

**NEW JERSEY STATE
FIREMEN'S ASSOCIATION
EXECUTIVE COMMITTEE**

PROCEEDINGS



**WILDWOOD, NJ
SEPTEMBER 15, 2022**

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September 15, 2022, 9:00am

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ADJOURNMENT: 11:02am.

1 A meeting of the Executive Committee of
2 the New Jersey State Firemen's Association convened
3 at the Convention Center, Wildwood, New Jersey, on
4 Thursday, September 15, 2022 at 9:00 in the morning,
5 President Robert F. Ordway presiding.

6 PRESIDENT ORDWAY: Okay. I call this
7 meeting to order.

8 This meeting is called in accordance
9 with the New Jersey Open Public Meetings Act. Notice
10 of this meeting has been posted on the website of the
11 New Jersey State Firemen's Association.

12 Exits are in the back of the room, three
13 doors, and behind me.

14 Please wait to be called on before
15 speaking. We need to make sure our stenographer and
16 Secretary both know who is speaking and you speak
17 loudly and clearly so you can be recorded correctly.

18 Today we have Eve Corso as our
19 stenographer. So unless you are doing a quick motion
20 and second, please stand so you're heard clearly. If
21 you have something to add to any of the topics, make
22 sure you get my attention so I do not overlook you.

23 There will definitely be an executive
24 session during this meeting. And I know that

1 of things have come up and you can expect to be here
2 for a little while. I apologize for that, but timing
3 is not always with us the way we want.

4 Please stand for the Pledge of
5 Allegiance led by Vice President Hankins.

6 (Pledge of Allegiance led by Vice
7 President Hankins.)

8 PRESIDENT ORDWAY: Please remain
9 standing for a moment of silence for our departed
10 brothers and sisters.

11 (A moment of silence is observed.)

12 PRESIDENT ORDWAY: Mr. Mellert.

13 MR. MELLERT: Join me in prayer.

14 Most gracious Heavenly Father who made
15 this earth, we thank You for being with us as we
16 prepare for our 145th Convention.

17 Protect us as we serve our communities.
18 Be with the families of 9/11 21 years ago.

19 Thank you, service people and veterans,
20 for giving us this opportunity. All this we ask in
21 Jesus' name. Amen.

22 PRESIDENT ORDWAY: Thank you. You may
23 be seated.

24 I don't believe we have any need for an
25 oath of office this morning, so roll call by

1 Secretary Brian Martone.

2 FIRST ASSISTANT SECRETARY MARTONE: Sir,
3 all members are present with the exception of James
4 Reeves, Cumberland County, and Gene Minell, Morris
5 County, with excused absence.

6 Guests in attendance is past President
7 Frank Gunson, past Field Examiner James Kenny, past
8 Assistant Counsel Stacy Moore, past Monmouth County
9 Exec Wayne Kepler, past Somerset County Neil Gallo.

10 PRESIDENT ORDWAY: Approval of the
11 minutes from the July 16, 2022 meeting, both verbal
12 and abridged.

13 Motion by Andrew Mazarella. Second by
14 Dan Scheuer.

15 Any discussion on the motion?

16 All those in favor?

17 (Chorus of ayes.)

18 PRESIDENT ORDWAY: Opposed?

19 The ayes have it.

20 Communications. Mr. Pelaia, is there
21 any communications not in the folders?

22 SECRETARY PELAIA: None at this time.

23 PRESIDENT ORDWAY: Okay. Motion to
24 accept communications, both read and distributed, and
25 make them part of the record. Action on anything

1 necessary will be done at the appropriate time during
2 the meeting.

3 Motion by Nick Florio. Second by John
4 Lane.

5 Any discussion on the motion?

6 All in favor?

7 (Chorus of ayes.)

8 PRESIDENT ORDWAY: Opposed?

9 Ayes have it.

10 Is there a Life Member report?

11 SECRETARY PELAIA: Mr. President,
12 there's no Life Member report today.

13 PRESIDENT ORDWAY: We'll go right into
14 the Officers' reports.

15 Vice President Hankins.

16 VICE PRESIDENT HANKINS: I have one
17 matter for executive session. That's it.

18 PRESIDENT ORDWAY: Secretary Pelaia --
19 any questions for Mr. Hankins?

20 Secretary Pelaia.

21 SECRETARY PELAIA: Just a few.

22 You should have a parking pass in your
23 folder for tomorrow and Friday. I also -- in your
24 packet, you'll see the program for the Convention.
25 After Convention, attendance sheets will be sent out

1 within the week after Convention.

2 October 1st will be the deadline. If
3 someone messed up with registration or a card taking
4 notice that somebody was there but wasn't, and their
5 card wasn't swiped or something happened, you have
6 until October 1st to call me to correct it. After
7 October 1st no changes will be made. This way we can
8 start getting qualifications and certificates
9 together and send them out. Okay?

10 That's all I have right now.

11 PRESIDENT ORDWAY: Any questions for
12 Secretary Pelaia?

13 First Assistant Secretary Martone.

14 FIRST ASSISTANT SECRETARY MARTONE: I
15 just want to thank everybody and I appreciate
16 everybody's help with the Convention workers. Thank
17 you.

18 PRESIDENT ORDWAY: Any questions for
19 Mr. Martone?

20 Mr. Dreby, Second Assistant Secretary.

21 SECOND ASSISTANT SECRETARY DREBY:
22 Everything is set for the memorial tomorrow. In your
23 folders is a program, and part of the whole program
24 is the memorial service, so we did it in one folder.
25 The Officers got together and we felt that that would

1 work best.

2 We had one change for singers. But
3 other than that, everybody else is good and we should
4 be set to go tomorrow morning. That's all.

5 PRESIDENT ORDWAY: Any questions for
6 Mr. Dreby?

7 Field Examiner Jennie Hollingsworth.

8 FIELD EXAMINER HOLLINGSWORTH: On top of
9 my application that's in there, I just want to thank
10 everyone for your help in my first year. And the
11 counties that are due for field exams in '23 have
12 been advised to keep a lookout for January. We'll
13 have dates for when we'll do the field exams.

14 And one topic that came up during field
15 exams -- I just want to throw out there to
16 everybody -- if somebody brings their relief
17 applications, please take them. Don't give them back
18 to them. Call me; call Rob; we'll take them and then
19 give them back to you. I had a couple people say
20 they were told to take them home with them and not
21 turn them in. So I don't know how that messed up,
22 but just throw it out there so it's a blanket.

23 PRESIDENT ORDWAY: Any questions for
24 Ms. Hollingsworth?

25 And I skipped over the treasurer, Ed

1 Mullen.

2 TREASURER MULLEN: My report will be the
3 report of the independent auditors which will be read
4 into the record tomorrow.

5 I'm going to defer discussion on our
6 investments until new business.

7 Thank you.

8 PRESIDENT ORDWAY: Any questions for
9 Mr. Mullen?

10 Counsel, Mr. Cavallo.

11 COUNSEL CAVALLO: I have no report.

12 PRESIDENT ORDWAY: Any questions for
13 Mr. Cavallo?

14 Assistant counsel, Mr. Morris.

15 ASSISTANT COUNSEL MORRIS: I also have
16 no report. Thank you.

17 PRESIDENT ORDWAY: Okay. Moving on to
18 my report.

19 The NJSFA State Office will be closed
20 October 10, November 8, and November 11 for various
21 holidays.

22 Field reports: Quarterly relief reports
23 for the third quarter are due October 30th. The
24 report must be done online and entries have real line
25 numbers that are in our system.

1 If they cannot enter a surviving spouse
2 for relief, they need to call the State Office so we
3 can re-enter the firefighter and make sure of
4 qualified status.

5 We have three associations not seated
6 for the Convention this year and not eligible for
7 administrative expenses.

8 IRS 990 reports or extension reports
9 were received on time and we are following up with
10 the associations that filed an extension and are
11 still outstanding.

12 Pink and blue Convention vouchers are
13 due by November 1st.

14 Parking passes are to be used by you for
15 your ease to get in and out of the Convention
16 facility. They are not to be given to others and
17 should not be used as a shuttle service. We had a
18 problem a few years back with overloading the back
19 area and we need to avoid that.

20 All caucuses have been completed and
21 congratulations to all of you on your re-election.

22 Thank you to everyone that assisted at
23 the caucuses. There were four contested elections
24 for Managers in a normal rotation and all occurred
25 without issues. We had one election also for an

1 expired term.

2 Thank you to all that handled the
3 elections.

4 Convention: You already know
5 registration is 7:00 to 10:15.

6 For those working registration tomorrow,
7 you're not going to be handing anything out at
8 registration. Everyone, after they register with
9 you, will move down the hallway for their program,
10 badges, and whatever. All you need to do tomorrow is
11 look at the screen and see their name pop up and
12 check on it and that's it.

13 The other thing -- and I know you're all
14 going to be mad at me now, and I know past executive
15 officers have been very bad about this -- you're not
16 going to have time tomorrow to talk to people and
17 converse.

18 When they come up and they say, "How you
19 doing? I haven't seen you in a year or two years,
20 three years," you're going to say, "Great. Nice
21 seeing you. Please step down."

22 The lines tomorrow are going to be too
23 quick and too long to get into any conversations as
24 people are trying to register. And you all know
25 Officers are the worst of that where we stand right

1 in front of registration and block everything up. We
2 always have. We always have in the past. It's
3 amazing how we do that, but we will try not to
4 tomorrow.

5 So the object tomorrow for those three
6 hours is get them in and move them down the hallway
7 to get their -- whatever they want to pick up,
8 programs, badge, et cetera.

9 Memorial service will start at 10 a.m.
10 The business meeting will be after that.

11 If you're participating in the memorial
12 service, I think Brian has already contacted
13 everyone. Try to be on stage so we can get started
14 with no problems.

15 If you're participating during the
16 business meeting and you're not on stage for the
17 memorial service, there will be chairs down behind
18 the screen on the right side for you to sit in until
19 the memorial service is over. We don't want people
20 going up and down the stairs, on and off the stage
21 during the memorial service.

22 Please remember, anybody without a card
23 or any alternate goes right to manual registration.

24 Saturday is 7 to 12. Very simple. They
25 register; they get a ballot; they vote. They can

1 leave. They can donate blood. They can do whatever
2 they'd like. They don't have to hang around.

3 Election of Officers and the three
4 ballot questions are on the ballot.

5 Any questions on workers, any questions
6 on anybody doing anything, see Brian or Rick.

7 Add a reminder: Also, the only people
8 who will receive payments on the local level are the
9 delegates or alternates and life members that are
10 attending the Convention. No one gets paid before
11 the caucus. Delegates are only penalized for not
12 attending a caucus.

13 Tram and trolley are working from 7 to
14 11. It should be free for firefighters both days.
15 The tram is working from 7 to 11 p.m. both days and
16 the trolley is working 7 to 3 and 7 to 2 Friday and
17 Saturday, and then again from either 5 or 6 o'clock
18 until 11 o'clock both days. So trams and trollies
19 will be operating and available.

