

# ***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 M. Hollingsworth, Field Examiner

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

**SEPTEMBER 6, 2025**

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.

Second Assistant Secretary Dreby recited the opening prayer.

### **ROLL CALL:**

Called by First Assistant Secretary Martone, all members were present except for Counsel Frank Cavallo and Sussex County Executive Committeeman Dan Scheuer, who were excused.

### **APPROVAL OF MINUTES:**

The Abridged Minutes and Verbatim Minutes of the July 19, 2025, Executive Committee Meeting were approved as distributed on a motion by Executive Committeeman Kelly, seconded by Executive Committeeman Mecsey. **MOTION CARRIED.**

### **COMMUNICATIONS:**

There was no additional communication that needed to be read. A motion to accept Communications as distributed to the Executive Committee by Executive Committeeman Fazekas, seconded by Executive Committeeman Roemmich. **MOTION CARRIED.**

### **LIFE MEMBER REPORT:**

No report currently.

### **OFFICERS' REPORTS:**

#### **Vice President Hankins:**

Nothing to report currently.

**Secretary Pelaia:**

Secretary Pelaia mentioned that his report was included in the packets. He stated that for the last fiscal year the state office has processed 958 applications for new membership, 270 members obtained their life member status, and 692 members received their qualification certification.

**First Assistant Secretary Martone:**

First Assistant Secretary Martone requested that if the Executive Committee Members haven't already done so to please submit this year's County Caucus Meeting Minutes so they can be filed.

**Second Assistant Secretary Dreby:**

Second Assistant Secretary Dreby reported that everything is all set for the Memorial Service for the upcoming Convention. He reminded everyone that both the rear walkway and aisles need to be cleared for the Honor Guard and Pipes & Drums Band as they will need to come in and then go out the same way at the end of the service.

President Ordway mentioned that the Memorial Honor Roll is a little longer this year than in the past as there are members that were added this year that were never put on the list. He mentioned that he may hold off on starting the business portion of the meeting to allow the Memorial Honor Roll to finish if the Memorial Service finishes first.

**Treasurer Mullen:**

Treasurer Mullen stated that his report is included in the packets.

**Field Examiner Hollingsworth:**

Field Examiner Hollingsworth stated that her report is included in the packets. She stated that she has been reviewing all the relief applications that have been collected so they can be processed. She stated that she has three Associations that have not responded to her emails or turned in their relief applications, Lawrenceville, Mercer County (just found out today that they are on vacation), Byram Township, Sussex County, and Bloomfield, Essex County. She stated that she had about ten Associations that are also missing applications, but they have been in contact with her either on vacations or they have been sick. She stated that she does not know what the Executive Committee wants to do with these last two associations that have not turned in their relief applications. Field Examiner Hollingsworth stated that she has turned back the applications that she has completed so far to everyone and stated that she has a lot more to go and will complete them as fast as she can.

**Counsel Cavallo and 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 Convention and various Holidays.

- Early closure on Wednesday, September 10<sup>th</sup>
- Thursday & Friday, September 11<sup>th</sup>-12<sup>th</sup>
- Monday, October 13<sup>th</sup>
- Tuesday, November 4<sup>th</sup>
- Tuesday, November 11<sup>th</sup>

**2. Relief Applications:**

- Applications for Special Relief and Supplemental Relief must be submitted to the State Office by Monday, December 1<sup>st</sup> to be processed in the current calendar year.

### **3. Reports Due:**

- The Third Quarter ends September 30<sup>th</sup> and the Third Quarter Relief Paid Report is available online and must be submitted/finalized by October 30<sup>th</sup>. Hard copies are no longer accepted.
- Delegate & Life Member payment vouchers (Form 106 & Form 107) must be received in the office by November 1<sup>st</sup>. Do not send in the affidavit forms, they stay with the Secretary or Treasurer. If sent in they will be sent back. The Secretary or Treasurer needs to keep them for their records. We are Beta testing a new online version of forms 106 & 107 for next year. The registration will auto populate the attendance records from the convention to those two forms, and the local officers will just need to fill in the check number and the check amounts. They will no longer be required to get the signatures of the Delegates and Life Members for these forms. They will still need to get signed affidavit forms from the Delegates and Life Members. The new form versions will still need to be printed out after completion, signed by the Local President, Secretary and Treasurer; and then sent in. It is not mandatory to use these online forms this year and will be for next year.
- With any of the online reports, as always, start early in case you have an issue. If you receive any phone calls from any of the associations that have any problems with the reports, have them call us to assist them or get the problem corrected.
- We make minor changes to some of the forms and as we do, we put them right on the website. Please go to the website for the most up to date forms.

### **4. 2025 Convention:**

- The 2025 Convention will be a two-day Convention on September 12th & 13th.
- Registration is advertised to start at 7:00 am and end at 11:00 am on both days. We will probably keep it open a few minutes later for stragglers.
- The Friday session will start at 11:00 am. We will take care of some brief business while everyone settles in their seats and then after making sure the aisles are clear and back walkway is clear, we will start the Memorial Service. At the conclusion of the Memorial Service, we will conduct the business meeting.
- On Saturday, the voting will run from 7:00 am to 11:00 am – same hours as the registration, and again, for a short period, we will watch for people coming in and down the hall to keep it open.

### **5. Reminder:**

- For any Special Caucuses needed, (we will need one for Mercer County for a new Firemen's Home Manager), the site must be ADA compliant.

## **COMMITTEE REPORTS:**

### **Advisory Committee:**

Chairman Walker stated that his report is included in the packets. He stated that under new business the Advisory Committee has a recommendation for a motion to reinstate a member and approve the member for qualifying status. President Ordway stated that when we get to New Business, we will explain the circumstance of the individual.

### **Compendium Committee:**

Chairman Roemmich stated that he held a meeting on Thursday, August 28<sup>th</sup> and they reviewed the recommendations by Dr. Schwartz for some changes to the new member application. He read his report and stated that Dr. Schwartz suggested four issues that needed to be discussed: Diabetes, Asthma, Seizures, Blood Pressure. Chairman Roemmich explained concerning Diabetes Dr. Schwartz suggested having a reading of A1C 7 or under. A discussion followed and the conclusion was that we do not require a blood test currently and this change would require a blood test for all new member applications. Committee suggesting no change.

Chairman Roemmich explained concerning Asthma, Dr. Schwartz suggested for pulmonary asthma, if applicant carries a diagnosis of asthma, they will need a PFT (Pulmonary Function Test) within one year which will be reviewed by medical consultant. A discussion followed and the conclusion was that no change was made or would be suggested for Asthma. Chairman Roemmich explained concerning Seizures Dr. Schwartz suggested that the applicant will need a letter from a neurologist stating seizure free for 12 months, which follows NJ DMV guidelines. A discussion followed and the recommendation from the Committee is no change. Chairman Roemmich explained concerning Blood Pressure, Dr. Schwartz is recommending a change to the blood pressure acceptable numbers as systolic 120-130 for the high to 80 as the low is an acceptable BP on medication. The current blood pressure numbers are systolic 150 to 90 and diastolic 100 to 50 as per the application and compendium. A discussion followed and the conclusion was that blood pressure change would be for systolic 140 to 80 and for diastolic to stay the same. This will be brought up under New Business for discussion. During these discussions it was noted that there was a discrepancy with the wording of the compendium compared to the new member application which needs to be updated (Article V Physical Examination Page# 16).

Chairman Roemmich brought up the next item presented to the committee for discussion from Executive Committeeman Handlin concerning administrative expenses for local officers being increased. He stated that President Ordway reported that the current amount is a maximum of \$10,000 per person (officer, representative, or trustee) falling within the 15% allowable administrative expense based on the local's annual revenue. He stated that Executive Committeeman Walker explained that the original amount was a rule change and not in the compendium. It was voted on at \$5,000 but then went to the current \$10,000. A discussion followed concerning raising this amount and the conclusion was that it is not recommended to be changed at this time. Chairman Roemmich stated that the Committee felt that the amount is well suited considering that more reports are being done online and there is less paperwork.

