

TO: HONARABLE MAYOR AND CITY COUNCIL

FROM: Brice Miller, Fire Chief

SUBJECT: Relief Assoc Bylaw Change

MEETING DATE: December 16th 2025

BACKGROUND

In January 2025 Canon Falls Fire Department implemented a 10% call response requirement. The relief association would like to change the language including this 10% minimum call requirement to be eligible for pension benefits in the calendar year.

STAFF RECOMMENDATION

The Relief Board of Trustees along with supporting vote from the Relief Membership, recommend motion and approval of changes highlighted in red on the attached Bylaws of the Cannon Falls Fire Department Relief Association.

REQUESTED COUNCIL ACTION

Motion and approval for the recommend by law changes.

Cannon Falls Fire Department Relief Association Bylaws

As Amended and Restated Effective January 1, 2026

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Annual Benefit Amount

BYLAWS OF THE CANNON FALLS FIRE DEPARTMENT RELIEF ASSOCIATION

ARTICLE I: MEMBERSHIP

Section 1. Any active member of the Cannon Falls Fire Department (the "Fire Department") shall be eligible to apply for membership in the Cannon Falls Fire Department Association (the "Association"). **To remain eligible for a service pension or benefits, a member must meet a minimum annual call volume of 10% of all fire and emergency calls in a calendar year, as verified by the Fire Chief.**

Section 2. Written application, accompanied by an application fee of \$5.00, may be made at any regular or special meeting of the Board of Trustees (the "Board"), and then laid over for one month for consideration. During this time, the Board shall conduct an investigation to determine if the applicant, due to some medically determinable physical or mental impairment or condition, would constitute for the association a predictable and unwarranted risk of liability for benefits at an age earlier than the minimum age specified for receipt of a service pension. If no such impairment or condition exists, the Board shall appoint the applicant to membership in the Association. If the application is denied, the application fee shall be returned to the applicant.

Section 3. Resignation or expulsion from the Fire Department or moving from the vicinity of the city of Cannon Falls to take up residence elsewhere, shall terminate the membership of the member so resigning, expelled, or removing; provided, however, that any member who has served as an active firefighter or emergency medical responder (EMR) in the Fire Department for at least the minimum number of years required by Article VII of these bylaws for vesting of pension rights shall retain membership in the Association, regardless of resignation, expulsion, or removal subject to payment of dues and such other regulations which may be from time to time imposed. Membership shall terminate when payment of a service pension or total disability pension has been approved by the Board.

Section 4. Each member shall pay to the Association annual dues of one dollar (\$1.00), payable on or before the date of the annual meeting of each year.

Section 5. Any member of the Association who fails to pay the dues within thirty (30) days of the time when such payment was due, stands suspended from membership and forfeits all rights and benefits thereunder by such non-payment without any action by the Association, or any officer thereof.

Section 6. Any member who shall, in the opinion of a majority of the members of the Board, fraudulently claim benefits from, or defraud or attempt to defraud the Association in any way, shall be suspended from membership by the Board, and shall forfeit all further rights to benefits from the Association.

Section 7. Any suspended member can only be reinstated upon application for reinstatement in writing, presented at a regular or special meeting of the Association, accompanied by a sum of money equal to the amount which would have been payable during the period of suspension, plus a reinstatement fee of ten dollars (\$10.00), upon the favorable vote of two thirds (2/3) of the members present and voting at such meeting, providing that a quorum is present, and that the suspended member has been given an opportunity to respond to the written charges which have been presented at least five (5) days prior to such meeting. If the application for reinstatement is rejected, the money accompanying the same shall be returned to the applicant.

Section 8. Emergency Medical Responder (EMR) Members. In addition to members who hold fire certifications, membership in the Association shall be extended to any member who holds a current Emergency Medical Responder (EMR) certification and is actively serving the Cannon Falls Fire Department. These members shall be eligible for the same pension calculations and benefits as all other active members, provided they meet the same call percentage requirements as outlined in these bylaws for all active members, including the minimum annual call volume of ten percent (10%) of all calls.

