



**BUMPERS & COMPANY**  
CERTIFIED PUBLIC ACCOUNTANTS

February 25, 2019

Steve White, Chairman  
Delaware Volunteer Firemen's & Ladies Auxiliary  
Mutual Relief Association, Inc.  
22645 Harbeson Road  
Harbeson, DE 19951

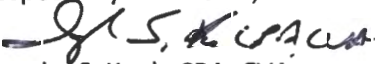
Dear Mr. White:

Upon completing the review report and the tax return, I noted the following items related to Delaware Volunteer Firemen's & Ladies Auxiliary Mutual Relief Association, Inc.

1. The Association has several bank accounts, but only activity is being recorded for two of the bank accounts and only those two bank accounts are being reconciled monthly. I recommend that activity be recorded for each bank account and each bank account be reconciled monthly.
2. The bank statements do not contain copies of the cancelled checks. I recommend that the Association obtain copies of the cancelled checks with the bank statements. While this is an added cost at most banks, it will allow the Association to make sure that all checks clearing the bank are legitimate disbursements of the Association and will help prevent misappropriation of assets and fraud.
3. The TD Bank Escrow account balance (\$41,250.86) as of December 31, 2018 was not sufficient to cover the reserve (\$45,653.52) required by the State of Delaware as of December 31, 2018. The Association should deposit at least \$4,402.66 into the TD Bank Escrow account order to become compliant with the Delaware Code. Half of the burial benefits received for 2019 should also be deposited into the TD Bank Escrow account, if not already done to stay in compliance with the Delaware code.
4. The Association currently has a \$30,000 certificate of deposit with TD Bank in which federal tax is being withheld on the interest income earned. We recommend that you contact TD Bank to provide them with the appropriate information to stop the withholding.

If you have any questions on the above items, please call me,

Respectfully Submitted,

  
Douglas S. Kook, CPA, CVA