20 Any questions on the Convention sessions
21 or anything to do with the Convention?

22 Okay. Moving on.

23 Old Business. Do we have any old
24 business?

25 Yes. Dan Scheuer.

1 MR. SCHEUER: Dan Scheuer, Sussex
2 County.

3 We had old business -- three years ago
4 in this room we put an association in Sussex County
5 on review for an overpayment under supplemental --
6 supplemental relief program. Okay?

7 As of this time, I see -- have seen no
8 additional problem. I don't know of any additional
9 problem with the Andover Borough Fire Department.
10 I'm requesting -- or I'd like to make a motion to
11 take them out of review.

12 PRESIDENT ORDWAY: Motion by Dan Scheuer
13 to take them off review.

14 Is there a second?

15 Second by John Lane.

16 Any discussion on the motion?

17 MR. WALKER: Can we do that under Old
18 Business?

19 PRESIDENT ORDWAY: Well, it's an old
20 item as, you know, we talked about in the past.

21 Anything else under old -- this motion?

22 That was Frank Walker asking the
23 question about old business.

24 Any other questions on the motion?

25 All in favor?

1 (Chorus of ayes.)

2 PRESIDENT ORDWAY: Opposed?

3 Ayes have it.

4 Is there any other old business to be
5 brought before us today?

6 Okay. We will then go into executive
7 session.

8 Is there a motion to go into executive
9 session?

10 Motion by Nick Florio. Second by Larry
11 Handlin.

12 I'm going to guess an hour. An hour
13 should cover the three or four topics, so all in
14 favor of going into executive session say "aye."

15 (Chorus of ayes.)

16 PRESIDENT ORDWAY: Opposed?

17 Ayes have it.

18 Those that are not Executive Committee
19 people or Officers will need to leave the room.

20 (Proceedings adjourn to executive
21 session at 9:14 in the morning. Proceedings resume
22 in regular session at 9:55 in the morning.)

23 PRESIDENT ORDWAY: Okay. Is there a
24 motion to go back into open session?

25 Motion by Gerry Naylis. Second by Frank

1 Walker.

2 Any discussion on the motion?

3 All in favor?

4 (Chorus of ayes.)

5 PRESIDENT ORDWAY: Opposed?

6 Ayes have it.

7 And I think I skipped over a whole page
8 of my thing here, so we have to back up a little bit.

9 Committee reports. Advisory Committee.

10 Mr. Mellert.

11 MR. MELLERT: There's a copy in your
12 folder. There was a slight increase from our
13 previous year. Thank you.

14 PRESIDENT ORDWAY: Thank you,

15 Mr. Mellert.

16 Compendium Committee. Mr. Walker.

17 MR. WALKER: Yes, Mr. President. I have
18 an oral report just to keep everybody aware of what's
19 going on.

20 We did hold a meeting. We had four
21 items to discuss. One of them was a discussion on
22 adding credit towards qualifying time for scheduled
23 night duty for volunteer firefighters.

24 The second one was the question as to
25 per diem firefighters who are a considered career

1 volunteer.

2 The third one was through some time --
3 some kind of time or criteria to be set up to prorate
4 the relief in the health care based on your one-month
5 or one-day to seven years' service.

6 And the fourth one was where should
7 relief records be kept at the local association.
8 Apparently we have some that are down in Florida
9 where secretaries and treasurers winter down there.
10 Some are in New York; some are in Pennsylvania.

11 These are four items that the Compendium
12 met on and the president has asked that we do some
13 further review and discussion on this. These are
14 things that will be coming up in future meetings in
15 the next couple weeks, but we are interested in your
16 input -- I am interested in your input.

17 Everybody has my email. Please don't
18 hesitate to send me something to address these four
19 situations or four questions.

20 Thank you, Mr. President.

21 PRESIDENT ORDWAY: Thank you,
22 Mr. Walker.

23 Moving on. Delegate and Life Member
24 Committee, Mr. Roemmich.

25 MR. ROEMMICH: No report.

1 discussed at prior meetings and did not require a
2 Full Board vote.

3 Superintendent Veras also reported on an
4 evaluation of whether single-room accommodations will
5 occur in the near future. He said it's not being
6 considered at this time.

7 From a finance standpoint, they approved
8 bills without a pay list -- my understanding,
9 anyway -- of \$483,235.21 without a bill list. That
10 is my understanding, anyway.

11 The census as of 8/9 was 61.

12 They discussed -- the Managers discussed
13 a potential of eliminating \$850-a-month fee. That is
14 going to be discussed. And I know the resolution is
15 on the agenda for today's meeting, which will occur
16 at three o'clock at Urie's, I believe.

17 Chairman Dutch and Superintendent Veras
18 were asked if the Home Managers conducted an actual
19 study -- that's an actuarial study -- for the
20 community nursing home project. Apparently,
21 according to Mr. Veras, there was no such study
22 conducted.

23 The meeting, again, is today -- that's
24 the 15th -- at 3 p.m. Urie's.

25 Thank you very much, Mr. Chairman.

1 MR. REEVES: Question, Mr. President.

2 PRESIDENT ORDWAY: Go ahead, Mr. Reeves.

3 MR. REEVES: Jim Reeves, Cumberland
4 County.

5 On the Home, with the attorney staying
6 on to help the transition, is he going to be paid and
7 how long will he be staying on? Do you know?

8 MR. OTTERBEIN: He indicated that he was
9 looking to leave in October, but he did say that he
10 would offer his services, and he did not -- there was
11 no indication of what, you know, the per diem would
12 be.

13 MR. REEVES: The only reason I ask that
14 is I've always known that attorneys were notorious --
15 if you called and just ask a question and -- so, you
16 know, no offense to our own attorney. Just a
17 question I have with this one.

18 Thank you.

19 MR. OTTERBEIN: I don't know the answer
20 to that.

21 MR. REEVES: Thank you.

22 PRESIDENT ORDWAY: There was no
23 indication from the attorney as to a final deadline
24 date or any kind of fee structure for continuing
25 after the fact.

1 MR. REEVES: As normal. I could never
2 figure them anyway.

3 PRESIDENT ORDWAY: Okay. Moving on.

4 MR. LANE: Presently Mr. Ward is --
5 according to the information that I read, is an
6 employee --

7 PRESIDENT ORDWAY: John Lane speaking.

8 MR. LANE: Oh, I'm sorry.

9 -- is an employee of the Home.

10 Will the new attorney also be an
11 employee or will he be an outside --

12 PRESIDENT ORDWAY: They have not
13 indicated anything. They haven't even discussed
14 anything about it.

15 MR. LANE: Okay.

16 PRESIDENT ORDWAY: Any other questions?

17 MR. OTTERBEIN: Thank you very much,
18 Mr. President.

19 PRESIDENT ORDWAY: I skipped Finance
20 Committee. Mr. Mullen.

21 TREASURER MULLEN: I believe the report
22 has been distributed in the folders.

23 PRESIDENT ORDWAY: Yup. They reviewed
24 everything at the last meeting. No problems.

25 Legislative Committee. Mr. Martone.

1 MR. MARTONE: My report was emailed and
2 is in the packet. I just want to note that they
3 started their meetings -- they started the
4 legislative meetings as of today. The first
5 committee meeting is today, so they're back in
6 session.

7 Thank you.

8 PRESIDENT ORDWAY: And in line with
9 that, the fact that they are -- the legislature is
10 back meeting again, the governor now has a deadline
11 to sign bills that are sitting on his desk, one of it
12 -- one of which is the cancer bill that was passed
13 before they recessed for the careers allotting money
14 to cancer screening if you're not in the State Health
15 Benefits program. And we are waiting for that to be
16 signed because then we're going to jump in with, Why
17 aren't we doing the same for volunteers? Since smoke
18 is smoke; fire is fire; HAZMAT is HAZMAT, regardless
19 of where you served, so we're waiting to see what he
20 does with that bill now that he's under a deadline.

21 Long Range Planning. Mr. Spiegel.

22 MR. SPEIGEL: Andy's actually been in
23 touch with me. We're going to be setting up a
24 meeting in the near future to discuss some online
25 forms and other things that have been shot around.

1 PRESIDENT ORDWAY: Okay.

2 Pension Committee. Mr. Mullen.

3 TREASURER MULLEN: The Pension Committee
4 met this morning. The minutes of the July 16 meeting
5 were distributed and approved.

6 Also, I distributed to the members the
7 audit report from PKF O'Connor Davies for the year
8 ended December 31, 2021. That is it.

9 PRESIDENT ORDWAY: Resolution Committee.
10 Mr. Cavallo.

11 COUNSEL CAVALLO: No report.

12 PRESIDENT ORDWAY: Salary Committee.
13 Mr. Fazekas.

14 MR. FAZEKAS: No report.

15 PRESIDENT ORDWAY: Fire Commission.
16 Mr. Naylis.

17 MR. NAYLIS: There was a Fire Commission
18 meeting this morning.

19 PRESIDENT ORDWAY: And now we're back on
20 to --

21 No report, though, otherwise?

22 MR. NAYLIS: Nothing else.

23 PRESIDENT ORDWAY: Okay.

24 MR. REEVES: Mr. President, you skipped
25 over the Health Care Committee.

1 PRESIDENT ORDWAY: Oh, I'm sorry.
2 Health Care Committee.

3 Mr. Reeves.

4 MR. REEVES: It's filed. You've read
5 it.

6 Just a comment that -- in just
7 discussions since my caucus, the people seem to be
8 quite in favor of the increase for the nursing home
9 care.

10 Thank you.

11 PRESIDENT ORDWAY: Thank you.

12 And last, but not least, Investment
13 Committee.

14 TREASURER MULLEN: Thank you,
15 Mr. President.

16 At this time we're going to discuss,
17 probably for the first time in open session with our
18 executives, the topic being our investments.

19 The Investment Committee has been very
20 active this past year and -- under the direction of
21 Larry Handlin, and I appreciate all their efforts.

22 We are considering moving a portion of
23 our investments to a single-managed account. In
24 order to do so, we'll have to liquidate some of our
25 older securities, and some will be liquidated at

1 substantial losses.

2 Historically, we have not adjusted the
3 cost of our investments to what's known as the lower
4 cost or market, which is an acceptable accounting
5 principle.

6 If we had, for the year ending June 30,
7 2021, we would have recorded losses of \$6,094,329.
8 And for 2022 additional losses of \$4,409,251.

9 Just to bring this to the light of day,
10 we wanted to make the Executives aware of it, we are
11 -- it's our privilege to have with us today two of
12 our brokers who have been with us a very long time,
13 Steve Acropolis and Jim Rice. They're going to
14 discuss a little bit about the historical perspective
15 of our investments and also speaking about moving to
16 what's known as a SMA or single-managed account.