ARTICLE II: BOARD OF TRUSTEES

Section 1. The Board shall be composed of the following nine (9) persons: a President, a Vice President, a Secretary, a Treasurer, and two (2) general trustees, each of whom shall be elected for a three (3) year term as specified in this Article, or until a successor has been elected and qualified, at the annual meeting of the Association from its members, and the statutory ex officio members; the Chief of the Cannon Falls Fire Department, the Mayor, and the city administrator of the city of Cannon Falls.

Section 2. The terms of office of the general trustees and the officers shall be paired as follows: the two (2) general trustees; the President and the Treasurer; the Vice President and the Secretary. The terms shall be arranged so that one pair shall be elected at each annual meeting. If a vacancy, other than a vacancy caused by removal for cause of an officer or trustee, occurs during the term of office of any officer or trustee, the remaining members of the Board shall elect a member of the Association to serve for the unexpired term of the vacated position.

Section 3. A general trustee or officer may be removed for cause. Cause for removal shall include, but shall not be limited to, the breach of the duties as set forth in Articles II and III of these bylaws. One or more of the trustees or officers may be removed at a meeting of the membership which has been called for that purpose by a two thirds (2/3) vote of those present and voting at such meeting, provided a quorum is present. Notice of the meeting at which removal is to be considered shall be given to each member and shall include the purpose of the meeting. The general trustee or officer shall be furnished with a statement of the particular charges at least five (5) days before the meeting is to be held. At the meeting, the general trustee or officer shall be given an opportunity to be fully heard as to each charge. If a general trustee or officer is removed, a replacement shall be elected at the same meeting, and such replacement shall serve out the unexpired term of the removed general trustee or officer.

Section 4. It shall be the duty of the Board to prepare modes and plans for the safe and profitable investment of the unappropriated funds of the association, and whenever loans or investments are made, to investigate and pass upon the securities offered and to attend to the drawing up and execution of the necessary papers. The Board shall order an audit of the books and accounts of the secretary and the treasurer annually, according to law, and shall submit a written report of the condition of the Association to the members at the annual meeting.

Section 5. The investment of the funds of the Association shall be in the exclusive control of the Board, in conformance with state statutes.

Section 6. The members of the Board shall act as trustees with a fiduciary obligation to the members of the Association, to the City of Cannon Falls, and to the State of Minnesota.

ARTICLE III: DUTIES OF OFFICERS

Section 1. It shall be the duty of the President to attend and to preside at all meetings of the association and the board of trustees. The President shall: (1) enforce the due observance of the Articles of Incorporation and the bylaws and see that the other officers properly perform the duties assigned to them; (2) sign all checks issued by the Treasurer and all other papers which require the President's signature; (3) be a member of all committees except the Aid Committee; and, (4) exercise careful supervision over the affairs of the association. The President may receive such salary as may be fixed from time to time by the board of trustees, subject to approval of the Association, and payable from the Special Fund of the Association.

Section 2. It shall be the duty of the Vice President to perform the duties of the President in the President's absence. In the absence of both the President and the Vice President, it shall be the duty of the Association to elect a President Pro Tem. who shall perform the duties incident to the office.

Section 3. It shall be the duty of the Secretary to: (1) keep a true and accurate record of the proceedings of all meetings of the Association and of the Board; (2) keep a correct record of all amendments, alterations and additions to the Articles of Incorporation or the bylaws in a separate book from the minute books of the Association; (3) cause due notice of all special meetings of the Association and of the Board to be given; (4) receive all money due the Association and pay the same over to the Treasurer, taking a receipt for the same, and failing to do so, may be impeached and expelled from the Association; and, (5) keep a roll of membership, with the date of joining, resignation, discharge, leaves of absence, dues and assessments paid, and relief or pensions furnished. The Secretary's books shall be always open to inspection by the Board. Prior to entering upon the duties of the office, the Secretary shall give a bond in such amount and with such sureties as may be required and approved by the Board, conditioned upon the faithful discharge of the trusts and the full performance of the duties of the office. Such bond may be paid for from the Special Fund of the Association. The Secretary shall sign all orders for payment issued to the Treasurer, and jointly with the Treasurer, prepare and file all reports and statements required by law. The Secretary shall

receive such salary as may be fixed from time to time by the Board, subject to approval of the Association, and payable from the Special Fund of the Association.

