

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

MINUTES  
September 13, 2013  
Conference

Chairman Joe Zeroles called the meeting to order on September 13, 2013 at the Dover Downs Hotel, at 3:39 p.m.

**Trustees Present:**

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

**DVFA Advisory Committee Present:**

New Castle: Rich Weaver  
Kent:  
Sussex: Jon Stevenson

**Guests:**

Barry Balliet, CJ Bens and Kyle Gebhart from Provident Insurance and Brandon Jones, Attorney

**Treasurers Report:**

The treasurers report was presented in written form. The Treasurer's report was accepted subject to audit.

**Payment of Bills:**

None

**Communications:**

A letter was received reappointing Lorraine Madden as a Trustee. A letter was received from Dan Carrier, President, New Castle County appointing Rich Weaver to replace Karl Walters and a letter was received from Charles Boyer, President, DVFA appointing Robert Yerkes to replace Joe Zeroles.

**Trustee Reports:**

None

**Old Business:**

The Mutual Relief Committee recommended continuing their current insurance plan with Provident. The annual premium would continue to be \$210,617 for one

year. CJ Bens, Provident Representative, spoke about additional benefits that could be added to the cost of the policy increasing the annual premium to \$222,617. Motion was made by Dan Burris, to continue with the current policy seconded by Mark Truitt motion carried.

**New Business:**

The Mutual Relief Association discussed an additional AD&D policy that covers members on and/or off duty. The annual cost for this policy would be \$16,900. The Mutual Relief Association would cover the cost for the first year if the association decided to continue this policy there would be a charge to participating companies. After some discussion, Steven Austin made a motion to proceed with the additional AD& D policy seconded by Ken Brode motion carried.

**Good of the Association:**

Outgoing Trustees, Joe Zeroles and Karl Walters were presented with a small gift and thanked for all their service and dedication to the Mutual Relief Committee.

Motion to adjourn the meeting was made by Anthony Guzzo seconded by Walt Reynolds. The meeting was adjourned at 3:57 p.m.