City of Alma    November 5, 2019
Michigan    5:30 p.m.

City Commission Work Session  Agenda

1. Pension Liability Presentation by Finance Director Kathy Phillips and representatives of the Municipal Employees’ Retirement System.
   • 2020 Changes to MERS investment return assumptions and wage inflation rate
   • Estimates of our unfunded liability
   • Plan Option Recommendations
   • Elimination of Vacation Payout for Final Average compensation
   • Surplus Accounts
   • ICMA plan conversion to MERS

   • Current Policy, concerns.


4. David Ringle, Public Services Director will address Storm Water Diversion and Water Service line replacements.

5. Set Quarterly Agenda for Work Sessions.
The New Retirement Reality

By

Kathy Phillips
Finance Director
September 10, 2019
WHO IS MERS?

MERS
The Municipal Employees' Retirement System (MERS) of Michigan is an independent professional retirement services company that was created to administer the retirement plans for Michigan's local units of government on a not-for-profit basis. The Retirement Board is administered by a nine-member Retirement Board, made up of representatives from municipalities at the employer, employee, and retiree level, and the general public. It has the fiduciary responsibility for the investment of assets and oversees the system. The Board appoints the Chief Executive Officer, who manages and administers MERS under the supervision and direction of the Board. The Board also oversees the MERS Plan Document, which governs the benefit provisions of your plan. There are about 100,000 members representing 84% of the pension plans in the state of Michigan.

Michigan Law requires that pension plans be pre-funded, meaning money is set aside now to pay for future benefits. Pension plans are usually funded by employer and employee contributions, and investment income. The Required Employer Contributions are calculated annually through the Annual Actuarial Valuation. Contribute rates are calculated using assumptions regarding future events. Economic and demographic assumptions include:

- An actuarial assumed rate of return that is used to discount liabilities and project what plan assets will earn.
- A mortality table projecting the number of members who will die before retirement and the duration of benefit payments after retirement.
- Assumed retirement rates projecting when members will retire and commence receiving retirement benefits.
- A set of withdrawal and disability rates to estimate the number of members who will leave the workforce before retirement.
- Assumed rates of pay increase to project member compensation in future years.
MERS Participating Municipalities as of December 31, 2018

929 Different Municipalities

2,366 Programs

Note: There are 929 different municipalities that make up the 2,366 programs, as many municipalities have more than 1 product.

MERS Participants as of December 31, 2018

<table>
<thead>
<tr>
<th></th>
<th>Defined Benefit</th>
<th>Defined Contribution</th>
<th>Hybrid</th>
<th>Health Care Savings Program</th>
<th>457</th>
<th>Health Exchange</th>
<th>IRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active</td>
<td>31,010</td>
<td>13,195</td>
<td>3,199</td>
<td>16,911</td>
<td>4,962</td>
<td>104</td>
<td>6</td>
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<tr>
<td>Deferred</td>
<td>9,223</td>
<td>NA</td>
<td>233</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
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<tr>
<td>Retired</td>
<td>40,972</td>
<td>NA</td>
<td>95</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Contributions not Vested</td>
<td>12,884</td>
<td>NA</td>
<td>8</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Terminated</td>
<td>NA</td>
<td>6,021</td>
<td>NA</td>
<td>6,091</td>
<td>733</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Product Totals</td>
<td>94,089</td>
<td>19,216</td>
<td>3,535</td>
<td>23,062</td>
<td>5,695</td>
<td>104</td>
<td>6</td>
</tr>
</tbody>
</table>

Total MERS Accounts*     145,707

*Excludes certain accounts due to confidentiality.
DEFINITIONS

Annual Actuarial Valuation
A report produced each year from Mers of Michigan that shows all the details about your plan including the UAL.

Active employees
Individuals employed at the end of the reporting or measurement period.

Actuarial Accrued Liability (AAL)
The total value of benefits earned by members, both retired and active, under a specific plan to date. If assets equaled the total actuarial accrued liability (i.e. the plan is “fully funded” or “100% funded”), there would be no unfunded liability and future contribution requirements would consist solely of the calculated normal cost. (Similar to Total Pension Liability)

Actuarial Assumptions
Factors which actuaries use in estimating the cost of funding a defined benefit plan. Examples include: the assumed rate of return; mortality rates; and the rates at which plan participants are expected to leave the system because of retirement, disability, termination, etc. As the fiduciary for the plan, the MERS Retirement Board selects these assumptions using an Experience Study to help guide the decisions.

Actuarial Assumed Rate of Return
One actuarial assumption used to calculate the actuarial value of assets and employer contributions. Funding defined benefit plans involves the accumulation of assets to pay benefits in the future. These assets are invested, and the net rate of investment earnings is a significant factor in determining the contributions required to support the ultimate cost of benefits. For the MERS actuarial valuations, the long-term investment yield is assumed to be 7.75% annually, net of administrative and investment expenses. MERS maintains the 7.75% annual return assumption in the belief that over the long-term this is achievable. For example, MERS' 35-year return was 8.84% as of December 31, 2018. MERS regularly monitors the investment return assumption to make sure it is reasonable compared to long term expectations.

Actuarial Value of Assets (AVA)
The value of pension plan investments used by the actuary for the purpose of the Annual Actuarial Valuation. This calculation uses a smoothed asset value, which causes the Actuarial Value of Assets to be different than the amount actually held in the trust for the plan (also known as the Market Value of Assets).

Annual Actuarial Valuation (AAV)
An annual report provided to defined benefit plans, which is calculated by an actuary using the plan’s actuarial assumptions. The report provides insight to the plan’s liabilities, funding levels, contributions for both the employer and employee, and important GASB information. The information in the report provides the contribution rates for the following fiscal year.

Benefit Multiplier
The percentage of final average compensation your annual pension will be based on. Your final average compensation (FAC) see definition below times your pension factor or benefit multiplier times your years of service determines your annual pension amount.

**Contribution Rate**

The percentage of salary the employee and employer contribute to the employee’s pension plan.

**Deferred Outflows and Inflows of Resources and Net Pension Liability**

Changes in economic and demographic assumptions; and differences between expected and actual experience are to be amortized and expensed over the service lives of all employees. Differences between expected and actual investment income are to be recognized over five years beginning with the current period. Employer contributions subsequent to the measurement date of the net pension liability are required to be reported as deferred outflows of resources.

**Defined Benefit Plan**

A plan in which an employer provides a specified monthly benefit to retirees based on a variety of factors, including earnings history and length of employment. (Example: a traditional pension)

**Defined Contribution Plan**

A plan in which employers and/or employees make contributions to a retirement account for each employee. Benefits are then based on the value of that account at retirement. (Example: a 401(k) plan)

**Discount Rate**

This rate will match the actuarial assumed rate of return, unless the plan is underfunded. If a plan is underfunded, then the discount rate will be a blended rate using the actuarial assumed rate of return and a 20-year municipal bond index rate.

**Experience Study**

A periodic review and analysis of the actual experience of the retirement system which may lead to an adjustment of some of the actuarial assumptions. Actual rates of death, retirement, disability, or termination and salary increases are compared to the assumed values and modified as appropriate by the actuary.

**Fiduciary Net Position**

The actual amount of assets held in the pension trust for a plan as of the measurement date. (Also called the market value of assets)

**Final Average Compensation**

Final average compensation is from 3 to 5 years of your highest consecutive years of compensation averaged to determine FAC. Typically, your highest earning years are nearest to retirement but that is not always the case.

**Funded Ratio**

The funded ratio of a plan is the percentage of the dollar value of the accrued benefits that is covered by the actuarial value of assets.
GASB Statement 68 (GASB 68)

This accounting standard guides how state and local government employers account for the cost of pension benefits on their financial statements. The standard requires government entities providing defined benefit plans to report the total long-term cost of these benefits as a liability on their annual financial reports. This standard does not change the methods and assumptions used to determine the contributions needed to fund the plan.

Governmental Accounting Standards Board (GASB)

An independent, private-sector, not-for-profit organization that establishes and reviews standards of financial accounting and reporting for state and local governments in the United States. Governments and the accounting industry recognize GASB as the official source of generally accepted accounting principles for state and local governments.

Market Rate of Return

This is the gain or loss of an investment over a specific period. Actuarial gains or losses represent the difference between the actual market rate of return and the expected actuarial assumed rate of return.

Market Value of Assets

The actual amount of assets held in the pension trust for a plan at a certain measurement date. (Also called fiduciary net position).

Net Pension Liability (NPL)

The difference between the Total Pension Liability and the Fiduciary Net Position as of the measurement date.

Normal Cost / Service Cost

The normal cost generally represents the portion of the cost of projected benefits allocated to the current plan year. The employer normal cost equals the total normal cost of the plan less employee contributions. For accounting purposes this is referred to as the service cost.

Pension Expense

The difference in Net Pension Liability from the previous measurement date to the current measurement date, with some adjustments the calculations will take into account. Pension expense includes the current period service cost, interest on the total pension liability, changes in benefit terms that are required to be recognized immediately, projected earnings on the pension plan investments and the current period's recognition of deferred outflows and inflows.

Pension Formula

Final Average Compensation X Benefit Multiplier X Years of Service

\[ \text{FAC} \times \text{BM} \times \text{YOS} \]
The formula below is how your benefit is calculated.

<table>
<thead>
<tr>
<th>City Details</th>
<th>FAC</th>
<th>Benefit Factor</th>
<th>Employee Contribution</th>
<th>Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Division</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
<td>15.02%</td>
</tr>
<tr>
<td>Fire Volunteers</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
<td>16.30%</td>
</tr>
<tr>
<td>Housing Comm</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
<td>13.16%</td>
</tr>
<tr>
<td>Police Chief &amp; Lt</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
<td>28.47%</td>
</tr>
</tbody>
</table>

Smoothed Asset Value
An actuarial method used to reduce the volatility of the required employer contributions. MERS currently spreads returns over a 5-year period. Thus, only one fifth of the market rate of return is recognized in a given year.

