to sit for the National

EMT Registry Emergency Medical

Technician Cognitive exam

CONTACT:

TBD

CONSENT AGENDA

Check Date	Bank	Check	App	Vendor	Vendor Name	Amount	
Bank NOW ASB - GENERAL NOW							
10/21/2026	NOW	40839	AP	0001	CONSUMERS ENERGY	119.34	
10/21/2026	NOW	40840	AP	0051	US POSTAL SERVICE	172.00	
10/21/2026	NOW	40841	AP	0149	MUNICIPAL UNDERWRITERS OF MICH	57,944.00	V
10/21/2026	NOW	40842	AP	0213	MCCARDEL CULLIGAN WATER COND.	163.00	
10/21/2026	NOW	40843	AP	0290	SAM'S CLUB/GECF	128.64	
10/21/2026	NOW	40844	AP	10209	XEROX FINANCIAL SERVICES LLC	725.24	
10/21/2026	NOW	40845	AP	10328	DTE ENERGY	434.47	
10/21/2026	NOW	40846	AP	10508	GALLS LLC	501.10	
10/21/2026	NOW	40847	AP	10557	SPENCER MANUFACTURING, INC	900.00	
10/21/2026	NOW	40848	AP	10601	THUNDER CLOUD SPRINKLERS	750.00	
10/21/2026	NOW	40849	AP	10629	ELLSWORTH FARMERS EXCHANGE	50.47	
10/21/2026	NOW	40850	AP	10630	TIARAH REECE	1,610.00	
10/21/2026	NOW	40851	AP	10644	AXES & IRONS	256.97	
10/21/2026	NOW	40852	PR	AFLAC	AFLAC WWHQ	299.76	
10/21/2026	NOW	40853	AP	0627	HOMETOWN PUBLICATIONS LLC	515.00	
10/21/2026	NOW	40854	AP	10198	MICHIGAN STATE FIREMEN'S ASSOC	194.15	
10/21/2026	NOW	40855	AP	10422	LAWNS UNLIMITED LLC	4,720.00	V
10/21/2026	NOW	40856	AP	10631	MES SERVICE COMPANY LLC	939.00	
10/21/2026	NOW	40857	AP	10671	THIRLBY AUTOMOTIVE	954.00	
10/21/2026	NOW	40858	AP	10681	US BANK	475.71	
10/24/2026	NOW	40859	AP	0153	BS&A SOFTWARE	1,790.00	
10/24/2026	NOW	40860	AP	0171	ALDEN HARDWARE AND LUMBER	91.21	
10/24/2026	NOW	40861	AP	0278	CHARTER COMMUNICATIONS	265.98	
10/24/2026	NOW	40862	AP	0354	BOUND TREE MEDICAL, LLC	123.06	
10/24/2026	NOW	40863	AP	0703	VC3 INC.	150.00	
10/24/2026	NOW	40864	AP	10043	AD ASSESSING INC	2,790.00	
10/24/2026	NOW	40865	AP	10065	WITMER PUBLIC SAFETY GROUP, IN	977.17	
10/24/2026	NOW	40866	AP	10161	AT&T MOBILITY	225.86	V
10/24/2026	NOW	40867	AP	10370	SECURITY SANITATION	188.43	
10/24/2026	NOW	40868	AP	10433	PARKER HARVEY PLC	1,254.90	
10/24/2026	NOW	40869	AP	10494	GFL ENVIRONMENTAL	364.40	
10/24/2026	NOW	40870	AP	10497	ELECTION SOURCE	161.12	
10/24/2026	NOW	40871	AP	10513	SALOON CREEK FARMS	1,875.00	
10/24/2026	NOW	40872	AP	10524	DELTA DENTAL	302.29	
10/24/2026	NOW	40873	AP	10582	TRUESTREAM	124.99	
10/24/2026	NOW	40874	AP	10633	EMS MANAGEMENT & CONSULTANTS,	290.15	
10/24/2026	NOW	40875	AP	10635	BLARNEY CASTLE FLEET	943.45	
10/26/2026	NOW	40876	AP	10422	LAWNS UNLIMITED LLC	4,720.00	
10/27/2026	NOW	40877	AP	10161	AT&T MOBILITY	225.86	
10/27/2026	NOW	40878	AP	10683	KATHERINE YIH	200.00	
10/28/2026	NOW	DD8749(A)	PR	134	BRINK, MICHAEL	1,237.26	
10/28/2026	NOW	DD8750(A)	PR	116	CARLETON, LORA	118.59	
10/28/2026	NOW	DD8751(A)	PR	150	CLARKE, JEFFREY	237.07	
10/28/2026	NOW	DD8752(A)	PR	108	COOK, ROBERT	2,542.87	
10/28/2026	NOW	DD8753(A)	PR	0108	DAVIDSON, ALLEN	417.96	
10/28/2026	NOW	DD8754(A)	PR	5418	GRAVES, ANDREW	474.26	
10/28/2026	NOW	DD8755(A)	PR	681	GRAVES, GAVIN	1,728.58	
10/28/2026	NOW	DD8756(A)	PR	87	HAWKINS, ROBERT	287.00	
10/28/2026	NOW	DD8757(A)	PR	88	HAWKINS, VIRGINIA	355.15	
10/28/2026	NOW	DD8758(A)	PR	64	JENEMA, AMY	121.57	
10/28/2026	NOW	DD8759(A)	PR	9011	MCCALL, JOHNNY	1,819.28	
10/28/2026	NOW	DD8760(A)	PR	2233	MERCHANT, JASON	443.34	
10/28/2026	NOW	DD8761(A)	PR	2876	MERCHANT, MARY	944.67	
10/28/2026	NOW	DD8762(A)	PR	96	MICKLATCHER, CHRISTOPHER	2,173.40	
10/28/2026	NOW	DD8763(A)	PR	107	PETERSEN, WILLIAM	110.85	
10/28/2026	NOW	DD8764(A)	PR	78	SCHROEDER, THEODORE	2,354.54	
10/28/2026	NOW	DD8765(A)	PR	0068	SCHULTZ, SHARON	1,059.19	
10/28/2026	NOW	DD8766(A)	PR	0112	SEHL, JENNA	778.85	
10/28/2026	NOW	DD8767(A)	PR	1507	SIMUNDIC, MATTHEW	1,919.96	
10/28/2026	NOW	DD8768(A)	PR	077	SOPHA, JASON	3,284.98	
10/28/2026	NOW	DD8769(A)	PR	0092	VINCENT, LISA	1,824.03	
10/28/2026	NOW	DD8770(A)	PR	3765	WALKER, DENISE	118.59	

Check Date	Bank	Check	App	Vendor	Vendor Name	Amount
10/28/2026	NOW	EFT610(E)	PR	IRS	IRS	8,055.84
10/28/2026	NOW	EFT611(E)	PR	STATE	STATE OF MICHIGAN	2,725.60
10/31/2026	NOW	EFT612(E)	PR	PENSION	EMPOWER	7,787.93
11/01/2026	NOW	40879	AP	0026	GREAT LAKES ENERGY	2,429.14
11/01/2026	NOW	40880	AP	0109	STRYKER	904.90
11/01/2026	NOW	40881	AP	0213	MCCARDEL CULLIGAN WATER COND.	81.50
11/01/2026	NOW	40882	AP	0278	CHARTER COMMUNICATIONS	198.20
11/01/2026	NOW	40883	AP	0604	JANINE'S COTTAGE CARE	1,900.00
11/01/2026	NOW	40884	AP	0654	PRIORITY HEALTH	5,987.50
11/01/2026	NOW	40885	AP	0660	BECKETT & RAEDER, INC	4,978.02
11/01/2026	NOW	40886	AP	0703	VC3 INC.	884.90
11/01/2026	NOW	40887	AP	10483	GARY MORTENSEN	395.00
11/01/2026	NOW	40888	AP	10497	ELECTION SOURCE	261.84
11/01/2026	NOW	40889	AP	10531	ACTIVE911, INC	10.68
11/08/2026	NOW	40891	AP	0001	CONSUMERS ENERGY	120.07
11/08/2026	NOW	40892	AP	0051	US POSTAL SERVICE	172.00
11/08/2026	NOW	40893	AP	0149	MUNICIPAL UNDERWRITERS OF MICH	820.00
11/08/2026	NOW	40894	AP	0213	MCCARDEL CULLIGAN WATER COND.	60.00
11/08/2026	NOW	40895	AP	0563	ALFIE EMBROIDERY	503.60
11/08/2026	NOW	40896	AP	10065	WITMER PUBLIC SAFETY GROUP, IN	503.08
11/08/2026	NOW	40897	AP	10118	STATE OF MICHIGAN	175.00
11/08/2026	NOW	40898	AP	10306	STANDARD INSURANCE COMPANY	188.62
11/08/2026	NOW	40899	AP	10327	JENTEES CUSTOM SCREEN PRINTING	155.96
11/08/2026	NOW	40900	AP	10328	DTE ENERGY	496.65
11/08/2026	NOW	40901	AP	10376	JASON SOPHA	450.00
11/08/2026	NOW	40902	AP	10412	ROBERT HAWKINS	27.00
11/08/2026	NOW	40903	AP	10487	SENSIT TECHNOLOGIES LLC	361.91
11/08/2026	NOW	40904	AP	10500	AMERITAS INSURANCE CORP.	94.16
11/08/2026	NOW	40905	AP	10561	ANAVON TECHNOLOGY GROUP	262.28
11/08/2026	NOW	40906	AP	10578	LISA VINCENT	375.00
11/08/2026	NOW	40907	AP	10635	BLARNEY CASTLE FLEET	615.42
11/08/2026	NOW	40908	AP	10684	CARD SERVICE CENTER	538.62
11/08/2026	NOW	40909	AP	10685	DECKER AGENCY LLC	57,944.00
11/10/2026	NOW	40890	PR	240	EDDY, MICHAEL	392.85
11/10/2026	NOW	DD8771(A)	PR	235	AMOS, DIETER	414.48
11/10/2026	NOW	DD8772(A)	PR	134	BRINK, MICHAEL	2,339.47
11/10/2026	NOW	DD8773(A)	PR	0108	DAVIDSON, ALLEN	546.20
11/10/2026	NOW	DD8774(A)	PR	0075	DAVIDSON, WENDY	151.88
11/10/2026	NOW	DD8775(A)	PR	0163	DAWSON, JEFFERY	94.30
11/10/2026	NOW	DD8776(A)	PR	201	DOUGLAS, ERIC	144.65
11/10/2026	NOW	DD8777(A)	PR	237	FALLS, CLIFFORD	97.00
11/10/2026	NOW	DD8778(A)	PR	238	FALLS, KARLA	106.70
11/10/2026	NOW	DD8779(A)	PR	202	GRANSOW, ROBYN	82.04
11/10/2026	NOW	DD8780(A)	PR	681	GRAVES, GAVIN	2,220.01
11/10/2026	NOW	DD8781(A)	PR	87	HAWKINS, ROBERT	1,017.49
11/10/2026	NOW	DD8782(A)	PR	88	HAWKINS, VIRGINIA	1,392.77
11/10/2026	NOW	DD8783(A)	PR	154	HORVATH, BENJAMIN	171.91
11/10/2026	NOW	DD8784(A)	PR	236	KILGORE, SUE	184.30
11/10/2026	NOW	DD8785(A)	PR	80	LANE, KEVIN	1,475.92
11/10/2026	NOW	DD8786(A)	PR	132	MAHAFFY, MARGARET	431.65
11/10/2026	NOW	DD8787(A)	PR	146	MCAULIFF, CATHERINE	407.40
11/10/2026	NOW	DD8788(A)	PR	9011	MCCALL, JOHNNY	1,819.28
11/10/2026	NOW	DD8789(A)	PR	2876	MERCHANT, MARY	1,009.91
11/10/2026	NOW	DD8790(A)	PR	96	MICKLATCHER, CHRISTOPHER	2,124.59
11/10/2026	NOW	DD8791(A)	PR	929	PALAZZOLO, JACK	291.00
11/10/2026	NOW	DD8792(A)	PR	62	PAULOSKY, RONALD	185.31
11/10/2026	NOW	DD8793(A)	PR	376	PETERSON, KATHLEEN	339.50
11/10/2026	NOW	DD8794(A)	PR	78	SCHROEDER, THEODORE	2,468.30
11/10/2026	NOW	DD8795(A)	PR	0068	SCHULTZ, SHARON	1,076.79
11/10/2026	NOW	DD8796(A)	PR	0112	SEHL, JENNA	415.70
11/10/2026	NOW	DD8797(A)	PR	818	SERVICE, RITA	324.74
11/10/2026	NOW	DD8798(A)	PR	1507	SIMUNDIC, MATTHEW	1,793.61
11/10/2026	NOW	DD8799(A)	PR	077	SOPHA, JASON	3,284.98
11/10/2026	NOW	DD8800(A)	PR	0070	STILLINGS, THOMAS	174.60

