



## **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**The Flanders Hotel  
719 E. 11<sup>th</sup> Street  
Ocean City, New Jersey**

**October 24, 2018 at 3:00PM**

***OPEN SESSION MINUTES***

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The Executive Committee meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on October 24, 2018, at The Flanders Hotel, 719 E. 11 Street, Ocean City, New Jersey at 3PM, prevailing time. *Chair Mahon, Borough of Wildwood Crest*, 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:

Bill Nimohay, **Buena Borough**  
Joe Picard, **Cape May City**  
Stephen O'Connor, **Cape May Point**  
Heather Sparks, **Commercial Twp**  
Carol Foster, **Corbin City**  
Karen Seifrit, **Deerfield Twp**  
Jessica Bishop, **Dennis Twp**  
Peter Miller, **Egg Harbor Twp**  
Linda Kent, **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Cheryl Prakash, **Galloway Twp**  
Ingrid Perez, *Sec*, **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, **Newfield Borough**

Ron Simone, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Diane Wood, *Alt.*, **Ocean City**  
Sean Riggin, **Pleasantville City**  
Kellie Seib, **Sea Isle City**  
Jim Craft, **Stone Harbor Borough**  
Rhonda Sharp, **Upper Twp**  
Roy Spoltore, **Upper Deerfield Twp**  
Jim Goos, **Ventnor City**  
Susan Danson, **Waterford Twp**  
Lauren Vitelli, **West Cape May Borough**  
Chris Ridings, **West Wildwood City**  
DJ Ayres, **Weymouth Twp**  
Connie Mahon, *Chair*, **Wildwood Crest Borough**  
Lisa Garrison, **Woodbine Borough**

Absent were:

John Armstrong, **Absecon City**  
Scott Wahl, **Avalon Borough**  
Karen Blowers, **Brigantine City**  
Bob Campbell, **Downe Twp**  
Lucy Samuelson, **Somers Point City**  
Chris Wood, **Wildwood City**

Present Fund Professionals were:

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

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:  
Assured Partners  
BCA Insurance  
J. Byrne Agency, Inc.

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

***MOVING FUND COMMISSIONERS TO EXECUTIVE COMMITTEE***

In absence of Mr. Wahl, Avalon, and Mr. Wood, Wildwood, alternates Mr. Craft, Stone Harbor, and Ms. Seib, Sea Isle City, were moved to the Executive Board for voting purposes.

***APPROVAL OF MINUTES- OPEN SESSION***

Chair Mahon entertained a motion to approve the meeting minutes of the September 19, 2018 Executive Committee Meeting.

Motion by Mr. Goos, seconded by Ms. Picard, to approve the meeting minutes of the September 19, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

***APPROVAL OF MINUTES - CLOSED SESSION***

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

Chair Mahon entertained a motion to adopt the Closed Session Meeting Minutes of the September 19, 2018 Meeting of the Fund as presented.

Motion by Mr. Ridings, seconded by Ms. Perez, to approve the Closed Session minutes of the September 19, 2018 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the September 19, 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.

Confidential Closed Session Meeting Minutes were collected.

***CLOSED SESSION - RESOLUTION #2018-47***

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 Mahon entertained a motion to adopt *Closed Session Resolution 2018-47* as presented.

Motion by Mr. Ridings, seconded by Ms. Picard, to adopt *Resolution 2018-47*.

**ROLL CALL**                      *Yeas:*                      Ingrid Perez, *Sec*, **Hamilton Twp**  
    Julie Picard, **Lower Township**  
    Kellie Seib, **Sea Isle City**  
    Jim Craft, **Stone Harbor**  
    Jim Goos, **City of Ventnor**  
    Chris Ridings, **West Wildwood**  
    Connie Mahon, *Chair*, **Wildwood Crest**

*Nays:*                                      None

*Abstained:*                              None

All in favor. Motion carried by unanimous vote.

***REOPEN PUBLIC PORTION OF THE MEETING***

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

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

***AUTHORIZATION OF CLAIMS PAYMENTS***

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

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

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

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

**September 2018 PARs:**

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
001238327	2017098119	2019152610
2019146873	2018112046	2019151556
2019152485	001257138	2019153164
2018119797	001256317	2019152060
MLT-201811407 (01-02)	2017090589	2019153460
2019147887	2017103574 (01-02)	2018129488
001238702	001263679(01-02)	2019149733
2018146818		2019152286
001201449		2018118915
2017104787		
001197966		
2018118071		
2019151997		

2017107182		
2018145833		
2018117484		
001258161		

**ROLL CALL**

***Yeas:***

Ingrid Perez, *Sec*, **Hamilton Twp**  
 Julie Picard, **Lower Township**  
 Kellie Seib, **Sea Isle City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **City of Ventnor**  
 Chris Ridings, **West Wildwood**  
 Connie Mahon, *Chair*, **Wildwood Crest**

***Nays:***

None

***Abstain:***

None

All in favor. Motion carried by unanimous vote.