Chairman Roemmich stated that Field Examiner Hollingsworth asked for a guidance document for consolidation of local associations. He stated that she explained that there are currently six local associations dealing with either closing companies, merging companies, or merging associations and she asked for some directions for the locals, which would be helpful. He stated that Second Assistant Secretary Dreby mentioned a similar guidance document that was made in the past and he stated that he would search for it. He stated that President Ordway mentioned that for the current six local associations, they are a little different in each situation that they are going through. A discussion followed concerning this and the suggestion is this committee will work on creating consolidation guidelines. He stated that the committee has received the Consolidation Committee reports dated April 17, 2013, and they will use that document in the review of these issues.

Chairman Roemmich stated that First Assistant Secretary Martone mentioned that Executive Committeeman Lenarski had a local officer that was questioning why his address needs to be in New Jersey. He stated that First Assistant Secretary Martone explained that this local officer lives five minutes from the border of New Jersey in Pennsylvania and that this local officer has all the association books located in New Jersey as the rules require. The question is why his address can't be listed as Pennsylvania. A discussion followed this, and the conclusion was recommended that there will be no change to this and the past practice of allowing officers to change their address due to going on vacation to other parts of the country will no longer be accepted. Chairman Roemmich explained that if a secretary or treasurer goes to Florida for a few months the office will no longer forward the mail to that new address.

Chairman Roemmich stated that he asked Executive Committeeman Walker if he had anything to bring up as the past chairman of this committee. He stated that Executive Committeeman Walker mentioned that the

entire compendium needs to be updated. He pointed out the current copies that are posted on the website are from 2023, which needs updating. He stated that this is not a one-person job, and all the members of the committee need to help with this process as there are more than just some spelling and grammar errors. He suggested having a few working meetings to go through page by page or section by section. A discussion followed concerning this and the conclusion was to set some dates for the next committee meetings to be able to go through it all. Chairman Roemmich stated that First Assistant Secretary Martone passed out copies of the three documents to be reviewed, Local Association By-laws, Compendium, and State Statutes.

Chairman Roemmich stated there were two dates set for the next meetings, Thursday, October 30, 2025, at 9:00 am, and Thursday, December 11, 2025, at 9:00 am.

#### **Delegate—Life Member Committee:**

Chairman Florio reported that after the convention the committee will reconvene to review the expenses. He asked if anyone had any input that would help, we would appreciate it if you could forward those suggestions to the committee.

#### **Finance Committee:**

Treasure Mullen stated that the Finance Committee met on August 4<sup>th</sup> and that report was included in the packet.

#### **Firemen's Home Committee:**

Chairman Otterbein stated that his report is included in the packet.

President Ordway stated that in conjunction with that, there is a Firemen's Home Meeting in Wildwood on Thursday and that he knows that a lot of you usually attend. President Ordway stated that he is strongly suggesting that you don't. He continued with the members of our Liaison Committee that they are okay to attend, and he is strongly advising not to attend, to allow the Managers of the Firemen's Home to speak freely. He stated that this is only a suggestion.

#### **Health Care Committee:**

Chairman Reeves stated that his report is included in the packets. He stated that everything is working fine so far with health care and that they are doing a lot of good work.

#### **Investment Committee:**

Executive Committeeman Handlin stated that the report is included in the packet. He stated that he wanted to thank Treasurer Mullen and Jim Rice for getting the numbers together for this report. He added that the legacy bond holdings are bonds that we had prior to merging the other investments.

#### **Legislative Committee:**

Chairman Martone stated that the Legislative Committee's report is in the packets. He stated that he wanted to thank the committee members for attending and giving reports at their county caucus meetings. He mentioned that the committee members will be split into two groups on Friday and Saturday, and they will handle the registration computers for the annual convention. He thanked them for their assistance because they are very helpful.

President Ordway stated that he wanted to remind the executives not to block the registration area while talking to your constituents and to please move away from the registration tables.

#### **Long Range Planning/Review Committee:**

Chairman Lane stated that his report is included in the packet.

**Pension Committee:**

Treasurer Mullen reported that the committee met prior to this morning's Executive Committee meeting. He stated that there is an annual funding notice for the pension plan included in the packet. He mentioned that it is a federal requirement that everyone receives this, and it states that the funds are in good and healthy shape.

**Resolution Committee:**

Assistant Counsel Morris reported that the committee is ready to provide a report for the Friday session for the convention.

**Salary Committee:**

Chairman Fazekas stated that he had no report for this meeting.

**Fire Commission:**

Chairman Naylis reported that the next meeting of the Commission will be held on Thursday September 11<sup>th</sup> in Wildwood Crest Fire Department at 10:00 am. He mentioned that there are several new and revised regulations that are forthcoming, and he advised as soon as they are fully published that he would provide everyone with copies.

**APPLICATIONS:**

1. Franklin Township # 501 (Somerset County) is requesting a new Fire Company #6. Secretary Pelaia stated that the application was reviewed and found to be in order, and they are working on the transfer applications for the members. A Motion to approve the new company by Executive Committeeman Kurdyla, seconded by Executive Committeeman Florio. **MOTION CARRIED.**
2. Keyport # 171 (Monmouth County) has been restructured by combining six companies into one company. Secretary Pelaia stated that there is a meeting scheduled with them for this month.
3. Winslow Twp # 402 (Camden County) has combined nine companies to one company. Secretary Pelaia has all the paperwork for this. A Motion to consolidate nine companies into one by Executive Committeeman Figueroa, seconded by Executive Committeeman Reeves. **MOTION CARRIED.**
4. Delaware Twp # 447/Stockton # 086 (Hunterdon County) is consolidating two associations into one. President Ordway stated that all the paperwork was distributed to close Stockton and operate as Delaware Twp. A Motion to close Stockton and operate as Delaware Twp. by Executive Committeeman Phillips, seconded by Executive Committeeman Otterbein. **MOTION CARRIED.**
5. Plainsboro Twp # 525 (Middlesex County) is changing the name of their fire company. President Ordway stated that we met with the local officers, and they are dropping the word volunteer from their fire company name. He stated that the change will be made in the office in our system.
6. Carteret # 063 (Middlesex County) President Ordway stated that there is a meeting scheduled with the local officers this month.

**OLD BUSINESS:**

President Ordway stated that if there any Local Associations that need oversight, continue to need oversight, or can be removed from oversight to please contact the Field Examiner via email. He asked Field Examiner Hollingsworth if any Local Associations currently need to be discussed and she replied none at this time.

**EXECUTIVE SESSION:**

None required for this meeting.

## **NEW BUSINESS:**

**1. Approval for the Officers to Attend the League of Municipalities Convention in Atlantic City:**

A motion to approve the Officers to attend the League of Municipalities Convention in Atlantic City by Executive Committeeman Lane, seconded by Executive Committeeman Handlin. **ROLL CALL VOTE: PASSED 20-0.**

**2. Burial Benefit:**

Executive Committeeman Minelli stated that at the Morris County Caucus Meeting Dan Smith from Chatham under new business made a remark requesting the burial benefit include a 3.5% price increase to the \$12,400 annually to mirror the executive compensation pay. President Ordway stated that they will take this under consideration, however he believes that it will never be an automatic increase because it needs to be reviewed as we do with all the other programs.

**3. Reinstate a member and Grant Qualification Status:** Vice President Hankins stated that Cliffside Park has a member line # 073-03-0074 who was active since 1969 and then was resigned in 5/1975 with only 75 months of service, shortly after he was injured at a fatal fire where two other members passed away. Vice President Hankins stated that the member is currently receiving a disability pension from the New Jersey Police & Fire Pension System since 4/1975. Vice President Hankins stated that the Advisory Committee reviewed all the paperwork for this and is recommend that the member be reinstated and grant his qualification status. A motion to reinstate the member and approval of the qualification status by Executive Committeeman Speigel, Seconded by Executive Committeeman Kelly. Question on the motion by Executive Committeeman Handlin, stating that a few years ago in Wildwood the Executive Committee voted to automatically grant injured members the qualification status. President Ordway stated that in this case the member is not active and needs to be reinstated first. **ROLL CALL VOTE: PASSED 20-0.**

**4. Recommendation from Compendium Committee to make change to New Member Application:**

Chairman Roemmich explained the recommendation concerning Blood Pressures to change the systolic number to between 140 to 80. A motion to make the change by Executive Committeeman Roemmich, Seconded by Executive Committeeman Otterbein. **MOTION CARRIED.**

**5. Moving the September 2026 Meeting:**

President Ordway asked if the September 2026 Meeting can be moved to the Saturday before or keep it on Thursday like we did this year due to September 11<sup>th</sup>. A discussion followed and it was decided that the meeting can be left on Thursday in Wildwood for September 2026.

