

EDINBURG TOWNSHIP TRUSTEES REGULAR MEETING

Edinburg Townhall

September 12, 2013

Diane Austin called the regular meeting of the Edinburg Township Trustees to order at 7:30 p.m. with the Pledge of Allegiance. Roll call shows: Diane Austin, present; Thomas Repcik, present; Sandra Templeton, present; Judy Repcik, present; Chris Diehl, present; Tim Paulus, present; Tami Scott, absent.

RESOLUTION 2013-134: A motion was made by Thomas Repcik to approve the Agenda as presented; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

COMMENTS OR QUESTIONS FROM PERSON(S) IN ATTENDANCE:

Zachary Stewart, VFIS of Ohio
David Starcher, Resident – Farmer
Brent Redeker, Resident
Julie Bearss, Resident

Diane Austin: Go ahead.

Brent Redeker: I just wanted to follow up on the approval of meeting minutes from the BZA July 22—

Diane Austin: I need you to state your name.

Brent Redeker: Brent Redeker.

Diane Austin: Tami is not here so I honestly don't know.

Sandra Templeton: For—?

Diane Austin: For the BZA.

Brent Redeker: BZA for July 22nd.

Sandra Templeton: Do you know if they had a meeting?

Diane Austin: Well they haven't had it yet because I know they've been trying to get a quorum together. I don't know if it's set or not and Tami had to go out of town.

Brent Redeker: Ok.

Sandra Templeton: I'm not sure cause I didn't hear anything.

Thomas Repcik: I haven't seen a legal ad notice in the paper about a meeting.

Diane Austin: I know she called John Stevens, which is the BZA chairman, and they have to have a quorum. But the three who were here that night are the three that have to vote on it. Even if two other can come in, they can't vote cause they weren't here. So I don't know who has been on vacation or not. I know Tami was working on it—she's out of town until next Wednesday. I'll send her an email. What's your email address?

Brent Redeker: Gave e-mail address to Diane.

Diane Austin: I'll send her an email so when she gets back she'll have it and as soon as I know—she may even get it while she's gone and respond to me and I'll email you. I'm gonna be out of town Sunday – well the 15th through the 25th but I still can email you so I'll do that.

Brent Redeker: Thank you.

Diane Austin: Anybody else? Dave? Julie's here to observe. You sir?

Zachary Stewart: VFIS Zach Stewart.

Diane Austin: Ok.

Zachary Stewart: I'm Zach Stewart with VFIS. Chief asked me up here to present our Accident & Sickness policy to you guys. And just a little bit about us just real quick we are strictly for emergencies services, we don't do any other kinds of insurance so we're very specialized in this field so any questions—even if you guys decide not to go with us, please feel free to contact us. Our educational catalog that I brought along with us, chief knows about it; that's still--you guys can use that even if you do not go with us. So if you do, one copy in there would be no charge—first copy is always free and we do have our defensive training course driving course is very popular among the fire departments and that would also be at no cost to you guys if you would join us. In front of you, I've brought our proposal and the first column you'll see is apples-to-apples to what you have right now. I didn't change anything; I just requoted it using – pretty much – I'll just go down through real quick -- kinda like a life insurance policy for your members it's \$50,000 then you have a seat belt and that's another \$12,500 so if they happened to be killed in a car accident responding to a fire, they'd get the 50 plus the 12 and then also the illness—same thing there if they should get some kind of illness at a scene they'd get the 50. There's a \$10,000 in there for a dependent child—the child would have to be claimed on their current year's tax return for taxes and this is per child so if they've got 12 kids, we're going to pay out 10 for each kid. So there's no limit on how many kids. And then the \$5,000 is just a spousal support. You guys currently have this right now through your current insurance and the big difference with us is, in this we do not require any kind of receipt. So this is just \$5,000 that we give to the spouse to do with whatever she wants to help pay for funeral costs—if she wants to have a memorial anything like that, it's her money to use. And the \$2,000 memorial benefit, this goes back to the department. Once again, no receipts, just whatever they need to do as business, it's there for them. And then the lump sum living benefits here, the first one “accidental dismemberment” the difference between us and your current insurers is that we start at 1%. So if they lose half a pinky, they're gonna get a percentage -- they'll get 1% of that \$50,000. Right now they would have to be up to 10% they'd have to lose of their body to get any kind of benefit. So we start, no matter what, 1% so there's that little bit of difference right there.

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Vision impairment--they lose sight in one eye they're going to get \$25,000 lose sight in both eyes, they get the 50. How our policy works for any kind of dismemberment, even in the total disability and the vision—it all goes off of a percentage so—one to 100%. If it's over 90% in the accidental dismemberment, they get 125% of the benefit—they'll get more cause then they're pretty much gonna be total disabled—they probably won't be able to go back to any kind of gainful employment.