Total Pension Liability
The portion of the actuarial present value of projected benefit payments that is attributable to past periods of employee service in conformance with requirements of Statement 68 as of the measurement date. Calculated by the actuary each year in the Annual Actuarial Valuation. This number is like the Actuarial Accrued Liability that employers are used to seeing in their report, however for some poorly funded plans the Total Pension Liability will be calculated using a different discount rate.

Unfunded Accrued Liability (UAL)
A dollar amount that represents the difference between how much a retirement plan owes in benefits and how much is available to cover those costs. An Unfunded Accrued Liability occurs when the value of the benefits earned by members is higher than the value of the assets. Unfunded Liability is the difference between the estimated cost of future benefits and the assets set aside to pay them.

Vesting
The amount of time an employee must work before employer contributions become part of the employee’s benefits. All city plans specify a 10-year vesting period.

Years of Service (YOS)
The number of years or a fraction of a year you worked at your job.
CITY OF ALMA DEFINED BENEFIT RETIREMENT PLAN

Defined Benefit (DB)

The defined benefit pension plan is the traditional "final-average-salary" retirement plan that is the most common retirement plan in the public sector. It is designed to provide retirees with stable income for as long as they live.

A DB plan specified monthly benefit at retirement based on years of service and salary—usually the highest or final salary averaged over three to five years.

For example, a worker who retires at a normal retirement age of 62 might get a benefit equal to 1.5 percent times her years of service times her final salary averaged over the last five years of her career, where 1.5 percent is referred to as the benefit "multiplier," "factor," or "accrual rate." Thus, the pension in this example will replace 45 percent of final average salary after 30 years.

The normal cost of pension benefits considers salary projections—how much workers' accrued service credits will be worth at retirement when multiplied by projected final average salaries. This is done to average costs across workers and to prevent costs from rising due to an aging workforce. This means a substantial portion of the normal cost is for projected benefits, as opposed to benefits that would be owed if a worker left today. It also means increased employee contributions or slower salary growth can reduce employer costs when assumptions are not met or under adverse economic conditions, as happened in the wake of the 2008 downturn.

AN OVERVIEW OF MERS DEFINED BENEFIT PLAN

Before you can retire and begin collecting benefits, you must first meet the required age and vesting requirements. MERS standard retirement is age 60 (unless you are eligible for early retirement options), while vesting is the required amount of service credit you must earn to be eligible for your retirement benefit. Your employer has chosen a specific vesting schedule for you.

To get a better understanding of how your benefits work, let's look at the MERS Defined Benefit Plan formula:

\[
\text{Final Average Compensation} \times \text{Service Credit} \times \text{Benefit Multiplier} = \text{Annual Benefit}
\]

- **Final average compensation** is the average of your highest consecutive monthly earnings over a period selected by your employer for your division. We review your entire work history and pull the highest consecutive wages, even if they are not the most current ones.

- **Service credit** is the total amount of all your qualified periods of work (this can also include purchases of service credit). You earn service credit for each month of work that meets your employer's requirement.

- **Benefit multiplier** is a specific percentage that your employer adopts.

- The annual benefit can be divided by 12 to determine the estimated amount of monthly payments.
Putting the Formula Into Practice

Mary J. Doe worked for the city full-time for 25 years; she has 25 years of service credit. The benefit multiplier in effect at her retirement was a 2% multiplier. Her final average compensation was $35,000. To figure out what Mary’s annual benefit will be, see the calculation.

<table>
<thead>
<tr>
<th>FAC</th>
<th>Benefit Factor</th>
<th>Employee Contribution</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Division</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Fire Volunteers</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Housing Comm</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
</tr>
<tr>
<td>Police Chief&amp;Lt</td>
<td>FAC-3</td>
<td>2.25%</td>
<td>5.5%</td>
</tr>
</tbody>
</table>

Annual Straight Life Benefit:
$17,500.00 ÷ 12 = $1,458.33 (monthly Straight Life benefit)
City of Alma Pension Divisions

<table>
<thead>
<tr>
<th>Defined Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Division (01) General</strong></td>
</tr>
<tr>
<td>Benefit B-3 (80% max)</td>
</tr>
<tr>
<td>Benefit FAC-3 (3 Year Final Average Compensation)</td>
</tr>
<tr>
<td>Defined Benefit Normal Retirement Age - 60</td>
</tr>
<tr>
<td>10 Year Vesting</td>
</tr>
<tr>
<td><strong>Division (02) POAM/COAM Middle Emp</strong></td>
</tr>
<tr>
<td>Benefit B-2</td>
</tr>
<tr>
<td>Benefit FAC-3 (3 Year Final Average Compensation)</td>
</tr>
<tr>
<td>Defined Benefit Normal Retirement Age - 60</td>
</tr>
<tr>
<td>10 Year Vesting</td>
</tr>
<tr>
<td><strong>Division (05) Fire Volunteer</strong></td>
</tr>
<tr>
<td>Benefit B-3 (80% max)</td>
</tr>
<tr>
<td>Benefit FAC-3 (3 Year Final Average Compensation)</td>
</tr>
<tr>
<td>Defined Benefit Normal Retirement Age - 60</td>
</tr>
<tr>
<td>10 Year Vesting</td>
</tr>
<tr>
<td><strong>Division (12) Housing Comm.</strong></td>
</tr>
<tr>
<td>Benefit B-3 (80% max)</td>
</tr>
<tr>
<td>Benefit FAC-3 (3 Year Final Average Compensation)</td>
</tr>
<tr>
<td>Defined Benefit Normal Retirement Age - 60</td>
</tr>
<tr>
<td>10 Year Vesting</td>
</tr>
<tr>
<td><strong>Division (20) POAM/COAM Senior Emp</strong></td>
</tr>
<tr>
<td>Benefit B-4 (80% max)</td>
</tr>
<tr>
<td>Benefit FAC-3 (3 Year Final Average Compensation)</td>
</tr>
<tr>
<td>Defined Benefit Normal Retirement Age - 60</td>
</tr>
<tr>
<td>10 Year Vesting</td>
</tr>
<tr>
<td><strong>Division (21) Pol Chief &amp; Lieu</strong></td>
</tr>
<tr>
<td>Benefit B-4 (80% max)</td>
</tr>
<tr>
<td>Benefit FAC-3 (3 Year Final Average Compensation)</td>
</tr>
<tr>
<td>Defined Benefit Normal Retirement Age - 60</td>
</tr>
<tr>
<td>10 Year Vesting</td>
</tr>
</tbody>
</table>
The Municipal Employees’ Retirement Act, PA 427 of 1984 gives the MERS Board with the authority to set actuarial assumptions and methods. As the fiduciary of the plan, MERS Retirement Board sets certain assumptions for funding and GASB purposes. These assumptions are checked regularly through a comprehensive study, called an Experience Study.

The most recent study was completed in 2015, as prepared by the prior actuary, and is the basis of the assumptions and methods currently in place.

2015 Assumption Changes
In 2015, Mers did an Experience Study, the findings were drear. The current modeling at the time was not adequate to recover returns lost during the recession. As a result, Mers began a 5-year plan to phase in increase contribution rates to help municipalities reduce their unfunded liability. The graphic below illustrates the percentages the City would have to contribute to recover from low or negative rate of returns during the recession. The rates the City is currently contributing at are indicated below.

2019 Assumption Changes
At the February 28, 2019 board meeting, the MERS Retirement Board adopted new economic assumptions effective with the December 31, 2019 annual actuarial valuation, which will impact contributions beginning in 2021. The projected investment rate of return assumption was reduced from 7.75% to 7.35% and the rate of wage inflation from 3.75% to 3.00%.
### Financial Impact from new Assumptions

<table>
<thead>
<tr>
<th></th>
<th>A</th>
<th>B</th>
<th>C</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>12/31/2018 Valuation Results</strong></td>
<td><strong>Assumed Future Annual Smoothed Rate of Investment Return</strong></td>
<td><strong>Adopted 2019 Assumption</strong></td>
<td><strong>Valuation Assumptions</strong></td>
</tr>
<tr>
<td>Investment Return Assumption</td>
<td>5.75%</td>
<td>7.35%</td>
<td>7.75%</td>
</tr>
<tr>
<td>Wage Increase Assumption</td>
<td>3.75%</td>
<td>3.00%</td>
<td>3.75%</td>
</tr>
<tr>
<td>Accrued Liability</td>
<td>$29,476,204</td>
<td>$24,776,571</td>
<td>$24,120,128</td>
</tr>
<tr>
<td>Valuation Assets(1)</td>
<td>$18,319,553</td>
<td>$18,319,553</td>
<td>$18,319,553</td>
</tr>
<tr>
<td>Unfunded Accrued Liability</td>
<td>$11,156,651</td>
<td>$6,457,018</td>
<td>$5,800,575</td>
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<tr>
<td>Funded Ratio</td>
<td>62%</td>
<td>74%</td>
<td>76%</td>
</tr>
<tr>
<td>Monthly Normal Cost</td>
<td>$32,497</td>
<td>$14,802</td>
<td>$15,156</td>
</tr>
<tr>
<td>Monthly Amortization Payment</td>
<td>$69,301</td>
<td>$49,431</td>
<td>$43,874</td>
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<tr>
<td>Total Employer Contribution(2)</td>
<td>$110,079</td>
<td>$75,968</td>
<td>$70,966</td>
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</tbody>
</table>

#### 5.75% investment return and 3.75% wage assumption (Scenario A)
This scenario represents recessionary economic conditions where Mers will not achieve the 7.35% forecasted rate of return. This amplifies the historical damage and creates a significant financial burden on the city.

    Currently, the employer contribution portion is $58,342 per month.
    This scenario projects a $51,737 increase in contributions per month or an additional $620,844 per year.

#### 7.35% investment return and 3.00% wage assumption (Scenario B)
This scenario represents slower growth in the economy but no recessionary conditions. It does indicate slower wage growth which does impact economic conditions.

