



STONEY POINT FIRE DEPARTMENT INC.
Stations 13 & 19

2190 Lake Upchurch Road, Parkton, North Carolina 28371
 Telephone: (910) 424-0694 Fax: (910) 425-2795
 E-Mail spfd1301@nc.rr.com



May 19, 2015

SUBJECT: Minutes of the Monthly Board of Directors Meeting May 19, 2015.

The monthly meeting of the Stoney Point Fire Department Inc., Board of Directors was called to order by Chairman Brown and was let in prayer Secretary Pate at 7:30 PM. The meeting was conducted at Station 13.

A: Roll Call:

Members Present:

Daniel C. Brown	Chairman
Larry D. Townsend	Vice Chairman
Angus Pate	Secretary
J. Gary Turlington	Member
Jerry Hall	Member
Joel A. Siles	Member
Freddy L. Johnson Sr.	Fire Chief
Freddy L. Johnson Jr.	Deputy Fire Chief

Members Absent:

Alan Grupy	- Treasurer
Matthew Williams	- Asst. Chief

B: ANNUAL / SPECIAL / PUBLIC HEARING MEETING:

1. Not Applicable

C: READING AND APPROVAL OF THE MINUTES OF THE LAST MEETING:

1. Secretary Pate presented the minutes from the April 21, 2015 monthly Board of Directors Meeting for review and approval. Chairman Brown called for the approval of the April 21, 2015 minutes. **MOTION** A motion was made by Director Siles to approve the April 21, 2015 Monthly Board of Directors meeting minutes as presented. The motion was **SECONDED** by Director Turlington and **APPROVED** by all directors present.

D: REPORT OF THE FIRE CHIEF:

1. **General Information:**

1. A brief discussion amongst the members concerning Treasurer's Grupy health concluded with Chairman Brown asking all members to continue to keep Al and his family in our thoughts and prayers as he continues his battle.

2. **Guests:** None



3. **Personnel:**

1. Chief Johnson advised that we will start another basic recruit class on Saturday June 6, 2015. Also in June we are expecting to conduct an graduation ceremony for all of those candidates in the current and final phase of our pre-basic program.

4. **Vehicles:**

1. Chief Johnson stated that there has been no further update on Engine 1333 which is still at Atlantic for repairs to the pump and fire damage repairs. The truck has been at Atlantic now for over twelve months with no repairs being completed.
2. The new 2015 GMC Sierra ¾ Ton Sierra 4 X 4 Utility truck has been delivered and asked the members to inspect the truck on their way out after the meeting. This is a very nice truck and will meet our needs to pull our various emergency support trailers. We have advertised for bids to install emergency equipment in the truck as well as having the truck lettered at Image Graphics. The Chief stated that we will protect the seats with custom made seat covers as well as obtain some weather tech custom floor mats to help keep the truck clean. This may take several weeks to complete.



3. Chief Johnson briefed the board members on the progress of our new 5 ton currently being retrofitted as a brush unit for Station 13. Work on the truck are in its final stages. The truck was set up differently than 1941 in order to retain room to transport personnel if needed. The truck has been outfitted with a custom built 600 gallon water tank and a 500 GPM pump. It will have two (2) - 1¼ hand lines, 200 feet of one inch booster line as well as a garden hose connection on the truck. All warning lights as well as radios have



been mounted and hopefully we will have the unit in service by June 30, 2015 in time for the next fiscal year. The truck will assume the 1341 unit number.

4. Deputy Chief Johnson Jr. brought the membership up-to-date on the progress and work that is being completed by the new-truck and vehicle replacement committee. The committee has completed the specifications for the Engine Company but is continuing its work on the Rescue Specifications. They hope to have it all done by the end of June 2015 in order to conduct an on-site visit prior to placing an order with the apparatus manufacturer.

5. 1371 our 2002 Chevrolet Silverado 1500 HD 4 X 4 pick-up truck used as our medical



quick response vehicle started skipping. The truck has about 78000 miles and has never been tuned up. The unit was taken to Reed Lallier Chevrolet for repairs consisting of a complete tune up and all applicable oil changes that came with the service. While there the mechanic pointed out that the unit has serious issues with the suspension system as well as having a class II oil leak. Because of the associated safety risks to our drivers and passengers we took the

truck back to Reed Lallier in order to have the necessary repairs completed on the suspension system. Because the oil leak is not significant at this time we decided to wait until the leak is more imminent before we repair the leaking seal on the oil pan. The truck has been repaired and is back in service.