Section 4. It shall be the duty of the Treasurer to: (1) receive from the Secretary all funds belonging to the Association and hold them subject to the order of the President and countersigned by the Secretary; (2) keep separate and distinct accounts of the Special and General Funds; and, (3) prepare and present to the Board a full and detailed statement of the assets and liabilities of each fund at each meeting of the Board, and prior to the annual meeting of the Association. For failure to perform the duties of the office, the Treasurer may be impeached and expelled from the Association. The Treasurer shall deliver to a successor in office, or to any committee appointed by the Board to receive the same, all money, books, papers and other items pertaining to the office immediately upon expiration of the term of office, prior to entering upon the duties of the office, the Treasurer shall give a bond in such amount as required by law, and with such sureties as may be required and approved by the Board, conditioned upon the faithful discharge of the trust and the faithful performance of the duties of the office. Such bond may be paid for from the Special Fund of the Association. Jointly with the Secretary, the Treasurer shall prepare, and file all reports and statements required by law. The Treasurer shall receive such salary as may be fixed by the Board from time to time, subject to approval of the Association, and payable from the Special Fund of the Association.

Section 5. There shall be an Aid Committee, composed of the Vice President and two (2) other members of the Association, who may or may not be members of the Board, appointed by the President. The Vice President shall be the chairman of this committee. The duty of the committee shall be to make provisions for the assistance to be rendered to each sick or disabled member, and to the survivors of any deceased member.

ARTICLE IV: MEETINGS

Section 1. The annual meeting of the Association, for the election of officers and trustees, and other business, shall be held on the first Tuesday in January of each year. If such day falls on a holiday, the annual meeting shall be held on the next following Tuesday.

Section 2. The Board shall hold at least four (4) regular meetings during each year.

Section 3. Special meetings of the Association or the Board may be called by the President, or two (2) members of the Board, and shall also be called upon written request of six (6) or more members of the Association. Members or trustees shall be notified by the Secretary of such special meetings, and the object of the meeting shall be contained in such notice.

Section 4. A majority of the Board then in office, and forty percent (40%) of the members of the Association shall constitute quorums for the transaction of business at their meetings. Less than a quorum may adjourn a meeting to a future time, which the Secretary shall make known to all affected members. (5 board of trustees, 12 members)

Section 5. All reports and resolutions shall be submitted in writing, and no report shall be accepted unless it is the report of the majority of a committee, provided, however, that a minority shall be permitted to present its views in writing.

Section 6. All meetings shall be conducted according to Robert's Rules of Order, as revised.

Section 7. The Order of Business shall be:

1. Call to order.
2. Roll Call.
3. Reading of minutes of previous meeting.
4. Reading of reports and minutes of meetings of Board of Trustees.
5. Reports of Officers.
6. Propositions for membership.
7. Reports of special committees.
8. Unfinished business.
9. Election of Trustees and Officers. (Annual meeting)
10. New business.
11. Adjournment.

ARTICLE V: FUNDS

Section 1. The funds received by the Association from dues, fines, application fees, entertainments, and other miscellaneous sources shall be kept in the General Fund of the Association on the books of the Secretary and the Treasurer, and may be disbursed for any purpose reasonably related to the welfare of the Association or its members, as authorized by a majority of the members present and voting at any annual or special meeting of the members.

Section 2. All funds received by the Association from any tax sources, and all funds or property donated or granted to the Association for the benefit of this fund shall be kept in a Special Fund on the books of the Secretary and the Treasurer and shall not be disbursed for any purpose except those specifically authorized by law.

Section 3. No disbursement of funds of this Association shall be made except by checks drawn by the Treasurer and countersigned by the President or Vice President. Except when issued for salaries, pensions and other fixed charges, the exact amount of which has previously been determined and authorized by the Board (by the members, in case of disbursements from the General Fund), no check shall be issued until the claim to which it relates has been approved by the Board.