Check Date	Bank	Check	App	Vendor	Vendor Name	Amount
11/10/2026	NOW	DD8801(A)	PR	69	SUMERIX, GREGORY	107.08
11/10/2026	NOW	DD8802(A)	PR	135	VANDERVENNET, FREDERICK	95.38
11/10/2026	NOW	DD8803(A)	PR	909	VETTRAINO-PALAZZOLO, NINA	300.70
11/10/2026	NOW	DD8804(A)	PR	0092	VINCENT, LISA	1,594.15
11/10/2026	NOW	DD8805(A)	PR	0107	WELTER, VERONICA	538.35
11/10/2026	NOW	DD8806(A)	PR	0216	WYNKOOP, JEFFERY	97.66
11/10/2026	NOW	DD8807(A)	PR	101	YOUNG, BARBARA	208.55
11/10/2026	NOW	EFT613(E)	PR	IRS	IRS	9,457.28

Total of 134 Checks:	253,111.61
Less 3 Void Checks:	62,889.86
Total of 131 Disbursements:	190,221.75

CASH SUMMARY BY ACCOUNT FOR TORCH LAKE TOWNSHIP

FROM 10/01/2026 TO 10/31/2026

FUND: 101 151 204 206 208 210 212 701

CASH AND INVESTMENT ACCOUNTS

Fund Account	Description	Beginning Balance 10/01/2026	Total Debits	Total Credits	Ending Balance 10/31/2026
Fund 101	GENERAL FUND				
001.000		150.00	0.00	0.00	150.00
002.000	MONEY MKT. ACCT	350,966.67	307.69	0.00	351,274.36
002.004	MI CLASS	675,499.26	2,298.53	0.00	677,797.79
002.011	ASB-PARK SAV	460.65	0.00	0.00	460.65
004.000	CIB-ASB	68,345.25	180,273.47	195,956.26	52,662.46
	GENERAL FUND	1,095,421.83	182,879.69	195,956.26	1,082,345.26
Fund 151	CEMETERY TRUST FUND				
002.000	MONEY MKT. ACCT	86,407.22	165.15	0.00	86,572.37
Fund 204	TWP. ROAD FUND				
002.000	MONEY MKT. ACCT	24,709.70	47.22	0.00	24,756.92
002.004	CIB- MI CLASS	195,330.63	664.64	0.00	195,995.27
	TWP. ROAD FUND	220,040.33	711.86	0.00	220,752.19
Fund 206	FIRE FUND				
002.000	MONEY MKT. ACCT	109,635.95	56.29	24,104.26	85,587.98
002.005	CIB - MI CLASS	821,062.49	2,793.87	0.00	823,856.36
	FIRE FUND	930,698.44	2,850.16	24,104.26	909,444.34
Fund 208	PARK/RECREATION FUND				
002.000	MONEY MKT. ACCT	5,476.38	10.46	0.00	5,486.84
Fund 210	AMBULANCE FUND				
002.000	MONEY MKT. ACCT	48,171.01	66,427.89	65,696.62	48,902.28
002.008	CIB - MI CLASS	165,489.23	484.25	65,000.00	100,973.48
002.010	CIB - 53B DDA	17,333.82	6,825.05	0.00	24,158.87
	AMBULANCE FUND	230,994.06	73,737.19	130,696.62	174,034.63
Fund 212	LIQUOR ENFORCEMENT				
002.000	MONEY MKT. ACCT	43,454.59	83.02	76.99	43,460.62
Fund 701	TRUST & AGENCY FUND				
002.000	MONEY MKT. ACCT	2,030.97	0.00	0.00	2,030.97
	TOTAL - ALL FUNDS	2,614,523.82	260,437.53	350,834.13	2,524,127.22

Torch Lake Township
November 2026
Zoning Report

Zoning Board of Appeals

Permit Number	Tax ID #	Property Address	Type of Development	Owner Name	Contractor Name	Fee Paid	ISSUE
ZBA 2026-01	05-14-335-012-30	567 Yellow Birch Dr	New dwelling, wetlands set	Salloum (authorized agent) / Kulinski-Masell	Van Koevering	Yes	Approved
ZBA 2026-02	05-14-018-023-15	2779 NW Torch Lake Dr	(2) decks	Lewis Cooper	N/A	Yes	Denied
ZBA 2026-03	05-14-375-008-00	11658 Beechwood Dr	Covered Deck	Jim & Connie Misico	N/A	Yes	Approved
ZBA 2026-05			Appeal PC Decision on SUP	Charles Goosen			Withdrawn
ZBA 2026-04	05-14-313-004-00	3910 US 31 N	Covered Entry	Charles Loughrey	N/A	Yes	Approved
ZBA 2026-06				Yin			Withdrawn
ZBA 2026-07	05-14-106-024-00	5910 N M 88	Addition	Eastport Baptist Church		Yes	Pending

Special Use Permits

Permit Number	Tax ID #	Property Address	Type of Development	Owner Name	Contractor Name	Fee Paid	ISSUE
SUP 2026-01	05-14-313-004-00	3910 N US 31	Restaurant and boutique hotel	Loughrey		$525 PC Review, $2000 Zoning	

Land Combinations, Divisions and Lot Line Adjustments

Application Number	Tax ID #	Property Address	Type	Owner Name	STATUS	Fee Paid	Sent to Assessor/ Treasurer/ZA
2026-01	324-085-00	Manitou	Division	Tulk	Pending	$300.00	
2026-02	215-008-00	13295 Colemand Rd	Division	Lakeside properties-	Complete	$300.00	Yes

Land Use Permits

Permit / Application Number	Tax ID #	Property Address	Type of Development	Owner Name	Contractor Name	Fee Paid	Permit Expiration date 2027
2025-55	018-023-15	2779 NW Torch	Deck & Ramp	Cooper	NA	$50.00	2027
2025-58	131-019-00	288 Sugarbush	Shoreline/Revetment	Kroger	Marlin	$50.00	Waiting on App
2025-60		225 NW Torch Lake Dr	Landscaping and shoreline rock wall	Saadeh	Northern Michigan Hardscapes	$50.00	Waiting on App
2025-62	420-002-00	3458 N US 31	Build garage	Warner	Phill Lewin	$150.00	5/13/2027
2026-01	455-020-00	1842 Birchview	Interior Remodel	Hogikyan	Duell	$150.00	1/28/2027
2026-02	006-006-00	693 NW Torch Lake	Demo	Houseman		$50.00	1/28/2027
2026-03	006-006-00	693 NW Torch Lake	SFD	Houseman		$150.00	1/28/2027
2026-04	006-005-10	725 NW Torch Lake	Addition	Chase	Widing Custom	$150.00	1/28/2027
2026-05	595-032-00	304 Golden Beach	New SFD	Dickson	Ferguson	$150.00	2/18/2027
2026-06	107-009-00	4407 Trillium Ridge	Shoreline	Vedder			Waiting on App
2026-07	130-010-000	1662 Moulton	Demo	Bingham	DLH	$50.00	3/25/2027
2026-08	130-010-00	1662 Moulton	SFD	Bingham	DLH	$150.00	3/25/2027
2026-09	312-062-00	4386 N US 31S	SFD			$150.00	4/15/2027
2026-10	201-001-10	230 Lakeview Trl	Fence	Abby		$50.00	15-Apr
2026-11	312-062-10	4412 N US 31 S	Accessory Building	Price	Vanhouten	$150.00	27-Apr
2026-12	515-018-00	4243 Michigan Trail	Shirey			$150.00	13-May
2026-13	485-006-00	1730 Birchview	Christopher	DLH		$150.00	27-Apr
2026-14		Agaming	Sign				
2026-15		3485 US 31	??				
2026-16	700-032-00	953 Rose Ct	Temp Dwelling Until Aug 20	Cullin		$150.00	26-May
2026-17	107-014-00	4916 N East Torch Lake	Porch		Asherpark	$150.00	10-Jun
2026-18	595-028-00	376 S Golden Beach	SFD		J Peterson	$150.00	10-Jun

2026-19	765-004-00	3292 Torch Point	Demo		Boss	$50.00	10-Jun
2026-20	495-026-00	5077 Pearl St	SFD		Hendershott	$150.00	10-Jun
2026-21	Wendi Wooten	11925 Stone Cirle	Shed			$150.00	10-Jun
2026-22	212-010-00	Nemec Rd	RV Permit		Shank	$50.00	10-Jun
2026-23	312-017-00	4859 US 31	Demo			$50.00	26-Jun
2026-24	130-022-10	1274 Leech Ln	Shed	owner	Campbell	$150.00	8-Jul
2026-25	697-014-00	503 N Golden Beach	3 seasons room		Young	$150.00	7-Aug
2026-26	324-060-70	2153 San Marino	3 seasons room	MPN Builders	Willard	$150.00	11-Aug
2026-27	595-032-00	304 S Golden Beach	3 seasons room	Dickson	Midlake	$150.00	7-Aug
2026-28	375-008-00	11658 Beechwood Dr	Covered Porch		Misico	$150.00	21-Jul
2026-29	335-012-30	567 Yellow Birch	SFD	Forge Homes	Salloum	$150.00	7-Aug
2026-30	324-052-00	2370 US 31 N	Boardwalk		volas	Yes	Not required
2026-31					Templin	Yes	no plans
2026-32	420-004-00	3426 US 31	Garage	Newton	Cribar	Yes	28-Aug
2026-33	106-024-00	5910 N M88	Church			Yes	
2026-34	375-013-00	11382 Beechwood	Shed		Dolembo	$150.00	13-Aug
2026-35	675-010-00	126 Golden Beach	Addition	CMB	Olaughlin	$150.00	13-Aug
2026-36		3173 Forest Beach	Doble		Doble	$150.00	28-Aug
2026-37	715-003-00	1299 N W Torch Lake	SFD	Kemler	Broderick	$150.00	9-Sep
2026-38	130-007-00	1768 Moulton Rd	Addition	Green Energy	Dobis	$150.00	16-Sep
2026-39	815-016+-00	11810 West Point Dr	Deck	Wanigan	Ondre	$150.00	16-Sep
2026-40	006-005-30	618 N West Torch Lake	Addition	Jason Hall	Woodward	$150.00	16-Sep
2026-41	006-005-10	725 N West Torch	stairs	Wilhelm	Chase	$150.00	8-Oct
2026-42	650-016-00	5450 East Birch Dr	acc	Schultz		$150.00	21-Sep
2026-43	313-004-00	3910 US 31 N	Covered Porch	Loughrey	Includes after the fact fee	$450.00	8-Oct
2026-44	375-032-00	124 Torch View	Addition	Newton		$150.00	19-Oct
2026-45	313-009-00	3806 Thierry circle	SFD	Turner		$150.00	9-Nov
2026-46	130-032-00	1140 N US 31 S	Demo and SFD	Lauren	Kram construction	$150.00	10/12/2026
2026-47	313-004-000	3910 US 31 N	Change of Use based on P(	Loughrey		$150.00	12-Oct
2026-48	555-015-00	4611 Michigan Trail	Demo	McWilliams	Wanigan	$150.00	28-Oct
2026-49	555-015-00	4611 Michigan Trail	SFD	McWilliams	Wanigan	$150.00	28-Oct
2026-50	313-004-10	3910 US 31 N	Live/Work	Loughrey	Loughrey	$150.00	Need construction drawi
2026-51	324-027-10	12325 3rd St	Addition	Steggles		$150.00	Need floor plan, site plar
2026-52	326-001-00	1903 San Marino Trl	Steps and Plantings	Huss	Wilhelm	$150.00	Need site plan
2026-53	326-016-00	1701 San Marino Trl	Demo SFD	McVeigh	Jason Shier	$150.00	13-Nov

TORCH LAKE TWP. FIRE DEPARTMENT
2355 US-31 N. - P.O. Box 713, Eastport, MI 49627
Phone (231) 599-2621 - Fax (231) 264-9557

Fire Department Report – OCTOBER , 2026

Fire Runs for October

- 10/01/26 – PIA Accident S. US-31 and Creswell Rd.
- 10/11/26 – Carbon Monoxide Alarm Michigan Trail
- 10/16/26 – Tree Down on lines / Was-Wa-Gun & Ottawa Trail
- 10/16/26 – Tree Down across S. Golden Beach Dr.
- 10/17/26 – Carbon Monoxide Alarm / N. US-31
- 10/17/26 – Personal Injury Accident S. US-31 and Creswell Rd
- 10/22/26 – Fire Alarm / Michigan Trail

Department Meetings and Training for October

- 10/07/26 – Truck & Equipment Maintenance
- 10/14/26 – Training - Hose Streams, Search and Rescue, SCBA inspection
- 10/24/26 – Training – Water Supply, Shuttle Operations, Drop Tank Drafting

- **Fire Dept. On Duty Medical Assist**
- None to Rport

TLT Fire Chief / Kevin Lane

SPECIAL REPORT:

FINANCIALS

TORCH LAKE TOWNSHIP

AUGUST YEAR-TO-DATE

GENERAL / FIRE / AMBULANCE

OVERALL, REVENUE AND EXPENSES WERE BOTH FAVORABLE TO BUDGET YTD AND PRIOR YEAR

GENERAL FUND REVENUE WAS FAVORABLE TO BUDGET $61K AND EXPENSES WERE FAVORABLE BY +$30K

FIRE FUND REVENUE WAS FAVORABLE TO BUDGET $19K . . AND EXPENSES WERE LOWER BY 128K
Second Fire Truck Pumper delivery delayed Budget was $116K

AMBULANCE REVENUE WAS FAVORABLE TO BUDGET BY $10K AND EXPENSES WERE FAVORABLE TO BUDGET BY $7K

CASH FLOW ANAYSIS:

ENDING BALANCE 7/30/2026	2,728,046
GENERAL FUND	1,351
AMUBLANCE FUND	(98,895)
FIRE FUND	(17,600)
OTHER	1,622
ENDING BALANCE 8/30/2026	2,614,524
CHANGE IN CASH	(113,522)

[1] FY26_27--> 4/1/26-3/31/27

CY = Current Year, PY = Prior Year

TORCH LAKE TOWNSHIP FINANCIAL REVIEW YEAR TO DATE	OCTOBER YEAR-TO-DATE				
	2026-'27 CY	'26 - '27 Budget	2025 -'26PY	V$ '26 - '27 Budget	V$ 2025 -'26 PY
TOTAL GENERAL FUND REVENUE	$248,736	$192,756	$251,377	$55,980	($2,641)
TOTAL GENERAL FUND EXPENDITURES	($378,436)	($426,589)	($424,276)	$48,153	$45,840
OPERATING PROFIT / LOSS	($129,701)	($233,833)	($172,899)	$104,132	$43,199
Fund 206 - FIRE FUND:					
TOTAL FIRE FUND REVENUE	$37,912	$14,981	$32,954	$22,931	$4,958
TOTAL FIRE FUND EXPENDITURES	($134,647)	($306,263)	($331,327)	$171,616	$196,680
OPERATING PROFIT / LOSS	($96,735)	($291,282)	($298,373)	$194,548	$201,639
Fund 210 - AMBULANCE FUND:					
TOTAL AMBULANCE FUND REVENUE	$68,285	$63,867	$77,229	$4,419	($8,944)
TOTAL AMBULANCE FUND EXPENDITURES	($530,138)	($542,512)	($541,059)	$12,374	$10,921
OPERATING PROFIT / LOSS	($461,853)	($478,645)	($463,830)	$16,792	$1,977
Fund 204 - TWP. ROAD FUND:					
TOTAL TWP ROAD FUND REVENUE	$19,109	$11,996	$15,160	$7,113	$3,949
TOTAL TWP ROAD FUND EXPENDITURES	$0	($48,666)	($312,750)	$48,666	$312,750
OPERATING PROFIT / LOSS	$19,109	($36,670)	($297,590)	$55,779	$316,699
ALL OTHER FUNDS (208,212,150,703)					
TOTAL OTHER FUND REVENUE	$18,351	$3,569	$16,027	$14,783	$2,324
TOTAL OTHER FUND EXPENDITURES	($2,609)	($3,373)	($4,172)	$763	$1,563
OPERATING PROFIT / LOSS	$15,742	$196	$11,855	$15,546	$3,887
TORCH LAKE TOWNSHIP					
TOTAL REVENUE	$392,393	$287,168	$392,747	$105,225	($354)
TOTAL EXPENDITURES	($1,045,830)	($1,327,402)	($1,613,585)	$281,572	$567,754
OPERATING PROFIT / LOSS	($653,437)	($1,040,234)	($1,220,838)	$386,797	$567,400

TORCH LAKE TOWNSHIP CASH REVIEW	@08/31/2026	@09/30/2026	CHANGE IN CASH
GENERAL FUND CASH:	$ 1,095,422	$ 1,082,345	$ (13,077)
FIRE FUND CASH:	$ 930,698	$ 909,444	$ (21,254)
AMBULANCE FUND CASH:	$ 230,994	$ 174,035	$ (56,959)
ROAD FUND CASH:	$ 220,040	$ 220,752	$ 712
ALL OTHER FUNDS CASH	$ 137,369	$ 137,551	$ 182
TLT CASH BALANCE	$ 2,614,524	$ 2,524,127	$ (90,397)

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

FUNDS FINANCIAL SUMMARY

GL NUMBER DESCRIPTION	CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PY OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 101 - GENERAL FUND:										
TOTAL REVENUES	30,195	35,377	(5,182)	(5,182)	35,377	248,736	192,756	251,377	55,980	(2,641)
TOTAL EXPENDITURES	49,743	68,334	(18,591)	(18,591)	68,334	378,436	426,589	424,276	(48,153)	(45,840)
TOTAL NET GENERAL FUND	(19,548)	(32,957)	13,409	13,409	(32,957)	(129,701)	(233,833)	(172,899)	104,132	43,199
Fund 151 - CEMETERY TRUST FUND:										
TOTAL REVENUES	165	209	(44)	(44)	209	1,104	1,439	1,448	(335)	(344)
TOTAL EXPENDITURES	0	0	0	0	0	0	0	0	0	0
TOTAL CEMETERY FUND	165	209	(44)	(44)	209	1,104	1,439	1,448	(335)	(344)
Fund 204 - TWP. ROAD FUND:										
TOTAL REVENUES	712	37	675	675	37	19,109	11,996	15,160	7,113	3,949
TOTAL EXPENDITURES	0	4,638	(4,638)	(4,638)	4,638	0	48,666	312,750	(48,666)	(312,750)
NET ROAD FUND	712	(4,601)	5,313	5,313	(4,601)	19,109	(36,670)	(297,590)	55,779	316,699
Fund 206 - FIRE FUND:										
TOTAL REVENUES	2,850	1,111	1,739	1,739	1,111	37,912	14,981	32,954	22,931	4,958
TOTAL EXPENDITURES	25,644	57,263	(31,619)	(31,619)	57,263	134,647	306,263	331,327	(171,616)	(196,680)
NET FIRE FUND	(22,794)	(56,152)	33,358	33,358	(56,152)	(96,735)	(291,282)	(298,373)	194,548	201,639
Fund 208 - PARK/RECREATION FUND:										
TOTAL REVENUES	10	16	(5)	(5)	16	70	112	115	(43)	(45)
TOTAL EXPENDITURES	630	689	(59)	(59)	689	1,892	2,443	3,427	(552)	(1,535)
FUND 208 - PARKS/RECREATION	(619)	(673)	54	54	(673)	(1,822)	(2,331)	(3,312)	509	1,490
Fund 210 - AMBULANCE FUND:										
TOTAL REVENUES	8,737	11,344	(2,607)	(2,607)	11,344	68,285	63,867	77,229	4,419	(8,944)
TOTAL EXPENDITURES	72,696	95,972	(23,276)	(23,276)	95,972	530,138	542,512	541,059	(12,374)	(10,921)
NET AMBULANCE FUND	(63,959)	(84,628)	20,670	20,670	(84,628)	(461,853)	(478,645)	(463,830)	16,792	1,977
Fund 212 - LIQUOR ENFORCEMENT										
TOTAL REVENUES	0	0	0	0	0	1,982	2,016	2,015	(34)	(33)
TOTAL EXPENDITURES	0	167	(167)	(167)	167	718	929	745	(211)	(27)
NET LIQUOR LAW ENFORCEMENT	0	(167)	167	167	(167)	1,264	1,087	1,269	(246)	(60)
Fund 701 - TRUST & AGENCY FUND										
TOTAL REVENUES	0	0	0	0	0	3	0	2	3	1
Fund 703- TAX COLLECTION FUND:										
TOTAL REVENUES	2,530	0	2,530	2,530	0	15,193	2	12,448	15,192	2,746
TOTAL EXPENDITURES	0	0	0	0	0	0	0	0	0	0
NET TAX COLLECTION FUND	2,530	0	2,530	2,530	0	15,193	2	12,448	15,192	2,746
TOTAL REVENUES - ALL FUNDS	$ 45,200	$ 48,094	$ (2,894)	$ (2,894)	$ 48,094	$ 392,393	$ 287,168	$ 392,747	$ 105,225	$ (354)
TOTAL EXPENDITURES - ALL FUNDS	$ 148,712	$ 227,063	$ (78,351)	$ (78,351)	$ 227,063	$ 1,045,830	$ 1,327,402	$ 1,613,585	$ (281,572)	$ (567,754)
NET TLT REVENUES & EXPENSES	(103,512)	(178,969)	75,457	75,457	(178,969)	(653,437)	(1,040,234)	(1,220,838)	386,797	567,400

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP
GENERAL FUNDS FINANCIAL SUMMARY

GL NUMBER DESCRIPTION	CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PY OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 101 - GENERAL FUND										
Revenues										
Total Dept 101 - GOVERNING BODY	29,805	35,237	(5,432)	(5,432)	35,237	234,307	177,307	236,822	57,001	(2,515)
Total Dept 756 - PARKS/RECREATION	390	140	250	250	140	14,428	15,449	14,555	(1,021)	(127)
TOTAL REVENUES	30,195	35,377	(5,182)	(5,182)	35,377	248,736	192,756	251,377	55,980	(2,641)
Expenditures										
Total Dept 101 - GOVERNING BODY	7,883	10,098	(2,215)	(2,215)	10,098	85,205	75,834	75,155	9,372	10,051
Total Dept 171 - SUPERVISOR	3,483	3,537	(53)	(53)	3,537	24,383	24,403	23,698	(20)	685
Total Dept 215 - CLERK	4,533	5,382	(848)	(848)	5,382	35,640	38,541	33,901	(2,900)	1,740
Total Dept 247 - BOARD OF REVIEW	0	0	0	0	0	267	322	0	(55)	267
Total Dept 253 - TREASURER	4,692	5,669	(976)	(976)	5,669	35,489	34,886	32,885	603	2,604
Total Dept 257 - ASSESSOR	6,799	2,379	4,420	4,420	2,379	25,481	21,794	20,881	3,687	4,600
Total Dept 262 - ELECTIONS	801	1,836	(1,036)	(1,036)	1,836	14,370	9,823	4,800	4,547	9,570
Total Dept 265 BUILDING AND GROUNDS	3,884	4,000	(116)	(116)	4,000	26,166	38,557	25,782	(12,392)	384
Total Dept 301 - ORD. ENFORCEMENT OFFICER	129	127	2	2	127	1,076	2,187	1,743	(1,111)	(666)
Total Dept 446 - ROADS	0	0	0	0	0	0	83	102	(83)	(102)
Total Dept 448 - STREET LIGHTING	672	438	234	234	438	3,025	3,072	2,507	(48)	518
Total Dept 567 - CEMETERY	5,141	1,876	3,265	3,265	1,876	20,798	24,549	13,708	(3,751)	7,090
Total Dept 701 - PLANNING	5,684	4,962	722	722	4,962	24,229	30,588	30,563	(6,359)	(6,334)
Total Dept 702 - ZONING	0	1,126	(1,126)	(1,126)	1,126	12,199	8,817	4,743	3,381	7,456
Total Dept 703 - ZONING ADMINISTRATION	675	6,097	(5,422)	(5,422)	6,097	12,726	27,170	37,304	(14,444)	(24,578)
Total Dept 756 - PARKS/RECREATION	5,365	7,220	(1,855)	(1,855)	7,220	46,527	53,486	54,918	(6,960)	(8,391)
Total Dept 757 - MISC. REC. FACILITIE	0	0	0	0	0	0	0	0	0	0
Total Dept 790 - AREA COMMUNITY SUPPORT	0	0	0	0	0	0	0	0	0	0
Total Dept 851 - INSURANCE	0	7,854	(7,854)	(7,854)	7,854	0	8,425	836	(8,425)	(836)
Total Dept 861 - PENSIONS	0	0	0	0	0	0	0	(6,815)	0	6,815
Total Dept 901 - CAPITAL OUTLAY	0	5,733	(5,733)	(5,733)	5,733	10,855	24,051	67,567	(13,196)	(56,712)
TOTAL EXPENDITURES	49,743	68,334	(18,591)	(18,591)	68,334	378,436	426,589	424,276	(48,153)	(45,840)
Fund 101 - GENERAL FUND:										
TOTAL REVENUES	30,195	35,377	(5,182)	(5,182)	35,377	248,736	192,756	251,377	55,980	(2,641)
TOTAL EXPENDITURES	49,743	68,334	(18,591)	(18,591)	68,334	378,436	426,589	424,276	(48,153)	(45,840)
TOTAL NET GENERAL FUND	(19,548)	(32,957)	13,409	13,409	(32,957)	(129,701)	(233,833)	(172,899)	104,132	43,199