6. FY 2014-2015 Vehicle, Equipment and Fuel Expenditures as of May 19, 2015. (List from Quicken) (Also listed two previous Fiscal Years for comparison purposes)



<u>UNIT #</u>	<u>NOMENCLATURE</u>	<u>FY 12/13</u>	<u>FY 13/14</u>	<u>FY 14/15</u>
1311	1984 Pierce Dash Engine	1,950.93	2,405.23	4,453.29
1331	2004 Pierce Dash Engine	14,185.29	6,563.80	14,784.39
1332	2004 Pierce Dash Engine	14,043.15	6,654.15	7,204.58
1333	1989 Pierce Dash Engine(Out of Service)	7,143.17	2,667.04	0.00
1341	1984 Chevrolet ¾ Ton	3,252.54	2,480.47	416.36
1342	1990 AMC General 5 Ton Cargo Brush	N/A	N/A	10,341.28
1361	1999 Pierce Arrow Service(SOLD)	789.75	2,980.47	1,342.62
1362	2008 Ford F-350 Pick Up-SOLD	627.67	8,909.55	SOLD
1371	2002 Silverado 1500 HD	2,788.91	1,572.71	302.31
1376	1984 International Rescue	1,950.01	905.15	1,241.53
1391	2007 Ford Crown Victoria	3,624.42	576.58	2,045.74
1931	1994 Quality Gladiator Engine(SOLD)	1,398.80	4,766.36	1,575.83
1932	1986 Pierce Dash Engine	4,427.30	2,480.47	2,342.53
1941	1984 AMC 5 Ton Truck	15,194.00	3,264.20	17.74
1961	2015 GMC Sierra 2500 HD 4 X 4			N/A
1962	1984 Chevrolet ¾ Ton Diesel	N/A	N/A	0.00
Boat 13	19" Rescue One Connector Boat	116.34	0.00	734.10
Boat 19	14" Zodiac Inflatable	N/A	N/A	0.00
Trailers	2009 Boat Trailer Double Stack	N/A	N/A	0.00
Cmd Trl	2006 FEMA Trailer	N/A	N/A	0.00
MISC	RELATED VEH EXPENSES	10,580.85	9,902.83	4,455.62
	Total Vehicle Maintenance	82,073.13	57,129.95	51,257.67
	EQUIPMENT OTHER	20,393.95	11,193.30	10,650.06
	TOTAL VEH/EQUIP EXPENSES BUDGETED (\$ 80,000)	102,467.08	68,323.25	61,907.73
	GASOLINE & FUELS (\$ 40,000)	34,094.58	30,352.79	19,828.71
	GRAND TOTAL (120,000)	136,561.66	98,676.04	81,736.44
	Total over / under Budget	+16,561.66	- 21,323.96	

4. Grounds and Buildings:

1. On Sunday May 3rd we noticed a water leak at Station 13 coming up between the washroom back door and concrete pad immediately outside the door. It was significant pooling of water. We were forced to cut a 2 X 2 hole in the 8” thick concrete and found the leak underneath the concrete slab. The leak was repaired and all systems are back to normal.
2. Lumbee River EMC ran our service line at Station 19 from Lake Upchurch Road underground to the new Storage Building. The line was run on the right side of the property and will provide electrical service to the new back building. The storage building will have a separate meter base and therefore we will receive two (2) bills for service from LREMC at Station 19. The Chief stated that we will sow some rye mixed with Bermuda grass seeds where the line was run as well as all our bare spots around the new storage building to assist with erosion issues.
3. The company that was given the go ahead with the curbing and concrete access pads for the new storage building has not started yet but is scheduled to start any time. The owner of the company fell sick and then the wet weather pushed several of his jobs back including ours. The Chief stated that he was told that he is trying to catch up on all his work.