Section 4. All money belonging to the Association shall be deposited to the credit of the Association in such banks, trust companies, savings and loan associations, or other depositories as the Board may designate.

ARTICLE VI: APPLICATION FOR BENEFITS

Section 1. APPLICATION: All applications for pensions or deferred pension status shall be submitted to the Board at a regular or special meeting of the Board. An application form will be provided by the Secretary of the Association.

Section 2. SERVICE PENSION BENEFIT AMOUNT: The Association shall pay to each member who shall have served as an active firefighter or emergency medical responder in the Cannon Falls Fire Department for a period of ten (10) years, who has reached the age of fifty (50) years, the amount provided in SCHEDULE A, attached hereto, for each year that the member served as an active firefighter or emergency medical responder in the Cannon Falls Fire Department. For retiring members who have reached the age of fifty (50) years and have served at least five (5) years but less than ten (10) years, a prorated service pension shall be paid based upon the completed years of service percentages contained in, ARTICLE VII, Section 1. Said lump sum payment shall be in lieu of all rights to a further service pension, or survivor's benefit. For purposes of calculating benefits payable, a "year of service" shall be defined as a period of twelve (12) full months of active duty in the Cannon Falls fire Department **in which the member met the minimum annual call volume of ten percent (10%)**, beginning on the date when the member first became an active firefighter in said fire department. If a member's period of active service has not been continuous, parts of years shall be added together to calculate full years. Periods of time during which a member is on leave of absence or suspension from the Cannon Falls Fire Department shall not be used to calculate active duty time or years of service. For purposes of computing benefits or calculating vesting requirements, a year of service shall be defined as a period of twelve (12) full months of active service in the Fire Department **in which the member met the minimum annual call volume of ten percent (10%)**. Service pensions and ancillary benefits shall be prorated monthly for fractional years of service pursuant to Minn. Stat. § 424A.02, Subd. 1.

Section 3. TRUSTEE REVIEW: All applications for pensions or other benefits shall be submitted to the Board at a regular or special meeting of the Board. Applications shall be verified by oath of the applicant and shall state the age of the applicant, the period or periods of service in the Fire Department, and the date of retirement from active duty, the length of time he has been a member of the Association, and such other information as the Board may require. No benefits or pensions shall be paid until the application therefore has been approved by a majority vote of the Board. Decisions of the Board shall be final as to payment benefits or pensions. No other benefits shall be paid to or on behalf of any member who has received a service pension.

Section 4. APPROVAL: It shall be the duty of the Board to approve applications for service pensions if the applicant meets all the eligibility requirements set forth in these bylaws. It shall also be the duty of the Board not to approve the application if any of the eligibility requirements are not met. If an application is not approved, the Board shall return the application to the applicant within thirty (30) days, noting thereon, with particularity, which requirements the applicant does not meet. If the applicant disagrees with the decision of the Board, the applicant may file an appeal by following the grievance procedure contained herein.

Section 5. GRIEVANCE: Any applicant that is aggrieved by a decision of the Board regarding eligibility or amount of benefits may file a written appeal with the Board within sixty (60) days of notice of such Board action. The applicant shall be furnished with the opportunity to be heard by the full Board within thirty (30) days of filing a written objection or appeal stating the full particulars of the objection. Within thirty (30) days of the hearing, the Board shall issue a written decision on the appeal. Such decision shall be final.

Section 6. OPTIONAL FORMS OF PAYMENT:

1. A single lump sum check payment payable to the retiree (subject to current income tax withholding requirements).
2. Direct transfer of the member's lump sum payment to the member's individual retirement account under 408(a) of the Federal Internal Revenue Code.

Section 7. RECEIPT OF PENSION: Those members electing to retire and receive a pension at age sixty (60) shall receive payment of benefits within ninety (90) days of their retirement date. All other applications for payment of pension benefits shall be paid following the annual meeting at which notice of retirement is made to the Membership of the Association. Payment shall be made within ninety (90) days of application or at the annual meeting, whichever is later.