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP
LINE ITEM DETAILS

GL NUMBER	DESCRIPTION	CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 101 - GENERAL FUND											
Revenues											
Dept 101 - GOVERNING BODY											
101-101-402.000	TAX COLLECTION	0	0	0	0	0	0	0	0	0	0
101-101-412.000	DELINQUENT TAX COLL.	0	0	0	0	0	12,772	9,000	12,313	3,772	459
101-101-445.000	TAX PENALTIES/INTERE	0	500	(500)	(500)	500	0	1,500	0	(1,500)	0
101-101-447.000	PTAF ON TAXES	3,260	17,584	(14,324)	(14,324)	17,584	95,318	75,572	86,924	19,746	8,395
101-101-451.000	LICENSES & PERMITS	900	1,538	(638)	(638)	1,538	7,700	7,815	6,950	(115)	750
101-101-501.000	FEDERAL GRANTS	0	0	0	0	0	0	0	0	0	0
101-101-528.000	OTHER FEDERAL GRANTS	0	0	0	0	0	0	0	0	0	0
101-101-566.000	STATE GRANTS-PARKS	0	0	0	0	0	0	0	0	0	0
101-101-574.000	STATE REV. SHARING	22,815	7,227	15,588	15,588	7,227	79,491	54,741	88,831	24,749	(9,341)
101-101-607.000	FEES FOR SERVICES	0	125	(125)	(125)	125	0	375	300	(375)	(300)
101-101-608.030	PAVILLION RENTAL FEE	0	0	0	0	0	0	0	0	0	0
101-101-609.000	SCHOOL TAX COLL. FEE	0	3,110	(3,110)	(3,110)	3,110	5,860	4,800	5,840	1,060	20
101-101-627.000	MISC. SVC. CHARGES	0	0	0	0	0	0	0	0	0	0
101-101-642.000	CEMETERY LOT SALES	0	3,125	(3,125)	(3,125)	3,125	8,800	9,375	7,680	(575)	1,120
101-101-643.000	MISC. SALES	0	0	0	0	0	0	0	0	0	0
101-101-655.000	FINES AND FORFEITS	0	125	(125)	(125)	125	0	375	424	(375)	(424)
101-101-665.000	INTEREST EARNED	2,830	1,649	1,181	1,181	1,649	18,748	11,152	22,783	7,596	(4,035)
101-101-665.010	PRE PENALTY INTEREST	0	0	0	0	0	0	272	390	(272)	(390)
101-101-665.020	TAX ACCT INTEREST	0	0	0	0	0	0	0	0	0	0
101-101-668.000	RENTS/ROYALTIES	0	190	(190)	(190)	190	460	741	630	(281)	(170)
101-101-671.000	OTHER/MISC REVENUE	0	0	0	0	0	0	0	0	0	0
101-101-676.000	REIMBURSEMENTS	0	63	(63)	(63)	63	3,142	188	93	2,954	3,048
101-101-687.000	REFUNDS/REBATES	0	1	(1)	(1)	1	445	68	20	377	425
101-101-687.010	SCHOOL ELECTIONS REIMBURSEMENT	0	0	0	0	0	1,573	1,333	1,879	240	(306)
101-101-687.020	PRESIDENTIAL PRIMARY REMBT	0	0	0	0	0	0	0	1,766	0	(1,766)
Total Dept 101 - GOVERNING BODY		29,805	35,237	(5,432)	(5,432)	35,237	234,307	177,307	236,822	57,001	(2,515)
Dept 756 - PARKS/RECREATION											
101-756-608.000	BOAT RAMP FEE	390	82	308	308	82	8,125	9,821	9,035	(1,696)	(910)
101-756-608.010	MARINE LAUNCH	0	0	0	0	0	5,500	5,000	5,000	500	500
101-756-608.020	KAYAK LAUCH FEE	0	0	0	0	0	0	0	0	0	0
101-756-608.030	PAVILLION RENTAL FEE	0	9	(9)	(9)	9	720	478	420	242	300
101-756-608.040	DAY PARK PARKING FEE	0	50	(50)	(50)	50	0	150	0	(150)	0
101-756-655.000	FINES AND FORFEITS	0	0	0	0	0	83	0	100	83	(17)
101-756-665.000	INTEREST EARNED	0	0	0	0	0	0	0	1	0	(0)
Total Dept 756 - PARKS/RECREATION		390	140	250	250	140	14,428	15,449	14,555	(1,021)	(127)
TOTAL REVENUES		30,195	35,377	(5,182)	(5,182)	35,377	248,736	192,756	251,377	55,980	(2,641)
Expenditures											
Dept 101 - GOVERNING BODY											
101-101-702.000	WAGES-TRUSTEES	1,077	1,079	(2)	(2)	1,079	7,537	7,411	7,245	125	292
101-101-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-101-703.010	CLERICAL ASST	0	0	0	0	0	0	0	0	0	0
101-101-703.020	WAGES-SCANNING	0	290	(290)	(290)	290	311	1,018	186	(707)	126
101-101-715.000	PENSION	32	58	(26)	(26)	58	226	488	217	(262)	9
101-101-715.010	SOC. SEC./MEDICARE	82	103	(21)	(21)	103	600	673	568	(73)	32
101-101-715.020	HEALTH CARE SAVINGS	200	284	(84)	(84)	284	1,400	1,549	1,600	(149)	(200)
101-101-715.030	TERM INSURANCE	182	217	(35)	(35)	217	1,094	1,552	1,315	(459)	(221)
101-101-727.000	OFFICE SUPPLIES	230	92	138	138	92	645	677	713	(32)	(68)
101-101-801.000	AUDIT SERVICES	0	0	0	0	0	8,500	8,828	6,500	(328)	2,000
101-101-802.010	ATTORNEY-TWP. BOARD	725	1,145	(420)	(420)	1,145	7,118	8,226	4,775	(1,108)	2,344
101-101-803.000	CONTRACT SERVICES	150	36	114	114	36	594	454	282	140	312
101-101-803.010	BS&A MAINTENANCE	0	0	0	0	0	2,034	2,034	1,980	0	54
101-101-803.040	RECORD SCAN PROJECT	0	0	0	0	0	0	3	0	(3)	0
101-101-805.000	OTHER SVCS. & CHARGE	172	0	172	172	0	172	0	352	172	(180)
101-101-809.000	MEMBERSHIP DUES	0	0	0	0	0	9,458	10,000	9,458	(542)	0
101-101-850.000	TELEPHONE CHARGES	336	127	209	209	127	1,181	833	1,021	348	160
101-101-851.000	INTERNET SERVICE	85	122	(37)	(37)	122	592	689	595	(97)	(3)
101-101-851.010	INFO TECH SUPPORT	3,194	3,500	(306)	(306)	3,500	28,078	13,925	21,745	14,154	6,334
101-101-851.020	WEB PAGE MAINTENANCE	0	0	0	0	0	0	0	0	0	0
101-101-860.000	MILEAGE/PARKING	0	0	0	0	0	0	0	0	0	0
101-101-900.000	PRINTING/PUBLISHING	1,121	986	135	135	986	7,879	6,968	7,644	910	234
101-101-910.010	AFLAC	(0)	0	(0)	(0)	0	98	0	(398)	98	495
101-101-930.000	REPAIRS/MAINTENANCE	96	127	(31)	(31)	127	321	254	0	67	321
101-101-930.010	CSB-MAINTENANCE/ REPAIRS	0	1,363	(1,363)	(1,363)	1,363	1,662	5,896	7,035	(4,234)	(5,373)
101-101-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	0	0	0	0	0
101-101-957.000	MISCELLANEOUS EXPENSE	2	570	(568)	(568)	570	5,305	4,354	2,322	951	2,983
101-101-964.000	REFUNDS/REBATES	200	0	200	200	0	400	0	0	400	400
Total Dept 101 - GOVERNING BODY		7,883	10,098	(2,215)	(2,215)	10,098	85,205	75,834	75,155	9,372	10,051

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP
LINE ITEM DETAILS

		CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Dept 171 - SUPERVISOR											
101-171-702.000	WAGES	3,050	3,015	35	35	3,015	21,350	21,185	20,528	165	823
101-171-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-171-715.010	SOC. SEC./MEDICARE	233	238	(5)	(5)	238	1,633	1,669	1,570	(36)	63
101-171-715.020	HEALTH CARE SAVINGS	200	284	(84)	(84)	284	1,400	1,549	1,600	(149)	(200)
101-171-860.000	MILEAGE/PARKING	0	0	0	0	0	0	0	0	0	0
101-171-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	0	0	0	0	0
101-171-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 171 -		3,483	3,537	(53)	(53)	3,537	24,383	24,403	23,698	(20)	685
Dept 215 - CLERK											
101-215-702.000	WAGES	2,815	3,325	(510)	(510)	3,325	22,523	21,353	21,701	1,170	822
101-215-702.010	MEETING PER DIEM	0	0	0	0	0	612	800	584	(188)	28
101-215-703.000	WAGES-DEPUTY	694	320	374	374	320	1,419	3,458	1,167	(2,039)	252
101-215-703.010	CLERICAL ASST	0	299	(299)	(299)	299	99	2,366	3,103	(2,267)	(3,003)
101-215-703.040	ACCOUNTANT ASSISTANT	304	149	155	155	149	2,937	1,291	0	1,646	2,937
101-215-715.000	PENSION	229	282	(53)	(53)	282	1,613	1,911	1,556	(298)	57
101-215-715.010	SOC. SEC./MEDICARE	291	271	20	20	271	2,060	1,826	1,982	234	77
101-215-715.020	HEALTH CARE SAVINGS	200	301	(101)	(101)	301	1,400	1,646	1,600	(246)	(200)
101-215-727.000	OFFICE SUPPLIES	0	41	(41)	(41)	41	156	882	584	(726)	(428)
101-215-803.000	CONTRACT SERVICES	0	97	(97)	(97)	97	0	532	0	(532)	0
101-215-803.010	BS&A MAINTENANCE	0	0	0	0	0	802	800	781	2	21
101-215-809.000	MEMBERSHIP DUES	0	13	(13)	(13)	13	0	88	0	(88)	0
101-215-860.000	MILEAGE/PARKING	0	17	(17)	(17)	17	442	697	633	(255)	(191)
101-215-956.000	CONFERENCE/EDUCATION	0	268	(268)	(268)	268	1,578	891	210	687	1,368
101-215-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 215 - CLERK		4,533	5,382	(848)	(848)	5,382	35,640	38,541	33,901	(2,900)	1,740
Dept 247 - BOARD OF REVIEW											
101-247-702.000	WAGES	0	0	0	0	0	140	159	0	(19)	140
101-247-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-247-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	11	11	0	0	11
101-247-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	0	0	0	0
101-247-860.000	MILEAGE/PARKING	0	0	0	0	0	0	4	0	(4)	0
101-247-900.000	PRINTING/PUBLISHING	0	0	0	0	0	116	46	0	70	116
101-247-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	0	46	0	(46)	0
101-247-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	57	0	(57)	0
Total Dept 247 - BOARD		0	0	0	0	0	267	322	0	(55)	267
Dept 253 - TREASURER											
101-253-702.000	WAGES	2,815	3,333	(517)	(517)	3,333	22,523	21,387	21,655	1,136	868
101-253-702.010	MEETING PER DIEM	60	13	47	47	13	410	431	250	(21)	160
101-253-703.000	WAGES-DEPUTY	0	67	(67)	(67)	67	48	969	91	(921)	(43)
101-253-715.000	PENSION	169	201	(32)	(32)	201	1,351	1,315	1,299	36	52
101-253-715.010	SOC. SEC./MEDICARE	211	257	(46)	(46)	257	1,696	1,647	1,633	49	63
101-253-715.020	HEALTH CARE SAVINGS	200	284	(84)	(84)	284	1,400	1,549	1,600	(149)	(200)
101-253-727.000	OFFICE SUPPLIES	170	775	(605)	(605)	775	4,559	4,242	4,455	317	104
101-253-803.000	CONTRACT SERVICES	0	0	0	0	0	714	594	117	121	598
101-253-803.010	BS&A MAINTENANCE	895	258	637	637	258	1,697	1,162	781	535	916
101-253-809.000	MEMBERSHIP DUES	99	110	(11)	(11)	110	99	110	99	(11)	0
101-253-860.000	MILEAGE/PARKING	73	185	(112)	(112)	185	790	843	719	(53)	71
101-253-956.000	CONFERENCE/EDUCATION	0	68	(68)	(68)	68	201	519	185	(318)	16
101-253-957.000	MISCELLANEOUS EXPENSE	0	119	(119)	(119)	119	0	119	0	(119)	0
Total Dept 253 -		4,692	5,669	(976)	(976)	5,669	35,489	34,886	32,885	603	2,604
Dept 257 - ASSESSOR											
101-257-702.000	WAGES	208	206	2	2	206	1,458	1,442	1,458	16	0
101-257-715.000	PENSION	13	13	0	0	13	88	88	88	0	0
101-257-715.010	SOC. SEC./MEDICARE	16	15	1	1	15	112	108	112	4	0
101-257-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	18	0	(18)	0
101-257-803.000	CONTRACT SERVICES	5,580	1,674	3,906	3,906	1,674	22,407	18,993	18,620	3,414	3,787
101-257-803.010	BS&A MAINTENANCE	895	360	535	535	360	895	360	0	535	895
101-257-803.020	CONTRACT- COUNTY	87	86	1	1	86	521	586	603	(64)	(82)
101-257-860.000	MILEAGE/PARKING	0	25	(25)	(25)	25	0	75	0	(75)	0
101-257-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	125	0	(125)	0
Total Dept 257 -		6,799	2,379	4,420	4,420	2,379	25,481	21,794	20,881	3,687	4,600

