

# DOWNTOWNMANISTEE

*michigan*

## Board Meeting Minutes May 13, 2015

### Call to Order

The Chair called the meeting to order at 12:00 pm

### Members Present

Brandon Ball, Valarie Bergstrom, Rachel Brooks, Colleen Kenny, Barry Lind, Todd Mohr, Sara Spore, Shari Wild

### Members Absent

Jeff Reau (excused)

### Also Present

Patrick Kay (Executive Director), Ben Bifoss (Interim City Manager), Dianna Wall (Manistee Area Chamber of Commerce)

### Approval of Agenda

There was a MOTION by Mr. Mohr, supported by Mr. Lind that the Agenda be accepted with one addition River Street Stockyard Update. MOTION CARRIED

### Public Comment

None

### Approval of Minutes

There was a MOTION by Mr. Lind, supported by Ms. Brooks, that the minutes from the regular meeting on April 13, 2015 be accepted as presented. MOTION CARRIED

There was a MOTION by Mr. Lind, supported by Ms. Brooks, that the minutes from the special meeting on April 20, 2015 be accepted as presented. MOTION CARRIED

There was a MOTION by Mr. Lind, supported by Ms. Brooks, that the minutes from the special meeting on April 27, 2015 be accepted as presented. MOTION CARRIED

### Treasurers Report

It was noted that the April Check Register, the Balance Sheets and Profit and Loss Report had been previously distributed.

There was a MOTION by Mr. Lind, supported by Ms. Kenny, to accept the check register as presented and place on file. MOTION CARRIED

### Marketing & Promotions Committee

It was noted that the minutes from the Marketing & Promotions Committee meeting had been distributed. The minutes were reviewed.

### Organization Committee

It was noted that the minutes from the Organization Committee had been distributed. The Minutes were reviewed.

Design Committee

It was noted that the minutes from the Design Committee had been distributed. The minutes were reviewed.

Economic Restructuring Committee

It was noted the minutes from the Economic Restructuring Committee had been previously distributed. The minutes were reviewed.

Other Business

Design Committee Façade Grant Recommendation

It was noted the Façade Grant Applications had been received and the recommendation had been previously distributed.

There was a MOTION by Mr. Lind, supported by Mr. Mohr, to approve the Façade Grant Application for Famous Flynn's (\$5,000) and H & K Electric (\$5,000). MOTION CARRIED with Ms. Wild abstaining.

River Street Stockyard Update

Mr. Kay reported River Street Stockyard is in the process of selling the business and still owes Manistee Main Street approximately \$3,280 on their Revolving Loan. DDA does have a lean on the inventory. Discussion Followed. There was a MOTION by Ms. Kenny, supported by Mr. Ball to file a Civil Injunction so the inventory cannot be sold until the Revolving Loan is paid. MOTION CARRIED

Approve Contract with FasTek Electrocoating for painting of Riverwalk.

It was noted a quote for painting the riverwalk from FasTek Electrocoating had been previously distributed. Mr. Kay noted FasTek had updated a quote given a couple of years ago. Discussion Followed. This item was tabled until Mr. Kay sends out a formal request for RFP's.

Annual Meeting and Volunteer Appreciation

Discussion was held on the Annual Meeting and Volunteer Appreciation Event held in April.

Merchant Meeting

It was noted the minutes from the Merchant Meeting had been previously distributed. The minutes were reviewed.

Public Comment

None

Adjournment

There being no further business to be brought before the Board, the meeting was adjourned at the call of the chair at 1:35 pm.

Respectfully submitted on June 10, 2015

Brandon Ball, Secretary

5 13 15 minutes approved at the MSDDA meeting on: \_\_\_\_\_



**Downtown Merchants Meeting Notes**  
**June 3<sup>rd</sup>, 2015**

8:10am

Call to Order/Introductions

Present

John Kaser, Sally Koon, Bev Johnson, Tom Amor Jr, Corky Rybicki, Patrick Kay (MSDDA Director), Rachel Solowiej, Christine Lamb, Cherri Koblinski, Shelley Doyen, Rita Blamer & Mr. Blamer, Kerry Shubach,

Kay addressed the group and said that he misspoke at the last Merchants Meeting when he said that the CVB was responsible for the change away from the Victorian Port City. The CVB was not responsible for this change. Actually there has been no official change one way or another. The only change was the updated new sign on US-31 and the removal of the previous Victorian sign.

Amor Jr, gave a presentation on Wayfinding Signage in Downtown Manistee. It was a history since 2006 on the signage that directs visitors throughout the downtown area to various locations throughout the community. The type of signage had been adopted by various other locations to keep a consistent look throughout the community.

Kay gave a report on Projects and Events of the Downtown:

The website is currently being update to account for new businesses and businesses that are no longer in the downtown as well as businesses that have moved locations. Also a section is being added for downtown businesses to advertise jobs that they have available to the public. The business owner will need to log in and post their information. It will then stay on the website for either 30 or 60 days before it needs to be renewed or it will no longer be advertised. This keeps the postings up to date and current. Another addition will be market data that will be available to the downtown businesses and other looking to invest here. ESRI is a company that constantly has updated market data that shows area leakage (money leaving our area because we do not have the businesses to address the needs) as well as general market demographics. Once this information has been obtained by the MSDDA, it will be posted on our website for anyone to use for their business.

Kay asked that those participating in the Downtown Dollars Program to refrain from punching holes in the Downtown Dollars. The MSDDA reuses Dollars after they have come back to our offices.

Kay reported that there was low attendance at the last Annual Volunteer Appreciation Dinner and asked how better participation could be achieved. Many said that regular reminders via email and Facebook would help. Kay asked if having it more of an annual meeting with an annual report would help. Many business owners agreed that having an annual report of the MSDDA would help and would be appreciated.

It was reported that the Façade Grants were awarded to the H&K Building and the new Famous Flynn's (Former Fast Eddies) each for \$5,000. It was reported that Famous Flynn's would be opening later in July.

A Merchant asked about the parking of the construction workers for Famous Flynn, if they could park somewhere else instead of taking up parking spaces all day which deters from this Merchant and other merchant's businesses. Kay reported that he had spoken with the property owner previously and the issue seemed to be resolved, however the issue has arisen once again and there are new construction workers parking on the street. It was asked by a Merchant if tickets could be issued or the Chief of Police called. Kay said he would look into it. A Merchant said that there are others that are parking on River Street all day long. Kay said that the biggest issue with parking downtown is not the visitors or

## Downtown Merchants Meeting

June 3, 2015

Page 2 of 4

community parking in spaces on River (most people don't use the spaces for very long). The biggest issue was the business owners and employees of downtown businesses are the ones that are parking on River Street in front of their own storefront or in front of other storefronts all day long and taking up a space for a potential customer. A Merchant asked if tickets could be written for those that are parking in a space on River Street. Kay said that it would probably need to be enforced for everyone and not just a select group (ex. Downtown Business Owners and Employees). A Merchant said that the system where Downtown Businesses could validate the tickets for customers could be brought back, however Kay asked if the business owners that are getting the tickets, could just validate their own tickets. A Merchant said that we need to figure out something to detract this from happening, but at the same time not deter visitors from coming downtown. Kay asked if extending the parking from 2 hours to 3 hours could be done and enforcing with tickets, would this address the issue. Some agreed. It was suggested to put a "friendly reminder" on the form of a ticket sized paper, but no ticket to remind employees and business owners that this parking is very valuable and to refrain from parking on River Street all day long. Kay said that he would take all of these ideas back and try to come up with an idea with the Chief of Police of how to address the parking issues in the downtown.

Kay reported that the Riverwalk and Downtown Maintenance was coming along and since it has been neglected and not kept up better in the past that it was taking longer for the new contractor to address all of the issues in this area. Kay reported that by the end of June that everything on the Riverwalk Walk and downtown areas will be addressed and should be much nicer than it has been in the past.

Kay reported that the Street Trees project has been refocused onto another aspect of the downtown. There were not enough funds to complete what we were looking to create in the downtown because of the expense of the planter boxes and that putting them in the sidewalk could be another issue that instead of giving the money back that efforts are now focused on putting in a rain garden with trees at the end of Division Street adjacent to the Riverwalk where there has been some washout caused by rain and flooding in that area.

Kay said that the owner of Famous Flynn's was moving forward and should be open in July. This location will be a pizza/Italian place with craft beer on tap.

Kay reported that the \$25,000 Local Lending Program that is a partnership with West Shore Bank and the MSDDA will be available very soon at fixed rates and terms to new and existing downtown business. More information will be available soon. Also there is money available in the Revolving Loan Program at \$10,000 increments for new and existing downtown businesses at 1.5 points below prime which would make it 1.75% interest rate. We also have access for downtown business to get free design assistance for architectural drawings on the façade of their building.

Kay reported that we are at the very end of the timeline for creating a program for additional liquor licenses for new and existing businesses in the downtown area. We should have this program up and running by the end of June and approximately 20 new licenses available. Please contact Patrick Kay for more information 231-398-3262.

The Vacant Property Registration Ordinance is currently being review by our attorneys for review. This is a program that requires vacant properties to register their buildings 60-90 days after they become vacant and require them to be made available for another new business or face potential fees/fines. The program is to de-incentivize building owners from keeping their properties vacant for extended periods of time without a tenant. More information will be available very soon.

A Merchant asked that a policy or ordinance be added to address construction during events in the downtown. During events there is concern with the sanding or other construction going on and detracting to visitors. Kay said that he would look into this and see if something could be done about this.

A Merchant commented about the amount and duration of trash on the sidewalk. It was requested to have trash on sidewalks be put out the day of trash removal and not allowed to be out a day or more in advance which detracts visitors

## Downtown Merchants Meeting

June 3, 2015

Page 3 of 4

into the downtown. Kay suggested having trash cans for all trash. A Merchant said that they only have one bag and would be cumbersome with just one bag. It was suggested that all Food and Beverage facilities in the downtown be required to have a trash can as some bags can leak and stain the concrete with grease or other food products. The merchants in attendance all agreed that that would be a great idea.

Kay reported that the Women's Wine and Chocolate Walk was a big success. The MSDDA did very well and made some money off the event. Attendance was down from last year from 170 to 150; and it might have been due to other events going on during the event. It was reported that there were a lot of new people that attended the event this year that had not done it before and also that there were many people from outside of the Manistee area. One Merchant that participated last year said that her sales were up double from last year's event. Many other merchants said that it was a great sales day for their businesses. It was recommended to get the information out much earlier so ticket sales could begin two months in advance. It was also recommended to put the locations of the ticket sales locations on the poster and rack cards that were distributed.

Back to the Bricks Car Show will occur on Sunday June 14<sup>th</sup>. It was previously reported that the event would have street closure of River Street from Division to Oak Street. Because of a Flag Day Ceremony that will be held at the Elks Lodge, the closure will now be on River from US-31 to Maple Street and on Division Street from River Street to Lake Street. A Merchant said that they wished the event was all the way down to Oak Street because they enjoyed the extra walking traffic that it created. The event will run from 3pm-8pm and streets will be blocked off starting at 2pm and going to 8:30pm. Kay encouraged businesses that aren't open on Sunday to open and try to stay open later as there will be a lot of extra walking traffic during this time.

The Sidewalk Sales event needs a Chair this year. Kay explained that there wasn't much that needs to be done, however the event does need a chair. Kay also asked how the businesses would feel about having the streets blocked off for the event. Most of the businesses at the meeting said they would be in favor of having the streets blocked off. Kay reminded them that at the last Merchant's Meeting that there was a thought that the first section of River from Division down to Greenbush doesn't have many participating retail storefronts and that it might look like the event is dead for visitors coming down River Street. The suggestion was to only block off the street at Greenbush or Poplar down to Maple. It was not decided whether or not to block off River Street from Maple to Oak, but needs to be talked about more. A couple Merchants from that side of the River Street said that they would be in favor, but would need to talk to other businesses. Kay said that he would talk to more businesses on both sides to get their feedback before doing this.

Kay said that Hops and Props was still moving forward and that this year it would take place the 3<sup>rd</sup> weekend in September. He did mention that the committee is looking at moving it into August due to weather and poor attendance after Labor Day weekend.

Kay said that the Downtown Map is being corrected and updated and that the new brochure/map should be printed in late June-stay tuned. Jackpine, among other requested businesses will be added.

Kay then spoke about the Victorian Port City name and future. He noted that at the last meeting there was talk about the future of the old Victorian sign. The sign is currently being stored at Amor Signs and needs to find a new home either for continued storage or displayed. Kay reported that there currently was not any money in the budget to refurbish or relocate the sign. He said that there has been some talk about updating the image of the Victorian Port City name to renew it to the current feeling of those that visit our town. The Victorian Port City does not appeal to all demographics and it was thought to add a "cool" and "fun" version of the name to bring it into the current date, but keeping our heritage and history. Kay will bring the comments back to the MSDDA and have more information at the next meeting.