Injury permanent impairment benefit you see there --if the member would become over 50% disability, they'd get the lifetime benefit -- is total disability plus the 50,000 [dollars]. No matter what if he gets hurt, any kind of disability he's gonna get whatever the doctor says. I was in the military so -- you know when you get out -- you know your knee hurt; your elbow they're gonna say, "ok that's 10%". Kinda look at it like this: they would get 10% of that 50,000 [dollars]. So no matter how bad they're hurt they're gonna get something from that disability. For permanent impairment this is the only time in our policy where age would come into effect—into play. The older the person is the less of this 50,000 [dollars] he's gonna get just because they figure if he's 70 he's probably got maybe 20, 30 years to live and if he's younger—this is how we kinda explain it—the younger he is the more he's gonna get just cause they figure heart attack or stroke or whatever could happen again.

Illness permanent impairment--same thing at the injury permanent impairment--works the exact same way. Cosmetic disfigurement burn there—pretty much what our policy does, anything after worker's comp we're gonna come in after that and help, you know, heal any kind of burns; skin grafts anything like that and they will also get a lump sum there too of how much of their body is burnt so they'll also get that.

Zachary Stewart (cont.): HIV positive here -- we all know the world we live in if they should, you know, take some blood and they get pricked by that same needle, we'll pay for all the testing and then if they do become—if they do get something no matter what kind of illness they're gonna get a benefit from us.

Down in the weekly income benefits this is where for volunteers, even the paid people, for you guys, this is huge. So right now you guys get \$100 is the minimum and how yours works currently is if a member gets hurt today, your policy --that \$100-- you're going to start coordinating with workers comp from day one. So worker's comp is gonna pay up to 77% for the first twelve weeks then if they make \$1,000, Worker's Comp is gonna pay about \$750 of that and then your policy right now, all they could get would be \$100 instead of getting \$850. And then after the twelve weeks it goes down to 66% and in the policy, that's when they go up to the \$600 and then they go on from there. How our policy works in this scenario is, for the first 28 days we pay the member each week \$100 --no coordination-- and then after that 28 days we go up to the 600 [dollar] mark and we start coordinating with Workers' Comp. So basing off that \$1,000 we get 750 [dollars] roughly there from Workers' Comp -- we pay the rest of the 250 [dollars] up to the 1,000 [dollars] so he's got up to \$600 to use. And our main goal, even with your current, is to make that person whole again financially and we take every income he has from the fire department; he works at Wal-mart and the local body shop, mechanic shop whatever he should be doing on the side, we take all the taxable income and that's what we go off of; it's just not strictly what he does with the fire department it's his whole income combined. And like I was talking about the injury permanent impairment, our policy will work up to five years—he can receive this benefit and then after that if he's over the 50% threshold for disability he would get this benefit for the rest of his life. And with your current policy how it'd work is after five years he'd get the benefit but if he should go back to work, they stop paying. How ours works is, if he goes back to work, we keep paying cause we're gonna to honor what he did at the fire department so he's going to get the benefit for the rest of his life plus any kind of the lump sump benefit I was explaining earlier. And then a partial works the same way, you know, if he's out for two days, submit the claim we'll pay how much he was supposed to get for those two days off work. Current policy works the same way there's just a little bit of differences here and there where we see us -- where we expand and make it a little bit better. And with manager injury that's after the five years that's where that comes into play. And then medical expense benefit, right there you see the 10,000 [dollars] this is where Worker's Comp if they say, you know, the guy gets—he hurts his knee at a scene and goes to the emergency room they're not gonna pay it, the policy pays it for him. We've seen 'em where Workers' Comp will actually deny smoke inhalation; you know, minor strokes at scenes; you know, heart problems at scenes; they'll actually deny that. We've actually had documents approved where they don't pay and we pay out the full policy limit there so there's a great benefit. Dealing with what you guys have now, make sure you know if someone does get hurt and they deny it, submit it and get what your policy is paying for. Cosmetic plastic surgery benefit there, like I was saying earlier, Workers' Comp is gonna heal 'em this benefit here is pretty much to pretty him up again; make sure he looks good and you don't want to see all of the burns all over his body. That's \$10,000 there that he can use for the burns.

The PTSD [Post Traumatic Stress Disorder] we all know that that is. This is \$10,000 if he should come up on a car accident, you know, kids are involved and he just--he can't handle it and he needs to see somebody this money is there for him to go see somebody. But it can't be 20 years of doing on the job and all of a sudden he just can't take it anymore—it has to be from a certain event.