17 Steve and Jim, if you want to come up.

18 PRESIDENT ORDWAY: Before they state --
19 just so people are aware, when they hear the amounts
20 that are losses, those losses are spread out over
21 many years.

22 For whatever reason, Barry was not
23 recording certain things in the books to be actual,
24 as opposed to -- he was using purchased as opposed to
25 actual value at year-end for a lot of years. And so

1 when you hear those numbers, it's not that that
2 occurred in one year. It occurred over many, many
3 years spread out.

4 Go ahead.

5 MR. RICE: I'm Jim Rice. Steve
6 Acropolis. Thank you.

7 I'll sit so I'm closer and everyone can
8 hear.

9 So, yeah, so we're here to just talk
10 about the investment portfolio, where things are, and
11 where things are going to go.

12 One of the things that Rob was just
13 saying -- and Ed as well -- you know, some of those
14 losses that need to be booked, some of them are true
15 losses. Some of them are, you know, more recent.

16 I'm not sure how familiar you are with
17 the portfolio, with the investments, and with the
18 investment restrictions, but by state and statutes,
19 you guys are restricted and required to only invest
20 in government securities, so U.S. government
21 securities or municipal bonds, so it's a very narrow
22 set of investments that you're actually able to
23 invest in for a long period of time.

24 And, again, from the mid-'80s until,
25 I'll call it, 2010 -- pretty much everybody here can

1 remember back into the mid-'80s, you had a mortgage
2 -- mortgage interest rates, whether it would be on
3 the mortgage or the treasury were -- you know, that
4 were at that point in time be issued, you'll see you
5 had mid-teens, high teens. And from that point in
6 time through, call it, 2010, interest rates kept
7 coming down and down and down and down.

8 During that whole cycle, the value of
9 your portfolio actually was going up a little bit,
10 but what kept coming down was the income that you
11 were able to earn off the investment.

12 You know, from 2010 until about two
13 years ago, you pretty much had a sideways interest
14 rate environment. Rates weren't going up. They
15 weren't coming down.

16 You get to 18, 24 months ago, you start
17 now to talk about inflation. The feds started
18 talking about raising rates. You know, raising rate
19 environment. The value of your bonds go down and
20 there's not a whole lot that can be done about it.

21 So the more recent the current loss is a
22 true loss attributable to interest rates going up and
23 the value of your bonds coming down somewhat, but a
24 bigger portion, and the portion that, you know, you
25 see booked for that period that if you want to

1 restate last year's is really more attributable to
2 premiums that were paid on bonds over all those
3 years.

4 And it's not the right way or wrong way.
5 The accountants had an option in terms of do they
6 offset that premium against the interest income?
7 Which, if you were a taxable entity, they would want
8 to do, because if you're paying taxes on your income,
9 you actually want to reduce the income recognized so
10 you pay less tax.

11 As a tax exempt organization, again, it
12 was an option or, you know, really type of choice for
13 the auditors, the accountants to do, but you don't
14 have to. It's not required to offset those premiums
15 against the income. So, effectively, for, you know,
16 call it 20-plus years, the income that you showed
17 year over year over year was actually part income and
18 part principal -- basically repayment of that
19 premium.

20 And, again, if you were a taxable
21 organization, the accountants would have been
22 amortizing each and every year of those premiums
23 against that income. So you would have reflected
24 lower income, but you wouldn't be sitting here now
25 where Ed's going to say, Hey, there's this, you know,

1 and having it booked this way, it will be a much
2 clearer picture going forward of how much has got to
3 come out, because a lot more money is come out now,
4 and how much money is going to be able to stay in the
5 account. But basically from a premium perspective,
6 that -- what Jim said is -- nailed it.

7 Ed, any, you know, questions? Anything
8 additional that you want touched on?

9 Rob?

10 TREASURER MULLEN: Jim, if you could
11 just explain a little bit about the advantages of
12 moving to a single managed account. The Investment
13 Committee hasn't reached a conclusion on that yet,
14 but that is why this all came to the surface.
15 Because in order to do so, we'll have to liquidate
16 some of these positions which would result in current
17 year losses, when, in actuality, these losses
18 occurred in prior years and should have been booked.
19 So if you can just give everyone a little bit of that
20 background. And then if you wanted to open up to
21 questions from the Executives, that's fine.

22 MR. RICE: Sure.

23 So as far as a single managed account,
24 it's really moving from what predominately has been
25 called packaged products, mutual funds, and UITs that

1 were owning individual government bonds on your
2 behalf, to a scenario where you're actually going to
3 own the specific bonds within your account.

4 We'll know the bond; we'll know the
5 maturity; and then there's a lot more control by the
6 manager, by us, and by the Investment Committee in
7 terms of how things -- you know, what is or isn't
8 owned in there and what is or isn't sold in there.

9 The really important thing -- you know,
10 a couple of key things have changed for you guys and
11 in the marketplace over the last several years.

12 Again, you know, for a long period of
13 time in that declining rate environment, it was all
14 about where can we continue to find the most yield
15 for the organization to derive an income.

16 And the big story was, during all that
17 period of time, there was always money coming in from
18 that premium insurance, premium little piece that you
19 guys did every year that there was more money being
20 added to the account, so you were always growing.
21 Through, you know, fluctuations up and down, you guys
22 were adding money to the portfolio.

23 Where you are now, with some of the
24 programs that you're now rolling out and looking to
25 implement, you're in the position -- and it did start

1 really for the first time with, again, the Firemen's
2 Home and the Headquarters, where those were the first
3 time you were ever taking money out, as opposed to
4 investing on an ongoing basis.

5 And where you sit here today where
6 you're going to be needing money and we're going to
7 have to target cash flows to meet these different
8 program needs. It's going to be even more important
9 to make sure that things are structured in a way that
10 a portion of the portfolio can be set to earn as much
11 as reasonably possible.

12 And, again, where we'll own the
13 individual bonds instead of a pooled product, you
14 know, you can control -- even if you see some
15 depreciation in the value of those bonds during --
16 from Point A to Point B, if you know that that's your
17 longer-term money and its goal and its objective is
18 to just drive a higher, you know, yield, then you
19 know that you're never going to have to recognize a
20 loss on that.

21 It will mature. And when it matures --
22 it's a government bond -- it will mature at its full
23 value. But the important thing is, you know,
24 structuring, A, the income coming and, B, if you know
25 and if we know that, okay, to meet any of your cash

1 flow needs -- and that's something that we'd work
2 collaboratively with Ed to kind of pro forma it out
3 -- what are your cash flow needs year in and year
4 out?

5 And you should look out one, two, three,
6 four years in the future and structure the portfolio
7 to make sure that there's always going to be
8 liquidity in order to meet that to -- you know,
9 depending on what your actual expenditures are.

10 In a perfect world, would it be nice to
11 have just income only cover that? Yes. But, again,
12 with some of the numbers -- and, again, you guys have
13 some work to do -- but with some of the numbers that
14 are being talked about in a 3 or a 4 percent --

15 I mean, it's kind of a catch-22. The
16 rise in the rates have brought the value of your
17 bonds down. But, also, with the rise in rates, it
18 gives us the opportunity to actually add in some
19 higher paying -- higher yielding instruments.

20 So, again, your income, then, you can
21 expect is actually going to be a little bit higher,
22 but it's going to be very important on a
23 going-forward basis to make sure that the account is
24 managed in a way to make sure it's in line with your
25 liquidity and cash flow needs.

1 PRESIDENT ORDWAY: Okay. We're going to
2 open it up for questions.

3 First, Larry Handlin.

4 MR. HANDLIN: Jim, can you also explain
5 to the Executive Committee how our fees are now
6 compared to going to the single that we're looking at
7 with how they're hidden within the --

8 MR. RICE: Sure.

9 So currently in those package products,
10 you're paying a fee. He's paying the money manager.
11 It's how we were compensated. But it's embedded
12 inside of the funds. It comes off your assets. You
13 pay it. You don't see it.

14 In a separately managed account, it
15 becomes very transparent. You actually will --
16 instead of that -- the fund companies and the
17 managers taking that money off on a -- basically on a
18 daily basis, but on an annualized basis and you not
19 seeing it, in this scenario every quarter that -- the
20 payment's going to be made, so it's a more
21 transparent environment.

22 You know, with -- it varies. Those
23 expenses vary from the different products, but you're
24 looking at anywhere between about .68 percent and
25 about .9 percent is what is currently in the

1 different, you know, investment vehicles.

2 Where we're looking to go is going to be
3 more in the range of about .55 percent. You know,
4 maybe a little bit less. Maybe a little bit more.
5 So you're going to see it, but it's actually going to
6 be a lesser number.

7 PRESIDENT ORDWAY: Larry, do you have
8 anything else you wanted to add as Investment
9 Chairman?

10 MR. HANDLIN: I just want to explain to
11 the Committee, we put a lot into this. I can't thank
12 Ed enough, Jim and Steve.

13 We've been back and forth, back and
14 forth, and especially with things in the market and
15 what we're putting out in our program that need to be
16 funded and how we're going to fund them. So we're
17 going to look -- you know, the Investment Committee
18 is going to look for recommendations and moving
19 forward, but we need to correct where we are now to
20 get into real time.

21 And I think Ed has been working on that
22 so we have real time and we know exactly where we're
23 at.

24 Again, these -- these losses were never
25 booked or they were -- you know, principals weren't

1 applied, and we just need to take a real-time look at
2 this, correct it, and move forward from there so we
3 have real-time data. Know exactly what we have
4 moving forward so we know we're able to fund these
5 programs.

6 PRESIDENT ORDWAY: I'll open it up if
7 you have questions, any of the Executive Committee.

8 I know you just heard a lot of dialogue
9 and language that may be similar to listening to a
10 lawyer, but now we'll --

11 Mr. Otterbein. Question.

12 MR. OTTERBEIN: I'd just like to ask a
13 question.

14 We talked about premium units or premium
15 items. Can you explain what you mean by that premium
16 item and how that related to the loss? I'm not quite
17 understanding.

18 MR. ACROPOLIS: So normal bonds are
19 issued in \$1,000 increments. So let's say you buy a
20 \$1,000 bond that pays -- to make it easy --
21 2 percent.

22 Well, if you're looking to generate more
23 income, you could buy, let's say, an older bond
24 that's a 5 percent bond, so it's paying 2 percent
25 more in interest.

1 But instead of paying \$1,000, you might
2 pay \$1,020 per bond. Okay? So the \$20 that you pay
3 when you buy it will -- when it matures, it will show
4 as a paper loss, because you're getting \$1,000 back.
5 However, over that period of time you've collected a
6 higher interest rate, so you've gotten that income
7 in.

8 Now, as Jim mentioned, if this was a
9 taxable organization, you would have booked that or
10 you would have marked the bonds or market -- marked
11 the market -- you would have done that on a yearly
12 basis.

