

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

**Gloucester County Library
389 Wolfert Station Road
Mullica Hill, New Jersey**

October 23, 2017 – 5:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Gloucester County Library, 389 Wolfert Station Road, Mullica Hill, New Jersey on Monday, October 23, 2017 at 5:00 PM, prevailing time. Chair Campbell, **Shiloh Borough**, 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 *South Jersey News*, of Woodbury and the *Courier Post*, Cherry Hill, NJ; (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**
Valarie VanVeen, **Glassboro Borough**
Vin Giovannitti, *Alternate*, **Greenwich Twp**
Mark Gravinese, **Harrison Twp**
Doris Hall, **Logan Twp**
Kevin Clour, **Lower Alloways Creek Twp**
Jennica Bilecki, **Mantua Twp**
Harry Moore, **Oldmans Twp**
Susan Jacabucci, **Paulsboro Borough**
Mayor John Washington, **Penns Grove Borough**
Maureen Abdill, **Pilesgrove Twp**
Judy O'Donnell, *Alternate*, **Pitman Borough**
Marjorie Sperry, **Quinton Twp**
Brad Campbell, **Shiloh Borough**
Robert Diaz, **South Harrison Twp**
Carl Bagby, **Swedesboro Borough**
David Zeck, **Upper Pittsgrove Twp**
Bob Dickenson, **Vineland City**

Jim D'Auria, **Washington Twp**
Karen Sweeney, **Wenonah Borough**
Ryan Giles, **Westville Borough**
Bob Law, **Woodbury City**
John Hall, **Woodstown Borough**
Jane DiBella, **Woolwich Twp**

Absent Fund Commissioners were:

Beth Reilly, **Alloway Twp**
Stephanie McCaffrey, **East Greenwich Twp**
Carolyn King-Sammons, **Elk Twp**
Doug Hogate, **Elsinboro Twp**
Nate Dunn, **Fairfield Twp**
Barbara Freijomil, **Franklin Twp**
Dante Spina, **Mannington Twp**
Kevin Heydel, **Monroe Twp**
Richie Raine, **Pennsville Twp**
Robert Yerka, **Woodbury Heights Borough**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul A. Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Rob Garish, 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:

Assured Partners
Biondi Insurance Agency
CEB Corporate Employee Benefits....*arrived 5:10pm*
Chesney-Stanton Insurance Group
Cettei & Connell
Conner Strong & Buckelew
Hardenbergh Insurance Group
Len Eckman Insurance

Absent RMCs were:

E.H. Sloan Insurance Agency
Glenn Insurance
Henry D. Young Insurance

RESOLUTION 2017-30– APPOINTING A RECORDING SECRETARY

Motion by Mr. Law, seconded by Mr. Razze, to Adopt Resolution 2017-30 *Authorizing the Appointment of a Recording Secretary from October 1, 2107 through December 31, 2017.*

ROLL CALL *Yeas:* Sue Miller, **Clayton Borough**
John Washington, **Penns Grove Borough**
Mike Razze, **Pitman Borough**
Brad Campbell, *Chair*, **Shiloh Borough**
Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVAL OF THE MINUTES – Executive Committee Meeting

Chair Campbell entertained a motion to approve the minutes of the September 25, 2017 Executive Committee meeting.

Motion by Mr. Law, seconded by Mr. Razze, to approve the minutes of the September 25, 2017 Executive Committee meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting

Chair Campbell presented the meeting minutes of the September 25, 2017 Executive Claims Review Committee Meeting for approval.

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

Chair Campbell 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 September 25, 2017 Executive Claims Review Committee Meeting. All in Favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Closed Session

Chair Campbell presented the Executive Claims Review Committee Closed Session meeting minutes of September 25, 2017 for approval.

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

Chair Campbell 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 September 25, 2017 as presented.

The Executive Claims Review Committee Closed Session minutes of the September 25, 2017 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.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – October 23, 2017

Chair Campbell reported that an Executive Claims Committee Meeting was held on Monday, October 23, 2017 at the Gloucester County Library, Mullica Hill, New Jersey.

The Committee reviewed eleven (11) claims. Of the claims reviewed, there were six (6) Workers' Compensation, one (1) General Liability and four (4) Property PARs were recommended for approval of settlement or continuing defense.

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

There were six (6) claims presented for *Abandonment of Subrogation*:

- 001238614
- 001238615
- 001238616
- 001238617
- 001246926
- 001246927

Questions will be addressed during Closed Session if necessary.

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.

He noted the Loss Ratio Snapshots valued as of September 30, 2016 had been handed out. These reports are run and distributed on a quarterly basis and depicts each members loss funding assessment used to pay claims compared to the claims that have been incurred. Also included in the handout packet is your list of open files for Workers Compensation, Liability, and Property so you can see what claims are currently being worked on.

Mr. Miola noted the cover letter in the packet explains what the reports are all about and who you can contact should you have questions.

Lost Time Accident Frequency Report– Mr. Miola stated that the Lost Time Accident Frequency Summary and Statewide Recap for September, 2017 were included in his report.

Certificates of Insurance - Mr. Miola asked that the Certificates of Insurance issued for the month of September, 2017 are included in the agenda packet and should be included as part of the minutes of today's meeting.

2016 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Optional Safety Budget - Mr. Miola asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

2017 Wellness Incentive Program Allowance – Mr. Miola stated that a report detailing the available balance for each member for the 2017 Wellness Incentive Program was included in the agenda packet. He stated that the deadline for claiming or encumbering the funds is November 1, 2017. All encumbered funds must be claimed by February 1, 2018.

Employment Practices Liability Helpline – Authorized Contact List– Mr. Miola stated that QBE has implemented an EPL Helpline for members to use. Those authorized to use the Helpline must be appointed by Resolution of the Governing Body. He noted that Municipal Solicitors cannot be appointed as Helpline Contacts. He asked the members to review the list in his report and notify his office of any changes.

EPL/Cyber Risk Management Budget – Mr. Miola stated that the JIF has budgeted **\$540** for each member to help offset employment practice and cyber security related expenses. This budget can be a valuable resource to members in addressing these areas of exposure.

Employment Practices Liability Compliance – Mr. Miola stated that a compliance report regarding the Employment Practices Liability Coverage was included in his report. He asked the members to review the report carefully to make sure it is accurate. If there are any issues, he asked the members to contact PERMA immediately.

Financial Fast Track – Mr. Miola reported that the Financial Fast Track report was included in his report. The JIF's surplus position as of August 31, 2017 was **\$20,325,500**.

Regulatory Filing Checklists – Mr. