#### NJ & NY Volunteer Firemen's Association

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109 Years of Service to Volunteer Firemen

# The Signal



www.njnyvfa.org

Volume 61 No. 2 Official Publication of the NJ & NY Volunteer Firemen's Association MARCH 2022

#### From the President's Pen...

First I would like to thank everyone that supported our snow tubing fundraiser at Campgaw Mountain in Mahwah, NJ. We will be doing more fundraisers throughout the year. Starting immediately we will be upgrading The Signal, our newsletter with educational training articles and other important information. This year's memorial service will be held on May 15th at the Bergen County Fire Academy at 281-291 Campgaw Rd., Mahwah, NJ. The Oradell, New Jersey FD is celebrating their 125th anniversary and hosting our 107th convention on June 3rd at 8 PM at Saint

Joseph's lower school 305 Elm St., Oradell, NJ. Doors will open at 7:00 p.m. Please save these important dates to join us. Thank you Old Tappan FD for hosting our February meeting. Our next meeting is March 25th at Rochelle Park, NJ FD. New members are always welcome to join. Our website is www.njnyvfa.org for applications and scholarship information. God bless and stay safe. Please keep our military in your thoughts and prayers.

President Roy De Young Jr

#### **ANNUAL CONVENTIONS**

This year the NJNYVFA convention will be held in Oradell, NJ (No Parade).

2024 has been taken by the Montvale, NJ Fire Dept. More to come on that in a later edition.

2023 IS OPEN. Talk it up at your fire department and see if there is an interest in holding a NJNYVFA Convention (no parade necessary but it would be fun to show off again).

## NJNY VFA WEBSITE ALL FORMS AND APPLICATIONS www.njnyvfa.org

The NJNY VFA website is up and running thanks to the efforts of Achilles Gatanas of the Haworth, NJ Fire Dept. If you go to the Forms section you can download the NEW Beneficiary Form, fill it out and email it or send it by US Mail to our Financial Secretary, John Schwedhelm. His mailing information is on the form. ALSO, ALL other applications such as Costello Valor, Scholarship, Unit Citation, Hillsdale Rudy Appeld Award and Ladies Auxiliary Leadership Award are available to be downloaded from the NJNY VFA website.

#### **CHRISTMAS PARTY 2021**

The Northvale Fire Exempt Association held their annual Christmas party in extraordinary fashion in conjunction with celebrating their 100th anniversary as an exempt association on December 4th, 2021 at The Rockleigh. Representing the NJNYVFA were 2nd Vice President Tony Chiodo and Past President Peter DeVries.



Pictured above are Northvale Exempt Vice President Briant Bodrato, President Edward P. Gianotti, Treasurer Peter J.Briscoe, Bergen County Clerk John S. Hogan, Charles S. Amoroso, C.J.Amoroso Chief Northvale F.D., Greg Amoroso and Alfred R. Brondi

NEXT MEETING WILL BE HELD MARCH 25th at
Rochelle Park Fire Department • Lotz Lane & Rochelle Ave., Rochelle Park, NJ at 8PM



The officers and members of the NJ & NY Volunteer Firemen's Association extend their deepest sympathy to the families of our departed comrades:

Lt. Donald Bilgeshouse, Teaneck FD, Teaneck, NJ
FD FF Howard M. Tiedmann, Cresskill Fire Dept., Cresskill, NJ FD
Fire Comm. Jerry Kahn, David B. Roche Fire Co., Thiells, NY FD
FF Thomas Headley, Hillcrest Fire Co., Hillcrest, NY FD
Past Captain Keith Adduce, Suffern Vol. Hose Co., Suffern, NY FD
Ex-Chief Michael Taub, New City Fire Co., New City, NY FD
Asst. Chief & NJNY Trustee Alden Blackwell, Tenafly FD, Tenafly, NJ FD
Past Pres. Robert "Doc" Schelin, Tappan, FD, Tappan, NY FD
FF Charles DeGroat, SW Johnson Fire Engine Co., Garnerville, NY FD
FF William Nedelk, Orangetown Fire Engine Co., South Nyack, NY FD
FF Raymond Schwedhelm, Little Ferry H & L, Little Ferry, NJ FD
FF Chaplain John Maloney, Nanuet Fire Dept., Nanuet, NY FD

Listings of deceased members is published based on their last address on record and may not be the same as the town in which they served.

