

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

ABRIDGED REPORT EXECUTIVE COMMITTEE MEETING NEW JERSEY STATE FIREMEN'S ASSOCIATION WALL TOWNSHIP, NJ

September 17, 2026

The meeting was called to order by President Ordway at 9:00 am in accordance with the New Jersey Open Public Meetings Act. Notice of this meeting was posted on the New Jersey State Firemen's website as required pursuant to the provisions of the Open Public Meetings Act (Chapter 231, P.L. 1975).

President Ordway pointed out the fire exits.

Vice President Hankins led everyone in the Pledge of Allegiance.

A moment of silence was observed for our deceased members and their families.

First Assistant Secretary Dreby recited the opening prayer.

President Ordway announced that Daniel Scheuer, Sussex County Executive Committeeman is not in attendance this morning and has decided not to run for reelection this year. President Ordway thanked him for the time he served, wished him well, and welcomed the newly elected Sussex County Executive Committeeman Thomas Washer, who was in attendance. He wished him luck in his new position. President Ordway mentioned that because Dan Scheurer is not here today that there will be a Sussex County meeting Wednesday night and that we will have a small presentation for him. He will confirm the details of that meeting and send it out to everyone as he would like to see some members of the Executive Committee attend this meeting to show support for Dan.

ROLL CALL:

Called by First Assistant Secretary Dreby, all members were present, except for Daniel Scheuer, Sussex County and Nicholas Florio, Union County, both with an excused absence. Guests in the audience were Past President George Heflich, Past President Frank Gunson, Past Field Examiner James Kenny, Past Executive Committeeman, Monmouth Conty Wayne Kepler, Past Executive Committeeman, Somerset County Neil Gallo, and Past Executive Committeeman, Middlesex County Andy Mazzarella.

APPROVAL OF MINUTES:

The Abridged Minutes and Verbatim Minutes of the July 18, 2026, Executive Committee meeting was approved as distributed on a motion by Executive Committeeman Kelly, seconded by Executive Committeeman Mecsey. **MOTION CARRIED.**

COMMUNICATIONS:

Secretary Martone read a thank you note from the family of Bruce Heuler Sr. A motion to accept Communications both read and distributed to the Executive Committee by Executive Committeeman Walker, seconded by Executive Committeeman Kurdyla. **MOTION CARRIED.**

LIFE MEMBER REPORT:

No report at this time.

OFFICERS' REPORTS:**Vice President Hankins:**

Vice President Hankins stated that he had nothing to report but thanked everyone for their support.

Secretary Martone:

Secretary Martone read his report and stated, I would like to just give an update on some of the things that I have been working on since the July meeting. The Caucus meetings all went well with no issues. The caucus registration has been posted to the website if you notice any discrepancies, please notify me. The minutes from the Caucus meetings need to be submitted to me, and if you have not already done so, please send them to me by the end of the month, I have a little more than half of them already. The Convention information and forms are available on the website and copies of everything were emailed to all the local officers. I will work on the Red Book as soon as the convention is completed in hopes of having them ready for distribution sooner. I worked with several associations on some pending mergers and closing of fire companies. Still waiting for paperwork so they can be voted on and finalized. The company for the live streaming of the Executive Committee meetings conducted a site survey last month and are in the process of ordering all the equipment needed for this project, which is on pace to go live for the November Executive Committee meeting.

First Assistant Secretary Dreby:

First Assistant Secretary Dreby stated that he had nothing to report at this time.

Second Assistant Secretary Fazekas:

Second Assistant Secretary Fazekas reported that the 2026 Memorial Service is all set for tomorrow and thanked everyone who has been helping with that. He wished everyone a great convention and thanked them for their support the previous year.

Treasurer Mullen:

Treasurer Mullen stated that the quarterly reviews by PKF O'Connor Davies of our General Fund for our fiscal year ending June 30, 2026, are underway. He reported that the annual audit of our retirement plan for the year ending December 31, 2025, is complete and PKF O'Connor Davies is finalizing their report. He mentioned the audit of Old Bridge Township Relief Association was completed by the IRS on July 31, 2026, and their examination was closed with no changes. He stated that he attached the letter from the IRS. Treasurer Mullen stated that he has commenced the process of restoring the Tax Exemption Status of the twenty (20) Local Relief Associations who were found to have lost that status during the processing of the 990s.

Field Examiner Hollingsworth:

Field Examiner Hollingsworth thanked everyone for their help with collecting and returning the local relief applications. She mentioned that she only had three counties left that need to be reviewed and they will be available to be returned after the review. She stated that she updated online the ones that are still outstanding. President Ordway reminded everyone that the due date for submitting the local relief applications is September 30, 2026. Executive Committeeman Handlin asked Field Examiner Hollingsworth how many locals are currently still outstanding, and she responded with seventeen (17). President Ordway stated that he sent out an email to the locals that were still outstanding to remind them of the due date.

Counsel Cavallo:

Counsel Cavallo stated that the legal matter with the landlord from the Kenilworth building is finally concluded. He stated that he is just waiting for the final payment and that the matter is resolved.

Assistant Counsel Morris:

Assistant Counsel Morris stated that he has no report at this time.

President Ordway:**1. Office Closures:**

The office will be closed for the following holidays.

- Monday, October 12th
- Tuesday, November 3rd
- Wednesday, November 11th

2. Reminder:

- Applications for Special & Supplemental Relief need to be received in the NJSFA State Office by Tuesday, December 1, 2026, in order to be processed for this calendar year.

3. Reports Due:

- The Third Quarter Relief Paid Report is due by October 30, 2026.
- Convention Delegates, please remember, any of the three at large alternates and only the three at large alternates can replace any of the three at large delegates. Only the Chief Alternate can replace the Chief Delegate, and the listed Chief cannot attend as a life member. Only the Exempt Alternate can replace the Exempt Delegate. Do not pay anyone for attending the caucus only. No one is paid to attend the caucus. Delegates are penalized \$100.00 if they or an Alternate for them does not attend the caucus. Again, Executives if anyone approaches you to complain about any of this please do not send them to the manual registration tables instead of telling them that they can't do this. If any Chiefs sign in as a life member so their alternate can go in their place Monday after the convention it will be switched back. **Do not give your card to anyone or ask anyone to register with your name. That is fraud and if we are made aware of it, we will investigate and possibly impose punitive action.**
- Delegate & Life Member payment vouchers must be received in the office by November 1, 2026, which is a Sunday so due Monday, November 2, 2026. Do not send in the affidavit forms. Those are part of the Local Secretary or Treasurer's records and will be reviewed during the Field Exams. The Convention Vouchers, forms 106 & 107, must be done online. They no longer require each delegate and life member to sign the form, since they must fill out and sign an affidavit. It would still require printing them out and having the three officers' signatures and then sending them in by the due date. They can scan & email, fax, mail, or hand deliver them.

- IRS 990 Forms, the State Office will be completing all the local IRS 990 Filings. Local Association Officers or Accountants are not to do them. Copies will be sent to the Local Association after they are filed. This will be completed in the state office going forward, local associations are not to do this, Treasurer Mullen came across many problems that he fixed and is working to correct some issues.
 - We again have some IRS issues that need to be dealt with for some of the local associations and that will be worked on by Treasurer Mullen.
 - As of today, one association is not seated for failure to submit a report on time.
4. If you would like a workshop in your county, please notify one of the officers. They can be either one of the ones that we have, or we can make them unique to what you would like, General, Secretary & Treasurers, Trustees or whatever. The facility used must be ADA compliant.
 5. 2025 Local Relief Applications were collected at the individual caucuses. Any Association that did not turn them in has until September 30, 2026, to have them in at the State Office. They will not be accepted this weekend.
 6. The income limit requiring the issuing of a 1099 NECs is \$2,000.00 this year. 1099 NECs for amounts over \$2,000.00 will be issued by January 31, 2027. 1099's are still done by the local associations, not the State Office.
 7. Some local associations have their final meeting of the year prior to December. Some reminders:
 - Administrative expense checks must be dated after December 1st.
 - Elections for officers for the following year must be held at this last meeting with newly elected officers taking office January 1st.
 - Once we receive the Officers Listing Report, and an officer is changing, the previous officer will no longer have password access to their officer tab on the website. Only the new or continuing officers will have access. If necessary, the old & new officers will need to work together during the transition period.