13 You don't have to do that, as Jim said.
14 Some people do that. Some people don't.

15 Barry did not do that over the years
16 because there wasn't really a need to do that to show
17 it. But now with a -- when the interest rates had
18 come down for a long period of time, you want to
19 start new and have everything zeroed out because
20 you're going to be withdrawing a lot more money from
21 your investment account than you have in the last 30,
22 40 years. And I think that's something that the
23 Executives and that the Board has to look at.

24 And, as Jim mentioned, at some point
25 you're going to see your investment account start to

1 possibly decrease, where that's not happened in the
2 past, again, 30, 40 years of being involved with the
3 association. So that kind of gives you the premium
4 -- how a premium bond works.

5 And, as Jim mentioned, it's a
6 double-edged sword from a rising interest rate
7 environment, because you are going to be getting more
8 interest. You saw inflation come in at 8.3 percent.
9 The Fed is going to raise rates again next month by
10 another three-quarters.

11 If anybody remembers the 1980s like I
12 do, my first mortgage was, I think, 14 percent. You
13 had government bonds back then that were yielding 16,
14 17 percent for a U.S. government bond.

15 We've been living for the past 20, 30
16 years in a lower and declining or a stable, low
17 interest rate environment. That is changing. It's
18 going to change for the foreseeable future, possibly
19 the next three to five years.

20 And so that's the reason why we need to
21 try and come in to a single managed account which
22 will allow us to get economies of scale, where if you
23 put those accounts together, you get a little -- a
24 better management cost of doing it.

25 In addition to that, Black Rock, which

1 is one of the managers that we're looking at, they
2 are the largest fixed income manager in the world.
3 And most associations, organizations, endowments are
4 on a fee-based structure, which is what we're looking
5 to try and do. It's -- it's -- the fee-based part of
6 the business has really come along over the last
7 eight to ten, fifteen years.

8 As a matter of fact, the State of New
9 Jersey -- the federal government is really trying to
10 push almost everyone to go to a fee-based account.

11 You might have heard some commercials.
12 They talk about fiduciary responsibilities -- the
13 State of New Jersey -- that they wanted to go
14 fee-based as opposed to the way it's been done in the
15 past.

16 So it's a change. It's something new,
17 but that's -- I got into the bond issue and wanted to
18 give you some more information.

19 MR. OTTERBEIN: What do you mean by
20 "fee-based," actually?

21 MR. ACROPOLIS: "Fee-based" is basically
22 when -- you heard some of the commercials that say,
23 "Well, we do better -- you know, when you do better,
24 we do better." That's basically a fee-based type of
25 an account.

1 So as assets grow, the managers -- they
2 want the assets to grow, because the managers,
3 they're getting .55 on managing the money.
4 Obviously, if they manage it and it goes from
5 \$1 million to \$2 million, that .55 is going to be
6 more money, and that's one of the reasons why they
7 want to go to the fee-based point.

8 Now, in addition, that money is --
9 you're going to see that money coming out of the
10 account.

11 As Jim said, right now the money is
12 conducted on a daily basis, but it's done by the fund
13 companies. Whether it's in your own investments or
14 whether it's here, that's the way that money comes
15 out -- on a daily basis. And they basically mark to
16 market the fund or the investments every single day.

17 This way you're going to see the
18 investments and, you know, it's in the book. It's in
19 the Red Book, it's on all -- it's everywhere. You're
20 going to see this money coming out on a quarterly
21 basis for people to be managing the money.

22 But, again, taking money out and
23 structuring it to come out on a consistent basis when
24 you need it, you really need to have more of an
25 account like this as opposed to the way it's been run

1 over the last 30, 40 years, which is we're putting
2 money in the account and we're really never taking it
3 out. And, Barry -- you know, since the '80s, late
4 '80s, we really have not been withdrawing money from
5 the investment account.

6 MR. OTTERBEIN: And just to follow up a
7 little bit more on the premium side of things -- and,
8 again -- you know, any time, you know, bonds are
9 issued, and they're issued at -- typically they're
10 issued at par; correct? -- or at face value. But,
11 again, this is -- you go back into the '80s, you go
12 into -- like, some of these are in their early 2000s
13 when rates were higher.

14 As rates continue to come down, as older
15 bonds that may be -- maybe they were yielding at the
16 time of, you know, face value or, you know, stated
17 interest of 8 percent or 7 or 6, which those bonds
18 come back into marketplace and they're trading after
19 they were initially issued, if the prevailing rate is
20 4 percent and that's what new bonds are coming out
21 at, but someone is selling that, you know, 7 or
22 8 percent bond, that bond's going to sell at premium.

23 And what we looked at and we evaluated
24 is, okay, what -- what -- how much premium are we
25 paying on that bond? And really then you're looking

1 at, well, what's the yield's maturity?

2 So if we pay a premium and the yield's
3 maturity is greater than -- and it's going to be
4 closer to -- if the prevailing rate is 4 percent,
5 then, you know, the yield's maturity on these premium
6 bonds -- maybe you're getting 4 and a quarter.
7 You're getting something slightly more than if you
8 just bought a new bond. But that's why you're paying
9 premium. But ultimately that premium, essentially,
10 it's -- you're offsetting your additional income and
11 that's bringing it down from, let's say, a 7 percent
12 yield to 4 and a quarter is essentially what you
13 offset that premium against the income that you're
14 getting.

15 PRESIDENT ORDWAY: Any other questions
16 for either Ed or -- sorry.

17 Jim?

18 MR. REEVES: Yes.

19 I understand a lot of what you're
20 saying. Some I don't. But when we see the financial
21 statements that we get at least once a year, will we
22 see what I call a balance sheet so we know what our
23 money is invested in and will we also see where the
24 costs and profits are listed in some way?

25 TREASURER MULLEN: Yes, Jim. That's --

1 time, I'll come and ask you what they mean.

2 TREASURER MULLEN: Anytime, Jim.

3 MR. REEVES: Thank you.

4 PRESIDENT ORDWAY: It should also be
5 noted that the pension fund was booked at current.
6 And the -- our fund for the relief association side
7 was not. So, for whatever reason, Barry would always
8 keep the pension fund current, so those numbers in
9 the pension fund are accurate. But on the relief
10 side, that's where all the things that they've been
11 talking about -- not keeping everything up to date,
12 let's say.

13 And, again, I think if you extrapolate
14 over the 40 years that Barry was treasurer, I think
15 you'll find that the profit was there. It's just
16 that he never booked the losses so that each year the
17 profit would have been a little less, and that's --
18 we're just catching that all at one time to get the
19 books accurate.

20 MR. ACROPOLIS: Just to answer that
21 question, if you ever wanted to see -- if we go into
22 the single managed account -- if anyone wanted to see
23 what the exact portfolio makeup is, that information
24 will be available. So you'll be able to go into the
25 investment account and see X number of dollars in

1 this particular bond, the yield, the value. That --
2 that would be available with the single managed
3 account.

4 MR. REEVES: Thank you.

5 PRESIDENT ORDWAY: Rich. Rich
6 Otterbein.

7 MR. OTTERBEIN: You brought up the
8 pension account.

9 Is that also going to be included in
10 this? That's a separate account, but is that going
11 to be managed as well, the pension?

12 TREASURER MULLEN: No plans for that at
13 this time.

14 MR. OTTERBEIN: Okay. So we're
15 following the pension account ourselves and we're
16 handling that accounting ourselves?

17 TREASURER MULLEN: That's correct.

18 MR. OTTERBEIN: Thank you.

19 PRESIDENT ORDWAY: Any other questions?
20 Larry, you want to finish up?

21 MR. HANDLIN: I just want to take the
22 time to thank Ed, Steve, Jim. A lot of work has gone
23 into this on their part. Jim and Steve had met with
24 Ed and got all this data to bring forward to us.

25 The Investment Committee is going to

1 look to meet again to work with Ed, Jim, and Steve
2 and make some recommendations, hopefully sooner than
3 later, but the correction will be made to give us
4 actual -- actual balances versus the income.

5 PRESIDENT ORDWAY: Very good.

6 TREASURER MULLEN: One last point.

7 We have discussed all these issues with
8 our auditors, PKF O'Connor Davies. They're on board.
9 They would prefer us to make that switch, even though
10 they're not in the position to actually recommend how
11 we do our books, but it is the more acceptable way to
12 do accounting on investments. So they're good, and
13 they're holding off in issuing the final audit report
14 because we will go and restate the prior year and the
15 current year, which is -- the audit is actually
16 complete. They're just waiting for this decision to
17 be made on how we're going to present our investment
18 numbers. So they're good with what we want to do.

19 PRESIDENT ORDWAY: Okay. Any more
20 questions on this issue?

21 MR. HANDLIN: I just thank Jim and Steve
22 for --

23 PRESIDENT ORDWAY: Jim, Steve, thank you
24 for coming down. Have a great drive back up or enjoy
25 the Boardwalk. Have proper refreshments.

1 Okay. That concludes all the committee
2 reports.

3 Are there any questions on any of the
4 committee reports?

5 Okay. Moving on. We already did Old
6 Business.

7 New Business.

8 We usually do a motion at this time for
9 myself, Vice President Hankins, and last year we
10 included Secretary Pelaia to attend the League of
11 Municipalities.

12 Is there a such a motion?

13 Mr. Fazekas makes a motion.

14 Second by Mr. Florio.

15 Any discussion on the motion?

16 All in favor?

17 (Chorus of ayes.)

18 PRESIDENT ORDWAY: Ayes carry.

19 We have to do a roll call.

20 FIRST ASSISTANT SECRETARY MARTONE:

21 I just want to make a correction to the
22 roll call.

23 Jim Reeves came in right before the
24 executive session.

25 (First Assistant Secretary Martone

1 calls the roll.)

2 MS. BADGER: Yes.

3 MR. NAYLIS: Yes.

4 MR. FAZEKAS: Yes.

5 MR. FIGUEROA: Yes.

6 MR. SPEIGEL: Yes.

7 MR. REEVES: Yes.

8 MR. OTTERBEIN: Yes.

9 MR. ROEMMICH: Yes.

10 MR. HANDLIN: Yes.

11 MR. PHILLIPS: Yes.

12 MR. LENARSKI: Yes.

13 MR. MAZZARELLA: Yes.

14 MR. KELLY: Yes.

15 MR. JUBERT: Yes.

16 MR. LANE: Yes.

17 MR. WALKER: Yes.

18 MR. KURDYLA: Yes.

19 MR. SCHEUER: Yes.

20 MR. FLORIO: Yes.

21 MR. MELLERT: Yes.

22 All votes in the affirmative.

23 PRESIDENT ORDWAY: Thank you.

24 The next item is granting qualified

25 status to an individual. I believe we would need the

1 individual's name.

