Town of Keystone Wisconsin

66015 County Highway F, Ashland WI, 54806 | www.townofkeystonewi.gov

Scott Galetka, Chairman | John Moore, Supervisor | Jeff Bradley, Supervisor | Carol Moravchik, Clerk | Walt Gurske, Treasurer

AGENDA
Town of Keystone
Wednesday, October 14, 2026 - 7:00 p.m.
Keystone Town Hall
Snacks and coffee will be available.

1. Call to Order

2. Public Comment
   Members of the public are welcome to address the Board on items listed on this agenda.

3. Review and Possible Approval of September 9, 2026, Meeting Minutes

4. Ambulance Service Presentations and New Funding from Bayfield County
   a. EMS Assistance Program $1 million distributed to Towns – Meagan Quaderer
   b. Joe Schick - Mason Fire and Ambulance
   c. Stuart Matthias - Ashland Fire and Ambulance

Residents are encouraged to attend, ask questions, and share input about the Town's ambulance service needs.

5. Volunteer Opportunities (community involvement is very much encouraged)
   a. Comprehensive Plan
   b. Poll Workers
   c. Facility Improvement

6. Insurance Presentation (Next Month Nov)
   a. Spectrum Insurance Group – Don Kubnick

7. Treasurer's Report
   a. Balance Sheet and Financial Update

8. Solid Waste and Recycling
   a. Town Recycling Grant Update

9. Town Road Projects - Discussion and Possible Action
   a. Road Report - Road Boss Pete Raspolic
   b. Road Maintenance Update
   c. 2027 Road Maintenance and Improvement Priorities
   d. Private Snowplow Contract (Online and Mailed)
   e. Other Highway Work

10. Town Projects - Discussion and Possible Action
    a. Fish Creek Parcel - Day Use Status Update
    b. Swedish Baptist Church of Fish Creek Settlement Cemetery – Maintenance Update
    c. Town of Keystone Comprehensive Plan Meeting Update
    d. Solid Waste and Recycling Collection

11. Clerk's Report
    a. Review and Possible Approval of Bills
    b. General Correspondence

12. Discussion and Action May Occur on Any of the Above Agenda Items

13. Adjournment

Agenda Narratives

October 14, 2026 | Public information and meeting discussion
Scott M. Galetka, Town Chair

This meeting gives residents an opportunity to hear directly from the ambulance services and the County about service, funding, and future planning. We also will review Town finances, volunteer opportunities, roads, recycling, and community projects. Residents' questions and differing views are welcome. Please keep comments focused on the agenda and the needs of our community.

1. Call to Order

The Chair will open the meeting and begin the posted agenda.

2. Public Comment

Residents may address the Board on items listed on the agenda. This is a time to share questions, experiences, and concerns respectfully. Comments can help the Board identify information needed before considering decisions.

3. September 9 Meeting Minutes

The Board will review the September 9, 2026, minutes for accuracy, consider any corrections, and consider approval. The minutes provide the public record of the Board's previous actions.

4. Ambulance Service and County Funding

Mason has served Keystone for many years, and the Town appreciates that service. We want to understand current coverage, total response time, patient and taxpayer costs, and opportunities to improve long-term planning, particularly in western Keystone. We have time to review the information. A practical long-term agreement with Mason deserves full consideration if it addresses these concerns. No provider change has been decided.

a. Meagan Quaderer — County EMS Assistance Program. Meagan is invited to explain the approved $1 million program, how municipal allocations are determined, eligible staffing costs, agreements, reporting, and continued local support. Keystone's estimated $21,930 should be confirmed along with the recipient and conditions. The public needs to understand what additional staffing or availability this funding could support.

b. Joe Schick — Mason Fire and Ambulance. Mason is invited to explain its 2027 assessment, crew availability and turnout, coverage in western Keystone, backup and ALS assistance, and the reasons for its station arrangement. We would like to hear whether a Keystone location could be workable and whether Mason would propose a multi-year written agreement with clear coverage, cost, and reporting commitments. An update on the bylaws revision would also be helpful.

c. Stuart Matthias — Ashland Fire and Ambulance. Ashland is invited to explain its written service proposal, staffed readiness when units are available, ALS capability, western Keystone coverage and backup, annual Town costs, and patient billing or assistance policies. Comparing both services requires actual call records and coverage commitments as well as travel distances.