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP
LINE ITEM DETAILS

		CURRENT MONTH	CURRENT MONTH BUDGET	CURRENT MONTH PR YR	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27	YTD BUDGET '26-'27	YTD '25-'26 ACTUAL	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
		OCT 2026	OCT 2026	OCT 2025			OCT 2026	OCT 2026	OCT 2025		
Dept 262 - ELECTIONS											
101-262-702.000	WAGES	364	676	(312)	(312)	676	9,421	6,510	3,359	2,911	6,062
101-262-715.010	SOC. SEC./MEDICARE	7	0	7	7	0	312	360	28	(48)	284
101-262-727.000	OFFICE SUPPLIES	312	619	(307)	(307)	619	3,377	1,750	1,373	1,627	2,005
101-262-803.000	CONTRACT SERVICES	0	0	0	0	0	0	0	0	0	0
101-262-860.000	MILEAGE/PARKING	0	0	0	0	0	74	163	0	(89)	74
101-262-900.000	PRINTING/PUBLISHING	0	500	(500)	(500)	500	346	546	0	(200)	346
101-262-956.000	CONFERENCE/EDUCATION	0	42	(42)	(42)	42	0	292	0	(292)	0
101-262-957.000	MISCELLANEOUS EXPENSE	118	0	118	118	0	839	202	40	637	799
Total Dept 262 -		801	1,836	(1,036)	(1,036)	1,836	14,370	9,823	4,800	4,547	9,570
Dept 265 - BUILDING AND GROUNDS											
101-265-702.000	WAGES	0	0	0	0	0	0	0	0	0	0
101-265-715.000	PENSION	0	0	0	0	0	0	0	0	0	0
101-265-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	0	0	0	0	0
101-265-742.000	GAS/OIL	0	0	0	0	0	0	0	0	0	0
101-265-803.000	CONTRACT SERVICES	1,124	1,239	(115)	(115)	1,239	6,913	6,672	8,615	241	(1,702)
101-265-805.000	OTHER SVCS. & CHARGE	0	292	(292)	(292)	292	0	1,274	356	(1,274)	(356)
101-265-807.000	LAWN/SNOW CARE	0	49	(49)	(49)	49	64	177	50	(113)	14
101-265-812.000	JANITORIAL SERVICE/ CLEANING SUPPLIES	1,900	1,794	106	106	1,794	13,323	13,410	12,750	(87)	573
101-265-860.000	MILEAGE/PARKING	0	0	0	0	0	0	0	0	0	0
101-265-920.000	HEAT	87	214	(127)	(127)	214	896	1,224	1,620	(328)	(723)
101-265-921.000	ELECTRIC	773	413	360	360	413	3,147	2,859	2,317	288	830
101-265-930.000	REPAIRS/MAINTENANCE	0	0	0	0	0	1,822	12,858	36	(11,036)	1,786
101-265-931.000	SAFETY/CONTROL	0	0	0	0	0	0	0	0	0	0
101-265-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	84	39	(84)	(39)
Total Dept 265 BUILDING		3,884	4,000	(116)	(116)	4,000	26,166	38,557	25,782	(12,392)	384
101-301-702.000	WAGES	33	70	(37)	(37)	70	693	1,367	1,268	(674)	(575)
101-301-715.010	SOC.SEC/MEDICARE	3	11	(9)	(9)	11	53	211	97	(158)	(44)
101-301-740.000	OPERATING SUPPLIES	0	0	0	0	0	0	100	0	(100)	0
101-301-740.010	UNIFORMS, ETC.	0	0	0	0	0	0	0	0	0	0
101-301-850.000	TELEPHONE CHARGES-CELL	93	38	55	55	38	320	338	312	(18)	8
101-301-860.000	MILEAGE/PARKING	0	8	(8)	(8)	8	10	170	66	(160)	(56)
101-301-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 301 - ORD.		129	127	2	2	127	1,076	2,187	1,743	(1,111)	(666)
Dept 446 - ROADS											
101-446-957.000	MISC EXPENSE/SIGNS	0	0	0	0	0	0	83	102	(83)	(102)
Total Dept 446 - ROADS		0	0	0	0	0	0	83	102	(83)	(102)
Dept 448 - STREET LIGHTING											
101-448-921.000	ELECTRIC	672	438	234	234	438	3,025	3,072	2,507	(48)	518
Total Dept 448 - STREET		672	438	234	234	438	3,025	3,072	2,507	(48)	518
Dept 567 - CEMETERY											
101-567-803.000	CONTRACT SERVICES	2,400	1,726	674	674	1,726	14,935	16,242	12,840	(1,307)	2,095
101-567-804.000	SERVICES/CHARGES	0	0	0	0	0	0	0	0	0	0
101-567-921.000	ELECTRIC	119	68	51	51	68	478	425	377	52	101
101-567-930.000	REPAIRS/MAINTENANCE	2,622	81	2,541	2,541	81	4,932	7,419	2	(2,487)	4,930
101-567-957.000	MISCELLANEOUS EXPENS	0	0	0	0	0	454	463	489	(9)	(35)
Total Dept 567 - CEMETERY		5,141	1,876	3,265	3,265	1,876	20,798	24,549	13,708	(3,751)	7,090
Dept 701 - PLANNING											
101-701-702.000	WAGES	673	1,177	(504)	(504)	1,177	2,961	9,946	3,494	(6,986)	(533)
101-701-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-701-727.000	OFFICE SUPPLIES	0	167	(167)	(167)	167	0	1,167	1,759	(1,167)	(1,759)
101-701-715.000	PENSION	8	0	8	8	0	32	0	0	32	32
101-701-715.010	SOC. SEC./MEDICARE	51	115	(64)	(64)	115	254	882	288	(628)	(34)
101-701-802.000	ATTORNEY FEES-PC	0	1,000	(1,000)	(1,000)	1,000	0	2,882	0	(2,882)	0
101-701-803.000	CONTRACT SERVICES	4,833	2,503	2,330	2,330	2,503	20,313	14,711	24,465	5,602	(4,152)
101-701-860.000	MILEAGE/PARKING	0	0	0	0	0	0	0	70	0	(70)
101-701-900.000	PRINTING/PUBLISHING	119	0	119	119	0	119	0	288	119	(169)
101-701-956.000	CONFERENCE/EDUCATION	0	0	0	0	0	550	1,000	200	(450)	350
101-701-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 701 - PLANNIN		5,684	4,962	722	722	4,962	24,229	30,588	30,563	(6,359)	(6,334)

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

LINE ITEM DETAILS

		CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Dept 702 - ZONING											
101-702-702.000	WAGES	0	178	(178)	(178)	178	5,249	3,638	2,070	1,611	3,179
101-702-715.010	SOC. SEC./MEDICARE	0	21	(21)	(21)	21	469	375	199	94	270
101-702-802.020	ATTORNEY-ZBA	0	0	0	0	0	525	1,000	0	(475)	525
101-702-803.000	CONTRACT SERVICES	0	731	(731)	(731)	731	5,327	2,843	1,971	2,483	3,356
101-702-900.000	PRINTING/PUBLISHING	0	0	0	0	0	479	210	503	269	(24)
101-702-956.000	CONFERENCE/EDUCATION	0	197	(197)	(197)	197	150	629	0	(479)	150
101-702-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	122	0	(122)	0
Total Dept 702 - ZONING		0	1,126	(1,126)	(1,126)	1,126	12,199	8,817	4,743	3,381	7,456
Dept 703 - ZONING ADMINISTRATION											
101-703-702.010	MEETING PER DIEM	0	0	0	0	0	0	0	0	0	0
101-703-703.030	ZA ASSISTANT	0	0	0	0	0	0	0	0	0	0
101-703-715.000	PENSION	0	0	0	0	0	0	0	0	0	0
101-703-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	0	0	0	0	0
101-703-727.000	OFFICE SUPPLIES	0	40	(40)	(40)	40	105	116	0	(10)	105
101-703-802.040	ATTORNEY FEES	530	1,122	(592)	(592)	1,122	530	7,835	13,476	(7,305)	(12,947)
101-703-803.000	CONTRACT SERVICES	145	4,722	(4,577)	(4,577)	4,722	11,701	17,933	23,048	(6,232)	(11,348)
101-703-860.000	MILEAGE/PARKING	0	67	(67)	(67)	67	390	607	780	(217)	(390)
101-703-956.000	CONFERENCE/EDUCATION	0	146	(146)	(146)	146	0	679	0	(679)	0
101-703-957.000	MISCELLANEOUS EXPENSE	0	0	0	0	0	0	0	0	0	0
Total Dept 703 - ZONING ADMINISTRATION		675	6,097	(5,422)	(5,422)	6,097	12,726	27,170	37,304	(14,444)	(24,578)
Dept 756 - PARKS/RECREATION											
101-756-702.000	WAGES	741	0	741	741	0	11,085	7,810	13,748	3,275	(2,663)
101-756-715.000	PENSION	0	0	0	0	0	0	0	0	0	0
101-756-715.010	SOC. SEC./MEDICARE	57	66	(9)	(9)	66	848	1,142	1,052	(294)	(204)
101-756-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	0	0	0	0
101-756-742.000	GAS/OIL	0	0	0	0	0	0	0	0	0	0
101-756-803.000	CONTRACT SERVICES	1,490	1,393	98	98	1,393	9,551	9,161	9,729	391	(178)
101-756-805.000	OTHER SVCS. & CHARGE	0	0	0	0	0	0	0	0	0	0
101-756-812.000	JANITORIAL SERVICE/ CLEANING SUPPLIES	1,610	425	1,185	1,185	425	13,275	16,523	14,919	(3,248)	(1,644)
101-756-860.000	MILEAGE/PARKING	73	21	52	52	21	271	375	244	(104)	27
101-756-900.000	PRINTING/PUBLISHING	0	0	0	0	0	0	500	350	(500)	(350)
101-756-921.000	ELECTRIC	454	326	129	129	326	1,626	1,921	1,595	(295)	31
101-756-930.000	REPAIRS/MAINTENANCE	750	2,857	(2,107)	(2,107)	2,857	7,159	6,451	2,946	708	4,212
101-756-931.000	SAFETY/CONTROL	0	5	(5)	(5)	5	0	812	144	(812)	(144)
101-756-931.020	GROUNDS MAINTENANCE	0	259	(259)	(259)	259	0	1,411	760	(1,411)	(760)
101-756-957.000	MISCELLANEOUS EXPENSE	190	250	(60)	(60)	250	2,712	1,750	1,132	962	1,580
101-756-975.010	DAY PARK-BLDGS/	0	1,619	(1,619)	(1,619)	1,619	0	5,631	8,300	(5,631)	(8,300)
Total Dept 756 - PARKS/RECREATION		5,365	7,220	(1,855)	(1,855)	7,220	46,527	53,486	54,918	(6,960)	(8,391)
Dept 757 - MISC. REC. FACILITIE											
101-757-702.000	WAGES	0	0	0	0	0	0	0	0	0	0
101-757-715.010	SOC. SEC./MEDICARE	0	0	0	0	0	0	0	0	0	0
Total Dept 757 - MISC.		0	0	0	0	0	0	0	0	0	0
Dept 790 - AREA COMMUNITY SUPPORT											
101-790-805.010	ER COMMUNITY LIBRARY	0	0	0	0	0	0	0	0	0	0
Total Dept 790 - AREA		0	0	0	0	0	0	0	0	0	0
Dept 851 - INSURANCE											
101-851-910.000	INSURANCE & BONDS	0	7,854	(7,854)	(7,854)	7,854	0	8,425	836	(8,425)	(836)
Total Dept 851 - INSURANCE		0	7,854	(7,854)	(7,854)	7,854	0	8,425	836	(8,425)	(836)
Dept 861 - PENSIONS											
101-861-715.000	PENSION-EE 457	0	0	0	0	0	0	0	(6,815)	0	6,815
Total Dept 861 - PENSIONS		0	0	0	0	0	0	0	(6,815)	0	6,815
Dept 901 - CAPITAL OUTLAY											
101-901-975.000	BLDGS./ IMPROVEMEMENT	0	0	0	0	0	0	0	30,253	0	(30,253)
101-901-975.020	TBNP-	0	0	0	0	0	0	0	0	0	0
101-901-975.030	CEMETERY-BLDGS/IMPROVEMENTS	0	5,706	(5,706)	(5,706)	5,706	0	10,706	0	(10,706)	0
101-901-975.040	CSB IMPROVEMENTS/ UPGRADES	0	0	0	0	0	10,855	11,000	0	(145)	10,855
101-901-980.000	EQ.-OFFICE & COMP. ACC.	0	27	(27)	(27)	27	0	2,345	37,313	(2,345)	(37,313)
Total Dept 901 - CAPITAL OUTLAY		0	5,733	(5,733)	(5,733)	5,733	10,855	24,051	67,567	(13,196)	(56,712)
TOTAL EXPENDITURES		49,743	68,334	(18,591)	(18,591)	68,334	378,436	426,589	424,276	(48,153)	(45,840)
Fund 101 - GENERAL FUND:											
TOTAL REVENUES		30,195	35,377	(5,182)	(5,182)	35,377	248,736	192,756	251,377	55,980	(2,641)
TOTAL EXPENDITURES		49,743	68,334	(18,591)	(18,591)	68,334	378,436	426,589	424,276	(48,153)	(45,840)
TOTAL NET GENERAL FUND		(19,548)	(32,957)	13,409	13,409	(32,957)	(129,701)	(233,833)	(172,899)	104,132	43,199