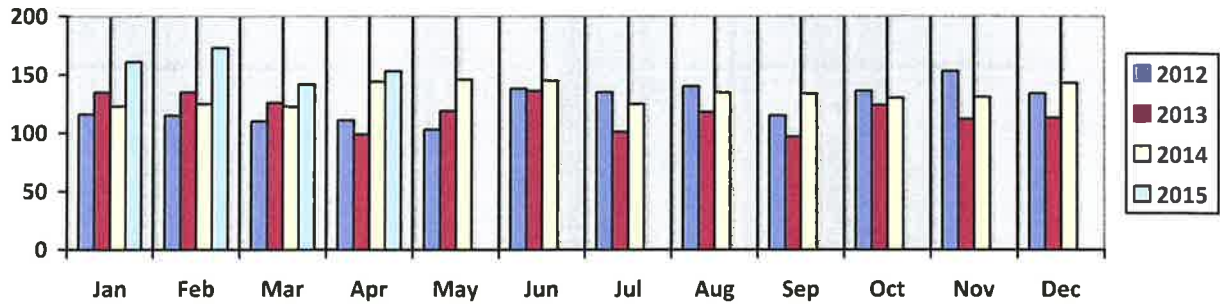
5. Fire Conditions:

1. Chief Johnson briefed the members on our call volume for April 2015 with our overall call volume running above average so far this year. He stated that April was wetter than usual which helped reduce ground cover fires.

 SPFD INCIDENT RESPONSE DATA 					
MONTH	2011	2012	2013	2014	2015
JANUARY	143	116	135	158	161
FEBRUARY	166	115	135	123	173
MARCH	134	110	126	139	142
APRIL	127	111	99	144	153
MAY	116	103	119	145	
JUNE	136	138	136	139	
JULY	122	135	101	181	
AUGUST	120	140	118	130	
SEPTEMBER	135	115	97	122	
OCTOBER	134	136	124	130	
NOVEMBER	100	153	112	131	
DECEMBER	117	134	113	143	
TOTALS	1557	1532	1519	1685	



Monthly Calls Statistics



6. Training Report:

- Chief Johnson advised that we have started a Trench Rescue Class for qualified members here at Station 13. The outside portion of the class will be conducted at Autry Farms on Fisher Road. We are also running FF II classes for our members at Station 19. Firefighter and associated rescue classes are on-going here at our department as well as regionally in order for volunteers to obtain their certifications.

E: REPORT OF THE TREASURER:

- Alternate Treasurer Gary Turlington provided the current balance and financial information from all sources.

Current Fund Balances:	As of today is	\$	1,364,976.51	First Citizens
	CD	\$	154,723.92	= 11.5% of Budget.
	Total Cash Flow Available	\$	1,519,700.43	Total Available Funds

Approved County FY 14/15 Budget	\$	892,679.00
County Budget Funding Received YTD	\$	902,436.17
County Budget Funding Pending YTD	\$	00.0
County Budget Funding above recommended Budget	\$	9,757.17

Approved Fayetteville FY 14/15 Budget	\$	383,621.36
Fayetteville City Funding Received YTD	\$	383,621.36
Fayetteville City Funding Pending YTD		\$0.00

Gates Four Annexation Taxes FY 12/13 owed by COF \$ 12,763.00

Approved Town of Hope Mills Contract FY 14/15 Budget	\$	65,010.06
Town of Hope Mills Contract Funding Received YTD	\$	12,000.00
Other Income Hope Mills-Old Mutual Aid (\$ 12,000.00 Annually)		12,000.00
Town of Hope Mills 1 time Debt Assumption Payment	\$	16,451.06
Town of Hope Mills Full Responder Contract Fee	\$	36,559.00
Town of Hope Mills Funding Pending	\$	53,010.06



Combined City / Hope Mills & County Approved FY 14/15 Budget	\$ 1,341,310.30
Combined City & County Budget Received YTD	1,298,057.53
Combined City HM & County Budget Pending	\$ 53,010.06
Other Income CCFCA -	0.00
Other Income /Tax Refund (Sales & Fuel Tax) -	304,899.64
Refunds	26,324.71
Total Board Funds YTD received 14/15 to date all Sources	\$ 1,629,281.88

