



**THE MEDIA VOLUNTEER FIREMEN'S RELIEF ASSOCIATION OF THE BOROUGH  
OF MEDIA, DELAWARE COUNTY, PENNSYLVANIA**

**HEREIN REFERRED TO AS:**

**MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION**

**DELAWARE COUNTY**

**COMPLIANCE AUDIT REPORT**

**FOR THE PERIOD**

**JANUARY 1, 2004 TO DECEMBER 31, 2006**



CONTENTS

Background..... 1

Letter From the Auditor General ..... 3

Status of Prior Findings ..... 5

Findings and Recommendations:

Finding No. 1 – Noncompliance With Prior Audit Recommendation –  
Inadequate Minutes of Meetings..... 6

Finding No. 2 – Inadequate Officer's Bond Coverage..... 7

Finding No. 3 – Failure to Provide Adequate Supporting Documentation of Discretionary  
Relief Benefits ..... 8

Finding No. 4 – Unsecured Loan..... 11

Finding No. 5 – Failure to Comply With the Tax Equity and Fiscal Responsibility Act..... 12

Finding No. 6 – Noncompliance With Prior Audit Recommendation –  
Failure to Maintain a Complete and Accurate Equipment Roster ..... 13

Accompanying Expenditure Information ..... 15

Report Distribution List ..... 17



## 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 Media 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. The Media Volunteer Firefighters' Relief Association was allocated state aid from the following municipality:

<u>Municipality</u>	<u>County</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Media Borough	Delaware	\$39,848	\$45,159	\$45,943

BACKGROUND (Continued)

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

Media Fire and Hook and Ladder Company No. 1

Mr. Jim Jeffery, President  
MEDIA VOLUNTEER FIREFIGHTERS'  
RELIEF ASSOCIATION  
Delaware County

We have conducted a compliance audit of the Media 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, 2004 to December 31, 2006. The audit was conducted in accordance with *Government Auditing Standards* applicable to performance audits, issued by the Comptroller General of the United States.

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 Media 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 Media Volunteer Firefighters' Relief Association's investment balance and the cash balance as of December 31, 2006, with the custodians of the funds, and interviewed selected officials to the extent necessary to satisfy the audit objectives.

The results of our audit found that for the period January 1, 2004 to December 31, 2006, the Media Volunteer Firefighters' Relief Association expended funds as presented in the accompanying information and as of December 31, 2006, had a cash balance of \$107,213 and an investment balance with a fair value of \$54,926, which includes a loan in the amount of \$42,073 that is not adequately secured. Additionally, the results of our tests indicated that, in all significant respects, the Media Volunteer Firefighters' Relief Association received and expended state aid and accumulated relief association funds in compliance with applicable state laws, contracts, bylaws and administrative procedures, except as noted in the following findings discussed later in this report:

Finding No. 1 – Noncompliance With Prior Audit Recommendation –  
Inadequate Minutes of Meetings

Finding No. 2 – Inadequate Officer's Bond Coverage

Finding No. 3 – Failure to Provide Adequate Supporting Documentation of Discretionary  
Relief Benefits

Finding No. 4 – Unsecured Loan

Finding No. 5 – Failure to Comply with the Tax Equity and Fiscal Responsibility Act

Finding No. 6 – Noncompliance With Prior Audit Recommendation –  
Failure to Maintain a Complete and Accurate Equipment Roster

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

December 20, 2007

JACK WAGNER  
Auditor General



MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
STATUS OF PRIOR FINDINGS

NONCOMPLIANCE WITH PRIOR AUDIT FINDINGS AND RECOMMENDATIONS

The Media Volunteer Firefighters' Relief Association has not complied with prior audit findings. These issues are further discussed in the following findings noted in the Findings and Recommendations section of this report:

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

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.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 1 – Noncompliance With Prior Audit Recommendation –  
Inadequate Minutes of Meetings

Condition: As cited in the prior two audit reports, the relief association failed to maintain adequate minutes of relief association meetings, as required by Act 84 and the relief association's bylaws. Specifically, the relief association's minutes did not address all of the financial-related transactions, which occurred during the period under review.

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.

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

The secretary shall keep a true and complete record of the proceedings of all meetings of the association;...