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

LINE ITEM DETAILS

		CURRENT MONTH	CURRENT MONTH BUDGET	CURRENT MONTH PR YR	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27	YTD BUDGET '26-'27	YTD '25-'26 ACTUAL	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
		OCT 2026	OCT 2026	OCT 2025			OCT 2026	OCT 2026	OCT 2025		
		error	error	error	error	error			error	error	
Fund 151 - CEMETERY TRUST FUND											
Revenues											
Dept 567 - CEMETERY											
151-567-642.000	CEMETERY LOT SALES	0	88	(88)	(88)	88	0	655	320	(655)	(320)
151-567-665.000	INTEREST EARNED	165	122	43	43	122	1,104	784	1,128	319	(24)
TOTAL REVENUE		165	209	(44)	(44)	209	1,104	1,439	1,448	(335)	(344)
TOTAL EXPENDITURES		0	0	0	0	0	0	0	0	0	0
Fund 151 - CEMETERY TRUST FUND:											
TOTAL REVENUES		165	209	(44)	(44)	209	1,104	1,439	1,448	(335)	(344)
TOTAL EXPENDITURES		0	0	0	0	0	0	0	0	0	0
TOTAL CEMETERY FUND		165	209	(44)	(44)	209	1,104	1,439	1,448	(335)	(344)
Fund 204 - TWP. ROAD FUND											
Revenues											
Dept 446 - ROADS											
204-446-402.000	TAX COLLECTION	0	0	0	0	0	0	0	0	0	0
204-446-412.000	DELINQUENT TAX COLL	0	0	0	0	0	10,518	7,800	10,689	2,718	(171)
204-446-424.000	METRO-AUTHORITY PA 48	0	0	0	0	0	4,040	3,500	3,826	540	214
204-446-665.000	INTEREST EARNED	712	37	675	675	37	4,550	696	645	3,854	3,905
Total Dept 446 - ROADS		712	37	675	675	37	19,109	11,996	15,160	7,113	3,949
TOTAL REVENUES		712	37	675	675	37	19,109	11,996	15,160	7,113	3,949
Expenditures											
Dept 446 - ROADS											
204-446-976.000	ROAD IMPROVEMENTS	0	4,638	(4,638)	(4,638)	4,638	0	48,666	312,750	(48,666)	(312,750)
Total Dept 446 - ROADS		0	4,638	(4,638)	(4,638)	4,638	0	48,666	312,750	(48,666)	(312,750)
TOTAL EXPENSES		0	4,638	(4,638)	(4,638)	4,638	0	48,666	312,750	(48,666)	(312,750)
Fund 204 - TWP. ROAD FUND:											
TOTAL REVENUES		712	37	675	675	37	19,109	11,996	15,160	7,113	3,949
TOTAL EXPENDITURES		0	4,638	(4,638)	(4,638)	4,638	0	48,666	312,750	(48,666)	(312,750)
NET ROAD FUND		712	(4,601)	5,313	5,313	(4,601)	19,109	(36,670)	(297,590)	55,779	316,699

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REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP
LINE ITEM DETAILS

		CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 206 - FIRE FUND											
Revenues											
Dept 336 - FIRE											
206-336-402.000	TAX COLLECTION	0	0	0	0	0	(8,148)	0	0	(8,148)	(8,148)
206-336-402.010	CAPITAL ALLOCATION	0	0	0	0	0	8,148	0	0	8,148	8,148
206-336-412.000	DELINQUENT TAX COLL.	0	0	0	0	0	19,012	7,200	18,883	11,812	128
206-336-539.000	GRANTS-STATE	0	0	0	0	0	0	0	4,000	0	(4,000)
206-336-665.000	INTEREST EARNED	2,850	1,111	1,739	1,739	1,111	18,900	7,781	8,525	11,119	10,375
206-336-673.000	SAL OF FIXED ASSETS	0	0	0	0	0	0	0	0	0	0
206-336-676.000	REIMBURSEMENTS	0	0	0	0	0	0	0	1,545	0	(1,545)
206-336-687.000	REFUNDS/REBATES	0	0	0	0	0	0	0	0	0	0
TOTAL REVENUES		2,850	1,111	1,739	1,739	1,111	37,912	14,981	32,954	22,931	4,958
Expenditures											
Dept 336 - FIRE											
206-336-702.000	WAGES	6,950	6,399	551	551	6,399	44,832	44,129	38,845	702	5,986
206-336-702.020	SALARY-OFFICERS	2,305	2,601	(297)	(297)	2,601	16,527	17,867	15,891	(1,340)	636
206-336-702.030	SALARY-SECRETARY	0	111	(111)	(111)	111	0	714	656	(714)	(656)
206-336-710.000	MED. INSURANCE	1,097	559	538	538	559	3,792	3,996	3,809	(204)	(16)
206-336-711.000	MEDICAL	418	0	418	418	0	418	0	0	418	418
206-336-715.000	PENSION	426	414	12	12	414	2,659	2,708	2,400	(49)	258
206-336-715.010	SOC. SEC./MEDICARE	702	701	1	1	701	4,653	4,762	4,198	(110)	455
206-336-715.020	HEALTH CARE SAVINGS	150	216	(66)	(66)	216	1,050	1,181	1,200	(131)	(150)
206-336-727.000	OFFICE SUPPLIES	23	20	3	3	20	23	311	220	(289)	(197)
206-336-740.000	OPERATING SUPPLIES	257	461	(204)	(204)	461	422	1,471	312	(1,049)	111
206-336-740.010	UNIFORMS, ETC.	501	1,107	(606)	(606)	1,107	1,720	4,518	1,054	(2,797)	666
206-336-741.000	BLDG. SUPPLIES	0	0	0	0	0	110	702	0	(592)	110
206-336-742.000	GAS/OIL	275	875	(600)	(600)	875	1,801	2,625	1,241	(824)	561
206-336-803.000	CONTRACT SERVICES	4,214	597	3,617	3,617	597	11,238	5,490	6,740	5,748	4,498
206-336-807.000	SNOW CARE	0	0	0	0	0	288	500	97	(212)	191
206-336-808.000	SUBSCRIPTIONS	0	8	(8)	(8)	8	0	58	0	(58)	0
206-336-809.000	MEMBERSHIP DUES	0	0	0	0	0	0	0	0	0	0
206-336-850.000	TELEPHONE CHARGES	106	116	(11)	(11)	116	368	569	368	(201)	0
206-336-850.010	TELEPHONE - STA. 2	100	87	13	13	87	380	560	280	(180)	100
206-336-851.000	INTERNET SERVICE	310	99	211	211	99	1,246	781	785	465	461
206-336-851.010	INFO TECH SUPPORT	0	0	0	0	0	0	0	0	0	0
206-336-860.000	MILEAGE/PARKING	0	200	(200)	(200)	200	696	594	323	102	373
206-336-900.000	PRINTING/PUBLISHING	0	0	0	0	0	0	0	0	0	0
206-336-910.000	INSURANCE & BONDS	0	23,987	(23,987)	(23,987)	23,987	1,740	28,667	9,173	(26,928)	(7,433)
206-336-920.000	HEAT	174	174	(1)	(1)	174	2,463	1,801	2,130	662	333
206-336-920.010	FUEL (HEAT) STA. 2	0	3	(3)	(3)	3	0	220	464	(220)	(464)
206-336-921.000	ELECTRIC	2,025	2,875	(850)	(850)	2,875	8,082	8,625	5,936	(543)	2,146
206-336-921.010	ELECTRIC - STA. 2	0	0	0	0	0	0	0	0	0	0
206-336-930.000	REPAIRS/MAINTENANCE	3,496	2,143	1,353	1,353	2,143	12,728	16,722	15,319	(3,993)	(2,590)
206-336-930.010	CSB-MAINTENANCE/	0	444	(444)	(444)	444	0	3,650	5,019	(3,650)	(5,019)
206-336-932.000	RADIO REPAIR	0	1,000	(1,000)	(1,000)	1,000	376	1,531	0	(1,155)	376
206-336-956.000	CONFERENCE/EDUCATION	0	24	(24)	(24)	24	50	417	1,755	(367)	(1,705)
206-336-957.000	MISCELLANEOUS EXPENSE	0	60	(60)	(60)	60	906	882	1,984	24	(1,079)
206-336-960.000	TRAINING MATERIALS	194	0	194	194	0	194	69	101	125	93
206-336-975.000	BLDGS./ IMPROVEMEMENT	0	0	0	0	0	0	0	29,986	0	(29,986)
206-336-977.000	EQUIPMENT	1,922	1,015	907	907	1,015	15,886	22,512	29,451	(6,626)	(13,566)
206-336-980.000	EQ.-OFFICE & COMP. ACC.	0	0	0	0	0	0	0	1,589	0	(1,589)
206-336-981.000	CAPITAL OUTLAY/	0	10,963	(10,963)	(10,963)	10,963	0	127,630	150,000	(127,630)	(150,000)
Total Dept 336 - FIRE		25,644	57,263	(31,619)	(31,619)	57,263	134,647	306,263	331,327	(171,616)	(196,680)
Dept 651 - AMBULANCE											
206-651-710.000	MED. INSURANCE	0	0	0	0	0	0	0	0	0	0
Total Dept 651 - AMBULANCE		0	0	0	0	0	0	0	0	0	0
TOTAL EXPENDITURES		25,644	57,263	(31,619)	(31,619)	57,263	134,647	306,263	331,327	(171,616)	(196,680)
Fund 206 - FIRE FUND:											
TOTAL REVENUES		2,850	1,111	1,739	1,739	1,111	37,912	14,981	32,954	22,931	4,958
TOTAL EXPENDITURES		25,644	57,263	(31,619)	(31,619)	57,263	134,647	306,263	331,327	(171,616)	(196,680)
NET FIRE FUND		(22,794)	(56,152)	33,358	33,358	(56,152)	(96,735)	(291,282)	(298,373)	194,548	201,639

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REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

LINE ITEM DETAILS

		CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 208 - PARK/RECREATION FUND											
Revenues											
Dept 756 - PARKS/RECREATION											
208-756-655.000	FINES AND FORFEITS	0	0	0	0	0	0	0	0	0	0
208-756-665.000	INTEREST EARNED	10	16	(5)	(5)	16	70	112	115	(43)	(45)
Total Dept 756 - PARKS/RECREATION		10	16	(5)	(5)	16	70	112	115	(43)	(45)
TOTAL REVENUES		10	16	(5)	(5)	16	70	112	115	(43)	(45)
Expenditures											
Dept 756 - PARKS/RECREATION		0	0	0	0	0	0	0	0	0	0
208-756-971.020	TBNP IMPROVEMENTS	630	689	(59)	(59)	689	1,892	2,443	3,427	(552)	(1,535)
Total Dept 756 - PARKS/RECREATION		630	689	(59)	(59)	689	1,892	2,443	3,427	(552)	(1,535)
TOTAL EXPENDITURES		630	689	(59)	(59)	689	1,892	2,443	3,427	(552)	(1,535)
Fund 208 - PARK/RECREATION FUND:											
TOTAL REVENUES		10	16	(5)	(5)	16	70	112	115	(43)	(45)
TOTAL EXPENDITURES		630	689	(59)	(59)	689	1,892	2,443	3,427	(552)	(1,535)
NET PARK/RECREATION FL		(619)	(673)	54	54	(673)	(1,822)	(2,331)	(3,312)	509	1,490