ARTICLE VII: EARLY VESTING

Section 1. A member who has served for more than five (5) years as an active member of the Fire Department, but has not yet reached age fifty (50), may retire from the Fire Department and be placed on deferred status. For purposes of calculating benefits payable, a "year of service" shall be defined as a period of twelve (12) full months of active duty in the Cannon Falls Fire Department **in which the member met the minimum annual call volume of ten percent (10%)**, beginning on the date when the member first became an active firefighter or emergency medical responder in said fire department. If a member's period of active service has not been continuous, parts of years shall be added together to calculate full years. Periods of time during which a member is on leave of absence or suspension from the Cannon Falls Fire Department shall not be used to calculate active-duty time or years of service. If the final period of a member's active service is less than a year, payment shall be made for such a partial year at 1/12 of the rate of Schedule A in effect at the end of the last full year of service for each additional full month served.

The retirement benefit shall be calculated as follows:

Completed Years of Service	Non-forfeitable percentage of pension amount.
5	40%

6	52%
7	64%
8	76%
9	88%
10 and thereafter	100%

ARTICLE VIII: DEFERRED PENSION

Section 1. DEFERRED RETIREMENT. A member of the Association who is otherwise qualified for a retirement benefit but who has not reached the age of fifty (50) years may retire from the Cannon Falls Fire Department without forfeiting his right to such retirement. Upon the application of such member, he shall be placed on a deferred status and be entitled to receive said retirement benefit upon reaching the age of fifty (50) years and making application for retirement. The value of the deferred pension shall be based on the pension amount per year of service in effect on the date on which the member separated from active service from the Cannon Falls Fire Department. For purposes of calculating benefits payable, a “year of service” shall be defined as a period of twelve (12) full months of active duty in the Cannon Falls Fire Department **in which the member met the minimum annual call volume of ten percent (10%)**, beginning on the date when the member first became an active firefighter or emergency medical responder in said fire department. If a member’s period of active service has not been continuous, parts of years shall be added together to calculate full years. Periods of time during which a member is on leave of absence or suspension from the Cannon Falls Fire Department shall not be used to calculate active-duty time or years of service. If the final period of a member’s active service is less than a year, payment shall be made for such a partial year at 1/12 of the rate of Schedule A in effect at the end of the last full year of service for each additional full month served.

ARTICLE IX: SICK AND DISABILITY BENEFITS

Section 1. If a member of this Association shall become totally and permanently disabled, to the extent that a physician or surgeon acceptable to the Board shall certify that such disability will permanently prevent said member from performing a substantial part of the duties of a firefighter or emergency medical responder, the Association shall pay to such member the amount provided in Section 2 of Article IX. If a member who has received such a disability pension

should subsequently recover and return to active duty in the Cannon Falls Fire Department, any amount which was paid as a disability pension shall be deducted from the amount of the service pension. All applications for disability benefits shall be made within six (6) months after such applicant has ceased to be active member of the Fire Department. Written application shall be made to the Board setting out the nature and cause of such disability. The Board has the discretion to request that another doctor, selected by the Board, examine the applicant. Final determination of disability will be based upon the reports of as least one doctor and the decision shall require by five (5) votes of the Board.

Section 2. Long Term Disability. If a member of the Association shall become totally and permanently disabled, the Association shall pay the amount per year of service as shown in Appendix A for each year that the member served as an active firefighter or emergency medical responder in the Fire Department, without regard to minimum or partial vesting requirements. The member shall be eligible to receive the disability benefit immediately upon approval of the Board.

"Total and permanently" shall be determined by a physician or surgeon acceptable to the Board who shall certify that such disability will permanently prevent that member from performing the members duties in the Fire Department. The member shall be eligible to receive the disability benefit immediately upon approval of the Board.