## PORTABLE GENERATORS AND CARBON MONOXIDE (CO) POISONING

The U.S. Consumer Product Safety Commission (CPSC) has released a new report that includes the agency's analysis of the effectiveness of two industry voluntary standards in mitigating portable generator carbon monoxide (CO) poisoning hazards. It also reviewed compliance in the marketplace with these two standards.

The CPSC staff report looked at two voluntary standards known as UL 2201 and PGMA G300. Both standards require generators to shut off when certain concentrations of CO are present around the generator. UL 2201 also requires a specific, relatively lower CO emission rate, compared to current generators.

The report found that:

- To differing degrees, both standards mitigated the portable generator CO hazards.
- Although some portable generators meeting one of the two standards are available for sale to consumers, there was not a high level of compliance in the marketplace.
- The CO hazard-mitigation requirements of UL 2201, which include a combination of shut-off technology along with reduced CO emissions, are more effective than those of PGMA G300.

Consumers should take into consideration the findings of the report when buying or renting generators and should look for



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Director National Volunteer Fire Council

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Secaucus, NJ 07094 Email: bgh291@aol.com

markings on packaging material and in product descriptions to determine whether a portable generator meets a voluntary standard.

Portable generators, which many consumers use during power outages, emit very high rates of CO, which is colorless and odorless and can kill in minutes. CPSC estimates that, on average, nearly 80 people die each year from CO poisoning caused by portable generators.

Of note, while African Americans make up approximately 12 percent of the U.S. population, they suffer 22 percent of the portable generator-related CO deaths every year.

Consumers who plan to use a portable generator should follow these safety tips:

- Operate portable generators outside only, at least 20 feet away from the house.
- Direct the generator's exhaust away from the home and any other buildings that someone could enter.
- Never operate a portable generator inside a home, garage, basement, crawlspace, shed, or on the porch.
   Opening doors or windows will not provide enough ventilation to prevent the buildup of lethal levels of CO.
- Check that portable generators have had proper maintenance, and read and follow the labels, instructions, and warnings on the generator and in the owner's manual.
- When purchasing a portable generator, CPSC urges consumers to look for and ask retailers for a portable generator equipped with a safety feature to shut off automatically when high CO concentrations are present around the generator. Some models with a CO shut-off feature also have reduced emissions; consumers should look for those models as well. These models may or may not be advertised as certified to the latest safety standards for portable generators PGMA G300-2018 and UL 2201.

CPSC has more safety resources on portable generator hazards available on the CPSCwebsite including a newly released consumer education poster titled: Carbon Monoxide - The Invisible Killer.

### CARLSTADT VOLUNTEER FIRE DEPARTMENT

150th Anniversary Celebration
Saturday June 11, 2022 rain or shine
1:00 p.m. to 5:00 p.m.
Jefferson Street Fire Headquarters

500 Jefferson Street Carlstadt, New Jersey 07072 Live music, refreshments, and food! Come and help us celebrate our 150th Anniversary!



#### **HOW MUCH PRESSURE AT THE TIP?**

By Jerry Naylis

During a recent discussion the question was asked "How much pressure should we be pumping a particular line at the tip? In this case the nozzle was a smooth bore for a 1 ¾-inch hand line. The immediate response was, yes you guessed it – 50 psi at the tip. So, the follow up question was – why 50 psi? Again, an immediate response. Because that is what it says in the book. A check of several fire service texts bear this out. 50 psi is the accepted nozzle pressure for a smooth bore hand line.

Not wanting to be argumentative but wanting to seize upon a teachable moment I couldn't help but ask another follow up question. How did that answer get into "the book?" I was met with blank stares. And so I asked – Would you like to know? And the simple answer is that it has to do with effective reach of a fire stream.