And critical illness stress management -- this is for the team that can come in and give the whole department counseling if they want to bring in some priests and stuff like this -- this is the only time our policy requires receipts from the team and that's only because we want to give money back to that team so it's not coming directly out of their pockets that's the only time we're gonna ask for receipts.

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Zachary Stewart (cont.): The family expense benefit you see there is \$100 a day after the third day then we'll write you a back check for the first day. This is for if the member is in the hospital and the wife or the husband is gonna go visit them every day this money is there for gas, food, a babysitter whatever they need to use it for that money is there for them. You guys currently have that also.

The 12,000 [dollar] health insurance benefit you see there this is if -- while they're hurt you know they're off a year and they go back to their other job that they had their other health insurance through and the job has been filled and so they don't have a job -- this is \$12,000 there where they can keep that health insurance. It's pretty much for hopefully a year but it's 'til the 12,000 [dollars] runs out.

And then the transition benefit -- this is another great benefit that we offer if that member, like I was just saying, you know you can come back to work but his job is gone, this gives him an extra 26 weeks of benefits -- kinda like you can look at it as unemployment but it's through us until he can find a job. So it just pays him until he can get back on his job and it's going to be the last check he received from the disability we'll continue that for the 26 weeks 'til he finds employment.

The felony assault benefit you see there -- this would be 50% of the **actual** dismemberment and this is if your members respond to a scene and a husband, you know, his wife was in an accident and the husband is just irate and you're trying to get him to back away and he should punch the guy and the guy should fall down and hurt his knee or something like that, this is just another benefit there for those kind of situations. We all know what happened up in the New England area with those poor firefighters that were shot if one of them had lived, with us he would have received a benefit for that injury along with everything else but this is just on top of it.

The home alteration, this is if -- going back to that, you know, 75% disability or more is probably going to be in a wheel chair he needs his house modified and a ramp put in, here's \$15,000 there to help with that to redo his home so he can get around and his vehicle if he should want to modify his vehicle.

And that's pretty much it -- and the big difference you're gonna see there's two different policies, there's a career one I was explaining to the chief earlier we talked about this. In most departments your guy's size when the chief or assistant chief whoever should be over 28 hours a week we consider them full time so usually they're on some kind of contract with the city where you know if they get hurt and they're off for a year the city pays them a year until they can come back -- with you guys since you don't have that you receive all the benefits upfront. The big difference the chief and I were talking about is gonna be the health insurance and the transition. That's really the only difference right there. That's usually -- there is contract stuff with the city that you guys don't have.

Thomas Repcik: Is there a limit on the number of people?

Zachary Stewart: No sir. The only time that we take a roster—I was going to explain that to you when you first called me -- is for career cause we rate them different; but for your volunteers, if you guys have a great recruiting year for next year and you add 30 more people they're all covered. We do not need a roster and that can be if you guys want to switch in a couple years to part time up to 28 hours they'd be covered also. So you can—if you want to add, you know, some groups have auxiliary, they would be covered under this if you guys are going over let's say you go to Toledo to look at a new truck for the fire department, you guys as Trustees are covered on your way there. Anything that's done in the name of the fire company is covered. So if you guy, you know, the local school you want to have a fire safety day, you guys are covered while you're there -- barbeques, the chief coming to this meeting is covered so pretty much anything you guys can think of he's gonna be cov—well, any of you could be covered your members are covered.

Thomas Repcik: Bystanders if you were at a fire scene if you gather someone to help you do something.

Zachary Stewart: Yes, Good Samaritan? You pull them off the side of the road yeah, he's gonna be covered; you guys respond to a fire and you're gonna help out just had out waters—anybody there helping out the department is gonna be covered and it starts from the time the tone drops or the event starts 'til the first stop—so if he stops to get gas, it stops there. If he goes straight home that's where it stops back to the department—so he's covered there. And then on the final page there -- it'd be page five, I believe, down at the bottom you're gonna to see your total for both and a three-year annual installment, what that does is it locks in your rate for those three years. I believe right now, you can correct me, I believe you're paying about \$22,331 for the first column and that's apples-to-apples -- I quoted a little bit higher each one where you get a little bit more -- 10,000 [dollars] more in your life insurance and another \$100 for the first 28 days for your disability and I believe that I increased it about \$18. Are there any questions?

Sandra Templeton: I don't have any yet because I just haven't had time to look over this stuff too.

Zachary Stewart: No problem. The rest of the pages you see in there in the back that pretty much explains what each of those benefits is -- it goes into a little bit more detail there is some examples that goes into the heart impairment a little bit more detail that's -- I'm not a doctor so it's hard for me to really -- it's the pumping of it so.