***ABANDON SUBROGATION***

Motion by Ms. Perez, second by Ms. Picard, to abandon subrogation on the following Qual-Lynx file from September.

QL File#
2018118915

**ROLL CALL**

***Yeas:***

Ingrid Perez, *Sec*, **Hamilton Twp**  
 Julie Picard, **Lower Township**  
 Kellie Seib, **Sea Isle City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **City of Ventnor**  
 Chris Ridings, **West Wildwood**  
 Connie Mahon, *Chair*, **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 - October***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Leaf Collection Safety. He stressed that many injuries result from employees simply not following protocol when collecting leaves. He noted drivers should maintain visual contact of workers on foot and check mirrors frequently; stay visible to the drivers; use a reliable spotter; never allow people to ride on parts not designated for riding; use all personal protection equipment; and provide training. He shared two related claims with the members where one person was killed because he was riding in an area of the leaf collection truck not meant to passengers.

Mr. Roselli reminded the members to review this newsletter 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 September 2018.

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

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

	<i>September</i>	<i>YTD</i>
<i>Lost Time</i>	8	124
<i>Medical Only</i>	31	355
<i>Report Only</i>	24	245
<i>Total Intakes(New Claims)</i>	63	724
<i>Report Only % of Total</i>	38.1%	33.8%
<i>Medical Only/Lost Time Ratio</i>	79:21	74:26
<i>Average Days to Report</i>	2.2	1.9

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

Ms. Beatty stated that the *Transitional Duty Report* is not yet available. She noted that the Transitional duty days used are 69% and 31% not used. She will present a report next month.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	<i>N/A</i>
<i>Transitional Duty Days Worked</i>	<i>N/A</i>
<i>% of Transitional Duty Days Worked</i>	<i>N/A</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>N/A</i>

<i>% of Transitional Duty Days Not Accommodated</i>	<i>N/A</i>
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***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b><i>September</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	564	4,970
<i>Original Provider Charges</i>	\$616,168	\$6,682,314
<i>Re-priced Bill Amount</i>	\$200,777	\$2,255,191
<i>Savings</i>	\$415,390	\$4,427,123
<i>% of Savings</i>	67.4%	66.3%
<i>Participating Provider Penetration Rate- Bill count</i>	96.1%	95.8%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98.0%	97.4%
<i>EPO Penetration Rate -- Bill Count</i>	97.0%	95.3%
<i>EPO Penetration Rate --Provider Charges</i>	99.4%	97.6%

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 six (6) case(s) closed in October including three (3) with no payment to the plaintiff. He noted that a detailed synopsis of the claims can be found in the agenda packet and provided the following brief synopsis of each case:

***October Cases***

<b><i>Closed Case</i></b>	<b><i>Description</i></b>
<i>Parker v Township of Galloway</i>	Fall from Monkey bars. Assigned Defense Counsel James R. Birchmeier, Esquire, was assigned. Case went to friendly hearing and payment to Plaintiff for \$10,000.
<i>Goodman v. City of Margate</i>	Trip /Fall. Defense Counsel James R. Birchmeier, Esquire, was assigned. Motion for Summary Judgment granted.
<i>Kelly v. Township of Middle</i>	False Amber Alert. Defense Counsel James R. Birchmeier, Esquire, was assigned. Motion for Summary Judgment granted with Prejudice.
<i>McMaster v. City of North Wildwood</i>	False arrest and excessive force. Defense Counsel A. Michael Barker, Esquire, was assigned. Settlement to Plaintiff for \$50,000. Stipulation of Dismissal with Prejudice has been sent to the Court.

<i>Fetter Estate v. City of Ventnor</i>	Fatal shooting. Pre-suit filed on October 31, 2016, Statute of Limitations expired on October 3, 2018 without formal complaint being filed.
<i>Lenart v. City of Wildwood</i>	False arrest and excessive force. Defense Counsel James R. Birchmeier, Esquire, was assigned. Settlement to Plaintiff for \$30,000.

### ***GL File Status Report***

Mr. DeWeese reported that there are 79 active files and presented his full report to the Claims Review Committee earlier this month. He noted anyone wishing to see claims in their town specifically, please contact him.

### ***Subrogation File Summary Report***

Mr. DeWeese reported that the total amount of the ACM JIF Judgments obtained is \$2,790,705.44.

