



**WEST BRADFORD VOLUNTEER FIREMEN'S RELIEF ASSOCIATION**

**HEREIN REFERRED TO AS:**

**WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION**

**CHESTER COUNTY**

**COMPLIANCE AUDIT REPORT**

**FOR THE PERIOD**

**JANUARY 1, 2006 TO DECEMBER 31, 2007**



## CONTENTS

Background.....	1
Letter From the Auditor General .....	3
Status of Prior Findings .....	7
Findings and Recommendations:	
Finding No. 1 – Noncompliance With Prior Audit Recommendation – Undocumented Expenditures .....	9
Finding No. 2 – Noncompliance With Prior Audit Recommendation – Failure to Maintain a Complete and Accurate Equipment Roster .....	11
Finding No. 3 – Noncompliance With Prior Audit Recommendation – Inadequate Minutes of Meetings.....	13
Finding No. 4 – Overpayment for Equipment Purchased.....	14
Finding No. 5 – Related Party Transactions .....	15
Finding No. 6 – Failure to Maintain a Complete and Accurate Membership Roster .....	17
Observation.....	18
Accompanying Expenditure Information .....	19
Report Distribution List .....	21



## BACKGROUND

Pursuant to Article VIII, Section 10 of the Constitution of the Commonwealth of Pennsylvania, Section 403 of The Fiscal Code, Act of April 9, 1929, (P.L. 343, No. 176), and the Volunteer Firefighters' Relief Association Act, Act of June 11, 1968, (P.L. 149, No. 84), as amended, 53 P.S. § 8501 et seq. (commonly referred to as Act 84), the Department of the Auditor General's duty is to audit the accounts and records of every volunteer firefighters' relief association to determine that funds received under the Foreign Fire Insurance Tax Distribution Law, Act of December 18, 1984, (P.L. 1005, No. 205), as amended 53 P.S. § 895.701 et seq. (commonly referred to as Act 205), are properly expended.

The West Bradford Volunteer Firefighters' Relief Association is a charitable organization that was formed primarily to afford financial protection to volunteer firefighters and to encourage individuals to participate in volunteer fire service.

Act 84 governs the overall operation of the volunteer firefighters' relief association. The relief association's bylaws define the specific operational procedures by which the volunteer firefighters' relief association conducts business. To fulfill its primary purpose, Act 84 authorizes specific types of expenditures and prescribes appropriate volunteer firefighters' relief association investment options. Within the parameters established by Act 84, it is the responsibility of the volunteer firefighters' relief association to choose investments in a proper and prudent manner.

Volunteer firefighters' relief associations receive public tax monies, and the association officers therefore have a responsibility to the public to conduct the association's financial affairs in a businesslike manner and to maintain sufficient financial records to support the propriety of all association transactions. Volunteer firefighters' relief association officers are also responsible for ensuring that the association operates in accordance with applicable state laws, contracts, bylaws and administrative procedures.

Act 205 sets forth the computation of the Foreign Fire Insurance Tax Distribution paid to each applicable municipality throughout the Commonwealth of Pennsylvania. The amount of the distribution is based upon the population of each municipality and the market value of real estate within the municipality. Upon receipt of this distribution, the municipality must allocate the funds to the volunteer firefighters' relief association of the fire service organization or fire service organizations, which is or are recognized as providing the service to the municipality.

BACKGROUND (Continued)

The West Bradford Volunteer Firefighters' Relief Association was allocated state aid from the following municipalities:

<u>Municipality</u>	<u>County</u>	<u>2006</u>	<u>2007</u>
East Bradford Township	Chester	\$43,043	\$44,498
Newlin Township	Chester	\$ 4,638	\$ 4,927
West Bradford Township	Chester	\$86,321	\$90,212

The volunteer firefighters' relief association and the affiliated fire service organization are separate, legal entities. The West Bradford Volunteer Firefighters' Relief Association is affiliated with the following fire service organization:

West Bradford Fire Company

Mr. Gary Cooper, President  
WEST BRADFORD VOLUNTEER FIREFIGHTERS'  
RELIEF ASSOCIATION  
Chester County

We have conducted a compliance audit of the West Bradford Volunteer Firefighters' Relief Association pursuant to authority derived from Article VIII, Section 10 of the Constitution of the Commonwealth of Pennsylvania, Section 403 of The Fiscal Code, Act of April 9, 1929, (P.L. 343, No. 176), and mandated by the Volunteer Firefighters' Relief Association Act, Act of June 11, 1968, (P.L. 149, No. 84), as amended, 53 P.S. § 8501 et seq. (commonly referred to as Act 84), for the period January 1, 2006 to December 31, 2007.

