

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN SESSION MINUTES
October 20, 2020**

**Hainesport Municipal Building, One Hainesport Centre, Hainesport, NJ
And Via Conference Call**

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held in person at the Hainesport Municipal Building, One Hainesport Centre, Hainesport, NJ and via conference call on Tuesday, October 20, 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

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Jeff Elsasser, *Alternate*, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
John Browne, *Alternate*, **Delanco 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.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Doretha Jackson, *Alternate*, **Palmyra Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
Doug Cramer, **Tabernacle Twp.....arrived after roll call**
Steve Ent, **Westampton Twp.**
Maryalice Brown, **Woodland Twp**
Freda Gorman, *Alternate*, **Wrightstown Borough**

Absent Fund Commissioners were:

Jeff Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
J. Paul Keller, **Springfield 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:

CBIZ Benefits & Insurance
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 to the Executive Committee in the absence Mr. Gural for voting purposes.

Motion by Mr. Wolbert, seconded by Mr. McMahon to move up Ms. Kosko 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 September 15, 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. Wolbert to approve the Open & Closed session meeting minutes of the September 15, 2020 meeting. All in Favor. Motion carried by majority vote.

The Closed Session minutes of the September 15, 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 Model RMC Agreement and Resolutions were emailed from the Executive Directors office last week to all RMC's and Fund Commissioners. He stated it is a model agreement that can be utilized as you start to negotiate contracts for your RMC services for next year. It was however discovered there is a typo within the documents so a corrected version will be sent out.

Mr. Forlenza noted that last week a memorandum went out from his office in regards to a webinar scheduled for October 29, 2020. The purpose of this webinar is to help assist towns in updating their EPL Plan of Risk Management. He stated the Model Policies & Procedures have been loaded to the MEL website and there have been quite a few questions as the format is much different than in prior years, thus this webinar will be held by the Solicitor for the MEL as well as the attorney who worked on developing the revised Policies & Procedures & Handbook. During the webinar, you may ask any questions and they will walk through the changes to the updated documents.

Mr. Forlenza referenced the most recent Certificates of Insurance report and asked the members to please review for accuracy and be sure they were issued to the correct organizations with the correct limits and types of coverage.

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 and to please note the deadlines for claiming or encumbering these funds as it is fast approaching.

Mr. Forlenza referenced the most updated report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan and asked members to please review for accuracy. He noted as the deadline is roughly 7 months from now there is plenty of time to update your Policies & Procedures.

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 additional following dates and times via Webinar and will be presented by Paul Shives from J.A. Montgomery:

10/20/2020 @ 6:00 PM

10/22/2020 @ 9:00 AM

11/9/2020 @ 6:00 PM

11/17/2020 @ 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, again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2021 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2021 MEL Assessment. Invitations/RSVP's for the sessions are currently pending due to the social distancing guidelines in place due to the pandemic, however it seems these sessions will most likely be online. Once information is available regarding the training, a notice will be sent out to all members.

Mr. Forlenza stated the 3rd Quarter attendance report is included in the agenda and to please review the attendance records. The attendance is taken directly from the minutes of each meeting, so if you feel there is any discrepancy, please contact Kris Kristie in the Executive Directors office.

Lastly, Mr. Forlenza noted the application for Mt. Holly to join the JIF effective January 1, 2020 has been received. He also noted there has been no further word from Cinnaminson in regards to their inquiry about joining the JIF.

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 two (2) closed case(s) since the last meeting:

Levy v. Township of Medford
Naylor (minor) v. Township of Mansfield

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the attached 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

Mr. DeWeese noted on October 13, 2020 he, along with Ms. Stienmiller, Ms. Howlett, and Mr. Semrau had a very productive conference call to review the effectiveness of the Helpline, future webinars to be conducted on employment related issues for all members, and how the Helpline will continue to work going forward. He noted they all agreed it is working very well, people are utilizing it and following the advice given to them, and they hope it will continue to benefit those members who use it.

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 should be 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 he does not have an update since last month with 20 police agencies in BURLCO are actively participating in training with 1,084 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 *Transitional Duty*. He then highlighted the following ways to help combat rising costs through the use of the Transitional Duty program.

- The longer an employee is out of work, the longer it takes to bring them back to work
- A WC judge will usually use the length of time an employee is out of work to measure the significance of the injury.

- A Transitional Duty assignment is temporary and not designed to create a new position.
- Transitional Duty boosts morale, saves money, and the employee experiences faster recoveries, both physically and psychologically.
- Utilize the *Transitional Duty Job Bank* on the JIF website for additional information.

