



BANGOR EDC BOARD

REGULAR MEETING AGENDA

November 21, 2024 @ 7 PM
257 W Monroe St Bangor, MI 49013

- 1. CALL TO ORDER**
- 2. PLEDGE OF ALLEGIANCE**
- 3. ROLL CALL**
- 4. APPROVAL OF AGENDA**
- 5. APPROVAL OF EDC 10/17/2024 MEETING MINUTES**
- 6. APPROVAL OF ACCOUNTS PAYABLE**
 - a. MML Liability & Property Pool – EDC Insurance Policy - \$2,857.00
 - b. Abonmarche – Industrial Park Drive Drainage Improvements services through 10/31/24 - \$9,368.75
 - c. Treasurer's Report
- 7. UNFINISHED BUSINESS**
 - a. None
- 8. NEW BUSINESS**
 - a. Update on Industrial Park Drive Ditching Project
 - b. Next Year's Meeting Schedule
- 9. OPPORTUNITY FOR PUBLIC COMMENTS (PLEASE KEEP COMMENTS TO WITHIN 3 MINUTES)**
- 10. DIRECTOR COMMENTS**
- 11. ADJOURNMENT**

CITY OF BANGOR
REGULAR EDC MEETING MINUTES
October 17, 2024 @ 7:00 PM
257 W. Monroe St. Bangor, MI / City Council Room

1. CALL TO ORDER.

The meeting was called to order at 7:00 PM.

2. PLEDGE OF ALLEGIANCE.

The Pledge of Allegiance was recited by all present.

3. ROLL CALL.

Attendee Name	Title	Status
Dan Grabovac	Vice Chair Director	Absent
Dail Kuhens	Director	Absent
Robert Daly	Director	Present
Renee Doroh	Director	Present
Kurt Doroh	Director	Present
Derek Babcock	Director	Absent
Ron Henry	Director	Absent
Dan Fry	Director	Present
Claude Street	Chair	Present

QUORUM MET

OTHERS PRESENT

City Manager Weber, City Treasurer Cagle, and DPW Director Lowder

4. APPROVAL OF AGENDA.

Director Daly motioned to approve the agenda as amended and seconded by Director R. Doroh. All Directors approved. Motion carried. Move item 8. New Business to item 6.

5. APPROVAL OF EDC MEETING MINUTES 9/19/2024.

Director R. Doroh motioned to approve the EDC Meeting Minutes from 9/19/24 and seconded by Director Daly. All Directors approved. Motion carried.

6. NEW BUSINESS

- a. Oath of Office
- i. Director K. Doroh was sworn in for the term ending 12/31/27.

7. APPROVAL OF ACCOUNTS PAYABLE.

No bills or accounts payable were presented.

Director K. Doroh motioned to accept the Treasurer Report and seconded by Director Daly. All Directors approved. Motion carried.

8. UNFINISHED BUSINESS

- a. **Small Claims Lawsuit Update**
City Manager Weber stated that the lawsuit was filed on 9/23/2024.

b. Water Loop Update

City Manager Weber and DPW Director Lowder are looking to meet with Abonmarche and USDA about grants and/or loans that may be available.

9. OPPORTUNITY FOR PUBLIC COMMENT

No comments from the public.

10. DIRECTOR COMMENTS

Director comments were heard.

11. ADJOURNMENT.

Director Fry motioned to adjourn at 7:22 pm seconded by Director Daly. All Directors approved. Motion carried.

