

**GLOUCESTER/SALEM/CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library – Mullica Hill Branch  
389 Wolfert Station Rd  
Mullica Hill, New Jersey**

**March 28, 2016 – 5:00 PM**

***EXECUTIVE COMMITTEE MEETING***

***OPEN SESSION MINUTES***

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The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, New Jersey on Monday, March 28, 2016 at 5:00 PM, prevailing time. Chair Slusser, **Oldmans Twp**, presiding. The meeting was called to order at 5:00 PM.

***FLAG SALUTE***

***STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT***

Notice of this meeting was given by: (1) sending sufficient notice herewith to *Today's Sunbeam*, of Salem; Bridgeton *Evening News*, of Bridgeton; and the *South Jersey Newspapers*, of Woodbury; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

***ROLL CALL***

Those in attendance were:

Ken Brown, **Carneys Point Twp**  
Sue Miller, **Clayton Borough**  
Don Banks, **Deptford Twp**  
Carolyn King-Sammons, **Elk Twp**  
Doug Hogate, **Elsinboro Twp**  
Nate Dunn, **Fairfield Twp**  
Deanna Tyciak, *Alternate*, **Franklin Twp**  
Frank Campisi, **Glassboro Borough**  
Harry Rink, **Greenwich Twp**  
Mark Gravinese, **Harrison Twp**  
Doris Hall, **Logan Twp**  
Kevin Clour, **Lower Alloways Creek Twp**  
Dante Spina, **Mannington Twp**  
Bill Slusser, *Chair*, **Oldmans Twp**  
Lorraine Boyer, **Paulsboro Borough**  
Mayor John Washington, **Penns Grove Borough**  
Richie Raine, **Pennsville Twp**  
Maureen Abdill, **Pilesgrove Twp**  
Mike Razzo, **Pitman Borough**  
Marjorie Sperry, **Quinton Twp**

Brad Campbell, *Secretary*, **Shiloh Borough**  
Robert Diaz, **South Harrison Twp**  
Carl Bagby, **Swedesboro Borough**  
David Zeck, **Upper Pittsgrove Twp**  
Bob Dickenson, **Vineland City**  
Jim D'Auria, **Washington Township**  
Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
Bob Law, **Woodbury City**  
Robert Yerka, **Woodbury Heights Borough**  
John Hall, **Woodstown Borough**  
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**  
Stephanie McCaffrey, **East Greenwich Twp**  
Jennica Bileci, **Mantua Twp**  
Kevin Heydel, **Monroe Twp**

Also present were:

Paul A. Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*  
Scott DeWeese, *The DeWeese Law Firm, P.C.*  
Thomas Tontarski, Treasurer  
Tim Sheehan, Safety Director's Office, *J. A. Montgomery Risk Control*  
Chris Roselli, *Qual-Lynx*  
Karen Beatty, *QualCare*  
Debby Schiffer, *Wellness Director*

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

AJM Insurance Management  
Biondi Insurance Agency  
CEB-Corporate Employee Benefits  
Conner Strong & Buckelew  
E.H. Sloan Insurance Agency  
Len Eckman Insurance  
Hardenbergh Insurance Group

Absent RMCs were:

Brown & Brown  
Cettei & Connell  
Chesney-Stanton Insurance Group  
Henry D. Young Insurance

***APPROVAL OF THE MINUTES – Executive Committee Meeting***

Chair Slusser presented the meeting minutes of the February 22, 2016 Executive Committee meeting for approval.

Chair Slusser asked members for their questions at this time. No questions were entertained.

Chair Slusser entertained a motion to approve the minutes of the February 22, 2016 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the February 22, 2016 Executive Committee meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting***

Chair Slusser presented the meeting minutes of the February 22, 2016 Executive Claims Review Committee Meeting for approval.

Chair Slusser asked members for their questions at this time. No questions were entertained.

Chair Slusser entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Law, seconded by Mr. Razze, to approve the meeting minutes of the February 22, 2016 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

***APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session***

Chair Slusser presented the Executive Claims Review Committee Closed Session meeting minutes of February 22, 2016 for approval.

Chair Slusser asked members for their questions at this time. No questions were entertained.

Chair Slusser entertained a motion for approval of the Executive Claims Review Committee Closed Session meeting minutes.