COMMITTEE REPORTS:

Advisory Committee:

Chairman Walker mentioned that his report is in the packet, and he stated that 120 applications for special relief were approved year to date for a total of \$430,765.00. Special Relief paid out by locals is \$115,123.00. 53 applications for Supplemental Relief were approved year to date for a total of \$692,450.00.

Compendium Committee:

Chairman Roemmich stated that we will be voting on the compendium that we provided at the July Meeting. He thanked the committee for the work that was done on this and stated that the only changes from the July copy were grammatical or typos that were found, otherwise it is the same document. President Ordway thanked Secretary Martone for retyping this document and matching up all the state statutes. He stated that this was a huge job and wanted to thank him for his efforts.

Delegate—Life Member Committee:

Chairman Florio was not present, however, there was no report at this time.

Finance Committee:

Treasurer Mullen read his report: Dear Mr. President, a regular meeting of the Finance Committee was held on

August 17, 2026, at the office of the Association. At that time, the accounts of the Association were audited for the Fourth Quarter ending June 30, 2026. Treasurer Edward R. Mullen was available as needed and cooperated fully with the Committee in providing satisfactory answers to any questions that arose during the audit. The reviews covered the reconciliation of all checks, vouchers, ledger entries and bank statements for the General Fund, Burial Fund, Pension, General Checking, Assessment, and Special Relief accounts. The Association income documents, bank statements, and credit and debit documents were found to be accurate and in satisfactory condition. The Committee considers the accounts of the Association to be in satisfactory condition and has no recommendations to make at this time. It was signed by the three committee members.

Firemen's Home Committee:

Chairman Otterbein mentioned that his report is in the packet from the Firemen's Home meeting that was held on August 8, 2026, along with a report from the efficient study and that he wanted to read the report into the record.

Both the NJSFA and the NJFH have signed the retention proposal letter prepared by WilkinGuttenplan. Mr. William McDevitt, CPA, will serve as the individual responsible for completing the joint efficiency study. The cost of the study will be split between the NJSFA and the NJFH. Both parties (NJSFA & NFH) have submitted financial information to Mr. McDevitt. Mr. McDevitt met with NJSFA President Ordway and Treasurer Mullen at the Wall Township Office on Tuesday, September 1, 2026, and met with Firemen's Home Chairman Apgar, Vice Chairman Miller and Superintendent Veras at the Boonton Firemen's Home on Wednesday, September 2, 2026. Mr. McDevitt reports that the meetings were informative and that he was provided with a substantial amount of material to review. He will be requesting additional information directly from both parties in the future. The study period has commenced. Mr. McDevitt expects to have a draft report by the end of October and expects to publish the final report by late November.

Chairman Otterbein stated that the study has started and is under review.

Health Care Committee:

Chairman Reeves mentioned year to date, we paid out \$10,703,491.57 from a total of 245 current active claims, with year to date of 54 new claims.

Investment Committee:

Executive Committeeman Handlin stated that his report was shared this morning with everyone and read some highlights. He stated that the committee continues to acquire treasury bills with maturities extending out as much as ten years. He stated that some of our interest rates range from 3.625% to 5.250% and are laddered through November 2033. He mentioned that the accumulated interest is being reinvested back into treasuries. He reported that with the cash that is built up, they are looking into Legacy Bonds as the federal interest rates have been increasing. He reported that the treasury value is \$22,800,800 and the current remainder is \$12,012,912 and the projected growth of the next year is \$1,010,115. The committee will meet within the next two months to keep reviewing the investments and he stated that he wanted to remind everyone that these investments are earmarked to back up the programs that we have. Executive Committee Walker thanked the committee for their hard work and for preparing this report. Chairman Handlin stated that he wanted to thank their Broker Jim Rice and Treasurer Ed Mullen for their assistance with the committee. President Ordway stated that with the interests going up on the federal side you will see the local accounts increase as their interest rates go up as well with their local banks.

Legislative Committee:

Chairman Dreby stated that the Legislative Committee's report is in the packets. He noted that the two signed bills were recently approved and one will take effect January 1st and the other took effect August 31st. Lobbyist Matt McDermott provided a report as well and added some language for the cancer screening bill, which everyone should review.

Long Range Planning/Review Committee:

Chairman Lane stated that the committee has no report at this time and will be meeting in the next quarter prior to the November Executive Committee Meeting.

Pension Committee:

Chairman Mullen reported that the Pension committee met prior to this morning's Executive Committee meeting, therefore, no minutes were available for distribution at this time. He explained that Jersey City Treasurer Michael Cleary had raised several questions regarding the pension plan at the previous meeting and had submitted additional questions via email. One question concerned the provision in the pension plan addressing the age of 70 ½ for members to begin collecting pension benefits while still employed. Chairman Mullen reported that no members are currently utilizing this option to collect pension benefits while continuing to work. He stated that he contacted the pension plan administrator to clarify why this provision is included in the plan. The administrator explained that the provision must remain in the plan to comply with the IRS requirements regarding required distributions beginning at age 73, although it does not apply to the members in question. The administrator further explained that this provision is primarily intended for self-employed individuals who own their own business.

Resolution Committee:

Assistant Counsel Morris stated that resolutions were sent out at the county caucus meetings and that the committee will present the report at the annual convention.

Salary Committee:

Chairman Jubert stated that the committee has a salary proposal that was distributed to the Executive Committee and it will be discussed during a closed executive session.

Fire Commission:

Commissioner Naylis reported that the Safety Commission's last meeting was in July and they will meet this morning in Wildwood Crest after the Executive Committee meeting. He will provide a report from that meeting at our November Executive Committee meeting. The Division of Fire Safety is moving forward with the physical agility test prior to Firefighter 1 and expects that this will be approved at their meeting today then forwarded to the DCA Commissioner for adoption. He is still awaiting adoption of the 2026 Fire Code. The 2026 Building Code was adopted in August.

APPLICATIONS:

Secretary Martone requested a motion for Lakehurst #172 to be put under state control as of this meeting. Their books were turned over to the State Office, and they have been closed for a few months as they no longer have a Fire Department. A motion for Lakehurst #172 to be put under state control and for the state officers to be made signers of their accounts by Executive Committeeman Jubert, seconded by Executive Committeeman Mecsey. **MOTION CARRIED.**

Counsel Frank Cavallo had a notification for everyone that he just received word that Past Counsel Barry Parker has passed away. President Ordway stated that Barry Parker was one of three Officers who helped keep this Association moving forward and with this passing they have all three passed on, Ernie Greenwald, Barry Osborn, and now Barry Parker.

OLD BUSINESS:

President Ordway asked that we review the list of local associations that are under review and notify the state office if there are any updates on them coming off this list or of any locals needing to be added to this list.