We conducted this compliance audit in accordance with *Government Auditing Standards* applicable to performance audits, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our audit results and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our audit results and conclusions based on our audit objectives.

The objectives of the audit were:

1. To determine if the volunteer firefighters' relief association took appropriate corrective action to address the findings contained in our prior audit report; and
2. To determine if the volunteer firefighters' relief association received and expended state aid and accumulated relief funds in compliance with applicable state laws, contracts, bylaws and administrative procedures.

Our audit was limited to the areas related to the objectives identified above.

Volunteer firefighters' relief association officers are responsible for establishing and maintaining effective internal controls to provide reasonable assurance that the West Bradford Volunteer Firefighters' Relief Association's administration of state aid and accumulated funds complies with applicable state laws, contracts, bylaws and administrative procedures including the safeguarding of assets. In conducting our audit, we obtained an understanding of the volunteer

firefighters' relief association's internal controls as they relate to the association's compliance with applicable state laws, contracts, bylaws and administrative procedures significant within the context of the audit objectives. We also tested transactions, confirmed the West Bradford Volunteer Firefighters' Relief Association's investment balance and the cash balance as of December 31, 2007, with the custodians of the funds, and interviewed selected officials to the extent necessary to satisfy the audit objectives.

The results of our audit for the period January 1, 2006 to December 31, 2007, found the West Bradford Volunteer Firefighters' Relief Association took appropriate corrective action to address six of the nine findings contained in our prior audit report. The West Bradford Volunteer Firefighters' Relief Association failed to take appropriate corrective action to address the remaining three findings contained in our prior audit report, as listed below and discussed in the Status of Prior Findings section of this report. In addition, the results of our audit found, in all significant respects, the West Bradford Volunteer Firefighters' Relief Association received and expended state aid and accumulated funds in compliance with applicable state laws, contracts, bylaws and administrative procedures, except as noted in the findings listed below and discussed in detail in the Findings and Recommendations section of this report. The results of our tests also indicated the West Bradford Volunteer Firefighters' Relief Association expended funds as presented in the accompanying information and as of December 31, 2007, had a cash balance of \$320,162 and an investment balance with a fair value of \$356,520.

Finding No. 1 – Noncompliance With Prior Audit Recommendation –  
Undocumented Expenditures

Finding No. 2 – Noncompliance With Prior Audit Recommendation –  
Failure to Maintain a Complete and Accurate Equipment Roster

Finding No. 3 – Noncompliance With Prior Audit Recommendation –  
Inadequate Minutes of Meetings

Finding No. 4 – Overpayment for Equipment Purchased

Finding No. 5 – Related Party Transactions

Finding No. 6 – Failure to Maintain a Complete and Accurate Membership Roster

We also noted another matter that has been included in the following observation discussed later in this report.

Observation – Diversification of Investments

The contents of this report were discussed with the management of the West Bradford Volunteer Firefighters' Relief Association and, where appropriate, their responses have been included in the report.

November 26, 2008

JACK WAGNER  
Auditor General



WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
STATUS OF PRIOR FINDINGS

COMPLIANCE WITH PRIOR AUDIT FINDINGS AND RECOMMENDATIONS

The West Bradford Volunteer Firefighters' Relief Association has complied with the following prior audit findings and recommendations:

- Unauthorized Expenditures

By receiving reimbursement from the affiliated fire company in the amount of \$5,238 for the unauthorized expenditures made in the prior audit period. In addition, during the current audit period, we did not detect any unauthorized expenditures made by the relief association.

- Failure to Timely Deposit State Aid

By adopting internal control procedures to ensure the timely deposit of all state aid allocations.