Motion by Mr. Law, seconded by Mr. Razze, to approve the Executive Claims Review Committee Closed Session meeting minutes of February 22, 2016 as presented.

The Executive Claims Review Committee Closed Session minutes of the February 22, 2016 shall not be released to the public until the reason(s) for their remaining closed is no longer applicable, the Fund Solicitor has had the opportunity to review them, and their release has been approved by the Executive Committee. All in Favor. Motion carried.

*The Executive Claims Review Committee Closed Session Meeting Minutes from the February 22, 2016 meeting were collected.*

***EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – March 28, 2016***

Chair Slusser reported that an Executive Claims Committee Meeting was held on Monday, March 28, 2016 at Gloucester County Library, Mullica Hill.

The Committee reviewed twenty-five (25) claims. Of the claims reviewed, there were fifteen (15) Workers' Compensation, two (2) General Liability and eight (8) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting.

There were six (6) matter(s) presented for *Abandonment of Subrogation*.

Questions will be addressed during Closed Session if necessary.

***EXECUTIVE DIRECTOR'S REPORT***

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items.

***2015 Safety Incentive Program Awards*** – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2016.

***2016 Optional Safety Budget*** - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2016.

***2016 Wellness Incentive Program Allowance*** – Mr. Forlenza stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 20, 2016. He stated that the deadline for claiming or encumbering the funds is December 31, 2016. All encumbered funds must be claimed by February 1, 2017.

***EPL Helpline – Authorized Contact List*** – Mr. Forlenza asked members to review the attached list for accuracy especially during this reorganization process. He noted the resolution for this is on the JIF website at [www.tricojif.org](http://www.tricojif.org). Please contact the Executive Director's office with any questions.

***Financial Fast Track*** – Mr. Forlenza reported that the JIF's surplus position as of January 31, 2016 was **\$17,826,930**.

***Statutory Bond Status*** – Mr. Forlenza reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position. Members should review this list as some changes might have occurred at municipal reorganization meetings requiring new bonds to be issued.

***Elected Officials Training*** – Mr. Forlenza stated that invitations for the sessions were emailed to all Municipal Clerks and Fund Commissioners on November 3, 2015. He stated that the last training class was held on March 1, 2016 at O'Connor's American Bar & Grille, Eastampton, New Jersey.

***Managerial and Supervisory Training***– Mr. Forlenza stated that an invitation was emailed to the Clerks, Fund Commissioners and Risk Management Consultants on November 3, 2016. The remaining session is scheduled for April 19, 2016 at the Margate Municipal Building and will only be a morning session.

***Police Risk Management Training***– Mr. Forlenza stated that the last training class was held on March 22, 2016 at O’Connor’s American Bar & Grille, Eastampton, New Jersey. He noted that there have been some employees attending the training classes without being registered. He asked the Fund Commissioners to make sure all the employees are registered for the class by checking the sign in sheets posted on the JIF website.

***Financial Disclosure Statement***– Mr. Forlenza stated that in 2014, the Division of Local Government Services implemented a new online process from completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their PIN# from his office once notification is received and they have 30 days in which to file.

***New Fund Commissioner Orientation***– Mr. Forlenza stated that his office will be conducting a new fund commissioner orientation training prior to the Executive Committee meeting on April 25, 2016 at 3:00PM at the Harrison Township Municipal Building. He noted that the time may change; an email notification will be sent out in early April.

***2016 Safety Kickoff Breakfast*** – Mr. Forlenza noted that the 2016 Safety Kickoff Breakfast will be held on April 5, 2016 at Nicolosi’s in West Deptford, New Jersey. The kickoff begins at 8:30AM. An invitation was emailed to all the Safety Coordinators, Claims Coordinators, Fund Commissioners and Risk Management Consultants on February 29, 2016.

***EPL Plan of Risk Management***– Mr. Forlenza stated that a memo outlining the process for members to either stay in or come into compliance with the MEL’s 2017-18 Employment Practices Liability Risk Management Program was emailed to all members. Members that are in compliance with the program will receive standard deductibles and co-insurance limits and depending upon their performance in this line of coverage, the opportunity to “buy down” their deductibles and coinsurance requirements. Members have until October 1, 2016 to adopt the required policy and procedure changes and training and submit their checklist to the MEL for approval. Members that fail to meet this deadline will have higher deductibles and coinsurance requirements for 2017.