1. Executive Committeeman Speigel asked the status of the audio-visual company for the live streaming. President Ordway stated that Secretary Martone gave that report earlier. He stated that the contract was signed and the company was in for a review of the room and everything should be set for the November Executive Committee Meeting.
2. Treasurer Edward Mullen stated that there was another guest who entered the room, Dennis O'Neil past Superintendent of the National Fire Academy is now attending the meeting.
3. Executive Committeewoman Badger asked why the receipts for the affidavits, as per the recent email sent out by Secretary Martone, are no longer being required. President Ordway stated that the receipts were never a requirement of the State Office, they were required due to the IRS regulations for 1099's. A short discussion followed concerning this.

EXECUTIVE SESSION:

President Ordway stated an Executive Session is required for personnel matters for approximately a half hour, Salary Committee Chairman Jubert confirmed the time needed. A motion to go into Executive Session by Executive Committeeman Handlin, seconded by Executive Committeeman Reeves at 9:35 am. **MOTION CARRIED.**

President Ordway stated that at 10:05 am there was a motion by many and seconded by many to go back into Open Session, then there was a motion by many and seconded by many asking for another half hour to go back into Closed Session. President Ordway asked for a motion to go back into Open Session at 10:35 am. A motion was made to go back in Open Session by Executive Committeeman Naylis, seconded by Executive Committeeman Otterbein. **MOTION CARRIED.**

NEW BUSINESS:

1. **Officers to Attend the League of Municipalities:**
A motion for the officers to attend the League of Municipalities by Executive Committeeman Handlin, seconded by Executive Committeeman Speigel. **ROLL CALL VOTE: PASSED 18 (Yes) 0 (No) 1 (Abstain).**
2. **Compendium Updates Second/Final Reading:**
A motion for the approval of the Second/Final reading of the compendium updates by Executive Committeeman Joo, seconded by Executive Committeeman Phillips. Executive Committeeman Walker had questions concerning some of the verbiage, including three sections for members needing 25%, transfers having 90 days instead of one year, and under the burial benefit with the location of the siblings in the list. President Ordway and Secretary Martone addressed some of the concerns for the wording and President Ordway stated that these items will be presented to the Compendium Committee for further review at their next meeting. President Ordway stated that the motion and second was to approve the Compendium as it was distributed. **ROLL CALL VOTE: PASSED 19-0.**

3. Approval for the Salary Proposal:

A motion to approve the Salary Proposal by Executive Committeeman Jubert, seconded by Executive Committeeman Spiegel. President Ordway read the 2026-2027 Salary Proposal: President \$120,000, Vice President \$110,000, Treasurer \$100,000, Secretary \$95,000, First Assistant \$30,000 Second Assistant \$25,000, Field Examiner \$100,000, Counsel \$45,000, Assistant Counsel \$10,000, Executive Committee \$20,000, total \$1,055,000 and read the initials of each of the office staff members and their raises. **ROLL CALL VOTE: PASSED 13 (Yes) 5 (No) 1 (Abstain).**

PUBLIC COMMENT: First Assistant Secretary Dreby read the Public Comment instructions.

Andrew Simonsick, Secretary Maple Shade, stated that he has a member not in the Association who is a life member in two local fire departments and asked for this member to be put into the Association as he never joined due to a conflict with the previous local officers. Counsel Cavallo explained the eligibility rules for entrance into our association.

Roy DeYoung, Bergen County Home Manager, requested that the Association support the Cancer Screening Volunteer Bills and send a letter showing support to the senator and assembly members, as the Division of Fire Safety Commission has done. He stated that he has had some communication with Senator Bucco and Federal Representative Josh Gottheimer asking for help with this legislation as well. President Ordway stated that the Legislative Committee has been very active in trying to move these bills and has been working to show support for them.

President Ordway closed the public portion of the meeting as there was no one else from the public wishing to speak.

GOOD OF THE ORDER:

President Ordway asked for a moment of silence for Past Counsel Barry Parker and thanked him for all he has done for this Association. President Ordway stated that the next meeting will be Saturday, November 21, 2026, at 9:00 am at the State Office, Wall Township, NJ.

Executive Committeeman Spiegel mentioned the National Fallen Firefighters Beach Bash Fundraiser for this weekend and provided the details for this event.

President Ordway reminded everyone of our Annual Dinner tonight at the Lobster House.

Vice President Hankins thanked President Ordway for his years of service to the Association as an Executive Committeeman, Vice President, and President (standing applause by all).

ADJOURNMENT:

With no further business to discuss, a motion to adjourn was made by Executive Committeeman Figueroa, seconded by Executive Committeeman Otterbein. Meeting adjourned at 10:45 am.

Respectfully Submitted,

Brian E. Martone

Brian E. Martone

Secretary

New Jersey State Firemen's Association

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South, Wall Township, NJ 07727

DATE OF MEETING: September 17, 2026

PAGE: 1 of 1

PRES ABS

ROBERT F. ORDWAY	PRESIDENT	X		ATTENDANCE OF OFFICERS TO THE LEAGUE OF MUNICIPALITIES		COMPEDIUM APPROVAL		SALARIES	
JOSEPH T. HANKINS	VICE PRESIDENT	X							
BRIAN E. MARTONE	SECRETARY	X							
RICHARD K. DREBY	1ST ASST. SECY	X							
STEPHEN C. FAZEKAS	2ND ASST. SECY	X							
EDWARD R. MULLEN	TREASURER	X							
JENNIE HOLLINGSWORTH	FIELD EXAMINER	X							
FRANK P. CAVALLO, JR.	COUNSEL	X							
GEORGE M. MORRIS	ASS'T COUNSEL	X							
				YES	NO	YES	NO	YES	NO
CINDY L. BADGER	ATLANTIC	X		X		X		X	
GERARD J. NAYLIS	BERGEN	X		X		X		X	
GEORGE T. JOO	BURLINGTON	X		X		X		X	
NORMAN F. FIGUEROA, JR.	CAMDEN	X		X		X		X	
DANIEL F. SPEIGEL	CAPE MAY	X		X		X		X	
JAMES F. REEVES	CUMBERLAND	X		X		X		X	
RICHARD C. OTTERBEIN	ESSEX	X		X		X			X
GLENN D. ROEMMICH	GLOUCESTER	X		ABS		X		ABS	
LAWERENCE J. HANDLIN	HUDSON	X		X		X			X
JOHN R. PHILLIPS	HUNTERDON	X		X		X			X
JOSEPH M. LENARSKI	MERCER	X		X		X			X
WILLIAM J. SMITH	MIDDLESEX	X		X		X		X	
ROBERT J. KELLY	MONMOUTH	X		X		X		X	
EUGENE T. MINELL	MORRIS	X		X		X		X	
JOSEPH JUBERT	OCEAN	X		X		X		X	
JOHN V. LANE	PASSAIC	X		X		X		X	
FRANCIS X. WALKER, JR.	SALEM	X		X		X			X
ALLEN F. KURDYLA	SOMERSET	X		X		X		X	
DANIEL L. SCHEUER	SUSSEX	EXC		EXC		EXC		EXC	
NICHOLAS J. FLORIO	UNION	EXC		EXC		EXC		ESC	
JOSPEH MECSEY 3RD	WARREN	X		X		X		X	
TOTALS		19		18		19		13	5

GUESTS:

1 ABS

1 ABS

Frank Gunson
Wayne Kepler
George Heflich
Neil Gallo
Jim Kenny

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727
Telephone: (800) 852 0137

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

Guest List Sign Up Sheet Executive Committee Meeting September 17, 2026

Name:	Association:	Position:
FRANK GUNSON	HAMILTON	Past President
WAYNE KEPLER	MONMOUTH	EX-EX
GARRETT MILLER	HJFH.	MGR.
KEN BADGER	Pleasantville	Life
Thom Wapler	OGDENSBURG.	MANAGER.
Nail Gallo	Somerset	EX-EX
Gary Keyser	MUMFIS	Fireman's Home
George Heflich		Past President
ANDREW SIMONSLICK MAPLE SHADE		SECRETARY
Jim Kenny		Past Field Examiner
Andy MAZZERALLE	Middlesex Co.	Past executive
Denny HANDLIN	Holmdel	Secretary

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727
Telephone: (800) 852 0137

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

Guest List Sign Up Sheet Executive Committee Meeting September 17, 2026

Name:	Association:	Position:
DAN DUNN	CAPE MAY CO.	MANAGER
Bernie Purnaghan Esq		MANAGER
Roy DeYoung	Burlington	MANAGER
ED Bonfiglio	Gloucester Twp.	Relief Assoc.
Dennis O'Neil	Past Super National Fire Academy	
Michael Joas	CAMDEN CO.	MANAGER

With our sincere gratitude to the
New Jersey State Firefighters Assoc.
for remembering & honoring his years
of service in such a meaningful
& generous way. Your unexpected
kindness & support touched our
family deeply.