1. Alternate Treasurer Turlington provided the monthly treasurer's report and Vice Chairman Townsend provided the oversight report for the month of April 2015. The reports include all the transactions for the month of April 2015. After a review by the members present Chairman Brown called for a motion to approve both the Treasurer's report and the oversight reports as presented. **MOTION:** Director Hall made a motion to approve both the treasurer's report and the oversight report for the months of April 2015. The motion was **SECONDED** by Director Siles and **APPROVED** by all members present. (See Enclosure # 2)
2. Vice Chairman Townsend inquired about our Certificate of Deposit which is currently about 11.5 % of our entire budget. Our goal was to raise that figure to about 20% of our total budget per our accreditation findings dealing with financial safety nets. 20% of our current budget would be \$ 268,262.84 and it would take \$ 113,538.92 of our current fund balance to bring our CD or rainy day fund up to 20%. He asked the board members to think about raising our CD while we have a positive fund balance and therefore sometimes in the future we need to increase our CD in order to show that we are working to meet the stated financial goal.
3. **Auxiliary Account** - Treasurer Kathy Picon provided the current Auxiliary treasurer's fund balance as \$ **215,972.25** as of today. The Chief informed the members that the auxiliary has started their annual picture fund drive with Summit Productions. We have used Summit for our annual photo fund drive for about 25 years plus.
4. **Miscellaneous FF Account** - The Chief reported that there is no change with the ICE & CAN and Miscellaneous FF's Account Balances of \$ **7,691.45** with additional ICE deposit pending. A new ICE storage machine is now at service at # 13 and is capable of storing twice the ice as the previous storage unit.
4. **Pension Fund** – Vice Chairman Townsend the treasurer of the Pension Fund advised that our current Pension Fund Balance with North State Bank is \$ **54,810.81**. Vice Chairman Townsend stated that the only transaction pending from the pension fund are the funds that we will reimburse to the new NCSFA Retirement Account for those members that switched from ING to the NCSFA Retirement System and the Pension Board has previously voted to reimburse the surrender fees which total about \$ 6,500.00. The final transaction has to be approved by the NCSFA. This is overdue and needs to be taken care of. Chief Johnson stated that he will take care of the issue next month.



5. **Child Passenger Safety Seat Account** – The current CPSS fund balance with Wells Fargo is \$ **1,290.75**. This fund is exclusively for CPS equipment and is maintained by donations.

F: REPORT OF COMMITTEE'S:

- | | | |
|----|---|-----------|
| 1. | Policy Committee - | No Report |
| 2. | Building & Grounds Committee - | No Report |
| 3. | Small Tools & Gear Committee - | No Report |
| 4. | Equipment & Vehicle Replacement Committee - | No Report |
| 5. | <u>Budget Committee</u> - | No Report |

G: OLD BUSINESS:

1. The Chief stated that we are still in the process of coordinating a 50th anniversary dinner sometimes in June now. The issue is finding a caterer that isn't already booked or able to provide food for about 250 invited guests.
2. The Chief informed the members that we are still working on the Strategic Plan and we should have the final report ready for board approval during the June 2015 Annual
3. Chief Johnson informed the members that we received numerous application for employment. Many did not meet our minimum standards and were eliminated. Interviews with qualified candidates are scheduled for the next week on the 27th with recommendations due to the Chief by the 28th. Both the Fire Chief and Deputy Chief will meet with the selected candidates and make the final decision on employment.

H. NEW BUSINESS:

1. The Chief briefed the board members on a meeting he attended today at the North Carolina State Firemen's Association Office in Raleigh concerning a new Hall of Fame award to be presented annually during the annual combined NCSFA and NCAFC in August of each year. The purpose of the Hall of Fame committee is to select qualified candidates whose names were submitted by their perspective organization who performed extraordinary life saving measures which are above and beyond. This is a result of the local Life Safety Awards presented in February but at the state level.
2. The Chief passed around a Notice of Real Estate Assessed Value for 2015 for our Station 19 Property. The notice is sent out by the Cumberland County Office of the Tax Administrator. (See Enclosure # 3) Our assessed tax value for both Station 13 and 19 properties are set at zero (0) due to our non-profit designation by the IRS. He also reminded the members that Fire Stations are part of the critical infra-structure of county government although the county contracts with us to provide that service.