2 Mr. Cavallo, do we need to put the
3 person's name that we're giving the status to?

4 COUNSEL CAVALLO: I would put the name
5 in the record, yes.

6 PRESIDENT ORDWAY: George, do you have
7 the name?

8 ASSISTANT COUNSEL MORRIS: Liam Gardner.

9 PRESIDENT ORDWAY: Is there a motion to
10 grant Liam Gardner qualified status?

11 Motion by Allen Kurdyla.

12 Second by Larry Handlin.

13 Is there any discussion on this motion?

14 SECOND ASSISTANT SECRETARY DREBY:

15 Mr. President --

16 PRESIDENT ORDWAY: Yes, sir.

17 SECOND ASSISTANT SECRETARY DREBY: -- I
18 know the Advisory Committee looked at this. I also
19 know Joe looked into it.

20 I would just have you think about,
21 before your vote, are we going to be setting a
22 precedent moving forward for any type of injuries
23 like this for a nonqualified individual?

24 I think the Compendium Committee should
25 look at it, and I also think that we ought to look,

1 if we can, at the history of anyone that we've had
2 before. I just don't want to see us open up a
3 situation where now five other people are doing the
4 same thing, knocking on the door.

5 And I certainly understand the concern
6 for this individual, but I just would warn everybody
7 that, you know, we've done this with other things in
8 the past where the people asked for back time and all
9 those things, and we always stick to our rules. I
10 would be careful just approving this without having
11 full knowledge of everything that may impact us
12 moving forward.

13 Thank you.

14 PRESIDENT ORDWAY: Joe, do you want to
15 respond?

16 VICE PRESIDENT HANKINS: The only thing
17 I would add to that is this is a line-of-duty injury
18 and the Compendium does cover line-of-duty events
19 with nonqualified people and the burial. An issue
20 that comes up is whether we're going to give him
21 qualified status so that they would be eligible to
22 other benefits. The health care reimbursement
23 program is probably the strongest benefit we have
24 now.

25 A single payment of line-of-duty death

1 is what the Compendium allows at this point, and I
2 don't know that that's in the firefighter's best
3 interest or the best way to take care of the
4 firefighter.

5 This is a firefighter that went on the
6 health care reimbursement program after his injury
7 and needed -- needed the medical aspect of this
8 because his insurance didn't cover any more rehab,
9 even though he was showing improvement. And the
10 State system for taking care of people while they're
11 injured isn't necessarily the best, so I don't know.

12 I mean, I think it's what we should be
13 doing. I think we're taking care of our
14 firefighters. And I think that we need to look at it
15 with the Compendium, and this should be the start of
16 it is to allow this.

17 What's gone on in the past, if it was a
18 line-of-duty injury, you know, I don't know that they
19 would come back, but I think in the future we need to
20 move on this in a way that we're taking care of
21 firefighters.

22 PRESIDENT ORDWAY: Mr. Kelly. On the
23 motion?

24 MR. KELLY: Yeah. On the motion, I
25 would just like to have the exact verbiage that the

1 injury was a line-of-duty injury specifying --
2 because I did see -- I could foresee, much along with
3 Mr. Dreby's concerns, other people coming along with
4 some other type of an injury that is incapacitated,
5 but I would like this one to include specifically, if
6 it's agreeable to move for a second, that this action
7 is being taken specifically for a line-of-duty injury
8 that is incapacitated as a qualified firefighter.

9 PRESIDENT ORDWAY: Is that agreeable to
10 the motion to second?

11 MR. WALKER: Absolutely.

12 PRESIDENT ORDWAY: Okay.

13 Mr. Scheuer.

14 MR. SCHEUER: This particular
15 individual -- correct me if I'm wrong -- I understood
16 you to say he had 65 months towards his qualifying
17 time?

18 PRESIDENT ORDWAY: Correct.

19 MR. SCHEUER: Was there any time from
20 his initiation when he initially joined up to date
21 that he did not receive credit for a given year?

22 VICE PRESIDENT HANKINS: So this
23 firefighter was a paid firefighter. He received full
24 credit from start to finish. And that's --

25 The other the aspect of this is he

1 received a disability pension, and that's something
2 we would have to look at.

3 And I think with the Compendium -- we
4 spoke with Counsel Cavallo, the -- you're going to
5 have two different scenarios with a volunteer
6 firefighter versus a paid firefighter. And when you
7 run into the scenario where you have disability
8 pension issued, that pensioner been approved to
9 medical professionals, whether it be the township's
10 doctor and then a pension attorney and the pension
11 doctor; so, you know, this individual received
12 100 percent because he was a paid firefighter. For
13 years he was in service and the injury is the result
14 of being on the job, so --

15 PRESIDENT ORDWAY: Any other questions?
16 Any other questions on the motion?

17 Mr. Otterbein.

18 MR. OTTERBEIN: Yeah. I think Rick
19 brings up a good point.

20 Listen, I understand and I feel for this
21 individual. My point is this --

22 PRESIDENT ORDWAY: Rich, so she can
23 hear.

24 MR. OTTERBEIN: Rich Otterbein. Essex.
25 I feel for this individual and I

1 understand the situation.

2 My question is down the line, could we
3 be faced with a situation where someone develops a
4 disease of some type and it relates then to whether
5 or not it was or was not a result of their
6 firefighting duties?

7 Could we get into a situation where, you
8 know, there needs to be some medical -- some medical
9 reason established or something like this where
10 somebody comes up with a disease and says, "I got
11 this as a result of a firefighter" and maybe it
12 wasn't?

13 Do we deal with the same issue down the
14 line with diseases, so to speak? I'm thinking more
15 about things like cancer and stuff like that.

16 I mean, relating cancer to firefighting,
17 relating cancer to non-firefighting duties. If we
18 get into something like that, do we get into the same
19 situation here? Does this open the door?

20 And my other question is: As the
21 Compendium Committee weighing in on this, I mean, I
22 read this -- it says that the Compendium Committee
23 needs to look at it. It says here it was reviewed by
24 the Advisory Board.

25 Does the Compendium Committee have

1 anything to say about something like this as to how
2 they feel about it?

3 Listen, I understand. I feel for this
4 person. I can understand where we're going here. My
5 question is are we really going further to open the
6 door to something in the future that we may have to
7 deal with? I just bring that up.

8 PRESIDENT ORDWAY: Mr. Handlin?

9 MR. HANDLIN: I just want to make it
10 clear, it isn't a job-related injury. It's an
11 on-the-job-related injury. The gentleman had all
12 intentions of coming back to work. Unfortunately,
13 due to complications from surgery, made him disabled
14 to no fault of his. The Pension Board has declared
15 him permanently disabled.

16 Our programs, unfortunately, have gotten
17 ahead of the Compendium Committee and the
18 recommendation, so I think we need to grant this
19 status and the Compendium Committee come back to make
20 correct verbiage within the Compendium that we vote
21 on it and get it corrected to reflect our healthcare
22 program.

23 PRESIDENT ORDWAY: Mr. Reeves?

24 MR. REEVES: Jim Reeves. Cumberland.

25 I'm agreeing with Mr. Handlin. I do

1 feel this gentleman should have this passed, but we
2 need to look at the Compendium and have a
3 recommendation to follow through with that to make
4 our Compendium match what we're doing today.

5 PRESIDENT ORDWAY: Yes. Mr. Walker.

6 MR. WALKER: Frank Walker. Salem
7 County.

8 This was just recently brought to the
9 Advisory Committee. It hasn't -- even though I'm
10 aware of it and I'm Chairman of the Compendium
11 Committee, this was something new that came to the
12 Advisory.

13 My interpretation personally is when you
14 read the death benefit, it covers -- it covers this
15 situation. And in discussion with counsel, we've
16 been advised -- and I've been advised as chairman of
17 the Compendium Committee -- that we need to change
18 the verbiage. I'm very aware of that. But we have
19 not been given an opportunity to address this matter.

20 But from the Advisory Committee, we
21 support this. My personal opinion, I support it.

22 Unfortunately, the man is never going to
23 be a firefighter again and it's an on-the-job injury,
24 which was covered or which is covered by the only
25 benefit that we were offered in writing in the

1 Compendium -- in the last revision of the Compendium.

2 We are working on revisions. I think
3 Tom is planning on having everything caught up by
4 November.

5 Am I correct, Tom?

6 SECRETARY PELAIA: Trying to.

7 MR. WALKER: But as we make changes in
8 the healthcare and the nursing home program, these
9 all really just jumped out and took off, and
10 unfortunately we have not addressed them in the past,
11 but we will be addressing them in the future.

12 Thank you.

13 PRESIDENT ORDWAY: Thank you,
14 Mr. Walker.

15 Any other questions?

16 Mr. Fazekas.

17 MR. FAZEKAS: Steve Fazekas. Burlington
18 County.

19 I think we should do something for
20 individuals in this position. But without the
21 Compendium Committee -- and, to be honest, I'm on the
22 phone trying to look up stuff right now. What is in
23 the Compendium? I don't know.

24 Can anybody tell us what's in the
25 Compendium? Is anything like this in there?

1 VICE PRESIDENT HANKINS: Yeah. So the
2 verbiage that I gave you -- and Frank will probably
3 look it up -- but it was in the death benefits
4 section and the email was quoted. It was to provide
5 the maximum benefit to a firefighter so injured that
6 he could no longer perform his duties. And that's a
7 paraphrase. You know, I don't have the quote in
8 front of me. Frank has the verbiage right there.

9 MR. WALKER: If I may --
10 Frank Walker. Salem County.

11 If I may, Article 6, Burial Benefits,
12 Section 4, "A claim for maximum benefits may be filed
13 where death was a result of injuries received by
14 responding to an official fire alarm, drill, or where
15 the injuries are so disabling as to prevent the
16 member from completing the required time to become
17 eligible under the following conditions."

18 The member must have been reported to
19 the State's association office. Their membership
20 application and all that being approved. The date of
21 acceptance. No restrictions are to be enforced as to
22 the time served. And the cause of death is actually
23 to be accompanied by a death certificate.

24 "Injuries and disability: The report of
25 attending physician giving full description of the

1 extent of the injuries and the probable duration of
2 his or her disability must be filed within 90 days of
3 becoming totally disabled for consideration of the
4 Advisory Committee and recommendation to the
5 Executive Committee."

6 So this all is under the burial
7 benefits.

8 The fact that the Compendium -- we have
9 not caught up with our own benefits yet.

10 PRESIDENT ORDWAY: Mr. Naylis.

11 MR. NAYLIS: Gerry Naylis. Bergen
12 County.

13 I have a few technical questions.

14 One, was this member removed from the
15 local relief list?

16 PRESIDENT ORDWAY: No.

17 MR. NAYLIS: So he's still a member?

18 VICE PRESIDENT HANKINS: Correct.

19 MR. NAYLIS: So, therefore, because he
20 is a career member, regardless of going to one call
21 or no calls, he's still accruing time?