THE FAMILY OF

BRUCE HEULER SR.

acknowledges with deep appreciation
your kind expression of sympathy.

Mrs. Bruce Heuler & Family

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

Secretary Report Executive Committee Meeting September 17, 2026

To: Officers & All Members of the Executive Committee,

I would like to just give an update on some of the things that I have been working on since the July Meeting. The July Executive Committee Meeting minutes, both Abridged and Verbatim, were disturbed and posted on the website.

The caucus meetings all went well with no issues. The caucus registration has been posted to the website if you notice any discrepancies, please notify me. The minutes from the caucus meetings need to be submitted to me if you have not already done, please send them to me by the end of the month.

The Convention information and forms are available on the website and copies of everything were emailed to all the local officers. I will work on the Red Book as soon as the convention is completed in hopes to have them ready for distribution sooner.

I worked with several associations on some pending mergers and closing of fire companies. Still waiting for paperwork so they can be voted on and finalized.

The company for the Live Streaming of the Executive Committee Meetings conducted a site survey last month and are in the process of ordering all the equipment needed for this project. The project is on pace to go live for the November Executive Committee Meeting.

Respectfully Submitted,

Brian E. Martone

Brian E. Martone
Secretary
New Jersey State Firemen's Association

NJSFA Treasurer's Report
September 17, 2026

1. The Quarterly Reviews, by PKF O'Connor Davies, of our General Fund for our fiscal year ending June 30, 2026, are underway.
2. The Annual Audit of our Retirement Plan for the year ending December 31, 2025 is complete. PKF O'Connor Davies is finalizing their report.
3. The audit of Old Bridge Township FRA was completed by the IRS on July 31, 2026. Their examination was closed with no changes. See attached letter.
4. Still working with, and making progress on, our Retirees to convert pension checks to 'Direct Deposit.'
5. I have commenced the process of restoring the Tax Exempt status of the twenty (20) Local Relief Associations who were found to have lost that status during our processing of their Tax Returns.

Other Notes:

Finance Committee:

The Finance Committee's Report of their most recent review is in your packet. They found the Association's accounts to be in satisfactory condition and no recommendations were made.

Pension Committee:

We met this morning. I'll make a brief report.

Respectfully submitted,



Edward R. Mullen, CPA
Treasurer



Department of the Treasury
Internal Revenue Service
Tax Exempt and Government Entities
550 Main Street, Rm 6-403
Cincinnati, OH 45202-3222

NEW JERSEY STATE FIREMENS ASSOCIATION
OLD BRIDGE TWSP
C/O BERTUS A SHELTERS IV TREASURER
46 CENTRAL AVE.,
OLD BRIDGE, NJ 08857

Date:

07/31/2026

Taxpayer ID number:

22-6044174

Taxpayer name:

NEW JERSEY STATE FIREMENS
ASSOCIATION
OLD BRIDGE TWSP

Form number:

990 Return

Year ended:

12/31/2024

Person to contact:

Name: Xian Chen

ID number: 1003653917

Telephone: (973) 921-4186

RE: NEW JERSEY STATE FIREMENS ASSOCIATION OLD BRIDGE TWSP

Dear NEW JERSEY STATE FIREMENS ASSOCIATION OLD BRIDGE TWSP:

We completed the examination for the issue and dates above and closed the examination with no change.

If you have any questions, please contact the person whose name and telephone number are listed above.

Thank you for your cooperation.

Sincerely,

Michael F. Hession

for Lynn A. Brinkley

Director, Exempt Organizations Examinations

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen Fazekas, 2nd Asst. Secretary
Jennie Hollingsworth, Field Examiner

FIELD EXAMINER'S REPORT

Date: September 17, 2026

The following applications for Special Relief, Supplementary Relief, and the Health Care Program have been processed thus far in 2026:

Applications	Approved	Active Claims	Amount Paid YTD
Special Relief	120	—	\$430,765.00
Supplementary Relief	53	—	\$692,450.00
Health Care Program	54	245	\$10,641,997.57

Notes:

- I attended most of the Caucus's to collect applications and work registration.
- Relief application collection for 2025 have been done and we are still missing 21 local associations. I have returned over half to the Executives for return and plan to have the rest for the November meeting.

Monthly Breakdown:

- **July 2026:**
 - Reviewed and processed 198 health care reimbursement claims.
 - Processed 5 new health care claims and multiple renewal claims.
 - Reviewed and processed 33 Special and Supplementary Relief claims.
- **August 2026:**
 - Reviewed and processed 206 health care reimbursement claims.
 - Processed 7 new health care claims and multiple renewal claims.
 - Reviewed and processed 27 Special and Supplementary Relief claims.
- **September 2026: Up to 9/17/26**
 - Reviewed and processed 143 health care reimbursement claims.
 - Processed 0 new health care claims and multiple renewal claims.
 - Reviewed and processed 14 Special and Supplementary Relief claims.

Sincerely,
Jennie Hollingsworth
Field Examiner

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South, Wall Township, New Jersey 07727-3934

Telephone: (800) 852-0137

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen Fazekas, 2nd Asst. Secretary
Jennie Hollingsworth, Field Examiner
Frank P. Cavallo, Esq., Counsel

ADVISORY COMMITTEE

Francis X. Walker
James Reeves Jr.
John Lane
Edward R. Mullen, CPA, Secretary-Treasurer
Jennie Hollingsworth, Field Examiner
Gary D. Schwartz, M.D. Consultant

Date: September 17, 2026

To: Executive Committee

From: Special Relief Committee

The Special Relief Committee Report

- Applications for special relief Approved YTD: 120
 - For a total of \$430,765.00
- Special paid out by locals \$115,123.00.
- Applications for supplemental relief Approved YTD: 53
 - For a total of \$692,450.00

<u>YEAR</u>	<u>SUMMARY APPROVED</u>	<u>TOTAL PAYOUT</u>	<u>TOTAL PAYOUT BY LOCALS</u>
2019	197	\$400,192.69	
2020	206	\$867,283.00	
2021	178	\$812,217.00	
2022	159	\$757,456.00	
2023	171	\$702,239.00	\$107,260.00
2024	215	\$877,576.00	\$147,830.00
2025	214	\$684,029.00	\$125,061.12

Respectfully Submitted,

Francis X. Walker

Francis X Walker, Chairman

NEW JERSEY STATE FIREFIGHTER'S ASSOCIATION

(DBA: New Jersey State Firemen's Association)

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

**Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel**

**Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner**

August 17, 2026

Robert F. Ordway, President
New Jersey State Firemen's Association
1711 Route 34 South
Wall Township, NJ 07727-3934

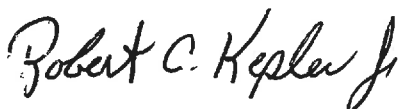
Dear Mr. President:

A regular meeting of the Finance Committee was held on August 17, 2026, at the office of the Association. At that time, the accounts of the Association were audited for the Fourth Quarter ending June 30, 2026. Treasurer Edward R. Mullen was available as needed and cooperated fully with the Committee in providing satisfactory answers to any questions that arose during the audit.