Cause: While notified of this deficiency in the prior two audit reports, relief association officials neglected to maintain detailed minutes of meetings as required by Act 84 and the relief association's bylaws.

Effect: The failure to maintain detailed minutes of meetings prevented the verification as to whether all relief association business was presented before the membership for approval.

Recommendation: We again recommend the relief association maintain detailed minutes of meetings, including 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.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 2 – Inadequate Officer's Bond Coverage

Condition: The relief association failed to maintain adequate bond coverage on the association's disbursing officer, as required by Act 84. Specifically, the bond policy in effect, during and subsequent to the audit period, was a position schedule bond. A position schedule bond covers only the individual(s) or the holder of one or more specified officer positions. The relief association's bond policy specified the treasurer position as the position insured. However, from January 2005 to December 14, 2007, the treasurer position was vacant. During the vacancy, relief association checks were signed by the president and the vice-president, although these positions were not specified on the relief association's bond policy.

Criteria: Act 84 at 53 P.S. § 8505(c) states, in part, that:

. . . the disbursing officer, whether designated treasurer, comptroller, financial secretary, or otherwise, shall be bonded by corporate surety for the faithful performance of his duties. The amount of such bond shall be at least as great as the maximum cash balance in current funds of the association at any time during the fiscal year, and the premium on such bond shall be a proper charge against the funds of the association.

Cause: Relief association officials were aware of the Act 84 provisions regarding the maintenance of officer's bond coverage but were unaware their bond policy only covered the treasurer's position.

Effect: As a result of the persons disbursing funds not being bonded, the relief association's cash assets were not adequately safeguarded.

However, subsequent to the period under review, on December 14, 2007, the relief association elected a treasurer.

Recommendation: We recommend the relief association ensure that the disbursing officer is adequately covered by a faithful performance bond, as required by Act 84. In addition, the relief association should ensure that all future checks contain the signature of the relief association treasurer as one of the two required signatures. 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.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – Failure to Provide Adequate Supporting Documentation of Discretionary Relief Benefits

Condition: During the current audit, the relief association failed to provide adequate supporting documentation for payment of \$10,242 in relief benefits in the form of premiums on life insurance policies. The life insurance policy in effect during the current audit period insured 23 individuals. However, while the relief association's membership roster, which was updated as of September 4, 2007, lists 60 individuals, only 9 of the 23 members insured are listed on the roster making it questionable whether all of these individuals are actually entitled to relief association benefits. The life insurance coverage was not provided to 51 of the individuals listed as members of the relief association. In addition, not all of the individuals insured were provided the same level of coverage. Some of the individuals insured were provided with a \$25,000 policy while others were provided with a \$12,500 policy. There was no supporting documentation available that provided the rational explaining the inconsistencies in the individuals insured and amounts of coverage provided to each.

Although the relief association provided a membership roster that distinguishes various classes of members including life, fire, EMS, fire and EMS, administrative, and fire-EMS-administrative, there was no formal written policy provided to define the various classes of members and the specific benefits being offered to each class. It does appear that some of the benefits offered during the current financial period may have been based on age and whether the individual is considered a life member. However, the relief association did not have any documentation to explain what the requirements are to be considered a life member. We also determined that there were 4 members on the roster provided identified as life members but these individuals were not extended the life insurance coverage for unknown reasons.

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 the Act of June 28, 1895 (P.L. 408), 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, Act 84 at 53 P.S. § 8503 states:

The purpose of the legislature in enacting this statute is to encourage individuals to take part in the fire service as volunteer firefighters, by establishing criteria and standards for the orderly administration and conduct of the affairs of firefighters' relief associations, so as to ensure as far as circumstances will reasonably permit, that funds **shall be available for the protection of volunteer firefighters and their heirs** (emphasis added).

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

In defining fire service, Act 84 at 53 P.S. § 8502 (2) provides:

The fire service comprehends the service of organized groups of individuals, not only in training for and in active duty in the protection of the public against fire, but also in the training for and the performance of such other activities as are commonly undertaken by fire companies and their affiliated organizations, including, inter alia, fire prevention, first aid, rescue and salvage, ambulance service, fire police work, radio communications, assistance at accidents, control of crowds both on the fire grounds and at occasions of public or general assembly, animal rescue, abatement of conditions due to storm, flood, or general peril, abatement or removal of hazards to safety, and participation in public celebrations, parades, demonstrations, and fund raising campaigns.