The complete Keystone Ambulance Service Review is included after these narratives as the supporting document for item 4. It contains the cost comparison, questions, definitions, and three estimated 15-minute driving maps. Please read it before the meeting and bring your questions.

5. Volunteer Opportunities

Community involvement is encouraged. Residents can express interest at the meeting so the Town can explain available roles and follow up on next steps.

a. Comprehensive Plan. Help identify community needs and priorities and encourage broad public participation in the planning process.

b. Poll Workers. Residents interested in helping with elections can contact the Clerk about qualifications, training, scheduling, and upcoming staffing needs.

c. Facility Improvement. Residents can share ideas and offer help with practical improvements to Town facilities. The Town should identify tasks, costs, and coordination before work begins.

6. Insurance Presentation — November

The Spectrum Insurance Group presentation by Don Kubnick is listed for November. This October item is an opportunity to identify questions for that presentation, including building coverage, liability, and coverage for Town activities and property. No October insurance presentation is described here.

7. Treasurer's Report

The Treasurer will present the balance sheet and financial update. The Board and residents can review cash balances, receipts, expenditures, and questions about the Town's financial position. The report will provide the actual figures for this meeting.

a. Balance Sheet and Financial Update. Review the financial report and any significant changes or upcoming obligations that affect Town planning.

8. Solid Waste and Recycling

Recycling Grant. Report the application or award status, funding amount if confirmed, eligible uses, local obligations, and deadlines. Identify any action needed after the status and terms are explained.

9. Town Road Projects

The Board will review road conditions, current maintenance, and priorities for the next budget year. Any proposed action should identify the work, estimated cost, and funding available.

a. Road Report — Pete Raspolic. Pete will report road conditions, completed or remaining work, and issues requiring the Board's attention.

b. Road Maintenance Update. Review maintenance needs and scheduling, including surface work, drainage, culverts, and preparation for winter as applicable.

c. 2027 Priorities. Identify roads and improvements to evaluate for the 2027 budget, with attention to condition, safety, drainage, cost, and the ability to complete the work.

d. Private Snowplow Contract. Receiving the 2026–2027 contracts

e. Other Highway Work. Review other highway work within the listed road-project subject and identify any follow-up information or scheduling needed.

10. Town Projects

The Board will receive project updates and consider any specific proposals presented under the listed subjects. Residents can help identify practical priorities and maintenance needs.

a. Fish Creek Parcel — Day Use. Review the status of day-use planning, proposed public access or improvements, and information needed before proceeding. Identify next steps and any costs or approvals that require further review.

b. Swedish Baptist Church of Fish Creek Settlement Cemetery. Review maintenance needs and the status of work, including opportunities for coordinated community assistance and any costs requiring Board consideration.

c. Comprehensive Plan Meeting Update. Report on the recent planning meeting, topics raised, and opportunities for residents to participate. Discuss the next steps for gathering public input and communicating future meetings.

d. Solid Waste and Recycling Collection. Review collection operations, accepted materials, resident instructions, and any service or scheduling concerns. This operational update.

11. Clerk's Report

The Clerk will present bills and general correspondence for review.

a. Bills. Review the bills presented, answer questions about the charges and funding, and consider approval for payment.

b. General Correspondence. Share relevant notices and communications and identify items requiring follow-up or placement on a future agenda.

12. Discussion and Action on Listed Items

The agenda states that discussion and action may occur on the items above. Any motion should identify the specific listed subject and the decision being considered. For ambulance planning, the focus of this packet is information gathering and written proposals; no provider change is proposed in this packet.

13. Adjournment

After completing the agenda, the Board will consider a motion to adjourn. Any follow-up assignments and future meeting information should be clear before the meeting ends.

Supporting document follows: Keystone Ambulance Service Review, including EMS definitions and estimated driving maps.