The reviews covered the reconciliation of all checks, vouchers, ledger entries and bank statements for the General Fund, Burial Fund, Pension, General Checking, Assessment and Special Relief accounts. The Association income documents, bank statements, and credit and debit documents were found to be accurate and in satisfactory condition.

The Committee considers the accounts of the Association to be in satisfactory condition and has no recommendations to make at this time.

Very truly yours,



Robert C. Kepler, Jr., Chairperson



John A. Delesandro, III



Edward A. Pettit, Jr.

Visit us on the web at www.njsfa.com



NEW JERSEY STATE FIREMEN'S ASSOCIATION

EXECUTIVE COMMITTEEMAN – ESSEX COUNTY

Richard C. Otterbein
18-Sunset Road
West Caldwell NJ, 07006

Home: (973) 226-3446
Cell: (973) 809-3004
Email: essexexecutive@njsfa.com

Date: August 29, 2026

To: Officers and Executive Committeepersons

From: Rich Otterbein, Chairperson, NJSFA Firemen's Home Liaison Committee

Subject: NJ Firemen's Home Report

Meeting: 8/8/26 Full Board.

8/8/26 Full Board Meeting

- Upcoming events: 9/5 FMBA meeting; 9/26 Muster
- Chairman Apgar reiterated the procedure for issuing correspondence from committees. All committee correspondence intended for the Board of Managers should be forwarded to the Chairman and Executive Committee prior to distribution. Upon review and approval, the correspondence will be distributed to the Managers by the Secretary. The Long-Term Planning Committee distributed a report to all Managers during the month at the request of the Chairman.
- Superintendent Veras: CNA school progress, new chair purchase, new program – coffee w/ superintendent, cemetery upkeep and 9/11 service. Boilers issues are under review.
- Employee Committee: Superintendent's contract renewal is under review.
- Finance: Bills: **\$702,904.04** for the period 7/2/26 – 8/3/26. Motion to approve passed.
- Census (as of 7/31/26): **56 Long Term; 6 in Memory Care; 6 Residential = 69.** (See the attachment). There is no waiting list.
- By-Law Committee: By-Law revisions to be released for Managers review shortly.
- The Managers voted unanimously to approve and fund the NJSFA/NJFH Joint Efficiency Study and authorized Chairman Apgar with advice and consent of Counsel to sign the Engagement Letter with WilkenGuttenplan and issue the necessary funds to commence the study.

APPLICATIONS COMMITTEE REPORT

08//08/2026

The Applications Committee held their meeting on Tuesday, August ,4 2026, at 9:00 am.

Attending were: Mgrs. Freeman, Cunningham, Miller, and Apgar. Manager Keyser was excused. He did phone in at the beginning of the meeting.

Medical Staff attending were U. Bumgartener and A. Bundrick.

Superintendent Veras was also in attendance.

The committee signed three applications.

Since the last meeting there were two admissions through July 31, 2026.

The monthly census as of 07/31/2026 : 62
Long Term Care: 68 (includes 5 in Lathrop Station).
Residential: 06
Total: 69

Two resident answered their final alarm.

There were 08 applicants with pre-admission meetings to be scheduled.

The next meeting will be at the home, on Tuesday September 8, 2026, at 9:00 am..

Respectfully submitted,

Albert E. Freeman II
Applications Chairperson

NJSFA/NJFH Efficiency Study Update

Both the NJSFA and the NJFH have signed the retention proposal letter prepared by WilkinGuttenplan. Mr. William McDevitt, CPA, will serve as the individual responsible for completing the joint efficiency study. The cost of the study will be split between the NJSFA and the NJFH. Both parties (NJSFA & NJFH) have submitted financial information to Mr. McDevitt.

Mr. McDevitt met with NJSFA President Ordway and Treasurer Mullen at the Wall Township Office on Tuesday, September 1 and met with Firemen's Home Chairman Apgar, Vice Chairman Miller and Superintendent Veras at the Boonton Firemen's Home on Wednesday, September 2. Mr. McDevitt reports that the meetings were informative and that he was and has been provided with a substantial amount of material to review. He will be requesting additional information directly from both parties in the future.

The study period has commenced. Mr. McDevitt expects to have a DRAFT report by the end of October and expects to publish the final report by late November.

Rich Otterbein
NJSFA Liaison Committee Chairman
9/10/26

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen Fazekas, 2nd Asst. Secretary
Jennie Hollingsworth, Field Examiner

Date: September 18, 2026

To: Executive Committee

Health Care Committee Report:

HEALTH CARE

NEW CLAIMS YTD - 54

SPOUSE YTD (new applicants frozen 6/1/24)

PAID YTD \$10,703,491.57

ACTIVE CLAIMS TOTAL - 245 of that Firefighters-174 and Spouse-71

HEALTH CARE

<u>YEAR</u>	<u>APPROVED</u>	<u>TOTAL PAYOUT</u>
2019	53	\$ 329,791.83
2020	94	\$ 1,573,001.17
2021	165	\$ 4,052,639.95
2022	271	\$ 8,296,092.42
2023	276	\$13,770,372.93
2024	393	\$17,074,066.77
2025	302	\$16,479,611.45

Sincerely,

James Reeves

James Reeves
Health Care Committee

Visit us on the web at www.njsfa.com

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

Report of the Investment Committee

September 17, 2026

The Investment Committee has continued our policy of acquiring of U.S. Treasury Bills with maturities extending out as much as ten years. This past year, we purchased an additional \$8 million in Treasuries, with interest rates ranging from 3.625% to 5.250% and maturities laddered through November 2033. As we accumulate interest from these securities, our Broker, Jim Rice of OSAIC, purchases additional Treasuries. As of September 9, 2026, the market value of these Treasuries has increased to \$22,800,800.

The remainder of our legacy Bond holdings have a current market value of \$12,012,912, as we continue to receive monthly interest and dividends.

The projected income from all of our holdings over the next twelve months is \$1,010,115.

Therefore, our strategies have remained constant as approved by the Executive Committee in September 2024. We will monitor Federal Funds Rate by the Federal Reserve Bank in the coming months, at which time the Investment Committee will meet with our Brokers to discuss and adjust our investment policy, if needed. Any significant change will be brought before the full Executive Committee for discussion and approval.

Respectfully submitted,

The Investment Committee
Lawrence J. Handlin, Chairperson
George Joo
Joseph Lenarski
John R. Phillips
Daniel F. Spiegel

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President
Joseph T. Hankins, Vice President
Edward R. Mullen, CPA, Treasurer
Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary
Richard K. Dreby, 1st Asst. Secretary
Stephen C. Fazekas, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

Executive Committee Legislative Committee Report September 17, 2026

Legislative Committee Members

Current Bills that we are tracking are 159 Fire and Emergency Services, 59 Firemen's Home and 50 Pensions for a total of 268.

Two Bills of interest that have been signed into law in the beginning of the year and recently are below for your information.

A-5195 signed on January 20, 2026.

The final version of the bill made the effective date of the bill's provisions prohibiting the sale, manufacture, or distribution of non-clothing personal protective equipment containing intentionally added perfluoroalkyl and polyfluoroalkyl substances (PFAS) **effective January 1, 2030.**

The bill creates a phase-in timeframe to reduce and ultimately restrict intentionally added PFAS in firefighting PPE sold or distributed in New Jersey, beginning with mandatory manufacturers' point-of-sale disclosure within six months, and the broad prohibition after two years. Compliance hinges on correctly identifying the responsible producer, providing detailed chemical notices, and maintaining retrievable records for three years.