Over 100 years ago before self contained breathing apparatus was even thought of, many fires were either fought from the street or from stair towers. Larger multi-storied buildings in urban settings had standpipes that hose lines were connected to for the fire attack. The problem was reaching the fire. Smoke and heat prevented firefighters from advancing to attack the fire and so often times the initial attack was from the stair tower. So, sufficient pressure was needed for the hose stream to reach from the door of the stair tower to the far wall and everywhere in between. Many of these buildings were between 50 and 75 feet wide.

Depending on a number of factors, a hose stream from a smooth bore nozzle at 50 psi nozzle pressure was able to deliver an acceptable hose stream that was able to reach the far wall. Some of the factors included how the nozzle opening was shaped and ended. These factors affected the coefficient of discharge which in turn affected the ultimate flow from the nozzle.

Other factors were gravity and the size of the water droplets that came out of the nozzle. The tighter the stream, the longer the stream could reach. Ultimately, gravity would cause the stream to break apart and the water to fall to the floor.

The volume flowed was dependent on the pressure at the nozzle tip, the size of the discharge orifice and the coefficient of discharge. The formula for discharge from a circular orifice is:

acd<sup>2</sup>√r

Where a = constant of 29.83 c = coefficient of discharge  $d^2$  = diameter of the discharge orifice squared  $\sqrt{p}$  = the square root of the discharge pressure

MICHAEL A. BET

ARCHITECT, PC

Michael A. Bet, AIA, CSI, CDT

201 E. Ridgewood Avenue

Ridgewood, NJ 07450

President



So what does this all have to do with fire attack today? The volume flowed and the discharge pressure also affects the amount of nozzle reaction that is created when flowing the hose stream. All of this has a direct impact on the reach of the stream and the ability of the firefighters to hold the hose and fight the fire.

Ask yourself this question. If the fire is on the second floor of a single family house in a bedroom how much reach is needed for the hose stream to reach the far wall of the bedroom? Let's say this is a raised ranch type home measuring 28 ft. across by 44 ft. deep (a total of 1,232 sq. ft. per floor). The fire is in the rear bedroom which measures 16 ft. by 16 ft. The hallway to reach the rear bedroom is 12 ft. That's a total distance of 28 ft. at the point where the access hallway meets the front room and the point from which the fire attack will direct water to the fire in the rear bedroom. 50 psi would be more than adequate for the hose stream to reach the rear wall.

Now ask yourself, would a lower nozzle pressure get the job done? What if the firefighters were not as physically adept as some others in your fire department or fire company? What if they had difficulty handling the hose stream at 50 psi? What would the impact be of pumping at a nozzle pressure of 40 psi? The immediate answer would be a lower volume of water. But how much lower? The formula provides the answer. A one and ¾-inch hand line with a 7/8-inch smooth bore tip at 50 psi with a coefficient of 0.90 flows approximately 145 gpm while the same hose line pumped at 40 psi nozzle pressure yields a flow of approximately 130 gpm. Changing the nozzle tip diameter to 15/16-inch provides more water. At 50 psi the flow is approximately 150 gpm.

Ultimately, we need enough pressure for the stream to reach the fire and enable the hose team to extinguish the fire. Sometimes changing the operation due to variables, factors and the situation is needed. We should know why we make the choices we make and the impact those choices will have on the overall objective, namely putting out the fire.

Jerry Naylis is a former chief with the Bergenfield, NJ Fire Department. He has a Bachelor's degree in Fire Science from Jersey City State College, as Associate in Applied Science degree from Bergen Community College and a Master's degree in Administrative Science from Fairleigh Dickinson University. Jerry holds numerous certifications from the NJ Division of Fire Safety including Level II Fire Instructor and Live Burn Instructor. He has been published in many fire service publications and speaks at the Fire Department Instructor's Conference among his many instructional engagements.



#### **NEW JERSEY LEGISLATIVE REPORT FOR MARCH 2022**

As of March 10, 2022 a total of 6,251 bills have been introduced in the New Jersey Legislature for the 2022 - 2023 session. The New Jersey Firemen's Association is tracking a total of 91 of these bills. 63 are fire and emergency services related and 28 are considered pension related.