**6. Moving the May 2026 Meeting:**

President Ordway asked if the May 2026 Meeting can be moved to the last Saturday in April instead of the first Saturday in May. A discussion followed and it was decided that the May Meeting can be left on the first Saturday of May for 2026.

**7. Place two Associations Out of Accord and Not Seated for 2025 Convention:**

Executive Committeeman Speigel asked concerning the two associations that did not hand in their local relief applications at the county caucus meeting if we are acting on this. President Ordway asked if we could give them until September 30, 2025, so they can be notified, considering it is only a few days prior to the convention. Executive Committeeman Speigel asked if there was a deadline for turning in the applications. Field Examiner Hollingsworth stated that the deadline was at the caucus and then August 31<sup>st</sup> by email. Executive Committeeman Speigel stated that we have deadlines and we do not extend them. Executive Committeeman Handlin asked if the executives have reached out of these two associations. Executive Committeeman Lenarski stated that he wanted the record to reflect that an email was sent last Friday concerning Lawrence Twp., Mercer County that the Treasurer was going to be away on vacation. Field Examiner Hollingsworth stated that she had already removed Lawrence

Twp. from the list and the only two that are left are Byram Township, Sussex County and Bloomfield, Essex County, who are already under review at this time. Executive Committeeman Otterbein stated that he has been in contact with Bloomfield concerning getting their relief applications in and mentioned that that he was told that the Treasurer was out of the country for a while. He stated that he has emailed them, and this will be rectified as soon as possible. Field Examiner Hollingsworth asked for the emails to be forwarded to her. A discussion followed concerning the deadline. A motion to place Byram Township and Bloomfield out of accord and not seated for 2025 convention including officers' pay for 2025 was made by Executive Committeeman Speigel, seconded by Executive Committeeman Roemmich. A brief discussion followed the motion. **ROLL CALL VOTE: PASSED 16-4.**

**PUBLIC COMMENT:** First Assistant Secretary Martone read the Public Comment Instructions.

Daniel Smith Jr., Chatham, stated that he appreciates the comments concerning the burial benefit increase of 3.5% annually. He stated that he understands the financial responsibility, however, the benefit is undervalued because of the funeral costs have been increasing and are expensive.

Jack Cunic, Denville Secretary, stated that he is a little disappointed that the forms 106/107 are not online this year, but looking forward to next year. He stated that concerning the 990's being filed by the state next year, he questioned if the 1099's for salaries would be filed by the state also. President Ordway responded that in the County Caucus Meetings he stated that the state will be handling the 990's and the Local Officers will be responsible for the 1099's along with handling getting and keeping the receipts for them.

Frank Gunson, Past President, stated good luck to everyone at the convention this year and it is good to see everyone.

Brian Lynch, Vernon Township, stated that he wanted to thank everyone for allowing him to attend the County Caucus Meetings. He stated that he would like to wish everyone a safe trip to Wildwood.

Charles Lind, President NJ Deputy & Battalion Fire Chiefs Association, questioned that if there was any thought about Volunteer Cancer Screening being covered by the Association. President Ordway stated that the state supports the current four bills in the legislature. Charles Lind stated that he would like to see the volunteers have the same benefits concerning the cancer screenings as the career staff.

#### **GOOD OF THE ORDER:**

Executive Committeeman Otterbein thanked everyone for the support for his reelection. He stated that he appreciates everyone in his county and his county associations for their support.

President Ordway stated that the next meeting will be held Saturday, November 22, 2025.

President Ordway stated that he has a presentation to Secretary Pelaia, who has chosen to retire this year. President Ordway read the resolution with Secretary Pelaia's years of service and positions held. A standing ovation and applause were given to Secretary Pelaia. Secretary Pelaia read a speech thanking everyone for their help and stated that he would still always be available for anyone to help where he can.

Executive Committeeman Speigel reminded everyone of the National Fallen Firefighters event on Friday in Wildwood on the seaport pier.

Executive Committeeman Kelly thanked and congratulated Secretary Pelaia for his service. He also stated that he wanted to point out that both candidates running for election this year for Second Assistant Secretary have



both run clean campaigns, have both been perfect gentlemen and were non-confrontational at the County Caucus Meetings. He stated that they showed us that everyone is friends and that this is the way an election should go.

Executive Committeeman Lenarski thanked First Assistant Martone and the Compendium Committee for discussing the issue with one of the local officers in Mercer County.

Executive Committeeman Naylis stated at his caucus meeting, he made remarks concerning his support for two resolutions that will be on this year's ballot. He shared his thoughts and stated that he opposes resolution #4 concerning the Firemen's Home expansion and urges everyone to vote no. President Ordway thanked him for his comments and respects his opinion but stated that he totally disagrees and hopes that everyone votes yes.

Executive Committeeman Lane stated that he would like to congratulate Secretary Pelaia on his retirement and thanked him for all his help with himself as well as with everyone here.

**ADJOURNMENT:**

With no further business to discuss, a motion to adjourn was made by Executive Committeeman Florio, seconded by Executive Committeeman Spiegel. Meeting adjourned at 9:55 am.

Respectfully Submitted,

***Brian E. Martone***

Brian E. Martone

First Assistant 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 6, 2025

PAGE: 1 of 1

PRES   ABS

ROBERT F. ORDWAY	PRESIDENT	X		#1) Approval for the Officers to Attend the League of Municipalities Convention.		#2) Reinstate a member (073-03-0074) and Grant Qualification Status.		#3) Place two Associations #037 & #500 Out of Accord & Not Seated for 2025 Convention.	
JOSEPH T. HANKINS	VICE PRESIDENT	X							
THOMAS J. PELAI	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	Excused							
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	
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	Excused		---	---	---	---	---	---
NICHOLAS J. FLORIO	UNION	X		X		X		X	
JOSPEH MECSEY 3RD	WARREN	X		X		X		X	
TOTALS		28	2	20	0	20	0	16	4

GUESTS: Past President Frank Gunson  
Past Field Examiner James Kenny

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## **148<sup>th</sup> New Jersey State Firemen's Association Convention**

### **2025 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.

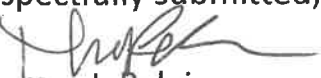
During the past year, the officers and staff worked diligently to streamline our Reports and to make things easier for the local associations. We continue to improve our website by digitizing and simplifying many of our forms.

I am happy to report that processed 958 applications for membership. We also had 270 members attain Life Member Status and 692 members received their Qualification last year.

I 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](http://www.njsfa.com).

In closing I would like to say that it has been a privilege to serve all our members. As many of you know, I will be retiring as the State Secretary following the Convention. I am fully grateful to have worked with our Officers, the Local Associations, The Executive Committee, and our hard-working Office Staff for the past 7 years. Finally, I would be remiss if I thank all of the 51,826 Members for their cooperation.

Respectfully submitted,



Thomas J. Pelaia  
Secretary

*Visit us on the web at [www.njsfa.com](http://www.njsfa.com)*

**NJSFA Treasurer's Report**  
**September 6, 2025**

1. The quarterly reviews, by PKF O'Connor Davies, of our General Fund are in progress for our fiscal year ending June 30, 2025. The annual audit will commence this month.
2. The annual audit for the year ended December 31, 2024, by PKF O'Connor Davies, of our Pension Fund has been completed.
3. I'm continuing to work on resolving many Local Associations' IRS penalties due to their mailing of Form 990 and 990-EZ, instead of electronically filing in prior years, despite our many warnings to the Locals. To date, and to the best of my knowledge, all penalties have been successfully abated.
4. Working with our Retirees to convert pension checks to 'Direct Deposit.'

