

LOWER TOWNSHIP FIRE COMMISSION

**SECOND DISTRICT
P.O. BOX 724
NORTH CAPE MAY, NEW JERSEY 08204**

Minutes of the Minutes of the June 17, 2019 Meeting

The regular monthly meeting of Fire District 2, Lower Township, Cape May County, New Jersey was called to order at 20:00 hours by President Brown at the Town Bank Fire House, 224 Town Bank Road, North Cape May, New Jersey.

President Brown read the statement of compliance with the "Open Public Meetings Act" and pointed out the fire exits to the public in attendance.

After flag salute, roll was called; Commissioners present were Andrews, Barger, Brown, Conley, and Prendergast; also in attendance was Charlotte, "Missie" Axelsson Financial Data Specialist. Also present were two firefighters, and no other members of the public.

MINUTES

The Commissioners reviewed the Minutes of the May 20, 2019 regular meeting, distributed earlier. A motion to approve the minutes was offered by Andrews and seconded by Barger, voting yes, Andrews, Barger, Brown, Conley and Prendergast; abstaining no one; voting no, no one.

TREASURER'S REPORT

Prendergast reviewed the Treasurer's report; a copy of the report is attached to the original minutes and made a part hereof.

- Interest received for the month was \$2,942.66 from the Crest Savings Bank account.

A motion to approve the report was offered by Prendergast and seconded by Conley; voting yes, Andrews, Barger, Brown, Conley and Prendergast; voting no, no one; abstaining, no one.

- The Commissioners reviewed all bills submitted to the Treasurer in proper form. Resolution 19-01.06 authorizing payment of those bills, in the amount of \$15,382.26 was offered by Conley and seconded by Prendergast; voting yes, Andrews, Barger, Brown, Conley and Prendergast; voting no, no one; abstaining, no one.

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CORRESPONDENCE

The Secretary read the following correspondence:

1. Outgoing email dated 6/16/19 to Ester Juarez of HON Company requesting her signature on the voucher for the new office furniture.

TOWN BANK VOLUNTEER FIRE COMPANY REPORT

- Report of the month's activities is attached to the original of these minutes.
- Chief Megonigal reported that the Modem is not working and he has been in touch with Comcast to replace it.

BUREAU OF FIRE SAFETY REPORT

- The minutes of the May 2019 meeting were not available the meeting isn't until Wednesday.

OLD BUSINESS

1. *Past President & Past Chief Treon who is now with Cape May County Office of Emergency Management, requested and was granted a place on the July meeting agenda to appear with Director Martin Pagliughi to discuss a possible memorandum of understanding (MOU) to utilize the multi-purpose room during emergencies and natural disasters. (06/14)*

Conley distributed a sample copy of the memorandum of understanding that was generated for Upper Township to each of the Commissioners, Chief Megonigal and President Marchina for review and to generate some comments. (09/14)

2. *Brown reported that Rich Fire Protection has performed their inspection and determined that there is an issue with the kitchen hood not working properly. It may be an electrical issue and the Chief will have Marsden Electric look at it and if it is electrical to repair it (08/18)*

Brown reported that the fan was fixed; it was an electrical issue, however, Rich Fire Protection, when performing the 5-year internal inspection of the sprinkler system revealed that the system needed flushing and provided photographs to substantiate the need. Brown presented a letter from Rich Fire Protection dated 9/07/18 proposing a not to exceed fee of

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\$13,800, to furnish labor and materials to perform the repairs to the sprinkler system. They can begin the work as soon as a PO is issued.

Brown has performed a lot of checking and has had a couple of conversations with Rich Fire Protection and they are 90% sure that the flushing will correct everything with the system.

A motion to approve the proposal of Rich Fire Protection was offered by Andrews and seconded by Barger, voting yes, Andrews, Barger, Brown, Conley, and Prendergast; voting no, no one; abstaining, no one. (09/18)

Brown reported that Rich Fire Protection would be here to flush the system on or about November 21, 2018. They originally were going to come earlier by he asked them to hold off until after the November elections since the building is used for a polling place for several districts and we did not want to inconvenience the election process.