***New Member Activity*** – Mr. Forlenza stated that there was no new member activity to report.

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

## **SOLICITOR’S REPORT**

### ***Executive Claims Committee Meeting***

Mr. DeWeese highlighted the following items from the Claims Review Committee Meeting:

### ***Assignment of New Cases***

Mr. DeWeese reported one (1) new case has been assigned since the last meeting.

<b>New Case</b>
<i>Willie vs. Township of Oldsman</i>

***Closed Cases***

Mr. DeWeese reported that one (1) case(s) was closed since the last meeting in which no payments were made to the Plaintiffs.

***General Liability Status Report***

Mr. DeWeese noted that there are 30 active General Liability claims. He noted that if a member would like a synopsis of their town's cases sent to them, please contact him.

***Subrogation Summary Files***

Mr. DeWeese stated that there are 40 judgments obtained and collections efforts are being made on \$1,568,090.41 of potential recoveries.

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

***SAFETY DIRECTOR'S REPORT***

Mr. Sheehan stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

***MEL Video Library*** – He noted that there is a new email address: [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) and a new phone number: 856-552-4900.

***Safety Director's Bulletins*** – He noted that there was one (1) bulletin(s); *Automated External Defibrillators (AED) in Public Settings*.

***MSI Training Programs*** – He noted that the upcoming MSI training programs for March, April and May were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to contact his office if they are receiving the emails.

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

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – March***

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the focus this month is on maintaining records. He stated that proper maintenance of records can make a world of difference to a member and to the JIF. Lawsuits are won and lost based on documentation provided to support a position. Coverage can be denied to an insured if proper records are not maintained. He noted that electronic records should be maintained in such a way that the systems in which they are stored- grow with technology. He noted to make sure that if the records are physical

documents to keep them off the floor and not in a basement. He noted that inspection records are so important and need to be maintained.

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

**WELLNESS DIRECTOR’S REPORT**

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- Six towns are involved in the “Healthy Weight for Life Challenge” program.
- The third Police Ad Hoc Committee was held on March 15, 2016 in the BURLCO JIF. She asked the members to contact her if they are interested in starting one in the TRICO JIF.
- One town conducted blood pressure checks.
- One town is planning to offer a free meditation session as a way to help manage stress.
- Two towns conducted chair massages.
- She noted that she attended the Safety & Claims Coordinators meeting and will have a report in the March agenda.
- Wellness Connection Newsletter for March, 2016 was included in the agenda packet as well as being posted to the JIF website.
- All municipalities have been allocated funds for support of wellness initiatives this year. She has contacted all the towns to help them use the funds. Many towns are already planning events and activities.
- NJWELL Program; Employees under the NJ State Health Insurance will receive \$125 reward gift certificate after completing the online health assessment, completing a Biometric health screening and earning 400 points.
- She reminded the members that many local Healthcare Providers are willing to come out and speak on various topics. Inspira Healthcare and ShopRite dietitians are an example of the list.

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

**MANAGED HEALTH CARE REPORT**

**Lost Time v. Medical Only Cases**

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

	February	YTD
<i>Lost Time</i>	6	11
<i>Medical Only</i>	24	45
<i>Report Only</i>	7	19
<i>Total Intakes</i>	37	75
<i>Report Only % of Total</i>	18.9%	25.3%
<i>Medical Only/Lost Time Ratio</i>	80:20	80:20

<i>Average Days to Report</i>	2.3	2.1
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***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report for 2016.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	1,079
<i>Transitional Duty Days Worked</i>	434
<i>% of Transitional Duty Days Worked</i>	40.2%
<i>Transitional Duty Days Not Accommodated</i>	645
<i>% of Transitional Duty Days Not Accommodated</i>	59.8%

***PPO Penetration Report:***

Ms. Beatty presented the monthly PPO Penetration Report for February, 2016.

<b>PPO Penetration Rate</b>	<b>February</b>
<i>Bill Count</i>	327
<i>Original Provider Charges</i>	\$478,200
<i>Re-priced Bill Amount</i>	\$180,602
<i>Savings</i>	\$297,599
<i>% of Savings</i>	62.2%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.8%
<i>PPO Penetration Rate Provider Charge Percentage</i>	83.9%
<i>EPO Penetration Rate Bill Count Percentage</i>	94.1%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98.0%

Ms. Beatty asked if there were any questions. No comments or questions were entertained.

