



Raymond F. Book, III, MS, CPA/PFS
Scott R. Brown, CPA/PFS
Ronald P. Vascik, Jr., CPA
Christine Lawrence, CPA
Emily McCauley, MS, CPA
Samuel C. Warrington, II, CPA

Raymond F. Book, Jr., CPA
1926-1996

To the Board of Directors
of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc.
22645 Harbeson Road
Harbeson, DE 19951

In planning and performing our audit of the financial statements of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. as of and for the year ended December 31, 2015, in accordance with auditing standards generally accepted in the United States of America, we considered Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc.'s internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we do not express an opinion on the effectiveness of the Organization's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be significant deficiencies.

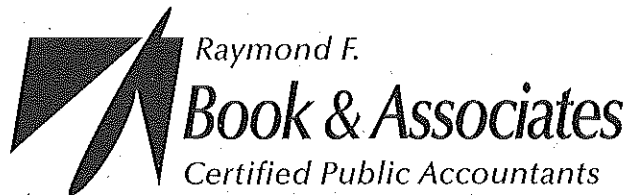
A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis. We did not identify any deficiencies in internal control that we consider to be material weaknesses.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiencies in Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc.'s internal control to be significant deficiencies:

Preparation of Financial Statements- The organization does not have the ability to completely close the books with all required year-end entries. Instead, it relies on the independent auditor to assist in this process. The organization also relies on the independent auditor to assist in the preparation of the financial statements and notes. Although we are required to disclose the deficiency above, it is common for this deficiency to exist in organizations that are similar in size to Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. Many organizations believe that hiring someone who could perform these annual functions without assistance would not be cost effective.

This communication is intended solely for the information and use of management, the board of directors, and others within the organization, and is not intended to be, and should not be, used by anyone other than these specified parties.

Raymond F. Book & Associates, P.A.
Raymond F. Book & Associates, P.A.
Dover, Delaware
June 1, 2016



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June 1, 2016

To the Board of Directors
Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc.
22645 Harbeson Road
Harbeson, Delaware 19951

We have audited the financial statements of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. for the year ended December 31, 2015, and have issued our report thereon dated June 1, 2016. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated February 26, 2016. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2015. We noted no transactions entered into by the Organization during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from management that are included in the management representation letter dated June 1, 2016.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Organization's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

Beginning towards the end of 2011, TD Bank discontinued attaching cancelled check copies to the monthly bank statements. We recommend adding this feature back to the Checking account, so we can better examine the actual disbursements paid by the Association and so we can determine that controls are operating effectively (i.e. two signatures on each check, match the vendor in the books to the vendor actually paid on the check, etc.).

The Organization's assets are dwindling each year, because the Organization pays insurance expenses, but is only reimbursed for 80% of the cost, due to the discount to the fire companies. We would suggest billing each company 1/55th of the cost and adding a penalty if paying late, instead of the discount, so that the insurance expenses are covered completely. The Association has had a loss every year since 2007, and if the cash balance continues to dwindle, we will have to consider adding a footnote to the Financial Statements regarding the ability of the Association to continue as a going concern.

According to the Delaware Code, half of the burial benefits received by the Association are required to be segregated as a reserve (Guaranty Fund). The Guaranty Fund currently holds \$35,582 (in TD bank account #428-4670879). However, the Association will need to increase the balance in the Guaranty Fund before December 31, 2016 to at least \$40,775, by making a transfer to this bank account. This will ensure that the appropriate balance is held in the Guaranty Fund that is required by the Delaware Code.

TD Bank has been withholding tax from the Association's \$25,000 certificate of deposit since 2009. When we file the Association's tax return each year, we request that this amount be refunded, and it is refunded each year to the Association. However, TD Bank should not be withholding tax at all in the first place. TD Bank claims that they have the incorrect tax ID number on file for the Association. Treasurer Perillo filed a W-4 on November 24, 2014 with TD Bank so that TD Bank would correct the tax ID number they had on file. TD Bank has still not corrected the tax ID number in their file and they continue to withhold tax every month from the CD. I contacted the Branch Manager, Jamie Alfonsi, of the TD branch on 5/1/15 and she said that it would be taken care of. I had not heard from her and contacted her again on 5/15/15, 10/23/15, and again on 5/5/2016. I cannot get a response from her. Someone at the MRA should get on them about updating their records so that they stop withholding tax from the CD.

