

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

MINUTES
January 19, 2016

The meeting was called to order on Tuesday, January 19, 2016 at 6:58 p.m. at Frederica Fire House.

Trustees Present:

New Castle: Ed Kalinowski & Rich Weaver
Kent: Lorraine Madden & Steve White
Sussex: Patrick Miller, Ginni Tice & Bill Tobin

DVFA Advisory Committee Present: John Stevenson/Station 87, Dan Burris/Station 27

Guests: Deb Lawhead

Treasurer's Report: Bill Tobin reported that the Treasurer's report is still being reconciled with statements; Treasurer Tobin and Assistant Treasurer Miller are still working on this but a balance sheet dated 12/31/15 is attached to these minutes. Please see attached a list of those companies that have paid and/or still need to pay their MRA premium.

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

- Selective Insurance - \$912.00 Annual Renewal Fee
- American Express - \$231.48 Quicken Quick Books Software Purchase
- Brandon Jones - \$25 State of DE Franchise Tax

Minutes:

The Minutes of November 17, 2015 Meeting were approved as provided in writing on a motion by Rich Weaver and a second by Ed Kalinowski.

Communications: None.

Trustee Reports:

- Bill Tobin, as the Treasurer, received a funeral expense request from Spicer Mulliken Funeral Home regarding the death of Edwin Pickhaver, Sr.; per the paperwork from the Wilmington Manor Volunteer Fire Company, the deceased only had 7 years of Active service and was not an active member on his death. He is NOT eligible for any death benefit

from MRA; the Secretary will respond to this letter. Bill also brought up the passing of Janet Levan, who was active with the Indian River Ladies Auxiliary as well as having joined the IRVFD – per the by-laws, she would be eligible. As the funeral was paid in advance by the family, however, MRA, per the by-laws, would not make a payment to the family; payments are only made to the Funeral Home. This matter will be brought up under new business.

Old Business:

- Deb Lawhead reported on the Power Point project – see attached. Revisions will be made and presented at the next meeting.
- A replacement will need to be requested for Nancy Migliavacca due to her and Ed Kalinowski being from the same company; a letter will be sent to the NCC Ladies Auxiliary President to have Nancy replaced.
- Patrick Miller spoke with Brooks Layton regarding the creation of a MRA website and the price, when the Association is ready to do such. He thanked Deb for her assistance with the Power Point.
- Bill Tobin reported that he will be contacting the companies who have not paid their premiums.
- It was brought to the attention of the Association that the Provident information of the DVFA website may need to be updated; this will occur after the creation of the Power Point and after review from CJ Bens.

New Business:

- The Treasurer's laptop program needs to be updated; on a motion by Patrick Miller and a second by Rich Weaver, it was moved to purchase the necessary operating system for the laptop.
- Treasurer Tobin brought up the issue of possibly investing monies and felt we needed to get some guidance from the Office of the State Auditor or even contact Brandon Jones and/or Book & Associates for further information.
- Ed Kalinowski made a motion that was seconded by Rich Weaver to amend our by-laws concerning the funeral expense: to pay the funeral expense benefit directly to the beneficiary unless an assignment of benefit is received to pay the funeral home directly. This amendment will match how the state handles the payment of a burial benefit; this motion carried. A letter will be sent to all county and state Presidents for notification of the upcoming change.

Good of the Association: The February meeting was changed from February 15, 2016 to February 29, 2016 and the March meeting was changed from March 15, 2016 to March 29, 2016 – all meetings will be held at 7 p.m. at the Frederica Fire Hall.

The meeting was **adjourned** at 8:20 p.m.

