

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND  
Via Conference Call**

**September 15, 2020**

***OPEN SESSION MINUTES***

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The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, September 15, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

***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**  
Mike Theokas, **Bordentown Twp.**  
Glenn McMahon, **Chesterfield Twp.**  
Erin Provanzano, **Delanco Twp.**  
Jeff Hatcher, **Delran Twp.**  
Patrice Hansell, **Fieldsboro Borough**  
Steve Fazekas, **Florence Twp.**  
Paula Kosko, **Hainesport Twp.**  
Brandon Umba, **Lumberton Twp.**  
Mike Fitzpatrick, **Mansfield Twp.**  
Kathy Burger, **Medford Twp.**  
Jerry Mascia, **Mt. Laurel Twp.**  
Mary Picariello, **North Hanover Twp.**  
Daniel Hornickel, **Pemberton Township**  
Meghan Jack, **Riverside Twp.**  
David Matchett, **Shamong**  
J. Paul Keller, **Springfield Twp**  
Doug Cramer, **Tabernacle Twp.....arrived after roll call**  
Steve Ent, **Westampton Twp.**  
Freda Gorman, *Alternate*, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**  
Tom Pullion, **Edgewater Park Twp**  
Kyle Tuliano, **New Hanover Twp.**  
John Gural, **Palmyra Borough**  
Donna Mull, **Pemberton Borough**  
Kathy Hoffman, **Southampton Twp.**  
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*  
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Tom Tontarski, Treasurer

John Saville, Safety Director Account Rep, *J.A. Montgomery Risk Control*  
Keith Hummel, Safety Director, *J.A. Montgomery Risk Control*  
Chris Roselli, Claims Administrator, *Qual-Lynx*  
Karen Beatty, Managed Care Organization, *QualCare*  
Debby Schiffer, Wellness Director  
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

Conner Strong & Buckelew  
EJA/Capacity Insurance  
Hardenberg Insurance Group  
Insurance Agency Mgmt.

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

Chair Jack entertained a Motion to move Ms. Kosko, Ms. Archer, and Mr. Theokas to the Executive Committee in the absence Mr. Cramer, Mr. Gural, and Mr. Ingling for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Wolbert, seconded by Mr. Mascia to move up Ms. Kosko, Ms. Archer, and Mr. Theokas as presented. All in Favor. Motion carried by majority vote.

#### ***APPROVAL OF THE OPEN & CLOSED SESSION MINUTES***

Chair Jack presented the open & closed session meeting minutes of the July 21, 2020 meeting of the Fund, as found in the agenda packet and as provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. McMahon seconded by Mr. Mascia to approve the Open & Closed session meeting minutes of the July 21, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the July 21, 2020 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.

#### ***EXECUTIVE DIRECTOR'S REPORT***

Mr. Forlenza referenced the Executive Director's Report found the agenda packet noting it was mostly self-explanatory. He then highlighted the following:

Mr. Forlenza noted the 2020 Coverage Documents were emailed by Sheila Ortiz on or about Aug. 31, 2020. All coverage documents were emailed directly to the Municipal Clerk, copying the Fund Commissioner and RMC. Please review and make sure they are kept in a safe place, either printed and filed or kept on a CD or long term storage medium. Though the State guidelines are to hold these documents for a minimum 20 years, we recommend you hold them for as long as possible. Mr. Forlenza also noted these documents are now available in Origami and explained how to locate them, and also noted he will be speaking with Origami to make it possible to have multiple years available.

Mr. Forlenza referenced the included Certificates of Insurance report for August and noted the July report was a handout emailed from his office earlier today. He asked the members to please review for accuracy.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber Risk Management Budget balances, stating there may be items/situations in regards to COVID-19 the cost of which could be offset by one or more of these programs. He noted only three towns have utilized any of their Wellness Funds, so please contact Debby should you need any ideas on what and how to use these funds.

Mr. Forlenza referenced the Statutory Bond Status report and asked members to please review the report for accuracy. He reminded the members that the bond is for the individual, not the position, and if you would like to check the status of an application, please contact Ed Cooney, Fund Underwriter.