S-1964 was introduced by Sen. Cruz-Perez and was then withdrawn. This bill was identical to a bill that was introduced in the previous session of the legislature but was ultimately not acted on. The bill had to do with the management of the New Jersey Firemen's Home. This matter is the topic of discussion between the NJSFA and the NJFH Board of Managers. A resolution adopted at the last NJSFA convention in September 2021 asked the NJSFA Executive Committee to pursue legislation changing the management of the firemen's home. The Executive Committee is attempting to schedule a meeting between their committee and a committee from the Board of Managers of the NJFH.

Connors, Rumpf, & Gove Bill Proposes \$5,000 Income Tax Deduction for Volunteer Firefighters, Rescue and First Aid Squad Members

Senator Christopher Connors, Assemblyman Brian Rumpf, and Assemblywoman DiAnne Gove have reintroduced legislation S-1697 and A-757 that would permit volunteer firefighters and first aid or rescue squad members to claim an additional exemption of \$5,000 to be taken as a deduction from their gross income if they meet certain qualifications.

The 9th District Delegation issued the following statement regarding the reintroduction of the legislation to provide financial assistance to volunteer fire and EMS personnel:

"Volunteer firefighters and rescue and first aid squad members consistently display selfless devotion to their communities at all hours of the day, including in extreme conditions when lives are at stake. Not surprisingly, they have earned the respect and enduring gratitude of communities they serve and the elected officials who understand how critical the services these volunteers provide.

"Accordingly, our Delegation has introduced legislation to provide these volunteers a form of tax relief in recognition of the lives they save, the harm they prevent and cost saving to taxpayers provided through volunteer efforts. The services these volunteers provide have gained greater attention and respect in view of the unprecedented public health challenges created by the pandemic."

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Under the Delegation's initiative, firefighters would be able claim the \$5,000 deduction if they: 1) volunteered during the entire tax year; 2) performed 60% of fire duty; and 3) had, by January 1 of the tax year, attained the rank of Firefighter I Certified according to approved standards. To satisfy the "60% of fire duty" requirement, volunteer firefighters without duty hours must have responded to 60% of the regular alarms and drills in which the department or force participated and volunteer firefighters with duty hours must have at least 400 duty hours during a calendar year of which not more than 50% was for drills

First aid or rescue squad members would be able to claim the deduction if they: 1) volunteered during the entire tax year; 2) performed 10% of rescue duty; and 3) had, by January 1st of the tax year, either passed an approved training program or qualified as an emergency medical technician. To satisfy the "10% of rescue duty" requirement, first aid or rescue squad members who volunteer with duty hours must complete at least 400 hours of duty during the year, of which not more than 50% is for drills. If they volunteer without duty hours, the squad members must attend and render first aid at not less than 10% of the regular alarms and participate in 60% of the drills.

Upon reintroduction, S-1967 and A-757 were referred to the Senate Law and Public Safety Committee and Assembly Homeland Security and State Preparedness Committee, respectively.

This bill was first introduced in 1990 and has been introduced in every legislative session ever since. While the bill appears attractive to volunteer emergency responders, the price tag has made legislators and affected municipal entities that would be impacted reluctant to endorse or support the measure.

#### FEDERAL INCOME TAX ALERT

The season is upon us to file our federal income tax returns. All volunteer first responders, including volunteer firefighters, should be aware of a provision in the federal Volunteer Responder Incentive Protection Act (VRIPA). This federal law makes property tax benefits and up to \$600 per year in other benefits (such as per call payments, stipends, clothing allowance, etc.) exempt from federal income tax and reporting. VRIPA was an active measure in the tax code from 2008 through 2010 as well as in 2020. In December 2020 the United States Congress made VRIPA a permanent measure in the tax code. Make sure that your accountant or tax advisor is aware of this benefit for all volunteer first responders when filing you income tax return this year.



