Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

ATLANTIC COUNTY PUBLIC LIBRARY
40 Farragut Ave
Mays Landing, New Jersey

April 19, 2017 at 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on April 19, 2017, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. *Chair Samuelsen*, **City of Somers Point,** presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL

Those in attendance were:

John Armstrong, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Patricia Harbora, *Alt.*, **Cape May City**
Stephen O'Connor, **Cape May Point**
Heather Sparks, **Commercial Twp**
Carol Foster, **Corbin City**
Glenn Clarke, **Dennis Twp**
April Clifton, *Alt.*, **Downe Twp**
Peter Miller, **Egg Harbor Twp**
Linda Kent, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp**
Ingrid Perez, **Hamilton Twp**
Ed Beck, **Linwood City**
Rich Hirsch, **Longport Borough**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Kim Krauss, **Middle Twp**
Regina Burke, **Millville City**

Dawn Stollenwerk, **Mullica Twp**
Sam Barbagli, *Alt.*, **Newfield Borough**
Ronald Simone, *Alt.*, **North Wildwood City**
Jim Dickinson, **Northfield City**
Stephen Wilkins, **Pleasantville City** *(arrived after roll call)*
Kellie Seib, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp** *(arrived after roll call)*
Toro Aboderin, *Alt.*, **Ventnor City**
Lauren Vitelli, **West Cape May Borough** *(arrived after roll call)*
DJ Ayres, **Weymouth Twp** *(arrived after roll call)*
Chris Wood, **Wildwood City**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Karen Seifrit, **Deerfield Twp**
Liz Woods, **Ocean City**
Jim Craft, **Stone Harbor Borough**
Al Campbell, **Waterford Twp**
Chris Ridings, **West Wildwood City**
Teri Smuz, **Upper Twp**

Also present were:

Paul J. Miola, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *Qual-Care*
Tracy Forlenza, Recording Secretary
Rob Garish, Safety, *J.A. Montgomery Risk Control*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Hansen, Treasurer
Valerie Smith, Wellness Director

Also present were the Risk Management Consultants from the following agencies:

C. J. Adams Company
AJM Insurance
Atlantic Associates
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Gerber Insurance
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent RMCs were:
BCA Insurance
Insurance Agencies Inc.

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

MOVE UP ALTERNATES

In absence of Mr. Goos, Ventnor, Mr. Jett, North Wildwood, and Mr. Ridings, West Wildwood, Chair Samuelsen moved alternates Mr. Wahl, Avalon, Mr. Wood, Wildwood, and Ms. McLaughlin, Margate, to the Executive Board for voting purposes.

APPROVAL OF MINUTES– OPEN SESSION

Chair Samuelsen entertained a motion to approve the meeting minutes of the March 15, 2017 Executive Committee Meeting as presented.

Motion by Ms. Perez, seconded by Ms. Picard, to approve the meeting minutes of the March 15, 2017 Executive Committee Meeting as amended. All in favor. Motion carried.

APPROVAL OF MINUTES – CLOSED SESSION

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Samuelsen entertained a motion to adopt the Closed Session Meeting Minutes of the March 15, 2017 Meeting of the Fund as presented.

Motion by Ms. Mahon, seconded by Ms. Picard, to approve the Closed Session minutes of the March 15, 2017 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the March 15, 2017 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.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2017-23

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Samuelsen entertained a motion to adopt *Closed Session Resolution 2017-23* as presented.