### ***Beach Signage***

Mr. DeWeese commented that Wildwood Crest began designing new beach signs using the newly recommended language and symbols as approved by the Fund. He encourages other members to begin as well so they are set for next summer. Ms. Mahon can share what she learned with anyone just beginning this process.

Mr. DeWeese asked for any questions. No questions were entertained.

## ***COMMITTEE REPORTS***

### ***EPL Committee - September 18, 2018***

Mr. Forlenza noted that the minutes from the September 18, 2018 meeting are contained in the agenda packet for your review. He highlighted the following: EPL/POL five year loss ratio is 38.2% which is what the carrier uses and six year loss ratio is 58.2% which is what the JIF uses. He noted that Mr. DeWeese provided an update on the status of the *West Wildwood v. NJ MEL* case. He reminded the members that the 2019-2020 EPL/POL program deadline was extended to November 1, 2018.

Mr. Forlenza asked for any questions. No questions were entertained.

### ***Finance Committee - September 25, 2018***

Ms. Stollenwerk stated that the Finance Committee met and is working on finalizing the 2019 Budget as well as the Assessment Allocation Strategy. The 2019 Budget will be introduced in November. She noted that they are anticipating a flat budget in 2019. She stated that Ms. Forlenza will be emailing out the 2018 dividend notices on October 29, 2018. She reminded the members that they can take as a check, apply as a credit to their 20019 assessment, put in the AELCF or a combination of these options. She noted that the form must be returned by the deadline stated with the proper documentation in order to release the money.

### ***Safety Committee - September 26, 2018***



Ms. Picard noted that the committee met on September 26, 2018 and the minutes are included in the agenda packet. She noted that the Safety Director's Semi-Annual report is also attached and to please review and share with your Governing Bodies. She noted that there has only been one Special Recognition Award nomination thus far, so please submit if you have any.

***Strategic Planning Committee - September 20, 2018***

Mr. Hirsch noted that the Committee met via teleconference on September 20, 2018. He stated all resolutions and agreements from renewing members were received. He noted that the members lacking in attendance will be receiving a letter shortly. He noted that some members felt that with smaller municipalities it's harder to leave and go to meeting or also emergencies arise and the member can't attend the meeting. The Committee's suggestion was for them to contact the Executive Director's office when this occurs. He also stated the agenda was finalized for the Annual Retreat. Ms. Mahon thanked him and the Committee on a great job in planning the Retreat!

***WELLNESS DIRECTOR'S REPORT***

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

Ms. Smith noted that some health events took place such as in Upper Twp. on 10/18/18 and Down Beach Health Fair (Margate, Ventnor, and Longport) on 10/23/18. Their motto was mental health awareness month. She noted that tons of fun activities took place there with about 100 participants. She mentioned that Northfield held a health fair and has really made wellness their focus now. Shannon, the wellness coordinator, recently lost 30 lbs. since June and has turned wellness on full blast. She has created a "culture" for wellness. Ms. Smith noted that several other towns are really finding unique ways to get their employees involved and promote different things during the month.

Ms. Smith noted that the October newsletter was sent via email and is on the website. She stated that this focuses on joint health. She noted that this is a common issue with adults. She asked members to share the newsletter.

Ms. Smith noted that her Shout Out was for a few workers that quit smoking in Downe Twp. She congratulated the members Harry Levenknight, Nadine Lockley and Jennifer Hernandez for making this positive change for wellness!

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

***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:

***Certificates of Insurance*** - Mr. Miola stated that the certificates of insurance are outlined in the agenda and asked they be made part of the minutes of today's meeting.

***Financial Fast Track Report*** - Mr. Miola noted that the JIF's surplus position for August 31, 2018 is in the agenda.

**2017 Safety Incentive Program** – Mr. Miola noted that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

**2018 Optional Safety Budget** – Mr. Miola stated that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

**2018 Wellness Incentive Program** – Mr. Miola stated that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019. He asked members to review the spreadsheets.

**Employee Practices Liability Coverage**- Mr. Miola asked the members to review page 93 for accuracy as it depicts the co-pays and deductibles of each member and their compliance in regards to this coverage for the 2018-2019 term.

**2018 EPL/Cyber Risk Management Budget** – Mr. Miola stated that the JIF has budgeted \$725 per member to help offset improving employee practices and cyber security related expenses. He reminded members that the deadline for claiming or encumbering these funds is December 31, 2018 and all encumbered funds have to be claimed by February 1, 2019.

**MEL Cyber Risk Management Compliance** - Mr. Miola noted that the compliance status report is located in the agenda packet. He noted that there were still many members not in compliance and the deadline is November 1, 2018.