Respectfully submitted,
Ginni Tice
Secretary, MRA

D.V.F.A. & L.A. MUTUAL RELIEF ASSOC.
Balance Sheet
As of December 31, 2015

Dec 31, 15

ASSETS

Current Assets	
Checking/Savings	
1136 TD Bank Escrow	35,582.29
1150 TD Bank	33,276.91
1151 TD Bank Money Market 9432	122,527.91
1153 · TD Bank Money Market 7147	47,777.62
1154 · TD Bank CD (5 yr)	30,000.00
1155 · WSFS Bank - Money Mkt	250,774.30
Total Checking/Savings	519,939.03
Accounts Receivable	
1200 PREMIUMS RECEIVABLE	106,367.00
Total Accounts Receivable	106,367.00
Other Current Assets	
Federal Tax Withheld	75.86
Total Other Current Assets	75.86
Total Current Assets	626,381.89
Fixed Assets	
1500 EQUIPMENT	1,747.80
1502 ACCUM. DEPRECIATION	-1,747.80
Total Fixed Assets	0.00
Other Assets	
1504 PREPAID INSURANCE	215,740.00
Total Other Assets	215,740.00
TOTAL ASSETS	842,121.89
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
2100 DEFERRED PREMIUMS-CURRENT	196,340.60
Total Other Current Liabilities	196,340.60
Total Current Liabilities	196,340.60
Total Liabilities	196,340.60
Equity	
3900 · RETAINED EARNINGS	788,556.55
Net Income	-142,775.26
Total Equity	645,781.29
TOTAL LIABILITIES & EQUITY	842,121.89

AOL | Mail Toolbar | Make AOL My Home Page



Introducing **Block Advisors**
Tax & Business Services

FIND YOUR TAX ADVISOR >

millerpcm Sign Out

Check Mail Compose

Search the Web Search

Shortcuts | Settings | Help

Search
Mail

Reply Reply All Forward Mark Unread Actions Go Delete Spam

- Today on AOL
- Inbox (16)**
- Drafts
- Sent
- Spam
- Trash
- Saved Chats
- Contacts
- Calendar
- My Folders Manage Folders

Re: Delaware Volunteer Firefighter Association & Ladies Auxiliary - Mutual Relief Association - Payment Status as of 01/18/2016

From: millerpcm <millerpcm@aol.com>
 TobinC927 <TobinC927@aol.com>; Debra.Lawhead <Debra.Lawhead@state.de.us>; ekalinowski <ekalinowski@dcfc15.com>; janice.yerkes <janice.yerkes@state.de.us>; white117 <white117@bellatlantic.net>; kcppmad <kcppmad@aol.com>; nmigliavacca <nmigliavacca@dcfc15.com>; squrt20 <squrt20@aol.com>; millerpcm <millerpcm@aol.com>
 To: <kcppmad@aol.com>; nmigliavacca <nmigliavacca@dcfc15.com>; squrt20 <squrt20@aol.com>; millerpcm <millerpcm@aol.com>
 Date: Mon, Jan 18, 2016 10:02 pm

Ladies and Gentlemen --

(Recent payments from: Indian River, Selbyville, Brandywine Hundred, Leipsic, and Houston)

Please be advised that the 2016 Annual DVFA LA Mutual Relief Association payment has been received and remitted for deposit into our financial institution for the following organizations.

Selbyville	12/18/2015
Houston	12/27/2015
Leipsic	12/27/2015
Brandywine	12/29/2015
Indian River	12/31/2015
Odessa	1/4/2016
Bethany Beach	1/6/2016
Farmington	1/6/2016
Millville	1/6/2016
Five Points	1/10/2016
Claymont	1/11/2016
Elsmere	1/13/2016
Memorial	1/18/2016

If there are any questions or concerns regarding your DVFA LA Mutual Relief Association, please do not hesitate to contact me or any other of your appointed county designees:

New Castle County

- Ed Kalinowski
- Nancy Migliavacca
- Rich Weaver

Kent County:

- Yerkes
- Steve White
- Lorraine Madden

Sussex County

- William Tobin
- Patrick Miller
- Ginni Tice

Respectfully submitted,

Patrick C. Miller, President
Indian River Volunteer Fire Co., Inc.

Delaware Volunteer Firefighters Assoc & Ladies Auxiliary Mutual Relief
 For the Period Ending 1/18/2016

Payment Synopsis:

<u>Fire Company</u>	<u>Jan., 2016</u>	<u>Feb., 2016</u>
Aetna		
American Legion		
Belvedere		
Bethany Beach	1/6/2016	
Blades		
Bowers Beach		
Brandywine	12/29/2015	
Bridgeville		
Camden Wyoming		
Carlisle		
Cheswold		
Christiana		
Citizens Hose		
Claymont	1/11/2016	
Clayton		
Cranston Heights		
Dagsboro		
Delaware City		
Delmar		
Elendale		
Elsmere	1/13/2016	
Farmington	1/6/2016	
Felton		
Five Points	1/10/2016	
Frankford		
Frederica	1/19/16	
Georgetown		
Georgetown American Legion		
Goodwill		
Greenwood		
Gumboro		
Harrington		
Hartly		
Hockessin		
Holloway Terrance		
Houston	12/27/2015	
Indian River	12/31/2015	
Laurel		
Lelapsic	12/27/2015	
Lewes		
Little Creek		
Magnolia		
Marydel		
Memorial	1/18/2016	
Mild Sussex		
Mill Creek		
Millsboro		
Millville	1/6/2016	
Milton		
Minquadale		
Minquas		
Odessa	1/4/2016	
Port Penn		
Rehoboth Beach		
Robbins Hose		
Roxanna		
Seaford		
Selbyville	12/18/2015	
South Bowers		
Talleyville		
Townsend		
Volunteer Hose		
Wilmington Manor		
Deposit Total		
Deposit Count	16.0	

Delaware Volunteer Firemen's Association & Ladies Auxiliary Mutual Relief Association
 In and For New Castle County
 For the Period Ending December 31, 2016

Number	Name	Date Paid	Dues	Premium	Discount Taken	Accidental Death & Disability	Burial	Total	Check	Sports	Amount	Bank
			Acct Code 4400	Acct Code 4200	Acct Code 4100	Acct Code 4385	Acct Code 4375	Amount		Acct Code 4300		
9	Aetna											
11	Brandywine	12/29/2015	50.00	3,398.43	-	304.36	350.00	4,102.79	16797	-	-	TD Bank
12	Christiana											
13	Claymont	1/11/2016	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	2831	-	-	WFSBank
14	Cranston Heights											
15	Delaware City											
16	Elsmere	1/13/2016	50.00	3,398.43	-	304.36	350.00	4,102.79	14113	-	-	Citizens Bank
17	Five Points	1/10/2016	50.00	3,398.43	-	304.36	350.00	4,102.79	14655	-	-	Citizens Bank
18	Goodwill											
19	Hockessin											
20	Holloway Terrace											
21	Mill Creek											
22	Minquadaile											
23	Minquas											
24	Odessa	1/4/2016	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	2074	-	-	PNC Bank
25	Talleyville											
26	Townsend											
27	Volunteer Hose											
28	Wilmington Manor											
29	Port Penn											
30	Belvedere											
	Total		250.00	16,992.15	(820.56)	1,521.80	1,750.00	19,693.39				
	Deposits							19,693.39				

Footnotes:
 Hockessin and Talleyville pay dues and burial only.

Delaware Volunteer Firemen's Association & Ladies Auxiliary Mutual Relief Association
 In and For Kent County
 For the Period Ending December 31, 2016

Number	Name	Date Paid	Dues	Premium	Discount Taken	Accidental Death & Disability	Burial	Total Amount	Check	Sports	Amount	Bank
			Acct Code 4400	Acct Code 4200	Acct Code 4100	Acct Code 4385	Acct Code 4375					
40	Bowers Beach											
41	Camden Wyoming											
42	Carlisle											
43	Cheswold											
44	Citizens Hose											
45	Clayton											
46	Robbins Hose											
47	Farmington	1/6/2016	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	15860			WSFS Bank
48	Felton											
49	Frederica											
50	Harrington											
51	Hartly											
52	Houston	12/27/2015	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	4574			M&T Bank
53	Leipsic	12/27/2015	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	9638			M&T Bank
54	Little Creek											
55	Magnolia											
56	Marydel											
57	South Bowers											
64	American Legion											
Total			150.00	10,195.29	(1,230.84)	913.08	1,050.00	11,077.53				
Deposits								11,077.53				

Footnotes:

- 100% County Membership Participation from fire companies
- American Legion Ambulance does not participate

Delaware Volunteer Firemen's Association & Ladies Auxiliary Mutual Relief Association
 In and For Sussex County
 For the Period Ending December 31, 2016