Kay reported that the event Boos, Brews and Brats may be cut this year. The reasoning for this is that the event brings in very little fundraising for the MSDDA, many of the businesses have reported that it does not bring them additional business, and the event ends of just being a "party" for the community. Kay reported that the mission of the MSDDA is

## Downtown Merchants Meeting

June 3, 2015

Page 4 of 4

not to throw a great party for the community, but rather focus on events that are beneficial for the downtown businesses. The businesses in attendance agreed. This event has not been cut yet, but it is being considered. If anyone is interested in chairing this event or another organization is interested in taking the lead on this event, then please contact Patrick Kay at 231-398-3262. Kay also suggested that the restaurants could pick up the event in their individual locations as a downtown restaurant event and the MSDDA could promote it. If you have any thoughts, comments or suggestions, please bring them to the MSDDA.

Meeting was adjourned at 9:40am.



April 30, 2015

Manistee Downtown Development Authority  
Attn: Mr. Patrick Kay, Director  
Attn: Ms. Sharlene "Sherri" Wild, President  
11 Cypress St.  
Manistee, MI 49660

Dear Mr. Kay and Ms. Wild:

Thank you for allowing West Shore Bank the opportunity to partner with the Manistee Downtown Development Authority through its Micro Loan Program. I am pleased to inform you that the Bank has approved and committed funds to this program. This Commitment Letter will act as the Bank's intent to lend subject to the terms and conditions as set forth in this letter. Should you choose to accept this commitment, please sign and date the original and return it to my attention at your earliest convenience. Please retain a copy for your records.

In addition to the proposed terms and conditions, a listing of required information is included which would enable the Bank to begin underwriting and processing the proposed applicant's request(s).

As a locally owned, community Bank that has served the Lake Michigan shoreline for over 100 years, I am confident that you will find our management and staff dedicated to serving our areas needs and willing to assist our community members in any manner possible. I look forward to working with you and the Micro Loan applicants.

#### **TERMS AND CONDITIONS**

Credit Facility:	West Shore Bank's commitment to accommodate the Manistee Downtown Development Authority's Micro Loan Program
Amount:	Bank's commitment to the Micro Loan Program is \$125,000; to be allocated for a five (5) year period; individual loans will be established no lesser than \$1,000 and not to exceed \$25,000 on any one project
Borrower(s):	To Be Determined; per applicant
Borrower Facility:	Commercial Installment / Revolving Line of Credit on a case-by-case basis

415 PARKDALE AVENUE  
MANISTEE MICHIGAN  
49660-1133  
231 723 1800  
WWW.WESTSHOREBANK.COM



# Manistee Downtown Development Authority

## Page 2

**Purpose:** To Be Determined; per applicant i.e.: purchase of furniture, fixtures and equipment / working capital optional and reviewed on a case-by-case basis; loan proceeds not to be used to refinance existing debts

**Rate:** Pricing ranging from the prime lending rate to prime + 2.00% fixed at time of closing

**Fee(s):** No loan processing fees; borrower(s) only charged out of pocket closing costs i.e.: required collateral filing fees, etc.

**Term/Maturity:** Terms will range from one (1) to five (5) years; amortization period is at Bank's discretion

**Repayment Provisions:**

- Monthly principal and interest payments
- Bi-weekly principal and interest payment
- Seasonal principal and interest payments reviewed on case-by-case basis

**Collateral:** To Be Determined; based on applicant(s)

**UCC / Lien Position:** To be filed – first lien position, where applicable

**Guarantees:** At Bank's discretion

**Advance Rate:** Up to 100% financing available; at Bank's discretion

**Out of Pocket Expenses:** All out of pocket expenses to be paid by applicant, where applicable

**Information Required:**

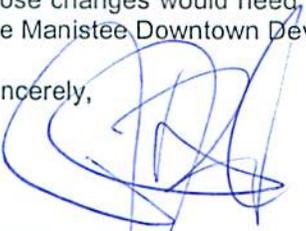
- Completed Micro Loan Application
- Completed West Shore Bank Loan Application
- Business / Marketing plan including, at a minimum, two (2) years of projections and or pro-forma statements
- Projected use of proceeds including sources and uses
- Other financial statement requirements will be determined by the Bank at time of application

**All Loan Applications Are Subject to the Following:**

- West Shore Bank underwriting
- Obtaining final approval from Bank

Mr. Kay and Ms. Wild, this letter outlines the terms and conditions of our financing commitment to the Manistee Downtown Development Authority's Micro Loan Program. I appreciate the opportunity to provide you with this package and hope that you will agree to move forward. Should any changes to these terms be required due to findings during the underwriting process, those changes would need to be agreed to and signed off by both; the borrowers, the Bank and the Manistee Downtown Development Authority.

Sincerely,



Jordan Solowiej  
Vice President

Acknowledgement:

I / we hereby acknowledge receipt of and acceptance to the terms of West Shore Bank's financing commitment.

By: \_\_\_\_\_ Date \_\_\_\_\_  
Patrick Kay, Director

By: \_\_\_\_\_ Date \_\_\_\_\_  
Sharlene "Sherri" Wild, President



Thank you for inquiring with West Shore Bank for your financial needs. To begin the process of reviewing your creditworthiness, please complete the documents included with this letter. Please forward the completed documents back to the bank along with the documents requested below:

- Articles of Incorporation – Corporation or Limited Liability Company
- Corporate bylaws - Corporation
- Operating Agreement – Limited Liability Company
- Three (3) years business financials, including tax returns with all schedules
- Three (3) years personal federal income tax return, including all schedules
- Signed West Shore Bank Personal Financial statement
- Listing of equipment and/or inventory being used for collateral
- Real estate legal description of property being used for collateral

If you should have any questions in regards to the documents being requested or in regards to our process, please feel free to contact us. We look forward to the opportunity to help you with your business venture and getting to know you as a customer.

## COMMERCIAL LOAN APPLICATION - SUMMARY

**IMPORTANT APPLICANT INFORMATION:** Federal law requires financial institutions to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

	<b>WEST SHORE BANK</b> LUDINGTON, MICHIGAN 49431	Date _____ Telephone # _____ Taxpayer I.D.# _____ Nature of Business _____ Business Year End Date _____
Applicant's Name and Address	Creditor's Name and Address	

### General Information

Legal Relationship:  Corporation  Partnership  Sole Proprietorship  Other

Authorization Resolution Dated:  Submitted with Statement  On File With Creditor  To Be Provided

Income Tax Return Filed Through What Date: \_\_\_\_\_ Are Any Returns Being Contested or Audited:  Yes  No

Name of Accountant or Accounting Firm: \_\_\_\_\_

Names of Persons Authorized to Borrow Money on Behalf of and in the Name of the Applicant: \_\_\_\_\_

### Loan Request

Amount Requested \$ \_\_\_\_\_  Secured  Unsecured  Initial Request  Additional Advance

Purpose of Loan \_\_\_\_\_ Terms \_\_\_\_\_

### Financial Summary (See page 2 for explanation)

Financial Statement Submitted with this Summary.  Current Financial Statement on File with Creditor.

Assets	Liabilities
Current Assets	Current Liabilities
Account/Trade Receivables	Long Term Liabilities
Inventory - Gross	Other Liabilities
Fixed Assets	Total Liabilities
Other	Net Worth (Total Assets minus Total Liabilities)
Total Assets	Total Liabilities and Net Worth

### Profit and Loss

### Additional Information Requested

From	To	Date of Birth - (for individuals only)
Net Sales		
Gross Profit		
Net Operating Profit		
Net Profit/Loss		

### Equal Credit Opportunity Notice

Were your gross revenues \$1,000,000 or less in your previous fiscal year? <input type="checkbox"/> Yes <input type="checkbox"/> No If you answered "yes" and the Creditor denies your application for credit, you have the right to a written statement of the specific reasons for the denial. To obtain the statement please contact:  <b>COMMERCIAL LOAN DEPARTMENT</b> 231-845-3500  within 60 days from the date you are notified of Creditor's decision. The Creditor will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. The notice at right describes additional protections extended to you.	<b>NOTICE:</b> The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act, the federal agency that administers compliance with this law concerning this creditor is:  <b>FDIC CONSUMER RESPONSE CENTER</b> 2345 Grand Boulevard, Suite 100 Kansas City, Missouri 64108
---	--

**NOTICE - JOINT CREDIT:**

We intend to apply for joint credit. (Initials) \_\_\_\_\_

This information and the information provided on all accompanying financial statements and schedules is provided for the purpose of obtaining credit for the Applicant(s) or for the purpose of Applicant(s) guaranteeing credit for others. Applicant(s) acknowledge that representations made in this statement will be relied on by Creditor in its decision to grant such credit. This Statement is true and correct in every detail and accurately represents the financial condition of the Applicant(s) on the date given below. Creditor is authorized to make all inquiries it deems necessary to verify the accuracy of the information contained herein and to determine the creditworthiness of the Applicant(s). Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditor is further authorized to answer any questions about Creditor's credit experience with Applicant(s). Applicant(s) are aware that any knowing or willful false statements regarding the value of the above property for purposes of influencing the actions of Creditor can be a violation of federal law, 18 U.S.C. & 1014, and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a consumer credit report on them.

By signing below, the undersigned agree(s) to all the terms and conditions beginning on page 1 through the bottom of page 2 of this Application.

By \_\_\_\_\_  
Signature Date

By \_\_\_\_\_  
Signature Date

By \_\_\_\_\_  
Signature Date

By \_\_\_\_\_  
Signature Date



201 West Loomis Street  
Post Office Box 627  
Ludington, MI 49431-0627  
231 845 3500

**GENERAL AUTHORIZATION LETTER**

DATE: \_\_\_\_\_

I/We have applied for a Commercial loan and hereby authorize you to release to West Shore Bank the requested information on the attached form concerning:

- Loan balance/payoff information with another institution
- Any information deemed necessary in connection with a consumer credit report for a real estate transaction.
- Re-verification of information after closing for quality assurance needs.
- Federal Business Income tax return
- Federal Personal Income tax return
- Accountants Compilation
- Copy of Account receivable and/or Accounts payable listing
- Any other forms requested in regards to my financial papers
- Proof of Insurance

Accountant/Tax Preparation Firm: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

Insurance Company/Agent \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_

The information is for the confidential use of the lender in determining my/our credit worthiness for a commercial loan or to confirm information I/we have supplied. In addition, I/we are aware that the documentation supplied is subject to reverification after the date of loan disbursement.

A photographic or FAX copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed form is maintained by West Shore Bank.

\_\_\_\_\_  
Business/Entity Name

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State Zip

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Address

\_\_\_\_\_  
City State Zip



PERSONAL CUSTOMER ACCOUNT APPLICATION

Initials:
Date:
Branch:

To help prevent fraud, identity theft, and the spread of terrorism and money laundering, the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each individual or legal entity who opens a new account, even though you may be a long-term customer and well-known to us.

Your cooperation is needed when you open a new account or request a loan, as you will be asked questions to establish and confirm your identity. Federal regulation requires the Bank retain on file verification of customer information, please present your driver's license or other identifying documents. We remain committed to protecting your identity and maintaining confidentiality of all customer information.

THIS IS A CHANGE OF ADDRESS AND/OR CONTACT INFORMATION

First Name: Middle Initial: Last Name:

Trust Name (if applicable):

Street Address\*

(PLEASE NOTE: PO Box holders must furnish a physical address)

Mailing Address:

City: State: Zip+4:

Home Phone #: Cell Phone #: REQ FOR MOBILE BK

Business Phone #: Employer:

Social Security or Tax ID #: Date of Birth:

Drivers License #: State of Issue: Expiration:

OR

Other Photo ID: Issued By: Expiration:

E-mail Address: REQ FOR E-STMTS & MOBILE BANKING

What products or services are you applying for?

- Checking Account +
Savings Account +
SteadySaver Savings Account
Christmas Club Account
Health Savings Account
CD/IRA Account
Loan+
Online Banking
Overdraft Protection (Addendum Reg)
OnLine Bill Pay +
OnLine E-Statements
Direct Deposit +
ATM/Debit Card for Checking/Savings
Health Savings Debit Card
Equity Line Debit Card
Savings Transfer
EasyMoney Line of Credit
Investment Services
TeleBank
Safe Deposit Box
Credit Card
Mobile Banking

Misc.

I have read and understand West Shore Bank's Customer Identification requirements. The information I have provided is correct to the best of my knowledge and I authorize West Shore Bank to check credit and/or employment history should it deem necessary. I also authorize West Shore Bank to open the products and services indicated above, and grant permission to West Shore Bank to contact me via email with information on special offers and promotions.

X (Signature of account owner or authorized signer) Date

If the account is being opened by mail, a notarized copy of an unexpired government issued identification containing a photograph must be provided to the Bank before the account can be opened or you can be added to it.

FOR INTERNAL USE ONLY:
ACCOUNT #:
CIF ATM/DEBIT ONLINE BANKING SHAREHOLDER



BUSINESS CUSTOMER ACCOUNT APPLICATION

Initials:
Date:
Branch:

To help prevent fraud, identity theft, and the spread of terrorism and money laundering, the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each individual or legal entity who opens a new account, even though you may be a long-term customer and well-known to us.

Your cooperation is needed when you open a new account or request a loan. You will be asked questions to establish and confirm your identity. You will also be asked to present your driver's license or other identifying documents. We remain committed to protecting your identity and maintaining confidentiality of all customer information.