Stephenie Cagle, City Treasurer/ EDC Secretary

Chair Claude Street



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MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL

1675 Green Road, Ann Arbor, MI 48105

INVOICE

City of Bangor Economic Development Corporation

257 W. Monroe St.,

Bangor, MI 490131351

Invoice #: 4092207
Policy Effective: 12/01/2024
Invoice Date: 11/18/2024
Payment Due 12/01/2024

TRANSACTION EFFECTIVE DATE	Policy #	DESCRIPTION	AMOUNT
12/01/2024		Pool Renewal Premium 12/01/2024 - 12/01/2025	\$2,657
12/01/2024		MML Associate Member Fee 12/01/2024 - 12/01/2025	\$200
		Total Due:	\$2,857

MAKE CHECK PAYABLE TO: MML Liability and Property Pool

PAYMENT MAILING ADDRESS
MML Liability and Property Pool
PO BOX 712088
CINCINNATI, OH 45271-2088

OR: ACH PAYMENT OPTION
Bank: Key Bank, N.A.
Routing #: 041001039
Account #: 6000694493

For questions about remittance details, call Insurance Accounting at (734) 669-6373.
For policy or invoice questions, call Customer Svc: Joan Opett (248) 204-8579 or (800) 482-2726.

NO RECEIPT WILL BE SENT UNLESS REQUESTED
There will be a 3% Late Charge on any invoices 30 days past due.

FOR PROPER CREDIT, PLEASE DETACH THIS STUB AND RETURN WITH YOUR PAYMENT



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MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL

Member Name:
City of Bangor Economic Development
Corporation

Mail to:

MML Liability and Property Pool
PO BOX 712088
CINCINNATI, OH 45271-2088

Invoice #: 4092207
Policy Term: 12/01/2024 - 12/01/2025
Invoice Date: 11/18/2024
Payment Due 12/1/2024

Payment Enclosed: \$



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Liability & Property Pool

RENEWAL CERTIFICATE

IN CONSIDERATION FOR PREMIUM PAID, AND SUBJECT TO ALL OF THE TERMS OF THE EXPIRING COVERAGE DOCUMENT AND ANY ENDORSEMENTS ATTACHED HERETO, WE AGREE TO RENEW YOUR COVERAGES AS STATED IN THIS CERTIFICATE. THESE COVERAGES ARE PROVIDED IN ACCORDANCE WITH THE INTERGOVERNMENTAL CONTRACT WHICH FORMS THE LEGAL BASIS FOR THE OPERATION OF THE POOL.

Contract Number: [REDACTED]

Renewal of Number: [REDACTED]

Pool Member:

City of Bangor Economic Development Corporation

Mailing Address: 257 W. Monroe St.

Bangor, MI 49013-1351

Coverage Period

From: 12/1/2024

To: 12/1/2025

(12:01 A.M. Standard time at your mailing address shown above)

Liability Coverage Parts	Limit of Liability	Deductible
Municipal General Liability Coverage	\$1,000,000	\$0
Public Officials Liability Coverage	\$1,000,000	\$0
Law Enforcement Liability Coverage	No Coverage	N/A
Employee Benefit Liability Coverage	\$1,000,000	\$0
Automobile Liability Coverage	\$1,000,000	\$0
Comprehensive and Collision Coverage	Per Schedule	Per Schedule
Combined Liability Policy Limit	\$1,000,000	
Cyber Liability and Data Breach Response Coverage (CYB204320507)	Per Declarations	Per Declarations

The Combined Liability Policy Limit is the most we will pay regardless of the number of Coverage Parts under which coverage may be sought.

COVERAGE UNDER THIS CONTRACT IS:

- ☒ As amended by revised schedule(s) attached.
☒ As amended by endorsement(s): ADD: MMP101 (01/11) , MML23 (07/11)

BY:

(Authorized Representative)

DATE:

11/18/2024

MMLRC (09/17)

Page 1 of 1

MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL
Property Schedule for the City of Bangor Economic Development Corporation
as of 12/1/2024

City Of Bangor Economic Development Corporation
257 W. Monroe St.
Bangor, MI 49013-1351

Policy #: [REDACTED]
Effective From: 12/1/2024 to 12/1/2025

Michigan Municipal League Liability
and Property Pool
PO Box 2054
Southfield, MI 48037-2054

Location #1: 257 W. Monroe St., Bangor, MI 49013

Building 1 - Office Contents
Contents

LIMITS DEDUCTIBLE VALUATION

\$5,000 \$500 Replacement Cost

Total Property Limit: \$5,000



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Liability & Property Pool

ADDITIONAL COVERAGES & COVERAGE EXTENSIONS LIMITS OF LIABILITY

CONTRACT NO.