**Other Notes:**

**Finance Committee:**

The report of the Finance Committee's August 4<sup>th</sup> meeting is in your packets.

**Pension Committee:**

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

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

## **FIELD EXAMINER'S REPORT**

**Date:** September 6, 2025

The following applications for Special Relief, Supplementary Relief, and the Health Care Program have been processed thus far in 2025:

Applications	Received	Approved	Active Claims	Amount Paid YTD
Special Relief	106	91	—	\$330,413.00
Supplementary Relief	60	50	—	\$623,753.00
Health Care Program	75	75		\$11,858,710.30

### **Notes:**

- I have started reviewing and returning the 2024 relief applications please return them to your locals as soon as possible.
- I will be and have attended meetings regarding associations combining/replacing volunteer to career.

### **Monthly Breakdown:**

- July 2025:
  - Reviewed and processed 273 health care reimbursement claims.
  - Processed 10 new health care claims and multiple renewal claims.
  - Reviewed and processed 19 Special and Supplementary Relief claims.
- August 2025:
  - Reviewed and processed 271 health care reimbursement claims.
  - Processed 9 new health care claims and multiple renewal claims.
  - Reviewed and processed 7 Special and Supplementary Relief claims.

Sincerely,  
Jennie Hollingsworth  
Field Examiner

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REPORT OF ADVISORY COMMITTEE  
TO THE OFFICERS AND MEMBERS OF THE EXECUTIVE COMMITTEE  
QUARTER ENDING: SEPTEMBER, 30 2025

PAGE NUMBER: 1

CHECKS ISSUED IN VARIOUS AMOUNTS

1 @	\$577.00	\$577.00
1 @	\$815.00	\$815.00
1 @	\$1,365.00	\$1,365.00
1 @	\$1,395.00	\$1,395.00
1 @	\$1,436.00	\$1,436.00
1 @	\$1,773.60	\$1,773.60
1 @	\$2,112.00	\$2,112.00
1 @	\$2,425.36	\$2,425.36
1 @	\$2,446.64	\$2,446.64
1 @	\$2,920.00	\$2,920.00
1 @	\$3,685.00	\$3,685.00
1 @	\$4,038.00	\$4,038.00
1 @	\$4,305.00	\$4,305.00
1 @	\$4,600.00	\$4,600.00
1 @	\$5,298.59	\$5,298.59
1 @	\$5,540.00	\$5,540.00
1 @	\$5,772.00	\$5,772.00
1 @	\$5,782.00	\$5,782.00
1 @	\$6,007.00	\$6,007.00
2 @	\$6,200.00	\$12,400.00
1 @	\$6,393.00	\$6,393.00
1 @	\$6,618.00	\$6,618.00
1 @	\$6,628.00	\$6,628.00
1 @	\$6,860.00	\$6,860.00
1 @	\$7,101.41	\$7,101.41
1 @	\$7,695.00	\$7,695.00
1 @	\$8,362.00	\$8,362.00
1 @	\$8,715.00	\$8,715.00
1 @	\$9,300.00	\$9,300.00
1 @	\$9,500.00	\$9,500.00
1 @	\$9,553.36	\$9,553.36
1 @	\$9,930.00	\$9,930.00
1 @	\$9,974.64	\$9,974.64
1 @	\$10,000.00	\$10,000.00
1 @	\$10,288.00	\$10,288.00
1 @	\$10,626.40	\$10,626.40
1 @	\$10,964.00	\$10,964.00
1 @	\$11,005.00	\$11,005.00
1 @	\$11,035.00	\$11,035.00
1 @	\$11,585.00	\$11,585.00
1 @	\$11,823.00	\$11,823.00
15 @	\$12,000.00	\$180,000.00
117 @	\$12,400.00	\$1,450,800.00
1 @	\$24,000.00	\$24,000.00
		<hr/>
		\$1,923,450.00

REPORT OF ADVISORY COMMITTEE  
TO THE OFFICERS AND MEMBERS OF THE EXECUTIVE COMMITTEE  
QUARTER ENDING: SEPTEMBER, 30 2025

PAGE NUMBER: 2

CLAIMS FILED BETWEEN JULY 01, 2024 AND SEPTEMBER 30, 2024	211	
CLAIMS FILED BETWEEN JULY 01, 2025 AND SEPTEMBER 30, 2025	168	
CLAIMS PAID FOR PERIOD JULY 01, 2024 TO SEPTEMBER 30, 2024	355	
CLAIMS PAID FOR PERIOD JULY 01, 2025 TO SEPTEMBER 30, 2025	157	
CLAIMS PAID FOR PERIOD JULY 01, 2024 TO SEPTEMBER 30, 2024	355	\$4,197,345.17
CLAIMS PAID FOR PERIOD JULY 01, 2025 TO SEPTEMBER 30, 2025	157	\$1,923,450.00
1 - WIDOW	84	\$1,044,653.36
2 - DAUGHTER	26	\$264,234.17
3 - SON	20	\$211,165.64
5 - FATHER	1	\$815.00
6 - UNDERTAKER	27	\$263,859.83
8 - STEP-SON	1	\$2,920.00
9 - SISTER	4	\$39,393.00
E - NONE	1	\$12,400.00
L - COMPANION	1	\$1,436.00
M - WIDOWER	1	\$12,400.00
N - CAREGIVER	5	\$52,340.00
Q - BROTHER	3	\$17,833.00
	<u>157</u>	<u>\$1,923,450.00</u>

EXPLANATION - NO CLAIMS

8 NO CLAIMS WERE FILED

8 FILED NO CLAIM DUE TO SUFFICIENT ESTATE

# 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. Pelaia, Secretary  
Brian E. Martone, 1st Asst. Secretary  
Richard K. Dreby, 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 6, 2025

To: Executive Committee

From: Special Relief Committee

### The Special Relief Committee Report

- Applications for special relief Approved YTD: 91
  - For a total of \$330,413.00
- Special paid out by locals \$74,849.12
- Applications for supplemental relief Approved YTD: 50
  - For a total of \$623,753.00

<u>YEAR</u>	<u>SUMMARY APPROVED</u>	<u>TOTAL PAYOUT</u>	<u>TOTAL PAYOUT BY LOCALS</u>
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	
2022	159	\$757,456.00	
2023	171	\$702,239.00	\$107,260.00
2024	215	\$877,576.00	\$147,830.00

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

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

August 4, 2025

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

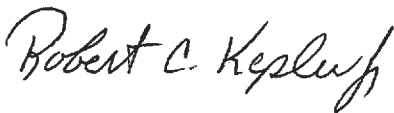
Dear Mr. President:

A regular meeting of the Finance Committee was held on August 4, 2025, at the office of the Association. At that time, the accounts of the Association were audited for the Fourth Quarter ending June 30, 2025. 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.

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# ***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](mailto:essexexecutive@njsfa.com)

Date: August 29, 2025

To: Officers and Executive Committeepersons

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

Subject: NJS Firemen's Home Report

Meeting: 8/9/25 Full Board

### **8/9/25 Full Board Meeting**

- Communications: Resignation letter from Mercer County Manager Gilbert Lugossy, accepted with regret; Letter from Atlantic County Firefighters' Association – Association does not support any current or potential plans to expand the NJ Firemen's Home; letter from Board of Managers' Chairman Thomas Washer resigning his position as Chairman effective August 10, 2025; accepted with regret.
- Water testing continuing.
- Request for in-house CNA school instructor has been submitted to the NJ Dept. of Health.
- Superintendent Veras reported he has been contacted by a State authority concerning a discrepancy in the Actuary Study sponsored by the Home Managers. Mr. Veras stated he is cooperating fully with the authority.
- Finance: **Bills: \$380,294.23** for the period 7/1/25 through 8/5/25. Motion to approve passed. A new monthly revenue/expense statement was issued.
- Census (as of 8/5/25): 61 Long Term; 6 in Memory Care; 5 Residential = 72. Eleven (11) applications on the wait list (See the attachment).
- Long Term Planning: Manager Sutphen asked the Managers for input regarding the expansion project plans. He indicated the Committee instructed him to slow the process down. He also noted that a concept plan by BPAS was provided and has been discussed.
- Executive Session: Pursuant to the request of Mr. Veras, an Executive Session was held in a public forum. Chairman Washer reported that the Managers have been notified of a discrepancy in the Future Planning - Actuary Report published in May. The report distributed to the Managers reflected a higher future bed need than what was reported in the actual actuary report distributed by BPAS. The NJ Attorney General's Office has been notified of the issue. Significant discussion followed. A motion for the Home to

conduct a third-party investigation (parallel with the AG's investigation) was presented. The motion failed in an 8 – 8 vote. Managers voting FOR the motion were: Dunn, Miller, Apgar, Giglio, Hull, Wilson, Ordway, and Washer. Voting AGAINST the motion were: Dutch, Jeffer, Freeman, Joas, Cunningham, Strube, Beckes, and Sutphen. Please obtain and read the Home abridged and verbatim minutes regarding the full discussion of this topic.