THIS IS A CHANGE OF ADDRESS AND/OR CONTACT INFORMATION

Business/DBA Name (if applicable):

First Name: Middle Initial: Last Name:

Street Address\*

PLEASE NOTE: PO Box holders must furnish a physical address.

Mailing Address:

City: State: Zip+4:

Home Phone #: Cell Phone #:

Business Phone #: Type of Business:

Social Security or Tax ID #: Date of Birth:

Drivers License #: State of Issue: Expiration:

OR

Other Photo ID: Issued By: Expiration:

E-mail Address:

What products or services are you applying for?

- Checking Account
Savings Account
Overdraft Protection
OnLine Banking
Cash Management
Business Credit Card

- ATM/Debit Card for Chkg/Svgs
CD Account
Loan

- Investment Services
TeleBank
Safe Deposit Box
Business Merchant Services
Night Deposit Services
Remote Deposit Capture
Statement History on CD-ROM
Other Services: Direct Deposit, Health Svgs Accts, IRA, SteadySaver CD

Misc.

I have read and understand West Shore Bank's Customer Identification requirements. The information I have provided is correct to the best of my knowledge. I authorize West Shore Bank to check credit and/or employment history should it deem necessary. I also authorize West Shore Bank to open the products and services indicated above.

X (Signature of account owner or authorized signer) Date

Federal regulation requires that the Bank has on file verification of customer's identification. Please have your valid driver's license or other photo identification available.

If the account is being opened by mail, a notarized copy of an unexpired government issued identification containing a photograph must be provided to the Bank before the account can be opened or you can be added to it.

FOR INTERNAL USE ONLY: ACCOUNT #: CIF ATM/DEBIT ONLINE BANKING



888-295-4373  
westshorebank.com

# Personal Financial Statement

APPLICANT INFORMATION					
<input type="checkbox"/> INDIVIDUAL		<input type="checkbox"/> JOINT (include information regarding co-applicant)		As of (Date):	
Applicant Name				Social Security Number	
Home Phone ( )		Work Phone ( )		Email	
Physical Address			City	State	Zip
Mailing Address			City	State	Zip
Co-Applicant Name				Social Security Number	
Home Phone		Work Phone		Email	

BALANCE SHEET						
ASSETS	Individual	Joint	LIABILITIES	Individual	Joint	
Cash on hand on deposit (Schedule A Total)	\$ -	\$ -	Notes Payable to Banks (Schedule D Total)	\$ -	\$ -	
Listed Stocks & Bonds (Schedule B Total)	\$ -	\$ -	Notes & Accounts Payable	\$ -	\$ -	
Notes & Accounts Receivable	\$ -	\$ -	Taxes Due	\$ -	\$ -	
Merchandise & Farm Products	\$ -	\$ -	Rent Due	\$ -	\$ -	
<b>Total Current Assets</b>	<b>\$ -</b>	<b>\$ -</b>	Other Short Term Debt	\$ -	\$ -	
Real Estate (Schedule C Total)	\$ -	\$ -	<b>Total Current Liabilities</b>	<b>\$ -</b>	<b>\$ -</b>	
Machinery & Fixtures	\$ -	\$ -	Real Estate Mortgages	\$ -	\$ -	
Personal Property	\$ -	\$ -	Other Long Term Debt A (if applicable)	\$ -	\$ -	
Automobile	\$ -	\$ -	Other Long Term Debt B (if applicable)	\$ -	\$ -	
Livestock (if applicable)	\$ -	\$ -	Other Long Term Debt C (if applicable)	\$ -	\$ -	
Other Assets A (if applicable)	\$ -	\$ -	Other Long Term Debt D (if applicable)	\$ -	\$ -	
Other Assets B (if applicable)	\$ -	\$ -	<b>Total Long Term Liabilities</b>	<b>\$ -</b>	<b>\$ -</b>	
Other Assets C (if applicable)	\$ -	\$ -	<b>TOTAL LIABILITIES</b>	<b>\$ -</b>	<b>\$ -</b>	
<b>Total Long Term Assets</b>	<b>\$ -</b>	<b>\$ -</b>	<b>Net Worth</b>	<b>\$ -</b>	<b>\$ -</b>	
<b>TOTAL ASSETS</b>	<b>\$ -</b>		<b>TOTAL</b>	<b>\$ -</b>	<b>\$ -</b>	

SOURCES OF INCOME			ADDITIONAL INFORMATION - BOX 1		
	Applicant	Co-Applicant	Y	N	
Regular Salary	\$ -	\$ -	Y	N	Do you have a Will?
Bonus	\$ -	\$ -	Y	N	Do you have a Trust?
Interest & Dividends Received	\$ -	\$ -	Y	N	Are any assets (other than listed) pledged in any way?
Rents Received	\$ -	\$ -	Y	N	Are Federal taxes paid for current year?
					→ If No, please estimate amount owed: \$ -

ADDITIONAL INFORMATION - BOX 2					
Y	N	Are you a partner/owner in any businesses?	If Yes, Name:		Ownership %:
Y	N	Are there any pending lawsuits or unsatisfied judgements against you?	If Yes, Amount:		Details:
Y	N	Are you obligated in any leases not listed as liabilities above?	If Yes, Amount & Payment:		Details:
Y	N	Are there any other liabilities not listed which are secured, cosigned, or personally guaranteed by you?	If Yes, Amount:		Details:
Y	N	Have you ever declared bankruptcy?	If Yes, When:		Discharge Date:

Schedule A: DEPOSITS			Schedule D: NOTES PAYABLE			
Name of Institution	Name on Account	Balance on Deposit	Name of Institution	Amount Owing	High Credit	Secured by What Assets
		\$ -		\$ -	\$ -	
		\$ -		\$ -	\$ -	
		\$ -		\$ -	\$ -	
		\$ -		\$ -	\$ -	
("Cash on hand on deposit" line of page 1) ► TOTAL ►		\$ -		\$ -	◀ TOTAL ◀ ("Notes Payable to Banks" line of page 1)	

Schedule B: STOCKS & BONDS (U.S. Government & Marketable)						
Description	No. of Shares (stock) or Face Value (bond)	Date Acquired	Market Value	Annual Interest or Dividend	Registered in Name Of	Is this a pledge?
			\$ -	\$ -		Yes No
			\$ -	\$ -		Yes No
			\$ -	\$ -		Yes No
			\$ -	\$ -		Yes No
("Listed Stocks & Bonds" line of page 1) ► TOTAL ►			\$ -	\$ -		

Schedule C: REAL ESTATE, MORTGAGES, & LAND CONTRACTS						
Description / Address	Title in Name Of	Date Acquired	Cost	Present Market Value	Balance Owed	Monthly Payment
			\$ -	\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -	\$ -
			\$ -	\$ -	\$ -	\$ -
("Real Estate" line of page 1) ► TOTAL ►				\$ -	\$ -	\$ -

Schedule E: LIFE INSURANCE CARRIED					
Name of Provider	Name of Policy Holder	Face Amount	Cash Value	Loans	Beneficiary
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	
		\$ -	\$ -	\$ -	

\*If additional space or documentation is required by applicant(s) to complete any portion of this statement, the applicant(s) may attach additional sheets or supporting documentation.

DISCLOSURE OF ACCURACY & INTENT	
<p>For the purpose of obtaining advances from time to time on bills, notes, and other commercial paper signed or endorsed by the undersigned. And of obtaining credit generally. The undersigned makes the above statement of financial condition as of the close of business on the date stated above and certifies that the foregoing information set forth is in all respects true, accurate, and complete, and correctly reflects the financial condition of the undersigned. In submitting the foregoing statement the undersigned guarantees its accuracy with the intent that it be relied upon in extending credit to me (the undersigned). I warrant that I have not knowingly withheld any information that might affect my credit, and I expressly agree to notify you (West Shore Bank) immediately in writing, or any material change in my financial condition whether application for further credit is made or not. In the absence of such written notice it is expressly agreed that in granting new or continuing credit you may rely on this statement as having the same force and effect as if delivered upon the date additional credit is requested or existing credit is extended or continued. By signing below, I/we authorize West Shore Bank to check my/our individual credit and have a credit reporting agency prepare a consumer credit report. By checking here ( ) I/we intend to apply jointly for credit.</p>	
Date	Applicant Signature
Date	Co-Applicant Signature

**Individual or Joint Credit**

***Regulation B and the Equal Credit Opportunity Act requires that a lender obtain evidence of each loan applicant's intent to apply for joint credit before a credit decision can be made. Failure to complete when required will render the application/request for credit incomplete.***

I/We are applying for a loan or loans totaling \$ \_\_\_\_\_  
on \_\_\_\_\_ (date) with West Shore Bank.

Check one of the following:

- I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person.
- I am applying for individual credit in my own name and I am relying on my own income and assets, as well as income or assets from other sources.
- We are applying for joint credit.

Signature: \_\_\_\_\_ Printed: \_\_\_\_\_

Signature: \_\_\_\_\_ Printed: \_\_\_\_\_

Signature: \_\_\_\_\_ Printed: \_\_\_\_\_

Signature: \_\_\_\_\_ Printed: \_\_\_\_\_

1

**DESIGN COMMITTEE – MINUTES**

Date: May 26, 2015 at 8:30 AM

Location: Chamber/Main Street office

Present: Rob Carson, Janet Duchon, Jeff Gordon, Brandon Jensen, Kyle Mosher, Shari Wild, Patrick Kay

Meeting minutes from April 28, 2015 were approved, motion by Brandon with support by Rob.

**RIVERWALK:** The contract has been signed with Pratt's Pro Lawn for the maintenance along the Riverwalk. The RFP's for the painting along the Riverwalk are due by June 5<sup>th</sup>, the painting should be finished in time for the 4<sup>th</sup> of July holiday.

Patrick noted that the American flag behind the Manistee Inn and Marina needs to be replaced as does the State of Michigan flag. He will work to secure these, he was also able to secure a Manistee Flag that will replace an old Arbor Day flag. He will check with Jeff Mikula to make sure that the light on the base of the pole is in working condition and on at all times.

He will also speak with Jeff about the need to have the trash cans emptied on a regular basis; additionally the water fountain is not working and needs to be fixed.

Discussion on the need to address the issue of sustainable funding for the repair and maintenance of the Riverwalk itself. It is approximately 20 years old and there are many areas in need of repair and/or replacement including the ADA ramp and other access areas.

**STREET TREES:** As there are not adequate funds to plant four (4) trees in containers along River Street as originally planned, the focus has now moved to putting in a rain garden with trees at the end of Division Street adjacent to the Riverwalk where there has been a washout. Patrick will check to see if this is an option, Rob will work on plans for this to include having it become an educational site.

**HANGING BASKETS:** Patrick will contact Chuck Owen to schedule the watering of the flowers twice a week during the month of June, but increase it to three times a week during the months of July and August.

Organization Committee is working on an advertising program to promote funding for the hanging baskets to be implemented before the spring of 2016, utilizing Hometown Giving as one option.

Janet will contact Weesies and the Elks to ask if one or both of them would adopt the flower beds behind the building.

**SIGNAGE:** Rob and Brandon are working on a design for the Downtown Loop signs, they will be mounted on existing poles at every intersection, specifically at Pine and the Marina, First and Division, and Maple and River.

Patrick discussed his thoughts on the poor visibility of the access areas to the Riverwalk due to the height of the metal arches that mark the areas. They are not very visible to pedestrians. Rob suggested a 2X4 banner that can be mounted to the existing arch that will identify this as an access area to the Riverwalk. Brandon will work on a design for the banners. Approximate cost is \$130 per banner plus mounting.

Patrick and Shari will continue to work with Chief Bachman on ways to better identify River Street as one way, including more visible signage at the intersections.

Meeting adjourned at 10:15am.

The next Design Committee meeting will be on June 23rd, 2015 at 8:30 AM at the Chamber/Main Street Office.

**Downtown Development Authority  
Organization Committee**

**DRAFT MINUTES**

May 27, 2015

Blue Fish

Attending: Sara Spore (Committee Chair), Patrick Kay (Executive Director), Valarie Bergstrom, Gini Pelton, Todd Mohr, Roz Jaffe, Lee Trucks,

Called to order 12:09pm.

Patrick Kay provided update on projects from other DDA committee. Several items will be used in the newsletter.

Motion to accept April 2015 meeting minutes made by Gini, seconded by Valarie, approved.

Review of Work Plans & Budget FY 2015-2016:

Sara distributed work plans created by Britny.

Group discussed changing date and venue for the Annual Meeting. Patrick suggested tying it to the end of the DDA Fiscal Year June 30<sup>th</sup>, but the group felt summer is too busy to schedule an event. Suggested either fall or early winter. Patrick will check with DDA Board.

2016 Red White & Blues fundraiser:

Gini will contact Steve Cushing, a blues expert, for his input. She also suggested talking to Bill Brooks.

Newsletter:

Roz tried Constant Contact newsletter format and found it difficult to use. Patrick has another program to use.

Hanging Baskets:

Baskets are up. Hometown Giving is live but will start the funding campaign in winter 2016.

Organization Committee Chair:

Sara plans to step down as chairperson. We are looking for another board member to chair.