The Division of Consumer Affairs (DCA) is responsible for the law's enactment. The law seeks to strengthen enforcement by treating violations as unlawful practices under the consumer fraud law, within the purview of the DCA. financing for acquisition of certain firefighting apparatus and equipment

Governor Signs S-757/A-4687 Into Law

Budgeting Posted on August 31, 2026, Governor Sherrill has signed legislation concerning the financing for acquisition of certain firefighting apparatus and equipment. P.L. 2026, c. 80 amended the Local Public Contracts Law to permit the lease term for new fire engines and apparatus, including fire equipment, for 20 years instead of five years.

In addition, the law amended the fire district bond statute (N.J.S.A. 40A:14-86.1) to extend the maturity date of notes from the 3rd anniversary of the original note date to the 10th anniversary of the original note date. The law now also requires Fire Districts to submit the terms and conditions of note renewals to the Division of Local Government Services Director for approval. If the Director does not approve the terms and conditions of the note renewal, the Local Finance Board must hold a hearing.

The new law took effect on August 27, 2026.

If you should need any additional information for your caucuses or other related information, please call me.

Visit us on the web at www.njsfa.com

NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South • Wall Township, New Jersey 07727-3934

Telephone: (732) 798-8137 • (800) 852-0137

Fax: (732) 938-2580

Robert F. Ordway, President

Joseph T. Hankins, Vice President

Edward R. Mullen, CPA, Treasurer

Frank P. Cavallo, Esq., Counsel

Brian E. Martone, Secretary

Richard K. Dreby, 1st Asst. Secretary

Stephen C. Fazekas, 2nd Asst. Secretary

Jennie M. Hollingsworth, Field Examiner

Respectively
submitted,

Richard Dreby

Richard K. Dreby

Chairman Legislative Committee

1st Assistant Secretary

New Jersey State Firemen's Association

1711 Route 34 South

Wall Township, New Jersey 07727-3934

**NJ State Firemen's Association
TZG Legislative Report
August 10, 2026**

State House Overview

The Governor's signing of the New Jersey Fiscal Year 2027 state budget on June 30, started the state's new fiscal year and began the Legislature's summer recess.

Legislative Tracking & Media Reports

With the annual summer recess, the legislature did not meet following its final voting session on June 30. It is scheduled to return to conduct committee meetings after Labor Day. The Assembly has scheduled a few committee days in September. The Senate is not currently scheduled to meet for committee activity until the beginning of October.

TZG will continue to work closely over the next quarter with NJSFA leadership and the Legislative chair to track potential relevant legislation as the two houses return to legislative activity.

Volunteer Cancer Screening Legislation

The priority issue for the NJSFA. Through conversations with key legislators, staff and members of the Executive Branch, we continue to advocate and grow support for the volunteer firefighter cancer screening legislation. All meetings to date have been positive and members have offered to sign on as co-sponsors.

We have also forged an alliance with the NJ PFA which has committed its full support and advocacy. We met via a zoom on July 31. NJ PFA President Matt Caliente and VP for Government Affairs Pete Nowak shared their experience in getting the career screenings in statute and offered a number of valuable insights and advice. He pledged to assist in any way possible.

Developing a new slide deck justifying the need for volunteer cancer screenings to share with decision makers and staff in our advocacy meetings, emphasizing the critical need for volunteer cancer screenings based on the various studies and scientific data demonstrating the health threat to which volunteer firefighters are exposed, identical to career firefighters, and outlining the legislation. Will share once we determine the eligibility criteria for volunteer screenings, as discussed previously with the NJSFA officers.

For your review and consideration is a draft version of a comprehensive bill included at the end of this report which I drafted to consolidate the multiple volunteer screening bills currently pending this legislative session. As previously discussed and written, we need, ideally, a single piece of legislation that ensures coverage for all eligible and qualified volunteers regardless of their health insurance coverage or status.

A potential scenario may exist where we need to isolate into a separate bill the screening coverage involving the NJ State Health Benefits Program (SHBP). The SHBP continues to face severe financial strain, characterized by structural deficits, double-digit premium hikes, and depleted reserves.

For example, in the 2026 plan year, public employers and employees absorbed steep rate increases:

- Local Government Employees: Premiums surged by 36.25%.
- School Employees (SEHBP): Premiums rose by 29.7%.
- State Employees: Premiums increased by 19.7%.

The Governor and Legislature are under great pressure to address the state of the SHBP. There has been some concern expressed in past legislative meetings about the SHBP's current financial strain and potential ability to cover cancer screenings reimbursement. For now, we continue to press ahead with one comprehensive bill.

The draft bill below is drawn from the bi-partisan bills introduced extending to volunteer firefighters periodic, no-cost cancer screenings previously shared. While each seeks to accomplish the same goal of mandating cancer screenings without any out-of-pocket costs to volunteer firefighters, the bills pursue that objective in slightly different ways. Therefore, a common bill is needed.

A-557 (Auth, Sampson) / S-1583 (Amato, Bucco) Requires cancer screening examinations for volunteer firefighters starting at least three years after the beginning of volunteer service and every three years thereafter while serving, from SHBP network physicians. Authorizes State payment to participating physicians/providers for screening costs upon proof satisfactory to the Department of the Treasury.

A-3331 (Stanley, Reynolds-Jackson) / S-3866 (Gopal, Amato) Mandates access to periodic cancer screening examinations for volunteer firefighters; increases tax on fire insurance premiums.

S-2595 (Gopal, Greenstein) / A-4976 (Barlas/Venezia) requires that volunteer firefighters in New Jersey have access to periodic physician-administered cancer screening examinations, with reimbursement when the screening would not otherwise be covered by the firefighter's health insurance.

As previously shared, we have discussed with the NJSFA, legislative sponsors and legislative leadership including Speaker Coughlin and Senate Budget and Appropriations Committee Chair Paul Sarlo, the objective of writing one committee substitute that is inclusive of all volunteers no matter their insurance coverage through a budget appropriation – not an foreign fire premium adjustment – and provides consistency in both houses that ideally protects and advances the NJSFA's objectives as cleanly as possible.

I offer a version below. Please review and determine the best eligibility criteria for establishing the start of a volunteer firefighter's screening eligibility, and when such screenings may no

longer be provided, whether by age or other metric. Ideally we want to keep it as simple as possible for administrative purposes. Also, any thoughts on keeping it to every 3 years or consideration of every 5 years?

The challenge we face is the cost of the program, particularly among the Executive Branch. Especially when accurately accounting for the number of volunteer firefighters who may be eligible is nearly impossible. For the bean counters, that is worrisome. Hence, the need to establish strict eligibility criteria.

One of our arguments is to pass into law the volunteer screening mandate so we may protect the health of our critical volunteer firefighter force, make the appropriation and allow the state and the NJSFA to gather necessary and useful data on the program's use. This in turn will help determine future activity and appropriation levels. In other words, let's get the mandated coverage established and started while we monitor the participation and reimbursement rates.

Once NJSFA determines draft eligibility criteria, we will meet and work with the multiple sponsors on support and any additional language for a single bill.

DRAFT

STATE OF NEW JERSEY

222nd LEGISLATURE

AN ACT mandating access to periodic cancer screening examinations for volunteer firefighters, supplementing Title 52 of the Revised Statutes, and making an appropriation.