***TREASURER'S REPORT***

Mr. Tontarski provided an overview of the Treasurer's Report for February 29, 2016.

***Investment Interest***

Mr. Tontarski reported interest received or accrued for the current month totaled \$9,451.18. This generated an average annual yield of .39%. After including an unrealized net loss of \$4,495.00 in the



asset portfolio, the yield is adjusted to .20% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$1,105.00 as it relates to market value of \$9,501,105.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) obligations with maturities greater than two years, three (3) obligations with maturities between one to two years and one (1) obligation with a maturity of less than one year.

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

***Receipt Activity for the Period***

Mr. Tontarski reported on the total subrogation & reimbursement receipts.

	<b>Period</b>	<b>YTD</b>
Subrogation Receipts	\$10,417.35	\$29,220.40
Overpayment Reimbursements	\$76.00	
FY 2016 Premium Assessment Receipts	\$5,290,270.00	

***A.E.L.C.F. Member Participant Balances:***

Woodbury City	\$20,040.00
Pittsgrove Township	\$30,835.00
Stow Creek Township	\$750.00

***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 \$322,794.14. The claims detail for the 265 checks is as follows:

Direct Loss Payments	\$297,887.46
Claim Expenses	\$7,253.47
Legal Defense Costs	\$17,653.21

***Cash Activity for the Period***

Mr. Tontarski stated that during the reporting period, the Fund's "Cash Position" changed from an opening balance of \$27,499,013.26 to a closing balance of \$31,393,127.64 showing an increase in the Fund of \$3,894,114.38.

***Loss Run Payment Register***

Chair Slusser entertained a motion to approve the February Loss Run Payment Register as presented.

Motion by Mr. Law, seconded by Mr. Razze, to approve the February Loss Run Payment Register as presented.

**ROLL CALL**      *Yeas:*      Doris Hall, Logan Township

Bill Slusser, *Chair*, **Oldmans Township**  
Mike Razze, **Pitman Borough**  
Brad Campbell, *Secretary*, **Shiloh Borough**  
Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
Bob Law, **Woodbury City**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***Bill List – March, 2016***

Mr. Tontarski presented the *March 2016 Bill List* for the members' consideration in the amount of **\$278,245.06**.

Chair Slusser entertained a motion to approve the *March 2016 Bill List* in the amount of **\$278,245.06**.

Motion by Mr. Law, seconded by Mr. Razze, to approve the *March 2016 Bill List* in the amount of **\$278,245.06**.

**ROLL CALL**      *Yeas:*      Doris Hall, **Logan Township**  
Bill Slusser, *Chair*, **Oldmans Township**  
Mike Razze, **Pitman Borough**  
Brad Campbell, *Secretary*, **Shiloh Borough**  
Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
Bob Law, **Woodbury City**

*Nays:* None

*Abstain:* None

All in favor. Motion carried by unanimous vote.

***COMMITTEE REPORTS***

***SAFETY REVIEW COMMITTEE***

Ms. Abdill reported that the minutes from the meeting held on March 3, 2016 are included in the agenda packet for review. She highlighted the following items:

***Annual Safety Director's Loss Control Report*** – Ms. Abdill stated that the Committee reviewed the 2015 Annual Safety Director's report which showed workers' compensation claims have declined

steadily since 2011 but General Liability claims have a slight increase since 2011 with the inclusion of Vineland.

*National Safety Month*– Ms. Abdill pointed out that June is National Safety Month.

*JIF & MEL Loss Ratio Reports*– Ms. Abdill stated that the Committee reviewed the JIF and MEL Loss Ratio Reports.

***MEL/E-JIF/RCF Reports***

Mr. Law reported that the minutes of the MEL/E-JIF/RCF meetings were included in the agenda packet. He highlighted the following item:

*EPL Program*– Mr. Law reminded the members that 95% of MEL members have adopted the MEL’s model employment practices risk control program and are eligible for premium and deductible incentives. These programs must be updated every two years to be eligible. He noted that a synopsis of the changes to the revised model was included in the agenda packet for review.