ARTICLE X: DEATH BENEFITS

Section 1. Upon the death of any active member, the Association shall pay to the surviving spouse, if any, and if there is no surviving spouse, to the surviving child or children, if any and if no child or children, to the estate of such deceased member an amount calculated by multiplying the number of full years of active service times the annual pension amount contained in Schedule A, provided that the minimum benefit shall be for two (2) times the annual pension amount from Schedule A. For purposes of calculating benefits payable, a "year of service" shall be defined as a period of 12 full months of active duty in the Cannon Falls fire Department, beginning on the date when the member first became an active firefighter or emergency medical responder in said fire department. If a member's period of active service has not been continuous, parts of years shall be added together to calculate full years. Periods of time during which a member is on leave of absence or suspension from the Cannon Falls Fire Department shall not be used to calculate active duty time or years of service. If the final period of a member's active service is less than a year, payment shall be made for such a partial year at 1/12 of the rate of Schedule A in effect at the end of the last full year of service for each additional month served.

ARTICLE XI: COMBINED SERVICE PENSION

Section 1. Authorization: The Association allows for the payment of combined service pensions in accordance with the following provisions.

Section 2: Pension Eligibility: A member must be at least partially vested among all participating relief associations to be eligible for a combined service pension. A member must transfer from or to another participating relief association within two (2) years to be eligible for a combined service pension. The member must be vested upon separation from the first participating fire department, with service credit for vesting purposes then accumulating in the second and any subsequent fire departments.

Section 3: Pension Calculation and Payment: No assets are transferred between or among relief associations when a combined service pension is payable. When a member eligible for a combined service pension retires, the member will receive a pension from each participating relief association where the member has accrued at least one year of active service credit. The service pensions are calculated as they would be for other retiring members, except that years of service among all participating relief associations are combined for vesting purposes.

Section 4. Service Pension Amount. Because years of service are combined for vesting purposes, the services pension amount paid from each participating relief association is more than would otherwise be payable. This is why the bylaws of each participating relief association must specifically authorize combined service pension payments for them to be offered.

Section 5. Final Payment Condition. The pension amount cannot be calculated or paid until the member permanently ceases all firefighting duties.

ARTICLE XII: AMENDMENTS

Section 1. The bylaws of this Association may be amended at any regular or special meeting of the Association by a favorable vote of two thirds (2/3) of the members present and voting, providing a quorum is present; and provided further that notice of any proposed amendment or amendments shall be given by reading the same at a regular or special meeting not more than thirty one (31) days next preceding the date upon which such amendment or amendments are to be acted upon, and that a notice be mailed to each member at the member's last known address not less than 10 days prior to the scheduled date of such meeting; and provided further, that if such amendment or amendments shall change the amount of benefits or pensions, approval of the city council of Cannon Falls must be obtained, as required by law, before such amendment or amendments shall become effective.

SCHEDULE A

ANNUAL BENEFIT AMOUNT. The annual benefit amount payable for each year of service with the Cannon Falls Fire Department shall be \$3,000.

Definitions

The Association: Refers to the Cannon Falls Fire Department Association. (Article I, Section 1)

The Fire Department: Refers to the Cannon Falls Fire Department. (Article I, Section 1)

The Board: Refers to the Board of Trustees of the Association. (Article I, Section 2)

Year of Service: A period of 12 full months of active duty in the Cannon Falls Fire Department. If a member's service is not continuous, parts of years are added together to calculate full years. Periods of leave of absence or suspension are not included. (Article VI, Section 2; also referenced in VII, VIII, and X)

Total and Permanently Disabled: A condition where a physician or surgeon certifies that a disability will permanently prevent a member from performing a substantial part of their duties as a firefighter. (Article IX, Section 2)

General Fund: Funds received by the association from dues, fines, application fees, entertainments, and other miscellaneous sources. (Article V, Section 1)

Special Fund: All funds received by the association from any tax sources, and all funds or property donated or granted to the association for the benefit of this fund. (Article V, Section 2)

Cause for Removal: A reason for removing an officer or general trustee, which includes but is not limited to, the breach of the duties set forth in Articles II and III of the bylaws. (Article II, Section 3)

Quorum: A majority of the board of trustees then in office (5 members) and 40% of the members of the association (12 members) required for the transaction of business at their meetings. (Article IV, Section 4)

Robert's Rules of Order: A standard guide for running meetings in an organized, fair, and democratic way. It outlines procedures for making motions, debating, voting, and maintaining order, ensuring that all members have a voice while decisions are made efficiently. (Article IV, [Section 6](#))