Miscellaneous:

Friends of Downtown membership program. Patrick will email committee letter, brochure and decal used by another DDA program for review. Will discuss in detail at June meeting

Discussed TIF structure and other funding ideas for DDA.

Adjourned 1:10pm

Next meeting June 24, 2015 at Bluefish.

Draft submitted by Roz Jaffe

Director's Report  
June 10<sup>th</sup>, 2015

- Continue to meet with Brandon Jensen to update our website
  - Available Jobs in Downtown Manistee
  - Farmers Market/Street Vendors
  - Updated Businesses List
  - Volunteer Spreadsheet
  - Top 10 Things to do in Downtown Manistee
  - Guys/Girls Weekend
  - Packages
  - Updated Available Properties List
  - Demographics/Market Data/Market Research Reports online
- The Downtown Map/Brochure is being updated; 2000 to be printed
- Creation of Rain Garden with Street Trees Fund
- Façade Grant Window Displays
- Clearing out Revolving Loan Delinquencies
- Partnering with Chamber for Window Display Contest-Forest Festival
- Flower Box Set up-28 up 100% from last year
- Created a RFP for Holiday Decorations to be mailed out later this month
- Working on a Downtown Business Recycling Program with DPW
- Riverwalk repairs and updates
- Creation of Brewery Recruitment Packet
- Business driven parking ticket system
- Policies and Procedures Manual
- Updating of By-Laws for Board
- Sent out RFP's for Railing Repainting on Riverwalk
- Quarterly Training in Owosso June 8<sup>th</sup> & 9<sup>th</sup>
- Attended Historic District Commission Meeting; City Council Meeting June 2nd, Visitors Bureau Board Meeting;
- Attended all committee meetings including Sleighbell
- Famous Flynn's Owner signed contract on Façade Grant
- Attended RRC Meeting May 14<sup>th</sup>; Meeting with Barry Neal (House of Flavors); Meeting with Chief Bachman and Shari Wild to discuss safety issues in the Downtown;
- New Business Meetings: Three new business ventures

**Economic Restructuring Committee**

June 1st, 2015 - 2:00pm

Alliance For Economic Success Office

385 Third Street, Manistee, MI 49660

1. **Call to order –**

2. Meeting was called to order at 2:05 pm by Chairperson Brandon Ball

In attendance: Brandon Ball, Stacie Bytwork, Denise Blakeslee, T  
Staff present: MSDDA Director Patrick Kay

3. **Approve Minutes:** The committee approved minutes from the May 2015 meeting  
Motion: by T to approve minutes, Motion carried unanimously

4. **Vacant Building Property Ordinance:**  
Still waiting on attorney to write language

5. **25k Lending (Local Banks):**  
The committee reviewed the proposal from West Shore Bank.  
Motion: by T to make a recommendation to the board to accept the proposal from West Shore Bank. Motion carried unanimously.

6. **Redevelopment Liquor License:**  
The committee reviewed the affidavit and both resolutions needed to move forward.  
Motion: by T to recommend to the board that we submit the affidavit and both resolutions to the city for adoption. Second by Stacy. Motion carried unanimously.

7. **Business Education: Addition to agenda**  
Social Media opened to all businesses locally - MS Creative. Education session was success as approx. 20 people attended.

8. **Revolving Loan Fund:**  
*Stockyard* – Only owe \$980.54. Made several lump sum payments in the last month.  
*American cleaners* has wrote checks for remaining amount owed.  
Approx. \$18,735 available to loan out.

9. **Business Recruitment:**  
Right Side design is putting together a brewery recruitment package similar to the one Travis had put together. Will help in actively seeking a brewery.

10. **New Business:**  
RRC meeting scheduled for the end of June. Committee discussed effectiveness of this program.  
Job posting section to be added on the website.  
Bob Noteware and Douglas Valley both looking to possibly have storefronts downtown.

**Adjourn: 3:10pm**

**Manistee Main Street/DDA**  
**June 10<sup>th</sup>, 2015 @ Noon**  
**Manistee City Hall-Council Chambers**

## **AGENDA**

1. Call to order – Chair
2. Approval of Agenda
3. Public comment. (Limit 5 minutes per person.)
4. Approval of minutes from the regular meeting on May 13<sup>th</sup>, 2015
5. Treasurer’s Report.
  - a. Acceptance of Checks Register & Financial Reports
6. Committee Reports
  - a. Marketing & Promotions Committee
    - Status of Boos, Brews, and Brats
    - WW&CW Update
  - b. Organization Committee
  - c. Design Committee
  - d. Economic Restructuring Committee
    - Approval of Contract with West Shore Bank for new Lending Program
    - Revolving Loan Status Update
7. Directors Report
8. Other Business
  - a. Approve Contract with FastTek Electrocoating for painting of Riverwalk
  - b. Status Update of Redevelopment Liquor License
    - Resolution to Create District to Council
  - c. By-Laws Temporary Change-Annual Meeting moved to July 8<sup>th</sup>, 2015 at 11:45am
  - d. Annual Meeting—Elect New Officers (Chairman, Vice Chairman, Secretary, Treasurer)
  - e. Merchants Meeting—June 3<sup>rd</sup>, 2015 Review
  - f. Back to the Bricks Car Show—June 14<sup>th</sup> 3pm-8pm
9. Public comment. (Limit 5 minutes per person.)
  
10. Adjournment.

The next Regular MSDDA Meeting will be held at City Hall (70 Maple Street) on July 8<sup>th</sup>, 2015.



ELECTROSTATIC PAINT REFINISHING • COMMERCIAL • INDUSTRIAL • 25 YEARS EXPERIENCE  
LAN EQUIPMENT • LOCKERS • MACHINERY • OFFICE FURNITURE • BATHROOM PARTITIONS  
METAL DECKING & BUILDINGS • NO EMPTYING OF PILES OR DECKS  
OVERHEAT OR PREMISES • FREE PHONE ESTIMATES

**TOLL FREE 800-736-6620**  
FAX 800-736-1450

To: MANISTEE MAIN ST. DDA  
70 MAPLE STREET  
MANISTEE, MI. 49660-1688

## Revised proposal for quote #1047

05/12/2015

Dear Mr. Kay;

FASTTEK ELECTROCOATING is pleased to offer this revised proposal to provide painting services. This proposal is based on your e-mail on 05/06/15 and we have prepared this proposal to be responsive to your requirements.

The information below is for the sole purpose of providing you the basis for the quotation within this proposal. The information enclosed is considered proprietary to FASTTEK ELECTROCOATING and we ask that you hold it in the same regard.

**SUMMARY OF WORK** – Prep, spot prime, paint & clear-coat electrostatically metal barrier railing w/pickets and posts, single fixture light posts, **exterior application..** Approx. total, **3,133 linear ft.**=barrier railing, **4**=light post/single fixture.

- 
- > PAPER, TAPE AND COVER ANY AREAS NOT TO BE PAINTED.
  - > HAND AND POWERSAND ALL AREAS TO BE PAINTED.
  - > AIR BLOW AND WIPE CLEAN ALL AREAS TO BE PAINTED, [tack].
  - > SPOT PRIME ALL PROBLEM AREAS.
  - > APPLY TWO COATS ONE-PART ACRYLIC ENAMEL PAINT, [electrostatic application].
  - > APPLY TWO COATS ONE-PART ACRYLIC ENAMEL CLEAR-COAT, [electrostatic application].
  - > REMOVE ALL PAPER, TAPE AND TRASH. PLACE IN APPROVED DISPOSAL UNIT.
  - > LEAVE TOUCH-UP PAINT AND APPLICATOR WITH INSTRUCTIONS ON HOW TO MATCH APPLIED PAINT FINISH.

### INVESTMENT

FASTTEK ELECTROCOATING proposes to provide and execute these services for the sum of \$28,002.00 [ twenty-eight thousand, two dollars, zero cents.]

**100% payable upon receipt, a late charge of 1.5% will be assessed on balances over 30 days.**

### WARRANTY

FASTTEK ELECTROCOATING services and products used include a warranty for twenty-four [24] months from date of completion. During this twenty-four month period, we may periodically inspect the work performed.

After this 24-month period, FASTTEK will continue to offer the materials specified by the original materials manufacturer.

End.

Not responsible due to lifting or wrinkling of old or existing paint underlaments with application of our paint materials. Extra cost will occur for repair if deemed necessary.  
If paint exceeds estimated coverage, extra cost will occur.  
**1.5% late charge on balances over 30 days.**

E-mail: [fasttekelectro@msn.com](mailto:fasttekelectro@msn.com)

FASTTEK ELECTROCOATING  
 1466 N. MARBLE RD.  
 TRUFANT, MI 49347-9582  
 U.S.A.



ELECTROSTATIC PAINT REFINISHING • COMMERCIAL • INDUSTRIAL • 25 YEARS EXPERIENCE  
 LAR EQUIPMENT • LOCKERS • MACHINERY • OFFICE FURNITURE • BATHROOM PARTITIONS  
 METAL DECKING & BUILDINGS • NO EMPTYING OF PILES OR DECKS  
 OVERNIGHT OR PREPARED • FREE PHONE ESTIMATES

**TOLL FREE 800-736-8620**  
 FAX 800-736-1450

Quotation

Quote Number:  
 Revised 1047

Quote Date:  
 May 12, 2015

Page:  
 1

Quoted to:

MANISTEE MAIN ST. DDA  
 70 MAPLE STREET  
 MANISTEE, MI 49660-1688

Customer ID	Good Thru	Payment Terms	Sales Rep
MANISTEE MAIN ST.	8/11/15	Net 30 Days	

Quantity	Item	Description	Unit Price	Extension
3,133.00		PREP, SPOT PRIME, PAINT & CLEAR COAT ELECTROSTATICALLY BARRIER RAILING W/PICKETS and POSTS. Approx. total 3,133 linear ft.	7.00	21,931.00
4.00		PREP, SPOT PRIME, PAINT & CLEAR-COAT ELECTROSTATICALLY SINGLE FIXTURE LIGHT POST 12'-14' height.	100.00	400.00
10.00		GAL. ONE-PART ELECTROSTATIC ACRYLIC ENAMEL PRIMER.	38.50	385.00
30.00		GAL. ONE-PART ELECTROSTATIC ACRYLIC ENAMEL PAINT, SEMI-GLOSS. Color White, quoted at white base.	58.60	1,758.00
30.00		GAL. ONE-PART ELECTROSTATIC ACRYLIC CLEAR-COAT PAINT, SEMI GLOSS. Color Clear, quoted at clear base.	58.60	1,758.00
25.00		GAL. CLEANING/REDUCING SOLVENT.	14.80	370.00
8.00		TRAVEL FEE;	175.00	1,400.00

Subtotal	28,002.00
Sales Tax	
<b>Total</b>	<b>28,002.00</b>

Not responsible due to lifting or wrinkling of old or existing paint underlaments with application of our paint materials. Extra cost will occur for repair if deemed necessary.  
 If paint exceeds estimated coverage, extra cost will occur.  
**1.5% late charge on balances over 30 days.**

E-mail: fasttekelectro@msn.com

# Tips for updating QuickBooks

You can export a report, change certain format

---

## QuickBooks will update and keep these changes

- 1 Renamed report titles
- 2 Font, Fill, and Number formatting  
(in row & column headers only)
- 3 Resized columns
- 4 Renamed column & row headers
- 5 Inserted rows & columns  
You must enter text or a formula in the row to preserve it.
- 6 New Excel formulas  
The updated report must contain the row associated with y
- 7 Inserted text  
Make your new text always appear next to a particular row  
the text as a formula (e.g. ="inserted text")

**QuickBooks will NOT support these changes:**

- Font formatting in r
- Inserted rows that o
- Moved data cells

# reports in Excel

...ing or add new formulas, and then update it with new QuickBooks data

is:

	A	B	C	D	E	F	G	H
1						<b>My Company P&amp;L</b>		
2						<b>Profit &amp; Loss</b>		
3						July through August 2012		
4							07/16/12	Aug 16
5						Ordinary Income/Expense		
6						<b>MONEY IN (aka Income)</b>		
7						40100 - Construction Income		
8						40110 - Design Income	3,054.02	3,900.00
9						40199 - Less Discounts given	0.00	-48.35
10						<b>Total 40100 - Construction Income</b>	3,054.02	3,751.65
11						40500 - Reimbursement Income		
12						40520 - Permit Reimbursement Income	0.00	487.00
13						<b>Total 40500 - Reimbursement Income</b>	0.00	487.00
14						<b>Total Income</b>	3,054.02	29,197.65
15						* Labor Income less Design Income	3,054.02	13,227.00
16						Cost of Goods Sold		

your formula

r by entering

non-header cells\*  
are left empty

- Renamed date columns
- Deleted columns
- Sorted columns

- Inserted columns in between QuickBooks row headers

- User-defined supported in updated to t

a.