- Considering the Actuary Study events, Secretary Hull resigned as Secretary of the Board of Managers, effective at the end of the meeting. No Manager at the meeting was willing to assume the Secretary's position.
- Next meeting: Full Board – Thursday, September 11, 2025, 3:00 PM, at the Wildwood Volunteer Fire Company #1, 111 East Pine Avenue, Wildwood, NJ.

## **APPLICATIONS COMMITTEE REPORT**

**8/9/2025**

The Applications Committee held their meeting on Tuesday, Aug 5, 2025, at 9:00 am.

Attending were: Mgrs. Freeman, Cunningham, and Miller. Manager Keyser was excused.

Medical Staff attending were U. Bumgartener and A Bundrick.

Superintendent Veras was also in attendance.

The committee signed one application.

Since the last meeting there was one admissions through July 31, 2025.

The monthly census as of 7/31/2025 :

Long Term Care:	67 (includes 6 in Lathrop Station).
Residential:	05
Total:	72

Three resident's answered their final alarm.

There were 11 applicants with pre-admission meetings to be scheduled.

Two applicants are awaiting Pre-admission meetings. Five are still in review by staff and four applications were incomplete.

Three applicants passed before admission.

The next meeting will be at the Home, on Tuesday Setember 2, 2025, at 9:00 am.

Respectfully submitted,

Albert E. Freeman II  
Applications Chairperson

# New Jersey Firemen's Home Budget Figures

July 2025

		Jul 25	
<b>Income</b>			
	Contributions & Sunday Revenue		
	40031 · Dedicated Contributions	2,825.00	
	<b>Total Contributions &amp; Sunday Revenue</b>	<b>2,825.00</b>	
	Interest & Dividend Income		
	40040 · General Interest	38,993.19	
	Interest & Dividend Income - Other	89.33	
	<b>Total Interest &amp; Dividend Income</b>	<b>39,082.52</b>	
	40000 Fire Insurance Tax Revenue	12,386,000.00	
	<b>Total Income</b>	<b>12,427,907.52</b>	
<b>Expense</b>			
	Maintenance Expenses		
	60040 · Maint Bldg. & Grounds	17,252.35	
	60041 · Maint Equipment	1,715.76	
	60042 · Maint Vehicles	63.92	
	<b>Total Maintenance Expenses</b>	<b>19,032.03</b>	
	Materials & Supplies		
	Medical, Education & Rehab Supp		
	60023 · Medical Rehab Supplies	26,600.54	
	60026 · Guest's Sundry Supplies	1,214.86	
	<b>Total Medical, Education &amp; Rehab Supp</b>	<b>27,815.40</b>	
	60021 · Office Supplies	2,783.92	
	60022 · Vehicle	969.24	
	60024 · Household & Clothing	17,110.08	
	60025 · Fuel & Light	29,281.42	
	<b>Total Materials &amp; Supplies</b>	<b>77,960.06</b>	
	Other Operating Expenses		
	Professional Services		
	60036 · Other Professional Services	18,209.68	
	60036 a · Professional Services-Acctg.	4,772.97	
	60036 d · Professional Services-Medical	4,401.84	
	<b>Total Professional Services</b>	<b>27,384.49</b>	
	60030 · Manager's Travel	27,269.60	
	60031 · Telephone Services	3,925.38	
	60032 · Postage	36.24	
	60033 · Insurances	227,444.71	
	60034 · Data Processing	229.40	
	60035 · Household & Security Services	23,091.35	
	60036 e · Professional Services- Food Se	110,999.88	
	60036 f · Professional Services-Housekee	52,312.38	
	60038 · Staff Training	3,234.15	
	60039 · Stenographer	1,200.10	
	<b>Total Other Operating Expenses</b>	<b>477,127.68</b>	

New Jersey Firemen's Home  
Budget Figures  
July 2025

		Jul 25		
	Payroll and Salaries			
	Administration			
	Total Administration	62,851.82		
	Maintenance			
	Total Maintenance	58,491.37		
	Nursing & Guest Care			
	Total Nursing & Guest Care	556,840.24		
	Pension Plan Expense			
	Total Pension Plan Expense	66,146.33		
	50108 · Sal-Drivers	4,604.03		
	50700 · FICA Expense	47,191.54		
	50701 · FMLA Credut	0.00		
	50705 · Sui\Disability	4,364.66		
	60019 · Employee Benefits	97,219.74		
	60019 a · Life Insurances	-3,137.94		
	60019 b · VISION SERVICE PLAN	404.37		
	Total Payroll, Salaries & Benefits	895,376.16		
	60020 · Food	101.00		
	60037 · Guest Sundry Contract Services	-1,348.78		
	60071 · Capital-Improvements Bldg.	20,865.18		
	60076 b · Capital-Improvements -Equipt.	7,571.00		
	Total Expense	1,496,684.33		
	Balance of Appropriation	10,931,223.19		

NEW JERSEY'S FIREMENS HOME  
2025-2026 Budget Report  
Combined Statement of Revenues and Expenses  
July 1, 2025 - July 31, 2025