Brown reported that Rich Fire Protection has performed the flushing of the fire suppression system and the system is functioning as designed. The also reported that the system will need major work sooner than later. They believe it will be necessary to replace the entire system from the entry manifold back. Brown will try to get a preliminary cost for the replacement so that we have an idea of the cost, which will most probably exceed the bid threshold. (01/19)

Conley had the original building plans scanned and Brown will provide a copy to Rich Fire Protection so that they can prepare an accurate estimate of the replacement cost. (05-19)

- 3. Chief Megonigal reported that the sump pumps in the engine bays are defective and need to be replaced.*

Andrews reported that he has reached to several commercial plumbers and has not had a response back yet. (04/19)

Brown reported that the plumber Schaeffer has not responded, he will contact CM3 Building Solutions to see if they can perform the repair/replacement. (05-19)

Brown reported that CM3 Building Solutions does not perform the services needed, but recommended Deltronics a pump specializing company from Millville. He will reach out to Deltronics to look at the pumps. (06-19)

- 4. The following purchase was authorized by a motion offer by Brown and seconded by Andrews:*

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- a. *Office painting of the Command, Chief, Administrative and Commissioners offices by low quote Bill Adesso Painting & Power washing of North Cape May for \$1,350.00, total.*

Brown reported that he has talked with Bill Adesso and he will begin painting in about 2-3 weeks and estimates he will need about two days to paint the four offices. (05-19)

Brown reported that the painter will be in to paint on Wednesday. (06-19)

5. *Conley reported that he has emailed the PO to the sales representative from HON for the new furniture and requested an estimated delivery date so that we can coordinate the painting with the furniture delivery. He has not received an estimated delivery date yet. (05-19)*

Conley reported that the furniture has arrived at the warehouse and is ready to be delivered once the rooms are painted and the old furniture removed. (06/19)

6. Brown reported that all the known “bat access openings” have been seal up. The last of the openings along the roofline were sealed with expanding foam that the firefighters installed from the aerial tower. (05-19)
7. *Conley reported that a representative of Lincoln Financial will be at the Erma Fire house on Tuesday May 21, 2019 at 6:00 pm to discuss “Issues and Questions” that Erma/Fire District No. 3, Lower Township has. We are all welcome to attend and ask questions if we are interested. Conley will be attending. (05/19)*

Conley reported on the meeting at the Erma Firehouse with Anthony Cingire, Jr., Financial Planner with Lincoln Financial who reviewed the history of the LOSAP program and responded to the specific questions from the audience:

- There is no “retirement age” for LOSAP. It is a membership retention incentive deferred compensation program and once you are vested after 5 years of qualified service (qualified service means 5 years of making the required 40 points not just 5 years after you first qualify) the money is yours.
- The only way that you can withdraw money from your account is:
 - Resign from the fire company. (Anthony believes that you cannot rejoin for 1 year but that may be subject to the Fire Company’s program rules.
 - Resign from LOSAP (Anthony is not sure if you can joint another Fire Company’s LOSAP program if you resign.
 - Death

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- Death if you are not fully vested, the Fire District can determine that the funds can be paid to the beneficiary as though vested.(relatively new option)
- Hardship Withdrawal is only permitted if you follow the IRS requirements for hardship (see Application to Request Financial Emergency Withdrawal from Deferred Compensation Plan, copy attached to these minutes)
- You will always be responsible for income taxes when receiving the money. Lincoln Financial will forward up to 20% of the funds for you to the IRS.