Mr. Forlenza reminded that members that the in person Managerial & Supervisory Trainings have been cancelled due to the COVID-19 pandemic and the required social distancing guidelines. An email was sent to all Fund Commissioners and RMC's on September 1, 2020 explaining the change noting it was decided to break this training up into two different sessions. The Sexual Abuse & Molestation training for Managers & Supervisors are scheduled for the following dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery:

September 24, 2020 – 9:00 AM  
September 29, 2020 – 9:00 am and 1:00 pm  
October 6, 2020 – 9:0 AM and 1:00 PM  
October 7, 2020 – 9:0 AM and 1:00 PM

The Managers & Supervisor's employment related training required for compliance with the MEL's EPL Plan of Risk Management will be held in the Spring 2021 and will be presented as an in-person training by Armando Riccio. Information on this portion of the training will be forthcoming.

In regards to the Police Command Staff Training, several members have suggested that we make this training available online; however, due to the sensitive nature of this training, the preference is hold this training in person. Training will be scheduled for the Spring 2021. Additional information will be forthcoming.

Mr. Forlenza noted Renewal letters were emailed on or about June 3, 2020 to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2021. Those members are: Bass River, Beverly, Florence, Hainesport, Mt. Laurel, North Hanover, Palmyra, Shamong, Springfield, and Woodland. To date we have received *Renewal Resolutions & Agreements* from all renewing members with the exception of Bass River, which we know has been executed, we are just waiting on the paperwork. (*Note: as of the time of these minutes, the Executive Director's office has received Bass River's paperwork.*)

Lastly, Mr. Forlenza noted that he received an application for coverage effective January 1, 2021 from Mt. Holly Township. He noted that he is still waiting on a response from Cinnaminson Township, who had contacted his office a few weeks ago. Mr. Forlenza had spoken to a member so their Township Committee and he is waiting on them to see if they will make application.

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

### ***SOLICITOR'S REPORT***

***Closed Cases*** – Mr. DeWeese reported that there were (3) closed case(s) since the last meeting:

*Lurty v. Township of Pemberton*  
*Sabolchick (minor) v. Township of Pemberton*  
*El Mujaddid v. Township of Westampton*

***MEL EPL Helpline & Authorized Contact List*** – Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He also noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and is still sending out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and noted he is still getting quite a few phone calls

Lastly, Mr. DeWeese noted that yesterday, Governor Murphy signed into law, retroactive back to March 9, 2020, a significant change to the Workers Compensation Law as it applies to COVID 19 claims. This will likely effect compensability decisions already made on claims. To summarize the Bill, it creates a

rebuttable presumption of compensability for workers defined as essential employees and diagnosed with COVID 19.

The definition of the Bill in regards to Essential Employees is very broad and it is likely to be argued that any employee required to report to the work place rather than work from home can meet the definition of an Essential Employee and qualify under the Bill. This includes any employee as defined in the State of Emergency Declaration. Under this bill the presumption of compensability is rebuttable by demonstrating a per ponderous of the evidence the worker was not exposed to COVID 19 while working in the place of employment. In a contained work place, that can be demonstrated wherein no other workers in the facility were diagnosed with COVID 19. The significant difficulty is going to be defending cases brought by employees who have contact with the general public. We will need to now go back and review any COVID 19 claims.

Mr. DeWeese asked if there were any questions at this time

### ***SAFETY DIRECTOR'S REPORT***

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He then highlighted the following:

Mr. Saville noted his report included a list of the Safety Director Bulletins and Safety Announcements issued during the month.

Mr. Saville noted the MSI in-classroom training continues to be suspended due to the requirements for social distancing, but you may want to take advantage of one of the upcoming webinars currently being offered, or try the video streaming service through MSI Now. The Applicable CEUs and TCH credits are available for those who attend the webinars. Feedback for the webinars has been positive. Group registrations are allowed.

He noted that the Law Enforcement bulletins are reviewed by the appropriate personnel to keep them informed of pertinent topics involving the police and community.

