



*Newtown Volunteer Ambulance  
Association, Inc.*

**Newtown Volunteer Ambulance Association, Inc.  
6 Washington Square, Fairfield Hills Campus  
Newtown, CT 06470**

**THESE MEETING MINUTES ARE SUBJECT TO APPROVAL BY THE BOARD OF TRUSTEES**  
**Meeting Minutes of January 14, 2020**

The Board of Trustees of the Newtown Volunteer Ambulance Association held its meeting on January 14, 2020 at the association's office located at 6 Washington Square, Newtown.

**Present:** Malcolm McLachlan (President), Dana Demand (Vice President), Harry Waterbury (Treasurer), Pat Llodra (Secretary) (via phone), John Kortze (Vice President), Nancy McLachlan.

**Absent:** Dr. Robert Soltis, Patrick Simms and Chief Liz Cain.

**Staff Present:** Maureen Crick Owen (NVAA Office Administrator) and Mike Gajdosik (NVAA Billing/Q&A).

**Also Present:** Assistant Chief John Locke, Tonie Gentile and Janine Pavelec from Certified Ambulance Group.

**Call to Order:** The NVAA Board of Trustees' meeting was called to order at 7:30 p.m. by Mr. McLachlan. Mr. McLachlan approved Mrs. Llodra attending the meeting via phone.

**Public Participation:** None.

**Certified Ambulance Group presentation:** Tonie Gentile and Janine Pavelec were present from Certified Ambulance Group to discuss with the members about sending accounts to collection. The primary focus of collections would be out-of-town patients. The fee from the collection agency would be about one-third. Ms. Gentile said that most often the agency is able to collect without going to court. She said that about 30% of the accounts receivable is collectible. Mr. Kortze stated that the board has a responsibility to collect as much as they can. Mr. Waterbury agreed with Mr. Kortze's statement and also said it is the principal. It was agreed that most out-of-town patients were because of Route 84. Mrs. Llodra asked about selling the debt as a package vs. collecting. Ms. Gentile said that selling the debt NVAA would lose control and that selling the debt the collection becomes very aggressive. She also said that while some of her clients have investigated selling debt none have taken the step to do so. Mrs. Llodra said that as owner of the debt NVAA has more control with the agency over the debt. Ms. Pavelec

said that only 5% of their clients do not send their debt to collection agencies. Mr. Demand suggested that NVAA first try a collection agency for a year and then re-evaluate at the end of the year. Mr. Kortze agreed as long as fair and equitable with the debtors. Mr. Demand said the process needs to be consistent and Mr. Kortze agreed. Mr. McLachlan said that collection would only be non-Newtown residents. Ms. Gentile will provide Mr. McLachlan with a name of a company to buy the debt so that they could investigate. Mr. Gajdosik will draft parameters to present to the board. It was agreed that this discussion will continue at next month's meeting.

#### **Treasurer's report**

- 1. Merrill Lynch, Stifel and checking**
- 2. Financial Report**
- 3. Acceptance of Treasurer's report**

Mr. Waterbury presented the Treasurer's report for the month of December 2019. He stated that the principal balance of the mortgage is now \$1,024,000. He said that Stifel is putting together a strategy. He said that NVAA is only three months into the fiscal year but that income and expenses were favorable. Mr. Waterbury said that the 09.30.2019 financial statement from Studley & White, P.C. was complete and that if anyone had questions to let him know and he would answer them. He also mentioned that Studley & White merged with Nanavaty, Nanavaty & Davenport as of 01.01.2020. Mr. McLachlan proposed that the Finance Committee along with Mr. Kortze work with Stifel on the strategy and then have Mr. Metcalf meet with the board in 6 months. The members were in agreement with this. He also said that the management fee was 1% with Merrill Lynch, was reduced to 0.9% with Stifel but that they are lowering it again to .08%. Mrs. McLachlan made a motion to approve the Treasurer's report. The motion was seconded by Mr. Demand and unanimously approved.

#### **Acceptance of minutes from the December 10, 2019 Board of Trustees meeting**

A motion was made Mrs. Llodra to accept the meeting minutes of December 10, 2019 and seconded by Mrs. McLachlan. The motion was unanimously approved.