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

LINE ITEM DETAILS

		CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 210 - AMBULANCE FUND											
Revenues											
Dept 651 - AMBULANCE											
210-651-402.000	TAX COLLECTION	0	0	0	0	0	(4,346)	0	0	(4,346)	(4,346)
210-651-402.010	CAPITAL ALLOCATION	0	0	0	0	0	4,346	0	0	4,346	4,346
210-651-412.000	DELINQUENT TAX COLL.	0	0	0	0	0	24,444	15,000	24,279	9,444	165
210-651-665.000	INTEREST EARNED	497	580	(83)	(83)	580	6,735	5,361	5,664	1,374	1,071
210-651-673.000	SALE OF FIXED ASSETS	0	0	0	0	0	0	0	0	0	0
210-651-676.000	REIMBURSEMENTS	0	0	0	0	0	0	0	756	0	(756)
210-651-677.000	RUN FEES	8,240	10,764	(2,524)	(2,524)	10,764	37,107	43,506	46,530	(6,399)	(9,424)
210-651-687.000	REFUNDS/REBATES	0	0	0	0	0	0	0	0	0	0
Total Dept 651 - AMBULANCE		8,737	11,344	(2,607)	(2,607)	11,344	68,285	63,867	77,229	4,419	(8,944)
TOTAL REVENUES		8,737	11,344	(2,607)	(2,607)	11,344	68,285	63,867	77,229	4,419	(8,944)
Expenditures											
Dept 336 - FIRE											
210-336-710.000	MED. INSURANCE	(57)	0	(57)	(57)	0	(376)	0	(332)	(376)	(43)
Total Dept 336 - FIRE		(57)	0	(57)	(57)	0	(376)	0	(332)	(376)	(43)
Dept 651 - AMBULANCE											
210-651-702.000	WAGES	29,490	37,741	(8,250)	(8,250)	37,741	240,974	239,639	233,029	1,335	7,945
210-651-702.030	SALARY-DIRECTOR	4,106	4,905	(799)	(799)	4,905	31,823	29,467	30,340	2,356	1,483
210-651-702.040	WAGES-AMB OVERTIME	13,374	13,742	(368)	(368)	13,742	93,221	94,964	91,768	(1,743)	1,453
210-651-702.080	PAID TIME OFF (PTO)	0	1,567	(1,567)	(1,567)	1,567	10,225	8,599	9,952	1,626	273
210-651-710.000	MED. INSURANCE	10,280	6,919	3,361	3,361	6,919	33,550	48,424	47,038	(14,874)	(13,487)
210-651-710.010	INSURANCE STIPEND	0	0	0	0	0	0	0	0	0	0
210-651-711.000	MEDICAL SERVICE/	0	0	0	0	0	0	0	0	0	0
210-651-712.000	CERTIFICATION	70	115	(45)	(45)	115	70	282	150	(212)	(80)
210-651-715.000	PENSION	2,258	2,848	(590)	(590)	2,848	17,987	18,923	17,688	(936)	299
210-651-715.010	SOC. SEC./MEDICARE	3,512	4,266	(754)	(754)	4,266	28,223	27,401	27,289	822	934
210-651-727.000	OFFICE SUPPLIES	0	15	(15)	(15)	15	61	125	49	(64)	12
210-651-728.000	CABLE TV	125	167	(42)	(42)	167	875	1,064	854	(189)	21
210-651-740.000	OPERATING SUPPLIES	543	840	(297)	(297)	840	3,053	5,392	5,264	(2,340)	(2,211)
210-651-740.010	UNIFORMS, ETC.	0	18	(18)	(18)	18	132	325	293	(193)	(161)
210-651-741.000	BLDG. SUPPLIES	0	2	(2)	(2)	2	0	161	0	(161)	0
210-651-742.000	GAS/OIL	669	334	335	335	334	2,431	1,802	1,436	629	995
210-651-801.000	PROFESSIONAL CONTRACT	3,750	2,023	1,727	1,727	2,023	15,000	14,325	12,390	675	2,610
210-651-803.000	CONTRACT SERVICES	1,576	419	1,157	1,157	419	7,666	4,715	3,879	2,951	3,787
210-651-807.000	SNOW CARE	0	0	0	0	0	128	22	37	106	91
210-651-809.000	MEMBERSHIP DUES	0	0	0	0	0	0	0	0	0	0
210-651-812.000	JANITORIAL SERVICE/ CLEANING SUPPLIES	0	22	(22)	(22)	22	173	88	446	85	(274)
210-651-850.000	TELEPHONE CHARGES	310	135	175	175	135	1,072	950	1,057	123	15
210-651-851.000	INTERNET SERVICE	42	26	16	16	26	296	223	256	73	41
210-651-851.010	INFO TECH SUPPORT	0	0	0	0	0	0	1,500	0	(1,500)	0
210-651-860.000	MILEAGE/PARKING	0	0	0	0	0	0	207	0	(207)	0
210-651-910.000	INSURANCE & BONDS	0	17,802	(17,802)	(17,802)	17,802	188	21,844	8,515	(21,657)	(8,327)
210-651-920.000	HEAT	174	116	58	58	116	1,793	1,248	1,485	544	307
210-651-921.000	ELECTRIC	1,546	441	1,106	1,106	441	6,294	2,542	4,634	3,752	1,661
210-651-930.000	REPAIRS/MAINTENANCE	905	305	599	599	305	5,282	2,894	3,965	2,388	1,317
210-651-930.010	CSB-MAINTENANCE/	0	216	(216)	(216)	216	0	1,720	3,774	(1,720)	(3,774)
210-651-932.000	RADIO REPAIR	0	0	0	0	0	0	580	0	(580)	0
210-651-956.000	CONFERENCE/EDUCATION	0	584	(584)	(584)	584	0	1,576	923	(1,576)	(923)
210-651-957.000	MISCELLANEOUS EXPENSE	23	41	(18)	(18)	41	1,125	918	781	207	344
210-651-958.000	RECREATIONAL MISC.	0	0	0	0	0	0	0	0	0	0
210-651-975.000	BLDGS./IMPROVEMEMENT	0	0	0	0	0	0	0	13,695	0	(13,695)
210-651-977.000	EQUIPMENT	0	412	(412)	(412)	412	1,664	1,814	541	(149)	1,123
210-651-977.030	NEW EQUIPMENT	0	0	0	0	0	27,208	9,119	18,275	18,089	8,934
210-651-980.000	EQ.-OFFICE & COMP. ACC.	0	0	0	0	0	0	0	1,589	0	(1,589)
210-651-981.000	CAPITAL OUTLAY	0	0	0	0	0	0	0	0	0	0
Total Dept 651 - AMBULANCE		72,753	96,021	(23,268)	(23,268)	96,021	530,514	542,853	541,392	(12,340)	(10,878)
TOTAL EXPENDITURES		72,696	96,021	(23,325)	(23,325)	96,021	530,138	542,853	541,059	(12,715)	(10,921)
Account Type: Transfers-Out											
210-651-999.000	TRANSFERS OUT	0	(49)	49	49	(49)	0	(342)	0	342	0
Total Transfers-Out:											
Fund 210 - AMBULANCE FUND:											
TOTAL REVENUES		8,737	11,344	(2,607)	(2,607)	11,344	68,285	63,867	77,229	4,419	(8,944)
TOTAL EXPENDITURES		72,696	95,972	(23,276)	(23,276)	95,972	530,138	542,512	541,059	(12,374)	(10,921)
NET AMBULANCE FUND		(63,959)	(84,628)	20,670	20,670	(84,628)	(461,853)	(478,645)	(463,830)	16,792	1,977

REVENUE AND EXPENDITURE REPORT FOR TORCH LAKE TOWNSHIP

LINE ITEM DETAILS

		CURRENT MONTH OCT 2026	CURRENT MONTH BUDGET OCT 2026	CURRENT MONTH PR YR OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL	YTD ACTUAL '26-'27 OCT 2026	YTD BUDGET '26-'27 OCT 2026	YTD '25-'26 ACTUAL OCT 2025	VAR VS '26-'27 BUDGET	VAR VS YTD '25-'26 ACTUAL
Fund 212 - LIQUOR ENFORCEMENT											
Revenues											
Dept 330 - LIQUOR LAW ENFORCEMENT											
212-330-574.000	STATE REV. SHARING	0	0	0	0	0	1,982	2,016	2,015	(34)	(33)
Total Dept 330 - LIQUOR LAW ENFORCEMENT		0	0	0	0	0	1,982	2,016	2,015	(34)	(33)
TOTAL REVENUES		0	0	0	0	0	1,982	2,016	2,015	(34)	(33)
Expenditures											
Dept 330 - LIQUOR LAW ENFORCEMENT											
212-330-702.000	WAGES	0	132	(132)	(132)	132	559	641	588	(82)	(29)
212-330-715.010	SOC. SEC./MEDICARE	0	10	(10)	(10)	10	43	51	45	(8)	(2)
212-330-727.000	OFFICE SUPPLIES	0	0	0	0	0	0	117	0	(117)	0
212-330-860.000	MILEAGE/PARKING	0	25	(25)	(25)	25	116	120	113	(4)	3
Total Dept 330 - LIQUOR LAW ENFORCEMENT		0	167	(167)	(167)	167	718	929	745	(211)	(27)
Fund 212 - LIQUOR ENFORCEMENT											
TOTAL REVENUES		0	0	0	0	0	1,982	2,016	2,015	(34)	(33)
TOTAL EXPENDITURES		0	167	(167)	(167)	167	718	929	745	(211)	(27)
NET LIQUOR LAW		0	(167)	167	167	(167)	1,264	1,087	1,269	177	(6)
Fund 701 - TRUST & AGENCY FUND											
Revenues											
Dept 000											
701-000-665.000	INTEREST EARNED	0	0	0	0	0	3	0	2	3	1
Total Dept 000		0	0	0	0	0	3	0	2	3	1
TOTAL REVENUES		0	0	0	0	0	3	0	2	3	1
Fund 703 - TAX COLLECTION FUND											
Revenues											
Dept 000											
703-000-665.000	INTEREST EARNED	2,530	0	2,530	2,530	0	15,193	2	12,448	15,192	2,746
Total Dept 000		2,530	0	2,530	2,530	0	15,193	2	12,448	15,192	2,746
Fund 703- TAX COLLECTION FUND:											
TOTAL REVENUES		2,530	0	2,530	2,530	0	15,193	2	12,448	15,192	2,746
TOTAL EXPENDITURES		0	0	0	0	0	0	0	0	0	0
NET TAX COLLECTION		2,530	0	2,530	2,530	0	15,193	2	12,448	15,192	2,746
TOTAL REVENUES - ALL FUNDS		45,200	48,094	(2,894)	(2,894)	48,094	392,393	287,168	392,747	105,225	(354)
TOTAL EXPENDITURES - ALL FUNDS		148,712	227,063	(78,351)	(78,351)	227,063	1,045,830	1,327,402	1,613,585	(281,572)	(567,754)
NET TLT REVENUES & EXPENSES		(103,512)	(178,969)	75,457	75,457	(178,969)	(653,437)	(1,040,234)	(1,220,838)	386,797	567,400

AGENDA FOR BOARD ACTION –

OLD BUSINESS

NOTHING THIS MONTH

AGENDA FOR BOARD ACTION – NEW BUSINESS

NEW BUSINESS #1

NEW BUSINESS ITEM #1

MOTION TO APPROVE RESOLUTION 2026-10, CAPITALIZATION POLICY UPDATE EFFECTIVE DATE NOVEMBER 18, 2026.

MOTION BY:

SECONDED BY:

SHARON

ANDY

MARY

JASON

BOB

CAPITALIZATION POLICY
RESOLUTION
Amend Previously Adopted 07/18/2006

Effective November 17, 2026, the Township of Torch Lake will capitalize all individual assets with a cost of $10,000.00 or more and with an estimated useful life of 1 year or more. Individual assets that cost less than $10,000.00, but that operate as part of a network system will be capitalized in the aggregate, using the group method, if the estimated average useful life of the individual asset is 1 year or more. A network is determined to be where individual components may be below the $10,000.00 but are interdependent and the overriding value to the Township is on the entire network and not the individual assets. The following ranges are proposed as guidelines in setting estimated useful lives for financial reporting:

Buildings & Improvements 25-40 years
Land Improvements 10-20 years
Machinery and Equipment 1-10 years
Vehicles 5-10 years
Land and Construction in Progress are not depreciated.

With respect to asset improvements, costs over $10,000.00 should be capitalized if:

1. The estimated life of the asset is extended by more than 25% of its original estimated useful life or
2. The cost results in a significant increase in the capacity of the asset, or
3. The efficiency of the asset is increased by more than 10%, or
4. Significantly changes the character of the asset, or
5. In the case of streets and roads, if the work done impacts the "base" structure.
6. Otherwise, the cost should be expensed as repair and maintenance.

