North Greenbush Fire District No. 1
Minutes of the November 9, 2026, BOFC Monthly Meeting at DFD

Chairman Daniel Garab called the meeting to order at 7:03 PM. The Pledge of Allegiance and moment of silence for all departed District Firefighters followed.

Commissioners Present: Dan Garab (DG), Rich French (RF), Brian McCrae (BM), Robert W. Miller, Jr (RM), and John Rothrock (JR).

Other District Staff: Secretary/Treasurer Sean Kerwin (SK), Director of Purchasing Robert Durivage (RD), Deputy Director of Purchasing Michael Lashmet (ML) and District Counsel Terry Hannigan (TH) were present.

MOTION 26M81 was made by RF and seconded by JR, approving the DFD Facility Use Request as presented. Motion carried.

MOTION 26M82 was made by JR and seconded by RF, approving the October 2026 minutes, and the October 2026 Budget Hearing minutes as presented. Motion carried.

RESOLUTION 26R71 *was made by JR and seconded by BM, to accept the Treasurer's Report as of October 31, 2026 as presented.*

Chairman Daniel Garab requested a roll call vote: The Resolution passed unanimously.

RESOLUTION 26R72 *was made by RF and seconded by RM, authorizing the payments of invoices as presented for a total of $38,617.08 pending final audit and receipt of any necessary paperwork.*

Chairman Daniel Garab requested a roll call vote: The Resolution passed unanimously.

RESOLUTION 26R73 *was made by RF and seconded by RM, to designate the district's 2013 Chevrolet Tahoe, VIN ending in 0783 as surplus. The total value of this surplus is less than $20K and is no longer needed by the Fire District. The Board authorized the Director of Purchasing RD to coordinate the sale of this equipment at fair market value.*

Chairman Daniel Garab requested a roll call vote: The Resolution passed unanimously.

RESOLUTION 26R74 *was made by BM and seconded by RM, approving the purchase of the following items as presented:*

Purchase Requests:

DFD:	**Quarter 3 Duty Crew Order**	**$1171.48**
	Training Seminar at SRLFD (5 ea at $50.00)	**$250.00**
	Total:	**$1421.48**

Chairman Daniel Garab requested a roll call vote: The Resolution passed unanimously.

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MOTION 26M83 was made by RF and seconded by JR, designating the color scheme for the new E-One engine for WFD as gray over red, and that this color scheme will be the same for the replacement Truck 42. Motion carried.

MOTION 26M84 was made by RM and seconded by JR, to designate the new E-One engine for WFD as Rescue 42. Motion carried, with RF voting against.

RESOLUTION 26R75 *was made by DG and seconded by RF, approving the revised budget for the new E-One apparatus for WFD at $848,827.16.*

Chairman Daniel Garab requested a roll call vote: The Resolution passed unanimously.

North Greenbush Fire District No. 1
Resolution of the Board of Fire Commissioners

RESOLUTION 26R76 *was made by BM and seconded by RM, as follows:*

IN THE MATTER OF AMENDING THE LENGTH OF SERVICE AWARD PROGRAM

WHEREAS, eligible voting residents of the Fire District previously approved a referendum establishing a Defined Benefit Length of Service Award Program (the "Defined Benefit LOSAP") for active volunteer firefighters of the Fire District pursuant to Article 11-A of the New York State General Municipal Law; and
WHEREAS, under the Defined Benefit LOSAP, current participating firefighters earn a twenty dollar ($20.00) monthly Service Award for each year of Service Credit, up to a maximum of thirty (30) years of Service Credit and a maximum Accrued Monthly Service Award of six hundred dollars ($600.00), payable at the Entitlement Age of sixty-two (62); and
WHEREAS, the Fire District thereafter established effective January 1, 2016 a Defined Contribution Length of Service Award Program (the "Defined Contribution LOSAP") pursuant to Article 11-A of the New York State General Municipal Law, for active volunteer firefighters of the Fire District that had earned 30 years of Service Credit in the Defined Benefit LOSAP; and
WHEREAS, a year of Service Credit is earned for each calendar year during which an active volunteer firefighter earns fifty (50) points under the LOSAP Point System; and
WHEREAS, a participating firefighter obtains a nonforfeitable right to a Service Award upon earning five (5) years of Service Credit and attaining the Entitlement Age of sixty-two (62), or upon death or total and permanent disability, as provided in the LOSAP; and
WHEREAS, the Defined Contribution LOSAP permits participating firefighters who have reached the thirty-year Service Credit maximum in the Defined Benefit LOSAP to earn up to eleven (11) additional years of Service Credit, and participating firefighters received a $700 contribution into their Defined Contribution LOSAP account for each year of Service Credit earned prior to 2026, and a $1,200 contribution for Service Credit earned in 2026 and thereafter, not to exceed eleven (11) total contributions; and
WHEREAS, the Fire District is the Sponsor and Program Administrator of both LOSAPs; and
WHEREAS, General Municipal Law § 216 authorizes the Fire District, as LOSAP Sponsor, to amend its LOSAPs; and

