

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
CAFÉ MADISON
33 LAFAYETTE ST
RIVERSIDE, NEW JERSEY**

April 17, 2018

OPEN SESSION MINUTES

A meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at Café Madison, 33 Lafayette Street, Riverside, New Jersey, Tuesday, April 17, 2018 at 3:30PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 3:30PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the *Burlington County Times*, Mt. Holly, NJ, and to the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Dean Buhner, **Bordentown Twp., Alternate**
Glenn McMahon, **Chesterfield Twp.**
Mike Templeton, **Delanco Twp.**
Jeff Hatcher, **Delran Twp.**
Patrice Hansell, **Fieldsboro Twp.**
Richard Brook, **Florence Twp**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp, Alternate**
Representative, Mansfield Twp.
Kathy Burger, **Medford Twp.**
Mary Picariello, **North Hanover Twp**
Scott Pearlman, **Palmyra Borough, Alternate**
Dennis Gonzalez, **Pemberton Twp**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong Twp.**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Maria Carrington, **Westampton Twp**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Tom Pullion, **Edgewater Park Twp.**
Jerry Mascia, **Mt. Laurel Twp.**

Donna Mull, **Pemberton Boro**
Maryalice Brown, **Woodland Twp.**
James Ingling, **Wrightstown Borough**

Those also in attendance were:

Paul Miola, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Scott DeWeese, Esquire, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Account Manager, *Qual-Lynx*
Patty Davidson, WC Manager, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services....arrived 3:47pm
Hardenberg Insurance Group
Conner Strong & Buckelew

Absent Risk Management Consultant agencies:

EJA/Capacity Insurance
Insurance Agency Mgmt.

These minutes do not necessarily reflect the order in which some items were discussed.

CONDUCT OF MONTHLY MEETING

Motion by Ms. Jack, seconded by Mr. Cramer, to allow that this monthly meeting to be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the meeting minutes of the March 20, 2018 meeting of the Fund, as found in the agenda packet, for approval and announced a verbal amendment to the March 20, 2018 minutes to include Pemberton Boro, Debbi Vallari, Alternate, as present.

Chair Keller asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Cramer, seconded by Ms. Jack, , to approve the Open & Closed session meeting minutes of the March 20, 2018 meeting of the Fund as amended.

Motion carried. Abstentions were heard from Mr. Wolbert and Ms. Archer

The Closed Session minutes of the March 20, 2018 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the March 20, 2018 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items:

2018 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program, and to contact the Executive Directors office or your RMC with any questions.

2018 Wellness Incentive Program Allowance – Mr. Miola asked that all members review available balances for this program and to contact the Executive Director's office or your RMC with any questions.

Employment Practices Liability Coverage Update – Mr. Miola asked the members to please review this spreadsheet for accuracy.

EPL/Cyber Risk Management Budget – Mr. Miola noted the JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure. If you need additional information regarding this program, please contact our office.

EPL Helpline – Authorized Contact List – Mr. Miola asked members to review the attached list for accuracy. He noted any changes must be done by Resolution and the Resolution for this is available on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Financial Fast Track – Mr. Miola noted the “snapshot” was included in the agenda packet and as of February 28, 2018, the JIF's surplus position was \$11,437,128.

Regulatory Filing Checklists – Mr. Miola stated included in the agenda were two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

Statutory Bond Status – Mr. Miola stated that attached to his report is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

Elected Officials – Online – Mr. Miola noted that earlier this month, the MEL announced the availability of online training for elected officials via the MEL Safety Institute. Elected officials that complete the online training session by May 1, 2018 will also be eligible for the \$250 per elected official credit. The total credit is limited to 5% of a member's 2018 MEL Assessment. Instructions on how to access the online training are available on the MEL website; www.njmel.org.

Police Command Staff Training -Mr. Miola noted Risk Management Training for Police Command Staff has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2019/2020 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 10, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30

am, and an afternoon session 1:00 pm – 3:30 pm. The sign-in sheets from February 13, 2018 are posted on the JIF website. The remaining training dates are scheduled as follows:

April 26, 2018 – Nicolosi’s Catering, West Deptford
June 12, 2018 - O’Connor’s, Eastampton
June 28, 2018 – Merighi’s Savoy Inn, Vineland

Managerial & Supervisory Training – Mr. Miola reminded the members that one of the requirements of the MEL’s 2019/2020 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIFs. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on February 2, 2018. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The sign-in sheets from March 6, 2018 are posted to the JIF website. The trainings have been scheduled on the following dates:

May 8, 2018 – Merighi’s Savoy Inn, Vineland
September 11, 2018 – Wildwood Convention Center
September 27, 2018 – Nicolosi’s Catering, West Deptford

New Fund Commissioner Orientation -Mr. Miola noted that his office will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 15, 2018 at 1:30 PM in Hainesport. An email notification with further details was sent out to all Fund Commissioners and RMC’s on or about April 4, 2018.

Quarterly Attendance Report- Mr. Miola noted a report detailing attendance records through the first quarter of the 2018 Fund Year is attached for your review.

Financial Disclosure Statement - Mr. Miola stated in 2014, the Division of Local Government Services implemented a new “on line” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file as their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from our office once we are notified of their assignment and have 30 days from their day of assignment in which to file. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office, or has any questions, should contact Kris Kristie at 856-446-9136.

Mr. Miola stated that concluded his report and asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed cases since the March 20, 2018 meeting.

Chair Keller presented the following Resolution and Motion for authorization:

Resolution 2018-25 Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting Minutes

Resolution 2018-25, Authorizing the Release of Fund Year 2017 Closed Session Executive Committee Meeting Minutes

Motion to Adopt the Revised Tort Claims Questionnaire

Chair Keller asked for a Motion to Adopt the Revised Tort Claims Questionnaire as presented at last month's meeting.

Motion by Ms. Jack, seconded by Mr. Cramer, to Adopt Resolutions 2018-25 and the Adoption of the Revised Tort Claims Questionnaire as presented.

ROLL CALL	Yeas	Rich Wolbert, Beverly City Grace Archer, Bordentown City Dean Buhner, Bordentown Twp., Alternate Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp, Alternate Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Scott Pearlman, Palmyra Borough, Alternate Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. Kathy Hoffman, Southampton Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
	Nays:	None
	Abstain:	None

Mr. DeWeese asked if there were any questions at this time. There were none.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He also pointed out there is a new email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there was (1) bulletin(s) included in the agenda;

- *Spring and Playground Inspections*

Mr. Saville emphasized that with Spring here, now is a great time to inspect the playgrounds and review your Playground Maintenance Program.

Right to Know Update – He noted that in addition to the annual Right to Know services, included in this year’s contract is an electronic Central file link which is being distributed to each member town through a Dropbox link and it is anticipated that all members will be emailed the links by Spring 2018. Once the online chemical inventory has been completed, this will allow the following information to be filed in the States RTK portal for each member:

- Safety Data Sheets
- Hazardous Substance Facts Sheets
- Right to Know Survey
- Written Hazardous Communication Program
- Training Documentation
- Right to Know poster
- Instructions on how to download, store, and share the files with affected departments and employees.

MSI Class Listing– Mr. Saville referenced the list of MSI Classes that are available in April, May, and June that are included in the agenda packet.

Mr. Saville asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli presented the Lessons Learned from Losses for April which reviewed Mower Safety.

Mr. Roselli reviewed safety tips for operating lawn mowers and other safety tips to follow when cutting grass. Mr. Roselli also reviewed examples of claims involving a lawn mower with incurred costs of \$92,000 and \$173,000 that easily could have been prevented. Neither claim involved the mower blade.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- April presentations: Edgewater Park-Portion Control Lunch and Learn; Delanco- Portion Control and Healthy Swap Out Lunch; Medford – Stress Management Lunch and Learn; North Hanover – Move for Better Health Lunch and Learn
- Hainesport will be doing a monthly Smoothie starting in May, and Medford will be holding a Smoothie demo in May.
- April Challenges: Bordentown Twp. – Home Run Challenge; Florence – Maintain Don’t Gain and Home Run Challenge
- Safety/Wellness Meetings that Ms. Schiffer will attend: Lumberton, Hainesport, Riverside, Pemberton Twp., and Westampton
- Ms. Schiffer noted in her News Letter this month is National Humor Month, and laughter is a good stress reliever.
- Ms. Schiffer reminded everyone if you are planning any event, please let her know so she can help and share with other members.