---

I	J
<b>TOTAL</b>	
6,954.02	
-48.35	*
6,905.67	
487.00	
487.00	
46,343.45	
21,596.71	Labor Diff

7

Formulas may not be collapsed reports when the same excel sheet

**MANISTEE MAIN STREET/  
DOWNTOWN DEVELOPMENT AUTHORITY  
DOWNTOWN DOLLARS ACCOUNT  
BALANCE SHEET  
As of May 31, 2015**

	<u>May 31, 15</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
Downtown Dollars Checking - WSB	6,412.23
<b>Total Checking/Savings</b>	<u>6,412.23</u>
<b>Other Current Assets</b>	
Downtown Dollars in Transit	13,875.00
<b>Total Other Current Assets</b>	<u>13,875.00</u>
<b>Total Current Assets</b>	<u>20,287.23</u>
<b>TOTAL ASSETS</b>	<u><u>20,287.23</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
2012 Downtown \$ Outstanding	7,750.00
2014 Downtown \$ Outstanding	14,995.00
2015 Downtown \$ Outstanding	3,715.00
<b>Total Other Current Liabilities</b>	<u>26,460.00</u>
<b>Total Current Liabilities</b>	<u>26,460.00</u>
<b>Total Liabilities</b>	26,460.00
<b>Equity</b>	
Unrestricted Net Assets	-5,035.10
Net Income	-1,137.67
<b>Total Equity</b>	<u>-6,172.77</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>20,287.23</u></u>

# MANISTEE MAIN STREET/ DOWNTOWN DEVELOPMENT AUTHORITY BALANCE SHEET As of May 31, 2015

**ASSETS**

**Current Assets**

**Checking/Savings**

248-008 · Money Market Account - WSB 98,726.05

248-000 · Checking - West Shore Bank 15,651.21

**Total Checking/Savings 114,377.26**

**Accounts Receivable**

248-028 · Accounts Receivable 6,541.28

**Total Accounts Receivable 6,541.28**

**Other Current Assets**

248-033 · Vogue Loan Receivable 200,000.00

12100 · Pre-Paid Expenses 1,923.50

248-031 · Nextworks Loan Receivable 2,499.94

**Total Other Current Assets 204,423.44**

**Total Current Assets 325,341.98**

**TOTAL ASSETS 325,341.98**

**LIABILITIES & EQUITY**

**Liabilities**

**Current Liabilities**

**Other Current Liabilities**

**248-210 · Payroll Liability**

248-213 · Michigan Unemployment 203.30

248-212 · Michigan Withholding 159.38

248-211 · 941 Liability 1,266.76

**Total 248-210 · Payroll Liability 1,629.44**

248-204 · Unearned Revenue 3,500.00

248-203 · Accounts Payable - Other 1,530.00

**Total Other Current Liabilities 6,659.44**

**Total Current Liabilities 6,659.44**

**Total Liabilities 6,659.44**

**Equity**

**248-392 · Designated Fund Balance**

248-393 · Land Acquisition . 78,544.99

**Total 248-392 · Designated Fund Balance 78,544.99**

248-390 · Fund Balance 249,489.38

Net Income -9,351.83

**Total Equity 318,682.54**

**TOTAL LIABILITIES & EQUITY 325,341.98**

**MANISTEE MAIN STREET/DOWNTOWN DEVELOPMENT AUTHORITY  
MAY 2015 CHECK REGISTER**

<u>DATE</u>	<u>CHECK #</u>	<u>PAID TO</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
<b>PAYROLL:</b>				
5/15/2015	DIR DEP	PATRICK KAY	GROSS PAYROLL FOR MAY 1 - MAY 15	\$ 2,375.00
5/29/2015	DIR DEP	PATRICK KAY	GROSS PAYROLL FOR MAY 16 - MAY 31	\$ 2,375.00
5/15/2015	DIR DEP	INTERNAL REVENUE SERVICE	FEDERAL DEPOSIT FOR APRIL 2015 PAYROLL	\$ 1,266.74
5/20/2015	DIR DEP	STATE OF MICHIGAN	MICHIGAN WITHHOLDING DEPOSIT/APRIL 2015 PAYROLL	\$ 159.38
<b>CHECK REGISTER:</b>				
5/5/2015	3177	MANISTEE AREA CHAMBER OF COMMERCE	MAY 2015 OFFICE SPACE & ADMINISTRATIVE SUPPORT	\$ 889.00
5/5/2015	3178	2 LADS WINERY	5/9 WOMENS WINE & CHOCOLATE WALK BEVERAGES	\$ 530.40
5/5/2015	3179	PENINSULA CELLARS	5/9 WOMENS WINE & CHOCOLATE WALK BEVERAGES	\$ 273.00
5/5/2015	3180	ALLIANCE BEVERAGE	5/9 WOMENS WINE & CHOCOLATE WALK BEVERAGES	\$ 542.50
5/5/2015	3181	BRYNS ESTATE VINEYARD	5/9 WOMENS WINE & CHOCOLATE WALK BEVERAGES	\$ 200.20
5/6/2015	3182	IMPERIAL BEVERAGE	5/9 WOMENS WINE & CHOCOLATE WALK BEVERAGES	\$ 382.34
5/6/2015	3183	LUCKY LIZARD AWARDS & GIFTS	VOLUNTEER OF THE YEAR 2014 PLAQUE	\$ 51.75
5/7/2015	3184	CASH	STARTING CASH/WOMENS WINE & CHOCOLATE WALK	\$ 200.00
5/21/2015	3185	CARDMEMBER SERVICE	MSFT OFFICE	\$ 10.59
		(TOTAL CHECK \$609.48)	HOLIDAY INN EXPRESS/FLINT	\$ 99.89
			TRADEMARKS411/SLEIGHBELL	\$ 199.00
			LIQUOR LICENSES/WOMENS WINE & CHOCOLATE WALK	\$ 300.00
5/21/2015	3186	JACKPINE BUSINESS CENTER	100 VOLUNTEER APPRECIATION EVENT POSTCARDS	\$ 29.00
		(TOTAL CHECK \$870.46)	250 PASSPORTS/WOMENS WINE & CHOCOLATE WALK	\$ 79.00
			215 WINE GLASSES/WOMENS WINE & CHOCOLATE WALK	\$ 646.01
			OFFICE SUPPLIES	\$ 116.45
5/21/2015	3187	CITY OF MANISTEE	HOLIDAY DECORATIONS REIMBURSEMENT	\$ 10,440.50
5/21/2015	3188	RIGHTside design LLC	WOMENS WINE & CHOCOLATE WALK DESIGN SERVICES	\$ 315.00
		(TOTAL CHECK \$877.50)	WEBSITE UPDATES	\$ 562.50
5/21/2015	3189	MIKA MEYERS BECKETT & JONES PLC	LEGAL FEES/REDEVELOP AREA LIQUOR LICENSES	\$ 252.00
5/21/2015	3190	JACKPINE BUSINESS CENTER	RETURN CO-OP ADVERTISING PAYMENTS	\$ 500.00
5/21/2015	3191	BOYER AGENCY	RETURN CO-OP ADVERTISING PAYMENTS	\$ 2,750.00
5/21/2015	3192	NOTEWARE CANDY COMPANY	WOMENS WINE & CHOCOLATE WALK CHOCOLATES	\$ 387.91
5/31/2015			<b>TOTAL EXPENSES</b>	\$ 25,933.16

**Manistee City**  
**Manistee Main Street/DDA May 2015**

	2013-2014 Actual	2014-2015 Total Budget \$	2014-2015 Actual YTD	2015-2016 Budget
<b>TIF Revenue</b>	<b>\$ 305,179.95</b>	<b>\$ 270,000.00</b>	<b>\$ 277,136.95</b>	<b>\$ 302,380.00</b>
<b>Misc. Rev</b>				
Interest Income	\$ 933.06	\$ 100.00	\$ 138.90	\$ -
Event Merchandise	\$ -	\$ -	\$ -	\$ -
Misc. Income	\$ 457.10	\$ -	\$ -	\$ -
Loan Application Fees	\$ -	\$ 1,000.00	\$ -	\$ 300.00
Hanging Baskets Sponsors	\$ 135.00	\$ 9,300.00	\$ -	\$ 1,500.00
Tree Sponsors	\$ -	\$ 4,000.00	\$ -	\$ -
Holiday Decoration Sponsors	\$ -	\$ -	\$ -	\$ -
Grants	\$ 3,500.00	\$ -	\$ -	\$ -
Fund Balance	\$ -	\$ -	\$ -	\$ -
<b>Total Misc. Revenue</b>	<b>\$ 5,025.16</b>	<b>\$ 14,400.00</b>	<b>\$ 138.90</b>	<b>\$ 1,800.00</b>
<b>Total Revenue</b>	<b>\$ 310,205.11</b>	<b>\$ 284,400.00</b>	<b>\$ 277,275.85</b>	<b>\$ 304,180.00</b>
<b>Required Expenditures</b>				
Payroll	\$ (53,151.42)	\$ (62,380.00)	\$ (56,839.43)	\$ (62,380.00)
Relocation	\$ (1,459.80)	\$ -	\$ -	\$ -
Admin	\$ (8,000.00)	\$ (8,000.00)	\$ (9,113.00)	\$ (10,668.00)
Bond Payment	\$ (140,862.50)	\$ (137,988.00)	\$ (137,987.50)	\$ (139,750.00)
Insurance	\$ (2,169.00)	\$ (1,800.00)	\$ (499.00)	\$ (1,800.00)
Bank Service Charge	\$ (34.70)	\$ (100.00)	\$ (158.44)	\$ (150.00)
<b>Total Required</b>	<b>\$ (205,677.42)</b>	<b>\$ (210,268.00)</b>	<b>\$ (204,597.37)</b>	<b>\$ (214,748.00)</b>
<b>Office Related</b>				
Phone	\$ (480.00)	\$ (480.00)	\$ -	\$ (480.00)
Meeting Refreshment	\$ (1,481.18)	\$ (750.00)	\$ (508.31)	\$ (600.00)
Credit Card	\$ (485.85)	\$ (400.00)	\$ (246.65)	\$ (200.00)
Training	\$ (925.69)	\$ (900.00)	\$ (1,431.98)	\$ (500.00)
Printing & Reproduc	\$ (98.00)	\$ (100.00)	\$ -	\$ -
Misc	\$ (373.45)	\$ (300.00)	\$ -	\$ (300.00)
Membership due	\$ (424.00)	\$ (650.00)	\$ (724.00)	\$ (750.00)
Advertising	\$ (1,028.30)	\$ (300.00)	\$ -	\$ (300.00)
Postage	\$ (588.97)	\$ (500.00)	\$ (345.62)	\$ (350.00)
Office Equip	\$ (2,004.10)	\$ (1,400.00)	\$ (1,513.90)	\$ (1,200.00)
Travel	\$ (2,404.09)	\$ (900.00)	\$ (814.14)	\$ (900.00)
Business Expo	\$ -	\$ -	\$ (300.00)	\$ (300.00)
<b>Total Office Expenditures</b>	<b>\$ (10,293.63)</b>	<b>\$ (6,680.00)</b>	<b>\$ (5,884.60)</b>	<b>\$ (5,880.00)</b>
<b>Prof. Services</b>				
TIF Plan Redevelop	\$ -	\$ (13,250.00)	\$ (9,427.50)	\$ -
Annual Audit	\$ (4,200.00)	\$ (1,500.00)	\$ (1,560.00)	\$ (1,500.00)
Local Banks (\$25,000 Loan)	\$ -	\$ -	\$ -	\$ (250.00)
IRP Loan Program	\$ -	\$ -	\$ -	\$ -
Revolving loan Fund	\$ -	\$ -	\$ -	\$ (250.00)
Legal Fees	\$ (5,348.56)	\$ -	\$ (507.00)	\$ -
<b>Total Professional Services</b>	<b>\$ (9,548.56)</b>	<b>\$ (14,750.00)</b>	<b>\$ (11,494.50)</b>	<b>\$ (2,000.00)</b>
<b>Maintenance</b>				
Cross Walks	\$ -	\$ -	\$ -	\$ -
Downtown Maint	\$ (6,800.00)	\$ (6,800.00)	\$ (6,800.00)	\$ (7,200.00)
<b>Total Maintenance</b>	<b>\$ (6,800.00)</b>	<b>\$ (6,800.00)</b>	<b>\$ (6,800.00)</b>	<b>\$ (7,200.00)</b>
<b>Beautification</b>				
Trees	\$ -	\$ (4,160.00)	\$ -	\$ -
Hanging Baskets	\$ (3,450.00)	\$ (4,500.00)	\$ (3,000.00)	\$ (5,000.00)
Landscaping	\$ (23,010.00)	\$ (15,000.00)	\$ (7,500.00)	\$ (22,500.00)
Holiday Decorations	\$ (9,188.54)	\$ (10,000.00)	\$ (14,232.50)	\$ (10,000.00)
Façade Grant	\$ (34,992.09)	\$ (10,000.00)	\$ (5,000.00)	\$ (20,000.00)
Flowers	\$ (3,438.25)	\$ (3,440.00)	\$ (3,436.60)	\$ (3,900.00)
<b>Total Beautification</b>	<b>\$ (74,078.88)</b>	<b>\$ (47,100.00)</b>	<b>\$ (33,169.10)</b>	<b>\$ (61,400.00)</b>
<b>Projects</b>				
Signage	\$ (11,030.66)	\$ (330.00)	\$ (1,105.20)	\$ (700.00)
2-Way Traffic	\$ -	\$ -	\$ -	\$ -
Developer Day	\$ -	\$ (1,000.00)	\$ -	\$ -
Educational Series	\$ -	\$ -	\$ -	\$ (500.00)
Recruitment Team	\$ (1,600.00)	\$ (250.00)	\$ (53.94)	\$ (500.00)
Business Asst Team	\$ (1,784.40)	\$ (325.00)	\$ (18.63)	\$ (500.00)