EFFECTIVE DATE:

12/1/2024

12:01 A.M. Standard Time

POOL MEMBER

City of Bangor Economic Development Corporation

The Pool shall not be liable under the terms of the Additional Coverages and Coverage Extensions, as described in Sections D. and E., of the Municipal Property Coverage Document, MMP100, for more than the limit specified below:

Coverages	Limits	Deductible
Consequential Damage	☒ \$100,000 ☐ \$	Not Applicable
Debris Removal	☒ 5,000,000 or 25%, as stated in the Contract	Not Applicable
Demolition and Increased Cost of Construction	☒ \$100,000 ☐ \$	Not Applicable
Newly acquired Real or Personal Property and Buildings under construction, including the Member's building supplies and materials	☒ \$500,000 ☐ \$	\$500
Expediting Expense	☒ \$100,000 ☐ \$	Not Applicable
Protection and Preservation of Property	Blanket Limit	Not Applicable
Ornamental Trees, Shrubs, Plants or Lawns	\$5,000 per occurrence, \$10,000 annual aggregate, as stated in the Contract	\$250
Loss of Rents	☒ \$100,000 ☐ \$	Not Applicable
Extra Expense	☒ \$100,000 ☐ \$	Not Applicable
Valuable Papers and Records	☒ \$100,000 ☐ \$	\$250
Earth Movement Coverage	\$2,000,000 each single movement \$2,000,000 annual aggregate	\$5,000
Personal Effects and Property of Others	☒ \$500 any one person, \$2,500 aggregate	\$250
Accounts Receivable	☒ \$100,000 ☐ \$	\$250
Electronic Data Processing Equipment and Media	☒ \$ 25,000 ☐ \$	\$250
Fine Arts	☒ \$100,000 ☐ \$	\$250
Loss of Income	☒ \$100,000 ☐ \$	Not Applicable

Coverages	Limits	Deductible
Flood - This policy has a \$1,000,000 annual aggregate for all flood zones or any combination thereof.		
Flood Coverage for all locations other than flood Zones A, AO, AH, A1-A99, AE, AR as determined by the Federal Emergency Management Agency (FEMA).	\$1,000,000 each occurrence \$1,000,000 annual aggregate	\$5,000
Flood Coverage for all locations situated in flood Zones A, AO, AH, A1-A99, AE, AR as determined by the Federal Emergency Management Agency (FEMA).	\$100,000 each occurrence \$100,000 annual aggregate	\$5,000

A Service of the Michigan Municipal League

MICHIGAN MUNICIPAL LEAGUE LIABILITY AND PROPERTY POOL
Crime Schedule for the City of Bangor Economic Development Corporation
as of 12/1/2024

City Of Bangor Economic Development Corporation
257 W. Monroe St.
Bangor, MI 49013-1351

Policy #: [REDACTED]
Effective From: 12/1/2024 to 12/1/2025

Michigan Municipal League Liability
and Property Pool
PO Box 2054
Southfield, MI 48037-2054

DESCRIPTION	LIMITS	DEDUCTIBLE
Depositors Forgery	\$100,000	\$0
Employee Dishonesty	\$100,000	\$0
Money/Securities Loss Inside	\$100,000	\$0
Money/Securities Loss Outside	\$100,000	\$0
Money Orders/Counterfeit	\$100,000	\$0
Computer Fraud	\$100,000	\$0
Funds Transfer Fraud	\$100,000	\$0
Impersonation Fraud	\$100,000	\$0
<u>Bonds</u>		
Bond A: Treasurer	\$5,000	N/A
Total Number of Bonds = 1		



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Liability & Property Pool

Position Fidelity Bond

Contract Number: [REDACTED] **Bond Period:** 12/01/2024 to 12/01/2025

Pool Member: City of Bangor Economic Development Corporation

Limit: \$5,000

Position: Treasurer

In consideration of the premium paid and subject to the terms and conditions of this bond coverage, the Michigan Municipal League Liability and Property Pool (Pool) agrees to indemnify the Member for an occurrence of any loss of money or other tangible property belonging to the Member as a result of any fraudulent or dishonest act or acts committed by the person occupying the specified position, or as a result of that person's failure to faithfully perform the duties of the specified position, defined as malfeasance, willful neglect of duty, or bad faith in performance of those duties.