In regards to the Police One Training, Mr. Saville reported that 20 police agencies in BURLCO are actively participating in training with 1084 courses completed as of 9/11/20. If anyone is interested in the details you may email him and he will provide that information.

Lastly, Mr. Saville reminded the members that participation in the S:ERVE programs for Police, Fire and EMS and the Distraction Driving for non-emergency responders who use municipally owned vehicles, is mandatory to qualify for the 2020 Safety Incentive Program. If you are not sure of how your town is doing, please reach out to him and he can tell you who has attended the training.

Mr. Saville asked if there were any questions. No questions were entertained.

### ***CLAIMS ADMINISTRATOR'S REPORT***

#### ***Lessons Learned from Losses***

Mr. Roselli presented the *Lessons Learned from Losses* for September which reviewed Safe Lifting. He then highlighted the following SMART technique:

- Size up the load
- Move the load closer
- Always bend your knees
- Raise the load with your legs
- Turn your feet in the direction you want to move

He then reviewed examples of costly claims due to improper lifting techniques.

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

### ***WELLNESS DIRECTOR'S REPORT***

Ms. Schiffer referenced her report in the agenda packet, noting that events continue to be postponed due to the pandemic and social distancing, however she has been able to get out and make a few visits.

Ms. Schiffer noted she is still sending out the weekly emails: "A note from your Wellness Director" in an effort to provide words of positivity and to remind everyone to take care of yourself first, as well as weekly Zoom meetings featuring short workouts, meditation and breathing and stretching exercises. She noted she has launched a pilot program called Nutrition for Transition, which is a 4-week workshop on nutrition to begin September 22 and is a combination of awareness and coaching.

Ms. Schiffer reviewed Wellness ideas and usage of Wellness Funds, noting there were only three (3) member towns who have utilized there Wellness Funds so far, so please do not lose them:

- Offset Employee Assistance Program Fee
- Cost for extra PPE supplies required due to COVID-19
- "Stress Kit"
- On site Flu Clinics
- Gratitude board and Random acts of kindness
- Outdoor picnic areas
- Beverage Tumblers
- BP Cuffs

Ms. Schiffer noted Bordentwon Township has put together an Employee Cookbook, Gratitude Board and has sponsored a drive-by Flue shot clinic for September, and Hainesport has done a Zoom presentation on Longevity and Telomeres.

Lastly, she noted in your Agenda packet, you will find her August/September Targeting Wellness Newsletter, Exercise of the month as well as other "challenge" ideas and guidelines set forth by the American Council on Exercise on returning to the gym after COVID 19.

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 July/August 2020.

#### **Lost Time v. Medical Only Cases**

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

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Lost Time</i>	3	2	31
<i>Medical Only</i>	5	15	70
<i>Report Only</i>	56	53	434
<i>Total Intakes</i>	64	70	535
<i>Report Only % of Total</i>	88%	76	81%
<i>Medical Only/Lost Time Ratio</i>	63:37	88:12	69:31
<i>Average Days to Report</i>	2	1.9	2.9

#### ***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report:

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	1,838
<i>Transitional Duty Days Worked</i>	1,050
<i>% of Transitional Duty Days Worked</i>	57%
<i>\$ Saved by Accommodating</i>	\$114,752.28
<i>Transitional Duty Days Not Accommodated</i>	788
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>Cost of Days Not Accommodated</i>	\$81,281.00

Ms. Beatty presented a new report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the BURLCOJIF: 411

Indemnity: 14  
 Medical Only: 8  
 Report Only: 389

She stated the majority of these claims reported have come from Mt. Laurel Township with 294 reported claims. She noted if anyone would like details on their town's cases, please contact her.

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report:

<b><i>PPO Penetration Rate</i></b>	<b><i>August</i></b>
<i>Bill Count</i>	129
<i>Original Provider Charges</i>	\$89,462
<i>Re-priced Bill Amount</i>	\$38,74
<i>Savings</i>	\$50,588
<i>% of Savings</i>	57%
<i>Participating Provider Penetration Rate - Bill Count</i>	96%
<i>Participating Provider Penetration Rate - Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	98%
<i>EPO Provider Penetration Rate - Provider</i>	99%

3Ms. Beatty asked if there were any questions. No questions were entertained.

