

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

Minutes  
February 22, 2018

The regular meeting of the Mutual Relief Association was called to order on Thursday, February 22, 2018 at 7:08 p.m. at the Memorial Fire House by Chair Steve White.

**Trustees Present:**

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

**DVFA Advisory Committee Present:** None.

**Guests:** Ken Nittoly & Monte Wisbrock, Bethany Beach; Mike Fallon & Sandy Ingram, Christiana; Tom DiCristofaro, Claymont; and John Hall & Ron O'Neal, Millsboro.

**Treasurer's Report:** No written report was provided at this meeting. Patrick Miller reported that they were still working with the new accountant to have all documents forwarded for the audit – will be meeting with Doug Kook on 3/26/18 at 3 p.m. at Bumpers and Associates. The following companies have not paid their MRA fees: NCC – Christiana, KC – Clayton (an apparent double payment from Claymont was posted but should actually have been Clayton) and SC – Blades, Georgetown, Millville & Roxana. The AXIS/Provident policy runs from January 1, 2018 through December 31, 2018. Late penalties will be applied. Patrick also reported that there is an issue with TD Bank having our incorrect EIN; apparently this is an on-going issue that will be addressed ASAP. Per Bumpers & Associates, the MRA death benefits are taxable, so a 1099 will be sent to the beneficiary and/or estate of the deceased. In the case of an assignment of benefit to funeral home, if the business is incorporated, no 1099 will be sent; if the business is not incorporated, a 1099 will be sent to the funeral home.

**Payment of Bills:** On a motion by Kathy O'Neal and a second by Ed Kalinowski, it was moved to pay the following bills pending confirmation of years of service:

- \$915 to Records/Gebhart Insurance Agency (yearly invoice)
- \$500 to Hudson, Jones, Jaywork and Fisher (yearly retainer)
- \$25 State of Delaware (yearly franchise tax)
- Burial benefits for deceased members from Minquadale (unconfirmed)

years of service) and Wilmington Manor \$5000/5 years.

**Minutes:** The minutes of the November 9, 2017, November 30, 2017 and December 3, 2017 were presented in printed form; on a motion by Ed Kalinowski and a second by Kathy O'Neal, the minutes were accepted as printed.

**Communications:** None.

**Trustee Reports:** Bill Tobin reported that he and Ginni Tice made a presentation at Delmar VFD on Monday, February 5, 2018. He reported that they answered a lot of questions and hoped to have made a difference by providing information. Bill also reported that Mid-Sussex on 12/31/17 and Smyrna American Legion on 1/20/18 made payments to the MRA for inclusion in the insurance coverage; however, neither agency belongs to the DVFA and this matter needs to be remedied. Bill also pointed out that in the case of any workman's compensation claim (and/or Provident), the injured party should never use their home address – it should be the fire department's mailing address.

**Old Business:**

- It was decided that the burial benefits form will be updated to include the social security of the deceased member for tax purposes. In addition, an assignment of benefits form will be created for members to use – this will be similar to the State of Delaware assignment of benefits. These forms will be forwarded to the DVFA for inclusion on the website.

**New Business:**

- On an amended motion by Bill Tobin and a second by Ed Kalinowski, it was carried to send letters to the Mid-Sussex Ambulance Association and the Smyrna American Legion, explaining the situation and advising them of the need to petition the DVFA for membership (to include the relevant copy of the by-law) – the county presidents and the DVFA will be included on the letters for informational purposes. Patrick Miller and Ginni Tice will handle the creation and forwarding of these letters.
- Bill Tobin reported that he will be meeting with the Insurance Commissioner in regards to the MRA being appointed as an agent. The purpose of this meeting will be to reduce costs associated with the Provident Health Insurance Benefit. There was discussion about the need for Provident to approve such a measure, which will be explored at a later date.
- It was noted after the Special Meeting in December, the MRA is working towards reducing the loss of monies – early payments are helping as well as other measures that are being reviewed by the accountant, such as late penalties. The Insurance Commissioner's Office limits investments, so other options will need to be sought.

**Good of the Association:** Chair Steve White and Treasurer Bill Tobin thanked

everyone for taking the time to attend the meeting. The next meeting will be Thursday, May 24, 2018 at 7:00 p.m. at the Frederica Fire Department Meeting Room.

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

Respectfully submitted,  
Ginni Tice  
Secretary, MRA