- Failure to Deposit Proceeds From Equipment Sold

By adopting internal control procedures to ensure that all proceeds from the sale of equipment are timely deposited into a relief association account.

- Inadequate Financial Record-Keeping System

By preparing financial journals and ledgers which meet the minimum financial record-keeping requirements of this department.

- Inadequate Relief Association Bylaws

By revising the bylaws to meet the minimum requirements of Act 84.

- Failure to Obtain a Pennsylvania Sales Tax Exemption Number

By obtaining a valid state sales tax exemption number.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
STATUS OF PRIOR FINDINGS (Continued)

NONCOMPLIANCE WITH PRIOR AUDIT FINDINGS AND RECOMMENDATIONS

The West Bradford Volunteer Firefighters' Relief Association has not complied with three of the nine prior audit findings. These findings are noted below and discussed in detail in the Findings and Recommendations section of this report:

- Noncompliance With Prior Audit Recommendation –  
Undocumented Expenditures

Even though the relief association provided adequate supporting documentation for \$24,931 of the prior period undocumented expenditures and received reimbursement of \$16,727 for the remaining balance of the prior audit period undocumented expenditures, during the current audit period, the relief association made additional expenditures that were not sufficiently documented. These issues are further discussed in Finding No. 1 in the Findings and Recommendations section of this report.

- Noncompliance With Prior Audit Recommendation –  
Failure to Maintain a Complete and Accurate Equipment Roster
- Noncompliance With Prior Audit Recommendation –  
Inadequate Minutes of Meetings

We are concerned with the volunteer firefighters' relief association's failure to correct the previously reported audit findings. The association management should strive to implement the recommendations and corrective actions noted in this audit report.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 1 – Noncompliance With Prior Audit Recommendation –  
Undocumented Expenditures

Condition: As cited in our prior audit report, the relief association, again, neglected to maintain adequate supporting documentation for all relief association expenditures. Specifically, during the current audit period, the relief association disbursed the following without sufficient documentation:

<u>Date</u>	<u>Check No.</u>	<u>Description</u>	<u>Amount</u>
03/20/06	5080	Disbursement to member	\$ 1,200
09/18/06	5119	Disbursement to member	2,500
09/27/06	5125	Disbursement to affiliated fire company	1,609
09/27/06	5126	Disbursement to affiliated fire company	337
Total			<u>\$ 5,646</u>

Criteria: Act 84 at 53 P.S. § 8507(a) states, in part:

The Department of the Auditor General shall have the power, and its duty shall be, to audit the accounts and records of every volunteer firefighters' relief association receiving any money under Chapter 7 of the Act of December 18, 1984 (P.L. 1005, No 205), known as the "Municipal Pension Plan Funding Standard and Recovery Act," as amended, as far as may be necessary to satisfy the department that the money received was expended or is being expended for no purpose other than that authorized by this act.

In addition, Article III, Section 3, of the relief association's bylaws state, in part:

The treasurer shall keep journals and ledgers which detail all financial transactions of the association and shall maintain all documentation supporting the receipts and disbursements made by the association.

Without adequate supporting documentation, such as invoices and training certificates, this department is unable to determine if relief association funds were expended for purposes authorized by Act 84. Furthermore, good business practice requires that supporting documentation be maintained to verify the propriety of all financial transactions.

Cause: While notified of this condition during our prior audit, relief association officials, again, failed to establish adequate internal control procedures to ensure supporting documentation is maintained for all expenditures.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 1 – (Continued)

Effect: Lack of supporting documentation, such as invoices, training certificates, and detailed minutes of meetings, made it impossible to determine if the expenditures were made in accordance with Act 84 at 53 P.S. § 8506(e). In addition, the failure to maintain adequate documentation for relief association expenditures can lead to an increased risk of errors occurring and funds being misappropriated.

However, subsequent to the audit period, on March 13, 2009, the relief association received reimbursement in the amount of \$5,646 from the affiliated fire company.

Recommendation: We again recommend that the relief association officials maintain appropriate supporting documentation for all future expenditures. For further guidance, please refer to the Auditor General's publication, MANAGEMENT GUIDELINES FOR VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS.