This bond coverage applies only to loss which occurs during the specified bond period.

The limit of the Pool's liability under this bond shall not be cumulative from year to year or period to period. The maximum amount of coverage under this bond shall not exceed the limit shown herein, regardless of whether or not the person occupying the position named acted alone or in collusion with others, and regardless of the number of years this bond or like bond(s), in any amount or limit, have been in-force, or the number of premiums payable or paid.

Coverage under this bond shall not apply immediately upon knowledge or discovery by the Member or an official thereof not in collusion with the person occupying the position named of any fraudulent or dishonest act committed by that person or a failure by that person to faithfully perform the duties of the position named, as defined herein, whether committed before or after that person's date of service on behalf of the Member commenced.

All loss arising out of an act or series of acts, related or not, whether committed by one or more persons, shall be deemed to arise out of one occurrence. Loss is covered under this bond only if discovered not later than one year from the end of the specified bond period. Upon knowledge or discovery of an occurrence that may give rise to a claim under this bond, the Member shall give notice thereof to the Pool as soon as practicable and shall file a detailed proof of loss with the Pool, duly sworn to, not later than four months after acquiring that knowledge of that discovery.

This bond coverage does not apply to:

loss or that part of loss, the proof of which, either as to its existence or as to its amount, is dependent upon any inventory computation or a profit and loss computation;

loss due to an accounting or arithmetical error or omission or to any other good faith error or omission committed by the person named or any other employee of the Member;

loss of manuscripts, books of account or records;

to fees, costs or expenses incurred or paid by the Member in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss covered by this bond;

loss of potential income or value, including but not limited to interest, dividends, investment growth, or appreciation, not realized by the Member because of a loss covered under this bond or otherwise;

to costs, fees and other expenses incurred by the Member in establishing the existence of or amount of loss covered under this bond; or

to loss resulting from the failure of any entity acting as a depository of the Member's property.

In the event of any payment under this bond, the Pool shall be subrogated to the Member's rights of recovery therefore against any person or entity and the Member shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. The Member shall do nothing after a loss to prejudice such rights of the Pool.



Liability & Property Pool

michigan municipal league

CYBER LIABILITY AND DATA BREACH RESPONSE COVERAGE DECLARATIONS

SCHEDULE	Policy #:
Member: City of Bangor Economic Development Corporation	
Member Address: 257 W. Monroe St., Bangor, MI 49013-1351	
Coverage Period: 12/01/2024 to 12/01/2025	
Aggregate Limit of Liability Aggregate for all Loss, including Claims Expenses subject to the following:	\$100,000
Information Security and Privacy Liability Limit:	\$100,000
Regulatory Defense and Penalties Aggregate Sublimit:	\$20,000
Website Media and Content Liability Limit:	\$100,000
PCI Fines, Expenses and Costs Aggregate Sublimit:	\$10,000
Cyber Extortion Aggregate Sublimit:	\$25,000
First Party Data Protection Aggregate Sublimit:	\$25,000
First Party Network Business Interruption Aggregate Sublimit:	\$25,000
Liability Retention Per Claim or Incident	
Information Security and Privacy Liability:	\$0
Regulatory Defense and Penalties:	\$0
Website Media and Content Liability:	\$0
PCI Fines, Expenses and Costs:	\$0
Cyber Extortion:	\$5,000
First Party Data Protection:	\$5,000
First Party Network Business Interruption:	The greater of \$5,000 or income loss during 12 hour waiting period.
Privacy Breach Response Services Limit of Coverage	
Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses Limit:	\$50,000
Notified Individuals - Notification Services, Call Center Services and Breach Resolution and Mitigation Services Limit	10,000
Privacy Breach Response Services Retention	
Computer Expert Services, Legal Services and Public Relations and Crisis Management Expenses:	\$0
Notified Individuals Threshold:	0
Retroactive Date	12/01/2017