#### **Chief's Report:**

In the absence of Chief Cain, Assistant Chief John Locke reported the status of the ambulances. He said the winter EMT class would be starting on January 28 with 15 students. They are obtaining quotes on replacing the side rail components to "wings" vs. what is currently on the stretchers now. He said that a new requirement of EMT courses is mental health. Mr. Rambone will be taking the class, which is at a cost of \$2,000. Mr. McLachlan asked about Active 911 and how long it had been down. Assistant Chief Locke said about two weeks but that the EMTs were able to access it on their phones. Mr. McLachlan asked about multiple patients. Assistant Chief Locke said that about 35-40 times a year they have multiple patients on a call. He also said that ALS calls can only attend to one patient at a time so a backup paramedic would be required if there was

more than one ALS call at the same time. Mr. McLachlan stated that staffing hours were down about 40% but yet the calls continue to increase. But he said that they are still covering their calls. Assistant Chief Locke said that it used to be the standard that EMTs had crash bags and would respond direct. He said if an EMT lives outside of Newtown they cannot respond directly because of the response time. Currently he said that the preference is to have EMTs staff at the building.

### **President's Report:**

Mr. McLachlan spoke to the matter regarding items that need to be purchased that are not included in the approved budget or capital items for the current fiscal year. He said often we cannot wait a full month for approval by the board. He recommended that the President be given the authority to approve unbudgeted items up to \$10,000 and then report to the board the following month. Mr. McLachlan said he would include this on the agenda for next month so that a vote could take place. Mr. McLachlan said that in the next budget this would be addressed. Mrs. Llodra agreed with Mr. McLachlan.

### **Old Business:**

1. Change of Insurance Agent – Mr. McLachlan stated that at John M. Glover Agency, Inc. NVAA does not have an agent. Ray Bufkin was an agent with the Glover Agency and was NVAA's agent. He is no longer is with the Glover Agency. He said if you need to speak to someone you need to talk to the underwriter. He said by changing agents it does not change the cost or the existing policies. The insurance company does not change. Mrs. Llodra asked what is the value of the commission. Mr. McLachlan said about 10% but that the commission does not affect NVAA. Mr. McLachlan said that the John M. Glover Agency, Inc. does not have agents but that they have sales people. Once you are a customer you deal with the underwriter. Mr. Kortze made a motion to change the agent of record from John M. Glover Agency, Inc. to Underwriters Insurance Agency, Inc. with an effective date of 03.12.2020. The motion was seconded by Mr. Waterbury. The motion passed (M. McLachlan, N. McLachlan, H. Waterbury, D. Demand, J. Kortze in favor; P. Llodra abstained).

2. Refinance current mortgage – Mr. Waterbury reported that originally Newtown Savings Bank said that the change in rate, term and monthly payment would be a modification. He said that the bank representative is now stating that it is a restructure and the cost to do same would be about \$4,000 - \$5,000 (attorneys' fees, title search, bank fees). Mr. Waterbury and Mr. Kortze are going to meet with the bank representative to get clarification before going forward. Mr. Kortze read to the board an email to Mr. Waterbury dated 10.15.19 regarding the mortgage (copy attached).

### **New Business:**

1. Purchase of portable radio for paramedic: No action was necessary as the purchase was allocated under the capital items previously approved.

2. Purchase of Ruckus R500 Dual Band Access Point: A motion as made by Mrs. Llodra to purchase the Ruckus R500 Dual Band Access Point per Connecticut

Communications quote. The motion was seconded by Mr. Demand and unanimously approved.

3. Danbury Hospital Pharmacy invoice: Mr. McLachlan asked Assistant Chief Locke to speak to Chief Cain about the status of the invoice.

Mr. Kortze made a motion to go into executive session and to invite Mr. Gajdosik to attend to discuss (a) scholarships and (b) paramedic contract. The motion was seconded by Mrs. McLachlan and unanimously approved.

They came out of executive session at 9:29 p.m.

**Adjournment:**

Mrs. McLachlan made a motion to adjourn the meeting at 9:30 p.m. The motion was seconded by Mrs. Llodra and unanimously approved.