**Manistee City**  
**Manistee Main Street/DDA May 2015**

	2013-2014 Actual	2014-2015 Total Budget \$	2014-2015 Actual YTD	2015-2016 Budget
<b>TIF Revenue</b>	\$ <b>305,179.95</b>	\$ <b>270,000.00</b>	\$ <b>277,136.95</b>	\$ <b>302,380.00</b>
Property Acquisitions	\$ -	\$ -	\$ -	\$ -
Contribution Farmer's Market	\$ (1,250.00)	\$ -	\$ -	\$ -
Downtown Dollars	\$ (245.00)	\$ (350.00)	\$ (285.00)	\$ (800.00)
<b>Total Projects</b>	\$ <b>(15,910.06)</b>	\$ <b>(2,255.00)</b>	\$ <b>(1,462.77)</b>	\$ <b>(3,000.00)</b>

**Volunteers**

Volunteer Appreciation	\$ (613.18)	\$ (1,800.00)	\$ (1,799.93)	\$ (1,500.00)
Volunteer Recruitment	\$ -	\$ -	\$ -	\$ -
<b>Total Volunteer Expenditures</b>	\$ <b>(613.18)</b>	\$ <b>(1,800.00)</b>	\$ <b>(1,799.93)</b>	\$ <b>(1,500.00)</b>

**Advertising**

Revenue Co-Op	\$ 1,550.00	\$ 30,000.00	\$ -	\$ -
Promo Expense Pass Through	\$ (28,378.00)	\$ (30,000.00)	\$ -	\$ -
Co-Op Advertising	\$ (3,300.00)	\$ (5,000.00)	\$ -	\$ -
Database	\$ (1,619.70)	\$ -	\$ -	\$ -
Promotions PSA's	\$ (1,518.40)	\$ -	\$ -	\$ -
PR	\$ -	\$ -	\$ -	\$ -
Advertising	\$ (3,200.00)	\$ (3,000.00)	\$ (3,295.25)	\$ (4,000.00)
Newsletter	\$ (281.75)	\$ (448.00)	\$ -	\$ (448.00)
Website Redevelopment	\$ -	\$ (6,000.00)	\$ (5,626.25)	\$ (2,500.00)
MSDDA Website (hosting)	\$ (179.88)	\$ (175.00)	\$ (77.83)	\$ (100.00)
Downtown brochure	\$ -	\$ -	\$ (1,215.92)	\$ (1,000.00)
<b>Total Advertising</b>	\$ <b>(36,927.73)</b>	\$ <b>(14,623.00)</b>	\$ <b>(10,215.25)</b>	\$ <b>(8,048.00)</b>

<b>Total Expenditures</b>	\$ <b>(359,849.46)</b>	\$ <b>(304,276.00)</b>	\$ <b>(275,423.52)</b>	\$ <b>(303,776.00)</b>
---------------------------	------------------------	------------------------	------------------------	------------------------

<b>Income/Loss before Events</b>	\$ <b>(49,644.35)</b>	\$ <b>(19,876.00)</b>	\$ <b>1,852.33</b>	\$ <b>404.00</b>
----------------------------------	-----------------------	-----------------------	--------------------	------------------

**Events**

Wine & Chocolate Walk Rev	\$ 6,277.89	\$ 8,550.00	\$ 6,173.67	\$ 8,500.00
Wine & Chocolate Walk Exp	\$ (4,591.33)	\$ (2,400.00)	\$ (4,265.04)	\$ (5,700.00)
	\$ 1,686.56	\$ 6,150.00	\$ 1,908.63	\$ 2,800.00
Frostbite Sponsorships	\$ -	\$ 500.00	\$ 1,144.94	\$ 1,500.00
Frostbite Saturday Exp	\$ (497.59)	\$ (900.00)	\$ (1,894.76)	\$ (2,250.00)
	\$ (497.59)	\$ (400.00)	\$ (749.82)	\$ (750.00)
Side Walk Sales Rev	\$ -	\$ 500.00	\$ -	\$ -
Sidewalk Sales Exp	\$ (1,503.54)	\$ (500.00)	\$ (352.94)	\$ (500.00)
	\$ (1,503.54)	\$ -	\$ (352.94)	\$ (500.00)
Hops & Props Rev	\$ 24,062.43	\$ 33,750.00	\$ 23,102.59	\$ 28,000.00
Hops & Props Exp	\$ (21,443.56)	\$ (23,590.00)	\$ (35,419.14)	\$ (24,815.00)
	\$ 2,618.87	\$ 10,160.00	\$ (12,316.55)	\$ 3,185.00
Boos, Brews & Brats Rev	\$ 4,661.00	\$ 7,650.00	\$ 6,906.00	\$ 7,500.00
Boos, Brews & Brats Exp	\$ (5,108.05)	\$ (3,000.00)	\$ (6,163.31)	\$ (6,500.00)
	\$ (447.05)	\$ 4,650.00	\$ 742.69	\$ 1,000.00
Sleighbell Weekend Rev	\$ 7,837.50	\$ 13,500.00	\$ 19,885.00	\$ 20,000.00
Sleighbell Weekend Exp	\$ (10,427.85)	\$ (13,500.00)	\$ (18,220.17)	\$ (20,000.00)
	\$ (2,590.35)	\$ -	\$ 1,664.83	\$ -
Red White & Blue Rev	\$ -	\$ -	\$ -	\$ 7,500.00
Red White & Blue Exp	\$ -	\$ -	\$ -	\$ (5,000.00)
	\$ -	\$ -	\$ -	\$ 2,500.00
Men's' & Ladies Night	\$ (462.50)	\$ (450.00)	\$ (509.00)	\$ (1,700.00)
Homegrown Saturdays	\$ (2,945.00)	\$ -	\$ (1,592.00)	\$ -
Other Event	\$ (3,407.50)	\$ (450.00)	\$ (2,101.00)	\$ (1,700.00)
<b>Event Income/(Loss)</b>	\$ <b>(4,140.60)</b>	\$ <b>20,110.00</b>	\$ <b>(11,204.16)</b>	\$ <b>6,535.00</b>

<b>Total Income/(Loss)</b>	\$ <b>(53,784.95)</b>	\$ <b>234.00</b>	\$ <b>(9,351.83)</b>	\$ <b>6,939.00</b>
----------------------------	-----------------------	------------------	----------------------	--------------------

# Tips for updating QuickBooks

You can export a report, change certain format

---

## QuickBooks will update and keep these changes

- 1 Renamed report titles
- 2 Font, Fill, and Number formatting  
(in row & column headers only)
- 3 Resized columns
- 4 Renamed column & row headers
- 5 Inserted rows & columns  
You must enter text or a formula in the row to preserve it.
- 6 New Excel formulas  
The updated report must contain the row associated with y
- 7 Inserted text  
Make your new text always appear next to a particular row  
the text as a formula (e.g. ="inserted text")

**QuickBooks will NOT support these changes:**

- Font formatting in r
- Inserted rows that o
- Moved data cells

# reports in Excel

...ing or add new formulas, and then update it with new QuickBooks data

is:

	A	B	C	D	E	F	G	H
1						<b>My Company P&amp;L</b>		
2						<b>Profit &amp; Loss</b>		
3						July through August 2012		
4							07/16/12	Aug 16
5						Ordinary Income/Expense		
6						<b>MONEY IN (aka Income)</b>		
7						40100 - Construction Income		
8						40110 - Design Income	3,054.02	3,900.00
9						40199 - Less Discounts given	0.00	-48.35
10						<b>Total 40100 - Construction Income</b>	3,054.02	3,751.65
11						40500 - Reimbursement Income		
12						40520 - Permit Reimbursement Income	0.00	487.00
13						<b>Total 40500 - Reimbursement Income</b>	0.00	487.00
14						<b>Total Income</b>	3,054.02	29,197.65
15						* Labor Income less Design Income	3,054.02	13,227.00
16						Cost of Goods Sold		

your formula

r by entering

non-header cells\*  
are left empty

- Renamed date columns
- Deleted columns
- Sorted columns

- Inserted columns in between QuickBooks row headers

- User-defined supported in updated to t

a.

---

I	J
<b>TOTAL</b>	
6,954.02	
-48.35	*
6,905.67	
487.00	
487.00	
46,343.45	
21,596.71	Labor Diff

7

Formulas may not be collapsed reports when the same excel sheet

**MANISTEE MAIN STREET/  
DOWNTOWN DEVELOPMENT AUTHORITY  
REVOLVING LOAN ACCOUNT  
BALANCE SHEET  
As of May 31, 2015**

	<u>May 31, 15</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Checking/Savings</b>	
Checking - West Shore Bank	19,031.49
<b>Total Checking/Savings</b>	<u>19,031.49</u>
<b>Accounts Receivable</b>	
Accounts Receivable	1,920.34
<b>Total Accounts Receivable</b>	<u>1,920.34</u>
<b>Total Current Assets</b>	20,951.83
<b>Other Assets</b>	
Revolving Note Receivable	9,038.88
<b>Total Other Assets</b>	<u>9,038.88</u>
<b>TOTAL ASSETS</b>	<u><u>29,990.71</u></u>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Equity</b>	
Opening Bal Equity	29,000.00
Retained Earnings	694.40
Net Income	296.31
<b>Total Equity</b>	<u>29,990.71</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>29,990.71</u></u>

Marketing and Promotions meeting May 20, 2015

Present Dianne, Patrick, Carrie, Cherri, Christine, chair Mohr & Jeanine

Report from Chamber Grapes on the River July 25

Grand opening of 1 Kama Momma's pizza shop in Onekama May 30 12-4.

Newcomers Club ongoing now

Committees Wine and Chocolate positive 150 tickets sold

Hops and Props Sept 18-20 working on more cost effective ways to do things time is 2-7 pm a publication Mich Brews has our add

Sidewalk sales August 7-8 needs chair Carrie will help Mary and Shelly

Boos Brews and Brats pros and cons discusses we need a chair

Weather affects outcome since in October last year we did have 700 attend

2 new projects going with help of the DDA

Working with West Shore Bank for low interest loans for new businesses coming in

Vacant ordinance is being reviewed by attorneys

Flower baskets next week



Acts of 2006, which Resolution was adopted by the City Council of the City of Manistee at a meeting held \_\_\_\_\_, 2015.

---

Michelle Wright, City Clerk

Dated



CITY OF MANISTEE  
70 MAPLE STREET  
MANISTEE MI 49660  
231-398-2801  
WWW.MANISTEEMI.GOV

## RIVERWALK RAILING PROJECT

The City of Manistee (City) and the Manistee Main Street Downtown Development Authority (MSDDA) are soliciting proposals for Riverwalk railing repainting. The railing is approximately 3,100 linear feet.

The City and the MSDDA is seeking to repaint the entire Riverwalk railing system in the spring/summer of 2015. The City and MSDDA desires a value-driven approach to this proposal, resulting in a high-quality finish which is able to be achieved at a reasonable cost. All railings shall be painted in place.

Proposals will be accepted until June 5th, 2015 at 5 p.m. The City and the MSDDA reserves the right to accept or reject any and all bids.

### PROPOSAL GUIDELINES:

- Must include proposal of stripping/sanding and cleaning method to be used to prepare railing surfaces for painting. A conscientious effort to prevent flaking paint from entering the river is a must.
- Paint material to be an epoxy primer and polyurethane paint with a clear coat as the final finish. Please indicate what brand(s) and stock(s) of paint is proposed to be used. Color to be semi-gloss white.
- The application process must be two coats of one part acrylic urethane enamel paint via electrostatic application and two coats of one part acrylic enamel clear coat via electrostatic application.
- Must include warranty information, specifications and cut sheets for methods and materials to be used.
- Must include a timeframe for completion of each of the three scenarios, beginning on approximately June 2015 or as early as allowed by manufacturing specifications.
- Must include a description of methods to be used to protect the Riverwalk and pedestrians along the Riverwalk from the repainting process. Indicate if any temporary full or partial closure of the Riverwalk will be required.
- Please include summary of reasoning behind the materials and methods included in proposal, as well as any other information you feel would be useful for selecting a proposal.

### CONTRACTOR REQUIREMENTS:

- The Contractor shall be duly licensed by the appropriate authorities to perform this work.
- Insurance shall be in accordance with the City of Manistee requirements.
- The Contractor must provide three references for similar jobs.
- The Contractor will conform to all applicable Federal, State and Local laws.

- The Contractor must guarantee the work and material use for at least five years from completion date.

All inquiries regarding this bid are to be directed to:

Patrick Kay, Director  
Manistee Main Street Downtown Development Authority  
11 Cypress Street  
Manistee MI 49660  
Patrick@manisteedowntown.com  
231-398-3262

Bids must be submitted by 5:00 p.m. on June 5<sup>th</sup>, 2015 to the address above. Electronic submissions in PDF format are preferred.