3. Chief Johnson passed around a letter from Lamar Johnson and Associates Inc., our insurance agent concerning Group Term Life Insurance for Emergency Services Organization. Policies are made available through Volunteer Fireman's Insurance Services (VFIS). After a discussion amongst all board members and Chief Johnson, Chairman Brown asked Chief Johnson to call Lamar Johnson and get a quote for our members and report back to the board. (See Enclosure # 4)
4. The Chief briefed the Board Members about the Cumberland County High Schools Fire Academy which is scheduled to conduct a graduation ceremony on Wednesday May 6, 2015 at 6:00 PM at the Hope Mills Recreation Center. We have one of our members; Firefighter Michael Koenitzer graduating with the class. Assistant Chief Murphy is scheduled to attend the event. However the graduation is open to the public and any board member wanting to attend is welcome to do so.
5. The Chief passed around several thank you notes and a card made for Lieutenant Jordan Hughes by a young child that visited our department. (See Enclosure # 5, 6 and 7)
6. The Chief informed the members that on June 13 & 14 and again on June 27 and 28 we are taking official photos. This is the individual photos that we will use on our new department picture. All board members are current but this is a good opportunity to update your photo if you don't like your current photo. The photographer will be at the station between the hours of 11 and 5 PM both days.
7. The Chief reminded the members that next month is our annual meeting on Tuesday June 16, 2015 at 7:30 PM at the principle office of our corporation Station 19. He will run the required ad in the paper and on-line. There are no elections this year but 3 members' seats are up for reelection next year. This will be our last meeting before our annual summer vacations in July and August.
8. The Chief informed the board members that we have solicited bids to have the new storage building at Station 19 outfitted with electrical service. Captain Hanzal has been assigned the project. He stated that he will also check with FTCC to see if they still have a building and trades curriculum where they come out and provide the electrical students with the opportunity for a hands on project. This is how station 13 was renovated and the new apparatus bay was built back in 1984 – 1986 by FTCC Building and Trades Students. If the program is still up and running and they would agree to do the job all we would have to provide is the material and a license electrical contractor to pull a permit for the job.
9. The Chief stated although he has talked about this during a previous meeting he wanted to bring everyone up-to-date. We have already begun work on our 2015 Trail of Terror fund raiser. We are making some design changes to the actual trail by rerouting our customers and adding new haunted attractions. We will also add a zombie shooting gallery next to the Picnic Shelter by the Volley Ball Court. Attending customers will have two (2) attractions or two (2) choices. One go through the traditional trail of terror or two go to the zombie shoot. Zombie shoots are a big hit in other states. A customer pays \$ 10.00 for 40 paintball shots to shoot a live zombie about 40 feet away. We purchased all the hardware for the zombie shoot but have started on the actual range. Both events will be going on simultaneously this fall.



I: CLOSED SESSION - WHEN APPLICABLE:

1. N/A

J: ADJOURNMENT:

Chairman Brown entertained a motion to adjourn. A **MOTION** was made by Vice Chairman Townsend to adjourn. The motion was **SECONDED** by Director Turlington and **APPROVED** by all members present. The meeting adjourned at 2048 hours. **The next meeting, which is our annual meeting is scheduled for June 16, 2015 at Station # 19 @ 7:30 PM.**

Respectfully Submitted:

Angus R. Pate

ANGUS R. PATE

Secretary

Cc.

- 1 - Each Board Member
- 1 - Board File / Minutes Book
- 1 - Accountant File Copy

7 Enclosures:

1. SPFD Board of Directors Attendance Roster March 2015
2. April 2015 Oversight Report
3. Notice of Real Estate Assessed Value – Station 19 Property
4. Letter from Lamar Johnson and Associates Inc., Group Term Life Insurance
5. Thank You Note Brown Family on the death of Chairman Brown's mother
6. Thank You Note Koskinen Family
7. Thank Card for Lieutenant Jordan Hughes reference Fire Department visit.



2015

BOARD OF DIRECTORS ATTENDANCE ROSTER

##	NAME	JAN (20) Sta. 13	FEB (17) Sta. 19	MAR (17) Sta. 13	APR (21) Sta. 19	MAY (19) Sta. 13	JUN (16) Sta. 19	JUL (21) Sta. 13	AUG (18) Sta. 19	SEP (15) Sta. 13	OCT (20) Sta. 19	NOV (17) Sta. 13	DEC (16) Sta. 19
01	Daniel C. Brown - President(2016)	P	N/A	P	P	P		N/A	N/A				
02	Larry Townsend V-President (2018)	X-E	N/A	P	P	P		N/A	N/A				
03	Alan R. Grupy - Treasurer (2016)	X-E	N/A	X-E	X-E	X-E		N/A	N/A				
04	Angus Pate - Secretary (2016)	P	N/A	P	P	P		N/A	N/A				
05	Joel Siles – (2018)	P	N/A	X-E	P	P		N/A	N/A				
07	Jerry Hall – (2018)	P	N/A	P	P	P		N/A	N/A				
08	Gary Turlington(2018)	P	N/A	P	P	P		N/A	N/A				
09	Freddy Johnson Sr. - Chief	P	N/A	X-E	P	P		N/A	N/A				
10	Freddy Johnson Jr. - Deputy Chief	X-E	N/A	P	P	P		N/A	N/A				
11	Matthew W. Williams - Asst Chief	X	N/A	X-E	X	X		N/A	N/A				
12	Sean Johnson – Asst Chief	X-E	N/A	X-E	X-E	X-E		N/A	N/A				
13	Kevin T. Murphy – Asst. Chief	X-E	N/A	X-E	X-E	X-E		N/A	N/A				

P-Present - A-Absent - N/A – No Meeting Conducted A-E – Absent & not required to attend by invitation only. N/A No Meeting-P-T telephonic participation.

