

*Delaware Volunteer Firefighters and Ladies' Auxiliary  
Mutual Relief Association, Inc.*

Minutes  
August 23, 2018

The regular meeting of the Mutual Relief Association was called to order on Thursday, August 23, 2018 at 7:10 p.m. at the Frederica Fire House by Chair Steve White.

**Trustees Present:**

New Castle: Ed Kalinowski & Rich Weaver (Mary Alice Maichle - EX)  
Kent: Bob Yerkes, Kathy O'Neal & Steve White  
Sussex: Patrick Miller & Ginni Tice (Bill Tobin - EX)

**DVFA Advisory Committee Present:**

New Castle: Danny Burris  
Sussex: John Stevenson

**Guests:** None

**Treasurer's Report:** A written report was submitted at the meeting (see attached) – the balance sheet reflects Accrual-Based accounting figures, not Cash-Based accounting figures. At this time, it is believed that Blades did forward a payment (need to check with Bill Tobin), Georgetown is not participating and Millville & Roxana remain outstanding.

**Payment of Bills:** On a motion by Rich Weaver and a second by Ed Kalinowski, it was moved to pay the following bill:

- \$1,000.00 to DVFA for meeting/room at Conference.

**Minutes:** The minutes from May 24, 2018 were presented in printed form; on a motion by Kathy O'Neal and a second by Bob Yerkes, the minutes were accepted as printed.

**Communications:** Letters for re-appointment were received for Ed Kalinowski, Mary Alice Maichle, Patrick Miller and Steve White. Letters to Mid-Sussex and Smyrna Ambulance Associations were sent and there has not been a written response from either organization.

**Trustee Reports:** None.

**Old Business:**

- Bids were received from ESIP and Provident for Accident and Health as well as Accidental Death and Dismemberment policies – all trustees were provided with copies of the plans.
- A bid was received from VFIS for MRA liability insurance – the Association will need to review both Selective and VFIS for comparison and a decision to be made at a later date. Patrick Miller will forward the Selective policy to all members to review and compare.

**New Business:**

- On a motion by Ed Kalinowski and a second by Bob Yerkes, it was moved to recommend at Conference that Provident remain the provider for both A&H and AD&D policies.
- Due to the Accountant's recommendation, it was moved by Rich Weaver and seconded by Bob Yerkes that an increase in dues and burial benefit be made – burial benefit to increase to \$500 per company and dues to \$100 per company – motion carried.
- There was a discussion about having information available prior to Conference – per the request of the membership – budgetary information will be to the Secretary by September 5, 2018 and will be forwarded to Executive Director Warren Jones for dissemination as well as copies will be available at the Conference meeting.
- A discussion was held concerning those companies that have not paid their MRA bill; it was decided that this issue would be put on hold until after September, as this will be a topic of discussion that those companies not wishing to belong to MRA needs to communicate that to the MRA. This information will then need to be communicated officially to Provident.

**Good of the Association:** The Annual Dinner meeting is scheduled for August 27, 2018 at 6:00 p.m. at Frazier's Restaurant at Treadway Towers.

The meeting was **adjourned** at 8:15 p.m.

Respectfully submitted,  
Ginni Tice  
Secretary, MRA

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## D.V.F.A. &amp; L.A. MUTUAL RELIEF ASSOC.

## Balance Sheet

As of July 31, 2018

08/23/18

Accrual Basis

	Jul 31, 18
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
1136 TD Bank Escrow	41,045.17
1150 TD Bank	170,716.00
1151 TD Bank Money Market 9432	123,274.54
1153 · TD Bank Money Market 7147	48,152.29
1154 · TD Bank CD (5 yr)	30,000.00
1155 · WSFS Bank - Money Mkt	251,780.09
Total Checking/Savings	664,968.09
Accounts Receivable	
1200 PREMIUMS RECEIVABLE	124,798.03
Total Accounts Receivable	124,798.03
Other Current Assets	
Federal Tax Withheld	75.59
Total Other Current Assets	75.59
Total Current Assets	789,841.71
Fixed Assets	
1500 EQUIPMENT	599.98
1502 ACCUM. DEPRECIATION	-190.00
Total Fixed Assets	409.98
Other Assets	
1504 PREPAID INSURANCE	229,415.33
Total Other Assets	229,415.33
<b>TOTAL ASSETS</b>	<b>1,019,667.02</b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2100 DEFERRED PREMIUMS-CURRENT	257,826.20
Total Other Current Liabilities	257,826.20
Total Current Liabilities	257,826.20
Total Liabilities	257,826.20
Equity	
3900 · RETAINED EARNINGS	663,346.30
Net Income	98,494.52
Total Equity	761,840.82
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>1,019,667.02</b>

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08/23/18

Accrual Basis

# D.V.F.A. & L.A. MUTUAL RELIEF ASSOC.

## Income by Customer Summary

January through July 2018

	Jan - Jul 18
09 AETNA HOSE & LADDER CO.	4,562.89
11 BRANDYWINE FIRE CO.	4,562.89
12 CHRISTIANA FIRE CO.	4,948.74
13 CLAYMONT FIRE CO.	4,562.89
15 DELAWARE CITY FIRE CO.	4,562.89
16 ELSMERE FIRE CO.	4,562.89
17 FIVE POINTS FIRE CO.	4,562.89
19 HOCKESSIN FIRE CO.	704.36
23 MINQUAS FIRE CO.	4,562.89
25 TALLEYVILLE FIRE CO.	400.00
26 TOWNSEND FIRE CO.	4,562.89
28 WILMINGTON MANOR FIRE CO.	4,562.89
29 PORT PENN FIRE CO.	4,562.89
43 CHESWOLD FIRE CO.	4,562.89
46 ROBBINS HOSE CO.	4,562.89
47 FARMINGTON FIRE CO.	4,562.89
50 HARRINGTON FIRE CO.	4,562.89
51 HARTLY FIRE CO.	4,562.89
56 MARYDEL FIRE CO.	4,562.89
57 SOUTH BOWERS FIRE CO.	4,562.89
64 AMERICAN LEGION AMBULANCE	4,562.89
70 BETHANY BEACH FIRE CO.	4,562.89
72 BRIDGEVILLE FIRE CO.	4,562.89
73 DAGSBORO FIRE CO.	4,562.89
74 DELMAR FIRE CO	4,562.89
79 GUMBORO FIRE CO	4,562.89
81 LAUREL FIRE CO.	4,562.89
83 MILLSBORO FIRE CO.	4,562.89
86 REHOBOTH BEACH FIRE CO.	400.00
<b>TOTAL</b>	<b>120,525.35</b>

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 50.00-  
 100.00-  
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 124,798.03+  
 120,525.35-  
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 4,272.68\*+  
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**D.V.F.A. & L.A. MUTUAL RELIEF ASSOC.**

**Statement of Cash Flows**

January through July 2018

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	<u>Jan - Jul 18</u>
OPERATING ACTIVITIES	
Net Income	<u>98,494.52</u>
Net cash provided by Operating Activities	<u>98,494.52</u>
Net cash increase for period	98,494.52
Cash at beginning of period	<u>566,473.57</u>
Cash at end of period	<u><u>664,968.09</u></u>