Respectfully submitted,

E. Patricia Llodra

Secretary

Newtown Volunteer Ambulance Association Inc.



RE: Newtown Ambulance Mortgage

From: James Bardon (jbardon@nsbonline.com)

To: harrison.waterbury@sbcglobal.net

Date: Tuesday, October 15, 2019, 03:32 PM EDT

Harry,

*e-mail Jim to send to*

I will prepare and process a Modification to be approved at Loan Committee. It would take 2 to 3 weeks. Just to confirm here are the terms:

- Modify term to 10 years, fully amortizing
- Request no prepayment fee
- See attached 10 year amortization schedule based upon the current loan balance at 4% interest rate
- The modification terms will require approval by loan committee
- There would be a one- time modification fee of \$1,000

These are the terms that I recall from our last meeting. Please let me know if this works for you and I will process for approval.

Jim

James E. Bardon

VP, Commercial Banking Officer

[jbardon@nsbonline.com](mailto:jbardon@nsbonline.com)

T. 203.364.2947 F. 203.270.4402

926 White Plains Rd, Trumbull, CT 06611

NMLS#1064059

**NEWTOWN VOL. AMBULANCE****Balance Sheet****As of December 31, 2019****Dec 31, 19****ASSETS****Current Assets****Checking/Savings**

1010 NSB CHECKINGMAIN#200300569 13,659.79

1110 NSB PETTY CASH#200300577 1,612.82

1111 NSB MMDA#200313896 80,563.86

**Total Checking/Savings** 95,836.47**Other Current Assets** 1,509,209.22**Total Current Assets** 1,605,045.69**Fixed Assets** 6,082,357.74**Other Assets** -1,417,476.10**TOTAL ASSETS** 6,269,927.33**LIABILITIES & EQUITY****Liabilities** 1,075,362.74**Equity**

2998 PERM RESTRICTED NET ASSET 69,513.19

2999 UNRESTRICTED NET ASSETS 5,062,894.08

**Net Income** 62,157.32**Total Equity** 5,194,564.59**TOTAL LIABILITIES & EQUITY** 6,269,927.33**CASH ON HAND at 1/12/20**

NSB Main account 16,448

NSB Corps account 1,293

NSB Money Market account 45,564

Stifel-4728 Investment account (12/31/19) 660,716

Stifel-4803 investment account (12/31/19) 362,828

# NEWTOWN V AMBULANCE

## Profit & Loss Budget Performance

December 2019

	December 2019	Oct - Dec 19	YTD Budget	\$ Variance	% of Budget attained	December 2019	Annual Budget
<b>Income</b>							
3000 FUND DRIVE	6,054.46	46,758.93	43,856.79	2,902.14	106.62%	47,318.15	50,000.00
3100 DONATIONS	0.00	362.98	300.00	62.98	120.99%	3,636.43	2,500.00
3300 GRANTS							
3301 NEWTOWN	0.00	0.00	0.00	0.00	0.0%	40,000.00	40,000.00
3302 Other	0.00	1,000.00	0.00	1,000.00	100.0%		0.00
3304 Responder Tech equip Grant	0.00	0.00	0.00	0.00	0.0%		0.00
<b>Total 3300 GRANTS</b>	<b>0.00</b>	<b>1,000.00</b>	<b>0.00</b>	<b>1,000.00</b>	<b>100.0%</b>	<b>40,000.00</b>	<b>40,000.00</b>
3350 Income EMT Classes	450.00	1,450.00	0.00	1,450.00	100.0%	-	0.00
3601 OTHER INCOME	120.73	120.73	0.00	120.73	100.0%	19,312.15	0.00
3700 Ambulance Revenue Recovery	71,358.52	157,101.23	156,868.34	232.89	100.15%	149,498.44	840,000.00
<b>Total Income</b>	<b>77,983.71</b>	<b>206,793.87</b>	<b>201,025.13</b>	<b>5,768.74</b>	<b>102.87%</b>	<b>259,765.17</b>	<b>932,500.00</b>
<b>EXPENSE</b>							
4000 ACCOUNTING/Auditor							
4001 Bookkeeping	845.50	3,258.50	3,600.00	-341.50	90.51%	3,118.50	12,000.00
4000 ACCOUNTING/Auditor - Other	8,500.00	8,500.00	8,500.00	0.00	100.0%	-	9,000.00
<b>Total 4000 ACCOUNTING/Auditor</b>	<b>9,345.50</b>	<b>11,758.50</b>	<b>12,100.00</b>	<b>-341.50</b>	<b>97.18%</b>	<b>3,118.50</b>	<b>21,000.00</b>
4100 ADVERTISING	0.00	0.00	1,308.00	-1,308.00	0.0%		5,250.00
4300 AMBULANCE							
4301 MAINTENANCE & REPAIR	303.03	4,078.12	5,499.00	-1,420.88	74.16%	1,780.88	22,000.00
4302 Collision Repair	0.00	0.00	0.00	0.00	0.0%	18,602.15	0.00
4303 Equipment Repairs	0.00	0.00	1,997.00	-1,997.00	0.0%		8,000.00
<b>Total 4300 AMBULANCE</b>	<b>303.03</b>	<b>4,078.12</b>	<b>7,496.00</b>	<b>-3,417.88</b>	<b>54.4%</b>	<b>20,443.03</b>	<b>30,000.00</b>
5000 BANK CHARGES	0.00	76.77	330.00	-253.23	23.26%	289.00	400.00
5500 COMMUNICATIONS	0.00	269.18	750.00	-480.82	35.89%		3,000.00
5700 TRAINING MEMBERS	1,450.90	2,143.90	3,727.00	-1,583.10	57.52%	2,407.00	15,525.00
5750 TRAINING OTHER	0.00	0.00	0.00	0.00	0.0%		0.00