Thomas Repcik: What -- if we decide to go with it -- or how much time do you need to—

Zachary Stewart: This policy, I mean, really you're gonna be good, I think you renew in December you told me chief?

Tim Paulus: Isn't it December 1st.

Thomas Repcik: I believe that's what it is, yes.

Zachary Stewart: Yes so this policy will, pretty much, it's for 90 days but, you know, if you come to us December 2nd two days after it expires, you're going be ok but all you really have to do—you see this page

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right here is the order form? I mean, really all I need from you guys is a signature so if you just fill this out you can call me and say, "hey it's on the way; here's what we want" I'll fill in the rest and the chief -- also what they do with a lot of departments is -- the chief would be your contact for us so one of your members can't call us up and go, "hey I stubbed my, you know, foot at the scene, I'm gonna be out two weeks I need disability for those two weeks" it's not gonna work that way. He has to fill out all the correct paperwork and the chief has to sign off on it. Also very different with VFIS is we take the chief's word. So if a member should go to training and go, "hey, chief I'm gonna go up here--I'm gonna pay for it all--just I want to do some extra training" but he lets the chief know—we actually had this happen about 20-30 minutes south of here a guy when scuba diving told chief, "hey I'm gonna go up here" and he's like, "ok, I'll see you later" he ended up passing away at this scuba diver's training. Worker's Comp hadn't paid since we last heard; the Fallen Firefighter Fund hadn't paid; a bunch of others hadn't paid yet just because he wasn't under the department's training, he was just there kinda like a civilian doing training. We were the only ones to pay—we called the chief "hey, chief, did you know about this?" He goes, "yeah". Three days later we paid the benefit. So we delivered about \$32,000 to that department. So the chief's word is all we need for VFIS.

Judy Repcik: I have a question. One, I don't see well and I evidently I don't hear well. I thought you started your presentation saying you compared in here—that's what I can't find.

Zachary Stewart: Sorry, I didn't put your current policy next to it. The first column here is what you have currently right now.

Judy Repcik: Oh, all right. Did you understand that?

Sandra Templeton: I didn't. I thought maybe you did some comparing but I wasn't sure. Column one is what we have.

Zachary Stewart: Sorry, I should have explained that a little bit better. No we don't. I took what the chief sent over to me and I just copied that down and sent it over.

Thomas Repcik: And your policy is the same as that—your first policy. This is ours and yours at this same level.

Zachary Stewart: Yes.

Tim Paulus: Apples-to-apples.

Zachary Stewart: And the big benefits are: we start at 1% and our disabilities we don't coordinate from day one we coordinate pretty much, you know, after the month is over. And in the second column there I just increased it a little bit so you could see what different prices, different levels your disability is cause every department is different in the area. I don't know how much your people are making outside the department.

Thomas Repcik: We had something like this before but it was through Love Insurance are they still in business?

Zachary Stewart: Yes sir. We work with about 126 insurance agencies around the state. The problem with sometimes doing that is we have to go through them first and so do you guys. If you guys calls us then we have to turn around and call them and let them know so it just puts a middle man—I'm not gonna say you can't do that but it adds another step.

Thomas Repcik: No, we don't want to if we don't have to do that. The more people that get involved the more complicated it gets and more room for error.

Zachary Stewart: We've had a lot of problems with some agencies -- don't deliver the policy when they get it and we've got the department calling us wondering where it is and we say we delivered that about three weeks ago and you know. I left some extra cards over here with my email address and my phone number if you guys ever need anything, please feel free to contact us. Like I already said with our educational -- that's another great way to save on some other costs. We also have a website that has 30 online classes—those would also be at no charge for your members if you should go with us they can still use it. And we also have a website vfisrhelp.com and what that is, is kind of a management tool it's got a lot of the SOPs in there; it's got training for management level; you guys are more than welcome to use that too you just sign up; put in a name. You can go to vfis.com also there's a lot of communiqués on for fire departments so there's a lot of stuff there at your disposal even if you do not go with our proposal.

Diane Austin: Thank you.

Thomas Repcik: Thank you very much.

Sandra Templeton: Thanks.

RESOLUTION 2013-135: A motion was made by Sandra Templeton to approve the minutes of the August 29, 2013 Regular Meeting as presented; this was seconded by Diane Austin. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

CORRESPONDENCE

--There was no correspondence to discuss at this time.

OLD BUSINESS

--There was no Old Business to discuss at this time.