For the 2016 policy year, the amounts collected from the fire companies were less than they typically are. Usually the amount billed for the accident insurance equals the policy premium, divided by 55 companies, less a discount (which was voted to be 10% in September 2015). This amount would have been \$3,858.53 less \$385.85 to equal \$3,472.68. The actual amount billed for the accident insurance was \$3,398.43 less a discount of \$410.28 to equal \$2,988.15. A difference of \$484.53 per company. We understand that there was a change in officers last year, which easily could have led to miscommunications. We recommend that the calculations of amounts being billed to the fire companies be approved at a board of directors meeting.

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Organization's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

This information is intended solely for the use of the Audit Committee of the Board of Directors and management of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

Raymond F. Book & Associates, P.A.

Raymond F. Book & Associates, P.A.
Certified Public Accountants

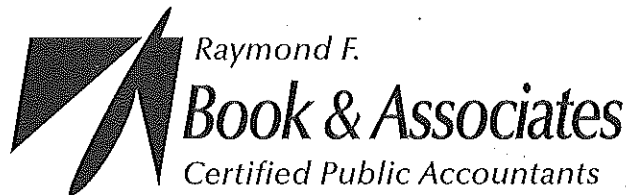
**DELAWARE VOLUNTEER
FIREMEN'S AND LADIES' AUXILIARY
MUTUAL RELIEF ASSOCIATION, INC.**

FINANCIAL STATEMENTS

DECEMBER 31, 2015 AND 2014

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc.

We have audited the accompanying financial statements of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. (a nonprofit organization), which comprise the statements of financial position as of December 31, 2015 and 2014, and the related statements of activities and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. as of December 31, 2015 and 2014, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Raymond F. Book & Associates, PA

**Raymond F. Book & Associates, P.A.
Certified Public Accountants**

**Dover, Delaware
June 1, 2016**

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2015 AND 2014

<u>ASSETS</u>	<u>2015</u>	<u>2014</u>
<u>Current Assets</u>		
Cash and Cash Equivalents	\$ 454,296	\$ 577,124
Prepaid Insurance	229,214	215,740
Premiums and Dues Receivable	208,292	106,367
<u>Total Current Assets</u>	891,802	899,231
<u>Equipment</u>		
Office Equipment	1,748	1,748
Less: Accumulated Depreciation	(1,748)	(1,748)
<u>Total Equipment</u>	-	-
<u>Other Assets</u>		
Federal Tax Withheld	75	76
Certificate of Deposit - Guaranty Fund	30,000	30,000
Cash Held In Benefit Fund	35,582	55,501
<u>Total Other Assets</u>	65,657	85,577
<u>Total Assets</u>	\$ 957,459	\$ 984,808
<u>LIABILITIES AND NET ASSETS</u>		
<u>Current Liabilities</u>		
Deferred Premium Income	\$ 208,292	\$ 196,341
<u>Total Current Liabilities</u>	208,292	196,341
<u>Total Liabilities</u>	208,292	196,341
<u>Net Assets</u>		
Unrestricted		
Designated in accordance with		
Delaware Law, Title 18, Chapter 55, §5509	25,000	25,000
Delaware Law, Title 18, Chapter 55, §5510	30,625	20,300
Undesignated	693,542	743,167
<u>Total Net Assets</u>	749,167	788,467
<u>Total Liabilities and Net Assets</u>	\$ 957,459	\$ 984,808

See accompanying notes and independent auditor's report.

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
STATEMENTS OF ACTIVITIES
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