Motion by Ms. McLaughlin, seconded by Mr. Wood to adopt *Resolution 2017-23.*

ROLL CALL	*Yeas:*	Scott Wahl, **Avalon Borough** Ingrid Perez, **Hamilton Twp** Julie Picard, **Lower Twp** Lisa McLaughlin, **Margate City** Lucy Samuelsen, *Chair*, **Somers Pt City** Chris Wood, **Wildwood City** Connie Mahon, *Sec*, **Wildwood Crest**
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. McLaughlin, seconded by Ms. Perez, to reopen the public portion of the meeting. All in favor. Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

Chair Samuelsen presented the claims for payment as discussed in *Closed Session.*

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

Chair Samuelsen entertained a motion to approve the claims for payment as discussed in *Closed Session.*

Motion by Ms. Mahon, seconded by Mr. Wahl approve the claims for payment as discussed in Closed Session. They are as follows:

March 2017 PARs:

Workers' Compensation	*General Liability*	*Property*
001233332	1173040	2017093044
001232214	1184035	1246608
001235286	1180177	2017093123
001183278	1205695	2017095252
001220782	1185419	1264790
001215086	1193397	2017096188
2017092897		2017097227
2017095900		
2017088795		
001169098		
2017095228		
2017093366		
2017095734		

2017095184		
2017097076		
001192969		
001244735		
001233335		
001236543		
001238786		

ROLL CALL *Yeas:* Scott Wahl, **Avalon Borough**
Ingrid Perez, **Hamilton Twp**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Lucy Samuelsen, *Chair*, **Somers Pt City**
Chris Wood, **Wildwood City**
Connie Mahon, *Sec*, **Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Ms. Mahon motioned to abandon subrogation on Qual-Lynx file #0011233335, 001236543, and 001238786.

Motion by Ms. Mahon, seconded by Ms. Perez to abandon subrogation on Qual-Lynx file #0011233335, 001236543, and 001238786 as presented.

ROLL CALL *Yeas:* Scott Wahl, **Avalon Borough**
Ingrid Perez, **Hamilton Twp**
Julie Picard, **Lower Twp**
Lisa McLaughlin, **Margate City**
Lucy Samuelsen, *Chair*, **Somers Pt City**
Chris Wood, **Wildwood City**
Connie Mahon, *Sec*, **Wildwood Crest**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Perez noted that the Claims Review Committee report was given in closed session and she had nothing further for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli reported that the *Lessons Learned from Losses* this month reviewed Backing Vehicles Safely.

Mr. Roselli noted that there has been a recent increase in the number of claims in which improper backing of the vehicle has caused an accident. He told the members that there are several things that can be done to mitigate the hazards of backing up. He noted the average claim costs $70,000. He commented that many of these claims include the backing of the vehicle into fire houses and Public Works buildings. He noted that members should try and limit the amount of backing of vehicles by pulling through buildings (fire & EMS) when possible.

Mr. Roselli reminded the members to review this bulletin and share it with their employees.

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

The remainder of the Claims Administrator's report was provided in Closed Session.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for March 2017.

Lost Time v. Medical Only Cases

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

	March	*YTD*
Lost Time	*10*	*16*
Medical Only	*64*	*98*
Report Only	*26*	*52*
Total Intakes(New Claims)	*100*	*166*
Report Only % of Total	*26.0%*	*31.3%*
Medical Only/Lost Time Ratio	*86:14*	*86:14*
Average Days to Report	*1.2*	*1.7*

Transitional Duty Report

Mr. McNamara presented the *Transitional Duty Report.*

Transitional Duty Summary Report	***YTD***
Transitional Duty Days Available	*1,987*
Transitional Duty Days Worked	*1,593*
% of Transitional Duty Days Worked	*80.2%*
Transitional Duty Days Not Accommodated	*394*
% of Transitional Duty Days Not Accommodated	*19.8%*

PPO Penetration Report:

Ms. Beatty presented the self-explanatory *PPO Penetration Rate Report.*

PPO Penetration Rate	***March***	***YTD***
Bill Count	*579*	*1579*
Original Provider Charges	*$856,049*	*$3,209,924*
Re-priced Bill Amount	*$353,294*	*$1,055,122*
Savings	*$502,756*	*$2,154,801*
% of Savings	*58.7%*	*67.1%*
Participating Provider Penetration Rate- Bill count	*94.1%*	*96.3%*
Participating Provider Penetration Rate-Provider Charges	*98.0%*	*98.8%*
EPO Penetration Rate – Bill Count	*87.1%*	*87.3%*
EPO Penetration Rate –Provider Charges	*85.5%*	*93.7%*