22 VICE PRESIDENT HANKINS: Correct.

23 PRESIDENT ORDWAY: Technically speaking,
24 yes.

25 MR. NAYLIS: So -- so long as he stays

1 on until he reaches 84 months, he's eligible to then
2 become a qualified member.

3 VICE PRESIDENT HANKINS: But what you
4 would be doing is asking the Chief or the relief
5 officers to sign off the person is active on a Green
6 sheet when he's, in fact, receiving disability
7 pension. That's where the concern comes into play.

8 MR. NAYLIS: But he's still on the
9 active list?

10 VICE PRESIDENT HANKINS: He is.

11 PRESIDENT ORDWAY: But, Mr. Naylis, what
12 you're saying here, then, now is you're telling every
13 secretary, just keep leaving people on your list and
14 regardless of whether they left or not so they can
15 get benefits. We've always been preaching to clean
16 -- but we keep preaching to clean your list, be
17 honest of who's a member and who's not a member.

18 MR. NAYLIS: But if he's on the list,
19 he's eligible to receive healthcare --

20 VICE PRESIDENT HANKINS: Correct.

21 MR. NAYLIS: -- regardless of whether he
22 goes and he accumulates any additional time?

23 PRESIDENT ORDWAY: Currently.

24 MR. NAYLIS: Currently.

25 VICE PRESIDENT HANKINS: A city

1 firefighter, you automatically accumulate time.

2 MR. NAYLIS: Not according to what Rob
3 just said.

4 PRESIDENT ORDWAY: If we have the
5 secretaries do their job, he should be cleaned off
6 the list, technically speaking.

7 MR. NAYLIS: I know that this is a
8 backdoor solution, but I offer it nonetheless.

9 If he is eligible to receive healthcare
10 right now because he is on the list, I say let us
11 continue doing that and within the next two months I
12 would hope the Compendium Committee could come
13 forward with a recommendation to make adequate
14 changes to allow us to ultimately give this person
15 qualified status so as to clean this mess up going
16 forward.

17 I understand that our programs have not
18 kept up or, actually, have exceeded what the
19 Compendium says, so I'm offering a solution, if it
20 were, to provide benefits to this individual until
21 such time as we can clean up that Compendium and make
22 him a value-identified member.

23 PRESIDENT ORDWAY: But again, Gerry, we
24 cannot tell our secretaries not to clean their list
25 just so someone can get benefits. That's wrong.

1 If they're no longer a member of the
2 department, they're not responding, we can't tell our
3 secretaries, "Oh, you know what? Your
4 brother-in-law? Leave him on the list so he can get
5 some benefits down the road," because that's exactly
6 what you're saying, and you can't do that.

7 If someone is no longer responding -- on
8 -- at least on the volunteer side -- you got to take
9 them off the list if they're no longer a member.

10 I understand what you're trying to say,
11 but to make a blanket statement like that to do that,
12 you can't do it.

13 VICE PRESIDENT HANKINS: And I
14 believe --

15 Vice President Hankins.

16 I believe that the Compendium does cover
17 it. It says it provides the maximum benefit.

18 What does this Board feel the maximum
19 benefit is -- this Committee?

20 Does the Executive Committee feel the
21 maximum benefit is a burial benefit, a one-time shot,
22 or the ability to receive healthcare reimbursement
23 and relief? It's just that the section it's in is
24 what was at the time the best benefit being in the
25 "Burial" section.

1 PRESIDENT ORDWAY: Any other thoughts?
2 Comments?

3 Mr. Walker.

4 MR. WALKER: Frank Walker. Salem County
5 again.

6 Joe, if I remember correctly what you
7 brought to the Advisory Board, this individual
8 firefighter's pension takes effect October 1st of
9 this year?

10 VICE PRESIDENT HANKINS: I don't recall.

11 MR. WALKER: That runs in my mind. I
12 think we're under a deadline that we can't meet.

13 VICE PRESIDENT HANKINS: I believe it
14 was retroactive to the date of injury. It may have
15 been October of 2020. I'm not sure. I believe it
16 was -- it was approved last month, but it was
17 retroactive to the date of injury.

18 MR. WALKER: I just feel we're under a
19 deadline that we can't meet.

20 COUNSEL CAVALLO: I just want to say, in
21 terms of a precedent, we are -- if this is approved,
22 you are taking action on a specific set of facts
23 related to this one individual firefighter. There
24 should not be a line of people coming in saying, I
25 want time based upon the action that's taken today

1 because it's based upon this specific issue.

2 We were just advised that the disability
3 pension was approved and that he -- this individual
4 is completely disabled. Up until the point that that
5 disability pension is approved to keep him on the
6 active list was probably okay because he wasn't
7 completely disabled until the Pension Board said,
8 "Yes, you're completely disabled," which is a
9 monumental task to get the Pension Board to actually
10 issue a disability pension.

11 So I think in terms of a precedent, I
12 don't -- I don't believe there is one. And now we
13 have time in between now and November to put in place
14 the rules that are going to govern everybody moving
15 forward with respect to a disability and
16 qualification and their ability, then, to access the
17 benefits of the Association, which they wouldn't
18 otherwise be able to access, but for qualification.

19 PRESIDENT ORDWAY: Any more questions?

20 Yes, Mr. Kelly.

21 MR. KELLY: Bob Kelly. Monmouth County.

22 I don't think there's anybody in this
23 room that would be opposed to assisting this
24 firefighter or any other firefighter in a similar
25 situation.

1 However, we have a problem where we
2 don't have a really defined rule relative to
3 disability or whatever person. We're reading in a
4 subset of words or verbiage that's in under the death
5 benefit within our own Compendium.

6 I would not have a problem if we were to
7 table this issue to allow the Compendium Committee to
8 meet as soon as possible to put forward definitive
9 verbiage in what section, even if we divide the death
10 benefit section into a totally separate section
11 covering this disability benefit and the extension of
12 the same, and bring that to us for our November
13 meeting, approve the changes to the Compendium, so we
14 have solid footing for the decision to be made.

15 Again, we have a following for this
16 particular individual with the terminology of
17 "line-of-duty injury." But this way, instead of
18 having the cart before the horse, the cart will be
19 where it belongs, the Compendium will be adjusted to
20 account for the verbiage that's necessary, and not
21 only this individual, but it will be clear for
22 anybody else going forward if, in fact, they need
23 consideration that the rule would be there, the
24 verbiage would be, and the process would be there to
25 follow.

1 So, if necessary, I'll make a motion to
2 table this decision until the Compendium Committee is
3 able to report with their findings their suggested
4 verbiage at our November meeting and to act on
5 finalizing this individual at the November meeting.

6 PRESIDENT ORDWAY: We have a motion to
7 table.

8 Is there a second to table the motion?
9 Mr. Naylis. Mr. Naylis seconds the
10 motion.

11 The motion for tabling is nondebatable.
12 We automatically go to a vote to table the motion
13 until November.

14 Mr. Martone, please do the roll call.

15 FIRST ASSISTANT SECRETARY MARTONE:

16 Ms. Badger?

17 PRESIDENT ORDWAY: Sorry. Just so we
18 know, we're voting on tabling this motion to allow
19 this qualifying time until the November meeting.
20 It's a nondebatable motion when you go to table, so
21 there's no discussion whatsoever, but that's what
22 you're voting on. You're voting to table the vote
23 until November, period.

24 Go ahead, Mr. Martone.

25 FIRST ASSISTANT SECRETARY MARTONE:

1 Thank you.

2 Mr. Naylis?

3 MR. NAYLIS: It's a nonfinancial motion,
4 so it should be just "yes" or "no."

5 PRESIDENT ORDWAY: We're going to do it
6 as a -- we're doing it as a roll call.

7 MR. NAYLIS: I vote yes to table.

8 FIRST ASSISTANT SECRETARY MARTONE: Yes,
9 to table. Thank you.

10 (First Assistant Secretary Martone calls
11 the roll.)

12 MR. FAZEKAS: No.

13 MR. FIGUEROA: No.

14 MR. SPEIGEL: No.

15 MR. REEVES: Yes.

16 MR. OTTERBEIN: No.

17 MR. ROEMMICH: No.

18 MR. HANDLIN: No.

19 MR. PHILLIPS: No.

20 MR. LENARSKI: No.

21 MR. MAZZARELLA: No.

22 MR. KELLY: Yes.

23 MR. JUBERT: No.

24 MR. LANE: No.

25 MR. WALKER: No.

1 MR. KURDYLA: No.

2 MR. SCHEUER: No.

3 MR. FLORIO: No.

4 MR. MELLERT: No.

5 MS. BADGER: No.

6 FIRST ASSISTANT SECRETARY MARTONE: So
7 three yeses, 17 nos.

8 PRESIDENT ORDWAY: Okay. So the motion
9 -- the original motion is on the floor.

10 Mr. Speigel on the original motion?

11 MR. SPEIGEL: The original motion was to
12 grant?

13 PRESIDENT ORDWAY: Grant, yes.

14 MR. SPEIGEL: I second that motion.

15 PRESIDENT ORDWAY: A third in --

16 MR. SPEIGEL: Then I third it.

17 PRESIDENT ORDWAY: Is there any
18 discussion more on the original motion? The motion
19 is to grant qualifying status to this individual.

20 Any discussion?

21 MR. LANE: Mr. President?

22 PRESIDENT ORDWAY: Yes, sir.

23 MR. LANE: John Lane, Passaic County.

24 It came up with regard to is there a
25 time limit? Is there a time limit at all or we're

1 going to vote "yes" or "no"? A time limit that we
2 have to do it today or we could do it --

3 PRESIDENT ORDWAY: Well, you just voted
4 "no" to table it, so you're voting today to either
5 approve it or not approve it.

6 MR. LANE: All right. That's fine.

7 PRESIDENT ORDWAY: Yes.

8 MR. SPEIGEL: Is part of that motion
9 to --

10 Dan Speigel. Cape May. Sorry.

11 Is part of that motion to have the
12 Compendium Committee --

13 PRESIDENT ORDWAY: Yes.

14 MR. SPEIGEL: Perfect.

15 PRESIDENT ORDWAY: Any other questions
16 or discussion on the motion?

17 I don't believe this is a -- do we need
18 a roll call on this, Frank, or no?

19 COUNSEL CAVALLO: I would do a roll
20 call, yes.

21 PRESIDENT ORDWAY: There you go.

22 Mr. Martone.

23 MR. OTTERBEIN: Just one -- I just would
24 like to know the exact motion now.

25 PRESIDENT ORDWAY: We're motioning to

1 give Liam Gardner qualified status.

2 MR. OTTERBEIN: With?

3 PRESIDENT ORDWAY: Qualified status and
4 we're also sending this whole topic to the Compendium
5 Committee.

6 MR. OTTERBEIN: Based on a line-of-duty
7 injury?

8 PRESIDENT ORDWAY: Yes.

9 COUNSEL CAVALLO: Right.

10 You're giving this firefighter
11 Qualifying status if you vote "yes" based upon his
12 particular circumstances. Not anybody else's. The
13 particular facts that are on the record at the
14 present time.

