



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

***Avalon Borough Municipal Building
3100 Dune Drive, Avalon, NJ
& via conference call***

October 21, 2020 at 3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via conference call with Executive Committee members in person in Avalon Borough following social distancing guidelines for COVID-19 on October 21, 2020 at 3:00 PM, prevailing time. *Chair Wahl, Avalon Borough*, presiding. The meeting was called to order at 3:00 PM.

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

Jessica Thompson, **Absecon City**
Scott Wahl, *Chair, Avalon Borough*
Karen Blowers, **Brigantine City**
Bill Nimohay, **Buena Borough**
Joe Picard, **Cape May City**
Anita vanHeeswyk, *Alt., Cape May Point*
Heather Sparks, **Commercial Twp.**
Alex Bauer, **Deerfield Twp.** (*missed roll call*)
Jessica Bishop, **Dennis Twp.**
Samantha Tucker, *Alt., Downe Twp.*
Eileen Tedesco, *Alt., Egg Harbor Twp.*
James Mallon, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Cheryl Prakash, **Galloway Twp.**
Leigh Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Chief Sean Riffin, **Pleasantville City**
Kellie Seib, *Sec, Sea Isle City*
Jim Craft, **Stone Harbor Borough**

Teri Smuz, **Upper Twp.**
Jim Goos, **Ventnor City**
Jim D'Auria, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
Elaine Crowley, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Dan Dunn, *Alt.*, **Wildwood City**
Connie Mahon, **Wildwood Crest Borough**
Lisa Garrison, **Woodbine Borough**

Absent were:

Joanne Siedlecki, **Corbin City**
Arch Liston, **Hamilton Twp.**
Sam Barbagli, **Newfield Borough**
Ron Simone, **North Wildwood City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**

Present Fund Professionals were:

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

Present Risk Management Consultants were:

C. J. Adams Company
Assured Partners
Atlantic Associates
BCA Insurance
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
William R. Mints Agency
Syracusa-Kauffman Insurance

Absent Risk Management Consultants were:

McMahon Agency, Inc.

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

OATHS OF OFFICE-REGINA BURKE

Oath of Office was administered by Mr. DeWeese, Fund Solicitor, to Regina Burke, Millville, as an Executive Committee member for the remainder of 2020 Fund Year.

The *Oath of Office* was signed and presented to the Fund Solicitor.

MOVE UP ALTERNATES

Chair Wahl moved up alternate Mary Canesi, Northfield, for voting purposes in absence of Ron Simone,

APPROVAL OF MINUTES- OPEN SESSION

Chair Wahl entertained a motion to approve the meeting minutes of the September 16, 2020 Executive Committee Meeting.

Motion by Ms. Seib, seconded by Mr. Goos, to approve the meeting minutes of the September 16, 2020 Executive Committee Meeting as presented. Motion carried by unanimous vote.

APPROVAL OF MINUTES - CLOSED SESSION

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

Chair Wahl entertained a motion to adopt the Closed Session Meeting Minutes of the September 16, 2020 Executive Committee meeting.

Motion by Ms. Woods, seconded by Mr. Goos, to approve the Closed Session minutes of the September 16, 2020 Executive Committee meeting as presented. Motion carried by unanimous vote.

The Closed Session meeting minutes of the September 16, 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.

CLOSED SESSION - RESOLUTION #2020-38

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 Wahl entertained a motion to adopt *Closed Session Resolution 2020-38*.

Motion by Mr. Goos, seconded by Ms. Woods, to adopt *Resolution 2020-38* as presented.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
Regina Burke, *Millville*
Mary Canesi, *Northfield*
Liz Woods, *Ocean City*
Kellie Seib, *Sec, Sea Isle City*
Jim Craft, *Stone Harbor*
Jim Goos, *Ventnor*

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Goos, seconded by Ms. Woods, to reopen the public portion of the meeting. All in favor.
 Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

Motion by Ms. Seib, seconded by Mr. Goos to approve the claims payments as discussed in *Closed Session*.

They are as follows:

September 2020 PARs:

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>	<i>Auto Liability</i>
MLT-2018131125 (01-03)	2019157005	2021211927	2018120176
2018111340	001241268	2020208488	
MLT-2018111450 (01-02)		2020207008	
MLT-2021214239 (01-06)		2021210640	
2020206500			
2020206029			
2021214290			
2012210502			
2020208539			
2020181183			
2020205151			
2021209338			
2020197416			
2019171168			
2019157994			
2021209449			
2019161650			
MLT-2021211708 (01-11)			

ROLL CALL

Yeas:

Scott Wahl, *Chair*, Avalon
 Regina Burke, **Millville**
 Mary Canesi, **Northfield**
 Liz Woods, **Ocean City**
 Kellie Seib, *Sec*, **Sea Isle City**
 Jim Craft, **Stone Harbor**
 Jim Goos, **Ventnor**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Ms. Seib presented the following files for subrogation to be abandoned.