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WHEREAS, the Board of Fire Commissioners retained Firefly Admin, Inc. to analyze the existing LOSAPs and evaluate alternatives designed to improve participant benefits while reducing the Fire District's long-term LOSAP costs; and

WHEREAS, the Board of Fire Commissioners reviewed the analysis and recommendations provided by Firefly Admin, Inc., considered the alternatives available to the Fire District, and determined that the most effective option is to freeze the Defined Contribution LOSAP and permit eligible firefighters to continue earning Service Credit under the Defined Benefit LOSAP, as amended herein, and found that the resulting projected costs are affordable and sustainable for the Fire District, as reflected in this resolution; and

WHEREAS, the Board of Fire Commissioners finds that authorizing these amendments are in the best interests of the Fire District and the volunteer firefighters of the Fire District, and are consistent with the purpose of recruiting, retaining, and rewarding volunteer firefighters; and

WHEREAS, pursuant to General Municipal Law § 216(5), any members of the Board who are also active volunteer firefighters of the Fire District have properly disclosed such membership and are eligible to vote on this Resolution;

NOW, THEREFORE, BE IT

RESOLVED, that the Defined Contribution LOSAP is hereby amended effective January 1, 2027, to prohibit the accrual of any additional benefits, contributions, or Service Credit for service rendered on or after such date, and the Defined Contribution LOSAP shall thereafter be frozen; and be it further

RESOLVED, that the Board of Fire Commissioners of North Greenbush Fire District No. 1, pursuant to Article 11-A of the General Municipal Law, hereby approves an amendment to the Defined Benefit LOSAP effective January 1, 2027, extending the maximum years of Service Credit from thirty (30) years to fifty (50) years while continuing the existing twenty dollar ($20.00) monthly Service Award for each year of Service Credit, thereby increasing the maximum Accrued Monthly Service Award from six hundred dollars ($600.00) to one thousand dollars ($1,000.00), subject to the aggregate fifty (50) year limitation set forth below; and be it further

RESOLVED, that the maximum years of aggregated Service Credit that can be earned in both the Defined Contribution LOSAP and the Defined Benefit LOSAP combined is fifty (50) years; and be it further

RESOLVED, that effective January 1, 2027, any participant who has attained the Entitlement Age and earns additional Service Credit under the Defined Benefit LOSAP after January 1, 2027, shall, in lieu of being paid an additional twenty dollar ($20.00) monthly lifetime benefit with a ten (10) year certain period, shall instead be paid a lump sum that is actuarially equivalent to the additional twenty dollar ($20.00) monthly lifetime benefit with a ten (10) year certain period that would otherwise have been paid; provided that each year of Service Credit for which such a lump-sum payment is made shall continue to count toward the maximum fifty (50) years of Service Credit; and be it further

RESOLVED, that the Board of Fire Commissioners hereby establishes assumptions for the determination of actuarially equivalent benefits, including lump sums for Service Credit earned after the Entitlement Age and after January 1, 2027, as an annual interest rate of five percent (5.0%) and the RP-2014 Healthy Annuitant Male Mortality Table applied after the Entitlement Age; and be it further

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RESOLVED, that any additional administrative procedures that must be adopted to effectuate the intent of the Board shall be made by the adoption of a revised Plan Document; and be it further

RESOLVED, that the combined cost of the current LOSAPs is approximately $255,000, which includes $8,500 in administration fees, and the cost of the amended LOSAPs is estimated to be $165,000, which includes $8,950 in administration fees; and be it further

RESOLVED, that the LOSAP shall continue to be administered by the Fire District and that all other provisions of the LOSAP shall remain the same.

RESOLVED, that this amendment shall be submitted to the eligible voters of North Greenbush Fire District No. 1 for approval at a referendum to be held on December 8, 2026, between the hours of 6:00 p.m. and 9:00 p.m., with poling locations at the Defreestville Fire Department, 350 North Greenbush Road, Troy, NY 12180 and Wynantskill Fire Department, 511 Church Street, Wynantskill, NY 12198; and be it further

RESOLVED, that the Secretary of the Board of Fire Commissioners is hereby authorized and directed to publish and post all notices and take all actions necessary to conduct such referendum in accordance with Article 11-A of the General Municipal Law and all other applicable laws; and be it further

RESOLVED, that the following proposition shall be submitted to the eligible voters of the Fire District:

PROPOSITION

THE BOARD OF FIRE COMMISSIONERS OF THE NORTH GREENBUSH FIRE DISTRICT NO. 1, TOWN OF NORTH GREENBUSH, COUNTY OF RENSSELAER, STATE OF NEW YORK, IN A RESOLUTION ADOPTED NOVEMBER 9, 2026, APPROVED THE FOLLOWING AMENDMENTS TO THE TWO LENGTH OF SERVICE AWARD PROGRAMS (LOSAPS) SPONSORED AND ADMINISTERED BY THE FIRE DISTRICT FOR ACTIVE VOLUNTEER FIREFIGHTERS OF THE FIRE DISTRICT EFFECTIVE JANUARY 1, 2027: (1) EXTEND THE MAXIMUM SERVICE CREDIT THAT CAN BE EARNED IN THE DEFINED BENEFIT LOSAP FROM 30 TO 50 YEARS, ADJUSTED FOR SERVICE CREDIT EARNED UNDER THE DEFINED CONTRIBUTION LOSAP, FOR A MAXIMUM ACCRUED MONTHLY SERVICE AWARD OF UP TO $1,000 (INCREASED FROM $600); (2) PROVIDE ACTUARIALLY EQUIVALENT LUMP-SUM PAYMENTS IN PLACE OF ADDITIONAL MONTHLY BENEFITS FOR SERVICE CREDIT EARNED AFTER THE ENTITLEMENT AGE; AND (3) FREEZE THE DEFINED CONTRIBUTION LOSAP.

THE TOTAL COST OF THE CURRENT LOSAPS IS ABOUT $255,000, WHICH INCLUDES ADMINISTRATION FEES OF $8,500, AND REPRESENTS AN AVERAGE COST PER PARTICIPATING VOLUNTEER FIREFIGHTER OF $1,900. AS A RESULT OF THIS AMENDMENT, THE ANNUAL TOTAL COST OF THE LOSAPS IS EXPECTED TO BE $165,000, WHICH INCLUDES $8,950 IN ADMINISTRATION FEES, AND REPRESENTS AN AVERAGE COST PER PARTICIPATING VOLUNTEER FIREFIGHTER OF $1,200.

SHALL THE STATED RESOLUTION OF THE BOARD OF FIRE COMMISSIONERS BE APPROVED?

Commissioner Brian McCrae raised the motion to approve, Commissioner Robert Miller seconded the motion, and upon roll call the vote of the Board was as follows:

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Commissioner Robert Miller	***Aye*** */* ~~*Nay / Absent*~~
Commissioner Richard French	***Aye*** */* ~~*Nay / Absent*~~
Commissioner Daniel Garab	***Aye*** */* ~~*Nay / Absent*~~
Commissioner Brian McCrae	***Aye*** */* ~~*Nay / Absent*~~
Commissioner John Rothrock	***Aye*** */* ~~*Nay / Absent*~~

The resolution was thereupon declared duly adopted. Dated: November 9, 2026

MOTION 26M85 was made by RM seconded by DG, to accept membership application for WFD Firefighter Cooper Sousa, pending receipt of a satisfactory background check from the Sheriff's Department. Motion Carried.

MOTION 26M86 was made by RF seconded by JR to enter executive session at 8:40 PM to discuss the employment history of a particular person, as well as contract negotiations. Motion Carried.

MOTION 26M87 was made by RF seconded by DG, to exit executive session, with no action taken at 8:55 PM. Motion Carried.

MOTION 26M88 was made by JR seconded by RF, to adjourn the meeting at 8:56 PM. Motion Carried.

Respectfully Submitted,
Sean Kerwin
Secretary/Treasurer

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Motions: 81 - 88
Resolutions: 71 - 76

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