He then reviewed examples of significant savings to the member town when they utilized Transitional Duty, and noted the usage of Transitional Duty days is up 11% from last year, which is great.

Mr. Wolbert noted his town had Transitional Duty employees he tried to assign, but due to issues with the doctors not providing a clear understanding of what can and what can't be done while on Transitional Duty it was near impossible. He requested if there is anyway a more detailed report on the restrictions can be provided. Mr. Roselli stated he would look into this as a company and speak with Ms. Beatty as well.

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 COVID, and reported on the following:

Ms. Schiffer noted she is still continuing with the weekly Zoom Fitness Workouts and will continue as long as folks attend. She will be starting to work on recording some of the workouts so employees who cannot attend can do them on their own either at work or home.

She noted last week her "Pilot Program" called Nutrition for Transition, a 4-week workshop on challenges of nutrition. It's a combination awareness and discussion format. She offers them on Tuesday and Thursday to try and accommodate different schedules. This week's topic is on strengthening your "gut health". Ms. Schiffer then noted her New Pilot Project: Leadership Group Coaching: Transformational Leadership and Crisis Response would be coming out soon and she has been working with the Elias Institute of Professional Coaching. This program will be offered to four municipalities through the three South Jersey JIFs and details are included in agenda packet. She will be bringing this up for discussion at next month's Executive Safety Committee Meeting.

Ms. Schiffer noted members should have received an email from the Executive Directors office regarding a virtual presentation she is presenting along with her colleague from ACM JIF, on dealing with uncertainty. It is scheduled for next Tuesday, October 27 at 10am and Thursday October 29 at 1pm. She noted you may view the presentation with a link directly from the email.

Ms. Schiffer reported she has been distributing a List of Ideas to help increase employee engagement virtually or in-person and a copy is also included in the agenda packet.

Ms. Schiffer some activities member towns are doing include:

- Offset Employee Assistance Program Fee
- Fresh Produce and Healthy snacks for office
- Team building workshops (during or after work – one town is doing pumpkin succulents)
- Year-long Maintain Don't Gain challenge (discovered it was more important than ever)
- Flu Clinics (offering gift bags and/or door prizes)
- Recipe swap converting into Employee Cookbook
- Chair massages
- Air purification machines
- Beverage Tumblers/Yeti
- Blood Pressure cuffs for Office or each employee
- Gratitude Boards
- Bingo Game Challenges
- Wellness Events – offering activities for employees to participate in through the week (virtually)

Lastly, she noted in your Agenda packet, you will find her October *Targeting Wellness Newsletter* which talks about our immune system which is critical during this time of year especially with COVID-19 still out there.

Topics included:

- Get your immune system ready for Fall
- Main components that support your immune system
- What is autoimmune diseases
- Connection between autoimmune disease and your gut health
- Varieties of squash
- Recipe corner – Acorn squash soup with turmeric

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 September 2020.

Lost Time v. Medical Only Cases

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	4	37
<i>Medical Only</i>	6	75
<i>Report Only</i>	37	473
<i># of New Claims Reported</i>	47	587
<i>Report Only % of Total</i>	79%	81%
<i>Medical Only/Lost Time Ratio</i>	60:40	67:33
<i>Average Days to Report</i>	1.9	2.8

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	1,976
<i>Transitional Duty Days Worked</i>	1,122
<i>% of Transitional Duty Days Worked</i>	57%
<i>\$ Saved by Accommodating</i>	\$123,969
<i>Transitional Duty Days Not Accommodated</i>	854
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>Cost of Days Not Accommodated</i>	\$87,968

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: 444

Indemnity: 16
 Medical Only: 8
 Report Only: 420

She stated the majority of these claims reported have come from Mt. Laurel Township with 323 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:

<i>PPO Penetration Rate</i>	<i>September</i>
<i>Bill Count</i>	88
<i>Original Provider Charges</i>	\$91,876
<i>Re-priced Bill Amount</i>	\$32,889
<i>Savings</i>	\$58,986
<i>% of Savings</i>	64%
<i>Participating Provider Penetration Rate - Bill Count</i>	98%
<i>Participating Provider Penetration Rate - Provider Charges</i>	98%
<i>EPO Provider Penetration Rate - Bill Count</i>	95%
<i>EPO Provider Penetration Rate - Provider</i>	95%

Lastly, Ms. Beatty noted that MedExpress has been sold and are currently doing business under another name, Riverside Medical. She stated until they can confirm the status of MedExpress and be sure our current contract remains in place with Riverside, we are asking that employees be sent to another urgent care provider.