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Liability & Property Pool

BINDER # [REDACTED]

EFFECTIVE DATE: December 1, 2024

This Binder is effective until issuance of Coverage Document

This is a Binder of Coverage provided to the City of Bangor Economic Development Corporation. The coverages and limits provided are those contained in the attached coverage summary and/or current Michigan Municipal League Liability and Property Pool Coverage Document.

No coverage is provided by this Binder except in accordance with the terms and conditions of the Coverage Document of the Michigan Municipal League Liability and Property Pool.

Meadowbrook, Inc., is the authorized administrative representative of the Michigan Municipal League Liability and Property Pool.

Date Issued: November 18, 2024

By:

Jim Newman
Authorized Representative

A SERVICE OF THE MICHIGAN MUNICIPAL LEAGUE

City of Bangor Economic Development Corporation

Premium Breakdown as of:

December 1, 2024

Liability	
Limit of Liability \$ 1,000,000	
Public Officials Errors & Omissions	\$1,245.00
General Liability	\$1,214.00
Total Liability	\$2,459.00
Property	
Office Contents	\$97.00
Total Property	\$97.00
Crime	
Position Bond A	\$1.00
Employee Dishonesty Including Faithful Performance	\$25.00
Total Crime	\$26.00
Automobile	
(0) Vehicles	\$75.00
Total Automobile	\$75.00
TOTAL ANNUAL POOL PREMIUM	\$2,657.00

Coverage and Cost Summary

City of Bangor Economic Development Corporation

Effective 12-01-2024 to 12-01-2025

Coverages	Limit of Liability	Aggregate Limit	Per Occurrence Deductible
Municipal General Liability (Coverage A)	\$1,000,000	N/A	\$0
Sewer Back-Up Sublimit	No Coverage	N/A	N/A
Personal Injury Liability (Coverage B)	\$1,000,000	N/A	\$0
Medical Payments (Coverage C)	\$10,000	N/A	N/A
Public Officials Liability (Coverage D)	\$1,000,000	N/A	\$0
Law Enforcement Liability (Coverages A, B, and D)	No Coverage	N/A	N/A
Employee Benefit Liability	\$1,000,000	\$1,000,000	\$0
Fire Legal Liability	\$100,000	N/A	N/A
Cyber Liability & Data Breach Response	\$100,000	\$100,000	See Declaration
Dam Liability	No Coverage	N/A	N/A
Marina Operator Liability	No Coverage	N/A	N/A
Uninsured/Underinsured Motorists Coverage	\$100,000	N/A	\$0
Automobile Liability (Coverages A and B)	\$1,000,000	N/A	\$0

Vehicles Comp Coll
No Covered Vehicles

Coverages A, B, and D are provided with a combined single limit of liability. The most the Pool will pay for any one occurrence is \$1,000,000 regardless of the number of coverages involved in the occurrence.

<u>Property</u>			
Property - Blanket Basis	\$5,000	N/A	\$500
Boiler and Machinery	Included	N/A	\$500
Contents	Included	N/A	\$500
Protection & Preservation	Included	N/A	N/A
Property - Actual Cash Value	N/A	N/A	N/A
Property - Limited Replacement Cost	N/A	N/A	N/A
Property - No Coverage	N/A	N/A	N/A
Property - Replacement Cost	See Schedule	N/A	\$0
Accounts Receivable	\$100,000	N/A	\$0
Consequential Damage	\$100,000	N/A	\$250
Debris Removal - the lesser of 25% of physical damage loss or	\$5,000,000	\$5,000,000	N/A
Demolition & Increased Costs of Construction Limit	\$100,000	N/A	N/A



Engineering • Architecture • Land Surveying

CITY OF BANGOR
Attn: Justin Weber
257 W. Monroe St.
Bangor, MI 49013

INVOICE

No. 155321
11/14/2024

24-1726 Industrial Park Drive Drainage Improvements

Project Manager: Jason W. Marquardt

Completing site visit to kickoff project. Completion of survey work for additional locations for drainage improvements. Completing preliminary grading concepts for final plans. Professional services completed through October 31, 2024.