Motion by Ms. Seib, seconded by Mr. Goos to abandon the following files for subrogation:

Qual-Lynx Files
2019172234
2019174799
2018146818
2020178677
2019176374
2019153050
2018108045
2020197914
2019165532
2019173710
2019173738

ROLL CALL

Yeas:

Scott Wahl, *Chair*, **Avalon**
Regina Burke, **Millville**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
Kellie Seib, *Sec*, **Sea Isle City**
Jim Craft, **Stone Harbor**
Jim Goos, **Ventnor**

Nays:

None

Abstain:

None

All in favor. Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS

Ms. Seib noted there was nothing to report 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 Transitional Duty. Mr. Roselli noted that the ACM JIF has made good strides in using transitional duty since this time last year. He stated the longer an employee is out of work due to a work related injury, the more difficult it can be to get that employee back to work. He noted also that the length of time an employee is out influences the award by the WC judge and one criteria they use to measure the significance of an injury is the time out of work. He stated it boosts morale, saves money and the employee experiences faster recoveries both physically and psychologically. He asked members to see the Sample Transitional Duty Job Bank in the

Transitional Duty Policy on the JIF website under the Claims tab for additional information. He gave examples of two claims where members changed small things to get employees back to work.

Mr. Roselli reminded the members to review his newsletter and share it with their employees. He asked that his *Lessons Learned* be placed where your employees can see it in hopes they read the bulletin.

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

MANAGED HEALTH CARE REPORT- SEPTEMBER

Lost Time v. Medical Only Cases

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

	September	YTD
<i>Total Intakes (New Claims)</i>	117	786
<i>Report Only</i>	33	253
<i>Report Only % of Total</i>	28%	32%
<i>Medical Only</i>	66	351
<i>Lost Time</i>	18	179
<i>Medical Only/Lost Time Ratio</i>	79:21	66:34
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	3
<i>COVID-19</i>	22	232
<i>Average Days to Report to QL</i>	3.2	3.0

PPO Penetration Report:

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

PPO Penetration Rate	September	YTD
<i>Bill Count</i>	689	4,783
<i>Original Provider Charges</i>	\$885,300	\$6,694,059
<i>Re-priced Bill Amount</i>	\$318,121	\$2,024,659
<i>Savings</i>	\$567,179	\$4,669,399
<i>% of Savings</i>	64%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	95%	96%
<i>Participating Provider Penetration Rate-Provider Charges</i>	94%	97%
<i>EPO Penetration Rate – Bill Count</i>	95%	97%
<i>EPO Penetration Rate –Provider Charges</i>	95%	97%

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	6,962
<i>Transitional Duty Days Worked</i>	4,808
<i>% of Transitional Duty Days Worked</i>	69%
<i>Transitional Duty Days Not Accommodated</i>	2,154
<i>% of Transitional Duty Days Not Accommodated</i>	31%
<i>Money Save by Accommodating</i>	\$474,527
<i>Cost of Days NOT Accommodated</i>	\$202,054

Prescription Benefit Program Summary

Ms. Beatty stated that this is a new quarterly report and can be found on page 29 of the agenda. She reminded the members that this report details the savings by members on prescriptions costs.

MedExpress Urgent Care

Ms. Beatty noted that MedExpress Urgent Cares have been bought. She asked members not to use and direct their employees not to use until she confirms that they are still in Network.

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 two (2) cases closed in October.

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He commented that he has been receiving calls regarding employer/employee issues and sending email updates as they relate to COVID-19. He asked members to review the MEL EPL Helpline authorized contact list and make certain that the individual listed is accurate. He reminds members to keep contacting him before taking any employee action.

COMMITTEE REPORTS

No reports.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her material beginning on page 34. She noted that she will continue sending motivational emails to members bi-weekly on Monday with information for free virtual workouts, webinars, meditation, and wellness information. She stated that the ACM JIF website is being updated to contain videos for exercise, yoga, etc. She is also holding zoom classes for the member towns on group meditation, exercises or whatever the member wants/needs twice weekly. Please send an email and she will set it up for different times/days to accommodate the member's needs.

Ms. Simone reported that she has started individual and group health coaching and a link with sign up dates and times were emailed. She is still holding zoom workshops and each month will be a different topic.

September's topic is mindfulness and explores how to begin and practice meditation. She noted that it was a two part session which was recorded and loaded to the JIF website.

Ms. Simone noted the newsletter is on Better Sleep. She stated that quality sleep is necessary for our bodies to repair, recover, build, strengthen, and defend and without sleep it is difficult to operate. She also noted that the NJ Well program deadline October 31, 2020 to complete the biometric portion can still be completed at home, just request it to be sent.