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

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were four (4) case(s) closed in April. He noted three of the four were closed with NO payment to the plaintiff. He noted that a synopsis can be found in the agenda packet and provided the following brief synopsis of each case:

Closed Case	***Description***
Stver v. Twp of Lower	Auto accident with police. Defense Counsel, Erin Thompson, Esquire was assigned and filed Motion to Dismiss which was granted. Plaintiff's attorney negotiated settlement with payment from Co-defendant of $10,000 with no contribution from insured. Plaintiff's Counsel did not file Opposition to the Motion.
Rodriguez v. City of Somers Point	Civil Rights/False imprisonment. Assigned Defense Counsel, Thomas B. Reynolds, Esquire filed Motion for Summary Judgment for police investigation, witness statements, court documents and transcripts were meritless and Motion was granted.
Soltys v. City of Linwood	Trip/Fall Pothole. Assigned Defense Counsel, Thomas G. Smith, Esquire filed a Motion for Summary Judgment that was denied. After negotiations, settlement to the Plaintiff was $125,000. A Stipulation of Dismissal with

	Prejudice as to the insured was filed.
Melli and Sparks v. Twp of Middle	Auto accident/dangerous condition of roadway. Defense Counsel, James R. Birchmeier, Esquire was assigned. Counsel filed Motion to Consolidate matters which was granted. Settlement was made from GEICO insurance with no contribution from insured. A Voluntary Stipulation of Dismissal with Prejudice as to the insured is being circulated.

R2017-24 Release of 2016 Closed Session Minutes

Mr. DeWeese stated that he reviewed the 2016 Closed Session Minutes and authorized their release with the stated redactions:

1. In the January 20, 2016 minutes, the discussion on page 2 entitled "Scheeler vs. ACM JIF Update" should be redacted.

2. In the September 21, 2016 minutes, the discussion of page 3 entitled "Beach/Drowning Cases" should be redacted.

3. In the September 21, 2016 minutes, the discussion on page 3 entitled "Scheeler Update" should be redacted.

Chair Samuelsen entertained a motion to approve Resolution 2017-24 Authorizing the Release of Fund Year 2016 Closed Session Executive Committee Meeting minutes with redactions.

Motion by Ms. Picard, seconded by Mr. Wahl to approve Resolution 2017-24 Authorizing the Release of Fund Year 2016 Closed Session Executive Committee Meeting minutes with redactions as presented.

All in favor. Motion carried.

General Liability File Status Report

Mr. DeWeese reported that there are 85 active files. He reminded the members that if they would like their individual report of these claims to please contact his office.

Subrogation

Mr. DeWeese provided a full subrogation report to the Claims Review Committee. He reminded the Committee that there is over $2.1 million in judgments which he is actively trying to collect.

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

WELLNESS DIRECTOR'S REPORT

Ms. Valerie Smith noted that her report can be found in the agenda packet.

She gave a "Shout Out" to Stone Harbor as they were named the 2016 NJ Healthy Town by the Mayor's Wellness Campaign. She made a verbal correction to her report noting that it was Middle Twp., not Upper Twp. as listed, that created an employee fitness space using donations and grant money.

She highlighted various members and their wellness activities planned.
Ms. Smith noted that the April newsletter was sent via email and is on the website.

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

COMMITTEE REPORTS

Nothing to report.

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 from his report:

Lost Ratio Snapshots - Mr. Miola noted that these reports were handed out today. He asked members to please share them with their governing bodies.

Certificates of Insurance - Mr. Miola reported that a list of all certificates of insurance issued in the last month is in the agenda packet and should be made part of today's meeting minutes.