Keystone Ambulance Service Review

Information for residents and the Town Board | October 7, 2026
Scott M. Galetka, Town Chair

Mason has served Keystone for many years, and I appreciate the responders and community members who have supported that service. We are inviting Mason and Ashland Ambulance. Meagan Quaderer EMS Director from Bayfield County to the October 14 meeting to hear presentations and ask questions in an open setting. No provider change has been decided. The purpose of this review is to hear information, ask questions, and identify written commitments for future planning.

I would like to know whether Mason would enter into a long-term written agreement that addresses coverage throughout Keystone, including the west side, predictable costs, and regular reporting. Reviewing options is part of understanding what residents receive for the money the Town pays.

Our connection to Mason

Keystone has a longstanding role in Mason Area Ambulance Service. An ambulance was housed at the garage for many years, and my understanding is that accommodating it was one purpose of the building. The bylaws for Mason Ambulance name Keystone as a member municipality, provide one voting representative per listed municipality, and make that representative directly responsible to the municipality.

The bylaws assign the regional board responsibility for the service's condition and operation. They also call for monthly review of bills, upcoming expenses, maintenance, equipment, and other requested topics. This structure gives Keystone a basis to ask questions and seek commitments while recognizing that Mason serves several communities. Mason is updating its bylaws and is expected to have a draft ready before the next directors' meeting.

What we currently know about Town costs

Item	Amount and status
Mason 2027 assessment	Approximately $31,413 as recorded at the October 5 meeting.
Ashland annual estimate	$34,865 using $95 × approximately 367 residents, with a reported 2% annual increase. A written proposal must confirm population, price, and terms.
County EMS support	An estimated $21,930 associated with Keystone's service arrangement. Final amount, award conditions, recipient, and eligible uses need confirmation.

Using the provisional figures, Ashland starts about $3,452 higher per year. Mason's recorded assessment rises about 3.3% from the 2026 assessment of $30,410.10. These comparisons must be recalculated if the Mason amount changes. The County funding is separate, supplemental support for eligible EMS staffing costs; it should not be deducted from these Town assessments.

Why response time and coverage need review

The main question is how long a resident waits from calling 9-1-1 until a staffed ambulance reaches the patient. Road distance is only part of that time. If responders must first travel from home or work to the ambulance, crew assembly and turnout must also be included.

Part of the response	What residents need to understand
Dispatch	When the ambulance and any needed advanced-care resource are requested.
Crew turnout	How long it takes a complete crew to reach the ambulance and leave the station.
Travel	How long the ambulance takes to reach the patient after departure.
Advanced care	When paramedics arrive if the patient needs advanced life support.
Backup	Who responds when the primary crew or ambulance is unavailable.

Mason's arrangement may include responders traveling to the ambulance before departure. Ashland is reported to have staffed crews ready for calls when a unit is available. Both services need to explain their actual availability, including nights, weekends, transports, and simultaneous calls. We have not established that either arrangement provides faster service throughout Keystone.

Western Keystone

I am particularly concerned about the western part of the Town. A Town-wide average can conceal longer waits in that area. We need to know which station and available crew would respond first, what backup exists, and how mutual aid is activated. Iron River may be geographically relevant, but its availability must be confirmed rather than assumed.

The ambulance formerly housed at Keystone

Mason's director described building security, maintenance, and personal-vehicle travel concerns as reasons for moving the ambulance. The Town has motion-activated cameras operating around the clock. The Town also carries insurance on the building and is willing to discuss additional practical security and maintenance improvements.

The useful question is whether an ambulance at Keystone, with an available crew, could improve coverage and what conditions would make that arrangement workable. We should compare current locations with a Keystone option using approximate responder home and work areas, scheduled availability, and total response records. Exact private home addresses are not needed.

The bylaws describe liability coverage as primary in the ambulance and secondary in a member's own vehicle. That older provision does not establish current insurance terms or resolve the concern. Mason should explain the current policy and how personal-vehicle travel affects the available station options.