Resolution by:
Supported by:
Ayes:
Nay:
Resolution (Passed / failed) by vote of:

Mary Merchant, Township Clerk

CAPITALIZATION POLICY
RESOLUTION
Amend Previously Adopted 07/18/2006

Effective November 17, 2026, the Township of Torch Lake will capitalize all individual assets with a cost of $10,000.00 or more and with an estimated useful life of 1 year or more. Individual assets that cost less than $10,000.00, but that operate as part of a network system will be capitalized in the aggregate, using the group method, if the estimated average useful life of the individual asset is 1 year or more. A network is determined to be where individual components may be below the $10,000.00 but are interdependent and the overriding value to the Township is on the entire network and not the individual assets. The following ranges are proposed as guidelines in setting estimated useful lives for financial reporting:

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1. The estimated life of the asset is extended by more than 25% of its original estimated useful life or
2. The cost results in a significant increase in the capacity of the asset, or
3. The efficiency of the asset is increased by more than 10%, or
4. Significantly changes the character of the asset, or
5. In the case of streets and roads, if the work done impacts the "base" structure.
6. Otherwise, the cost should be expensed as repair and maintenance.

Resolution by:
Supported by:
Ayes:
Nay:
Resolution (Passed / failed) by vote of:

Mary Merchant, Township Clerk

Will be completed after the vote

Tm 7/6/14

CAPITALIZATION POLICY
RESOLUTION #03-01
*Amended 8/19/03
**Amended 7/18/06

Effective July 18, 2006 the Township of Torch Lake will capitalize all individual assets with a cost of *$1000 or more and with an estimated useful life of 1 year or more. Individual assets that cost less than *$1000, but that operate as part of a network system will be capitalized in the aggregate, using the group method, if the estimated average useful life of the individual asset is 1 year or more. A network is determined to be where individual components may be below the *$1000 but are interdependent and the overriding value to the Township is on the entire network and not the individual assets. The following ranges are proposed as guidelines in setting estimated useful lives for financial reporting:

Buildings & Improvements 25-40 years
Land Improvements 10-20 years
Machinery and Equipment 1-10 years
Vehicles 5-10 years
Land and Construction in Progress are not depreciated.

With respect to asset improvements, costs over *$1000 should be capitalized if:

1. The estimated life of the asset is extended by more than 25% of its original estimated useful life or
2. The cost results in a significant increase in the capacity of the asset, or
3. The efficiency of the asset is increased by more than 10%, or
4. Significantly changes the character of the asset, or
5. In the case of streets and roads, if the work done impacts the "base" structure.
6. Otherwise, the cost should be expensed as repair and maintenance.

*Assets between $500 and $1000 will be inventoried but not depreciated.

Resolution by Schmidt
Supported by Parker
Aye: Stillings, Parker, Schmidt, Leech, Schultz
Nay: None
Resolution passed unanimously 5-1

Doris Leech
Township Clerk

*Amended by motion of Schmidt, Supported by Parker and passed unanimously by roll call vote at 8/19/2003 regular board meeting to increase assets to $5000 or more.
**Amended by motion of Schultz, supported by Martel and passed unanimously at 7/18/2006 regular board meeting to reduce assets to $1000 or more.

Torch Lake Township

PO Box 713
5081 N US 31
Eastport Michigan 49627

231-599-2036 Office www.torchlaketownship.org 231-599-2981 Fax

Approved at 8/15/06 meeting. D. Leech

MINUTES OF TORCH LAKE TOWNSHIP BOARD MEETING OF JULY 18, 2006
TOWNSHIP HALL, EASTPORT

Present: Schultz, Leech, Spencer, Parker, Martel Audience of 9 +/-.
Absent: None

1. The meeting was called to order at 7:30 p.m. followed by the pledge to the flag.
2. Minutes of the June 20, 2006 board meeting were approved by motion of Parker, seconded and passed 5-0.
3. Letters were read from Wm. Good referencing the short-term rental survey and the proposed Public Safety Building; from Mr. and Mrs. T. Strohm thanking K. Ditlow, D. Lidster and the EMS team for their promptness and professionalism on a recent run.
4. The agenda was approved, with additions by Spencer to #9 Board Action Items.
5. Citizen comments: D. Hein commented on swimmers itch reported at the Day Park. Ed Knoechel inquired if EMS Dept. will receive a copy of the Strohm letter.
6. Consent Agenda was approved by motion of Parker, seconded and passed 5-0.
7. Informational Items: (A) Parker gave a planning commission report. (B) A Fall Household Hazardous Waste Collection is scheduled for Sept. 9, 8:30am-11:30am. (C) Update and discussion re source of propane gas for 2006-2007. (D) Update and discussion re streetlight request at US 31 and Manitou Trail. (E) Since DEQ has stated no permits will be required, the request from Professor Bill Lovis for access to Torch Bay Nature Preserve for research purposes was approved by motion of Martel that was seconded and passed 5-0.
8. Board Discussion Items: (A) The Constable position and board options re same. Spencer will draw up questions that need answered and distribute among the board for resolution. (B) Establishment and role of an Audit Committee. (C) Amendment of the Capitalization Policy. (D) Public Safety Building Ad Hoc Committee, their charge, the project matrix, and the proposed building site location. Motion by Parker, seconded and passed 5-0, for board to meet with the Public Safety Building Ad Hoc Committee to review their rationale in recommending the present Eastport site. (E) Role of board in assessing township functions and services. Motion by Schultz, seconded and passed 5-0, to approve the supervisor to initiate an appraisal process for the township functions and employees. (F) A Planning & Goal Setting special meeting.
9. Board Action Items: (A) Motion by Parker, seconded and passed 5-0, to hold a special meeting on Monday, July 24 at 4p.m. to meet with the Public Safety Building Ad Hoc Committee to discuss their rationale in recommending the Eastport site. (B) Motion by Schultz, seconded and passed 5-0, to amend Capital Policy Resolution #03-01 as amended Aug. 19, 2003 to reduce the individual assets the Township will capitalize from $5000 to $1000 or more. (C) Motion by Leech, seconded and passed 5-0, to approve the recommendation of the supervisor and auditor to form an Audit Committee as outlined in Tobin & Co. letter of Feb. 22, 2006. (D) Scheduling of a Planning and Goal Setting meeting was postponed until after Labor Day. (E) Motion by Schultz, seconded and passed 5-0, to

Robert Spencer Supervisor | *Doris Leech* Clerk | *Sharon Schultz* Treasurer | *Alan Martel* Trustee | *George Parker* Trustee

NEW BUSINESS #2

NEW BUSINESS ITEM #2

MOTION TO APPROVE RESOLUTION #2026-11 PRIVATE ROAD ORDINANCE EFFECTIVE NOVEMBER 18, 2026

MOTION BY:

SECONDED BY:

JASON

SHARON

BOB

ANDY

MARY

project memorandum

B R i
Beckett&Raeder

Landscape Architecture
Planning, Engineering &
Environmental Services

Date: 11.13.2026

From: Sara Schroeder, AICP
To: Torch Lake Township Board

Project: Draft Private Road Ordinance

Requested Action: Review draft and provide input on ordinance.

Following the discussion by the Township Board, at a previous board meeting regarding changes to the State Land Division Act, it was recommended to draft a private road ordinance to ensure that any new roads developed meet a minimum requirement for public health and safety.

Attached is a draft ordinance for your review. It is anticipated that edits and changes may be needed prior to adoption since this is the first review by the Board. No public hearing is required prior to adoption but the Board may hold a public hearing.

Generally this ordinance is intended to apply to any new private roads or private roads that are extended to provide access to additional properties.

Beckett & Raeder, Inc.
535 West William
Suite 101
Ann Arbor, MI 48103

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734.663.6759 fx

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113 Howard Street
Petoskey, MI 49770

231.347.2523 ph
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231.933.8400 ph
231.944.1709 fx

Grand Rapids Office
100 Cesar E. Chavez Ave
SW Suite 300
Grand Rapids, MI 49503

616.585.1295 ph

www.bria2.com

DRAFT
November 2026

Torch Lake Township Private Road Ordinance

Torch Lake Township, Antrim County, Michigan:

Ordinance No. _____

An ordinance to set basic safety and emergency access standards for private roads in Torch Lake Township.

Section 1. Purpose and Authority

1.1 Purpose.

These regulations are designed to:

- Ensure that the design of streets conforms to the recommendations of the master plan;
- Provide for the safety of both vehicular and pedestrian traffic;
- Provide for livable residential and commercial environments;
- Provide economy of land use, construction, and maintenance;
- Provide safe and efficient access to property;
- Increase connectivity; and
- Reduce total impervious surface and associated stormwater runoff.

1.2 Title. This ordinance is the "Torch Lake Township Private Road Ordinance."

Section 2. Definitions and Applicability

2.1 Definitions.

- **Private road:** a road or easement, not owned or maintained by a public agency, that provides access to three or more lots, parcels, or dwelling units.
- **Driveway:** a private way serving one or two lots. Driveways are not covered by this ordinance.
- **Emergency vehicle:** any fire, ambulance, or police vehicle.
- **Fire Chief:** the chief of the fire department that serves the property, or that person's designee.
- **Zoning Administrator:** the person the Township Board appoints to administer this ordinance.

2.2 Applicability. This ordinance applies to every new private road, and to any existing private road that is extended or begins serving additional parcels after the effective date.

Section 3. Road Standards

All applicable private roads shall meet these minimum standards:

Item	Minimum standard
Recorded easement	30 feet wide, recorded with the Antrim County Register of Deeds
Travel surface	16 feet wide, at least 6 inches of compacted gravel or equivalent
Cleared width	20 feet, with trees and brush cleared to the edges
Maximum grade	10 percent
Connection to public road	Permit from the Antrim County Road Commission

Section 4. Emergency Access

4.1 Width and clearance. The 16-foot travel surface and 20-foot cleared width in Section 3 must be kept accessible year-round, with a vertical clearance of at least 13 feet 6 inches.

4.2 Turnaround. A dead-end private road longer than 150 feet must end in one of these:

- A cul-de-sac with a travel surface at least 80 feet across.
- A T-shaped turnaround with each leg at least 60 feet long and 16 feet wide.

4.3 Weight capacity. Roads, bridges, and culverts must carry a 100,000-pound fire engine. Any bridge or large culvert shall be certified by a Michigan licensed engineer.

4.4 Gates. A gate across a private road must be at least 16 feet wide and open for emergency vehicles. The Fire Department shall approve all gates and access requirements.

4.5 Fire Chief review. The Fire Chief may approve a narrower road or steeper grade for a short road serving few lots, if emergency access is not reduced in practice.

Section 5. Road Names, Signs, and Addresses

Each private road needs a name that does not duplicate any road name in Antrim County, approved through the county addressing process and Township Board. The owners must post a reflective road-name sign where the road meets a public road, and a reflective address number at each driveway, visible from the road in both directions.

Section 6. Maintenance and Disclosure

6.1 Maintenance agreement. The owners must record a road maintenance agreement with the Antrim County Register of Deeds before the road is approved. It shall provide for who pays for and carries out repairs, snow removal, and drainage upkeep, and how costs are shared among lots. The agreement must bind current and future owners.

6.2 Township not responsible. The Township does not own, build, repair, or plow private roads and accepts no duty to do so. Each deed, land contract, or purchase agreement for a lot on a private road shall state that the road is private and maintained by the owners.

6.3 Keeping it passable. The owners shall keep the road open and passable for emergency vehicles at all times.

Section 7. Permit and Approval

1. **Apply.** Before building a private road, the owner shall submit to the Zoning Administrator a scaled drawing showing the road route, easement, width, grades, turnaround, and culverts, plus the draft maintenance agreement.
2. **Review.** The Zoning Administrator and Fire Chief review the application and respond within 30 days.
3. **Permit.** The Zoning Administrator issues a private road permit if the plan meets this ordinance.
4. **Inspect.** After construction, the Zoning Administrator and Fire Chief may inspect the road. The owner shall provide certification from a license engineer that the private road was constructed according to approved plans and this ordinance.
5. **Record.** The easement and maintenance agreement shall be recorded before final approval.

No zoning or building permit will be issued for a structure on a parcel served by a new private road until the road has final approval.

Section 8. Existing Roads, Waivers, and Enforcement

8.1 Existing roads. Private roads in use before the effective date are not required to be upgraded, unless they are extended or begin serving additional parcels. Owners of existing roads are encouraged to meet Section 4 voluntarily.

8.2 Waivers. The Township Board may waive a standard in this ordinance if the applicant shows that the road will still be safe and passable for emergency vehicles, and the Fire Chief recommends the waiver in writing.

8.3 Enforcement. A violation of this ordinance is a municipal civil infraction, with fines set by the Township Board's fee schedule. Each day a violation continues is a separate violation. The Township may also seek a court order to correct the violation.

8.4 Severability. If a court finds any part of this ordinance invalid, the rest remains in effect.

8.5 Effective date. This ordinance takes effect 30 days after publication, or on another date the Township Board sets as allowed by law.

Adopted by the Torch Lake Township Board on_____.

AGENDA ITEMS

INFORMATION ONLY

INFORMATION ONLY

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NO DOCUMENTS FOR THIS REPORT