

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

MINUTES
September 17, 2015
Conference

Chairman Richard Weaver called the meeting to order on September 17, 2015 at the Dover Downs Hotel, at 3:31 p.m.

Trustees Present:

New Castle: Nancy Miglivaccia, Richard Perillo, Richard Weaver
Kent: Lorraine Madden, Steve White, Bob Yerkes
Sussex: Bobbi Albright, Lester Beachy, Bill Tobin

DVFA Advisory Committee Present:

New Castle: Ed Kalinowski
Kent: Jeff Dennison
Sussex: Jon Stevenson

Guests:

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

Treasurers Report:

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

Payment of Bills:

None

Communications:

None

Minutes:

The minutes were presented in written form, however, they were not brought up so no motion and/or second was made to approve the minutes. The approval of the minutes from the August 27, 2015 meeting will need to be approved at the next meeting of the mutual relief association.

Trustee Reports:

None

New Business:

The Mutual Relief Committee recommended continuing their current insurance plan with Provident with Plan 1. After much discussion, a motion was made by Steve Austin and seconded by Elizabeth Greenplate to go with Plan 3 instead of Plan 1 motion carried. There was discussion with regards to a discount to the plan, several questions were raised such can you opt out of the plan? Treasurer Perillo responded you can opt out of the insurance plans, the current price is based on 55 companies participating if companies opt out the insurance will increase based on the number of companies that participate. Allen Metheny asked when the association would make a decision about discount memberships, question was discussed but never answered. Mike Fallon asked what happens in 4 to 5 years, how do we handle are members losing benefits? Question never addressed. Dan Burris questioned can we used the money made on our investments to offset the cost of the policy, to use the money as the discount, question never addressed. Allen Metheny made a motion for a 10% discount on the insurance plan seconded by Bill Betts, motion carried.

Senator Bruce Ennis, asked what the premiums and what the company would owe for plan 3, what more does it cover, what is the difference in the annual investments, and what about a 10% decrease?

A motion was made by Allen Metheny to renew the AD& D policy, seconded by Bob Yerkes, motion carried.

Deb Lawhead explained how much money has been paid out under the state plan for funeral benefits. Each year approximately \$800,000 is paid out.

Mutual relief association has paid out \$148,493.95 burial benefits since the conception in March 2007.

Dan Lyons from Bethany Beach discussed that the number of active members is what you pay for and if someone doesn't make their active requirements they do not qualify for the benefit. After much discussion, this was determined to be an individual fire company issue as each company sets their rules to determine active membership.

Ted Doyle, Rehoboth Beach asked if Mr. Perillo has to come off the mutual relief association now that he is 2nd Vice President of the DVFA. According to the mutual relief by-laws Mr. Perillo must come off the mutual relief association. Mr. Doyle wanted to know why we couldn't change the by-laws. Chairman Weaver stated we have a lot of work to do on the by-laws.

Good of the Association:

Chairman Weaver reminded everyone to make sure their beneficiary information is up to date.

Adjournment:

On a motion by Allen Metheny, seconded by Bob Yerkes the meeting was adjourned at 4:11 p.m.

Bobbi Albright, Secretary
Mutual Relief Association