# NEWTOWN V AMBULANCE

## Profit & Loss Budget Performance

December 2019							
	December 2019	Oct - Dec 19	YTD Budget	\$ Variance	% of Budget attained	December 2019	Annual Budget
5770 TRAINING COMMUNITY	2,051.30	5,540.80	0.00	5,540.80	100.0%		0.00
5790 UNIFORMS	588.90	769.89	1,000.00	-230.11	76.99%	809.61	5,000.00
5800 CORPS BENEFIT	8,549.45	11,716.69	13,671.00	-1,954.31	85.71%	10,407.13	40,375.00
6000 HEALTH & WELLNESS	0.00	0.00	750.00	-750.00	0.0%		3,000.00
7000 INSURANCE	11,786.00	13,805.00	13,250.00	555.00	104.19%	11,617.00	53,000.00
7100 LICENSE & REG	0.00	87.40	250.00	-162.60	34.96%	25.00	600.00
7200 MEDICAL SUPPLIES	1,966.45	4,284.93	8,747.00	-4,462.07	48.99%	6,379.57	35,000.00
7300 Office Expense & Supplies	515.72	1,331.54	1,626.00	-294.46	81.89%	1,146.01	6,500.00
7500 6 WASHINGTON Maint/Costs							
7501 CommonCharge Town (semi)	0.00	0.00	0.00	0.00	0.0%		6,100.00
7503 CLEANING	1,000.00	9,045.75	9,352.00	-306.25	96.73%	2,850.00	21,100.00
7505 Maintenance Contracts	0.00	273.16	829.50	-556.34	32.93%	11,532.85	28,600.00
7509 Misc Building Costs& Exp	1,160.00	1,972.95	3,750.00	-1,777.05	52.61%	4,972.82	15,000.00
7510 GARBAGE	86.00	172.00	273.00	-101.00	63.0%	172.00	1,100.00
7700 UTILITIES							
7702A Electric -Washington Sq	0.00	4,850.84	7,652.20	-2,801.36	63.39%	3,869.70	34,500.00
7703 CABLE	257.60	659.34	837.00	-177.66	78.77%	669.42	3,350.00
7704A WATER/SEWER USE & TAX	0.00	926.33	925.00	1.33	100.14%	858.49	3,700.00
7706 GAS Eversou -Washington SQ	943.72	1,573.78	2,900.00	-1,326.22	54.27%	3,949.95	12,200.00
7708 Telephone/Elevator	352.17	1,038.60	1,023.00	15.60	101.53%	855.37	4,100.00
Total 7700 UTILITIES	1,553.49	9,048.89	13,337.20	-4,288.31	67.85%	10,202.93	57,850.00
Total 7500 6 WASHINGTON Maint/Costs	3,799.49	20,512.75	27,541.70	-7,028.95	74.48%	29,730.60	129,750.00
7600 TECHNOLOGY	1,450.50	2,762.39	2,251.00	511.39	122.72%	2,022.60	5,000.00
7610 Landscape Main/Washington	0.00	0.00	0.00	0.00	0.0%		2,000.00
7901 Mortgage 6 Washington Sq							