In Section 1: Please define Eligibility criteria for the period of time a volunteer may be receive screenings and when they are no longer eligible: screening eligibility begins for a volunteer firefighter ..(when? 3 or 5 years at start of service – after graduating the fire academy etc), and will continue to be eligible for screenings until the volunteer reaches age XX or responds to less than xx number of calls? The original language is included below, but as discussed, we need an eligibility floor and ceiling to realistically manage the undefined universe of volunteers.

1. (New section) a. A volunteer firefighter serving in a fire district of this State, or a fire department, unit, or company of or in this State or a political subdivision of this State, shall be provided access to a periodic cancer screening examination conducted by a physician ***(define and insert eligibility language here)not less than three years after the start of the firefighter's service as a volunteer firefighter and every three years thereafter during the course of the firefighter's volunteer service.*** The examination shall include screening for, at a minimum and when applicable, the following cancers: (1) colon; (2) lung; (3) bladder; (4) oral; (5) thyroid; (6) skin; (7) blood; (8) breast; (9) cervical; (10) testicular; and (11) prostate.

b. Service as an unpaid volunteer firefighter in any fire district with a volunteer fire department, or wherein there exists one or more incorporated volunteer fire companies affording fire protection to the fire district, or service as an unpaid volunteer firefighter for a fire department, unit, or company of or in this State or a political subdivision of this State, shall apply as occupational coverage. For the purpose of this section, service as a volunteer firefighter shall be deemed a pre-existing condition.

c. (1) For a volunteer firefighter who is enrolled in the State Health Benefits Program, cancer screening examinations required pursuant to subsection a. of this section shall be offered by physicians and providers who participate in the State Health Benefits Program network. Participating physicians or providers shall be eligible for payment from the State for the cost of providing such examinations upon proof satisfactory to the Department of the Treasury.

(2) For a volunteer firefighter who is eligible for or enrolled in another health benefits plan or coverage, or who waives coverage under the State Health Benefits Program, the volunteer firefighter shall be provided cancer screening examinations consistent with subsection a. of this section through participating healthcare providers. The public employer, fire district, or volunteer fire company, or the participating provider directly, shall be eligible for payment or reimbursement from the State upon proof satisfactory to the Department of the Treasury that the examination has been performed by a physician.

(3) At no time shall the payment or reimbursement remitted by the State under paragraphs (1) or (2) of this subsection for the full examination required under subsection a. of this section exceed \$1,250 in the aggregate per three-year period for each volunteer firefighter, which amount shall be accordingly adjusted to reflect changes in the Consumer Price Index compiled by the Bureau of Labor Statistics for Medical Care.

(4) No co-payment, deductible, coinsurance, or out-of-pocket expense shall be required from any volunteer firefighter for examinations conducted pursuant to this section.

d. Any fire district, municipality, fire department, unit, or volunteer fire company in this State that relies on services from volunteer firefighters shall maintain adequate records and documentation, consistent with guidance developed by the Department of the Treasury in consultation with the Division of Local Government Services in the Department of Community Affairs, to facilitate the payments and reimbursements authorized pursuant to this section.

e. There shall be an appropriation from the State General Fund in each annual appropriations act of such funds as necessary for the purposes of implementing and administering this section.

2. There is appropriated from the State General Fund to the Department of the Treasury the sum of \$2,000,000 to implement the payments and reimbursements for volunteer firefighter cancer screening examinations authorized pursuant to section 1 of this act.

3. This act shall take effect immediately.

STATEMENT

This bill mandates access to periodic cancer screening examinations for all volunteer firefighters serving in fire districts, municipal fire departments, incorporated volunteer fire companies, and political subdivisions throughout New Jersey without any out-of-pocket costs.

Background

By consolidating key provisions from **Assembly Bill No. 557**, **Assembly Bill No. 3331**, and **Senate Bill No. 2595**, this legislation mirrors the statutory framework established for full-time paid firefighters under **P.L. 2021, c. 478 (C. 52:14-17.29ii)**, as amended by **P.L. 2022, c. 109** and **P.L. 2024, c. 15**. Specifically, the bill:

1. **Mandates Screening Frequency & Scope:** Entitles volunteer firefighters to comprehensive cancer screenings with a defined eligibility window to establish both a start point in the commencement of a volunteer's service starting and when the benefit for a screening shall end for volunteers, be it a defined age or active response to calls percentage. (The 3-year threshold in the current volunteer bills is simply draw from the paid firefighter statutes with the 11 covered cancer types across all three bills).
2. **Ensures Universal Coverage Access:** Encompasses all volunteer firefighters regardless of health coverage status—including those enrolled in the State Health Benefits Program (SHBP), those eligible for SHBP who waive coverage, and those covered under private or other insurance plans.
3. **Prohibits Out-of-Pocket Costs:** Eliminates copayments, deductibles, coinsurance, and out-of-pocket expenses for volunteer firefighters while establishing volunteer service as an occupational pre-existing condition.
4. **Caps State Remittance with Inflation Adjustments:** Establishes a State-funded reimbursement mechanism capped at \$1,250 per three-year period per firefighter, indexed to the Medical Care Consumer Price Index.
5. **Appropriates Seed Funding:** Includes an initial \$2,000,000 appropriation from the State General Fund to the Department of the Treasury—matching the funding model of **P.L. 2022, c. 109**—supplemented by an ongoing annual state appropriation mechanism.

Mandating Volunteer Firefighter Cancer Screenings

Comparative Analysis of Current Paid Firefighter Statutes, Proposed Volunteer Bills (A-557, A-3331, S-2595), and the Consolidated Legislative Draft

1. EXECUTIVE SUMMARY & LEGISLATIVE CONTEXT

Over the past three legislative sessions, the State of New Jersey enacted landmark legislation establishing mandatory periodic cancer screening coverage for full-time paid firefighters under **P.L. 2021, c. 478** (N.J.S.A. 52:14-17.29ii), as expanded by **P.L. 2022, c. 109** and **P.L. 2024, c. 15**. These statutes guarantee that full-time career firefighters receive comprehensive cancer screenings every 3 years at zero out-of-pocket cost, supported by state reimbursements capped at \$1,250 per firefighter per 3-year cycle.

However, New Jersey's approximately 30,000 volunteer firefighters—who face identical occupational carcinogen exposure—remain without equal statutory mandates. To close this gap, three separate bills were introduced in the 222nd Legislature: **A-557**, **A-3331**, and **S-2595**. This briefing report accompanies the **Unified Volunteer Firefighter Cancer Screening Act** draft, which harmonizes the conflicting provisions of the three bills and aligns volunteer coverage directly with the statutory standards of the paid firefighter law.

LEGISLATIVE OBJECTIVE

Key Policy Alignment Goal: The Consolidated Draft creates complete parity between paid and volunteer firefighters. It establishes universal coverage access (enrolled in SHBP, waiving SHBP, or covered via private/other insurance), lowers the volunteer service eligibility threshold from 5 years to **3 years** (matching paid firefighters), provides a direct **\$2,000,000 seed appropriation** to the Department of the Treasury, and guarantees 100% state-funded reimbursement up to \$1,250 with annual Medical Care CPI adjustments.

2. SIDE-BY-SIDE STATUTORY COMPARISON MATRIX

The following matrix summarizes key statutory provisions across existing law for paid firefighters, the three individual volunteer bills, and the proposed Consolidated Draft.

Statutory Dimension	Current Paid Statutes (c.478, c.109, c.15)	Proposed Volunteer Bills (A-557, A-3331, S-2595)	Consolidated Draft (Unified Act)
Covered Population	Full-time paid career firefighters employed by State or political subdivisions.	A-557: Volunteer fire districts & departments. A-3331/S-2595: All volunteer firefighters serving in NJ.	Universal: All volunteer firefighters in fire districts, municipal departments, & incorporated companies.
Insurance Status & Access	- Enrolled in SHBP (c.478) - Non-SHBP employers (c.109) - Waiving SHBP w/ other plan (c.15)	A-557: SHBP network physicians. A-3331/S-2595: Exams not otherwise covered by firefighter's health insurance.	Comprehensive: Covers SHBP enrollees, SHBP waivers, and firefighters with private/other health coverage.