    Currently, the employer contribution portion is $58,342 per month.
    This scenario projects a $17,626 increase in contributions per month or an additional $211,512 per year.

#### 7.75% investment return and 3.75% wage assumption (Scenario C)
This scenario does not represent an option that will be possible with the changes in actuarial assumptions.
<table>
<thead>
<tr>
<th>Valuation Year Ending</th>
<th>Fiscal Year Beginning</th>
<th>Actuarial Accrued Liability</th>
<th>Valuation Assets</th>
<th>Funded Percentage</th>
<th>Computed Annual Employer Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/31</td>
<td>7/1</td>
<td>7.75% / 3.75%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>NO 5-YEAR PHASE-IN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>2020</td>
<td>$24,120,128</td>
<td>$18,319,553</td>
<td>76%</td>
<td>$851,592</td>
</tr>
<tr>
<td>2019</td>
<td>2021</td>
<td>$24,600,000</td>
<td>$18,100,000</td>
<td>74%</td>
<td>$947,000</td>
</tr>
<tr>
<td>2020</td>
<td>2022</td>
<td>$25,000,000</td>
<td>$18,300,000</td>
<td>73%</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>2021</td>
<td>2023</td>
<td>$25,400,000</td>
<td>$18,700,000</td>
<td>74%</td>
<td>$1,070,000</td>
</tr>
<tr>
<td>2022</td>
<td>2024</td>
<td>$25,900,000</td>
<td>$18,900,000</td>
<td>73%</td>
<td>$886,000</td>
</tr>
<tr>
<td>2023</td>
<td>2025</td>
<td>$26,200,000</td>
<td>$19,500,000</td>
<td>74%</td>
<td>$930,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7.35% / 3.00%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>NO 5-YEAR PHASE-IN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>2020</td>
<td>$24,776,571</td>
<td>$18,319,553</td>
<td>74%</td>
<td>$911,616</td>
</tr>
<tr>
<td>2019</td>
<td>2021</td>
<td>$25,200,000</td>
<td>$18,000,000</td>
<td>71%</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>2020</td>
<td>2022</td>
<td>$25,600,000</td>
<td>$18,200,000</td>
<td>71%</td>
<td>$1,050,000</td>
</tr>
<tr>
<td>2021</td>
<td>2023</td>
<td>$25,900,000</td>
<td>$18,500,000</td>
<td>71%</td>
<td>$1,110,000</td>
</tr>
<tr>
<td>2022</td>
<td>2024</td>
<td>$26,300,000</td>
<td>$18,800,000</td>
<td>71%</td>
<td>$930,000</td>
</tr>
<tr>
<td>2023</td>
<td>2025</td>
<td>$26,600,000</td>
<td>$19,300,000</td>
<td>73%</td>
<td>$968,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5.75% / 3.75%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td><strong>NO 5-YEAR PHASE-IN</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>2020</td>
<td>$29,476,204</td>
<td>$18,319,553</td>
<td>62%</td>
<td>$1,320,948</td>
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<td>2019</td>
<td>2021</td>
<td>$30,000,000</td>
<td>$17,700,000</td>
<td>59%</td>
<td>$1,440,000</td>
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<tr>
<td>2020</td>
<td>2022</td>
<td>$30,500,000</td>
<td>$17,900,000</td>
<td>59%</td>
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<tr>
<td>2021</td>
<td>2023</td>
<td>$30,900,000</td>
<td>$18,300,000</td>
<td>59%</td>
<td>$1,590,000</td>
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<tr>
<td>2022</td>
<td>2024</td>
<td>$31,400,000</td>
<td>$18,600,000</td>
<td>59%</td>
<td>$1,440,000</td>
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<tr>
<td>2023</td>
<td>2025</td>
<td>$31,800,000</td>
<td>$19,500,000</td>
<td>61%</td>
<td>$1,490,000</td>
</tr>
</tbody>
</table>

Path forward – what are the options?

These new valuations combined with economic factors create a financial impact that may or may not be sustainable in the future.
Distribution of Funded Percentage of Actuarial Accrued Liability among the 727 participating municipalities as of December 31, 2017, and the 720 participating municipalities as of December 31, 2016.
Goal #1

The first and foremost goal in this analysis is to preserve the rights of retirement for current employees. Discussions involving a change in retirement plans always creates stress with staff and should be addressed directly.

There is no plan to change any benefit provisions for current employees. This analysis is being done to mitigate and reduce future retirement obligations that the City is required to make. Good stewardship of finances now, monitoring and projecting future scenarios ensures that the burden of unexpected unfunded liabilities will not happen again.

The purpose of this analysis is to determine the following:

1. Determine current funding levels as it relates to asset smoothing
2. Project wages and analyze Mers’ assumptions to determine what the City’s responsibility will be to active employees and retirees in the future
3. Identify risk and assess a conservative path that preserves the financial stability of the city
4. Establish a clear plan going forward with a fiscally responsible contribution requirement within a set of retirement plans
5. Provide guidance to commission members and staff on analysis and

Step #1

Projections from Mers have been established and while updated information may soon be available. However, the basic premise of the situation remains and that is how to reassure our employees that their retirement benefits are being carefully monitored and how to be fiscally responsible to other entities in the city.

Questions to ask:
Do we agree with the Mers assumptions?

Step #2

What is the high threshold of contributions we can contribute taking into considerations that may be out of our control (natural disasters, industrial accidents, loss of a major employer in the city, a significant litigation or failure in public services?)

What are our projections for current wage growth taking into consideration upcoming staff retirements?

Are there opportunities in the community or neighboring communities that could result in cost savings by combining resources?

Are there investors or projects that are currently stalled due to negotiations or regulation that could be resolved and result in additional income streams?
Step #3
List plan options including the trust and consideration of employees
List opportunities
List investment scenarios
Determine the likelihood of success for each item and the risk it entails. Eliminate options that are not likely to occur or may create more risk than reward.

Step #4
Determine 3 options
Options may include a combination of retirement plans, changes in contributions levels, retirement retiree age eligibility, vesting periods or employee contribution levels

Reducing UAL
There are several ways a municipality can close its unfunded liability gap, including:

Increase assets to close the funding gap, by either:
Borrowing to fund the gap (for example, bonding, which requires that you close the plan)
Paying more than the required minimum contributions

Reduce or eliminate liability moving forward:
Reduce the liability for new hires by offering a lower tier of benefits (either in the Defined Benefit or Hybrid plans) to new hires.

Reduce the liability for new hires and existing employees by "bridging" their benefit multiplier to a lower one and freezing final average compensation.

Eliminate the liability for new hires by closing the Defined Benefit Plan and offering a Defined Contribution Plan to new hires. Closing the pension plan to new hires won't eliminate the funding gap. The only way to eliminate an unfunded liability is to pay it off. This is because, whether a pension plan is open or closed, the obligation to pay for benefits earned in the past will remain.
# PENSION COST-REDUCING OPTIONS

*MER* options to find the programs and provisions that best fit the municipality's unique needs.

## MUNICIPAL ACTIONS – ANNUAL TRENDS

### PLAN DESIGN STRATEGIES

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Lower Benefit to New hires</strong></td>
<td>52</td>
<td>34</td>
<td>48</td>
<td>24</td>
<td>16</td>
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<tr>
<td>New hires receive a lower tier of Defined Benefit provisions (number of divisions)</td>
<td>Existing employees are not affected</td>
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<tr>
<td><strong>Bridged Benefits for Existing Employees</strong></td>
<td>16</td>
<td>45</td>
<td>40</td>
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<tr>
<td>Benefits are offered in parts to existing employees. Multiplier is then lowered on a going-forward basis (number of divisions)</td>
<td>Leaves earned benefits unchanged</td>
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<tr>
<td><strong>Hybrid for New Hires</strong></td>
<td>21</td>
<td>15</td>
<td>12</td>
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<td>New hires receive a Hybrid Plan (number of divisions)</td>
<td>Existing employees are not affected</td>
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<td></td>
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<tr>
<td><strong>Defined Contribution for New Hires</strong></td>
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<td>39</td>
<td>73</td>
<td>56</td>
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<tr>
<td>New hires receive a Defined Contribution Plan (number of divisions)</td>
<td>Existing employees are not affected</td>
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<tr>
<td><strong>Defined Benefit Plan Freeze</strong></td>
<td>n/a</td>
<td>7</td>
<td>2</td>
<td>2</td>
<td>0</td>
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<tr>
<td>Plan is frozen and all employees are moved to new plan (number of divisions)</td>
<td>Existing employees do not accrue additional service credit and FAC is frozen</td>
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## FUNDING STRATEGIES

<table>
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<tr>
<th>Funding Strategy</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
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<tr>
<td><strong>Cost Sharing for Existing Employees</strong></td>
<td>97</td>
<td>130</td>
<td>169</td>
<td>130</td>
<td>80</td>
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<tr>
<td>Employees contribute to help fund the overall cost of plan (number of divisions)</td>
<td>Reduces the employer cost, but does <strong>not</strong> affect total cost or the plan's unfunded liability</td>
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<td></td>
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<tr>
<td><strong>Voluntary Contributions</strong></td>
<td>277</td>
<td>320</td>
<td>421</td>
<td>442</td>
<td>386</td>
</tr>
<tr>
<td>Additional payments made into plan toward unfunded liability (number of municipalities)</td>
<td>Reduces existing liability</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bonding</strong></td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>6</td>
<td>0</td>
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<tr>
<td>Municipalities may bond for all or a portion of their unfunded accrued liabilities – pension or OPEB (number of municipalities)</td>
<td>Bond proceeds are deposited and may fully fund the accrued liability</td>
<td>No guarantee that future unfunded liabilities won't occur</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Options to consider

1. Change the final average compensation (FAC) to a larger number of years

2. Prohibit accrued vacation time from being added to the DB plan

3. Reduce the benefit multiplier for defined benefit plans

4. Close defined benefit pension plan and offer defined contribution plan to new hires

5. Add a Hybrid Plan that is part defined benefit and part defined contribution

6. Use bonding to finance a portion of the unfunded liability

7. Require current employees to contribute a higher percentage

8. Add a surplus account at Mers

Summary
This report is intended to bring to light this complex issue of a growing unfunded pension liability, protecting the benefits of our employees and make fiscally responsibly decisions that are best for all parties involved.