Access to advanced care

Mason is reported to provide basic life support, with Ashland supplying advanced life support when requested. Joe Schick stated that Ashland is dispatched immediately when a call is recognized as needing ALS. Some needs may become apparent later. We want to understand dispatch, later requests, and time until advanced care reaches the patient, without drawing conclusions about any individual call.

Could a long-term agreement with Mason address these concerns?

Yes, if Mason is willing and able to make practical commitments that address Keystone's needs. A longer agreement could give residents confidence in continued service and give Mason greater predictability for staffing and budgeting. The agreement should explain what service is provided, how it is paid for, and how problems are reviewed. The County program also calls for agreements, reporting, and documented use of eligible funds. A longer contract term would be a separate proposal for the parties to consider.

I would like Mason to propose a multi-year agreement, potentially five years, for the Town to evaluate. These are subjects for discussion, not terms already accepted by either board:

- Coverage throughout Keystone, with a specific plan for the western area, staffed or on-call availability, and backup when the primary unit is committed.
- A review of station location, including whether returning an ambulance to Keystone with an available crew or another workable arrangement would improve coverage.
- A clear annual assessment, any escalation formula, and responsibility for major repairs, vehicle replacement, and additional assessments.
- An explanation of how eligible County funding would maintain or improve staffing and availability, with separate accounting for restricted funds.
- Agreed measures of service, including crew turnout, total response time by Town area, availability, mutual-aid use, and time to ALS when needed.
- At least two public or Town Board service updates each year, with a process for addressing identified gaps and consulting the Town about material coverage changes.

The Town is seeking clear service commitments and evidence of coverage. EMS professionals and their medical directors remain responsible for clinical decisions and operational methods. Any agreement would require appropriate review and approval by the participating parties.

How the County funding can help

The County Board approved the EMS Performance Assistance Program. Its stated priorities include reliable service, recruitment and retention, compensation for licensed responders, and improved response capacity. Municipal participation creates an opportunity to connect funding with documented service needs and reporting.

The reviewed program materials allow eligible personnel wages, benefits, and qualifying contracted 9-1-1 EMS response. They exclude administrative fees, billing services, equipment, repairs, and costs for staff not licensed at least at the EMR level.

Local support must also satisfy the program's maintenance-of-effort requirement; County money cannot simply replace the Town's existing contribution.

Patient costs matter too

The Town's assessment and the patient's bill are different costs. Based on the amounts reported, Mason may offer an affordability advantage. Current written billing schedules are needed before residents can rely on that comparison.

Reported arrangement	Reported charge	What needs confirmation
Mason call	$500	Services included, mileage, and other fees.
Mason with Ashland assistance	$500 + $475 = $975	Whether both amounts are billed to the patient, who bills them, and any additional charges.
Ashland direct call	Approximately $2,000	Base versus total charge, care level, mileage, and other fees.

These figures are reported rates, not confirmed patient balances. Insurance coverage, deductibles, and assistance policies affect what a resident actually owes. Higher charges could be a concern for uninsured residents and those with limited coverage. Ashland should explain whether an agreement could address affordability, including whether rates comparable to the reported Mason charges are feasible.

Questions for the October 14 meeting

- What do actual Keystone records show for crew turnout and total response time, especially on the west side and during nights and weekends?
- How will each service cover Keystone when its usual crew or ambulance is unavailable, and when will mutual aid be requested?
- When will ALS be dispatched or requested, and how long does it take to reach patients who need it?
- Could a staffed or reliably on-call ambulance at Keystone improve coverage? What staffing, security, maintenance, or insurance conditions would be needed?
- What coverage or staffing benefit would the estimated County funding provide, and how would eligible spending be documented?
- Will Mason offer a long-term written agreement? What coverage, reporting, price, and review commitments would it include?
- What would Ashland put in writing for price, staffed readiness, ALS availability, western coverage, and patient affordability?
- What information remains missing, who will provide it, and when can the Town and residents review it?

What I am asking residents to consider

Residents' experience with Mason and the service's history matter. So do present staffing, total time to care, coverage across the Town, and costs to patients and taxpayers. I want residents to hear both presentations, ask questions, and help identify what a dependable long-term arrangement should provide.