**EPL Helpline, Authorized Contact List** - Mr. Miola reminded members to review this list and make the necessary changes by resolution. Please forward executed resolutions to his office.

**Regulatory Filings**- Mr. Miola stated that the regulatory filings are up to date.

**Monthly Activity Calendar** - Mr. Miola asked members to please review the monthly activity calendar in the agenda packet.

**Capehart & Scatchard Updates** - Mr. Miola suggested the members' review the Capehart & Scatchard updates as they provide valuable information.

**Statutory Bonds** - Mr. Miola stated the listing of bonds issued is attached for your review.

**MEL Cyber Risk Management Program** - Mr. Miola noted this program was released and if you become compliant, members will be eligible for reimbursement of a portion of their deductible for cyber related claims. Please contact his office if you need information on these sessions.

**Elected Officials Training** - Mr. Miola reported that the *Save the Date* for Elected Officials trainings has been released and the dates of the trainings are 12/6/18, 1/31/19, 2/6/19 and 3/21/19 and encourage your Elected Officials to attend for a credit towards your MEL assessment.

**MEL 2019/2020 Employment Practices Liability Program** - Mr. Miola reminded the members that they need to update their loss control programs by the deadline. He noted that as discussed

earlier, the deadline of October 1, 2018 was extended to November 1, 2018. He reminded members that if their checklists are not received, higher copays and deductibles will be in place.

***Quarterly Attendance Report*** - Mr. Miola asked members to review the attendance report which are taken from the minutes of the meetings.

Mr. Miola entertained questions. No questions were entertained.

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

Mr. Hirsch noted the MEL meeting was held October 17, 2018. He highlighted that the MEL budget was introduced with a 2% increase (\$768,000). He stated that the public hearing will be Wednesday November 14, 2018 at 5pm at the League. He also noted that there is a bill that expands the JIF & MEL investments have been signed into law and includes the items suggested by the Governor in his conditional veto. MEL representatives met with DCA staff to review the process of drafting the regulations. The MEL also adopted a resolution authorizing the award of the Professional Service Contract to the Canning Group, LLC to review procurement procedures; NTE \$15,000.

Mr. Hirsch noted the RCF held their public hearing for the 2019 budget. The RCF budget increase was 1.7% (\$11,000) and their budget was approved. Ms. Stollenwerk questioned why the MEL hired a solicitor to review their purchasing procedures. Mr. Hirsch stated that they wanted to make certain the purchasing process being used at the MEL were being done correctly.

### ***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 Bulletins*** – Mr. Garish commented that bulletins were released in October. The bulletin was *Hayrides Best Practices*, He reminded the members that a series of alerts and training reminders were also released.

***Special Recognition Nominations*** – Mr. Garish asked for anyone to please submit their nominations for the Special Recognition Awards.

***MEL Media Library*** – Mr. Garish reported that the MEL provided funding to update the library which will be rolled out shortly.

***MSI Training*** – Mr. Garish stated that a list of training for October, November, and December are included in the agenda.

***Upcoming Training*** – Mr. Garish stated that there are several trainings on Excited Delirium are coming up. Please see the agenda for the training and dates.

### ***TREASURER'S REPORT***

#### **September Report**

Mr. Hansen presented the Treasurer's Report for the period ending **September 30, 2018**. The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

***Investment Interest***

<b>Interest Income:</b>	<b>September</b>
Interest Received from Account Balances	\$14,275.15
Coupon Interest Payment	\$19,681.25
Amortization and/or interest cost	\$16,376.96
Unrealized Gain or Loss	<\$66,517.46>
Management Fee	
Misc.	<\$.02>
<b>Net Gain/Loss in Interest</b>	<b>&lt;\$16,184.12&gt;</b>

<b>Interest Accrual:</b>	<b>September</b>
Beginning Interest Accrual	\$108,674.82
Change in Accrued Interest - Sept	\$27,707.95
<b>Ending Interest Accrual</b>	<b>\$136,382.77</b>

<b>Unrealized Gain/Loss:</b>	<b>September</b>
Current Month	<\$427,145.30>
Prior Month	<\$360,627.84>
Change in unrealized gain/loss	<\$66,517.46>

<b>Investment Balance:</b>	<b>September</b>
Beginning of Month	\$43,870,407.75
End of Month	\$43,876,951.17
Overall Yield-positive	.26 %

***September***

<b>Portfolio</b>	<b>Total</b>	<b>Percentage</b>
Cash Receivable	\$5,100,000.00	11.62%