This issue was not created in one day, week or year, and will not be fixed immediately either. This is a long-term issue that many municipalities all over Michigan are facing. The impact of the changing demographics in our workforce and community, rising health care costs, declining property tax revenue and the unfunded pension liability creates a complex problem.
I. INTRODUCTION

The City of Alma currently conducts snow and ice control for the following public facilities:

A. Public streets and alleys
B. Public parking lots
C. Public sidewalks (Central Business District) depending on snowfall depth
D. Parking lots and sidewalks at other City facilities:

1. Municipal Building (Fire/Police)
2. Municipal Building (Public Parking)
3. Municipal Garage
4. City Park Facilities
5. Riverside Cemetery
6. Waste Water Treatment Plant (Waste Water Division)
7. Library
8. Water Treatment Plant
9. Gratiot Community Airport

These facilities are cleaned by the City’s Public Services Department utilizing 11 employees and a total of 19 pieces of equipment (see list below) to carry out the snow and ice control measures.

1. Light duty trucks w/front plows – 5
2. Heavy duty trucks w/front and underbody plows - 5 (4 w/front plows)
3. Loaders – 2 (one is dedicated to the salt barn for loading salt)
4. Salt spreaders – 4 (Installed in underbody Plow Trucks)
5. Dump trucks (hauling snow purposes) - 4
6. Tractor – 3

II. SNOW REMOVAL PRIORITIES

As Resources allow:

1. Major Streets and State Trunkline
2. Collector Streets
3. Local Streets
4. Fire/Police Department Parking Lot
5. Downtown Public Parking lots, Downtown Alleys and Downtown Sidewalks
6. City Facilities
   a. Municipal Building
   b. Library
   c. E Superior Christian Church Parking Lot
   d. Water Treatment Plant
   e. Municipal Garage
   f. Park Parking Lots
   g. Cemetery Roads

III. SNOW AND ICE REMOVAL PLAN

A. Public Streets and Alleys
The Public Works Division is responsible for snow and ice control on all public streets and Right-of-Ways in accordance with the following priorities and procedures:

1. **Major Streets & State Trunklines** (Refer to the attached map Priority #1) - Snow and ice removal is performed to provide passable pavements at all times.

2. **Collector Streets** (Refer to attached map Priority #2) - Plowing is conducted after a snow accumulation of approximately two inches or more in depth following the completion of major streets and trunkline work. Placement of salt at all intersection STOP sign approaches and approaches to major school crossings will be conducted in conjunction with the snow removal operations or as needed.

3. **Local Streets** - Plowing is conducted after a snow accumulation of approximately two inches or more in depth during non-over time hours. When snowfall accumulation exceeds four inches, overtime operations will be initiated to conduct snow removal following completion of major streets, state trunklines and collector streets. Placement of salt at all intersection Stop sign approaches and approaches to major school crossings will be conducted in conjunction with the snow removal operations or as needed. Included herewith shall be the street system within the Alma Housing Forest Glenn development.

4. **Alleys** – Plowing is conducted when accumulations exceed four inches, during non-over time work hours. Snow removal operations shall commence following completion of major streets, state trunklines, collector streets and local streets.

**B. Downtown**

1. **Public Parking Lots** - Snow and ice removal in the downtown parking lots is performed by the Public Works Division during the evening hours, or as needed to meet passable standards.

2. **Sidewalks** - Designated sidewalks in the downtown area will be cleaned after the accumulation of one inch or more of snow. Sidewalk snow removal shall occur during overnight hours as required during non-over time conditions. Ice control measures are not performed.

Downtown sidewalks include all walks within the area bounded by the centerlines of Downie on the north, Wright on the West, Pine St. on the east, both sides of Center on the south and the inclusion of both sides of Prospect and State Streets from Center to the railroad tracks.

**C. Public Sidewalks**

The removal of snow and ice from all public sidewalks is the responsibility of the adjacent property owner in accordance with City Ordinance. Enforcement of the ordinance is performed by the Code Enforcement Officer.

**D. City Facilities**

Snow plowing within parking lots at the following facilities is performed by the Public Works Division as needed after the accumulation of one inch or more.

1. Municipal Building
2. Library
3. Municipal Garage
4. East Superior Christian Church (Excludes Weekends)
5. Water Treatment Plant.
Snow plowing of parking lots at the following City Facilities will be performed by the Public Works Division during the regular work day after a snowfall accumulation of approximately two inches or more, as resources allow.

1. City Parks
2. Riverside Cemetery

Removal of stockpiled snow from parking lots will be performed by the Public Works Division during the regular work day. Ice control measures within parking lots will be performed by the Public Works Division as needed.

Sidewalks located at all public facilities will be cleared of snow and ice by the Public Works Division as needed. Walkways at the Municipal Building, Library, and State Street Plaza are highest in priority.

Snow and ice removal at the Gratiot Community Airport is performed by contracted services.

E. Complaints

All Complaints concerning City snow and ice control procedures during regular work hours are to be directed to the Public Services Director. Complaints received by the Public Safety Department during off hours should be investigated and if appropriate, one of the following people should be notified (in order of preference):

1. Assigned standby person (Public Works Div.)
2. Public Works Crewleader
3. Public Works Superintendent
4. Public Services Director

This individual will respond to the request and notify the Public Safety Department of the actions taken.

F. Snow Emergencies

Snow and ice control procedures shall be carried out by the Public Works Division as described herein. However, should a severe snow storm occur, once declared a "SNOW EMERGENCY" by the Public Services Director, all P.S. Superintendent(s) will be notified to stand by and direct their assistance to a designated "Supervisor in Charge". This individual will coordinate all snow removal tasks utilizing all available manpower and equipment to accomplish necessary snow removal operations with the following priorities, as resources allow:

1. Public street system
2. Downtown public sidewalks and parking lots
3. Parking lots and sidewalks at:
   a. Municipal Building
   b. Library
   c. Water Plant
4. Designated Public Walkways

Once completed, the "Supervisor in Charge" will declare the snow emergency abated and all other snow and ice control measures shall be carried out as identified herein.
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<thead>
<tr>
<th>SECTION:</th>
<th>ADMINISTRATION</th>
<th>POLICY NUMBER:</th>
</tr>
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<tr>
<td>TITLE:</td>
<td>SNOW AND ICE CONTROL PLAN</td>
<td>EFFECTIVE DATE: SEPT. 23, 2008</td>
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<tr>
<td>REFERENCE:</td>
<td></td>
<td>APPROVAL DATE: SEPT. 23, 2008</td>
</tr>
<tr>
<td>ISSUED BY:</td>
<td>ALMA CITY COMMISSION</td>
<td>SIGNED:</td>
</tr>
<tr>
<td>REVISIONS:</td>
<td>NOV. 12, 2013</td>
<td>PAGE NUMBER: Page 4 of 5</td>
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RIVERSIDE CEMETERY
ALMA, MICHIGAN

RULES AND REGULATIONS
TABLE OF CONTENTS

RULES AND REGULATIONS FOR OPERATION AND USE

1. GENERAL RULES
   1.1 Definition of Lot Owners .......................................................... 4
   1.2 Divided Ownership ................................................................ 4
   1.3 Lots .......................................................................................... 4
   1.4 Perpetual Care ........................................................................... 5
   1.5 Cemetery Hours ........................................................................ 5
   1.6 Conduct in Cemeteries ............................................................... 5
   1.7 Admittance of Children to Cemeteries ...................................... 6
   1.8 Financial Responsibility of City for Property Damage ............... 6
   1.9 Traffic Regulations .................................................................. 6
   1.10 Non-Resident Surcharge ........................................................... 6
   1.11 Winter Burial Surcharge ............................................................ 6

2. PURCHASES OF LOTS OR GRAVES
   2.1 Conditions of Lot/Grave Purchases ........................................... 6
   2.2 Purchase Procedure .................................................................. 7
   2.3 Transfer of Lots ........................................................................ 7
   2.4 Burial of Indigents in Single Graves ......................................... 7

3. FUNERALS AND INTERMENTS
   3.1 Conditions to be Fulfilled Before Interment ............................... 7
   3.3 Chapel Service .......................................................................... 8
   3.4 Permanent Outside Containers .................................................. 8
   3.5 General Interment Restrictions .................................................. 8

4. DISINTERMENTS ........................................................................ 8

5. DECORATION OF LOTS
   5.1 Structures ............................................................................... 9
   5.2 Elevated Mounds ..................................................................... 9
   5.3 Urns ...................................................................................... 9
   5.4 Cast Type Receptacles ............................................................. 9
   5.5 Glass Containers .................................................................... 9
   5.6 Shepherd Hooks ..................................................................... 9
   5.7 Flowers ................................................................................ 9
   5.8 Trees and Shrubs ................................................................... 10
   5.9 Memorial Day ......................................................................... 10
   5.10 Winter Decorations/Blankets .................................................. 10
   5.11 Right of Removal .................................................................. 10

6. MONUMENTS AND MARKERS
   6.1 Monument and Marker Materials .............................................. 11
   6.3 Installation of Monuments and Markers .................................... 11
   6.4 Monuments .......................................................................... 11
   6.5 Memorial Benches .................................................................. 12
   6.6 Markers ............................................................................... 12
   6.7 Location of Markers on a Lot ..................................................... 13
   6.8 Inscription on Markers ............................................................. 13

7. BLOCK SPECIFIC RULES ............................................................ 13
CITY OF ALMA, MICHIGAN

SECTION: CEMETERY

TITLE: RIVERSIDE CEMETERY RULES AND REGULATIONS

EFFECTIVE DATE: 03/28/2000

APPROVAL DATE: 03/28/2000

REFERENCE:

ISSUED BY: CITY COMMISSION

SIGNED:

REVISIONS: 05/26/2009, 06/12/2012, 05/28/2013

7.1 Blocks S and W (PUBLIC) ................................................................. 13
7.2 Block T PUBLIC Upright Monument Section (Graves 201-1150) .............. 15
7.2 Block T PUBLIC Flush Marker Section (Graves 1-200) ............................. 16
7.3 Block U 2 and 4 Grave Section .......................................................... 17
7.4 Baby U .................................................. 18
7.5 Military Memorial Section ................................................................... 18

8. COLUMBARIUM .................................................................................. 19
9. PERSONAL MAUSOLEUMS ................................................................. 19
10. FEES ...................................................................................................... 21
RULES AND REGULATIONS FOR OPERATION AND USE

The Cemetery grounds are dedicated to the proper burial and repose of the human dead and to that purpose only. The City reserves the right to make such changes or alterations in the rules and regulations as may from time to time seem expedient. The object is to provide the public (1) with a modern cemetery, (2) burial space at a reasonable cost and (3) perpetual care and maintenance of the entire property.