***MISCELLANEOUS BUSINESS***

***Resolution 2016-19 -Authorizing an Interlocal Agreement to undertake a Competitive Contracting Process for Managed Care Services***

Chair Slusser stated

Motion by Mr. Law, seconded by Mr. Razze, to approve Resolution 2106-19, authorizing an Interlocal Agreement to undertake a Competitive Contracting Process for Managed Care Services.

<b>ROLL CALL</b>	<b>Yeas:</b>	Doris Hall, <b>Logan Township</b> Bill Slusser, <i>Chair</i> , <b>Oldmans Township</b> Mike Razze, <b>Pitman Borough</b> Brad Campbell, <i>Secretary</i> , <b>Shiloh Borough</b> Karen Sweeney, <b>Wenonah Borough</b> Bill Bittner, <b>Westville Borough</b> Bob Law, <b>Woodbury City</b>
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**Nays:** None

**Abstain:** None

All in favor. Motion carried by unanimous vote.

***Managed Care Services RFPs***

Motion by Mr. Law, seconded by Mr. Razze, to authorize the Executive Director’s office to prepare, advertise and receive RFPs for Managed Care Services. All in favor. Motion carried.

***AGRIP Conference Report***

Ms. Sweeney attended the AGRIP Conference on March 7-8, 2016 and her report is included in the agenda packet. She stated that she attended nine (9) sessions and they were all very informative and interesting. Chair Slusser stated that he and Commissioner Law will be attending the PRIMA Conference and there are still openings for members to attend the PRIMA Conference.

***Next Meeting***

Chair Slusser noted the next meeting of the TRICO JIF will be held on **Monday, April 25, 2016 at 5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ.**

***PUBLIC COMMENT***

***Open Public Comment***

Chair Slusser entertained a motion to open the meeting to the public.

Motion by Mr. Law, seconded by Mr. Razze, to open the meeting to the public. All in favor. Motion carried.

Commissioner Hall announced Commissioner Hogate's retirement from the County of Salem after 25 years.

Mr. Forlenza stated that a claim was discussed at the Executive Claims Committee meeting regarding summer recreation programs that are sponsored by the municipality but held at local schools. He reminded the members to make sure that Spring Playground inspections include both municipal playgrounds and those owned by the school board that will be used as part of the summer recreation program.

***Close Public Comment***

Hearing no comments from the public, Chair Slusser entertained a motion to close the meeting to the public.

Motion by Mr. Law, seconded by Mr. Razze, to close the meeting to the public. All in favor. Motion carried.

***EXECUTIVE SESSION MEETING***

A Closed Session of the TRICO JIF was not held.

***APPROVE CLAIMS PAYMENTS***

Mr. Roselli of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on March 28, 2016.



**APPROVE ABANDONING SUBROGATION**

There were six (6) matter(s) presented for *Abandonment of Subrogation* during the Closed Session portion of the Executive Claims Meeting.

<i>QUAL-LYNX FILES</i>	<i>AMOUNT</i>
Z01312	\$4,816.60
X97085	\$2,434.50
Z20817	\$7,592.40
X99966	\$3,734.76
X90121	\$534.44
Z01204	\$1,245.51

Motion by Mr. Law, seconded by Mr. Razzo, to approve abandoning subrogation as presented.

**ROLL CALL**      *Yeas:*      Doris Hall, **Logan Township**  
Bill Slusser, *Chair*, **Oldmans Township**  
Mike Razzo, **Pitman Borough**  
Brad Campbell, *Secretary*, **Shiloh Borough**  
Karen Sweeney, **Wenonah Borough**  
Bill Bittner, **Westville Borough**  
Bob Law, **Woodbury City**

*Nays:*            None

*Abstain:*        None

All in favor. Motion carried by unanimous vote.

**MOTION TO ADJOURN**

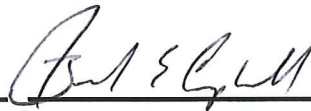
There being no further business, Chair Slusser entertained a *Motion to Adjourn* the March 28, 2016 Executive Committee Meeting.

Motion by Mr. Law, seconded by Mr. Razzo, to adjourn the March 28, 2016 Meeting of the TRICO JIF.

The meeting was adjourned at 5:48 PM.



**Brenda Smith, Recording Secretary for**



**BRAD CAMPBELL, FUND SECRETARY**