City of Manistee  
Manistee Main Street Downtown Development Authority  
Patrick Kay, Director  
11 Cypress Street  
Manistee, MI 49660

June 5, 2015

[Patrick@manisteedowntown.com](mailto:Patrick@manisteedowntown.com)

Bid – Riverwalk Railing Project

Boss Electrostatic Painting is pleased to quote the following Railing Refinishing Project:

**3100 Linear Feet of Railing.....Price: \$156,280.00**

**Scope of Work**

1. Close off area Boss is working in.
2. Tent off work area (most of the time, as necessary)
3. Boss will be sand blasting, needle sanding and DA sanding in the enclosed area.
4. Vacuum all used sand and clean up thoroughly
5. After rust and brushed on paint is all removed and all surfaces are sanded smooth, Boss will apply a Sherwin Williams two component Zinc Rich Epoxy Primer (appx. 2.5 – 3.5 mils dry).
6. Boss will electrostatically apply Sherwin Williams 646 Macropoxy (appx. 5 mils dry)
7. After the Sherwin Williams 646 has dried for 12 – 18 hours, Boss will electrostatically apply a Sherwin Williams S-Plus UVR Polyurethane Enamel – Color White. Sherwin Williams recommends UVR not be clear coated.
8. Inspect, mil check, unmask, final clean up.
9. Move down to next area.

**General Notes**

1. All paint and rust removal will be contained at all times.
2. Excluding the Zinc Primer, all products will be applied electrostatically
3. Whenever possible, smaller rail sections will be removed and a temporary safety barrier put in place. They will be blasted, primed and painted off site and reinstalled. This should speed up the overall completion time period.
4. Boss’ proposed refinishing system passes AAMA 2604.
5. Boss will warrant all work and materials for five years as requested. Warranty needs to be discussed prior to starting project.
6. Time Frame: The project will require 45 – 60 working days.

There are a lot of details that would need to be discussed if the City of Manistee decides to contract with Boss. We can sit down together at that time. I look forward to hearing back from you soon.

Sincerely,

Michael D. Lynch

Owner – Boss Electrostatic, Inc.



**SHERWIN  
WILLIAMS.**

## Chemical Coatings

182

# Polane® S Plus UVR Polyurethane Enamel

White .....	F63WC134	Red Oxide .....	F63RC45
Black .....	F63BC97	Red .....	F63RD47
Clear .....	F63VC16	Magenta .....	F63RC46
Low-Gloss Clear .....	F63FC79	Orange .....	F63EC23
Yellow Oxide .....	F63YC50	Green .....	F63GC60
R/S Yellow .....	F63YC51	Blue .....	F63LC58
Catalyst .....	V66V55		

### DESCRIPTION

Polane® S+ UVR is a 3.0 VOC compliant two component polyurethane coating. This is a force dry topcoat; air dry will give a different gloss.

#### Advantages:

- Complies with 3.0 VOC solvent emissions.
- Semi-gloss
- Excellent exterior durability.
- Excellent physical and chemical resistance properties.
- Excellent color and gloss retention.
- Excellent appearance over wood, metal or plastic.
- Designed to meet AAMA 2604.
- Quick film build due to higher volume solids at the gun.
- Free of lead and chromate hazards.

\*VOC compliance limits vary from state to state; please consult local Air Quality rules and regulations.

### CHARACTERISTICS

Gloss: 20 - 40  
(Note: Anderson White 25 - 45)

Volume Solids: 53 ± 1%  
may vary by color  
catalyzed & reduced

Weight Solids: 69 ± 1%  
may vary by color  
catalyzed & reduced

Viscosity: 70 - 90 KU

Recommended film thickness:  
Mils Wet 3.4 - 4.2  
Mils Dry 1.8 - 2.2

### CHARACTERISTICS (cont.)

#### Air Quality Data:

Non-photochemically reactive

Volatile Organic Compounds (VOC) as packaged, maximum 3.4 lb/gal, 408 g/L  
Catalyzed and reduced VOC 3.0 lb/gal, 360 g/L

An Environmental Data Sheet is available from your local Sherwin-Williams facility.

### APPLICATION

Settling may occur during storage. Shake or mix well before using.

#### Baking Schedule:

Flash off time: 8 minutes  
15 - 20 minutes at 180 - 200°F

Flash Point: 80°F Pinsky-Martens CC

#### Mixing Ratio:

7 parts	Part A
2 part	V66V55
1 part	t-butyl acetate (exempt 2.7 lbs/gal VOC) or R6K18 (non-exempt: 3.5 lbs/gal VOC) or R7K30 (non-exempt: 3.5 lbs/gal VOC)

Package Life: 1 year, unopened

#### Equipment:

Polane® can be applied with conventional pressure or suction feed spray equipment. Electrostatic application can be achieved by altering type and level.

#### Pressure Gun:

Tip	FF
Air Cap	765 DeVilbiss

Fluid Pressure: 8 - 12 PSI

Atomizing: 40 - 50 PSI

### SPECIFICATIONS

General: Substrate should be free of grease, oil, dirt, fingerprints, drawing compounds, any contamination, and surface passivation treatments to ensure optimum adhesion and coating performance properties. Consult Metal Preparation Brochure CC-T1 for additional details.

Aluminum: If untreated, prime with Industrial Wash Primer, P60G2, or Kem Aqua® Wash Primer, E61G520.

Aluminum: In order to meet the AAMA 2604 specification a multistage cleaning and pretreatment system is required. Chrome-free pretreatment: per the supplier's recommendation.

Aluminum: If a chrome-free pretreatment is used, one of the following primers is required: E61AC99, E61AC102, or E61A280.

Testing: Due to the wide variety of substrates, surface preparation methods, application methods, and environments, the customer should test the complete system for adhesion and compatibility prior to full scale application.

#### Cleanup:

Clean tools/equipment immediately after use with MEK.

Follow manufacturer's safety recommendations when using any solvent.

(CONTINUED ON BACK)

S Plus UV R 292

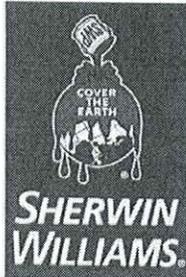
### CAUTIONS

Thoroughly review product label for safety and cautions prior to using this product. A Material Safety Data Sheet is available from your local Sherwin-Williams facility. Please direct any questions or comments to your local Sherwin-Williams facility.

Catalyst CONTAINS ISOCYANATES. People who have chronic (long-term) lung or breathing problems or have had a reaction to isocyanates, must not be in the area where this product is being applied. Where overspray is present, a positive pressure air-supplied respirator should be worn. If unavailable, a properly fitted organic vapor/particulate respirator may be effective. Consult catalyst MSDS and product label for complete handling instructions.

Note: Product Data Sheets are periodically updated to reflect new information relating to the product. It is important that the customer obtain the most recent Product Data Sheet for the product being used. The information, rating, and opinions stated here pertain to the material currently offered and represent the results of tests believed to be reliable. However, due to variations in customer handling and methods of application, which are not known or under our control, The Sherwin-Williams Company cannot make any warranties as to the end result.

AWSTC-Chicago  
DVC:8/18/09



# Protective & Marine Coatings

# MACROPOXY® 646 FAST CURE EPOXY

PART A B58-600  
PART B B58V600

SERIES  
HARDENER

Revised 10/09

## PRODUCT INFORMATION

4.53

### PRODUCT DESCRIPTION

**MACROPOXY 646 FAST CURE EPOXY** is a high solids, high build, fast drying, polyamide epoxy designed to protect steel and concrete in industrial exposures. Ideal for maintenance painting and fabrication shop applications. The high solids content ensures adequate protection of sharp edges, corners, and welds. This product can be applied directly to marginally prepared steel surfaces.

- Low VOC
- Low odor
- Outstanding application properties
- Chemical resistant
- Abrasion resistant

### PRODUCT CHARACTERISTICS

<b>Finish:</b>	Semi-Gloss
<b>Color:</b>	Mill White, Black and a wide range of colors available through tinting
<b>Volume Solids:</b>	72% ± 2%, mixed
Mill White	
<b>Weight Solids:</b>	85% ± 2%, mixed
Mill White	
<b>VOC (EPA Method 24):</b>	Unreduced: <250 g/L; 2.08 lb/gal mixed Reduced 10%: <300 g/L; 2.50 lb/gal
<b>Mix Ratio:</b>	1:1 by volume

### Recommended Spreading Rate per coat:

	Minimum	Maximum
<b>Wet mils (microns)</b>	7.0 175	13.5 338
<b>Dry mils (microns)</b>	5.0 125	10.0 250
<b>~Coverage sq ft/gal (m<sup>2</sup>/L)</b>	116 2.8	232 5.7
Theoretical coverage <b>sq ft/gal (m<sup>2</sup>/L) @ 1 mil / 25 microns dft</b>	1152 28.2	

*NOTE: Brush or roll application may require multiple coats to achieve maximum film thickness and uniformity of appearance.*

### Drying Schedule @ 7.0 mils wet (175 microns):

	@ 35°F/1.7°C	@ 77°F/25°C	@ 100°F/38°C
		50% RH	
<b>To touch:</b>	4-5 hours	2 hours	1.5 hours
<b>To handle:</b>	48 hours	8 hours	4.5 hours
<b>To recoat:</b>			
<b>minimum:</b>	48 hours	8 hours	4.5 hours
<b>maximum:</b>	1 year	1 year	1 year
<b>To cure:</b>			
<b>Cure to service:</b>	10 days	7 days	4 days
<b>Cure to immersion:</b>	14 days	7 days	4 days

*If maximum recoat time is exceeded, abrade surface before recoating.*

*Drying time is temperature, humidity, and film thickness dependent.*

*Paint temperature must be at least 40°F (4.5°C) minimum.*

**Pot Life:** 10 hours 4 hours 2 hours

**Sweat-in-time:** 30 minutes 30 minutes 15 minutes

**Shelf Life:** 36 months, unopened  
Store indoors at 40°F (4.5°C) to 100°F (38°C).

**Flash Point:** 91°F (33°C), TCC, mixed

**Reducer/Clean Up:** Reducer, R7K15

**In California:** Reducer R7K111 or Oxsol 100

### RECOMMENDED USES

- Marine applications
- Fabrication shops
- Pulp and paper mills
- Power plants
- Offshore platforms
- Refineries
- Chemical plants
- Tank exteriors
- Water treatment plants
- Mill White and Black are acceptable for immersion use for salt water and fresh water, not acceptable for potable water
- Suitable for use in USDA inspected facilities
- Conforms to AWWA D102-03 OCS #5

### PERFORMANCE CHARACTERISTICS

**Substrate\*:** Steel

**Surface Preparation\*:** SSPC-SP10/NACE 2

**System Tested\*:**

1 ct. Macropoxy 646 Fast Cure @ 6.0 mils (150 microns) dft

\*unless otherwise noted below

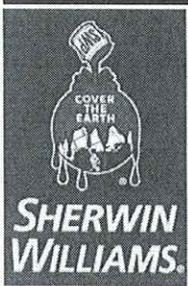
Test Name	Test Method	Results
Abrasion Resistance	ASTM D4060, CS17 wheel, 1000 cycles, 1 kg load	84 mg loss
Accelerated Weathering-QUV <sup>1</sup>	ASTM D4587, QUV-A, 12,000 hours	Passes
Adhesion	ASTM D4541	1,037 psi
Corrosion Weathering <sup>1</sup>	ASTM D5894, 36 cycles, 12,000 hours	Rating 10 per ASTM D714 for blistering; Rating 9 per ASTM D610 per rusting
Direct Impact Resistance	ASTM D2794	30 in. lb.
Dry Heat Resistance	ASTM D2485	250°F (121°C)
Exterior Durability	1 year at 45° South	Excellent, chalks
Flexibility	ASTM D522, 180° bend, 3/4" mandrel	Passes
Humidity Resistance	ASTM D4585, 6000 hours	No blistering, cracking, or rusting
Immersion	1 year fresh and salt water	Passes, no rusting, blistering, or loss of adhesion
Irradiation-Effects on Coatings used in Nuclear Power Plants	ANSI 5.12 / ASTM D4082-89	Passes
Pencil Hardness	ASTM D3363	3H
Salt Fog Resistance <sup>1</sup>	ASTM B117, 6,500 hours	Rating 10 per ASTM D610 for rusting; Rating 9 per ASTM D1654 for corrosion
Slip Coefficient, Mill White	AISC Specification for Structural Joints Using ASTM A325 or ASTM A490 Bolts	Class A, 0.36
Water Vapor Permeance	ASTM D1653, Method B	1.16 US perms

Epoxy coatings may darken or discolor following application and curing.