1. GENERAL RULES

1.1 Definition of Lot Owners
The term lot or grave owner is intended and shall be construed to mean the owner of burial rights, the owner of burial privilege, or the collateral right of use of any burial lot purchased from the City for a consideration evidenced by a “Cemetery Certificate” or be proved and recognized descent or devise from the original owner where same is placed on record with the City.

1.2 Divided Ownership
The City strongly advises against any partnership arrangement on a lot, other than a married couple. The City refuses any responsibility or liability for disagreement arising from, or as a result of such divided ownership.

In case of partnership or divided ownership, the order of either or any of the recorded owners will be accepted for burial on the lot unless (1) the original owner or owners have designated and had recorded in the City Clerk’s office those whom they wish to be buried or not to be buried on the lot or (2) unless written objection is made to the City Clerk prior to such burial.

The possession of a cemetery certificate is not of itself sufficient evidence on which to record the transfer of ownership of a lot or grave; the legal right to ownership should be established and recorded at the City Clerk’s office. A certified copy of the will and probate court proceedings would afford proper evidence of ownership or heirship.

1.3 Lots
The grade lines of all lots and single burials are established before lots or graves are sold and will not be changed. A cemetery family lot shall consist of two, four, or eight graves. For the accommodation of those who are not able or who do not choose to purchase family lots, certain portions of the cemetery have been platted as single grave sections. These graves may be purchased at any time and in any quantity desired.

The City reserves the right to perform all work for the care and upkeep of all lots and graves.

General maintenance of the cemetery which is designed to improve the over-all appearance and condition shall be the responsibility of the City. It shall include such items as the upkeep of drives, buildings, sewers, water lines, and fences. It shall also include the following items of basic lot care: annual spring clean-up, periodic cutting of grass, and raking of leaves.
General maintenance shall apply to all lots and graves.

Unsightly objects erected or placed upon lots, out of harmony with the general landscape design as adopted by the City will not be permitted and whenever objects of such nature are placed on lots or graves, the City reserves the right to remove them without notice.

1.4 Perpetual Care
Shall consist of the mowing of all lots and graves at reasonable intervals, and also such items as raising of sunken graves and semi-seasonal inspection.

Perpetual Care does not include anything, but the essential features of lot maintenance as outlined above, as it would be manifestly unfair and unwise to raise the price of Perpetual Care to include all of the individual items of service and care envisioned by some lot or grave owners. Therefore, Perpetual Care will not include the repair, maintenance or replacement of any monument, marker or other lot adornment, nor will it include the watering of plants, urns, beds or baskets or the annual placing of beds or cut flowers, except as such work is done in the normal care incidental to regular maintenance.

Perpetual Care as outlined above will provide all the essential requirements of a well-kept cemetery in which all lots will be under perpetual care without further expense to the lot owner.

Perpetual Care Endowment costs are included in the current sale price of a cemetery lot or grave. Some of the cemetery's previously sold lots have endowments owing and burial will not take place on these grave sites until all endowment charges are paid in full.

1.5 Cemetery Hours
Riverside Cemetery will be open the following dates and hours:
May 1 – September 30 8:00 a.m. – 9:00 p.m.
October 1 – April 30 8:00 a.m. – 6:00 p.m.

1.6 Conduct in Cemeteries
No person shall:

a. Enter a cemetery except through an established gate.
b. Deposit rubbish or debris on any part of a cemetery grounds, except on the edge of cemetery drives or in receptacles provided.
c. Pick or mutilate any flowers, either wild or domestic, or disturb any tree, shrub, or other plant material.
d. Consume or possess alcohol or drugs in cemetery or carry the same upon the premises.
e. Permit any dog to enter or remain in a cemetery.
f. Use any form of advertising on cemetery premises.
g. Discharge a firearm in or adjacent to any cemetery. This prohibition shall not apply to authorized volleys at burial services.
1.7 Admittance of Children to Cemeteries
No person or persons under 18 years of age shall enter a cemetery unless attended by an adult or adults responsible for their conduct or until permission to enter has been obtained from the Superintendent.

1.8 Financial Responsibility of City for Property Damage
The City shall not be financially responsible for any damage to lots and structures or objects thereon, or for flowers or articles removed from any lot or grave.

1.9 Traffic Regulations
All traffic laws of the City of Alma that are applicable to operation of vehicles in cemeteries shall be strictly observed. A person driving in a cemetery shall be responsible for any damage by the vehicle. In addition, no person shall:
- Drive in excess of 15 miles per hour.
- Drive off the established roads.
- Make a U-turn.
- Use a cemetery road as a public thoroughfare.

1.10 Non-Resident Surcharge
A person who is not a resident within the city limits of the City of Alma shall be charged additionally for each grave purchase, and for each grave opening (see schedule of fees). The residence at the time of purchase and burial shall be controlling.

1.11 Winter Burial Surcharge
All burial performed from November 1 through March 31 shall be charged a $225.00 surcharge. The surcharge shall cover expenses for the operation and availability of the cemetery chapel or special services, such as snow removal, frost penetration or lawn restoration.

2. PURCHASES OF LOTS OR GRAVES

2.1 Conditions of Lot/Grave Purchases
All lots and single graves shall be sold subject to these rules and regulations or those hereafter adopted, and the cemetery certificate shall so state.

No lot or single grave shall be used for any purpose other than the burial of human remains and the placing of appropriate memorials. Interment of the remains of any person other than the owner of a lot or any member of the immediate family will be permitted only after written consent by the owner, owners, or authorized agent has been filed with the City Clerk. In the case of a minor, the guardian or authorized agent thereof shall give such consent upon proof of authority to act.
Burial lots and single graves are exempt from ordinary taxes and cannot be seized on execution. The City may impose specific charges against lots or single graves. No mortgage or other encumbrance shall be given on any lot.

2.2 Purchase Procedure
The purchase of a lot or single grave shall be evidenced by a Cemetery Certificate, executed by the Mayor and City Clerk of Alma, describing the lot and stating the purchase price, and amount paid. When a lot is purchased by more than one person, each person's interest in the lot shall be specifically stated. No burials can take place until full purchase price is paid.

2.3 Transfer of Lots
Burial rights may be transferred only upon written permission of the City or its agent endorsed upon the original certificate.

All applications for transfer rights must be accompanied by a statement showing good and sufficient reasons for such transfer and in no instance will such transfer be permitted where the purpose is speculative or where such transfer would seem undesirable.

The transfer of lots to another party shall be recorded in the office of the City Clerk, which office shall notify the Cemetery Superintendent of such transfer. No person shall be recognized as owner or part owner unless so recorded in the office of the City Clerk.

2.4 Burial of Indigents in Single Graves
The City will provide a single grave space without charge for City of Alma residents or persons who perished with the corporate limits of the City of Alma, who are being buried at public expense.

3. FUNERALS AND INTERMENTS

3.1 Conditions to be Fulfilled Before Interment
No interment shall take place without a Burial Permit, nor until the person making arrangements for the interment has complied with all laws, ordinances, and rules and regulations relative to burials. Any party making arrangements for burials shall be responsible for all interment charges if not paid by the owner or his agent.

3.2 Funerals.
All funerals within the cemetery shall be under the direction of the Cemetery Superintendent, or his/her agent(s). No burials shall be made on Sundays or legal holidays, except by order of the City Clerk. The charge for a service on a Sunday or a legal holiday shall be twice the ordinary charge for weekday funerals. The Cemetery Superintendent reserves the right to remove funeral designs and floral pieces as soon as they become unsightly.
3.3 **Chapel Service**

The chapel at Riverside Cemetery shall be available for interment services in lieu of the graveside service. The cemetery sexton may require the use of the cemetery chapel in lieu of grave side services during inclement weather or spring thaws, during which ground conditions are unstable.

3.4 **Permanent Outside Containers**

a. In casket interments, the casket shall be enclosed in a permanent outside container. The following are considered permanent outside containers; concrete boxes, concrete, copper or steel burial vaults, and sectional concrete crypts.

b. In cremation interments, the cremains shall be enclosed in a permanent, DURABLE, outside container.

3.5 **General Interment Restrictions.** Only one interment in any one grave shall be permitted, except that cremated remains may be buried above another grave.

The Cemetery Superintendent, or his/her agent(s), shall not be held responsible for errors in location of graves on lots arising from improper instructions of lot owners. Under no circumstances shall the City assume responsibility for error in opening graves when orders are given by telephone.

No graves shall be opened except by City of Alma cemetery personnel.

The time of funeral should be arranged so that cemetery personnel can complete interment by 3:30 p.m. In case this cannot be done, an extra charge as provided herein shall be made for all overtime worked by cemetery personnel.