- Lastly, she reminded the members to use NJWELL and work towards earning \$250 by completing health and wellness screenings along with other activities by October 31, 2018. www.state.nj.us/treasury/pensions/njwell/

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for March, 2018 noting there were twenty-four (24) claims reported.

Lost Time v. Medical Only Cases

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	3	13
<i>Medical Only</i>	11	29
<i>Report Only</i>	10	19
<i>Total New Claims Reported</i>	24	61
<i>Report Only % of Total</i>	41.7%	31.1%
<i>Medical Only/Lost Time Ratio</i>	79:21	69.31
<i>Average Days to Report</i>	2.9	4.4

Transitional Duty Report

Ms. Beatty presented the March Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>March</i>
<i>Transitional Duty Days Available</i>	506
<i>Transitional Duty Days Worked</i>	254
<i>% of Transitional Duty Days Worked</i>	50.2%
<i>Transitional Duty Days Not Accommodated</i>	252
<i>% of Transitional Duty Days Not Accommodated</i>	49.8%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	158
<i>Original Provider Charges</i>	\$366,956
<i>Re-priced Bill Amount</i>	\$177,838
<i>Savings</i>	\$189,118

<i>% of Savings</i>	<i>51.5%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>89.2%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>94.7%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>78.9%</i>
<i>EPO Provider Penetration Rate – Provider Charges</i>	<i>92.2%</i>

Ms. Beatty asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **March 31, 2018** a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$ 26,717.20. This generated an average annual yield of 1.70%; however, after including an unrealized net gain of \$6,627.00 in the asset portfolio, the yield is adjusted to 2.12% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$261,897.06 as it relates to current market value of \$17,706,002.54 vs. the amount we have invested. The current market value; however, when considering the total accrued income at month end is \$17,773,351.84.

Our asset portfolio with Wilmington Trust consists of eight (8) obligations with maturities greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$203.00	\$53,850.01
Overpayment Reimbursements	\$90.00	
Salvage Receipts	\$0	
FY 2018 Premium Assessments	\$247,710.00	
FY 2018 Approp. Refunds	\$250.00	
FY 2017 Approp. Refunds	\$142.00	

A.E.L.C.F. Participant Balances at Period End

Delran Township	\$65,150.00
Chesterfield Township	\$1,068.00
Bordentown City	\$37,723.00
Bordentown Township	\$13,723.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$18,941,510.55 to a closing balance of \$18,828,523.63 showing a decrease in the Fund of \$112,986.92.

Loss Run Payment Register – March 2018

Mr. Tontarski stated that the report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$291,349.97. The claim detail shows 237 claim payments issued.

Bill List – April 2018

For the Executive Committee's consideration, Mr. Tontarski presented the April 2018 Bill List in the amount of \$837,671.61.

Chair Keller entertained a motion to approve the March 2018 Loss Run Payment Register and the April 2018 Bill List in the amount of \$837,671.61 as presented.

Chair Keller asked if there were any questions at this time. No questions were entertained.

Motion by Mr. McMahon, seconded by Mr. Mc Cramer, to approve the *March 2018 Loss Run Payment Register and the April 2018 Bill List, in the amount of \$837,671.61* as presented.

ROLL CALL	<i>Yeas</i>	Rich Wolbert, Beverly City Grace Archer, Bordentown City Dean Buhner, Bordentown Twp., Alternate Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp, Alternate Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Scott Pearlman, Palmyra Borough, Alternate Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. Kathy Hoffman, Southampton Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

COMMITTEE REPORTS

Strategic Planning Committee – March 13, 2018

Ms. Burger noted there was nothing currently to report and the minutes of that meeting were included in the Agenda packet and are self-explanatory.

Safety Committee Meeting – March 20, 2018

Mr. Cramer noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as a verbal report was provided at last month's meeting and the enclosed minutes are self-explanatory.

Mr. Cramer asked if there were any questions and none were entertained.