Number	Name	Date Paid	Dues	Premium	Discount Taken	Accidental Death & Disability	Burial	Total Amount	Check	Sports	Amount	Bank
			Acct Code	Acct Code	Acct Code	Acct Code	Acct Code			Acct Code		
70	Bethany Beach	1/6/2016	50.00	3,398.43	-	304.36	350.00	4,102.79	19621	4300	-	PNC Bank
71	Blades											
72	Bridgeville											
73	Dagsboro											
74	Delmar											
75	Ellendale											
76	Frankford											
77	Georgetown											
78	Greenwood											
79	Gumboro											
80	Indian River	12/31/2015	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	18832			M&T Bank
81	Laurel											
82	Lewes											
83	Millsboro											
84	Millville	1/6/2016	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	4522			Fulton Bank
85	Milton											
86	Rehoboth Beach											
87	Seaford											
88	Selbyville	12/18/2015	50.00	3,398.43	(410.28)	304.36	350.00	3,692.51	6629			WSFS Bank
89	Memorial	1/18/2016	50.00	3,398.43	(304.36)	304.36	350.00	3,798.43	4512			Community Bank
90	Roxanna											
91	Mid Sussex											
93	Georgetown American Legion											
	Total		250.00	16,992.15	(1,535.20)	1,521.80	1,750.00	18,978.75				
	Deposits							18,978.75				

Footnotes:
 Georgetown, Mid Sussex & Georgetown American Legion - not a member at all
 Lewes, Rehoboth Beach and Roxanna pay dues and burial only.

st draft 1/19/16

MUTUAL RELIEF

BENEFITS EXPLANATION

Constitution - 1st paragraph

WHO IS MUTUAL RELIEF

COVERAGE

- Benefits apply while the Insured Person/s is performing an activity of the organization.
- Covered injuries exclude organized league athletics.
- Covered Illnesses exclude Mental Stress
- There is seven (7) sections to the policy

are

Section I : Death Benefits

- \$75,000 - Covered Injury Death Benefit
- \$75,000 - Covered Illness Death Benefit
- \$75,000 - Optional HIV Positive Benefit
- \$ 7,500 - Bereavement Benefit
- \$10,000 - Dependent Child Benefit
- \$18,500 - Seat Belt Benefit

Section II : Impairment Benefits

- \$75,000 - Dismemberment, Loss of Speech or Hearing Benefit
- \$75,000 - Vision Impairment Benefit
- \$75,000 - Cosmetic Disfigurement from Burns Benefit
- \$75,000 - Permanent Physical Impairment Benefit
- \$18,750 - Felonious Assault Benefit
- \$15,000 - Impairment Modification Benefit

amounts need to be reviewed

Section III - Income Protection

- **\$350 Maximum Weekly Total Disability Benefit**
 - Covered Injury - Payable for up to 260 weeks for volunteer members & career personnel
 - Covered Illness - Payable for up to 260 weeks for volunteer members & career personnel
- **\$100 Minimum Weekly Total Disability Benefit**
- **\$250 Earned Income Replacement Benefit**
- **\$350 Partial Disability Benefit**
- **\$1000 First Week Total Disability Benefit**
- **\$350 Transition Benefit**
- **\$20,000 Retraining Benefit**

Section IV - Medical Expenses

- \$25,000 Medical Expense Benefit
- \$10,000 Plastic Surgical Expense Benefit

Section V - Family Assistance

- \$175 Weekly Hospital Confinement Benefit
- \$350 Weekly Critical Care Benefit
- \$15,000 Family Expense Benefit
- \$5,000 Rehabilitation Benefit
- \$15,000 Mental Stress Management Benefit
- \$5,000 Traumatic Incident Benefit
- \$10,000 Health Insurance Premium Benefit

REVISIT as a text?

Section VI - Optional Auxiliary Person &/or Community Volunteer Coverage

- Coverage for Auxiliary Person and Community Volunteers is offered with the full benefits of the policy as they meet the definition of Insured Person

Organized League Athletics Coverage

- Coverage for Organized League Athletics is not included

*Separate policy is available
an affordable way
to
manage*

How do you file a claim for Benefits

- Notice of Claim - Written notice of claim must be given to the company or its designated authorized agent within 30 days after the occurrence or commencement of the covered member's covered loss or as soon thereafter as reasonably possible.
- Claim Forms - The Company or its designated authorized agent will send claim forms to the qualifying member upon receipt of a written notice of claim. If the company does not send the forms within 15 days after the company receives written notice then the member will be deemed to have met the proof of loss requirement

ADP
policy
balling
prints
with
mail
this