2016 Safety Incentive Program – Mr. Miola noted that a letter was sent describing how to collect your 2016 Safety Incentive Awards. Please note that the deadline for claiming is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

2017 Optional Safety Budget – Mr. Miola noted that a letter was emailed describing how to collect your 2017 Optional Safety Budget and the balances are attached for the members' review. Please note that the deadline for claiming is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

2017 Wellness Incentive Program – Mr. Miola noted that a letter was emailed describing how to collect your 2017 Wellness Incentive Program and the balances are attached for the members' review. Please note that the deadline for claiming these funds is December 31, 2017 and all encumbered funds have to be claimed by February 1, 2018.

EPL Compliance - Mr. Miola noted that everyone qualified for this program.

EPL Allowance - Mr. Miola stated that the JIF has expanded this program. This program will now allow members to use this money for cyber risk control.

EPL Authorized Contact List – Mr. Miola asked members to review the report. He reminded the members that if changes were made to their personnel, they will need to pass a resolution to change the contact list.

Financial Fast Track Report – Mr. Miola commented that the February 28, 2017 Financial Fast Track report shows the statutory surplus over $31 million.

Regulatory Filings – Mr. Miola noted that these are up to date.

Monthly Calendar – Mr. Miola reminded members to review the calendar for JIF activities.

Skate Parks - Mr. Miola noted that if they were updating their skate park or building a new one, please notify the Executive Director's office prior to moving forward.

Capehart & Scatchard Updates - Mr. Miola commented that the updates are in the agenda and all members should review.

Statutory Bond Status – Mr. Miola reminded members that these bonds are only issued in the individual's name and not the position so please review for accuracy.

Elected Officials – Mr. Miola reported that all elected officials training is complete, but there is an online program available. A copy of the instructions are included.

Quarterly Attendance - Mr. Miola noted that the attendance records are attached for your review.

Financial Disclosure Form – Mr. Miola stated that a notice was sent last week reminding the members that all Fund Commissioners must complete the online process. He noted that if anyone needs assistance to please contact the Executive Director's office.

Technology Risk Assessments – Mr. Miola noted that the technology risk assessments were completed. He noted that there are two upcoming webinars, April 20 and May 20, to discuss cyber risk management techniques.

New Fund Commissioner Orientation - Mr. Miola stated that a New Fund Commissioner orientation was held prior to today's JIF meeting. He also noted that anyone unable to attend should contact AJG and he will set up a personal visit.

JIF Website – Mr. Miola asked members to check out the website for useful information. (www.acmjif.org)

New Member Activity – Mr. Miola noted that Middle Township's Fire District #3 bond coverage effective March 8, 2017, the fire district is an additional insured of Middle Township.

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

MEL/RCF REPORTS

MEL

Mr. Hirsch reported that the MEL is offering a Risk Management Consultant Accreditation Program. The Program will be offered in the North and South with four required sessions.

Mr. Hirsch noted there is a Strategic Planning session on May 2nd and all are welcome to attend.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report can be found in the agenda. He highlighted the following items:

Safety Bulletin – Mr. Garish commented that two bulletins were released in March. The bulletins were on *Take Your Child to Work Day Best Practices* and *Distracted Driving.*

MSI Training – Mr. Garish stated that a list of training classes for April, May and June are included in his report.

Crossing Guard Training - Mr. Garish noted that the first Crossing Guard training was held April 18th at Camden County College Police Academy. The next one is June 1st at Ocean County Police Academy in Lakewood.

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

TREASURER'S REPORT

March Report
Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2017.** The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:		
Interest Received from Account Balances	$11,293.27	
Investment Management Fee Charged	<$1,509.83>	
Net Interest Received		$9,783.44
Coupon Interest Payment		$35,000.00
Realized Gain or Loss		<$15,410.00>
Misc. rounding		
Net Gain in Interest		$29,373.44

Interest Accrual:	
Beginning Interest Accrual	$77,516.64
Change in Accrued Interest	$9,208.34
Ending Interest Accrual	**$68,308.30**

Investment Balance:	
Beginning of Month	$32,941,750.00
End of Month	$32,961,340.00

Investment called	0
Investment Purchased	0
Overall Yield	Positive .46%

Portfolio	Quantity	Total
1-2 Years (maturing in 2017)	4	$18,991,540
2+ Years (maturing in 2018)	3	$13,934,800
Investment Cash		$35,000

Receipt Activity for the Period:

	March	YTD
Subrogation Receipts	$45,807.93	$140,907.73
Recovery	$1,100.75	
Interest	$29,373.44	
2017 Assessments		$4,168,621.00

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at month end are in the amount of $1,025,681.47. A total of 996 checks were issued.