US Treasury Bills	\$6,398,752.67	14.58%
US Treasury Bonds & Notes	\$28,389,278.50	64.70%
US Government Agencies	\$3,988,920.00	9.09%

***Receipt Activity for the Period:***

	<b>September</b>	<b>YTD</b>
Subrogation Receipts	\$5,200.87	\$225,703.08
Adjustment Receipts-other	\$295.00	\$15,528.25

***Claim Activity for the Period - September***

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at **September** end are in the amount of \$858,280.64 with a total of 464 checks issued totaling 1,041 claims payments. The claims detail is as follows:

	<b>September</b>
Direct Loss Payments	\$858,280.64
Adjustments-void check	<\$10,374.11>
Less Recoveries	<\$5,200.87>**
<b>Net Total</b>	<b>\$842,705.66</b>

\*\*\$10 receipt posted in reports/not received by treasurer.

***Cash Activity for the Period - August***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$54,011,825.51 to a closing balance of \$52,950,271.48 showing a decrease in the Fund of \$1,061,554.03.

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

<b>Member</b>	<b>9/30/18 Audited</b>
Hamilton Township	\$50,456.38
Hammonton Town	\$125,290.06
Middle Township	\$75,613.72
Mullica Township	\$25,930.00
Pleasantville City	\$472.00
Upper Deerfield Township	\$47,236.55
Waterford Township	\$26,155.04

Upper Township	\$60,917.68
Stone Harbor	\$8,798.70
<b>Total</b>	<b>\$420,870.13</b>

***Dividend Payment to Former Members***

Buena Vista Township	\$19,289
Egg Harbor City	\$46,931
Port Republic	\$551

***Payment Register***

Chair Mahon entertained a motion to approve the ***September 2018 Payment Register*** (Claims Activity) as presented.

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

Motion by Ms. Picard, seconded by Ms. Perez to approve the ***September 2018 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

**ROLL CALL**

***Yeas:***

Ingrid Perez, *Sec*, **Hamilton Twp**  
 Julie Picard, **Lower Township**  
 Kellie Seib, **Sea Isle City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **City of Ventnor**  
 Chris Ridings, **West Wildwood**  
 Connie Mahon, *Chair*, **Wildwood Crest**

***Nays:***

None

***Abstained:***

None

Motion carried by unanimous vote.

***Bill List -October***

For the Executive Committee's consideration, Mr. Hansen presented the ***October 2018 Bill List*** in the amount of **\$188,038.95**.

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

Chair Mahon entertained a motion for approval of the ***October 2018 Bill List*** as presented.

Motion by Mr. Ridings, seconded by Ms. Picard, to approve the ***October 2018 Bill List***.

**ROLL CALL**

***Yeas:***

Ingrid Perez, *Sec*, **Hamilton Twp**  
 Julie Picard, **Lower Township**  
 Kellie Seib, **Sea Isle City**  
 Jim Craft, **Stone Harbor**  
 Jim Goos, **City of Ventnor**  
 Chris Ridings, **West Wildwood**  
 Connie Mahon, *Chair*, **Wildwood Crest**

***Nays:***

None

*Abstained:* None

Motion carried by unanimous vote.

***MISCELLANEOUS BUSINESS***

***Next Meeting***

Chair Mahon reminded the members that the next meeting will be held on **Monday, November 19, 2018 at 3:00 PM due to the holiday** at Atlantic County Library, Mays Landing, NJ.

***PUBLIC COMMENT***

***Open Public Comment***

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

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

***Close Public Comment***

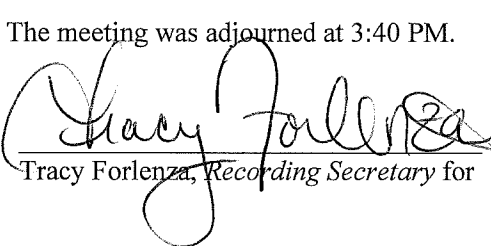
Chair Mahon entertained a motion to close the public comment.

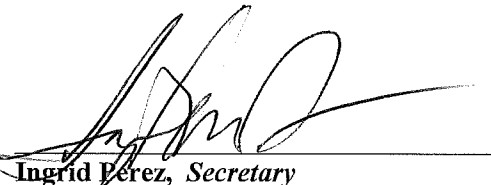
Motion by Ms. Perez, seconded by Mr. Goos, to close the meeting to the public. All in favor. Motion carried.

***MOTION TO ADJOURN***

Motion by Ms. Picard, seconded by Ms. Perez, to adjourn the October 24, 2018 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:40 PM.

  
Tracy Forlenza, Recording Secretary for

  
Ingrid Perez, Secretary