

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

MINUTES
February 25, 2013

Chairman Joe Zeroles called the meeting to order on February 25, 2013 at 7:04 p.m. at the Magnolia Fire Station #55.

Trustees Present:

New Castle: Nancy Miglivaccia, Richard Perillo, Karl Walters
Kent: Lorraine Madden, Ken Ryder, Joe Zeroles
Sussex: Bobbi Albright, Lester Beachy

DVFA Advisory Committee Present:

New Castle: Rich Weaver
Kent: Bob Yerkes
Sussex: Jon Stevenson

Guests:

DVFA 1st Vice President Rich Toulson
Joseph Woznicki, Acting President Leipsic Fire Co.
Marilou Stewart, Delaware City Ladies Auxiliary
DVFA Past President Joseph Hojnicky
Dave Majewski, Adam Thatcher, Sandy Keele, Matt Hardy – representing
Minquadale Fire Co.

Treasurers Report:

The treasurers report was presented in written form. Two burial benefits had been paid out so far this year. Treasurer Perillo also reported that he had 1 company from NCC pay just the \$50 dues and the \$350 burial benefit. In Kent County, Cheswold was the only company that had not paid their bill. Chairman Zeroles would send them a copy of the invoice as they stated they had not received it. Sussex County had two companies not paying Blades & Georgetown and two companies who just paid dues & burial benefit Lewes & Rehoboth. On a motion by Karl Walters and a second by Ken Ryder, the treasurers report was approved subject to audit.

Payment of Bills:

None

Communications:

None

Trustee Reports:

None

Old Business:

Chairman Zeroles reported that we had received numbers from most companies in order to get pricing on the AD&D policy. Informed Sandy Keele that they were looking for prices on \$10,000, \$15,000 & \$20,000. We would be soliciting bids on both policies from Provident, VFIS, Trinity Financial.

New Business:

Past DVFA President Joseph Hojnicky requested that the committee look into obtaining some type of life insurance policy above and beyond the death benefit as a recruitment & retention tool. Dave Majewski, representing the Minquadale Fire Co. stated he was there to become more educated with regards to Mutual Relief to understand what type of coverage they have and to ask for consideration of a life insurance policy. Chairman Zeroles informed them that we would need a base price, age limits etc. and that the mutual relief committee couldn't make those decisions without bringing before the entire membership at the annual conference. This year's goal was to bring pricing for an AD&D policy

Good of the Association:

Chairman Zeroles handed out copies of the by-laws and asked the trustees and advisory committee to review and highlight any items that need to be changed or updated and bring to the next meeting. On a motion by Bob Yerkes and a second by Rich Perillo, the association was asked to revisit new business. CFSI dinner was mentioned and a motion by Bob Yerkes and second by Rich Perillo to send any trustee that would like to attend the annual CFSI dinner on May 9, 2013.

The next Mutual Relief Association meeting will be held on Monday, May 20, 2013 at the Magnolia Fire Station at 7:00 P.M.

Motion to adjourn the meeting was made by Lester Beachy seconded by Rich Weaver. The meeting was adjourned at 7:44 p.m.