We are not in a rush. We have reliable service now and time to review our concerns for future planning through written budgets, proposals, response records, and coverage commitments. If Mason can address the concerns through a workable long-term agreement, that deserves full consideration alongside the other option.

Please attend Wednesday, October 14, at 7 p.m. at the Keystone Town Hall. Questions and differing views are welcome. Please keep discussion focused on service and residents' needs.

Scott M. Galetka
Town of Keystone Chair

References: Town EMS comparison and Chair's October 7 update; supplied Mason bylaws bearing 2013 dates, Articles I, II, III and VII; FY2027 County EMS Performance Assistance Program materials, including allowable costs and reporting. Current budgets, rates, bylaws, and award terms should be confirmed in writing.

EMS terms in plain language

EMS — Emergency Medical Services. The system of responders, ambulances, dispatch, and medical oversight that provides emergency care and transport.

BLS — Basic Life Support. Care at the emergency medical technician (EMT) level, including patient assessment and basic emergency treatment and transport. BLS is an essential part of emergency care.

ALS — Advanced Life Support. Care involving more advanced assessment and treatment, typically provided by paramedics. It can include advanced heart monitoring, medications, and procedures, depending on the provider's license and medical protocols.

EMR — Emergency Medical Responder. A responder trained to provide initial, limited basic emergency care before an ambulance arrives. EMR and EMT are different certification or license levels.

ALS assistance or intercept. An advanced-care crew joins a response, at the scene or during transport, when that level of care is needed.

Crew turnout. The time between notification and a staffed ambulance leaving to respond. It may include responders traveling from home or work to the unit.

Total response time. The full wait from the 9-1-1 call until the responding resource reaches the patient. Compare records using the same start and end points.

Mutual aid. Help from another service when additional resources are needed or the usual crew or ambulance is unavailable. Agreements and dispatch procedures determine how help is requested.

Town assessment and patient charge. The assessment is the Town's payment for service availability. A patient charge is a separate bill for a call or transport; the amount owed depends on coverage and billing terms.

Maintenance of effort. A County funding condition requiring continued local support. Supplemental County money cannot simply replace the Town's existing contribution.

Clinical terms: Wisconsin Department of Health Services, Wisconsin EMS Services, P-03710A (March 2025), and EMS training/licensing guidance: dhs.wisconsin.gov/ems. Licensed capabilities and local medical protocols govern actual care. Funding terms: supplied FY2027 County program materials.