***TECHNOLOGY RISK SERVICES REPORT***

Mr. Romero noted there are still six (6) members where all employees still have not completed last year's basic Cyber Security course, though they are close. In regards to the *Safe Computing Practices at Work & Home* course, thirteen (13) members still have employees that have not completed that training, and he will be following up with those members and pushing for completion.

Mr. Romero noted in regards to the phishing emails for the month of August, there were 653 phishing emails issued with 18 clicked, or 2.3%, which is very good. He then noted he is in the process of updating the "fake" email templates and you will see them coming out from different sources, challenging your employees. Mr. Romero noted; however, there are some firewalls that are blocking the phishing email exercises, and asked the members to please ask your IT service provider to whitelist the IP address that Pivot Point uses to launch their simulated phishing emails. He also noted he has sent reports to the Fund Commissioners so they can see which employees are clicking on the phishing emails.

In regards to the MEL Cyber Risk Management Compliance, 21 of our 28 members are certified in Tier 1, and 20 of the 28 are completely certified, so it is slowly getting better.

Pivot Point Security continues to do the Vulnerability Scanning of your firewalls and gateways, and included in the agenda is their most recent activity report. Mr. Romero asked that the members please review the report and be sure the person listed to receive these reports is still the proper person to receive these reports on a monthly basis.

Lastly, Mr. Romero noted members can join the NJCCIC for free which is a great resource to cyber related updates and related information.

Mr. Romero asked if there were any questions. Mr. Umba, Lumberton asked if he could receive the training links and a list of names of those in his town that have not completed the training so he could follow up with them and have them complete it. Mr. Romero stated that was not a problem, as he has done that with other towns. No other questions were entertained.

**TREASURER'S REPORT**

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **August 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of August 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

**Investment Interest**

Interest received or accrued for the reporting period totaled \$32,738.29. This generated an average annual yield of 1.05%. However, after including an unrealized net loss of \$11,324.30 in the asset portfolio, the yield is adjusted to .69% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$86,658.70 as it relates to current market value of \$7,509,949.43 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$7,544,909.48.

The Fund's asset portfolio with Wilmington/Trust consists of 3 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

**Receipt Activity for the Period**

	Monthly	YTD
Subrogation Receipts	\$1,904.14	\$60,445.76
Salvage Receipts	\$0	
FY 2020 premium Receipts		\$3,288,423.00

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

Delran Township	\$31,079.00
Chesterfield Township	\$1,109.00
Bordentown City	\$70,137.00
Bordentown Township	\$44,023.00
Westampton	\$10,384.00

**Cash Activity for the Period**

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$17,391,346.26 to a closing balance of \$19,523,333.23 showing an increase in the fund of \$2,131,986.97.

**Loss Run Payment Register – July and August 2020**

Mr. Tontarski stated that his 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 \$313,079.59. The claim detail shows 510 claim payments issued.







Lastly, Chair Jack entertained a Motion to Adopt the *Department Assessment Calculation Policy* as presented in the agenda.

Motion by Mr. Theokas, seconded by Mr. Wolbert to Adopt the *Department Assessment Calculation Policy* as presented. Touche

### ***MEL/RCF/EJIF REPORTS***

Mr. Matchett noted the MEL/RCF and EJIF met on September 2, 2020 and the reports were included in the agenda and were self-explanatory. Mr. Matchett noted the EJIF budget is down 1% with a \$2.5 million dividend and the MEL should remain flat though there is an issue with the property calculations and getting insurance at a reasonable price due to the issues that have occurred throughout the country over the last few years.