Management's Response: Relief association management agreed with the finding presented at the audit exit conference and indicated they will take action to comply with the recommendation.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 2 – Noncompliance With Prior Audit Recommendation –  
Failure to Maintain a Complete and Accurate Equipment Roster

Condition: As cited in our prior two audit reports, the relief association officials did not maintain a complete and accurate roster of equipment owned by the relief association. While a roster of equipment was provided during our current audit, it was in a format that made it impossible to determine if all items purchased had been accurately recorded. Specifically, the roster provided did not contain the names of the suppliers, the purchase dates, the vendors, equipment costs, or equipment serial numbers. In addition, there was no indication that a physical inventory of equipment was conducted on an annual basis, nor whether such inventory accounted for all of the relief association's fixed assets.

Criteria: The relief association should establish adequate internal control procedures to ensure the maintenance of a cumulative equipment roster of all items purchased by the relief association in order to provide an effective accounting control over the relief association's fixed assets. A cumulative equipment roster of all relief association equipment should include the following:

- Types of equipment purchased;
- Dates of purchases;
- Unit costs;
- Names of suppliers;
- Serial numbers, if applicable;
- Current locations of items;
- Final dispositions of sold or damaged equipment; and
- Evidence of the results of the annual inventory.

Furthermore, sound business practice requires the performance of an annual physical inventory of all relief association owned equipment.

Cause: While notified of this condition during our two prior audits, relief association officials neglected to establish adequate internal control procedures over fixed assets to require the maintenance of a cumulative equipment roster and the performance of an annual physical inventory of equipment.

Effect: The failure to properly record equipment purchases in a detailed equipment roster prevents officials from effectively monitoring the relief association's equipment purchases. In addition, the failure to maintain a detailed equipment roster and perform an annual physical inventory of fixed assets prevents adequate accountability for, and safeguarding of, relief association fixed assets.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No.2 – (Continued)

Recommendation: We again recommend the relief association officials maintain a cumulative equipment roster of all relief association owned equipment. Furthermore, the relief association should ensure it performs an annual physical inventory of all operable equipment and that the completion of the inventory be sufficiently documented. For further guidance, please refer to the Auditor General's publication, MANAGEMENT GUIDELINES FOR VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS.

Management's Response: Relief association management agreed with the finding as presented at the audit exit conference and indicated they will take action to comply with the recommendation.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – Noncompliance With Prior Audit Recommendation –  
Inadequate Minutes of Meetings

Condition: As cited in our prior audit report, the relief association failed to maintain detailed minutes of meetings, as required by Act 84. Specifically, the relief association's minutes did not address all of the financial-related transactions that occurred during the audit period.

Criteria: Act 84 at 53 P.S. § 8505(a) states, in part, that the relief association:

. . . must provide for the taking and preserving of minutes of all meetings, and the maintenance of such books of account as may be necessary and appropriate to afford a permanent record of its financial affairs.

Cause: While notified of this condition during our prior audit, relief association officials, again, neglected to maintain adequate minutes of meetings, as required by Act 84.

Effect: Without detailed minutes of meetings, evidence that all relief association business was presented before the membership for approval does not exist.

Recommendation: We again recommend the relief association maintain detailed minutes of meetings, evidencing the discussion and approval of all financial-related business conducted by the relief association. For further guidance, please refer to the Auditor General's publication, MANAGEMENT GUIDELINES FOR VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS.

Management's Response: Relief association management agreed with the finding as presented at the audit exit conference and indicated they will take action to comply with the recommendation.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 4 – Overpayment for Equipment Purchased

Condition: On March 18, 2007, the relief association purchased a water tank replacement for its brush truck, at a total cost of \$4,984, which required a 25% deposit in the amount of \$1,246. Subsequently, on August 1, 2007, the relief association erroneously paid the entire purchase amount of \$4,984 instead of the balance due of \$3,738. As such, the relief association overpaid the purchase price by \$1,246.

Criteria: Adequate accounting and internal controls should include procedures to prevent the overpayment of expenses.