The claims detail is as follows:

	March
Direct Loss Payments	$1,025,681.47
Adjustments	<$11,218.51>
Less Recoveries	<$45,777.93>
Net Total	$968,685.03

*January $224.78 is reported as deposit but not received by treasurer.
*February $679.76 is reported as deposit but not received by treasurer.

Cash Activity for the Period

During the reporting month, the Fund's "Cash Position" changed from an opening balance of $53,500,754.82 to a closing balance of $52,270,774.92 showing a decrease in the Fund of $1,229,979.90.

A.E.L.C.F. PARTICIPANT BALANCES

Member	3/31/17 unaudited–interest posted
Hamilton Township	$40,260.38
Hammonton Town	$56,404.83
Middle Township	$50,342.72
Mullica Township	$25,802.00
Pleasantville City	$82,178.50
Upper Deerfield Township	$31,080.55
Waterford Township	$26,026.04
Upper Township	$18,408.68
Stone Harbor	$8,755.70
Total	$339,259.40

AELCF/2015 & 2014 Dividends/Retro Program
Mr. Hansen noted that a report detailing the AELCF, 2015 & 2014 Dividends and the Retrospective Program is attached within his report. Retro program reflects Egg Harbor Township resolution approved at September meeting and 2016 dividend transfer per said agreement.

Banking Transition
Mr. Hansen noted that the expense account at TD has been closed.

Payment Register

Chair Samuelsen entertained a motion to approve the ***March 2017 Payment Register*** (Claims Activity) as presented.

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

Motion by Ms. McLaughlin, seconded by Ms. Picard to approve the ***March 2017 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL	*Yeas:*	Scott Wahl, **Avalon Borough** Ingrid Perez, **Hamilton Twp** Julie Picard, **Lower Twp** Lisa McLaughlin, **Margate City** Lucy Samuelsen, *Chair*, **Somers Pt City** Chris Wood, **Wildwood City** Connie Mahon, *Sec*, **Wildwood Crest**
	Nays:	None

	Abstained:	None

Bill List –April

For the Executive Committee's consideration, Mr. Hansen presented the ***April 2017 Bill List*** in the amount of **$2,427,490.06**.

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

Chair Samuelsen entertained a motion to approve the ***April 2017 Bill List*** as presented.

Motion by Ms. Perez, seconded by Mr. Wahl, to approve the ***April 2017 Bill List***.

ROLL CALL	***Yeas:***	Scott Wahl, **Avalon Borough** Ingrid Perez, **Hamilton Twp** Julie Picard, **Lower Twp** Lisa McLaughlin, **Margate City** Lucy Samuelsen, *Chair*, **Somers Pt City** Chris Wood, **Wildwood City** Connie Mahon, *Sec*, **Wildwood Crest**
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Samuelsen reminded the members that the next regular meeting will be held on **Wednesday, May 17, 2017** at **3:00 PM** at Atlantic County Library, Mays Landing, NJ.

PUBLIC COMMENT

Open Public Comment

Chair Samuelsen entertained a motion to open the meeting to the public for comment.

Motion by Ms. Perez, seconded by Ms. Picard, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Chair Samuelsen entertained a motion to close the public comment.

Motion by Ms. Perez, seconded by Ms. Mahon, to open the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Picard, seconded by Mr. Wahl, to adjourn the April 19, 2017 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:41 PM.

Tracy Forlenza, *Recording Secretary* for

Connie Mahon, ***Secretary***