- Due to summer vacations Board of Directors meetings are not scheduled for the months of **July** and **August** unless there is a pressing need or emergency.
- The **February 2015** meeting was canceled due to safety when a winter snow and ice storm crippled our area.

Enclosure # 1 Board Minutes May 19, 2015

**STONEY POINT
FIRE DEPARTMENT INC.**

Stations 13 & 19
2190 Lake Upchurch Road
Parkton, North Carolina 28371
Phone # (910) 424-0694
Fax # (910) 425-2795
Email: spfd1301@nc.rr.com

Station 13
Mailing & Billing Address
7221 Stoney Point Road
Fayetteville, North Carolina 28306



Daniel C. Brown
President
Larry Townsend
Vice President
Alan R. Grupy
Treasurer
Angus Pate
Secretary
Jerry Hall
Member
Joel A. Siles
Member
James G. Turlington
Member
Freddy L. Johnson Sr.
Fire Chief

Memorandum For: Haigh, Byrd & Lambert, LLP, Certified Public Accountants

Reference: Additional Internal Financial Control & Segregation of Duties

April 2015


Fiscal Year - 2015

In order to establish and maintain enhanced internal controls, including monitoring of ongoing financial and accounting principles of the Stoney Point Fire Department; in addition to the current duties performed by the Clerk of the Board and the Appointed Treasurer, and to comply with the recommendation as outlined in a letter from Haigh, Byrd & Lambert, LLP, Certified Public Accountants, addressed to the Stoney Point Board of Directors addressing segregation of duties, and whereas the Stoney Point Board of Directors appointed Mr. Larry D. Townsend to conduct and perform said duties.

I Director Larry D. Townsend have reviewed and documented the reconciliation for all financial transactions for the month indicated above.

 XX I have found no discrepancies.

 I have discrepancies as indicated below.


Larry D. Townsend

 May 19, 15
Date

NOTICE OF REAL ESTATE ASSESSED VALUE

CUMBERLAND COUNTY
OFFICE OF THE TAX ADMINISTRATOR
117 DICK STREET COURTHOUSE
POST OFFICE BOX 449
FAYETTEVILLE, NC 28302-0449

PARCEL IDENTIFICATION NUMBER
9493.11-76-5820-



YEAR **2015**

AS REQUIRED BY N.C. LAW, YOU ARE HEREBY NOTIFIED THAT DUE TO:

NEW IMPROVEMENTS

NOTICE DATE: 04-10-2015

THE PROPERTY DESCRIBED BELOW WILL HAVE AN ASSESSED VALUE OF \$ **0**

NAME AND ADDRESS

002271

PROPERTY DESCRIPTION

12.46 ACS JAMES ALTON WILLIAMS
LD



****AUTO**5-DIGIT 28306 2271 T5:8 2271 1 AV 0.381
STONE POINT FIRE DEPT INC
7221 STONEY POINT RD
FAYETTEVILLE NC 28306-8005



SITUS 2190 LAKE UPCHURCH DR

ALL VALUE APPEALS TO THE BOARD OF EQUALIZATION AND REVIEW **MUST BE IN WRITING AND RECEIVED** IN THE OFFICE OF THE TAX ADMINISTRATOR **WITHIN FIFTEEN (15) DAYS OF THE NOTICE DATE PRINTED ABOVE.** NO EXCEPTIONS WILL BE MADE. FOR GENERAL QUESTIONS CONCERNING THIS VALUE NOTICE, CALL (910) 678-7507.

ENCLOSURE # 3 SPFD BOARD MINUTES MAY 19, 2015

Lamarr Johnson and Associates Inc.