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NEW BUSINESS

--The Trustees considered a resolution to change medical renew date, see letter from Burnham & Flower Insurance. Judy had asked a representative to come and speak at this meeting but they declined saying it was too soon to talk about the subject matter; the information is not out yet but the deadline to respond to change the due date was September 27.

RESOLUTION 2013-136: A motion was made by Diane Austin to recommend changing the insurance due date to December 1, 2013 if warranted by further information; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

--Approve Hiring New Zoning Inspector

RESOLUTION 2013-137: A motion was made by Diane Austin to enter into an executive session at 7:55 p.m. to discuss personnel issues; this was seconded by Thomas Repcik. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-138: A motion was made by Diane Austin to come out of executive session at 8:05 p.m.; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-139: A motion was made by Thomas Repcik to hire Julienne Bearss for the position of Zoning Inspector effective September 15, 2013 at a rate of \$10.00/hr.; this was seconded by Diane Austin. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

DEPARTMENT REPORTS

Tami Scott - Zoning Inspector, Zoning Secretary, Administrative Secretary & Parade

--She was not present to give her report.

Chris Diehl - Roads, Buildings, Cemetery and Park

--He reported that they've been mowing.

--He received three quotes to purchase new tires for the backhoe and tires for the grader. Ravenna Tire was the lowest.

RESOLUTION 2013-140: A motion was made by Thomas Repcik to approve the purchase of two new tires for the backhoe for \$1,114.00/pair (mounted) and two for the grader \$880/pair (mounted) from Ravenna Tire for a total not to exceed \$1,994.00; this was seconded by Diane Austin. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

--The electrical problem has been fixed in the dump truck.

Tim Paulus - Fire Department Report

Alarms

--There were 15 EMS and 2 fire alarms for a total of 17 alarms.

--There were 0 M/A given and 2 used.

Dispatch

--He has a meeting scheduled for next Tuesday with Chief Milicia from Garrettsville Police Department in regards to dispatch services.

--He has not received a call or email from KSU yet.

--He hopes to have information to present at the next meeting.

--He asked the Trustees if a meeting with Mayor Bica (Ravenna) should be requested in regards to the proposed rate increase and dispatch problems. All agreed and Tim will contact him and ask him to attend one of the next two Trustee meetings.

--He has spoken with Chief Lang from Randolph is paying \$20,000 to the City of Stow a year for 650 alarms; about \$30 per alarm.

Grants

--He hopes to hear something from the Ohio EPA on the tree education grant for the park and present it at the next meeting. (They've been reviewed and scored but not published yet.)

--The Natureworks Grant (for bleachers) is still pending.

--He has submitted the FEMA SAFER grant. There were only 1512 applications submitted -- 909 were for hiring and 603 were for Recruitment & Retention (Edinburg applied for this). Nine months into the 2012 awards nearly 300 have been approved. These are very hopeful odds.

Park

--He asked if the Fire Department could take over the upkeep of the message center boards next to the concession stand at the park. There is a big wasp's nest on one side and very outdated information posted on it. All agreed he could take it over.

--He reported that more residents have been slowly picking up their free smoke detectors.

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--He was at the park to check the AED and noticed that combustibles are stacked right against the furnace. Ohio Fire Code requires a minimum of a 36" clearance. This will cause a fire. He's asked Chris to turn the furnace off until this is corrected. Tom will notify the owners of the stuff to have it moved.
--Tom gave him some returned bills from Liferforce. They spent time online and found three of the four addresses. He will call Chris and find out about them.

DEPARTMENT REPORTS

Judy Repcik - Fiscal Officer Report

She presented the following:

- Year-to-Date Cash Summary
- Departmental Statements
- August Monthly Financial Statements

TRUSTEE REPORTS

Thomas Repcik

--He had nothing further to report at this time.

Sandra Templeton

--She requested an executive session to discuss Fire Department issues.

Diane Austin

--She had nothing further to report at this time.

RESOLUTION 2013-141: A motion was made by Thomas Repcik to approve the payment of the bills; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-142: A motion was made by Diane Austin to enter into an executive session at 8:30 p.m. to discuss Fire Department personnel issues; this was seconded by Sandra Templeton. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-143: A motion was made by Diane Austin to come out of executive session at 9:23 p.m.; this was seconded by Thomas Repcik. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

RESOLUTION 2013-144: A motion was made by Sandra Templeton that the meeting be adjourned at 9:24 p.m. this was seconded by Diane Austin. Roll call shows: Diane Austin, yes; Thomas Repcik, yes; Sandra Templeton, yes.

Diane Hargett Austin, Chairperson

Thomas Repcik, Vice Chair

Sandra Templeton, Trustee

Judy Repcik, Fiscal Officer