# NEWTOWN V<sup>T</sup> AMBULANCE

## Profit & Loss Budget Performance

December 2019

	December 2019	Oct - Dec 19	YTD Budget	\$ Variance	% of Budget attained	December 2019	Annual Budget
79011 Extra Principal Mortgage	0.00	30,000.00	30,000.00	0.00	100.0%	20,000.00	100,000.00
7901 Mortgage 6 Washington Sq - Other	11,253.50	33,761.40	33,761.85	-0.45	100.0%	33,761.85	135,000.00
<b>Total 7901 Mortgage 6 Washington Sq</b>	<b>11,253.50</b>	<b>63,761.40</b>	<b>63,761.85</b>	<b>-0.45</b>	<b>100.0%</b>	<b>53,761.85</b>	<b>235,000.00</b>
8500 FUND RAISING EXPENSE	0.00	0.00	2,500.00	-2,500.00	0.0%		7,000.00
8601 Danbury Ambulance back up	1,000.00	4,200.00	2,765.00	1,435.00	151.9%	1,950.00	11,000.00
8602 Danbury EMS back up	250.00	250.00	1,003.00	-753.00	24.93%	1,000.00	4,000.00
8700 DANBURY PARAMEDIC FEE	0.00	0.00	0.00	0.00	0.0%	30,700.00	127,000.00
8900 Office Administrator	1,833.50	5,852.00	5,250.00	602.00	111.47%	5,652.50	21,000.00
9000 PAYROLL	2,153.00	6,548.28	6,726.00	-177.72	97.36%	5,374.63	26,900.00
9100 REFUND INSURANCE PAYMENT	1,028.98	1,028.98	750.00	278.98	137.2%	-	3,000.00
9200 CAG ADMIN FEE	2,827.44	6,799.18	9,570.00	-2,770.82	71.05%	5,877.28	41,500.00
<b>Total Expense</b>	<b>62,153.66</b>	<b>167,577.70</b>	<b>187,123.55</b>	<b>-19,545.85</b>	<b>89.56%</b>	<b>192,870.30</b>	<b>831,800.00</b>
<b>Other Expense</b>							
9700 Legal/Trustee expense							
9701 Holiday recognition	5,300.00	5,300.00	6,000.00	-700.00	88.33%	7,073.92	6,000.00
9702 Stipends	1,500.00	4,500.00	4,500.00	0.00	100.0%		18,000.00
9703 Scholarships	5,000.00	5,000.00	4,000.00	1,000.00	125.0%		4,000.00
9700 Legal/Trustee expense - Other	49.20	1,747.20	3,300.00	-1,552.80	52.95%	1,168.88	13,200.00
<b>Total 9700 Legal/Trustee expense</b>	<b>11,849.20</b>	<b>16,547.20</b>	<b>17,800.00</b>	<b>-1,252.80</b>	<b>92.96%</b>	<b>8,242.80</b>	<b>41,200.00</b>
	<b>3,980.85</b>	<b>22,668.97</b>	<b>-3,898.42</b>	<b>26,567.39</b>	<b>-581.49%</b>	<b>58,652.07</b>	<b>59,500.00</b>
3501 INTEREST AND DIVIDENDS	5,674.27	9,941.25					
3600 INVESTMENT GAINS	11,938.23	29,547.10					

# NEWTOWN V<sup>ILLAGE</sup> AMBULANCE Profit & Loss Budget Performance

December 2019

CAPITAL EXPENDITURES:

794

December  
2019

Oct - Dec 19

YTD Budget

\$ Variance

% of Budget  
attained

December  
2019

Annual Budget