Why the County study map looks different

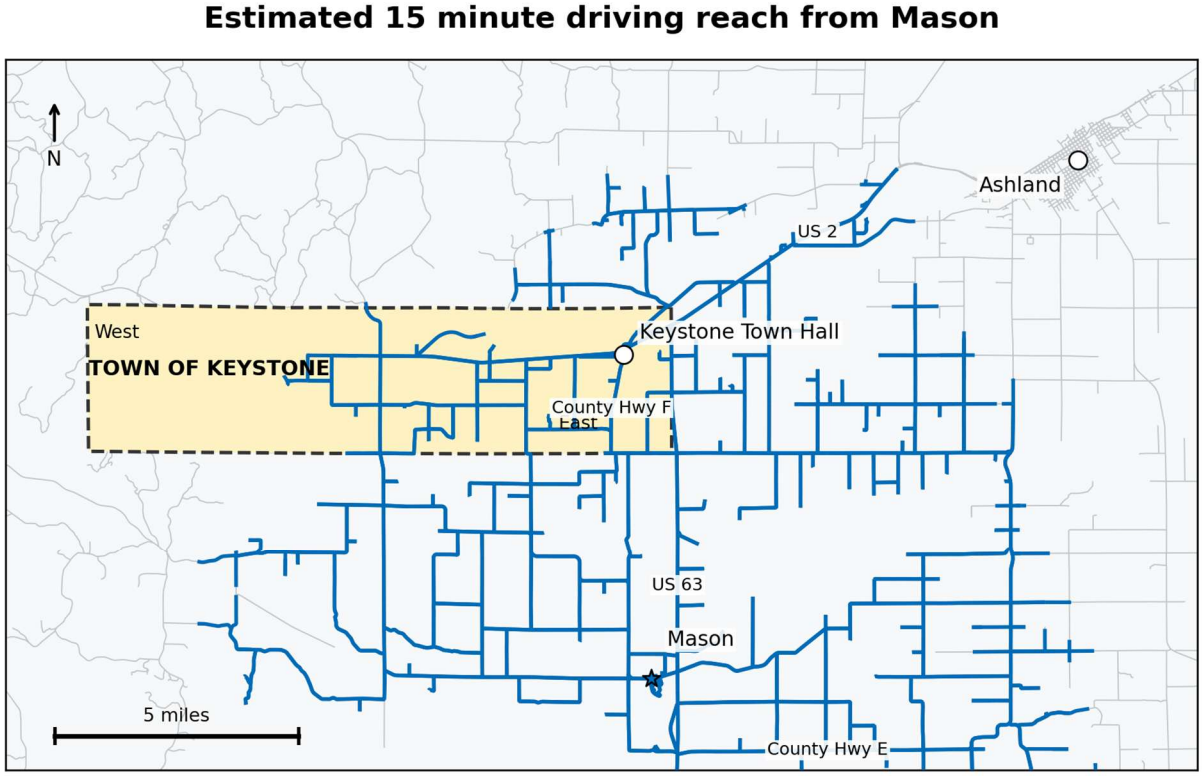
The County EMS study maps show a 15-mile response zone, not a 15-minute drive. Its methodology equates 15 miles with about 20 minutes at 45 mph. That is different from the three estimated 15-minute driving maps that follow. Neither type of map includes the full wait for dispatch and crew turnout or proves an actual arrival time.

Source: MCP Bayfield County EMS Assessment, January 2026, printed pages 5 and 11.

Estimated 15 minute driving reach from Mason

Map origin: 24450 County Hwy E, Mason.

These maps show the roads estimated to be reachable within 15 minutes of driving after departure from each location. Colored roads are within the modeled travel time from the marked origin. The yellow area is the Town of Keystone. The maps focus on Keystone and do not display the entire reach outside this view.



Colored roads: estimated 15-minute drive Gray roads: other mapped roads Dashed boundary: Keystone

Modeled driving time from Mason to the Keystone Town Hall is about 10 minutes after departure. Some roads in western Keystone lie beyond the modeled 15-minute drive from Mason. Ask how those areas are covered and what backup is available.

Fifteen minutes here means modeled driving time, not time from the 9-1-1 call. It is not a service boundary or a promised arrival time. Locations outside the colored reach may still be served. Total time to care includes call processing, crew turnout, travel, and any additional wait for advanced care.