4. **DISINTERMENTS**

Disinterment of a body once properly interred shall not be made without an order signed by a court of competent jurisdiction, or on the written order of the local Health Office. For more information, contact the local health department. An “Affidavit for Disinterment and Reinterment of a Dead Body” can be obtained from the City Clerk’s office.

Graves shall not be opened for inspection except for official investigation. All disinterments shall be made between May 1st and October 1st of any calendar year. Any markers or monuments designating the location of an interment shall be removed at the time a disinterment is made.

5. **DECORATION OF LOTS**

Lot decorations shall be deemed to include all structures, ornaments, plantings, or other embellishments, with the exception of monuments and markers or mausoleums, which are placed on cemetery lots with the intention of improving their appearance. Because certain types of individual lot decorations are not in harmony with the development of the cemetery as a whole or because they may intensify maintenance problems, the City enforces certain rules regarding the decoration of cemetery lots.
5.1 **Structures**

Copings, fences, curbs, steps, structures of wood or other equally perishable material are prohibited. Those structures or enclosures established on any lot previous to the adoption of these regulations which have, in the judgment of the cemetery management, become unsightly by reason of neglect or age shall be removed.

5.2 **Elevated Mounds**

No elevated mounds shall be built over graves and no lot shall be filled above the grade established by the city.

5.3 **Urns**

Urns will be allowed except in “2 grave U”, “Flush Marker T”, and “Masonic Lots”. In Blocks “S”, “W”, and “Upright T” urns will only be allowed in the place of a monument (when a monument is installed, the urn must be removed). In “4 grave U”, 1 or 2 urns will be allowed in addition to the monument, but they must be on the same line as the monument. All urns must be each be placed on a 20 x 20 foundation. See the Cemetery Superintendent for exact information of urn placement.

5.4 **Cast Type Receptacles**

Cast type receptacles installed flush with the ground adjacent to, and on the grave side of the stone are permitted in all sections of the cemetery except Military, Masonic Lots, Block R, Upright T, Block U, and Baby U. Cut and artificial flowers may be left in these year-round.

5.5 **Glass Containers**

No glass containers are allowed, and they will be removed when ever found.

5.6 **Shepherd Hooks**

Shepherd Hooks or Arches for hanging baskets will be allowed in all sections of the cemetery except; Military, Masonic R & T, Flush T, and Baby U. The hooks will have to be directly adjacent to either end of the foundation, with the basket hanging directly over the monument. No hooks will be allowed to be placed by markers, with the exception of those markers in the Block T Flush Marker Section.

The hooks must be of the single type and only one hook per monument. They must be placed directly adjacent to either end of the foundation. All hooks must be made of steel and must be kept painted; any hooks that become rusted and unsightly will be removed without notice. All hooks must be made of a minimum of 3/8" thick steel.

5.7 **Flowers**

a. Cut Flowers will be allowed at any time when suitably placed. The City of Alma highly recommends the use of cast type receptacles - flush with the ground (where allowed), small vases on the sides of monuments, flowers that are clamped to the top of the monument and/or almost any arrangement that is not on the ground. Cut and artificial flowers may be left in these year-round.
The cemetery reserves the right to remove funeral designs and floral pieces as soon as they become unsightly.

b. **Planting of annual or perennial flowers:** An 18" flower bed the width of the stone will be allowed in all Blocks except in Blocks U, T, R, Baby U, Military, and Masonic Lots. Any flower bed not properly taken care of will be removed.

c. **Blocks U, T, R, Baby U, Military, Masonic Lots, and Flush Marker Sections:** No **Planting** of any kind will be allowed.

d. Grave decorations are allowed if placed on a foundation or monument, but may be removed without notice if they become unsightly.

### 5.8 Trees and Shrubs

The City reserves the right to approve any and all planting of trees and shrubs in the cemetery. Requests for such plantings must be made at least two weeks prior to the planting season, in the spring or fall. All plantings must be performed by cemetery personnel.

The City will remove, without notice, trees or shrubs planted in violation of this rule. The planting of hedges is strictly prohibited. Existing hedges will be removed whenever they become unsightly or encroach upon an adjoining lot or path.

The trimming, pruning or removing of any branch or bloom from any tree or shrub in the cemetery shall be entirely under the supervision of the City. No deciduous tree or conifer shall be removed or pruned except under the direction, and with the consent of the Cemetery Superintendent, or his/her agent(s).

### 5.9 Memorial Day

Flowers of all kinds may be placed in **all** parts of the cemetery between the last week of May until the 30th of June. *This includes potted plants in flush mount sections.* After that date any unauthorized flowers/decorations will be removed by cemetery personnel.

### 5.10 Winter Decorations/Blankets

These will be allowed in **all** parts of the cemetery between the 1st day of November and the last day of March. If such decorations are not removed by March 31st, they shall be considered abandoned and may be disposed of by cemetery personnel.

### 5.11 Right of Removal

Unsightly objects erected or placed upon lots, out of harmony with the general landscape design as adopted by the City, will not be permitted. Whenever objects of such nature are placed on lots or graves; the City reserves the right to remove them without notice. The City will remove all flowers, trees and shrubs which have become unsightly or dangerous.
6. MONUMENTS AND MARKERS

Some sections of the Cemetery have additional block specific rules. Please see “Section 7. Block Specific Rules” for more information.

6.1 Monument and Marker Materials

All material used in construction of mausoleums, vaults, monuments, markers and permanent lot markers must be of recognized durable granite, cut stone from recognized monument quarries, or standard bronze.

Marble may be permitted of certain durable grades and finishes, but the City will assume no responsibility for damages in case of the stone being unintentionally chipped or marked in the regular course of lot care.

Bronze may be used on monuments or upright markers if firmly attached to a granite base. No materials except granite or standard bronze shall be used for flush markers.

All other grades of marble, sandstone, slate, artificial stone, field stone, terra cotta, wood, iron or glass in any form will not be permitted where exposed to the elements.

6.2 Monument and Marker Foundations

All monuments and markers shall be placed on a foundation of a depth and size and of a material deemed adequate by the Cemetery Superintendent. All foundations shall be installed by the Superintendent, or his/her agent(s).

6.3 Installation of Monuments and Markers

Those persons engaged in placing monuments and markers shall provide planking adequate to protect turf and shall remove materials, equipment and rubbish immediately upon completion of work. The site shall be left in a clean, orderly condition. Markers and monuments will not be permitted to be delivered to lots until a proper order for a foundation installation has been placed with the City Clerk.

6.4 Monuments

A monument shall be defined as any upright memorial structure erected upon a lot other than a marker, vault or mausoleum. Only one monument will be allowed to a lot. No monument will be allowed on any single grave, except in the Block T Upright Monument Section.

a. In sections where they are permitted, monuments shall be placed in the center of a lot except where alignment with existing nearby monuments justifies another location. Approval of the location in any case must be obtained from the Cemetery Superintendent before a monument is set. Not more than one monument shall be erected on any lot. No monument shall be erected on a lot in a flush marker section. No monument shall be placed upon a lot unless such lot has been paid for in full.

b. All monumental work must face the abutting path or roadway.

c. Vertical joints are not allowed in monument work.
d. Where a monument consists of a base and die, we strongly advise that the base be left in the rough or rock face as being less liable to damage or marking.

e. Consult the Cemetery Superintendent as to monument design and the proposed location and give due consideration to surrounding memorials in your choice of a monument.

f. Permanent urns will not be permitted as monuments.

Lot owners should not close a deal with any monument dealer until the Cemetery Superintendent has checked the material, size and design, and accepted the application as provided on the dealer's form for that purpose. Where work is being done with an out of town dealer, the lot owner should personally attend to this important detail. The City will not be responsible for the loss to a lot owner caused by rejection of any monument or stone work where regular application for setting has been neglected or overlooked before the order was placed.

Unsightly, ill-proportioned monuments and stone work are prohibited. Appendages, such as books, photos or glass work, are prohibited unless they are cast in bronze and used as a plate in the die of a monument or marker.

The City reserves the right to stop any work in progress or contracted when the materials, or workmanship or design is not satisfactory, or which would seem undesirable or not of durable construction and may cause the work to be removed, rebuilt or remodeled where and when it would seem advisable, even after permit had been granted.

6.5 Memorial Benches

Memorial seats or benches may be placed in lieu of a "monument". Such seats or benches must conform with all specified materials, maximum sizes and location established for monuments contained herein. Seats or benches are not permitted in lieu of a "marker". Marble or Bronze benches or seats are not recommended. All benches or seats must be pre-approved by the Cemetery Superintendent prior to placement. All benches or seats must be fastened and placed on a foundation procured from the City.

6.6 Markers

The term "marker" shall mean a stone used to indicate the location of a particular grave. Only one marker shall be set at any one grave and shall consist of one part or piece only. Markers on each lot should conform in design, material, size and style of lettering.

a. Slant-Faced or "Pillow-Top" Markers. In sections where they are permitted, single markers shall consist of one piece and shall be of a durable type of granite or marble. It shall be a minimum of 4" thick to a maximum of 6" thick. It shall be 12" wide and 24" long. It can be of the slant face type. The marker must conform to the specific rules of the section that it is to be placed in. These measurements do not apply to government issue markers. In the Veterans' Memorial Section, only United States government upright markers are permitted, and they are required to be installed.
b. **Flush Markers.** In sections designated as flush marker sections, all markers shall be set so that the top is flush or level with the ground. No memorials other than grave markers may be set on any section so designated. The exposed surface of all single flush markers shall be of standard size, 24 inches in length and 12 inches in width. Double flush markers shall be 12 inches in width and not be less than 48 inches in length. Three-grave flush markers shall not be less than 48 inches in length. Flush markers of granite shall not be less than 4 inches in depth.