Invoice Amount	\$9,368.75
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All invoices are due upon receipt. After 30 days, interest of 1.5% per month will be added to any unpaid balance.

If, upon receipt of an invoice from Abonmarche, the client has any questions, or if there are any discrepancies in the invoice, the Client shall identify the issue in writing within ten (10) days of its receipt. If no written objection is made within the ten (10) day period, any such objection shall be deemed waived.

Please remit to: Abonmarche Consultants, Inc.
95 West Main Street
Benton Harbor, MI 49022

Thank you for letting us be a part of your project. We appreciate your business!

Accounts Receivable Department

(269) 926-4543

accountsreceivable@abonmarche.com

BANK RECONCILIATION FOR CITY OF BANGOR

11/01/2024 10:16 AM

User: SCAGLE

DB: Bangor

Bank EDC-3 (EDC)

FROM 10/01/2024 TO 10/31/2024

Reconciliation Record ID: 928

Beginning GL Balance:

133,939.29

Ending GL Balance:

133,939.29

Ending Bank Balance:

133,939.29

Add: Deposits in Transit

0.00

Less: Outstanding Checks

Total - 0 Outstanding Checks:

Adjusted Bank Balance

133,939.29

Unreconciled Difference:

0.00

REVIEWED BY: _____

DATE: _____

STURGIS BANK AND TRUST COMPANY
232 WEST MONROE ST
BANGOR, MI 49013

PAGE: 1
10/31/2024

TELEPHONE: 269-427-7941

ECONOMIC DEVELOPMENT CORPORATION
257 W MONROE ST
BANGOR MI 49013

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0

SMALL BUSINESS CHK ACCOUNT

MINIMUM BALANCE

133,899.29

LAST STATEMENT 09/30/24

136,795.29

1 CREDITS

40.00

2 DEBITS

2,896.00

TOTAL DAYS IN STATEMENT PERIOD 10/01/24 THROUGH 10/31/24:
133,939.29

31

DESCRIPTION
fee refund

DATE
10/31

AMOUNT
40.00

CHECK #.....TRACE #.DATE.....AMOUNT CHECK #.....TRACE #.DATE.....AMOUNT
1026 000910000968 10/17 2,856.00

DESCRIPTION
Service Charges September 2024

DATE
10/10

AMOUNT
40.00

- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

* | TOTAL FOR | TOTAL
* | THIS PERIOD | YEAR TO DATE

* TOTAL OVERDRAFT FEES: | \$.00 | \$.00 *

* TOTAL RETURNED ITEM FEES: | \$.00 | \$.00 *

DATE.....BALANCE
10/10 136,755.29

DAILY BALANCE - - - - -
DATE.....BALANCE
10/31 133,939.29

- END OF STATEMENT -



CITY OF BANGOR

257 West Monroe Street / Bangor, Michigan 49013
Telephone: 269.427.5831 / Email: clerk@bangormi.org

Website: www.cityofbangormi.org

City Manager Justin Weber

Treasurer Stephenie Cagle

Clerk Shelly Umbanhowar

11/19/2024

To: EDC

From: City Manager Weber

Subject: Update on Industrial Park Drive Ditching Project

EDC,

On 11/15/2024, I requested an update from Abonmarche in reference to the Industrial Park Dr Ditching project. Brandon Vasher, the Project Engineer provided a brief update. Brandon explained they had completed the topographical field work. The CAD base file setup has been completed and was updated with the new survey information. They are working through finalizing the grading and proposed sheet setup. They are anticipating having a draft plan set to share by early December. Once the plan set is finalized, they can begin setting up for bidding.

Respectfully,

Justin Weber

City Manager
City of Bangor