

Red Wing Fire Department Relief Association

-- Incorporated February 16, 1892 --

◆ 420 Plum Street ◆ Red Wing ◆ Minnesota ◆ 55066 ◆ 651/388-7142 ◆

Board Meeting

Red Wing Fire Department Relief Association

December 11, 2025

Red Wing Fire Department Station 2 at 1700

DRAFT MEETING MINUTES

1. Call to Order - The meeting was called to order by President Zenner at 1705
2. Pledge of Allegiance – President Zenner led the Pledge of Allegiance at 1705
3. Roll Call – A quorum was present:
 - a. The following Board members were present: Treasurer Eric Alms, City Council Member Kim Beise, Vice-President Alicia Doane, Mayor Gary Iocco, Secretary Dan Knott, Trustee Peter Kraabel, Chief Mike Warner, and President Chris Zenner
 - b. The following Board member was absent: Trustee Bill Redman
4. Approval of the Agenda – Knott moved and Doane seconded at 1707 to approve the updated draft agenda. The motion was approved unanimously at 1708.
5. Approval of Minutes of Previous Meeting – Knott moved and Kraabel seconded at 1708 to approve the draft minutes of the 30 October 2025 Special Board Meeting as presented. The motion passed unanimously at 1708.
6. General Business - Reports:
 - a. Officers:
 - i. President Zenner noted nothing significant to report at 1709.
 - ii. Vice-President Doane noted nothing significant to report at 1709.
 - iii. Treasurer Alms noted that he had nothing significant to report, other than what will be contained in his 2025 budget review and 2026 budget proposal in New Business (see below) at 1709.
 - iv. Secretary Knott reported at 1710 that the records clean-up was ongoing; while he had gone through the records he received from the prior secretary, he still needed to go through the records in the basement of Station 1, was hoping to do so in 2026. Doane volunteered to assist.
 - b. Committees:
 - i. Records: Secretary Knott reported at 1712 that he continues to try to make time to winnow out and integrate the old records at Station 1. Doane volunteered to assist.

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- ii. Food: There was discussion at 1714 about who should be on the committee for the Membership meeting and the Summer Picnic. Alms noted that his budget proposal for 2026 would include increases in the food budgets, because we were coming up to the budgeted limits for these events. Redman and Zach Will were mentioned as possibilities. There was consensus to send out an e-mail to the membership to solicit interested people to assist with both the Records and Food committees.
 - c. Fire Department Report: Chief Warner reported at 1718 that we have greatly improved the recordkeeping for the Association and the City by streamlining how we get the notices and minutes for Association Board and membership meetings to the City so that they can notice and retain them, respectively. He also noted that he will work with the 2026 City Council President to get the 2026 appointments to the Board accomplished in a timely manner to minimize disruptions, although it will be up to the whomever becomes the 2026 Council President to decide if Council member Beise and/or Mayor Iocco will be re-appointed, or if we will have new City representatives. He also noted that he will work with the Board and the City Council to prepare a proposal to the Council to raise our annual payment, once we have completed our analysis of the numbers. In addition, he indicated that they are working with some Association members to ensure that they are meeting the requirements to continue participation as Paid-on-Calls. He also asked if we were getting adequate information from the department if/when people do resign or separate—it was noted that that the current process was working fine.
- 7. Unfinished Business – None
- 8. New Business:
 - a. Approval of Shane Linder Payment: Knott reported at 1724 that he had discussed the payout with Linder, who had decided to take a direct payment, as he has not been able to get with a financial adviser to arrange a roll-over. It was noted that he will get interest under the by-laws that were in effect at the time of his resignation, but that he did not have enough service to qualify for a full supplemental benefit. The ABDO and OSA approved payment amounts show he had 11 years of creditable service (64% vested) at \$800/year, for a net retirement amount of \$5632.00. He also earned \$5479 in interest during his deferment period, for a total amount of \$11,111.00. Based on the number of years of service, he also qualified for a \$563 supplemental payment, which brings his total

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entitlement to \$11,674.00. If we pay him directly, as he has requested, Parr-McKnight will withhold 20% (\$2335) for potential taxes, meaning we would make a total net payment of \$9339.00 to Linder. Knott moved and Doane seconded at 1728 to approve the payment as itemized, and it was approved unanimously at 1729. Knott will arrange with Alms, Linder and Parr-McKnight to get the paperwork completed.