Cause: The volunteer firefighters' relief association failed to establish internal control procedures that would prevent overpayment of expenses.

Effect: As a result of the erroneous overpayment, the relief association was unable to use these funds for general operating expenses or for investment purposes.

Recommendation: We recommend the relief association seek reimbursement for the \$1,246 erroneous overpayment. In addition, the relief association should establish sufficient accounting and internal control procedures to monitor future association expenditures. For further guidance, please refer to the Auditor General's publication, MANAGEMENT GUIDELINES FOR VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS.

Management's Response: Relief association management agreed with the finding as presented at the audit exit conference and indicated they will take action to comply with the recommendation.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 5 – Related Party Transactions

Condition: Relief association officials failed to disclose related party transactions to the relief association membership. The related party transactions occurred when the relief association did business with a vendor that employs the former relief association president. During the audit period, the relief association expended a total of \$15,922 for training and AED equipment from this vendor.

A related party transaction occurs when the relief association does business with a vendor that employs or is owned by a relief association officer or a member of an officer's immediate family. Such a transaction may provide a financial benefit to the related association officer and/or member through a commission or a profit from a sale.

Criteria: All related parties and related party transactions should be disclosed to the membership and recorded in the minutes of relief association meetings. In addition, individuals involved in related party transactions should abstain from all votes concerning the purchase of goods or services from such vendors.

Cause: Relief association officials were unaware that related party transactions should be disclosed to the membership.

Effect: Failure to properly disclose related parties and related party transactions may create potential conflicts of interest, which could result in the appearance that relief association officers and/or members involved in the related party transactions may have exploited their capacities as officers or members for their personal benefits. A conflict of interest can exist even if there are no improper acts as a result of it. The existence of undisclosed related party transactions create an environment where the relief association membership may not be aware of the amounts, frequencies, and purposes of the disbursements made to the relief association officers and/or members.

Recommendation: We recommend the relief association officials take the actions necessary to disclose all related parties and related party transactions. Actions should include, but are not limited to, a written notification to the relief association membership of each related party situation/transaction, and the abstention of the related relief association members from decisions and voting on such related party transactions. These actions should be documented in the relief association's minutes. Furthermore, the relief association should closely review all related party transactions to ensure that the costs of the services rendered by the firm is competitive.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 5 – (Continued)

Management's Response: Relief association management agreed with the finding as presented at the audit exit conference and indicated they will take action to comply with the recommendation.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 6 – Failure to Maintain a Complete and Accurate Membership Roster

Condition: The relief association officials did not maintain a complete and accurate roster of relief association members. While the relief association did provide a roster, it failed to document the members' addresses, dates of birth, and dates of membership.

Criteria: Relief association officials should maintain a complete and accurate roster of the relief association's membership, as identified by criteria set forth in the relief association's bylaws. A comprehensive roster of all relief association members should include the following:

- Names of each member;
- Members' mailing addresses;
- Dates of birth;
- Dates of membership; and
- Membership classifications.

In addition, when applicable, a notation should be made on the roster identifying the dated of a members' resignations or deaths.

Cause: Relief association officials were unaware that they should maintain a comprehensive roster of relief association members.

Effect: The failure to maintain a comprehensive membership roster could result in the payment of benefits to nonmembers, or deprive eligible relief association members from receiving authorized benefit payments.

Recommendation: We recommend the relief association officials compile and maintain a complete and accurate roster of the relief association's membership. For additional guidance, please refer to the Auditor General's publication, MANAGEMENT GUIDELINES FOR VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATIONS.

Management's Response: Relief association management agreed with the finding as presented at the audit exit conference and indicated they will take action to comply with the recommendation.

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
OBSERVATION

Observation – Diversification of Investments

Within the parameters established by the Volunteer Firefighters' Relief Association Act<sup>1</sup>, it is the responsibility of the volunteer firefighters' relief association to invest its funds in a proper and prudent manner.

As these investments typically provide an income stream to the relief association for annual operations, it is generally sensible not to invest all VFRA money in one asset or asset class that places the principal at risk. In fact, state law requires VFRA's to "reasonably diversify investments, unless the [VFRA] reasonably determines that it is in the interest of the beneficiaries not to diversify..."<sup>2</sup>.