Statutory Dimension	Current Paid Statutes (c.478, c.109, c.15)	Proposed Volunteer Bills (A-557, A-3331, S-2595)	Consolidated Draft (Unified Act)
Service Threshold	Not less than 3 years after employment start, then every 3 years thereafter.	A-557: 3 years service threshold. A-3331 & S-2595: 5 years service threshold.	3 years service threshold (adopting A-557 & paid statute parity).
Medical Scope (11 Cancers)	Colon, lung, bladder, oral, thyroid, skin, blood, breast, cervical, testicular, prostate.	All Bills: Identical 11 cancer screening types explicitly specified.	Identical 11 Cancer Types explicitly listed in statutory text.
Cost-Sharing & Presumption	Zero copay/deductible/coinsurance. Service deemed pre-existing occupational condition.	All Bills: Zero out-of-pocket cost. Volunteer service deemed pre-existing condition.	Zero out-of-pocket cost. Volunteer service deemed pre-existing occupational condition.
State Funding Cap & Indexing	State payment/reimbursement capped at \$1,250 per 3-year period per firefighter.	A-557: \$1,250 cap per 3 yrs. A-3331/S-2595: \$1,250 cap + Medical Care CPI adjustment.	State remittance capped at \$1,250 per 3-year period with Medical Care CPI adjustment .
Funding Source Mechanism	\$2,000,000 seed appropriation (c.109) + Annual State General Fund budget request.	A-557/S-2595: General Fund annual budget request. A-3331: 0.1% Fire Insurance Premium Tax increase.	\$2,000,000 direct seed appropriation from General Fund + annual budget appropriation mechanism.
Administering State Agency	Department of the Treasury (Division of Pensions & Benefits / SimpliGov portal).	A-557: Dept. of Treasury. A-3331/S-2595: Dept. of Community Affairs (DLGS).	Department of the Treasury in consultation with DCA Division of Local Government Services.

3. DETAILED ANALYSIS OF CONSOLIDATED PROVISIONS

A. Eligibility, Insurance Status & Coverage Integration

A primary challenge in drafting volunteer firefighter legislation is accounting for diverse health insurance arrangements. Unlike full-time career firefighters who are uniformly covered under municipal or state employer group health plans, volunteer firefighters possess varied coverage: some are enrolled in the State Health Benefits Program (SHBP) through their primary employment or municipality, others receive private group coverage from non-public employers, and some waive public coverage.

- **Paid Statutes Paradigm (P.L. 2021 c. 478 / P.L. 2024 c. 15):** N.J.S.A. 52:14-17.29ii achieved universal paid coverage through a 3-step evolution: c.478 covered SHBP enrollees, c.109 added non-SHBP public employers, and c.15 closed the gap for SHBP-eligible employees who waive SHBP coverage.
- **Volunteer Bills Conflict:** A-557 restricted access strictly to SHBP network providers. Conversely, A-3331 and S-2595 permitted reimbursement for exams 'not otherwise covered by the volunteer firefighter's health insurance.'
- **Consolidated Solution:** Section 1(c) of the Unified Draft integrates all pathways. It requires SHBP network physicians to provide screenings for SHBP-enrolled volunteers and allows non-SHBP or insured volunteers to obtain screenings from participating providers, with the State remitting payment directly to the provider or public entity/fire district.

B. Service Qualification Threshold: 3-Year vs. 5-Year Standard

The three volunteer bills contained a sharp discrepancy regarding when a volunteer firefighter first becomes eligible for state-funded screenings:

- **A-3331 and S-2595** mandated that screenings commence 'not less than **five years** after the start of service.'
- **A-557 and Paid Firefighter Statutes** mandate screenings starting 'not less than **three years** after the start of employment/service.'

Policy Justification for 3 Years: Medical research and NIOSH firefighter occupational health studies demonstrate that cumulative carcinogen exposure (polycyclic aromatic hydrocarbons, PFAS, benzene) begins upon initial active fire suppression duties. Establishing a 5-year delay for volunteers creates an arbitrary disparity compared to career firefighters. The Consolidated Draft adopts the **3-year threshold**, ensuring equal early detection protections for all firefighters in New Jersey.

C. Funding Mechanisms & Revenue Models

The funding mechanisms across the bills presented distinct fiscal models:

- **A-3331 Tax Mechanism:** Proposed increasing the tax on out-of-state fire insurance premiums under R.S.54:18-8 from 2.0% to 2.1% (a 0.1% increase), dedicating the incremental revenue to a nonlapsing revolving fund in DCA.
- **A-557 & S-2595 General Fund Model:** Relied on an annual General Fund budget request.
- **Consolidated Draft Appropriations Structure:** Modeled directly on **P.L. 2022, c. 109** (which appropriated \$2,000,000 for non-SHBP paid firefighters), Section 2 of the Consolidated Draft appropriates an initial **\$2,000,000** from the State General Fund to the Department of the Treasury to seed the reimbursement fund, supplemented by a statutory requirement for an annual General Fund appropriation.

4. ADMINISTRATIVE WORKFLOW & RECOMMENDATIONS

- **Unified Treasury Portal (SimpliGov):** The Department of the Treasury already operates a streamlined online reimbursement portal for paid firefighter cancer screenings under P.L. 2022, c. 109 and P.L. 2024, c. 15. Expanding this existing portal to handle volunteer fire department claims avoids duplicative administrative infrastructure at DCA.
- **Recordkeeping & Verification:** Local fire districts and municipal volunteer departments must designate an authorized representative to maintain active roster records and verify that volunteer firefighters meet the 3-year service prerequisite prior to screening authorization.
- **Medical Care CPI Indexing:** In alignment with A-3331 and S-2595, the \$1,250 state reimbursement cap per 3-year cycle is indexed to the Bureau of Labor Statistics Consumer Price Index for Medical Care, ensuring that rising clinical diagnostic costs do not erode coverage over time.

LEGISLATIVE SUMMARY

Conclusion & Next Steps: The Consolidated Draft resolves all textual and structural conflicts between A-557, A-3331, and S-2595. By establishing a single, comprehensive statute under Title 52, the Legislature can efficiently enact universal cancer screening protections for New Jersey's 30,000 volunteer firefighters while utilizing the proven administrative and fiscal framework of current paid firefighter law.

2026/2027 Salary Proposal

Title	Proposed Salary	2025 Salary	Increase
President	120,000	101,420.60	18,579.40
Vice President	110,000	89,767.70	20,232.30
Treasurer	100,000	79,467.93	20,532.07
Secretary	95,000	71,376.91	23,623.09
1st Asst Secretary	30,000	21,149.28	8,850.72
2nd Asst Secretary	25,000	18,570.98	6,429.02
Field Examiner	100,000	73,302.72	26,697.28
Attorney	45,000	42,345.72	2,654.28
Asst Attorney	10,000	7,245	2,755
Executive Committee	20,000	16,156.72	3,843.28
x21	420,000	339,291.12	80,708.88
 Total	 1,055,000	 843,937.96	 211,062.04

Office Personnel

B.D.	61,508.81	56,508.81	5,000
B.A	61,508.81	56,508.81	5,000
D.P.	61,508.81	56,508.81	5,000
J.F.	62,483.90	57,483.90	5,000
C.C.	54,000	49,000	5,000
D.G.	32.16/hr	29.92/hr	2.24/hr