- b. Possible Increase in Annual Payment – Alms reported at 1730 that our 2024 audit revealed that, at the end of that year, we were overfunded at 129.7%, which is in excess of our 110% target in the by-laws. Therefore, we anticipate a funding increase. Alms is working with Parr-McKnight to complete an analysis of how various increase amounts would affect our funding levels. Chief noted that we will need updated numbers from 2025, in addition to the audited 2024 numbers, in order to make a proposal to the City Council. He will review when we last requested an increase and what documentation we used to support it. The state maximum was noted to be increasing from \$15,000/year to \$20,000/year in 2026. Chief explained how the funding for Paid-on-Call Firefighter retirements works with the State and the value of seeking City Council approval for increases, which led to discussion about its value in recruiting and retention, including both the annual payment amount, and vesting periods. It was noted that we will need to wait until at least first quarter 2026 to get final numbers for 2025 and get the analysis completed by Parr-McKnight before we can consider any definite amount. Chief noted that, once we have the proposed amount, it will take about a month for him to get it proposed to the City Council. No Board action required at this time, pending final 2025 numbers.
- c. Parr-McKnight Review/Investment Discussion – Knott and Alms gave a brief summary at 1753 of the 01 December 2025 tele-conference with Parr-McKnight. The main take-away was that the sooner we can let Parr-McKnight know when someone is planning on retiring, the better they can plan to maximize their investment returns and still ensure that they have cash on hand to pay out the benefit. No Board action required.
- d. ABDO Review/Auditor Discussion – Alms reported at 1755 that he has followed up with ABDO to clarify their work and fees. He noted that the audit this year found only one discrepancy—a missing receipt, which was probably due to the transition of the Treasurer position during the year. Chief noted that the City has a process to acknowledge and document missing receipts, which will help us document and support any missing

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receipts in the future. Alms noted that the audit was completed and certified to the State, so the State has now issued our annual payment. He noted that he will try to work with ABDO to see if they can perform our audit earlier in the year, so that we can get in on the first disbursement of State funds, not the second, which is where we are now. However, given the known scarcity of auditors, he is not sure if he will be able to get us moved up. He also noted that he does not believe we need any specialized accounting software, just Excel. Chief brought up the bonding requirement for the treasurer in the by-laws. He has been discussing with the Finance Department whether or not the City can purchase the bond for the treasurer, which has been neglected in the past. Once we can determine the cost of the bond and whether or not the City can purchase it on our behalf, which would likely be cheaper than the Association purchasing it themselves. Alms will check on the possible amount for the bond. At this point no Board action is required.

- e. 2025 General Fund Budget Execution – Alms reviewed the execution of the 2025 General Fund budget at 1805. Items that had not been anticipated included re-subscribing to the City’s Perpetual Flower Fund for \$2500. We also overspent on tee shirts, funeral flowers/memorials, retirement gifts, and food for the summer feed. We underspent on jackets and the conference attendance. Overall, in 2025 we spent \$8988.37, which was \$1188.37 over our original budget. For revenue, we have netted \$692.50 on tee shirt sales to date, and we still have an inventory to sell, plus we made interest on our invested General Fund amounts. There was some discussion of tee-shirt sales. The General Fund balance at the end of 2024 was \$81,953.13, and the balance on 12/11/25 is \$83,376.01. Alms noted that his goal is to try to maintain a General Fund balance of at least \$80,000. No Board action needed.
- f. 2026 General Fund Budget Proposal – Alms proposed a 2026 General Fund budget of \$8,150, an increase from the 2024 \$7800 budget at 1813. The budget includes \$1500 for tee shirts and hats, \$1000 for non-officer salaries, \$600 for food for both the annual winter membership meeting and the summer picnic, \$1500 for jackets, \$600 for retirement gifts, \$250 for funeral flowers/memorials, and \$2100 for conference attendance. There was discussion about adding hats and possibly challenge coins to our fundraising efforts, with the possible additional associated costs of production. After some discussion, it was decided to add up to \$200 for graphic design to get a license-free logo that we could use for various

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fundraising products, and \$2000 for a pilot challenge coin project, bringing the total proposed budget to \$10,350. There was discussion about budgeting to send 3 people to the MSFDRA annual conference in 2026. The City pays for registration fees and training hours, and provides a vehicle for travel, while the Association pays for the food and lodging. There was also a general discussion of fundraising options in the long run—dances, golf outings, fishing tournaments, feeds/booyahs, etc. At 1844, Doane moved to approve the General Fund budget and Knott seconded the motion, which passed unanimously.