6.7 **Location of Markers on a Lot**

Not more than one marker shall be placed at any one grave and shall identify all burials at that grave. A marker may embrace two graves. No marker shall be set unless it is first approved by the Cemetery Section and the grave space is paid for in full. Veterans are allowed a second marker for the specific purpose of a military issued bronze plaque.

6.8 **Inscription on Markers**

Markers shall be so placed on a grave that the inscription thereon may be read from the nearest abutting path or walkway. On lots or parts of lots not abutting a walkway or road, the inscription on markers placed thereon shall read from the nearest path or road. Inscriptions on all markers at the same side of a lot shall read from the same direction. All inscriptions and designs on flush markers shall be sunk.

7. **BLOCK SPECIFIC RULES**

7.1 **Blocks S and W (PUBLIC)**

a. On the regulation sized lot (12’ 6” x 16’) the monument must be set two feet from the rear lot line and equidistant from the side lines.

b. Where two lots are purchased extending from path to path and with a common center line, the monument may be set on the center line but equidistant from the side lines.

c. Single markers shall consist of one piece and shall consist of a durable type of granite or marble. It shall be a minimum of 4” thick to a maximum of 6” thick. It shall be 12” wide and 24” long. It can be of the slant face type. The marker must conform to the specific rules of the section that it is to be placed in.

d. The minimum size of a monument permitted in this section shall be as follows: base size, length 42”, width 12”, height 6”. Upright portion; length 30”, width 6”, height 18”. The maximum size of a monument permitted in this section shall be as follows: base size, length 60”, width 14”, height 8”. Upright portion; length 48”, width 8”, height 32”. All monuments shall be placed on a suitable foundation constructed by the City and placed adjacent and facing the nearest pathway.

c. Plantings of dwarf evergreens or dwarf shrubs will be permitted at each end of a monument and only in the cases where a monument exists. Permission to plant such evergreens or shrubs may be obtained from the Cemetery Superintendent who will supervise said plantings. The City reserves the right to remove trees or shrubs planted in violation of this rule.
**CITY OF ALMA, MICHIGAN**

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**BLOCK S AND W....**

All stones/markers will face the nearest walkway. These lots 16’ x 12’6”. All graves are 4’ x 12’6”. Whenever possible, there will be no margin between stone and foundation in Block S. Graves 1, 2, 3, and 4 are full graves. Graves 5 and 6 are for cremains only.

---

**Fig. 1 Maximum Monument Size**

**Fig. 2 Minimum Monument Size**

**Fig. 3 Pillow/Slant Face Marker Size**

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### BLOCK S AND W....

All stones/markers will face the nearest walkway. These lots 16’ x 12’6”. All graves are 4’ x 12’6”. Whenever possible, there will be no margin between stone and foundation in Block S. Graves 1, 2, 3, and 4 are full graves. Graves 5 and 6 are for cremains only.
Single or multiple graves may be bought in any quantity desired in this section. All monuments, markers, plaques etc., must be placed on a pre-cast foundation.

a. Single grave foundations will be 18"x 30" or 18" x 40"

b. Two, three and four grave foundations will be 18"x 52" or 20"x 66"

All monuments, markers, plaques will face the nearest walkway. Veterans plaques and markers will be placed adjacent to the monument. Several monument variations will be allowed in this section. None will be larger than those allowed in BLOCK U.

da. Maximum for 2, 3 & 4 graves...48"W x 32"H x 8"D with a base 60"w x 8"H x 14"D

e. Minimum for 1 grave ................24"W x 4"H x 12"D
All monuments will be centered on foundations and all foundations will be as below. All veterans' markers will be flush with the ground adjacent to the monument. Graves are 4' x 12'.

7.2 Block T PUBLIC Flush Marker Section (Graves 1-200)

Single grave markers or a double grave marker is permissible when placed adjacent and facing the nearest pathway. No marker extending more than 2 grave lengths will be permitted.

Single flush markers, size 12” x 24” x 4”, with a pencil edge and made of granite will be permitted on a foundation of compacted sand base.

Double flush markers, size 12” x 48” x 4”, with a pencil edge and made of granite will be permitted on a foundation of compacted sand base.

Placement of markers is as shown below:
7.3 **Block U 2 and 4 Grave Section**

All above ground monuments with a maximum allowable die size and minimum allowable die size. Maximum base size will not exceed 60". Minimum base size will not exceed 42".

Fig. 1 4 grave maximum allowable size.  
Fig. 2 2 grave maximum allowable size.  
Fig. 3 2 and 4 grave minimum allowable size.  
Fig. 4 Flush marker.

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**BLOCK U 2 grave lots...**

All monuments will be placed on the WEST end of lot.  
All Veterans markers will be flush with ground adjacent to the monument.  
Lots are 8' X 10'.
7.4  Baby U

Each grave in this section is 3’ x 4’8”, which includes a 36” x 15” pre-poured foundation. The foundation price is included in the grave price.

All grave markers shall be made of granite. The size shall be 20” x 10” x 4”. No homemade markers will be allowed.

7.5  Military Memorial Section

Certain sections of the cemetery have been set aside to honor those veterans who have honorably served in the military or naval forces of the United States during time of war. Burial spaces in these sections are furnished without charge to eligible veterans. Applications for permission for burial in a Veterans' Memorial Section may be obtained from the City Clerk.

Uniform Upright grave markers of the type issued by the Government shall be used in this Military Section. Only one wreath or bouquet of flowers or potted plant shall be placed at the grave.

Flags for graves in this section shall be provided by the City of Alma and placed by the Veterans Organizations.

Eligibility is as established by the Leslie C. McLean Post No. 1454 of the Veterans of Foreign Wars.

To be eligible for burial in Riverside Cemetery, any person must qualify in accordance with the following:

a. He or she must have an honorable discharge from one of the armed services of the United States, and be eligible for a government marker, and

b. He or she must have been a resident of the City of Alma at the time of his or her death, or

c. He or she must have been a resident of the City of Alma within the period of two years prior to December 7, 1941, or

d. His or her next of kin must have been a resident of the City of Alma for a period of five years prior to his or her death (assuming his or her death antedates January 1, 1948), or
e. He or she may have moved away from Alma less than a year prior to his or her death. However, should he or she have been a resident of Alma for five years prior to his or her moving away, he or she is still eligible, or

f. He or she need not be nor have been a resident of Alma providing he or she meets requirement No.1 and providing further that he or she or his or her kin pay the standard charges in effect at the time of his or her death for lots and burial in Riverside Cemetery.

g. Relatives of any deceased veterans desiring the privilege of burying said deceased in this Military section shall secure from the organization named above in a written statement that said deceased is eligible for burial in Riverside Cemetery. Upon receipt of said written statement, the City Clerk will designate a burial location to said deceased without any charge therefore.

8. COLUMBARIUM

The columbarium provides single niches for the interment of ashes. (See rate schedule for purchase prices and interment fees.)

a. Niches are designed for one cremains, with interior measurements of 11 ½” x 11 ½” x 11 ½”.

b. All interments must be performed by cemetery personnel.

c. Lettering of niche face will be of engraved type and performed by a monument company.

d. Unless otherwise provided for, flowers, glass containers, or decorations are not permitted on or around the columbarium except within furnished adjacent urns.

e. Niche owners may install one durable vase, with a maximum height of 6 inches, on the niche face for cut flowers. Installation shall be by a monument company.

f. Until wilted, one small bouquet of fresh flowers may be placed at the base of the columbarium at the time of interment.

9. PERSONAL MAUSOLEUMS

The following requirements shall be fulfilled for the placement of a Personal Mausoleum at Riverside Cemetery:

a. A personal mausoleum may only be placed in the designated area established at the cemetery. The area designated for a Personal Mausoleum shall be adjacent to Sections A & C, east of the cemetery drive and adjacent to the cemetery perimeter fence.

b. Lot sizes shall be 30ft x 30ft. The mausoleum shall be centered within the lot and shall be oriented square with the lot lines.
Mausoleum size maximum shall be 8 crypts with an approximate size of 15ft square.

Lot price: $5,500.

In addition to the lot sale, owner shall contribute 10% of the completed construction cost of the mausoleum to the cemetery perpetual care fund. Maintenance on structure is the responsibility of lot owner. Perpetual care funds are utilized to maintain the grounds adjacent to the mausoleum as well as long term maintenance of the structure in the event the owner fails to fulfill the maintenance needs.

Mausoleum manufacturer/contractor or mausoleum owner shall purchase a performance bond for 100% of the value of the construction project which names the City of Alma as an additional insured until the project is completed.

The design, specifications, and construction plans, for the proposed mausoleum must be submitted to the cemetery for review and approval. The cemetery or its governing agency may deny approval to construct and place mausoleums to contractors and suppliers whose proposals and/or subsequent work fails to meet accepted standards.

Mausoleum shall face the cemetery road, however, family name may be placed on both ends.

Upon completion of the Mausoleum construction project, mausoleum owner shall provide a key to the Riverside Cemetery for the operation of the door.

All interments shall be performed by City Staff and interment fees shall be the current fee at the time of interment.

No in-ground burials are permitted in a mausoleum plot.

Access to mausoleums will be the same as for other graves in the cemetery.

All mausoleum-related work and maintenance, including entombments, must take place during regular business hours at the cemetery unless special arrangements are made in advance.

Any and all contractors (including those specializing in trucking, crane work, landscaping, foundation construction and mausoleum construction) must meet the respective insurance requirements of the governing body for the appropriate cemetery.

Nearby mausoleums, gravesites and cemetery properties must be protected from damage during construction. Upon completion of construction activities surrounding grounds must be restored with the use of topsoil and seeded.

Work must start within 24 months of purchase of lot; if no work has started within 24 months of purchase date, lot shall revert to the City of Alma and the City shall refund the purchase price to the purchaser.