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#### **GOVERNOR SIGNS A5075 TO ESTABLISH INDEPENDENT** FIRE MUSEUM

#### Also Creates Fallen Firefighter Memorial in Allentown at Fire Museum

Trenton - After years of effort the fire service will now have an official state fire museum in Allentown, NJ following a legislative push when Governor Phil Murphy's conditional veto was agreed to by the Legislature and A5075 passed on January 10, 2022 to remove the fire museum and the fallen firefighter's memorial from the auspices of the Department of Environmental Protection (DEP) and establish the museum as a separate stand alone not-for-profit entity. The Governor stated in his veto message that the original bill was overly prescriptive in detailing the responsibilities of the new board of directors and that various provisions regarding the Board were more appropriately established through the foundational documents, bylaws, collection policies and similar documents. The bill transfers the jurisdiction for oversight of the museum and property to the new entity. The bill also includes funding of \$200,000.

The museum has for years been attempting to get authority to start repairs to the buildings on the property in Allentown as well as restoration efforts for the numerous fire apparatus that make up the collection. Many of the apparatus came from the collection of Ernie Day.

The New Jersey Fallen Firefighters Memorial is also on the grounds of the fire museum. An annual memorial service is held each year, usually on the last Sunday of September to remember all firefighters who have passed, especially those who have made the ultimate sacrifice in the line of duty.

The museum and memorial are located at 4 Polhemustown Rd. Allentown, NJ 08501.

#### FILING DEADLINES FOR NEW JERSEY & **NEW YORK VOLUNTEER** FIREMEN'S ASSOCIATION **APPLICATIONS**

Joseph Costello "VALOR AWARD" ...... May 1st NJNY Unit Citation ...... May 1st Ladies Auxiliary Leadership Award...... May 1st Hillsdale "Rudy Appeld" Award...... May 1st All the above applications to be mailed to:

Pat Conner, 19 Medford Rd., Dumont, NJ 07628 Scholarships...... April 20th

All scholarship applications to be mailed to: George Saigh, 306 Luhmann Dr., New Milford, NJ

07646-2327

MAKE SURE THAT ALL SCHOLARSHIP APPLICATIONS ARE COMPLETE, CORRECT AND SIGNED BY A CURRENT MEMBER OR LIFE MEMBER AS THE SPONSOR, OR THEY WILL NOT BE **ACCEPTED** 

#### **CLOSING DATE FOR SCHOLARSHIP APPLICATIONS IS APRIL 20, 2022**

The closing date for scholarship applications for this year is April 20, 2022. The Association awards scholarships at its annual convention each year. This year the scholarships will be awarded at the convention in Oradell on June 3, 2022. Application forms may be obtained from the Association's web site, www.njnyvfa.org

Applicants are advised to make sure their applications are complete and contain all required information. Incomplete applications will not be considered. Completed applications are to be sent to George Saigh, Treasurer at 306 Luhmann Drive, New Milford, NJ 07646.

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#### **ENHANCING YOUR APPARATUS CHECKS**

Kevin Schade, EVT

As a practicing EVT (Emergency Vehicle Technician) I frequently come across issues that can be prevented during routine apparatus checks. Some of the more common issues, such as leaking discharges, can easily be prevented by simply exercising the valves. Of course, this example depends on the health of the pump and the age of the vehicle. Other more complex issues may need to be addressed by your mechanic. However, pump operators and chauffeurs can take simple steps to ensure proper operation of their equipment and increase the longevity of the components in the vehicle.

Depending on your department's guidelines, you should first and foremost check the vehicle's fluids. This is a commonly overlooked step that could stop you before you even roll out the door. Every manufacturer has a fluid chart which you can reference to determine what needs to be checked and what the proper levels should be. This fluid chart is often located near the chauffeur's seat or in very close proximity. The average department will not be adding motor oil while at their firehouses, but if you can determine it is low before an incident, your department can avoid a potential catastrophic failure which places the vehicle OOS or even deadlines the vehicle indefinitely. A less drastic issue that can occur is a power take off (PTO) that will not engage or an aerial which moves sporadically. The majority of aerial devices utilize a PTO powered by the vehicle's transmission. Low transmission fluid could potentially cause the PTO to not engage. When the PTO engages, it moves hydraulic fluid from the hydraulic system into the cylinders of the aerial. If the hydraulic system is low on fluid, air can potentially get into the pump causing sporadic movement of the aerial or no movement at all.