MEL/RCF/EJIF REPORTS

MEL Report – April 6, 2018

Ms. Jack noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as the enclosed minutes are self-explanatory.

RCF Report – April 6, 2018

Mr. Matchett noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as the enclosed minutes are self-explanatory.

EJIF Report – April 6, 2018

Ms. Jack noted the minutes of that meeting are included in the Agenda packet and there was nothing else to report as the enclosed minutes are self-explanatory.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May 15, 2018 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

PUBLIC COMMENT

Motion by Mr. McMahon, seconded by Ms. Jack, to open the meeting to the public. All in favor. Motion carried.

Chair Keller opened the meeting to the public for comment.

Hearing no comments, Chair Keller entertained a motion to close the public portion of the meeting.

Motion by Mr. McMahon, seconded by Mr. Wolbert, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2018-26

Chair Keller entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Wolbert, seconded by Mr. Cramer, to Adopt Resolution #2018-26. All in favor. Motion carried.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Keller entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Wolbert, seconded by Mr. Cramer, to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

Chair Keller asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

<i>Workers' Compensation</i>	<i>Property</i>	<i>General Liability</i>
2018124978	2018130044	001201011
2018125979		001257068
001220952		001237862
2018127149		

Chair Keller asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Jack, seconded by Mr. Wolbert, to approve the following claims as discussed in *Closed Session*.

- ROLL CALL** *Yeas*
- Rich Wolbert, **Beverly City**
 - Grace Archer, **Bordentown City**
 - Dean Buhner, **Bordentown Twp., Alternate**
 - Glenn McMahon, **Chesterfield Twp.**
 - Mike Templeton, **Delanco Twp.**
 - Jeff Hatcher, **Delran Twp.**
 - Patrice Hansell, **Fieldsboro Twp.**
 - Richard Brook, **Florence Twp**
 - Paula Kosko, **Hainesport Twp.**
 - Brandon Umba, **Lumberton Twp, Alternate**
 - Kathy Burger, **Medford Twp.**
 - Mary Picariello, **North Hanover Twp**
 - Scott Pearlman, **Palmyra Borough, Alternate**
 - Dennis Gonzalez, **Pemberton Twp**
 - Meghan Jack, **Riverside Twp.**
 - David Matchett, **Shamong Twp.**
 - Kathy Hoffman, **Southampton Twp.**
 - J. Paul Keller, **Springfield Twp.**
 - Doug Cramer, **Tabernacle Twp.**
 - Maria Carrington, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was one (1) abandonment of Subrogation claim presented in Closed Session.

001168007

Motion by Mr. Jack, seconded by Mr. Wolbert, to approve the abandonment of subrogation on claim 001168007 as discussed in *Closed Session*.

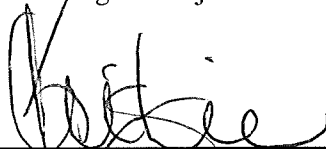
ROLL CALL	Yeas	Rich Wolbert, Beverly City Grace Archer, Bordentown City Dean Buhner, Bordentown Twp., Alternate Glenn McMahon, Chesterfield Twp. Mike Templeton, Delanco Twp. Jeff Hatcher, Delran Twp. Patrice Hansell, Fieldsboro Twp. Richard Brook, Florence Twp Paula Kosko, Hainesport Twp. Brandon Umba, Lumberton Twp, Alternate Kathy Burger, Medford Twp. Mary Picariello, North Hanover Twp Scott Pearlman, Palmyra Borough, Alternate Dennis Gonzalez, Pemberton Twp Meghan Jack, Riverside Twp. David Matchett, Shamong Twp. Kathy Hoffinan, Southampton Twp. J. Paul Keller, Springfield Twp. Doug Cramer, Tabernacle Twp. Maria Carrington, Westampton Twp
	Nays:	None
	Abstain:	None

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the April 17, 2018 meeting of the BURLCO JIF.

Motion by Ms. Jack, seconded by Mr. Cramer, to adjourn the April 17, 2018 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:08 pm.



Kris Kristie,
Recording Secretary for



MEGHAN JACK, SECRETARY