FOR BUDGETING PURPOSES ONLY

DESCRIPTION OF REVENUES	Current Month Budget - Approp.	Actual	Balances Over or <Under>	Year to Date Budget- Approp.	Year to Date Actual	Balances Over or <Under>
<b>Revenues</b>						
Fire Insurance Tax (Title 54, 18-8) Revenue	\$ 1,032,166.67	\$ -	\$ -	\$12,386,000.00	\$0.00	\$ (12,386,000.00)
Allocated Reserve	\$ -	\$ -	\$ -	\$0.00	\$0.00	\$ -
Operating Fund Surplus Approp.	\$ -	\$ -	\$ -	\$0.00	\$0.00	\$ -
Resolution	\$ -	\$ -	\$ -	\$0.00	\$0.00	\$ -
Room & Board	\$ 51,000.00	\$ -	\$ (51,000.00)	\$612,000.00	\$0.00	\$ (612,000.00)
Room & Board - Adjustment non Income	\$ -	\$ -	\$ -	\$0.00	\$0.00	\$ -
Contributions	\$ 166.67	\$ -	\$ (166.67)	\$2,000.00	\$0.00	\$ (2,000.00)
General Interest	\$ 48,333.33	\$ 39,082.52	\$ (9,250.81)	\$580,000.00	\$39,082.52	\$ (540,917.48)
Medical Interest	\$ -	\$ -	\$ -	\$0.00	\$0.00	\$ -
Craft Sales & Rental	\$ -	\$ -	\$ -	\$0.00	\$0.00	\$ -
Dedicated Contributions	\$ 6,083.33	\$ 2,825.00	\$ (3,258.33)	\$73,000.00	\$2,825.00	\$ (70,175.00)
<b>Total Revenues</b>	<b>\$ 1,137,750.00</b>	<b>\$ 41,907.52</b>	<b>\$ (1,095,842.48)</b>	<b>\$13,653,000.00</b>	<b>\$41,907.52</b>	<b>\$ (13,611,092.48)</b>
<b>DESCRIPTION OF EXPENDITURES</b>	<b>Est. Current Month Budget-Approp.</b>	<b>Actual</b>	<b>Balances Over or &lt;Under&gt;</b>	<b>Year to Date Budget- Approp.</b>	<b>Year to Date Actual</b>	<b>Balances Over or &lt;Under&gt;</b>
<b>Expenses</b>						
Salaries-Administration	\$ 51,666.67	\$ 62,851.82	\$ (11,185.15)	\$620,000.00	\$62,851.82	\$ (557,148.18)
Salaries-Maintenance	\$ 894,666.67	\$ 63,095.40	\$ (831,571.27)	\$655,000.00	\$63,095.40	\$ (591,904.60)
Salaries-Medical and Patient	\$ 410,333.33	\$ 556,840.24	\$ (146,506.91)	\$4,924,000.00	\$556,840.24	\$ (4,367,159.76)
Salaries Summary	\$ 516,666.67	\$ 682,787.46	\$ (166,120.79)	\$6,200,000.00	\$682,787.46	\$ (5,517,212.54)
FICA Expense	\$ 39,500.00	\$ 47,191.54	\$ (7,691.54)	\$474,000.00	\$47,191.54	\$ (426,808.46)
Suicide/Disability	\$ 5,416.67	\$ 4,764.66	\$ 652.01	\$65,000.00	\$4,764.66	\$ 60,235.34
Pension	\$ 80,000.00	\$ 66,146.33	\$ 13,853.67	\$960,000.00	\$66,146.33	\$ 893,853.67
Employee Benefits - Health	\$ 101,416.67	\$ 94,486.17	\$ 6,930.50	\$1,217,000.00	\$94,486.17	\$ 1,122,513.83
<b>Employee Benefits Summary</b>	<b>\$ 226,333.33</b>	<b>\$ 212,588.70</b>	<b>\$ 13,744.63</b>	<b>\$2,716,000.00</b>	<b>\$212,588.70</b>	<b>\$ 2,503,411.30</b>
Office Supplies	\$ 5,833.33	\$ 2,783.92	\$ 3,049.41	\$70,000.00	\$2,783.92	\$ 67,216.08
Vehicle	\$ 1,666.67	\$ 969.24	\$ 697.43	\$20,000.00	\$969.24	\$ 19,030.76
Medical Rehab Supplies	\$ 35,000.00	\$ 26,600.54	\$ 8,399.46	\$420,000.00	\$26,600.54	\$ 393,399.46
Household & Clothing	\$ 9,166.67	\$ 17,110.08	\$ (7,943.41)	\$110,000.00	\$17,110.08	\$ 92,889.92
Fuel & Light	\$ 21,250.00	\$ 29,281.42	\$ (8,031.42)	\$255,000.00	\$29,281.42	\$ 225,718.58
Dedicated Contributions Supplies	\$ 1,000.00	\$ (133.92)	\$ 1,133.92	\$12,000.00	\$ (133.92)	\$ 12,133.92
<b>Materials &amp; Supplies Summary</b>	<b>\$ 73,916.67</b>	<b>\$ 76,611.28</b>	<b>\$ (2,694.61)</b>	<b>\$887,000.00</b>	<b>\$76,611.28</b>	<b>\$ 810,388.72</b>

NEW JERSEY'S FIREMENS HOME  
2025-2026 Budget Report  
Combined Statement of Revenues and Expenses  
July 1, 2025 - July 31, 2025

FOR BUDGETING PURPOSES ONLY

DESCRIPTION OF EXPENSES	Est Current Month Budget-Approp.	Actual	Balances <Over> or Under	Year to Date Budget- Approp.	Year to Date Actual	Balances <Over> Under
Manager's Travel	\$ 12,916.67	\$ 27,269.60	\$ (14,352.93)	\$ 155,000.00	\$ 27,269.60	\$ 127,730.40
Telephone Services	\$ 6,666.67	\$ 3,925.38	\$ 2,741.29	\$ 80,000.00	\$ 3,925.38	\$ 76,074.62
Postage	\$ 333.33	\$ 36.24	\$ 297.09	\$ 4,000.00	\$ 36.24	\$ 3,963.76
Insurance	\$ 33,333.33	\$ 227,444.71	\$ (194,111.38)	\$ 400,000.00	\$ 227,444.71	\$ 172,555.29
Household & Security Services	\$ 33,750.00	\$ 23,120.75	\$ 10,629.25	\$ 405,000.00	\$ 23,120.75	\$ 381,879.25
Other Professional Services	\$ 10,790.33	\$ 18,209.68	\$ (7,419.35)	\$ 129,484.00	\$ 18,209.68	\$ 111,274.32
Professional Services-Housekeeping	\$ 58,333.33	\$ 52,312.38	\$ 6,020.95	\$ 700,000.00	\$ 52,312.38	\$ 647,687.62
Professional Services - Acctg	\$ 3,543.00	\$ 4,772.97	\$ (1,229.97)	\$ 42,516.00	\$ 4,772.97	\$ 37,743.03
Professional Services - Legal	\$ 450.00	\$ -	\$ 450.00	\$ 5,400.00	\$ 0.00	\$ 5,400.00
Professional Services - Actuarial	\$ 900.00	\$ -	\$ 900.00	\$ 10,800.00	\$ 0.00	\$ 10,800.00
Professional Services - Medical	\$ 11,400.00	\$ 4,401.84	\$ 6,998.16	\$ 136,800.00	\$ 4,401.84	\$ 132,398.16
Professional Services-Food Service	\$ 100,000.00	\$ 111,100.88	\$ (11,100.88)	\$ 1,200,000.00	\$ 111,100.88	\$ 1,088,899.12
Staff Training & Travel	\$ 1,666.67	\$ 3,234.15	\$ (1,567.48)	\$ 20,000.00	\$ 3,234.15	\$ 16,765.85
Stenographer	\$ 916.67	\$ 3,120.10	\$ (2,203.43)	\$ 11,000.00	\$ 3,120.10	\$ 9,879.90
Other Services Summary	\$ 275,000.00	\$ 477,228.68	\$ (202,228.68)	\$ 3,300,000.00	\$ 477,228.68	\$ 2,822,771.32
Maint Bldg. & Grounds	\$ 14,166.67	\$ 17,252.35	\$ (3,085.68)	\$ 170,000.00	\$ 17,252.35	\$ 152,747.65
Maint Equipment	\$ 3,333.33	\$ 1,779.68	\$ 1,553.65	\$ 40,000.00	\$ 1,779.68	\$ 38,220.32
Maint Vehicles	\$ -	\$ -	\$ -	\$ -	\$ 0.00	\$ 0.00
Maint & Repair Summary	\$ 17,500.00	\$ 19,032.03	\$ (1,532.03)	\$ 210,000.00	\$ 19,032.03	\$ 190,967.97
Improvements Site	\$ -	\$ -	\$ -	\$ -	\$ 0.00	\$ 0.00
Improvements Bldg	\$ 19,583.33	\$ 20,865.18	\$ (1,281.85)	\$ 235,000.00	\$ 20,865.18	\$ 214,134.82
Improvements -Equip	\$ 8,750.00	\$ 7,571.00	\$ 1,179.00	\$ 105,000.00	\$ 7,571.00	\$ 97,429.00
Improve-Ded Cont Equip	\$ -	\$ -	\$ -	\$ -	\$ 0.00	\$ 0.00
Capital-Bldg Add.-New Bldg (As per Title 54.18-8)	\$ -	\$ -	\$ -	\$ -	\$ 0.00	\$ 0.00
Summary	\$ 28,333.33	\$ 28,436.18	\$ (102.85)	\$ 340,000.00	\$ 28,436.18	\$ 311,563.82
Transfers to Medical Account	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Transfers to Property Fund	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expenses	\$ 1,137,750.00	\$ 1,496,684.33	\$ (358,934.33)	\$ 13,653,000.00	\$ 1,496,684.33	\$ 12,156,315.67
Net Balances Of	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Revenue & Expenses	\$ -	\$ (1,454,776.81)	\$ (1,454,776.81)	\$ -	\$ (1,454,776.81)	\$ (1,454,776.81)



# ***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

Date: September 6, 2025

To: Executive Committee

Health Care Committee Report:

## **HEALTH CARE**

NEW CLAIMS Y/T/D - 75

SPOUSE Y/T/D (new applicants frozen 6/1/24)

PAID YTD \$11,858,710.30

ACTIVE CLAIMS TOTAL – 323

## **HEALTH CARE**

<b><u>YEAR</u></b>	<b><u>APPROVED</u></b>	<b><u>TOTAL PAYOUT</u></b>
2017	46	\$ 99,600.06
2018	28	\$ 141,376.99
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

Sincerely,

*James Reeves*

James Reeves  
Health Care Committee

Visit us on the web at [www.njsfa.com](http://www.njsfa.com)

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**Jennie M. Hollingsworth, Field Examiner**

## **Report of the Investment Committee**

September 6, 2025

Since the write down of our investments to market value of \$32,248,000 as of June 30, 2024, and the sale of our three Mutual Funds totaling \$13,930,000 in September of last year, we have pursued a policy of acquiring of U.S. Treasury Bills. In October, we purchased \$13,606,000 in Treasuries, with interest rates ranging from of 4.125% to 6.500% and maturities laddered through November 2032. As we accumulate interest from these securities, our Broker, Jim Rice of OSAIC, purchases additional Treasuries. As of June 30<sup>th</sup>, the market value of these Treasuries was \$14,322,000, and interest earned in 2025 was \$327,000.

The remainder of our legacy Bond holdings have a current market value of \$19,976,000 and we continue to receive monthly interest and dividends totaling \$479,000 this year to date.

Therefore, our strategies have remained constant as approved by the Executive Committee last September. We anticipate a cut in the Federal Funds Rate by the Federal Reserve Bank in the coming months, at which time the Investment Committee will meet with our Broker 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  
Stephen C. Fazekas  
John R. Phillips  
Daniel F. Spiegel

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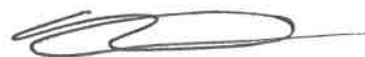
## **Legislative Committee Report September 6, 2025**

To: Officers & All Members of the Executive Committee,

We are in the 2024-2025 Legislative Session, there has been a total of 11,377 bills introduced as of this report. The total of our tracked bills is 335, with 198 bills in Fire & Emergency Services, 61 bills in Pensions, and 76 bills in Firemen's Home. There are currently forty bills sitting on the Governor's Desk waiting to be signed. One of our tracked bills is sitting on the Governor's Desk waiting to be signed, A-5049, which removes certain limitations on receipt of retirement or death benefits under PFRS under certain circumstances. The Governor has signed two hundred sixty-two bills into law to date. We currently have nine of our tracked bills signed by the Governor.

At the County Caucus Meetings, all the Legislative Committee members gave a legislative report at their meetings. Just a reminder, The Legislative Committee will once again be handling registration at the Convention for both Friday and Saturday mornings.

Respectfully Submitted,



**Brian E. Martone**  
**Legislative Committee Chairman**  
**First Assistant Secretary**

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## **Long Range Planning/Special Review Committee Meeting August 12, 2025**

This meeting was called to order by Chairman John Lane at 9:00 am. There were 12 Members/Officers present, Chairman John Lane, Executive Committeeman Richard Otterbein, Executive Committeeman Allen Kurdyla, Executive Committeeman Glenn Roemmich, Executive Committeeman Larry Handlin (phone), Executive Committeeman Daniel Speigel (zoom), President Ordway, Vice President Hankins, Treasurer Mullen, First Assistant Secretary Martone, Second Assistant Secretary Dreby (zoom), and Field Examiner Hollingsworth.

Chairman Lane started the meeting by thanking Treasurer Mullen for preparing and distributing the profit loss analysis report. He asked Treasurer Mullen to explain the report.

Treasurer Mullen reported that the numbers that are provided have not been audited yet and some of the numbers are not completely updated yet. He explained that he is still working on getting the updated numbers and having the company complete the fiscal year audit. A discussion followed concerning the numbers for both income and expenses. It was mentioned that the healthcare program numbers seem to have leveled off a little.

Executive Committeeman Handlin asked concerning the money split between the locals and the state and the special assessment money being held back from the locals. President Ordway explained that the local associations money grew 10 million from last year again. He stated that the money split, and the special assessment percentages will be there forever in some shape or form.

Executive Committeeman Otterbein questioned the gains/loss line on the revenue section. Treasurer Mullen explained that with the investment committee changes, and the switching of funds and the maturity dates are why it is reported differently than in the past. Treasurer Mullen stated that the new line on the expense side is for the brokerage fees, which are now reported differently from those changes that were made. He pointed out that we should once the numbers are finalized be approximately 7 million dollars positive for this fiscal year. A discussion followed concerning this.

Executive Committeeman Otterbein stated that he had a discussion with Field Examiner Hollingsworth concerning the updated financial data numbers from the health care application (means test). He thanked Field Examiner Hollingsworth for those numbers. Field Examiner Hollingsworth stated that she will update the report and share that with the committee. A discussion followed in reference to the financial data being collected. Executive Committeeman Speigel questioned why this was not a requirement in reference to collecting the data and why there were applications being accepted without this information as he was under the impression that this was the way it should be. Field Examiner Hollingsworth responded with she has only had a couple of applications that have not provided any information however, the Advisory Committee

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decided on those applications to accept them without the information. A discussion was held concerning this and Chairman Lane stated that he will bring this back up to the Advisory Committee during their next meeting that these applications should be denied and it should be mandatory to complete this information. Field Examiner Hollingsworth mentioned that the health care program has over 300 active applicants and it does seem to be stabilizing.

Executive Committeeman Handlin stated that we should check back again in the beginning of the year after the numbers come in from the insurance companies and decide then about the percentage split and the special assessment numbers. He reminded everyone that we need to continue to explain the numbers to the field and the programs that the money is covering. Executive Committeeman Speigel stated that the locals are making money, and he shared the numbers of growth in Cape May County. President Ordway explained that the field grew by 10 million dollars and the field in total assets are now at 240 million. He stated that the majority of the insurance money (income) comes in during February and March. President Ordway stated that we would provide reports/information to the committee members every two months or so and that if a member saw something or had an issue that needed to be discussed that we would call a committee meeting. Otherwise, we would hold off until March or April when we would be ready to discuss the splits for next year.

There was no date set for the next meeting as of today. The meeting was adjourned at 9:45 am by Chairman Lane.

Respectfully Submitted,

***Brian E. Martone***

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

**ANNUAL FUNDING NOTICE  
FOR  
NEW JERSEY STATE FIREMEN'S ASSOCIATION RETIREMENT PLAN**

**Introduction**

This notice provides key details about your pension plan (the “Plan”) for the plan year beginning January 1, 2024 and ending December 31, 2024 (the “Plan Year”).

**This is an informational notice. You do not need to respond or take any action.**

This notice includes:

- Information about your Plan’s funding status.
- Details on your benefit payments guaranteed by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency.

**What if I have questions about this notice or my Plan?**

Contact your plan administrator at:

- **Edward Mullen**
- **Phone: (732) 798-8137**
- **Address: 1711 Route 34 South**
- **Email: EdwardM@njsfa.com**

To better assist you, provide your plan administrator with the following information when you contact them:

- **Plan Number: 001**
- **Plan Sponsor Name: New Jersey State Firemen’s Association**
- **Employer Identification Number: 22-1153991**

**What if I have questions about PBGC and the pension insurance program guarantees?**

Visit [www.pbgc.gov/general/faqs](http://www.pbgc.gov/general/faqs) for more information. For specific information about your pension plan or pension benefits, you should contact your employer or plan administrator as PBGC does not have that information.

Federal law requires all traditional pension plans, also known as defined benefit pension plans, to provide this notice every year regardless of funding status. This notice does not mean your Plan is terminating.

### **How Well Funded Is Your Plan?**

The law requires the plan administrator to explain how well the Plan is funded, using a measure called the “funded percentage.” The funded percentage is calculated by dividing Plan assets by Plan liabilities. In general, the higher the funded percentage, the better funded the plan. Plan liabilities are the present value of the benefits promised by the Plan, determined using a market-related interest assumption. The chart below shows the Plan’s funded percentage for the Plan Year and the two preceding plan years. It also lists the value of the Plan’s assets and liabilities for those years.