The general chauffeur and pump operator should know the basics of an apparatus check, such as checking the warning lights and placing the vehicle in pump gear. Among those simple things, there are a few items you can add to check your apparatus more in depth. Checking your discharge gauges and flow meters for accuracy is easier than it seems and can be easily integrated into your checks or during hose drills. While in pump gear, cap a discharge tightly and open the valve. Check what that discharge gauge reads and compare it to the master discharge gauge. Both gauges should read within 10lbs of each other. Flow meters on the other hand are slightly more difficult to check but are not outside of our scope of practice. Understanding the friction loss in your hose and tip size of your nozzle will help determine what each handline should flow. Once you calculate the proper flow, see what your flow meter reads while the handline is flowing. Flow meters are known to be inaccurate and need to be calibrated more frequently than expected. Whether the flow meter is inaccurate or not, the manufacturer should be contacted and the proper calibration frequency should be followed.

Does your apparatus leak air? This is another issue that plagues the fire service, but there are simple steps to prevent common issues caused by this. Many departments design their vehicles with an on board air compressor powered through the Kussmaul or other brand 120V shore line. Other departments have an air compressor located in the firehouse providing air to the vehicle. Whichever system your department uses, there is generally one common issue: water. When moisture from the compressed air forms in the air tanks, it wreaks havoc on the inner workings of the apparatus. All vehicles should have an air/water separator, but water often does not get drained, and vehicles with automatic drains may have mechanical failures. During an apparatus check, one should check the air tanks of the vehicle. There may be a manual pull or quarter turn valve on the bottom of the air tank that should be operated to release potential pent up water from the system.

These are only a few of the common issues that could be present in your apparatus. New chauffeurs, and even senior chauffeurs, should familiarize themselves with the inner workings of their vehicles and manufacturer specific documentation. Checking these simple things can potentially prevent issues on the already hectic firearound.

Kevin Schade is a lieutenant in the Bergenfield Fire Department. He is a certified Emergency Vehicle Technician by the EVT Certification Commission and is employed as a fire apparatus mechanic with Seagrave Fire Apparatus.

#### **Upcoming Meetings and Events**

Membership Meetings-Last Friday of the Month \*Unless otherwise noted. All meetings start at 8:00 PM

Rochelle Park Fire Department

#### 2022 March 25

	Lotz Lane & Rochelle Ave., Rochelle Park, NJ
April 29	Moonachie Fire Department
	115 1/2 Moonachie Rd., Moonachie, NJ
May 15	MEMORIAL SERVICE
	Bergen County Fire Academy
	281-291 Campgaw Rd., Mahwah, NJ 07430
June 3	CONVENTION - ORADELL, NJ
	St. Joseph School
	305 Elm St., Oradell, NJ
	7:00 pm Doors Open
	8:00 pm Meeting Starts

Anyone wishing to host a meeting, please contact one of our Officers at ninyvfa@gmail.com or their personal email address as listed in this newsletter.

Please bring a face mask to meetings until further notice.



#### Christopher H. Assenheimer

Secretary - Past President Editor of 5 Trumpet Journal

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#### **NEW JERSEY STATE FIREMEN'S ASSOCIATION REPORT**

Jerry Naylis,

Bergen County Executive Committeeman

The NJSFA Executive Committee met on February 26, 2022 at the state association office in Wall, NJ. During the meeting a number of items were discussed and acted on.