Act 84 at 53 P.S. § 8502 (3) states, in part:

Volunteer firefighter comprehends any member of a fire company, organized and existing under the laws of the Commonwealth of Pennsylvania, and also any member of any police unit, rescue squad, ambulance corps, or other like organization affiliated with one or more fire companies, and refers to any individual who is a member of such a fire company or affiliated organization **and who participates in the fire service**, but does not look to that service as his primary means of livelihood (emphasis added).

Act 84 at 53 P.S. § 8503 (3) states, in part:

To provide, either by insurance or by the operation of a beneficial fund... and **to establish criteria which members must meet in order to qualify** as participants in such a death benefit fund (emphasis added).

Prudent business practice dictates that when a relief association offers any discretionary benefit provided by Act 84, it should establish a precedent for those benefits being offered. Such a precedent should be documented in the bylaws or a formal relief association policy. The formal policy is necessary to clarify the types and amounts of benefits offered to its membership, as well as the criteria to be met in order to receive the benefits.

In addition, prudent business practice dictates that when a relief association offers discretionary benefits it implement procedures to obtain assurance that its membership roster is complete and accurate, and that it only extend benefits to individuals entitled to receive them.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 3 – (Continued)

Cause: Relief association officials failed to establish adequate internal control procedures to ensure that relief association disbursements are made in accordance with Act 84 and that relief association benefits are only extended to individuals entitled to receive benefits.

Effect: As a result of the relief association's failure to formally define the discretionary benefits, the membership was prevented from being aware of the amount of benefits being offered and the various classes of members being offered benefits. The absence of a formal policy has led to benefits not being equally offered to all members and has increased the risk of unauthorized expenditures. Furthermore, expending funds for ineligible individuals diminishes funds that may otherwise be used to support individuals that have actively participated in providing volunteer fire service.

Recommendation: We recommend the relief association:

- Immediately cease and desist from paying benefits to individuals not entitled to receive benefits. Any future payment of benefits to or on behalf of individuals that do not participate in fire service will be considered unauthorized expenditures, unless the relief association is able to substantiate that the individual actually participated in providing volunteer fire service.
- Amend its bylaws to define the various classes of members and the specific benefits being offered to each specific membership classification. If the relief association is not offering benefits equally to all members it should clearly distinguish those specific classes of members entitled to benefits and those specific classes of member not entitled to benefits as well as the varying coverage amounts being offered.
- Review its roster of the association's membership to ensure that it only contains those individuals who have participated in volunteer fire service.

We also recommend that relief association officials become familiar with Act 84 at 53 P.S. § 8501 et. seq. to aid them in determining the propriety of 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 as presented and indicated they will take action to comply with the recommendation.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 4 – Unsecured Loan

Condition: On February 3, 2006, the relief association made an unsecured loan to Media Fire and Hook and Ladder Company No. 1 in the amount of \$45,000. While the written loan agreement specified two vehicles pledged as collateral, the collateral named was not secured. Specifically, the relief association was not recorded on the titles of the vehicles as lien holder and no documentation was provided to support the value of the vehicles pledged as collateral.

Furthermore, the relief association did not timely collect payments due and did not timely deposit payments received on the loan.

Criteria: Act 84 at 53 P.S. § 8506(c)(3) requires that loans be:

. . . secured by assets of the [fire] company having capital value equal to at least one hundred fifty percent of the amount of the obligation at the time it is made, and is subject to provisions which will amortize such loan at a rate ensuring that the depreciated value of the assets pledged shall continue to be at least equal to one hundred fifty percent of the balance remaining due.

Cause: Relief association officials were unaware that the collateral pledged for the loan was not properly secured to ensure compliance with Act 84 provisions. In addition, the relief association failed to establish internal control procedures to ensure that all loan payments due are timely collected and timely deposited into a relief association account.

Effect: Failure to obtain adequate security for the loan places the investment at greater risk. Due to the relief association not timely receiving and timely depositing the loan payments, funds were unavailable for general operating expenses or investment purposes.