15 MR. OTTERBEIN: Thank you.

16 PRESIDENT ORDWAY: Mr. Martone.

17 FIRST ASSISTANT SECRETARY MARTONE: We
18 know what association he's from, so I could put that
19 in?

20 ASSISTANT COUNSEL MORRIS: Jersey City.
21 Hudson County.

22 FIRST ASSISTANT SECRETARY MARTONE:
23 Jersey City? Thank you.

24 (First Assistant Secretary Martone calls
25 the roll.)

1 MR. FAZEKAS: Yes.
2 MR. FIGUEROA: Yes.
3 MR. SPEIGEL: Yes.
4 MR. REEVES: Yes.
5 MR. OTTERBEIN: Yes.
6 MR. ROEMMICH: Yes.
7 MR. HANDLIN: Yes.
8 MR. PHILLIPS: Yes.
9 MR. LENARSKI: Yes.
10 MR. MAZZARELLA: Yes.
11 MR. KELLY: Yes.
12 MR. JUBERT: Yes.
13 MR. LANE: Yes.
14 MR. WALKER: Yes.
15 MR. KURDYLA: Yes.
16 MR. SCHEUER: Yes.
17 MR. FLORIO: Yes.
18 MR. MELLERT: Yes.
19 MS. BADGER: Yes.
20 MR. NAYLIS: Yes.
21 FIRST ASSISTANT SECRETARY MARTONE: All
22 votes in the affirmative.
23 PRESIDENT ORDWAY: Very good.
24 Moving on. Are there any other topics
25 for New Business? Any other topics? Going once?

1 Twice? Sold.

2 Public Comment. Mr. Martone.

3 FIRST ASSISTANT SECRETARY MARTONE: The
4 New Jersey State Firemen's Association welcomes
5 comments from the members of the audience.

6 The Secretary will note all comments,
7 and because of this, we ask anyone speaking to state
8 your name, address, and, if applicable, association
9 before speaking and to keep their comments to a
10 three-minute time limit. Concerns stated or actions
11 requested by the public will be taken under
12 advisement by the Executive Committee for
13 investigation, discussion, and possible action or
14 disposition at a later time.

15 PRESIDENT ORDWAY: Is there anyone from
16 the public who wishes to speak?

17 Seeing no hands up, seeing none, we will
18 move on.

19 Public discussion is closed.

20 Remarks for the Good of the Order.

21 I thank all the Committees for their
22 work. I thank all the Execs --

23 This is for the Good of the Order?

24 MR. MELLERT: Yes.

25 PRESIDENT ORDWAY: One second.

1 I thank all the Committees for their
2 work. I thank everyone for their discussion and
3 input today. We had a lot of topics that had to be
4 covered. I know this is normally a short meeting,
5 but it's just very important that we take care of the
6 business.

7 Reminder about tonight's dinner at the
8 Lobster House. Six p.m. is cocktail hour. Reminder
9 about the next two days.

10 Again, if you're working registration --
11 I know I keep harping on this -- you cannot get into
12 long discussions with people who are registering. I
13 know they're old friends; they want to talk. Just
14 tell them to give you a call later in the day.

15 Mr. Mellert.

16 MR. MELLERT: I'd just like to remind
17 everyone they're welcome to October the 2nd for a
18 party.

19 PRESIDENT ORDWAY: In Phillipsburg
20 honoring some 90-year-old guy.

21 Mr. Roemmich.

22 MR. ROEMMICH: Glenn Roemmich.
23 Gloucester County.

24 Do we have to act on the Superior Court?
25 Does that have to come on the floor?

1 PRESIDENT ORDWAY: No.

2 MR. ROEMMICH: Just want to make sure we
3 didn't have to do that.

4 PRESIDENT ORDWAY: Anything else under
5 Remarks of the Good of the Order?

6 Mr. Scheuer.

7 MR. SCHEUER: Yes. I just would like to
8 pass on a word -- there's people involved --

9 I have a family with the home healthcare
10 and that they expressed their gratitude on how
11 quickly everything is handled, how quickly they get
12 reimbursed. They're very pleased with this
13 operation.

14 PRESIDENT ORDWAY: Just as a comment,
15 the office staff and Jennie Hollingsworth have done a
16 tremendous job with the healthcare program and
17 monitoring everything. And we get comments all the
18 time, either by phone or a little card or whatever,
19 thanking us mostly for helping keep the firefighter
20 in the home -- because the program and bringing
21 somebody in to help take care has been able to keep
22 that firefighter in the home longer than would
23 normally happen, and we get those comments every day.

24 So we thank the people from the field
25 for those comments, but really it's Jennie and

1 Brittany and all the staff that keep us coordinated,
2 so thank you for that.

3 Any other comments for the Good of the
4 Order?

5 MR. OTTERBEIN: Mr. Chairman?

6 PRESIDENT ORDWAY: Yes, sir.

7 MR. OTTERBEIN: Mr. President, Rich
8 Otterbein. Essex County.

9 Same thing from Dan. I have a fellow
10 who's in a nursing home right now. His wife is very,
11 very appreciative, and she told me to advance her
12 thanks to this organization for the help for her
13 husband that is in the nursing home.

14 One other thing, Mr. Chairman --
15 Mr. President.

16 Did we go through applications? I don't
17 think there are any, but on the list, I'm just
18 wondering, you have -- you have Applications, Item
19 No. 10, and I didn't see --

20 PRESIDENT ORDWAY: I'm sorry. You're
21 right.

22 MR. OTTERBEIN: Just for the record.

23 PRESIDENT ORDWAY: Tommy?

24 SECRETARY PELAIA: No.

25 PRESIDENT ORDWAY: No, there was no

1 application.

2 MR. OTTERBEIN: Thank you,
3 Mr. President.

4 PRESIDENT ORDWAY: Mr. Speigel.

5 MR. SPEIGEL: Two things: I didn't
6 forget your mugs. They haven't been delivered yet,
7 but I will probably bring them to the November
8 meeting.

9 And, also the -- reminder: The National
10 Fallen Firefighters Foundation is having an event
11 tomorrow evening, Seaport Pier. It's at 7 to 10 p.m.
12 Should be a nice event if anyone is available. They
13 will have tickets at the door if you haven't
14 purchased them online.

15 PRESIDENT ORDWAY: Very good.

16 Remarks to the Good of the Order once?
17 Twice?

18 Is there a motion?

19 Motion, Mr. Florio, to adjourn the
20 meeting.

21 MR. SCHEUER: I second that motion.

22 PRESIDENT ORDWAY: Second by
23 Mr. Scheuer.

24 Any discussion on the motion? All in
25 favor?

1 (Chorus of ayes.)
2 PRESIDENT ORDWAY: Opposed?
3 Thank you all for your cooperation.
4 (Proceedings are concluded at 11:02 in
5 the morning.)
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NEW JERSEY STATE FIREMEN'S ASSOCIATION

1711 Route 34 South, Wall Township, NJ 07727

DATE OF MEETING: September 15, 2022

PAGE: 1 of 1

PRES ABS

NAME	TITLE	X		Vote # 1 President/Vice President/Secretary to Attend the League of Municipalities.		Vote # 2 To Table the Current Motion on Qualifying Status.		Vote # 3 Grant Qualifying Status to FF Liam Gardner, Jersey City #167.	
				YES	NO	YES	NO	YES	NO
ROBERT F. ORDWAY	PRESIDENT	X							
JOSEPH T. HANKINS	VICE PRESIDENT	X							
THOMAS J. PELAIA	SECRETARY	X							
BRIAN E. MARTONE	1ST ASS'T SECY	X							
RICHARD K. DREBY	2ND ASS'T 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	
STEPHEN C. FAZEKAS	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		X			X	X	
LAWERENCE J. HANDLIN	HUDSON	X		X			X	X	
JOHN R. PHILLIPS	HUNTERDON	X		X			X	X	
JOSEPH M. LENARSKI	MERCER	X		X			X	X	
ANDREW MAZZARELLA	MIDDLESEX	X		X			X	X	
ROBERT J. KELLY	MONMOUTH	X		X		X		X	
EUGENE T. MINELL	MORRIS	E	E	E	E	E	E	E	E
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	X		X			X	X	
NICHOLAS J. FLORIO	UNION	X		X			X	X	
KONRAD A. MELLERT	WARREN	X		X			X	X	
TOTALS		29	1	20	0	3	17	20	0

GUESTS: Past President, Frank Gunson
 Past Executive Comm, Monmouth Co, Wayne Kepler
 Past Assistant Counsel, Stacey Moore

Past Field Examiner, James Kenny
 Past Executive Comm, Somerset Co, Neil Galo

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

Thomas J. Pelaia, Secretary
Brian E. Martone, 1st Asst. Secretary
Richard K. Dreby, 2nd Asst. Secretary
Jennie Hollingsworth, Field Examiner

145th New Jersey State Firemen's Association Convention

2022 Secretary's Report

First and Foremost, I would like to thank the Officers, Office Staff and you the members of this Great Association for your help, assistance and encouragement in making this job easier and more efficient.

During the past year, the officers and staff worked diligently to streamline our and to make things easier for the local associations. We continue to improve our website by digitizing and simplifying many of our forms.

I am happy to report that processed 1320 applications for membership. We also had 329 members attain Life Member Status and 760 members received their Qualification last year.

In would like to remind everyone that our office stands ready to answer any questions that our members may have. Our office phone number and email addresses are located on our website www.njsfa.com .

In closing I would like to say that it has been an honor to serve all our members
And I hope you have the confidence in me to continue to serve you in the future.

Respectfully submitted,

Thomas J. Pelaia
Secretary

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Richard K. Dreby, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

Legislative Committee Report **September 15, 2022**

To: Officers & All Members of the Executive Committee,

The 2022-2023 Legislative Session is just getting back from their summer break. There is a total of 8,060 bills introduced so far as of this report. The Legislative Committee is currently tracking 116 bills that relate to the fire service. The Governor has signed 105 bills into law and has twenty-four bills sitting on his desk.

One of our tracked bills is currently sitting on the Governor's Desk waiting to be signed, A-4127, Mandates access to periodic cancer screening examinations for professional firefighters not enrolled in SHBP; makes appropriation. This bill was passed in both the Assembly and Senate last month right before the summer break.

There are Assembly Quorum Meetings set for the rest of the Thursdays of this month as well as a Senate Quorum Meeting set for Thursday, September 29, 2022.

Respectfully Submitted,



Brian E. Martone
Legislative Committee Chairman
First Assistant Secretary

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Richard K. Dreby, 2nd Asst. Secretary
Jennie Hollingsworth, Field Examiner

September 15, 2022

FIELD EXAMINERS REPORT

The following applications for Supplementary Relief, Special Relief, and Health Care were processed thus far in 2022.