- 1. Field audits for approximately 17 Bergen County towns will be held on Monday evening April 18, 2022 at Prospect firehouse located at 238 West Clinton Avenue in Bergenfield, NJ starting at 6:00 p.m. The affected towns have been notified. Local relief association secretaries and treasurers must attend and bring their books and records for review. Other local relief officers may also attend. Prior to the audit relief applications for relief given in 2019, 2020 and 2021 need to be delivered to the Bergen County Executive Committeeman by April 1 so the relief applications can be reviewed prior to the field audits. These documents will be returned at the audit meeting.
- 2. The NJFSA is currently assisting 142 firefighters and 78 spouses through the association's health care program. Eligible individuals for this program include all active firefighters who are members of the NJSFA and all auglified members of the NJSFA. Spouses of these individuals are also eligible.
- 3. As of the February 26 meeting death benefit claims paid thus far this fiscal year total \$8,219,428.78
- 4. The executive committee voted to have all business done on Friday at this year's annual convention in Wildwood. The Saturday session will be for voting only.
- 5. This year's county caucus will be on Thursday August 11, 2022 at Paramus Catholic High School on Paramus Road in Paramus, NJ.
- 6. Thus far, all Bergen County local relief associations are seated for the 2022 Annual Convention in Wildwood. Three associations from other counties will not be seated due to having missed report filing deadlines.
- 7. The first guarter relief paid report is due by April 30. This report must be filed on line. Local relief association treasurers are asked to file this report early.
- 8. Delegate selection forms must be filled out on line and finalized no later than May 1. If your local relief association has already selected delegates and alternates for this year's convention please file the report now and do not delay. Please note, the chief delegate and the chief's alternate are automatically filled by individuals listed on the officers list that has already been submitted. The May 1 filing date also applies to the Exempt Association delegate and alternate if your town has an exempt association.
- 9. This year all IRS 990 forms must be filed on line with the IRS. If your local association files a form 990N your local association can do the filing yourself. If your local association does a form 990 EZ or a full version of form 990 you must use an accountant or tax advisor. This policy has been set by the IRS and not by the NJSFA. Please start the tax filing process now and do not delay.

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Remember, a copy of the tax return must also be submitted to the

- 10. The field examiner is notifying a number of local associations when she finds issues or problems with the annual financial report that was due in February. Financial reports need to balance and administrative expenses are not allowed if more than 15% of the local association's annual revenue. Many associations waited until the final days of the filing period creating difficulties with filing. For future reference, please do not delay in filing required reports, especially if you run into a problem. Notify the state office and/or the county executive committeeman promptly.
- 11. At the last executive committee meeting I raised the issue of succession management. My intent is to push to establish positions in each local relief association for an assistant secretary and an assistant treasurer. This is so that all local association's can begin to teach newer people to assume the roles and duties when existing officers decide to step down or step aside.
- 12. This year the split of what is known as the 2% tax money will be split with 40% going to the local associations and 60% being retained by the state office. This is a change from last year when the split was 44% to the local associations and 56% being retained by the state office. Some may questions why. There are several simple reasons. First, the state office continues to pay all death benefit claims and we anticipate that amount to go higher in the next fiscal year. Second, and perhaps most importantly is that the state office pays all special relief claims and health care claims from funds held by the state office. Payment of relief benefits is the single most important thing that we as an association can do. We are paying out more special relief and health care than ever before. Given our current economic situation, we project that we will continue to pay out more in relief to our members who are in need. Third, the state association had to make a special payment to our pension fund due to an IRS ruling. We are making one payment this year and will make the other payment next year effectively splitting the impact over a period of two years. Fourth, the New Jersey Firemen's Home added a new line to their budget which has been approved by the Governor's office of \$2.5 million to fund their Community Nursing Home program. The fact is the money has to come from somewhere. The NJSFA did not have a say in the creation of this program when the NJFH budget was developed.
- 13. I do not support the NJFH's Community Nursing Home program. We have an outstanding firemen's home in Boonton that I strongly support and will continue to support. If we are to care for our members I believe that we should work collaboratively with the firemen's home to provide the best possible care for the greatest number of firefighters. I support the Buscio Cardiac program. Going forward, I support establishing a cancer screening program and supporting suicide prevention services for our membership. Simply stated, I believe that \$2.5 million can pay for a lot of cancer screening and suicide prevention services to benefit our members instead of paying for up to 15 nursing home beds.

Any member that has questions or needs help with the relief association is asked to contact your Bergen County Executive Committeeman or the state office.



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