Mr. Hornickel noted in the MEL report it states they want to raise Professional Fees 2%, and he felt that was a terrible message to send right now, and what was their justification for this? Mr. Forlenza stated it is his understanding they are holding flat, and Mr. Hornickel debated that was not what the enclosed report indicated. Mr. Forlenza stated he would ask for clarification and respond to Mr. Hornickel following the meeting.

Mr. Matchett asked if there were any questions. No other questions were entertained.

### ***MISCELLANEOUS BUSINESS***

Mr. Forlenza noted that with the continuing situation and uncertainty of COVID-19, and what the social distancing guidelines may be for the remainder of the year, he would like to ask for a Motion to re-advertise the October, November, and December Executive Committee Meeting following consultation with the Fund Chair, Secretary, & Solicitor to conference calls, if needed. He noted he would prefer to have authorization to re-advertise those months, as it continues to be an uncertainty right now.

Chair Jack asked for a Motion to authorize the Executive Director to re-advertise the October, November, and December Executive Committee Meetings after consultation with the Fund Chair, Secretary, & Solicitor as outlined by Mr. Forlenza.

Motion by Mr. Wolbert, seconded by Mr. McMahon to authorize the Executive Director to re-advertise the October, November, and December Executive Committee Meetings after consultation with the Fund Chair, Secretary, & Solicitor as outlined by Mr. Forlenza. All in Favor. Motion carried.

### ***Next Meeting***

Chair Jack noted that the next meeting of the BURLCO JIF will either be a conference call or an in-person meeting on Tuesday, October 20, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

### ***PUBLIC COMMENT***

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

Chair Jack opened the meeting to the public for comment.

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

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

*At this time, Mr. Theokas stated that had to leave the call, so it was noted the remaining votes would be of the remaining six (6) Executive Committee members. There is no need to move a seventh up at this time.*

**EXECUTIVE SESSION MEETING – Resolution #2020-34**

Chair Jack 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. McMahon seconded by Mr. Mascia to Adopt **Resolution #2020-34**.

**ROLL CALL**            *Yeas:*            Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

*Nays:*            None

*Abstain:*        None

All in favor. Motion carried by unanimous vote.

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 Jack entertained a motion to reopen the public portion of the meeting.

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

**APPROVAL OF CLAIMS PAYMENTS**

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

<i>Workers Compensation</i>	<i>General Liability</i>	<i>Property</i>
2020207647	2019153823	2021211906
2020206195		2020199206
		2020196697

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

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

**ROLL CALL**            *Yeas:*            Jerry Mascia, Mt. Laurel Twp.  
Rich Wolbert, Beverly City  
Glenn McMahon, Chesterfield Twp.  
Meghan Jack, Riverside Twp.  
Paula Kosko, Hainesport Twp.  
Grace Archer, Bordentown City

*Nays:*            None

*Abstain:*        None

All in favor. Motion carried by unanimous vote.

**AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL**

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

Chair Jack entertained a motion to Abandon Subrogation on the claim presented.

Motion by Mr. Wolbert, seconded by Mr. Mascia, to Abandon Subrogation on the claim as presented.

**ROLL CALL**

<i>Yeas:</i>	Jerry Mascia, Mt. Laurel Twp. Rich Wolbert, Beverly City Glenn McMahon, Chesterfield Twp. Meghan Jack, Riverside Twp. Paula Kosko, Hainesport Twp. Grace Archer, Bordentown City
<i>Nays:</i>	None
<i>Abstain:</i>	None

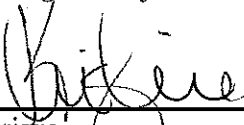
All in favor. Motion carried by unanimous vote.

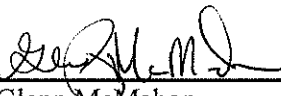
**MOTION TO ADJOURN**

Chair Jack entertained a motion to adjourn the September 15, 2020 meeting of the BURLCO JIF.

Motion by Mr. Wolbert, seconded by Ms. Mascia to adjourn the September 15, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:50 PM.

  
\_\_\_\_\_  
Kris Kristie,  
*Recording Secretary for*

  
\_\_\_\_\_  
Glenn McMahon  
*Fund Secretary*