Applications	Received	Approved	Denied	Active Claims	Amount Paid YTD
Special Relief	127	118	9		\$ 564,721.00
Supplementary Relief	72	55	17		\$ 819,254.00
Health Care	164	164	0	267	\$5,026,819.64

All field exams are completed for 2022. The counties due for Field Exams in 2023 have been advised. Thank you for all your help in my first year in this position.

Sincerely,

Jennie Hollingsworth

Jennie Hollingsworth
Field Examiner

Visit us on the web at www.njsfa.com

REPORT OF ADVISORY COMMITTEE
TO THE OFFICERS AND MEMBERS OF THE EXECUTIVE COMMITTEE
QUARTER ENDING: SEPTEMBER, 30 2022

PAGE NUMBER: 1

CHECKS ISSUED IN VARIOUS AMOUNTS

1 @	\$1,139.50	\$1,139.50
1 @	\$2,737.00	\$2,737.00
1 @	\$3,000.00	\$3,000.00
1 @	\$3,700.00	\$3,700.00
1 @	\$3,908.00	\$3,908.00
1 @	\$4,000.00	\$4,000.00
5 @	\$6,000.00	\$30,000.00
1 @	\$6,960.00	\$6,960.00
1 @	\$8,000.00	\$8,000.00
1 @	\$8,300.00	\$8,300.00
1 @	\$8,700.00	\$8,700.00
4 @	\$9,000.00	\$36,000.00
1 @	\$9,263.00	\$9,263.00
1 @	\$9,870.00	\$9,870.00
2 @	\$10,000.00	\$20,000.00
1 @	\$10,750.00	\$10,750.00
1 @	\$10,860.50	\$10,860.50
1 @	\$11,593.75	\$11,593.75
1 @	\$11,624.00	\$11,624.00
3 @	\$11,750.00	\$35,250.00
168 @	\$12,000.00	\$2,016,000.00
		<hr/>
		\$2,251,655.75

REPORT OF ADVISORY COMMITTEE
 TO THE OFFICERS AND MEMBERS OF THE EXECUTIVE COMMITTEE
 QUARTER ENDING: SEPTEMBER, 30 2022

CLAIMS FILED BETWEEN JULY 01, 2021 AND SEPTEMBER 30, 2021	265	
CLAIMS FILED BETWEEN JULY 01, 2022 AND SEPTEMBER 30, 2022	220	
CLAIMS PAID FOR PERIOD JULY 01, 2021 TO SEPTEMBER 30, 2021	325	
CLAIMS PAID FOR PERIOD JULY 01, 2022 TO SEPTEMBER 30, 2022	193	
CLAIMS PAID FOR PERIOD JULY 01, 2021 TO SEPTEMBER 30, 2021	325	\$3,654,740.60
CLAIMS PAID FOR PERIOD JULY 01, 2022 TO SEPTEMBER 30, 2022	193	\$2,251,655.75
1 - WIDOW	87	\$1,041,000.00
2 - DAUGHTER	37	\$396,410.00
3 - SON	38	\$440,250.00
4 - MOTHER	2	\$24,000.00
6 - UNDERTAKER	26	\$284,398.25
N - CAREGIVER	5	\$41,597.50
O - EX-WIFE	1	\$12,000.00
R - SON-IN-LAW	1	\$12,000.00
	193	\$2,251,655.75

EXPLANATION - NO CLAIMS

NO CLAIMS WERE FILED

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
Thomas J. Peliaia, Secretary
Brian E. Martone, 1st Asst. Secretary
Richard K. Dreby, 2nd Asst. Secretary
Frank P. Cavallo, Esq., Counsel

ADVISORY COMMITTEE

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

Date: September 15, 2022

To: Executive Committee

From: Special Relief Committee

The Special Relief Committee Report

- September 15, 2022
- Applications Approved YTD: 118
- For a total of \$564,721.00

Last year for the same period we approved 99 applications for a total of \$461,217.00

<u>YEAR</u>	<u>SUMMARY APPROVED</u>	<u>TOTAL PAYOUT</u>
2011	155	\$177,774.00
2012	172	\$197,225.86
2013	117	\$140,500.00
2014	133	\$146,516.34
2015	138	\$143,550.00
2016	135	\$131,000.00
2017	180	\$396,632.00
2018	168	\$357,819.13
2019	197	\$400,192.69
2020	206	\$867,283.00
2021	178	\$812,217.00

Respectfully Submitted,

Konrad Mellert

Konrad Mellert, Chairman

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
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Frank P. Cavallo, Esq., Counsel

Thomas J. Pelaia, Secretary
Brian E. Martone, 1st Asst. Secretary
Richard K. Dreby, 2nd Asst. Secretary
Jennie Hollingsworth, Field Examiner

Date: September 15, 2022

To: Executive Committee

The Health Care Committee Report:

HEALTH CARE

NEW CLAIMS Y/T/D 174 OF THAT

FIREFIGHTER Y/T/D 102

SPOUSE Y/T/D 72

PAID YTD \$5,216,186.07

ACTIVE CLAIMS TOTAL – 274 OF THAT

ADULT DAY CARE – 3 – ASSISTED LIVING – 47 – IN HOME CARE – 181 – NURSING HOME 43

HEALTH CARE

2017	35	\$ 99,600.06
2018	44	\$ 141,376.99
2019	71	\$ 329,791.83
2020	87	\$ 1,566,201.17
2021	190	\$4,052,639.95

Sincerely,

James Reeves

James Reeves
Health Care Committee

Visit us on the web at www.njsfa.com

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Thomas J. Pelaia, Secretary
Brian E. Martone, 1st Asst. Secretary
Richard K. Dreby, 2nd Asst. Secretary
Jennie M. Hollingsworth, Field Examiner

August 1, 2022

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

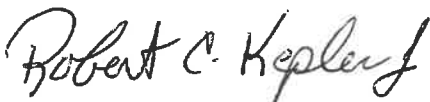
Dear Mr. President:

A regular meeting of the Finance Committee was held on August 1, 2022 at the office of the Association. At that time, the accounts of the Association were audited for the fourth quarter ending June 30, 2022. 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.

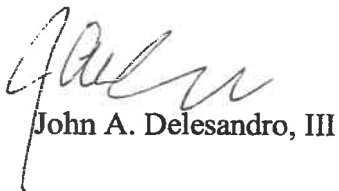
The reviews covered the reconciliation of all checks, vouchers, ledger entries and bank statements for the General fund, Burial Fund, Pension, General Checking, Assessment and Special Relief accounts. The Association income documents, bank statements, and credit and debit documents were found to be accurate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



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: rotterbein@yahoo.com

Date: September 3, 2022

To: Officers and Executive Committeepersons

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

Subject: NJS Firemen's Home Report

Meeting: 8/13/22 Executive Board Meeting

8/13/22 Executive Board Meeting

- Meeting chaired by Executive Board Chairman/Manager Oscar Dutch, Jr.
- A letter announcing Solicitor Ward's planned retirement read and accepted. He will serve through October 2022.
- Superintendent Veras reported on various building projects planned and underway.
- Superintendent Veras addressed questions concerning the conversion of 3 rooms (6 beds) for Physical Therapy purposes and the issue of the lack of a vote by the Board of Managers for this purpose. According to Mr. Veras, this project was discussed at prior meetings and did not require a full Board vote.
- Superintendent Veras reported that a move to single room accommodations is not being considered at this time.
- Finance: Bills: \$483,235.21 (7/5 through 8/9); motion to pay approved.
- Census (as of 8/9/22): 52 Long Term; 4 Memory Care; 5 Residential = 61. **Applications Committee Report (8/9/22) is attached.**
- The Home Managers are discussing the potential of eliminating the \$850 monthly fee for the residents. This item will be discussed and possibly voted on at the Full Board meeting in Wildwood on September 15, 2022.
- Chairman Dutch and Superintendent Veras were asked if the Home Managers conducted an actuarial study for the Community Nursing Home project. Mr. Veras reported that no such study was conducted.
- Next meeting: Full Board – Urie's in Wildwood on 9/15/22, 3:00 PM

Applications Meeting
08/09/2022

The Applications Committee meeting was held on Tuesday August 9, 2022 at the Firemen's Home Boonton New Jersey at 09:00 hours.

Attending the meeting were Board Managers Bruce Horvath, Albert Freeman, Paul McDougall, Joe Signorella, and Tom Washer. Excused from the meeting was Board Manager Peter Jeffer. Representing their respective departments were Mrs. Ursula Baumgartner, Ms. Amber Lee Brundrik, and Mrs. Mary Kate Ernst.

The Census as of 08/09/2022 is as follows. Long Term (56) fifty-six, which includes (4) four in Lathrop Station. There are (5) five in Residential for a total of (6) sixty-one total Residence at this time. Since the July meeting we have lost (3) three brothers who have answered their last alarm. May they rest in peace?

Since last meeting we have taken in (4) four applicants. There are (2) two applicants that are scheduled for later this month. One (1) applicant to be announced (TBA) later. During the meeting (8) eight applications were gone over. One (1) in review application just received being reviewed. Three (3) approved time (TBA) to be announced. One (1) on hold in Hospice. One (1) on hold incomplete letter sent on missing items in application. Two (2) on hold (1) one for information being worked on, the other waiting on information on a few items, also being worked on.

Copies of this report have been submitted to the Board's Secretary, and the Board's Stenographer.

The next meeting of the Applications Committee will be Tuesday September 6, 2022 at 09:00 hours.

Respectively Submitted
Bruce R. Horvath
Applications Chairman

The New Jersey Firemen's Home

Census July 1st 2022, to July 31st 2022

Census as of 8/7/2022

-First Floor:	26	}	56
-Lathrop Station Memory Care Unit:	4		
-Second Floor:	26		
-Residential:	5		
	<u>TOTAL: 61</u>		

Passing's: 2

Resident	County	Date
Bernard Washington	Essex	7/6/2022
Donald "Toot" Stemen	Monmouth	7/10/2022

New Admissions:3

Resident	County	Date
Arthur Sutton	Somerset	7/6/2022
Edward Wittel	Essex	7/7/2022
John Hueston	Monmouth	7/26/2022

Discharged:

Resident	County	Date

8/1/2022 – 7/9/2022

Admissions	Passed	Discharged
Robert Cahill-Morris 8/2/22		

ATLANTIC 0
BERGEN 11
BURLINGTON 0
CAMDEN 1
CAPE MAY 0
CUMBERLAND 0
ESSEX 7
GLOUCESTER 0
HUDSON 4
HUNTERDON 1
MERCER 1
MIDDLESEX 3
MONMOUTH 3
MORRIS 15
OCEAN 1
PASSAIC 6
SALEM 0
SOMERSET 3
SUSSEX 3
UNION 1
WARREN 1

TOTAL COUNT: 61