Ms. Schiffer stated to Ms. Beatty that she received an email from a member town in regards to problems with the N95 masks, noting their employees are starting to experience headaches and neck pain allegedly from these masks. She asked if there is any information Ms. Beatty could share regarding these complaints. Ms. Beatty stated she herself has not heard of any side effects from these particular masks. Mr. Saville stated these symptoms are common if 1) the mask is not being worn correctly, or 2) the N95 filter has been used up, or saturated and can cause headaches and sleepiness.

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero noted there are still five (5) members where all employees still have not completed last year's basic Cyber Security course, though they are very close. In regards to the *Safe Computing Practices at Work & Home* course, ten (10) 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 September, there were 653 phishing emails issued with 9 clicked, or 1.4%, which is very good. 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 mentioned an upcoming webinar on Business Continuity Plans that he and his colleague, Mr. Cohen, will be present on October 27 and October 29th. An email was sent out from the Executive Directors office last week.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **September 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of September 30, 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 \$12,556.83. This generated an average annual yield of .76%. However, after including an unrealized net loss of \$5,195.18 in the asset portfolio, the yield is adjusted to .45% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$81,463.52 as it relates to current market value of \$5,473,236.02 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$5,491,454.97.

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

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$35,098.05	\$95,543.81
Salvage Receipts	\$0	
Overpayment Reimbursements	\$1,560.84	
FY 2020 premium Receipts		\$660,959.00

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

Delran Township	\$31,099.00
Chesterfield Township	\$1,110.00
Bordentown City	\$70,181.00
Bordentown Township	\$44,051.00
Westampton	\$10,391.00
E-JIF Member Dividend	\$83,339.17

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,523,333.23 to a closing balance of \$19,966,205.33 showing an increase in the fund of \$442,872.10.

Loss Run Payment Register – September 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 \$190,845.93. The claim detail shows 165 claim payments issued.

Bill List – October 2020

For the Executive Committee's consideration, Mr. Tontarski presented the October 2020 Bill List in the amount of \$88,692.11 which was included in the agenda packet.

Chair Jack entertained a motion to approve the September 2020 Loss Run Payment Register, and approve the October 2020 Bill List in the amount of \$88,692.11.00 as presented

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

Motion by Mr. McMahon, seconded by Mr. Wolbert, to approve the *September 2020 Loss Run Payment Register, and approve the October 2020 Bill* as presented.

ROLL CALL *Yeas:* Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Strategic Planning Committee Meeting Minutes – October 20, 2020

Mr. McMahon noted the Committee met earlier today virtually and the minutes will be included in next month's agenda packet. He then noted discussions on the following topics took place:

- Membership renewals
- The December Dinner has been cancelled, however the December meeting will remain as advertised
- Cyber Liability coverage and the increase that will be coming for 2021
- Working on making the website ADA compatible
- Next year's Planning Retreat

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

MEL/RCF/EJIF REPORTS

Chair Jack noted there were no meetings to report on at this time.

MISCELLANEOUS BUSINES

Mr. Forlenza noted the November meeting was originally advertised for Tuesday, November 24, 2020 due to the League of Municipalities scheduled during our normal third Tuesday of the month. Due to the social distancing regulations and gathering restrictions, the League has been cancelled. Mr. Forlenza asked if the Fund would prefer to move the meeting date back to Tuesday, November 17th, or keep it as is of November 24th. The Fund asked to have the meeting re-advertised for Tuesday, November 17, 2020.

Mr. Forlenza also noted he is looking into purchasing a Zoom license in order to conduct the monthly meetings, and possibly some of the sub-committee meetings to keep in compliance with the Division of Local Government Services recently released OPMA guidelines.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will be held on Tuesday, November 17, 2020 at 3:30 PM. Notification to the Fund will be forthcoming.

James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claim(s) presented in Closed Session:

2019154157

2019164186

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

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

ROLL CALL *Yeas:* Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Boro**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

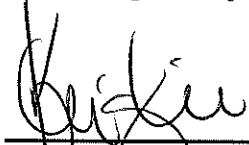
All in favor. Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the October 20, 2020 meeting of the BURLCO JIF.

Motion by Mr. Cramer, seconded by Mr. McMahon to adjourn the October 20, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 5:07 PM.



Kris Kristie,
Recording Secretary for



Glenn McMahon
Fund Secretary