Telephone
910 - 484-1750

Post Office Box 489
223 Cool Spring Street
Fayetteville, NC 28302

April 29, 2015

Fire Departments Currently Insured by VFIS

Re: Group Term Life Insurance for Emergency Services Organizations

Dear Friends,

Volunteer Firemans Insurance Services is constantly looking for ways to improve the programs that they offer to the thousands of Emergency Services Organizations that they currently insure. Your particular department is already enrolled in your county's accident and sickness program. This coverage is by far the most critical in regards to covering your members for a disabling injury or an accident that results in the death of a member. The group term life coverage is unique in that it also covers members for death resulting from ordinary occurrences such as death due to cancer or diabetes; with no requirement that the death be job related. Below please find some highlights of the plan.

The program designed by VFIS provides the following options:

- **Around the Clock Coverage** - This is a 24 hour, on and off duty coverage.
- **Guaranteed Issue Life Insurance for ANY Age** - no medical questions are asked. Everyone, regardless of health, can be included.
- **Paralysis Benefit** - If a member suffers a permanent paralysis within 365 days of the date of the accident, a percentage of the benefit is payable, maximum benefit is 100% of Basic Coverage.
- **Conversion Privilege** - Member can convert if they leave the department.
- **Disability Waiver of Premium through Age 59** - Life Insurance continues without further cost during total disability of a member or employee.
- **Accelerated Life Benefit** - Benefits payable while living if member is diagnosed terminally ill.
- **Accidental Death and Dismemberment** - This benefit is automatically included and is payable in addition to the Basic Life Benefit.
- **Additional Accidental Death Line of Duty Benefit** - Provides an additional amount if death occurs from an accident while the insured is on duty. In other words, if the department chooses a Basic Life Benefit of \$50,000 and a person dies from a heart attack while mowing the grass at their home the policy will pay \$50,000. If the person is killed while mowing grass caused by an accident the policy will pay \$100,000 (\$50,000 basic and \$50,000 accidental coverage) If the person is killed in an auto accident while responding to a call the policy will pay \$200,000 (\$50,000 basic, \$50,000 accidental and \$100,000 accidental in line of duty).
- **Flexible Benefit Options and Simplified Administration**

Lastly, it is worth noting that your relief funds (2% money) can be used to pay for this valuable supplemental coverage.

ENCLOSURE # 4 SPFD BOARD MINUTES MAY 19, 2015

"Insurance is our only Business"

In order to secure a quotation for this coverage, I will need the following information: A roster showing all members you desire to cover with name, sex, birthdate, status of member (volunteer, part time, full time, board member, etc.) and the amount of coverage that you would like to see quoted (10,000 - 50,000).

I will be pleased to discuss any questions that you have as well as help you to put this information together so that it can be quoted.

Sincerely,

A handwritten signature in cursive script that reads "Lamarr Johnson". The signature is written in dark ink and is positioned above the typed name and title.

Lamarr Johnson, CIC, CLU
Lamarr Johnson & Assoc.

Dear Freddy & SPFD,

Thank you so much for your
thoughts, prayers, and beautiful
flowers that were sent.

Love Sam, Janie
& A.J.

TO our Stoney Point Fire Department,
Thank you so very much for making my
son, Sean's 4th birthday so special. Not only
did he get a Fire Department tour, but
was lucky enough to have a real truck and
crew visit his party. This will be a birthday
our family will always remember.

As a thank-you, please accept some
homemade muffins and meal to enjoy
while you are volunteering for us. It's
a great pleasure to live near such an
active and kind fire team.

Thank you again for giving my son
some amazing birthday memories.

Love,
The Koskinen Family

0415



The Fire Truck

I am a fire truck brave and red.
I'm the best, the fire chief said.
Ready at all times, day and night.
Steady and red and ready to fight.

Hear my siren, stand aside.
Firemen jump on for a speedy ride,
Through the city, crowds all stare,
Heroes, here goes-we'll be there!

Dear Lieutenant Jordan Hughes,

Thank you so much for the wonderful tour of the Stoney Point Fire Station! You and the crew on duty on Friday, April 3, 2015 made a huge difference in my son's life. You were gracious and kind. In fact, we have been playing "Fire Station" ever since our visit. Your kindness meant the world to a mother of a special needs child. I was touched by your ability to connect with Ethan and remain patient. All of your sacrifices and hard work are very much appreciated.

Sincerely,

Rachel, Ethan, and Brendan Hake

ENCLOSURE # 7 SPFD BOARD MINUTES
MAY 19, 2015