Ms. Simone did remind members to encumber the funds by December 31, 2020 and claim by February 1, 2021. She attached the covered wellness items list to her newsletter.

Ms. Simone stated that one additional webinar will be done in conjunction with Debby Schiffer, Wellness Director of BURLCO and TRICO JIFs, "Uncertainty and How it leads to Stress" is scheduled for October 27, 2020 at 10am and October 29, 2020 at 1pm. Please see the announcement sent by Kristi Kristie at AJG.

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

EXECUTIVE DIRECTOR'S REPORT

MEL Webinar - Mr. Forlenza stated that a notification was sent from the MEL for a webinar on October 29, 2020 on the updates to recently released Model Policies and Procedures which are part of the MEL's Risk Management Program. He noted that you need to pre-register for this webinar. He stated it covers updating model policies, so any individual who would be assisting in updating these should attend the webinar including administrator, municipal solicitor, clerk, human resources, etc. He further noted that the MEL policies and handbook are on the MEL website so you may begin updating. There will be a video "Building a Safe Workplace: Anti-harassment and Discrimination" loaded to the MEL website within a month and should be offered to all personnel. An email will be sent from the Executive Director's office alerting you of the video upload.

Model RMC Agreement and Resolution - Mr. Forlenza noted that an email was sent last week to all members including the model RMC agreement and resolutions. He noted that this should be used to negotiate services with your Risk Management Consultant.

Statutory Bonds - Mr. Forlenza noted that an email was sent today from Kristi Kristie to individuals regarding statutory bonds that are coming due at the end of this year. The MEL has a process that when a member is up for renewal with the JIF, the MEL re-underwrites the statutory positions for the member. He stated that the member is notified directly of the requirement to complete a new underwriting application. Several members have not completed and returned the applications.

Certificates of Insurance - Mr. Forlenza noted that members should review the certificates of insurance issued on pages 50-52 and make sure that these were requested by your municipality and issued properly.

Safety, OSB, Wellness and EPL/Cyber Reimbursement - Mr. Forlenza stated that all SIP, OSB, Wellness and EPL/Cyber funds are available for use at this time and might be able to be used to offset unanticipated corona virus expenses, noting PPE supplies can be purchased with OSB money. He stressed the date to claim and/or encumber these funds is December 31, 2020. Encumbered funds must be claiming by February 1, 2020.

MEL Cyber Compliance Status Checklist - Mr. Forlenza stated that on page 61 is the MEL Cyber Compliance status checklist for each member. He informed the members that there have been several breaches in South Jersey lately and it's important to be in compliance at the time of the breach occurs. He noted that the MEL is updating these standards and will be releasing them this fall. He stated that it is likely to now be a 3 tier system. He mentioned that if you are currently compliant, you will have time to come into compliance with the new standards (grandfathered with a set deadline).

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 62-63 as it is the individual, not the position, which is bonded. Any changes must have a completed application, found on the MEL website, submitted to the MEL Underwriting Office for approval.

Managerial & Supervisors Training – Mr. Forlenza noted the Sexual Abuse & Molestation training, which is a component of the MEL's Risk Management Program, is being done via webinar. The webinars are being handled by Paul Shives of JA Montgomery. He noted the remaining dates of the SAM webinars are 10/22/20 at 9am; 11/9/20 at 6pm and 11/17 at 1pm.

Elected Officials Training - Mr. Forlenza reported that usually the Elected Official training is held in the fall and spring, but due to the pandemic, the entire the program will most likely be moving online. He stated once the decision is final, notification will be sent to all members. He noted that you can register directly through the MSI and be eligible for the \$250 credit.

Quarterly Attendance - Mr. Forlenza noted that the quarterly attendance report is included in the agenda packet. He asked the members to review for accuracy and contact the Recording Secretary if you find any discrepancies.

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

MEL/RCF REPORTS

Mr. Hirsch informed members that the 2021 MEL budget has two changes, Property and Excess Coverage, noting the Excess will be around 2.2%. He stated that RFP's for various positions were issued and results will be tallied. He reiterated that the MEL webinar will be on October 29, 2020 for Model Policies and Procedures. He noted that the 2021 Elected Officials seminar link is on the MEL website. He reported that the MEL solicitor is reviewing the best way to conduct the remote public meetings at this time.

Mr. Hirsch noted that the RCF budget and rate table were adopted. He reminded the members that the 2016 Fund Year will be transferred to the RCF this year.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report was included in the agenda on pages 76-80. He stated that the report is self-explanatory. He stated that 26/41 members have police agencies; 19/26 are using the Police One platform; 18/19 are actively taking Police One courses which is approximately 3,966 courses as of October 20, 2020. He noted that anyone who would like to know where they stand with Police One training to please contact him. He thanked Megan Matro from the Executive Director's office for providing this information.

