

VICTOR FIRE DISTRICT  
**Board of Fire Commissioners Special Meeting Minutes**  
**January 22, 2026, 06:00 PM**

Note: copy of notice is provided in Appendix A

**Call to Order:**

A meeting of the Board of Fire Commissioners for the Victor Fire District was called to order by Chairman Barry in compliance with the Open Meetings Law at 6 PM.

**Roll Call/ Affirmation of Quorum:**

<b>Board Member</b>	<b>Present</b>	<b>Excused</b>	<b>Absent</b>
Commissioner Barry	X		
Commissioner Keyes	X		
Commissioner Kowal			X
Commissioner Matteson	X		
Commissioner Palmer	X		

A quorum was declared by the Chairman and the business of the District proceeded.

**Others Present**

<b>Officer</b>	<b>Present</b>
District Treasurer McAdoo	X
District Secretary Kirk	X
District Chief Lamarco	
Deputy Chief Militello	
Fire District Attorney Fingar	
VFD Inc President Benjamin	X

Rob Anderson, Anderson-VanHorne Insurance

**Privilege of the Floor**

Rob Anderson presented the Commission a brief overview of the history and funding model of the Fire District’s LOSAP program established in 1999. The LOSAP program across the State is funded in two ways: contribution and interest on fund balance.

**Resolution 26-26 – Authorization to transfer LOSAP Plan Assets from Hartford to National Life Group Policy**

On motion of Commissioner Keyes, seconded by Commissioner Palmer, the following resolution was adopted 4 Ayes; 0 Nays

WHEREAS, VFIS as the Fire District's 3<sup>rd</sup> party LOSAP administrator, and presented to the District an opportunity to transfer the existing Group Annuity Contract funds held by Empower under Hartford Life to National Life Group;

WHEREAS, the new National Life Group is offering a 4.25% return for ten years on authorized transferred funds and additional contributions will be tied to the Bloomberg US Credit index, but no less than 1%; and

WHEREAS, the Board of Fire Commissioners reviewed projected returns over the ten-year period and discussed the risks and benefits of this opportunity, determining this will be a benefit to the taxpayers by minimizing necessary increases in future contributions while ensuring the benefit to the volunteer membership by ensuring sufficient financial resources for the defined benefit; now, therefore, be it

RESOLVED that the Board of Fire Commissioners authorizes the LOSAP Plan Administrator to execute all documents necessary to transfer all current LOSAP Plan assets held by Empower in the Hartford policy to National Life Group policy; and

RESOLVED that the Treasurer will produce a special report of this decision and the benefits to the membership at the earliest convenience, but no later than February 3; and,

RESOLVED that this resolution will take effect immediately.

**Adjournment:**

The Chairman declared the meeting adjourned at 7:00 PM.

## **Appendix A**

### Public Notice

**Notice is hereby given** that there will be a meeting of the Board of Fire Commissioners on Thursday, January 22, 2026 at 6:00 PM at the Victor Fire District Fire House located at 34 Maple Avenue, Victor, NY 14564.

January 20, 2026

By Order of the Board of Fire Commissioners

This notice was posted on the outside sign board. posted on the Fire Department's Calendar, and provided to the news room of the Rochester Business Journal on January 20, 2026