The specifications of a mausoleum shall be subject to the approval of the City of Alma with the following minimum requirements:

- Owner shall obtain all applicable building permits.
- Building shall be manufactured and constructed by an established mausoleum company, subject to the approval of the City of Alma.
- Manufactures shall provide a 30-year minimum warranty certification.
- All fasteners, guides and anchors shall be of stainless steel.
- All exterior surfaces shall be constructed of 6" minimum thickness durable granite or marble. Polished surface is recommended.
- Roof shall be sloped and shall be constructed of similar materials as mausoleum walls.
• Door(s) and door hardware shall be manufactured of non-corroding metal.
• Floor shall be of one solid piece of stone or shall be solid stone composed of multiple pieces that are physically interconnected either by the use of keyways or are doweled together with stainless steel pins.
• Each mausoleum will be set on a poured, reinforced concrete foundation or stone slabs of granite. The foundation plan must be stamped by an engineer licensed in the State of Michigan. Foundations must conform with local building codes.

r. All landscaping shall conform with the following:
   • Flowers, annuals and perennials are permitted within up to two urns or vases adjacent to the door provided that they set upon a stone base that is flush with the surface of the earth.
   • Two trees may be planted within the bounds of the lot provided that they are a minimum of six feet from the building. All tree species shall be selected from the Cemetery approved planting list.
   • No other decorations, plantings, fences and the like are permitted.

10. FEES

Please refer to the fee schedule accompanying this policy. It will be updated as necessary.
### INTERMENT FEES

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<th>Description</th>
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<th>MON-FRI after-hours/Saturday</th>
<th>Sunday or Holidays</th>
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Note: any funeral arriving at Riverside Cemetery on or after 3:00 p.m. on a regularly scheduled work day shall be completed, and the charges for that interment will be at the after-hours rate.

Winter Burial Surcharge November 1-March 31 $225.00 $225.00 $225.00

### LOT PURCHASES

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<td>Lot Transfer Fee</td>
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**NON-RESIDENT SURCHARGE:** A person who is not a resident within the corporate limits of the City of Alma shall be charged additionally for each grave purchase, opening or foundation. The residence at the time of purchase shall be controlling. The additional charge assists with perpetual care of cemetery lots and graves.
Lot-Purchases

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Disinterment Fees

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<td>$1,000.00</td>
<td>$600.00</td>
</tr>
<tr>
<td>Removal to cemetery other than Riverside</td>
<td>$800.00</td>
<td>$500.00</td>
<td>$300.00</td>
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</tbody>
</table>

Foundation Purchases

<table>
<thead>
<tr>
<th>Foundation Size</th>
<th>Monument/Marker Size</th>
<th>Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 x 20</td>
<td>Urn Base - 8 x 16</td>
<td>$210.00</td>
<td>$420.00</td>
</tr>
<tr>
<td>16 x 24</td>
<td>10 x 18, 10 x 20, Maximum size 12 x 20</td>
<td>$225.00</td>
<td>$450.00</td>
</tr>
<tr>
<td>18 x 30</td>
<td>10 x 24, 12 x 24, Maximum size 14 x 26</td>
<td>$275.00</td>
<td>$550.00</td>
</tr>
<tr>
<td>18 x 40</td>
<td>12 x 34, 10 x 30, 12 x 30, 12 x 36, 12 x 38, Max. size 14 x 38</td>
<td>MAX. SIZE for SINGLE GRAVE MARKERS</td>
<td>$300.00</td>
</tr>
<tr>
<td>18 x 52</td>
<td>12 x 36, 12 x 38, 12 x 40, 12 x 42, 12 x 48, 14 x 46, 14 x 48, Max size 14 x 48</td>
<td>$350.00</td>
<td>$700.00</td>
</tr>
<tr>
<td>20 x 66</td>
<td>14 x 54, 14 x 60, Max. size 16 x 60</td>
<td>$400.00</td>
<td>$800.00</td>
</tr>
<tr>
<td>12 x 24 Sand Compacted</td>
<td>Flush granite marker Blocks T &amp; U</td>
<td>$115.00</td>
<td>$230.00</td>
</tr>
<tr>
<td>12 x 48 Sand Compacted</td>
<td>Flush granite marker Block T</td>
<td>$170.00</td>
<td>$340.00</td>
</tr>
<tr>
<td>Poured Foundation</td>
<td>Based on actual costs- labor &amp; material</td>
<td>$50.00</td>
<td></td>
</tr>
</tbody>
</table>
REQUEST FOR INTERMENT

**CALLER/INFORMANT:**

**PHONE #:**

<table>
<thead>
<tr>
<th>NAME OF DECEASED:</th>
<th>DATE OF BIRTH:</th>
<th>DATE OF DEATH:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>ADDRESS OF DECEASED:</th>
<th>NEXT OF KIN:</th>
<th>PHONE #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VETERAN:</th>
<th>SERVICE BRANCH:</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>NO</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TYPE OF BURIAL:</th>
<th>TYPE OF GRAVE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>FULL/VAULT</td>
<td>ADULT</td>
</tr>
<tr>
<td>C REMAINS(SINGLE)</td>
<td>CHILD</td>
</tr>
<tr>
<td>C REMAINS (DOUBLE)</td>
<td>BABY</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DATE OF BURIAL:</th>
<th>TIME OF ARRIVAL AT CEMETERY:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>PLACE OF BURIAL:</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLOCK</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LOT OWNER:</th>
<th>RELATIONSHIP TO DECEASED:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FUNERAL HOME:</th>
<th>PHONE #:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHARGES:</th>
<th>OPENING</th>
<th>AFTER HRS</th>
<th>SUN-HOL</th>
<th>WINTER</th>
<th>TOTAL</th>
<th>DUE</th>
</tr>
</thead>
</table>

**SPECIAL INSTRUCTIONS:**

---

**Payment should be mailed or delivered to:** City of Alma, 525 E. Superior Street, Alma, MI 48801

---

**INTERMENT DETAILS CONFIRMED BY:**

<table>
<thead>
<tr>
<th>Signature</th>
<th>Printed</th>
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<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Relationship to deceased:</th>
<th>Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Alma City Clerk:**

525 E. Superior Street, Alma, MI 48801

Ph: 989-463-8346

Fx: 989-463-5574

**Riverside Cemetery:**

620 S. Lincoln Avenue, Alma, MI 48801

Ph: 989-463-8339

Fx: 989-463-2531

**Alma Public Works:**

800 Washington Street, Alma, MI 48801

Ph: 989-463-8339

Fx: 989-463-2531

**OFFICE USE:**

Approved by:

Date:  
Time:  

Copy sent to Public Works by:

Date:  
Time:  

---
CITY OF ALMA
RIVERSIDE CEMETERY
Permission for Burial

DATE: ______________________

The City of Alma is hereby authorized to permit the interment of the REMAINS or CREMATED REMAINS of ________________________________

in Riverside Cemetery's Block/Section ________ Lot ________ Grave/Niche ________

By signing below, I declare that I am authorized to grant permission to the City of Alma to inter or entomb the human remains of the deceased, that the information provided is correct to the best of my knowledge, and the City of Alma, Riverside Cemetery, and any of its agents or employees will be held harmless from any entanglement arising from the use of said grave.

Print Name of Lot Owner OR Print Name of Heir

Signature of Lot Owner Signature of Heir

Address of Lot Owner Address of Heir

Sworn to before me and subscribed in my presence this ________ day of __________, ________.

NOTARY PUBLIC
MY COMMISSION EXPIRES: __________________________
CITY OF ALMA
RIVERSIDE CEMETERY
Permiission for Burial Rights

DATE: ____________________________

I, the undersigned, owner or surviving heir, of burial rights in Riverside Cemetery's

Block/Section __________________________ Lot ________________ Half __________
do hereby authorize __________________________________________
to use grave(s) ________________ of said lot for their own use as they so desire.

By signing below, I declare that I am authorized to grant such permission,

that the information provided is correct to the best of my knowledge,

and the City of Alma, Riverside Cemetery, and any of its agents or employees will be

held harmless from any entanglement arising from the use of said grave.

Print Name of Lot Owner OR Print Name of Heir

Signature of Lot Owner __________________________

Address of Lot Owner __________________________

Sworn to before me and subscribed in my presence this
day of __________________________ , ____________.

NOTARY PUBLIC
MY COMMISSION EXPIRES: __________________________
CITY OF ALMA
RIVERSIDE CEMETERY
Transfer of Burial Rights/Release of Interest

DATE: ____________________

I, the undersigned, owner or surviving heir, hereby release and forever quitclaim all right, title and interest whatsoever, both in law and in equity, which I may have in:

Block/Section ____________________ Lot ____________________ Grave(s) ____________________

of Riverside Cemetery located in the City of Alma, County of Gratiot, State of Michigan, to:

______________________________

so that neither I nor my heirs, or assigns shall or will hereafter have, claim, challenge, or demand any right, title, or interest whatsoever in the above described lot.

IN WITNESS WHEREOF, I have executed this release on this day:

Print Name of Lot Owner/Releasing Heir

Signed in the presence of:

Signature of Lot Owner/Releasing Heir

Witness

Address of Lot Owner/Releasing Heir

Witness

STATE OF MICHIGAN
COUNTY OF GRATIOT
Before me, a Notary Public in and for said county and state, personally appeared

______________________________
Lot Owner/Releasing Heir

who acknowledged that he/she did sign the foregoing instrument and that the same is his/her free act and deed. IN TESTIMONY WHEREOF, I have hereunto set my hand on this

______________________________

day of ____________________, ____________________.

NOTARY PUBLIC
MY COMMISSION EXPIRES: ____________________
CITY OF ALMA
RIVERSIDE CEMETERY
Headstone Application

DATE: ________________________

Block/Section __________ Lot ____________ Grave(s) ____________

Marker Size: __________ or Monument Size: __________

Base Size: __________ Vase Placement: __________

Monument Company: ________________________

Short description: (Attach photos, detailed plans, drawings, dimension, etc.):

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Approval:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alma Public Works Superintendent</td>
</tr>
<tr>
<td>Date</td>
</tr>
</tbody>
</table>

| Alma City Clerk |
| Date |