### Footnotes:

<sup>1</sup> Zinc Clad II Plus Primer

282



# Protective & Marine Coatings

# MACROPOXY® 646 FAST CURE EPOXY

**PART A**      **B58-600**      **SERIES**  
**PART B**      **B58V600**      **HARDENER**

## PRODUCT INFORMATION

4.53

### RECOMMENDED SYSTEMS

	Dry Film Thickness / ct.	
	Mils	(Microns)
<b>Immersion and atmospheric:</b>		
<b>Steel:</b>		
2 cts. Macropoxy 646	5.0-10.0	(125-250)
<b>Concrete/Masonry, smooth:</b>		
2 cts. Macropoxy 646	5.0-10.0	(125-250)
<b>Concrete Block:</b>		
1 ct. Kem Cati-Coat HS Epoxy Filler/Sealer as needed to fill voids and provide a continuous substrate.	10.0-20.0	(250-500)
2 cts. Macropoxy 646	5.0-10.0	(125-250)
<b>Atmospheric:</b>		
<b>Steel:</b>		
(Shop applied system, new construction, AWWA D102-03, can also be used at 3 mils minimum dft when used as an intermediate coat as part of a multi-coat system)		
1 ct. Macropoxy 646 Fast Cure Epoxy	3.0-6.0	(75-150)
1-2 cts. of recommended topcoat		
<b>Steel:</b>		
1 ct. Recoatable Epoxy Primer	4.0-6.0	(100-150)
2 cts. Macropoxy 646	5.0-10.0	(125-250)
<b>Steel:</b>		
1 ct. Macropoxy 646	4.0-6.0	(100-150)
1-2 cts. Acrolon 218 Polyurethane or Hi-Solids Polyurethane or SherThane 2K Urethane or Hydrogloss	3.0-6.0 3.0-5.0 2.0-4.0 2.0-4.0	(75-150) (75-125) (50-100) (50-100)
<b>Steel:</b>		
2 cts. Macropoxy 646	5.0-10.0	(125-250)
1-2 cts. Tile-Clad HS Epoxy	2.5-4.0	(63-100)
<b>Steel:</b>		
1 ct. Zinc Clad II Plus	3.0-6.0	(75-150)
1 ct. Macropoxy 646	5.0-10.0	(125-250)
1-2 cts. Acrolon 218 Polyurethane	3.0-6.0	(75-150)
<b>Steel:</b>		
1 ct. Zinc Clad III HS or Zinc Clad IV	3.0-5.0 3.0-5.0	(75-125) (75-125)
1 ct. Macropoxy 646	5.0-10.0	(125-250)
1-2 cts. Acrolon 218 Polyurethane	3.0-6.0	(75-150)
<b>Aluminum:</b>		
2 cts. Macropoxy 646	5.0-10.0	(125-250)
<b>Galvanizing:</b>		
2 cts. Macropoxy 646	5.0-10.0	(125-250)

The systems listed above are representative of the product's use, other systems may be appropriate.

### DISCLAIMER

The information and recommendations set forth in this Product Data Sheet are based upon tests conducted by or on behalf of The Sherwin-Williams Company. Such information and recommendations set forth herein are subject to change and pertain to the product offered at the time of publication. Consult your Sherwin-Williams representative to obtain the most recent Product Data Information and Application Bulletin.

### SURFACE PREPARATION

Surface must be clean, dry, and in sound condition. Remove all oil, dust, grease, dirt, loose rust, and other foreign material to ensure adequate adhesion.

Refer to product Application Bulletin for detailed surface preparation information.

Minimum recommended surface preparation:

<b>Iron &amp; Steel</b>		
Atmospheric:	SSPC-SP2/3	
Immersion:	SSPC-SP10/NACE 2, 2-3 mil (50-75 micron) profile	
Aluminum:	SSPC-SP1	
Galvanizing:	SSPC-SP1	
<b>Concrete &amp; Masonry</b>		
Atmospheric:	SSPC-SP13/NACE 6, or ICRI 03732, CSP 1-3	
Immersion:	SSPC-SP13/NACE 6-4.3.1 or 4.3.2, or ICRI 03732, CSP 1-3	

#### Surface Preparation Standards

Condition of Surface	ISO 8501-1 BS7079:A1	Swedish Std. SIS055900	SSPC	NACE
White Metal	Sa 3	Sa 3	SP 5	1
Near White Metal	Sa 2.5	Sa 2.5	SP 10	2
Commercial Blast	Sa 2	Sa 2	SP 6	3
Brush-Off Blast	Sa 1	Sa 1	SP 7	4
Hand Tool Cleaning	Rusted C St 2	C St 2	SP 2	-
Pitted & Rusted	D St 2	D St 2	SP 2	-
Power Tool Cleaning	Rusted C St 3	C St 3	SP 3	-
Pitted & Rusted	D St 3	D St 3	SP 3	-

### TINTING

Tint Part A with Maxitones at 150% strength. Five minutes minimum mixing on a mechanical shaker is required for complete mixing of color.

Tinting is not recommended for immersion service.

### APPLICATION CONDITIONS

Temperature:	35°F (1.7°C) minimum, 120°F (49°C) maximum (air and surface) 40°F (4.5°C) minimum, 120°F (49°C) maximum (material) At least 5°F (2.8°C) above dew point
Relative humidity:	85% maximum

Refer to product Application Bulletin for detailed application information.

### ORDERING INFORMATION

Packaging:	
Part A:	1 gallon (3.78L) and 5 gallon (18.9L) containers
Part B:	1 gallon (3.78L) and 5 gallon (18.9L) containers
Weight:	12.9 ± 0.2 lb/gal ; 1.55 Kg/L mixed, may vary by color

### SAFETY PRECAUTIONS

Refer to the MSDS sheet before use.

Published technical data and instructions are subject to change without notice. Contact your Sherwin-Williams representative for additional technical data and instructions.

### WARRANTY

The Sherwin-Williams Company warrants our products to be free of manufacturing defects in accord with applicable Sherwin-Williams quality control procedures. Liability for products proven defective, if any, is limited to replacement of the defective product or the refund of the purchase price paid for the defective product as determined by Sherwin-Williams. NO OTHER WARRANTY OR GUARANTEE OF ANY KIND IS MADE BY SHERWIN-WILLIAMS, EXPRESSED OR IMPLIED, STATUTORY, BY OPERATION OF LAW OR OTHERWISE, INCLUDING MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

182

# Product Finishes

## CC-M30

# Two Component Zinc Rich Epoxy Primer

### A-A-59745



Component A.....E90G17  
Catalyst (Component B).....V93V30

<u>DESCRIPTION</u>	<u>CHARACTERISTICS</u>	<u>SPECIFICATIONS</u>
<p><b>Zinc Rich Epoxy Primer</b> is a high solids two component epoxy-polyamide zinc rich primer. It contains 90%, by weight, of zinc dust pigment in the dried film. This product is formulated to meet the corrosion requirements of CID A-A-59745 and MIL-DTL-53072. This product may be used with Chemical Agent Resistant Coatings (CARC).</p> <p><b>Advantages :</b></p> <ul style="list-style-type: none"> <li>• Zinc dust meets or exceeds the requirements for ASTM D520, Type II</li> <li>• Provides cathodic protection</li> <li>• Can be recoated with an epoxy intermediate in as little as 5 minutes</li> <li>• The product is listed on the approved vendor list maintained by the Army Research Lab.</li> </ul>	<p><b>Volume Solids (Typical):</b>            Component A: 57%            Component B: 30 %            Admixed: 51 %</p> <p><b>Viscosity (Typical):</b>            Admixed: 16-20 seconds #3 Zahn</p> <p><b>Recommended film thickness (over profile):</b>            Mils Wet: 5.0 minimum            Mils Dry 2.5 - 3.5</p> <p><b>Spreading Rate</b>            820 sq ft/gal @ 1.0 mils DFT</p> <p><b>Drying (77°F, 50% RH, @ 3 mils DFT):</b>            To Touch: 30 minutes            Dry hard: 2 hours            Dry Through: 3 hours            To Recoat: per manufacturers recommendation</p> <p>Force Dry: 5 minutes flash then 30 minutes @ 180°F</p> <p>Final Properties: 7 days</p> <p><b>Flash Point:</b> 80°F Pensky Martens Closed Cup</p> <p><b>Mixing Ratio (by volume):</b>            4 parts E90G17 (Component A)            1 part V93V30 (Component B)</p> <p><b>Induction Time:</b> 30 minutes  <b>Pot Life:</b> 4 - 6 hours  <b>Package Life:</b> 12 months, inside storage</p> <p><b>Air Quality Data:</b>            Photochemically reactive            Volatile Organic Compounds (VOC) less exempt solvents            Component A as packaged, maximum 3.0 lb/gal, 360 g/L            Component B as packaged, maximum 5.0 lb/gal, 600 g/L            catalyzed as above, maximum 3.5 lb/gal, 420 g/L</p> <p>An Environmental Data Sheet is available from your local Sherwin-Williams facility.</p>	<p><b>Minimum recommended surface preparation:</b>  <b>Iron and Steel:</b> SSPC-SP5/NACE No.1 or SSPC-SP10/NACE No.2.  <b>Galvanized:</b> SSPC-SP7</p> <p>Note: See MIL-DTL-53072 for complete details regarding substrate preparation, coatings and application.</p> <p><b>Testing:</b> Due to the wide variety of substrates, surface preparation methods, application methods, and environments, the customer should test the complete system for adhesion, compatibility and performance prior to full scale application.</p>

CC-M30 282

**APPLICATION**

Typical Setups

For application and usage guidelines, please contact your local Sherwin-Williams representative.

To reduce, use MIL-T-81772 Type I (R91K20), MIL-T-81772 Type II (R91K210), Acetone (R6K9) or Tertiary Butyl Acetate (R6K38 or R6K221).

**Cleanup:**

Clean tools/equipment immediately after use with MEK, MIBK, MAK, or any other epoxy thinners, such as MIL-T-81772, Type II (R91K210).

Follow manufacturer's safety recommendations when using any solvent.

**SPECIFICATIONS**

- During application the mixed coating must be continuously agitated to prevent settling of the zinc metal.
- Surface preparation is important for proper adhesion.

**CAUTIONS**

**FOR INDUSTRIAL SHOP APPLICATION**

Thoroughly review product label and Material Safety Data Sheet (MSDS) for safety and cautions prior to using this product.

A Material Safety Data Sheet is available from your local Sherwin-Williams facility.

Please direct any questions or comments to your local Sherwin-Williams facility.

**Note:** Product Data Sheets are periodically updated to reflect new information relating to the product. It is important that the customer obtain the most recent Product Data Sheet for the product being used. The information, rating, and opinions stated here pertain to the material currently offered and represent the results of tests believed to be reliable. However, due to variations in customer handling and methods of application which are not known or under our control, The Sherwin-Williams Company cannot make any warranties as to the end result.

# Architectural Aluminum Coating Program

Exterior Powder & Liquid Coatings



American Architectural Manufacturers Association

Proud Member

PROPERTIES	DETAIL	AAMA 2603	AAMA 2604	AAMA 2605	
Metal Preparation and Pretreatment		Multi-Stage cleaning and pretreatment	Chrome (20 mg/ft <sup>2</sup> min) or Non-Chrome	Chrome (40 mg/ft <sup>2</sup> min) or Non-Chrome	
<b>Appearance</b>					
Film Thickness	ASTM D 1400	0.8 mil minimum	1.2 mil minimum	1.2 mil minimum	
Specular Gloss (60°)	ASTM D 523		± 5 units	± 5 units	
<b>Functional</b>					
Pencil Hardness	ASTM D 3363	H minimum	F minimum	F minimum	
Direct Impact (3mm)	ASTM D 2794	No loss	No loss	No loss	
Falling Sand	ASTM D 968	Not applicable	20 L/mil	40 L/mil	
<b>Adhesion</b>					
Dry Adhesion	ASTM D 3359	No loss	No loss	No loss	
Water Immersion (24 hr)	ASTM D 3359	No loss or blistering	No loss or blistering	No loss or blistering	
Boiling Water (20 minutes at 210°F)	ASTM D 3359	Not applicable	No loss or blistering	No loss or blistering	
<b>Chemical Resistance</b>					
Muriatic Acid 10% (15 min)	ASTM D 2360	No effect	No effect	No effect	
Mortar Resistance (24 hr)	ASTM C 207	No effect	No effect	No effect	
Nitric Acid Vapor 70%	ASTM D 2244	Not applicable	</=5 delta E	</=5 delta E	
Detergent 3% (72 hr)	ASTM D 3359	No loss or blistering	No loss or blistering	No loss or blistering	
Window Cleaner (24 hr)	ASTM D 3359	Not applicable	No film removal	No film removal	
<b>Corrosion Resistance</b>					
Humidity Resistance	ASTM D 2247	1500 hrs	3000 hrs	4000 hrs	
		Few # 8 Blisters	Few # 8 Blisters	Few # 8 Blisters	
Salt Spray Resistance	ASTM B 117	1500 hrs	3000 hrs	4000 hrs	
		Scribe 7 min	1/16"	1/16"	1/16"
		Blister 8 min	1/32"	1/32"	1/32"
<b>Weathering</b>					
Florida Exposure	ASTM D 822	1 year	5 year	10 year	
Color Retention	ASTM D 2244	Slight change	ΔE</=5	ΔE</=5	
Chalk Resistance	ASTM D 4214	Slight change	#8 rating	#8 rating	
Gloss Retention	ASTM D 523	Not applicable	>/=30% retention	>/=50% retention	
Errosion Resistance	ASTM B 244	Not applicable	<10% film loss	<10% film loss	