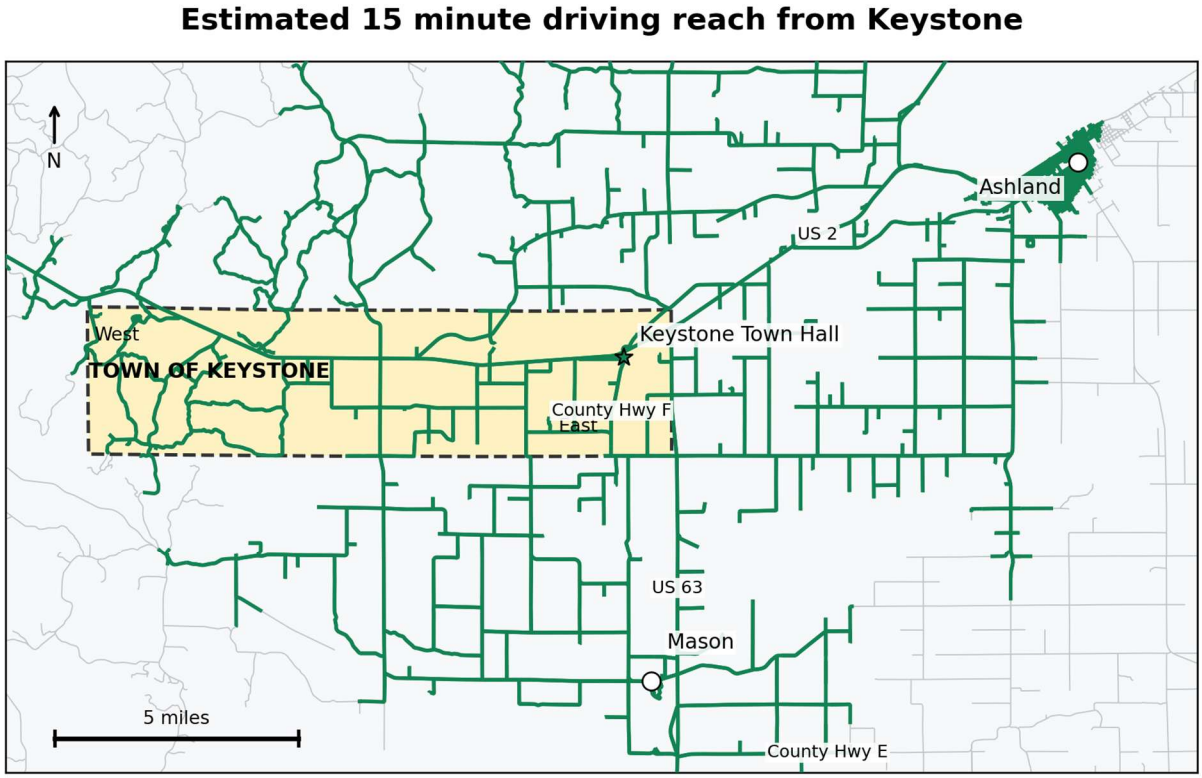
Map sources: Bayfield County GIS All Roads, Address and Municipal Boundary layers; Ashland County GIS Road Centerlines and Site Addresses. Accessed October 7, 2026.

Planning model using road length and County GIS speed values (Bayfield SpeedLimit and Ashland speedlimits), which require confirmation as current operating assumptions. Travel starts at the nearest point on the named origin road. Recorded one-way directions are used where available; small endpoint gaps are joined and identified private roads are excluded. The model assumes constant speeds and adds no time for intersections, turns, traffic, weather, driveway travel, dispatch or crew turnout. Closures and access restrictions require confirmation. These are estimates, not observed EMS response times.

Estimated 15 minute driving reach from Keystone

Map origin: 66015 County Hwy F, Keystone Town Hall and garage.

This is a possible station-location scenario. It does not mean an ambulance or available crew is currently stationed at Keystone. Any benefit depends on having a crew that can reach the unit promptly and maintain coverage.



Colored roads: estimated 15-minute drive Gray roads: other mapped roads Dashed boundary: Keystone

A Keystone origin extends the modeled 15-minute driving reach farther west than either of the other two origins in this comparison. This supports evaluating a local unit, crew availability, and workable alternatives with Mason; it does not establish a staffed response capability.

For a long-term agreement, ask Mason to explain how station location and scheduled staffing would address western coverage. Returning an ambulance without a reliably available crew would not, by itself, resolve the concern.