Recommendation: We recommend the relief association take action to have its name recorded on the titles of the vehicles as lien holder to provide adequate security for the relief association investment. We also recommend that all future payments due be timely collected and timely deposited into a relief association account. If such action is not taken, we recommend that the loan be immediately liquidated. 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.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 5 – Failure to Comply With the Tax Equity and Fiscal Responsibility Act

Condition: The relief association failed to comply with the Tax Equity and Fiscal Responsibility Act by not furnishing its federal tax identification number to the financial institution in which it maintains funds. As a result of the relief association not furnishing the depository with its tax identification number, \$520 of the relief association's interest earnings was withheld by the financial institution.

Criteria: All businesses, profit and nonprofit, are required to provide their tax identification number to any financial institution where funds are earning interest. If a tax identification number is not provided, the financial institution is required to withhold 31 percent of interest earned and transmit these funds to the Internal Revenue Service.

Cause: Relief association officials were unaware of the requirement to provide its federal tax identification number to its financial institution.

Effect: The failure to comply with the Tax Equity and Fiscal Responsibility Act has caused the relief association to lose \$520 that would otherwise be available for general operating expenditures or for investment purposes. The failure to furnish the financial institution with its federal tax identification number could result in additional withholding of interest.

Recommendation: We recommend the relief association immediately furnish the financial institution with its federal tax identification number and apply to the Internal Revenue Service for a refund of all income previously withheld. 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.



MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 6 – Noncompliance With Prior Audit Recommendation –  
Failure to Maintain a Complete and Accurate Equipment Roster

Condition: As cited in the prior two audit reports, the relief association officials did not maintain a complete and accurate roster of equipment owned by the relief association. The relief association provided rosters of equipment; however, they were in various formats, most of which did not indicate dates of purchase, vendors names, and serial numbers, where available, to accurately identify the equipment owned. As such, it was impossible to determine if all equipment purchased had been recorded. In addition, there was no indication that annual inventories of the equipment were performed to account for 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 roster of all relief association equipment should include the following:

- Type of equipment purchased.
- Date of purchase.
- Unit cost.
- Name of supplier.
- Serial number, if applicable.
- Current location of item.
- Final disposition of sold or damaged equipment.
- Notation of the annual inventory.

Cause: While notified of this deficiency in the prior two audit reports, relief association officials neglected to establish adequate internal control procedures over fixed assets to include the maintenance of a cumulative equipment roster and the performance of an annual equipment inventory.

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 equipment inventory prevents adequate accountability and safeguarding of relief association assets.

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

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
FINDINGS AND RECOMMENDATIONS

Finding No. 6 – (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.

MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
 ACCOMPANYING EXPENDITURE INFORMATION  
 FOR THE PERIOD JANUARY 1, 2004 TO DECEMBER 31, 2006

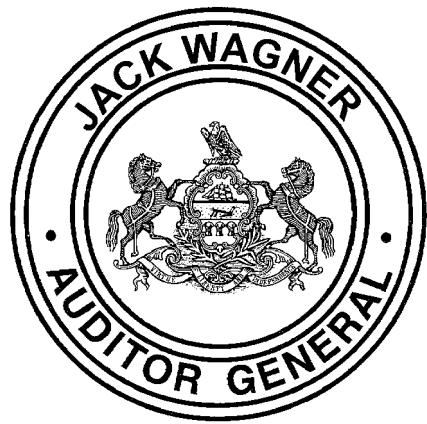
Act 84 at 53 P.S. § 8502(1) states, in part, that:

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	\$ 38,864
Relief benefits	9,345
Total Benefit Services	\$ 48,209
Fire Services:	
Equipment purchased	\$ 147,646
Equipment maintenance	23,402
Training expenses	5,888
Total Fire Services	\$ 176,936
Administrative Services:	
Miscellaneous administrative expenses	\$ 4,717
Total Administrative Services	\$ 4,717
Total Investments Purchased	\$ 160,000



MEDIA VOLUNTEER FIREFIGHTERS' RELIEF ASSOCIATION  
REPORT DISTRIBUTION LIST

This report was initially distributed to the following:

The Honorable Edward G. Rendell  
Governor  
Commonwealth of Pennsylvania

Media Volunteer Firefighters' Relief Association Officers:

Mr. Jim Jeffery, President

Ms. Cindy Bellace, Secretary

Mr. J. Lawrence Bak, Treasurer

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

Mr. Jeffrey A. Smith, Secretary  
Media Borough

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).