UNRESTRICTED

	<u>2015</u>	<u>2014</u>
<u>Support</u>		
Accident Insurance Reimbursements	\$ 172,742	\$ 161,051
Burial Aid Benefits	20,650	20,300
Dues Income	2,950	2,900
<u>Total Support</u>	<u>196,342</u>	<u>184,251</u>
<u>Insurance Expense and Benefits Paid</u>		
Accident Insurance	216,568	229,147
Burial Aid Benefits	3,000	13,953
<u>Total Benefits Paid</u>	<u>219,568</u>	<u>243,100</u>
<u>Net Support</u>	(23,226)	(58,849)
<u>Investment Income</u>		
Interest - Checking, Certificates, Savings	1,006	1,649
<u>Total Investment Income</u>	<u>1,006</u>	<u>1,649</u>
<u>Available for Other Operating Expenses</u>	(22,220)	(57,200)
<u>Other Operating Expenses</u>		
Trustee Fees and Expenses	8,731	7,640
Legal and Accounting	6,350	6,240
Office Expenses and Printing	1,062	52
Bonding	912	-
Delaware Dept of Insurance Audit Fees	-	200
Franchise Tax	25	25
Miscellaneous Expenses	-	355
<u>Total Other Operating Expenses</u>	<u>17,080</u>	<u>14,512</u>
<u>Change in Unrestricted Net Assets</u>	(39,300)	(71,712)
<u>Net Assets - Beginning of Year</u>	<u>788,467</u>	<u>860,179</u>
<u>Net Assets - End of Year</u>	<u>\$ 749,167</u>	<u>\$ 788,467</u>

See accompanying notes and independent auditor's report.

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2015 AND 2014

	<u>2015</u>	<u>2014</u>
<u>Cash Flows From Operating Activities</u>		
Premium Insurance Reimbursements Collected	\$ 92,768	\$ 122,097
Burial Benefits Collected	11,900	14,350
Dues Collected	1,700	2,050
Interest	1,006	2,253
Operating Expenses Paid	(250,121)	(249,346)
<u>Net Cash Used By Operating Activities</u>	<u>(142,747)</u>	<u>(108,596)</u>
<u>Cash Flows From Investing Activities</u>		
Reinvestment of Cash Held in Benefit Fund	(81)	(111)
Withdrawal of Cash Held in Benefit Fund	20,000	-
<u>Net Cash Flows Provided By Investing Activities</u>	<u>19,919</u>	<u>(111)</u>
<u>Cash Flows From Financing Activities</u>	<u>-</u>	<u>-</u>
<u>Total Decrease in Cash and Cash Equivalents</u>	<u>(122,828)</u>	<u>(108,707)</u>
<u>Cash and Cash Equivalents at Beginning of Year</u>	<u>577,124</u>	<u>685,831</u>
<u>Cash and Cash Equivalents at End of Year</u>	<u>\$ 454,296</u>	<u>\$ 577,124</u>
<u>Allocation of Cash and Cash Equivalents at End of Year</u>		
M&T Checking	\$ -	\$ 3,274
TD Bank Checking	33,261	153,469
TD Bank Money Market	122,413	122,213
TD Bank Money Market	47,816	47,738
WSFS Money Market	250,806	250,430
<u>Total</u>	<u>\$ 454,296</u>	<u>\$ 577,124</u>

See accompanying notes and independent auditor's report.

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2015 AND 2014

NOTE 1 – NATURE OF ACTIVITIES

The Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. (the Association) provides for life and health insurance coverage within policy limitations on its membership, in exchange for an annual premium. Membership is composed of organizations (generally volunteer fire departments) providing fire, rescue, and ambulance services within the State of Delaware.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of Delaware Volunteer Firemen's and Ladies' Auxiliary Mutual Relief Association, Inc. have been prepared on the accrual basis of accounting and accordingly reflect all significant receivables, payables, and other liabilities.

Basis of Presentation

The Association reports contributions received as unrestricted, temporarily restricted, or permanently restricted net assets depending on the existence or nature of any donor restrictions. Assets are reported as unrestricted unless they are received with donor stipulations. Assets are reported as either temporarily or permanently restricted if they are received with donor stipulations that limit the use of the donated assets. When donor restrictions expire, that is, when a stipulated time restriction ends or purpose restriction is fulfilled, temporarily restricted assets are reclassified to unrestricted assets and reported in the statement of activities as net assets released from restrictions. However, there are no temporary or permanent donor restrictions attached to the Association's net assets. All of the Association's net assets are unrestricted for the years ended December 31, 2015 and 2014.

Prepaid Insurance

Prepaid insurance at the end of 2015 and 2014 was \$229,214 and \$215,740, respectively. The participating members are billed annually for their respective shares with a 10% discount offered for prompt payment. Each participating member has agreed to the 12-month commitment for the new policy period beginning January 1, 2016. All members were billed in December 2015 for the next year's premium for the policy period ending December 31, 2016.

Property and Equipment

The Association capitalizes expenditures for property and equipment in excess of \$400. Purchased property and equipment are carried at cost. Depreciation is computed using the straight-line method. There was no depreciation expense for both years ending 2015 and 2014 due to all assets have been fully depreciated.