By diversifying investments, the VFRA can help preserve capital, increase liquidity and decrease volatility. Diversification means spreading one's money among different investments; asset allocation diversifies total investments among different investment classes, such as stocks, bonds, government securities, and cash equivalents.

As of December 31, 2007, the VFRA had \$356,301 (fair value) or 53% of the VFRA's cash and investments in mutual funds.

The VFRA management should periodically review its specific cash needs and investment goals and ensure that its investments are allocated and diversified to prudently meet those needs and goals.

---

<sup>1</sup> 53 P.S. § 8506(c)(1997). This provision incorporates the "prudent investor rule" of the Probate, Estates, and Fiduciaries Code, 20 Pa. C.S.A. §7201 et seq.

<sup>2</sup> 20 Pa. C.S.A. § 7204(a) (Supp. 2005).

WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
 ACCOMPANYING EXPENDITURE INFORMATION  
 FOR THE PERIOD JANUARY 1, 2006 TO DECEMBER 31, 2007

Act 84 at 53 P.S. § 8502(1) states, in part, that:

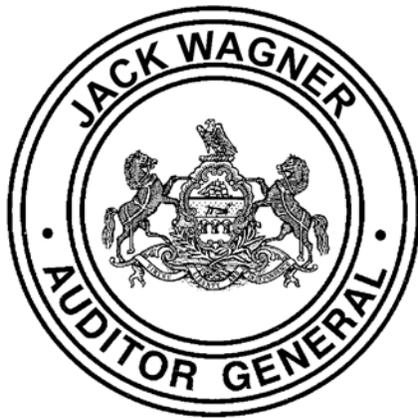
A volunteer firefighters' relief association is an organization formed primarily for the purpose of affording financial protection to volunteer firefighters against the consequences of misfortune suffered as a result of their participation in the fire service. Such an association may also serve other purposes, . . . provided only that adequate provisions be first made to serve its primary purpose. . . .

Act 84 at 53 P.S. § 8506, authorizes the investment of relief association funds and outlines the types of benefits and services that can be provided with volunteer firefighters' relief association funds. All expenditures must be properly authorized as prescribed in the volunteer firefighters' relief association bylaws and approved at an association meeting.

USES OF FUNDS:

Benefit Services:	
Insurance premiums	\$ 9,078
Total Benefit Services	\$ 9,078
Fire Services:	
Equipment purchased	\$ 118,413
Equipment maintenance	28,273
Training expenses	23,741
Fire prevention materials	91
Total Fire Services	\$ 170,518
Administrative Services:	
Miscellaneous administrative expenses	\$ 991
Total Administrative Services	\$ 991
Other Expenditures:	
Undocumented expenditures *	\$ 5,646
Total Other Expenditures	\$ 5,646

\* The Department's Office of Special Investigations (OSI) conducted a series of interviews in February of 2010 regarding disbursements made to a relief association member without adequate supporting documentation. OSI determined that no evidence of fraud existed regarding these undocumented expenditures.



WEST BRADFORD VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
REPORT DISTRIBUTION LIST

This report was initially distributed to the following:

The Honorable Tom Corbett  
Governor  
Commonwealth of Pennsylvania

West Bradford Volunteer Firefighters' Relief Association Officers:

Mr. Gary Cooper, President

Mr. Thomas I. Perdue, Secretary

Mr. John S. Solecki, Jr., Treasurer

Reports were also distributed to each municipality, which allocated foreign fire insurance tax monies to this relief association.

Mr. Michael P. Lynch, Secretary  
East Bradford Township

Ms. Gail A. Abel, Secretary  
Newlin Township

Mr. Jack M. Hines, Jr., Secretary  
West Bradford Township

This report is a matter of public record. Copies of this report may be obtained from the Pennsylvania Department of the Auditor General, Office of Communications, 318 Finance Building, Harrisburg, PA 17120. If you have any questions regarding this report or any other matter, you may contact the Department of the Auditor General by accessing our website at [www.auditorgen.state.pa.us](http://www.auditorgen.state.pa.us).