<b>Funded Percentage</b>			
	2024 Plan Year	2023 Plan Year	2022 Plan Year
1. Last day of relevant plan year	December 31, 2024	December 31, 2023	December 31, 2022
2. Plan assets	\$8,870,495	\$8,768,826	\$8,179,281
3. Plan liabilities	\$7,740,214	\$7,674,154	\$7,700,354
4. Funded percentage (Line 2 ÷ Line 3)	114.60%	114.26%	106.22%

If the Plan terminates, the Plan’s liabilities calculated by PBGC may be greater than the Plan liabilities shown in the above chart. When PBGC takes over a terminated plan as trustee, it guarantees benefits up to a legal limit. See the section of this notice titled “Benefit Payments Guaranteed by PBGC” for additional information.

### **Participant and Beneficiary Information**

The following chart shows the number of participants and beneficiaries covered by the Plan on the last day of the Plan Year and the two preceding years.

<b>Number of participants and beneficiaries on last day of relevant plan year</b>	2024	2023	2022
1. Last day of relevant plan year	December 31, 2024	December 31, 2023	December 31, 2022
2. Participants currently employed	31	32	33
3. Participants and beneficiaries receiving benefits	26	27	29
4. Participants and beneficiaries entitled to future benefits (but not receiving benefits)	1	1	1
5. Total number of covered participants and beneficiaries ( <i>Lines 2 + 3 + 4 = 5</i> )	58	60	63

## **Funding & Investment Policies**

### **Funding Policy**

Every pension plan must establish a funding policy to meet its objectives. The funding policy relates to how much money is needed to pay promised benefits. The Plan's funding policy is to fund as recommended by the actuary and to be fiscally reasonable.

### **Investment Policy**

Pension plans also have investment policies that provide guidelines for making investment management decisions. The Plan's investment policy is that the investment mix will be reviewed at least annually.

As of the end of the Plan Year, the Plan's assets were allocated among the following investment categories as percentages of total assets:

<b>Asset Allocations</b>	<b>Percentage</b>
Cash (interest bearing and non-interest bearing)	47.36%
U.S. Government securities	0.00%
Corporate debt instruments (other than employer securities):	
Preferred	0.00%
All other	0.00%
Corporate stocks (other than employer securities):	
Preferred	0.00%
Common	0.00%
Partnership/joint venture interests	0.00%
Real estate (other than employer real property)	0.00%
Loans (other than to participants)	0.00%
Participant loans	0.00%
Value of interest in common/collective trusts	0.00%
Value of interest in pooled separate accounts	0.00%
Value of interest in master trust investment accounts	0.00%
Value of interest in 103-12 investment entities	0.00%
Value of interest in registered investment companies (e.g., mutual funds)	52.64%
Value of funds held in insurance company general account (unallocated contracts)	0.00%
Employer-related investments:	
Employer securities	0.00%
Employer real property	0.00%
Building and other property used in plan operation	0.00%
Other	0.00%
Total plan assets	100.00%

The average return on assets for the Plan Year was 3.25%.



### **Right to Request a Copy of the Annual Report**

Pension plans must file an annual report, called the **Form 5500**, with the U.S. Department of Labor. The Form 5500 includes financial and other information about these pension plans.

You can get a copy of your Plan's Form 5500:

- **Online:** Visit [www.efast.dol.gov](http://www.efast.dol.gov) to search for your plan's Form 5500.
- **By Mail:** Submit a written request to your plan administrator.
- **By Phone:** Call 202-693-8673 to speak with a representative of the U.S. Department of Labor, Employee Benefits Security Administration's Public Disclosure Room.

The Form 5500 does not include personal information, such as your accrued benefits. For details about your accrued benefits, contact your plan administrator.

### **Termination Rules for Single-Employer Plans**

Federal law outlines specific rules for terminating a pension plan. There are three types of terminations:

#### **Standard Termination**

An employer can end a plan through a standard termination. However, the plan administrator must prove to PBGC that the plan has enough money to pay all benefits owed to participants.

Under a standard termination, the plan must provide your benefits through one of the following methods:

- **Periodic benefits:** The plan buys an annuity from an insurance company, ensuring you receive regular, generally monthly, retirement payments for life. Before purchasing the annuity, your plan administrator will notify you about the selected insurance company.
- **Lump-sum payment:** If the plan allows, you may elect a lump-sum payment that covers your entire benefit.

PBGC's guarantee ends once an annuity is purchased, or a lump sum is paid. If the insurance company providing the annuity becomes unable to pay your benefits, the applicable state guaranty association will step in, guaranteeing the annuity to the extent authorized by state law.

#### **Distress Termination**

If a plan is not fully funded, the employer may apply for a distress termination. The employer must demonstrate financial distress and prove to either a bankruptcy court or PBGC that the employer's business cannot survive unless the plan is terminated. If approved for a distress termination, PBGC will manage the plan as trustee, allocate the plan's assets based on statutory priority categories, and pay guaranteed benefits up to the legal limits, using the plan's assets and PBGC guarantee funds.

## **Involuntary Termination**

PBGC can terminate a plan on its own in certain situations, such as to protect plan participants or PBGC's insurance program. In these cases, PBGC is appointed trustee and assumes responsibility for the plan.

Learn more about single-employer plan terminations in PBGC's Pension Plan Termination Fact Sheet at <https://www.pbgc.gov/about/factsheets/page/termination>.

## **Benefit Payments Guaranteed by PBGC**

When PBGC takes over a single-employer plan, it pays pension benefits through its insurance program. Only vested benefits—those you've earned and cannot forfeit—are guaranteed. Most participants and beneficiaries receive their full pension benefits, but some people may lose some, or all, non-guaranteed benefits.

### **What PBGC Guarantees**

PBGC guarantees the following "basic benefits" up to limits sets by law:

- Pension benefits at normal retirement age.
- Most early retirement benefits.
- Annuity benefits for survivors of plan participants.
- Disability benefits for disabilities that occurred before the earlier of the date the plan terminated or the sponsor's bankruptcy date.

### **What PBGC Does Not Guarantee**

PBGC does not guarantee certain types of benefits, including:

- Non-vested benefits, which depend on meeting specific age, service, or other eligibility requirements.
- Benefit increases and new benefits in place for less than one year before a plan's termination date, while those in place for less than five years are only partly covered.
- Early retirement payments that exceed normal retirement payments, such as supplemental benefits that end when you become eligible for Social Security.
- Non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.
- Lump-sum payments exceeding \$7,000.

### **Determining Guarantee Amounts**

The amount PBGC guarantees is determined as of the plan's termination date. If the plan

terminates during the plan sponsor's bankruptcy, the guarantee amount is determined as of the date the sponsor entered bankruptcy.

The maximum benefit PBGC guarantees is set by law and updated annually. Participants and beneficiaries may receive benefits above the PBGC guaranteed amount, but only if the plan has enough funds to pay them.

For a plan with a termination date or sponsor bankruptcy date, as applicable in 2025, the maximum guarantee is \$5,813 per month, or \$69,756 per year, for a benefit paid to a 65-year-old retiree with no survivor benefit. If a plan terminates during a plan sponsor's bankruptcy, the maximum guarantee is fixed as of the calendar year in which the sponsor entered bankruptcy.

If benefits begin:

- Before age 65, the maximum guarantee is lower, reflecting the longer expected payment period for younger retirees.
- After age 65, the maximum guarantee is higher.

The guaranteed amount is reduced if a benefit will be paid to a survivor upon the participant's death. Maximum guarantee amounts by age can be found on PBGC's website, <https://www.pbgc.gov/wr/benefits/guaranteed-benefits/maximum-guarantee>.

In determining whether the plan has enough assets to pay benefits above the guaranteed amount, PBGC uses different assumptions than those used to calculate the funded percentage shown in the "How Well Funded Is Your Plan?" section of this notice. As a result, the additional benefits participants receive may not align with the Plan's reported funded percentage. For example, a plan that reports 80 percent funding based on its own calculations does not mean its participants will receive 80 percent of their vested benefits.