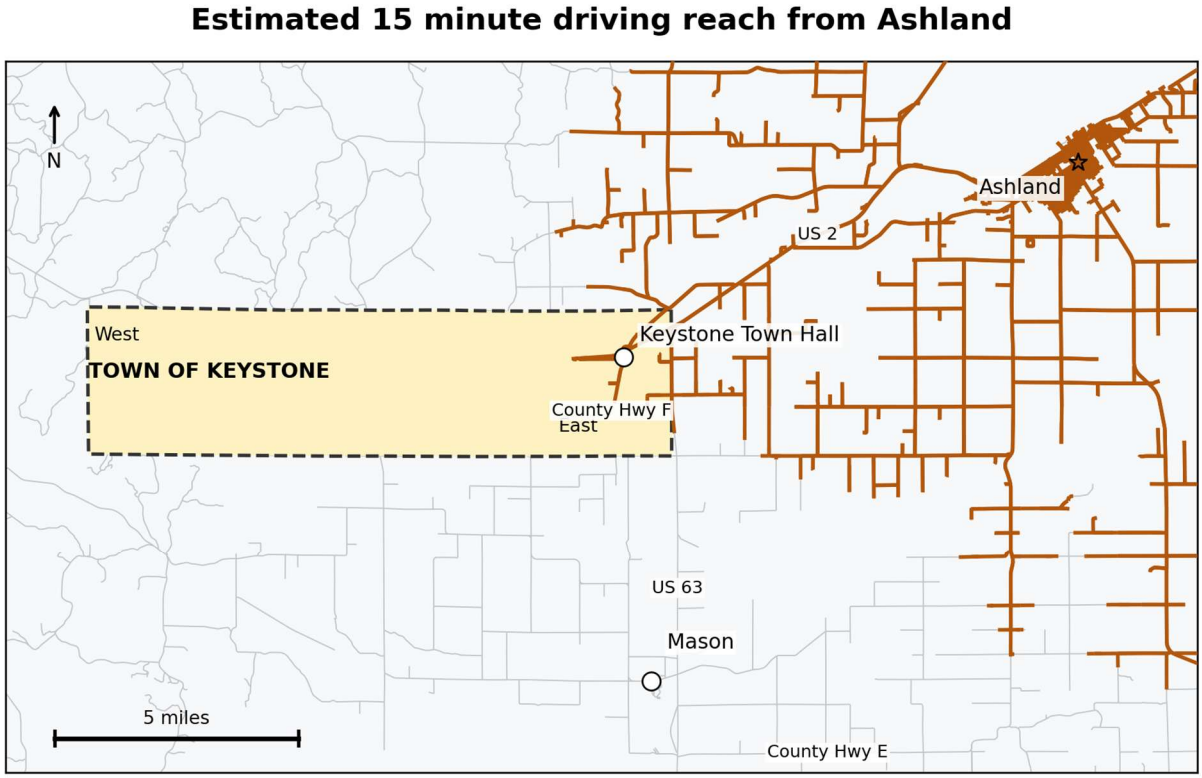
Map sources: Bayfield County GIS All Roads, Address and Municipal Boundary layers; Ashland County GIS Road Centerlines and Site Addresses. Accessed October 7, 2026.

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Estimated 15 minute driving reach from Ashland

Map origin: 215 6th St E, Ashland.

This map uses Ashland's fire and EMS station as the origin. It shows estimated driving time only; Ashland's reported staffed readiness could affect total arrival time and must be compared with Mason's crew turnout.



Colored roads: estimated 15-minute drive Gray roads: other mapped roads Dashed boundary: Keystone

Modeled driving time from Ashland to the Keystone Town Hall is about 14 minutes after departure. Much of Keystone lies beyond Ashland's modeled 15-minute driving reach. Ask which staffed primary or backup resource would serve those areas and review actual arrival records.

Compare both services using actual calls by Town area and time of day. These maps do not establish that one service arrives faster, and they do not account for where a unit may be positioned while handling another call.

Map sources: Bayfield County GIS All Roads, Address and Municipal Boundary layers; Ashland County GIS Road Centerlines and Site Addresses. Accessed October 7, 2026.

Planning model using road length and County GIS speed values (Bayfield SpeedLimit and Ashland speedlimits), which require confirmation as current operating assumptions. Travel starts at the nearest point on the named origin road. Recorded one-way directions are used where available; small endpoint gaps are joined and identified private roads are excluded. The model assumes constant speeds and adds no time for intersections, turns, traffic, weather, driveway travel, dispatch or crew turnout. Closures and access restrictions require confirmation. These are estimates, not observed EMS response times.

Data references: maps.bayfieldcounty.wi.gov/ArcGIS/rest/services/BayfieldCoBaseMapEB/MapServer (layers 0, 9, 11); gis.ashlandcountywi.gov/arcgis/rest/services/AshlandCo_Roads/MapServer/0 and AshlandCo_Addressing/MapServer/0.