- g. 2026 Special Fund Expense Approval – At 1845 Knott noted that we have had recurring Special Fund payments which have required us to hold special meetings to approve them, so Alms has come up with a list of expected Special Fund expenses in 2026 that we can approve ahead of time to avoid having to hold last-minute special meetings for recurring expense payment approval. Alms proposed to include up to \$500 for the annual Volunteer Firefighter Life insurance applications for new firefighters and renewal for continuing firefighters, \$7500 for ABDO auditing and filing fees, \$350 for Minnesota Attorney General registration and reporting fees for non-profits, and \$4800 for Board Officer Salaries (\$3000 for Treasurer, \$800 for Secretary, and \$500 each for the President and Vice-President), totaling \$13,150. At 1854 Knott moved and Alms seconded to approve these Special Fund expenses, which passed unanimously.
- h. 2025 Officer Salary Approval – At 1855 Alms presented a spreadsheet of the salaries for the officers (from the Special Fund) and trustees (from the General Fund). Because of significant turn-over in officers and trustees in the past year, he calculated it based on the pro-rated tenancy of each person in each office/position. In summary, the payments would be: Alms (Treasurer) \$2186.30, Zenner (President) \$423.29, Knott (Secretary) \$800, Doane (Vice President) \$423.29, Redman (Trustee) \$500 (General Fund), Nelson (Treasurer) \$813.70, Kraabel (Trustee) \$364.38 (General Fund), Zenner (Vice President) \$76.71, Mason (Trustee) \$76.71 (General Fund), Kinney (President) \$76.71, and Alms (Trustee) \$58.90 (General Fund). At 1900, Knott moved and Warner seconded to approve the payments, which passed unanimously.
- i. Expense Reimbursement – At 1903, Alms had two expenses, the first of which was an \$1800 bill from ABDO which they said that they said was for 2023 tax fees which had not previously been billed. Alms noted that this would come from the Special Fund, but will review our payments to ABDO

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to verify that these are new charges prior to payment. Because this was a Special Fund item, this item was handled separately. Knott moved and Doane seconded a motion at 1903 to approve payment of this expense, which passed unanimously. Alms also had a \$25.54 General Fund expense reimbursement request for his payment of the Non-Profit annual certification to the Attorney General's office, which he had to pay with his personal credit card. At 1904 Knott moved and Doane seconded a motion to approve the General Fund expenses, which passed unanimously at 1905. Knott had a \$81.19 General Fund expense reimbursement request for the pizza for the meeting. Doane moved and Kraabel seconded a motion to approve the expense at 1906, which passed unanimously.

- j. Kevin Smith Memorial – Knott noted that, like Larry Horlitz, the Smith family is having no public service and has asked that instead of flowers memorials be sent to Red Wing ELC or to Mayo Hospice. There was some discussion about sending the memorial to Mayo Hospice, because we had recently sent a memorial to ELC for Horlitz. It was decided to include this in the 2025 General Fund. Kraabel moved at 1908 to send \$100, which is what we would typically pay for funeral flowers, as a memorial to Mayo Hospice, Knott seconded a motion, which passed unanimously.
- k. By-Law Revision Ideas - Knott noted that this was included as a general discussion item for the Board to see if there was any interest among the Board and/or membership for possible by-law revisions. None of the Board members had received any suggestions for by-law changes from members, except for inquiries about if we might be able to raise the annual retirement amount. Doane mentioned possibly including a Policy of the Board for guidelines for memorials and flowers; she will follow-up with the Union to review their policy as a possible template. Knott mentioned that he will need to follow up with the State Auditor's office to see if there is a way to possibly set a time limit for members to apply for their benefits, as he had inquired about this at the state conference, and the OSA's office was uncertain if there was a way to do so. No Board action required at this time.
- l. Set Meeting Dates for 2026 - At 1914, Zenner noted that we needed to set dates for 2026 meeting dates. Iocco noted that he and Beise may not be on the Board next year. For the first quarter membership meeting for elections, everyone was available on Thursday, February 26, at time to be determined (probably 1700 or 1730 for the actual meeting time, preceded by food and followed by a social hour) at Colvill Courtyard. Parr-McKnight

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had offered to send someone down for this meeting. The third Wednesday in June is the 17th, so we agreed on that date for the Summer Feed (which is not typically a business meeting, but can become one if there is business that needs to be done) at one of the Colvill pavilions. For the December budget meeting, everyone was available on the 17th at 1700 at Station 2. At 1925 Kraabel moved and Doane seconded a motion to approve these meeting dates, and the motion passed unanimously.

9. Adjournment – At 1925 Knott moved and Kraabel seconded a motion to adjourn, which passed unanimously.

Next Meetings, Events:

- Winter Membership Meeting (and Board Meeting if required) – Colvill Courtyard, 1700
- Summer Feed – Colvill Pavillion (social, not typically a business meeting)
- December 17, 2026 – Board Budget Meeting, Station 2, 1700