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2015 AND 2014

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Income Tax Status

The Organization is exempt from income taxes under Internal Revenue Code Section 501(c)(4). Accordingly, no provision for income taxes is included in the financial statements. With few exceptions, the organization is no longer subject to U.S. federal or state income tax examinations by tax authorities for fiscal years ending before December 31, 2012.

Cash and Cash Equivalents

The Organization defines cash and cash equivalents to be all undesignated highly liquid investments with an initial maturity of three months or less.

	<u>2015</u>	<u>2014</u>
<u>Cash - Demand Deposits</u>		
M&T Bank Checking #2441-3284	\$ -	\$ 3,274
TD Bank Checking #1569	33,261	153,469
TD Bank Money Market #7147	47,816	47,738
TD Bank Money Market #7171	122,413	122,213
WSFS Money Market #4296	<u>250,806</u>	<u>250,430</u>
<u>Total</u>	<u>\$ 454,296</u>	<u>\$ 577,124</u>

Designation of Unrestricted Net Assets

As required by the Delaware Insurance Code, a Guaranty Fund is maintained by the Association for the benefit and protection of policyholders. This fund is held in a Certificate of Deposit with TD Bank under Account Number 109395358.

As required by the Delaware Insurance Code, a Benefit Fund is maintained as a formal segregated fund equal to or greater than 50% of cumulative dues collected. The reserve shall be available for the payment of membership claims, increases to the guaranty fund, and legal expenses incurred in connection with defending claims. This fund is held in an interest bearing account with TD Bank under Account Number 428-4670879.

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2015 AND 2014

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Reclassifications

Certain reclassifications have been made to the 2014 financial statement presentation to correspond to the current year's format. Net assets and changes in net assets are unchanged due to these reclassifications.

Subsequent Events

Management has evaluated subsequent events through June 1, 2016, which was the date that the financial statements were available to be issued.

NOTE 3 – PREMIUMS AND DUES RECEIVABLE

Premiums and dues receivable are recorded when invoices are issued. Premiums and dues receivable represent the amounts billed to the fire companies for insurance and dues.

All receivables are deemed to be collectible, and no allowance for doubtful accounts is necessary.

NOTE 4 – DEFERRED PREMIUM INCOME

Deferred premium income has been recorded and represents the excess of premium income collected or receivable over the amount of premium income earned.

NOTE 5 – CONCENTRATION OF CREDIT RISK

The Organization maintains cash balances in banks that may, at times, exceed federally insured limits. As of December 31, 2015 and 2014, the Organization had uninsured cash balances in FDIC insured institutions of \$20,133 and \$368,201, respectively.

NOTE 6 – CASH FLOW INFORMATION

The following reconciles the decrease in net assets with cash used by operating activities:

	<u>2015</u>	<u>2014</u>
Decrease in Unrestricted Net Assets	\$ (39,301)	\$ (71,712)
Adjustments to reconcile change in net assets to net cash used by operating activities:		
(Increase) Decrease in operating assets		
Prepaid Insurance	(13,474)	8,266
Federal Tax Withheld	1	604
Increase (Decrease) in operating liabilities		
Accounts Payable	-	(1,475)
Deferred Premium Income	11,951	13,565
Cash Used By Operating Activities	<u>\$ (142,747)</u>	<u>\$ (108,596)</u>

DELAWARE VOLUNTEER FIREMEN'S AND LADIES'
AUXILIARY MUTUAL RELIEF ASSOCIATION, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2015 AND 2014

NOTE 7 – SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION

No income taxes or interest were paid during 2015.

NOTE 8 – BURIAL AID PROGRAM

The Burial Aid Program came into effect in February of 2007. This program functions to provide aid for burial costs to members of the Delaware Volunteer Firemen's Association during the first 10 years of membership. After ten years of service, the member becomes eligible for benefits from the State of Delaware and all liability by the Association ceases. Members will receive aid of \$1,000 per year of membership (following one probation year) up to \$7,000 to be used for funeral expenses. In 2015 and 2014, funeral expenses for this program totaled \$3,000 and \$13,953, respectively. Beginning in 2013, the Association began billing \$350 annually per company, to help fund this benefit. This program is optional to each fire company and may be terminated at any time by the Board of Directors.