

# PRINGLE QUINN ANZANO, P.C.

A PROFESSIONAL CORPORATION  
ATTORNEYS AT LAW

701 SEVENTH AVENUE

P.O. BOX 420

BELMAR, NEW JERSEY 07719

TELEPHONE (732) 280-2400  
TELECOPIER (732) 280-2402

REPLY TO: BELMAR OFFICE

January 4, 2021

KENNETH E. PRINGLE ■♦♦  
PAUL ANZANO  
ROBERT A. GALIZIO  
JEFFREY S. QUINN  
DANIEL S. HUNCZAK ▲  
JOHN A. HAULENBEEK  
THOMAS O. MULVIHILL  
DOUGLAS M. ALBA  
H. STEVEN BERKOWITZ ▲

MICHAEL P. O'CONNELL ■♦♦  
DENISE M. O'HARA ♦  
TODD J. SCHWARTZ ▲  
DOUGLAS R. D'ANTONIO  
DANIEL T. TOWELL \*  
DANIEL P. SCHRECK \*  
MALLORY J. KOWALCZYK  
GREGORY J. GUIDO \*  
ANNE L. HELDMAN  
DAVID L. BENDIK \*

■DC BAR ▲PA BAR ♦MASS BAR  
\*NY BAR ♦FL BAR

BURLINGTON COUNTY OFFICE  
LAUREL CORPORATE CENTER  
9000 MIDLANTIC DRIVE, SUITE 110  
MT. LAUREL, NJ 08054  
TELEPHONE (856) 206-0060  
TELECOPIER (856) 437-6126

MERCER COUNTY OFFICE  
202 WEST STATE STREET  
TRENTON, NJ 08608  
TELEPHONE (609) 393-8944  
TELECOPIER (609) 393-8964

MORRIS COUNTY OFFICE  
60 WASHINGTON STREET  
SUITE 201  
MORRISTOWN, NJ 07960  
TELEPHONE (973) 656-9159  
TELECOPIER (973) 656-9158

OF COUNSEL  
GAURI S. SHAH \*  
EDWARD R. BONANNO ■  
DIANE MAGRAM ▲

## Via Email and Regular Mail

The Hon. Mark Walsifer  
Mayor  
Borough of Belmar  
601 Main Street  
Belmar, New Jersey 07719

The Hon. Kevin Higgins  
Mayor  
Borough of Lake Como  
1740 Main Street  
Lake Como, NJ 07719

**RE: Notice of Cessation of Services by the Belmar First Aid Squad, Inc.  
Effective March 31, 2021**

Dear Mayors Walsifer & Higgins:

I am writing on behalf of my client, the Belmar First Aid Squad, Inc. (the "BFAS"), to provide the Boroughs of Belmar and Lake Como (collectively, "the "Boroughs") with formal notification that the BFAS will cease providing Emergency Medical Services ("EMS") and Basic Life Support ("BLS") services to the Belmar/Lake Como communities effective March 31, 2021, or at such earlier date as the Boroughs are able to make other arrangements.

The Board of Directors and the Life Members of the BFAS reached this difficult decision after much consideration and discussion at meetings on December 20, 2020 and January 3, 2021. The decision to cease operations was made by the unanimous vote of those present at both meetings. Even before the pandemic, the volume of hospital transport calls for which the BFAS could obtain reimbursement from Medicare and other insurers was never sufficient to cover its operational costs and amortize the \$250,000 in debt the BFAS incurred in making the transition to a paid service. The pandemic has resulted in a substantial reduction in the volume of reimbursable hospital trips as patients have sought to avoid the hospital. The BFAS's operations through November of 2020 ran at a loss of nearly \$100,000, which the BFAS covered from its savings. That deficit was projected to widen in 2021 as the pandemic continues and the amount collected from insurers shrinks each month. That trend will not change any time soon. Although it was always uncertain whether the BFAS could make the difficult transition from a chronically understaffed volunteer ambulance service to a financially self-sufficient paid service, the officers and members tried their best to continue serving the Belmar/Lake Como communities.

The challenges were not only financial. The stress of operating the BFAS at a deficit in these uncertain times – along with the hours required to operate what has become a year-round 24/7 business in a highly regulated environment -- has taken a toll on the officers and members of BFAS, whose average age is in the mid- to late-60's. Those who have managed the BFAS for the last several decades are ready to retire. It has only been their love for our community and their tremendous pride in the 93-year history of the "Grand Daddy of First Aid" that have kept the Belmar First Aid Squad going this long. It is therefore with the deepest regret that the officers and members of the BFAS have asked me to inform you of their unanimous decision to cease operations while there are still sufficient liquid assets to pay off its outstanding obligations.

The Board of Directors and the Life Members have also instructed my firm to begin preparing a Plan of Dissolution (the "Plan") for the BFAS, and to initiate the other steps that are required under the New Jersey Non-Profit Corporation Act, N.J.S.A. 15:1-1, *et seq.*, and the Internal Revenue Code, to formally dissolve the BFAS after it has completed winding up its affairs.

The Plan will provide for the sale of the vehicles and equipment of the BFAS. The proceeds from the sale of those assets, together with any remaining savings, will be used to pay off the BFAS's outstanding obligations, including the balance of the \$250,000.00 mortgage on the BFAS's property at 414 Ninth Avenue, Belmar, New Jersey (the "BFAS Property"). The remaining proceeds from the sale of the BFAS's assets, including the Property, will be distributed to Sec. 501(c)3 charities to be designated by the BFAS Board of Directors and Life Members as required by law. Those items that cannot be sold, or that have historical value, will be transferred to other Sec. 501(c)3 charitable organizations, as appropriate.

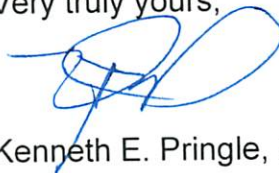
Hon. Mark Walsifer  
Hon. Kevin Higgins  
January 4, 2021  
Page 3

The BFAS has already ceased accepting donations from the public. Checks received recently will be returned. The Board of Directors will be writing to other recent donors offering to return their contributions. The BFAS Board asks, however, that the Boroughs continue to provide their stipends on a pro-rata basis through the date the BFAS ceases providing services.

As I am sure you can understand, after 93 years of service to the greater Belmar community, this has been an extremely difficult decision for the Board of Directors and Life Members of the BFAS. The BFAS will, of course, work cooperatively to ease the Boroughs' transition to a new BLS service provider by sharing information regarding call volume, reimbursement rates and other technical information. The BFAS hopes that the Boroughs' new BLS service provider will hire some, if not all, of the 22 part-time Certified EMTs currently employed by the BFAS.

In closing, I want to express on behalf of the BFAS Board of Directors and Life Members, their appreciation for the cooperation that has been shown to the BFAS by your respective Boroughs for all these many decades.

Very truly yours,



Kenneth E. Pringle, Esq.

Cc: Board of Directors and Life Members of the Belmar First Aid Squad, Inc. (via email)  
Louise Mekosh, Lake Como Borough Clerk/Administrator (via email)  
Jerry J. Dasti, Esq. Belmar Borough Attorney (via email)