From the meeting it seems as though Lower Township Fire District No. 2 has been following all of the correct procedures. (06/19)

NEW BUSINESS

- Conley began a discussion about having the carpets cleaned in the offices once the painter is done and of old furniture is remove and before the new furniture is delivered. A motion was offered by Andrews, seconded by Prendergast to have the carpets cleaned as discussed, voting yes, Andrews, Barger, Brown, Conley, and Prendergast; voting no, no one; abstaining, no one.

PUBLIC PORTION

- Nothing.

There being no further business, the meeting adjourned at 20:23 hours by a motion by Andrews and a second by Barger.

Respectfully submitted,

Lewis H. Conley, Jr.
Secretary/Commissioner

APPLICATION TO REQUEST FINANCIAL EMERGENCY WITHDRAWAL FROM DEFERRED COMPENSATION PLAN

A MESSAGE FROM THE DEFERRED COMPENSATION COMMITTEE:

Withdrawal of deferred compensation funds for the the purpose of meeting a financial emergency may be allowed only if a genuine emergency exists that can be met only by withdrawing these funds. The Committee needs to know the nature and extent of your emergency to adequately and fairly evaluate your need. More importantly, the Internal Revenue Service may require the Committee to justify the withdrawal of funds long after a request is granted. The information you are asked to provide is intended to satisfy both of these needs and must be complete. This application will be treated with *utmost confidentiality*, but action on this request must occur at a scheduled meeting of the Committee, which may be open to the public.

Date: _____
 Employee Name: _____
 Address: _____
 Social Security Number: _____
 Phone: () _____
 Amount Required: \$ _____

LIQUID ASSETS

SAVINGS:

Credit Union	\$ _____	Monthly Net Income	\$ _____
Bank	\$ _____	Spouse's Monthly Net Income	\$ _____
Sav. & Loan	\$ _____	Other Monthly Income	\$ _____
Checking (less current due bills)	\$ _____	Total Monthly Income	\$ _____
TOTAL	\$ _____	Total Monthly Expenses (from page two)	\$ _____

PLEASE GIVE SPECIFIC DETAILS OF FINANCIAL EMERGENCY IN THE SPACE BELOW:

Have you made application to your credit union, savings & loan, or bank for a loan to meet the emergency need?
 _____ If not, state reason:

_____ If refused a loan, give reason: _____

Is the emergency due to expenses of someone other than yourself For example, your spouse or children If so, explain:

LIABILITIES:

FIXED EXPENSES (monthly)

Mortgage or rent	\$ _____
Food	\$ _____
Utilities	\$ _____
Alimony/child support	\$ _____
Medical insurance	\$ _____
Other	\$ _____
Total fixed monthly expenses	\$ _____

INSTALLMENT LOANS

Name of Creditor	Purpose of Loan	Date of Loan	Original Balance	Present Balance	Monthly Payment
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

CHARGE/INSTALLMENT ACCOUNTS

Store or Bank	Credit Limit	Balance	Monthly Payment
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

PAST DUE OBLIGATIONS

Creditor	Total Obligation	Amount Past Due	How Long Overdue
_____	_____	_____	_____
_____	_____	_____	_____

I certify that the information I have provided is accurate and complete. It is furnished solely for the confidential use of the Committee in determining if I am eligible for an emergency withdrawal under the Plan. I understand that what may be considered an emergency for one person may not be an emergency for another.

(Signature of Participant)

UNFORESEEABLE EMERGENCY WITHDRAWAL WORKSHEET

COMMITTEE ANALYSIS / CONCLUSIONS

Participant: _____ Monthly Deferral _____

Amount Requested _____ Account Value _____

1. Could monthly planning relieve the need for withdrawal? _____

2. Could suspension of deferrals relieve the need for withdrawal? _____

3. Was an attempt made to exhaust all other resources? _____

4. Was this a normally budgetable expense? _____

5. Was the emergency caused by the participant or a dependent? _____

Additional Comments:

RECOMMENDATION FOR APPROVAL YES _____ NO _____

This decision has been reached for the following reasons:

Reviewed by: _____ Date: _____