Mr. Garish noted that there are four (4) different platforms for training now. He stated that they are: MSI training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors

for CEUs (this can be accessed from MSI). He noted the virtual MSI training begins on page 78. Please reach out with any questions.

Mr. Garish reminded members that the S:ERVE (distraction drivers program) is mandatory for all personnel as a component for the 2020 Safety Incentive Program.

Mr. Garish reminded members that Regional Trainings are also mandatory for the 2020 SIP. The First Amendment audit is being done via webinar by Chief Hummel. The remaining sessions are October 28, November 11, November 17, 2020; with two times on each date.

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

TREASURER'S REPORT

Reports

Mr. Hansen presented the Treasurer's Report for the period ending **September 30, 2020**. The report was made part of the agenda packet beginning on page 81. Mr. Hansen noted the following information:

Investment Interest

Interest Income:	September
Interest Received from Account Balances	\$7,020.60
Coupon Interest Payment	\$65,786.02
Amortization and/or interest cost	\$13,812.97
Unrealized Gain or Loss	<\$47,427.54>
Management Fee	<\$0>
Misc.	\$.03
Net Gain/Loss in Interest	<\$39,192.02>

Interest Accrual:	September
Beginning Interest Accrual	\$107,831.08
Change in Accrued Interest	\$22,186.51
Ending Interest Accrual	\$85,644.57

Unrealized Gain/Loss:	September
Current Month	\$873,183.80
Prior Month	\$920,611.34
Change in unrealized gain/loss	<\$47,427.54>

Investment Balance:	September
Beginning of Month	\$35,274,811.65
End of Month	\$31,957,389.97
Overall rate of return this month	.918%

Portfolio	Total	Percentage
US Treasury Bonds & Notes	\$31,957,389.97	100%

Receipt Activity for the Period:

	September	YTD
Subrogation Receipts	\$54,587.42	\$327,448.68
Adjustment Receipts-other	\$700.10	\$7,161.45
Assessments	\$4,279,743	

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at the end of **September** are in the amount of \$1,189,135.83 with a total of 487 checks issued totaling 1,180 claims payments. The claims detail is as follows:

	September
Direct Loss Payments	\$1,189,135.83
Adjustments- receipts	<\$5,913.66>
Less Recoveries	<\$5,578.42>
Net Total	\$1,128,634.75

Cash Activity for the Period - September

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$49,752,846.47 to a closing balance of \$52,738,459.83 showing an increase in the Fund of \$2,985,613.36.

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

Member	9/30/2020 Unaudited
Buena Vista	12,169.00
Egg Harbor City	31,302.00
Hamilton Township	83,127.90

Hammonton Town	0
Middle Township	169,240.17
Mullica Township	27,095.89
Northfield	88,203.09
Pleasantville City	493.39
Port Republic	1,074.00
Upper Deerfield Township	71,898.37
Waterford Township	27,331.45
Upper Township	60,141.01
Stone Harbor	9,194.43
Total	\$581,270.70

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

Payment Register

Chair Wahl entertained a motion to approve the ***September 2020 Payment Register*** (Claims Activity).

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

Motion by Mr. Goos, seconded by Ms. Woods to approve the ***September 2020 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
 Regina Burke, **Millville**
 Mary Canesi, **Northfield**
 Liz Woods, **Ocean City**
 Kellie Seib, *Sec, Sea Isle City*
 Jim Craft, **Stone Harbor**
 Jim Goos, **Ventnor**

Nays:

None

Abstained:

None

Motion carried by unanimous vote.

Bill List - October

For the Executive Committee's consideration, Mr. Hansen presented the ***October 2020 Bill List*** in the amount of **\$219,439.30**.

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

Chair Wahl entertained a motion for approval of the ***October 2020 Bill List***.

Motion by Ms. Burke, seconded by Ms. Woods, to approve the ***October 2020 Bill List*** as presented.

ROLL CALL

Yeas:

Scott Wahl, *Chair, Avalon*
 Regina Burke, **Millville**
 Mary Canesi, **Northfield**
 Liz Woods, **Ocean City**

	Kellie Seib, <i>Sec</i> , Sea Isle City
	Jim Craft, Stone Harbor
	Jim Goos, Ventnor
<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Wahl reminded the members that the next meeting will be held on **Wednesday November 18, 2020 at 3:00 PM** via conference call. Mr. Forlenza noted that since the League of Municipalities was cancelled they decided to move the meeting date back to the third Wednesday of the month.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Chair Wahl entertained a motion to close the public comment.

Motion by Ms. Seib, seconded by Ms. Burke, to close the meeting to the public. All in favor. Motion carried.


MOTION TO ADJOURN

Motion by Mr. Goos, seconded by Ms. Woods, to adjourn the October 21, 2020 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:55 PM.



Tracy Forlenza, *Recording Secretary* for



Kellie Seib, *Secretary*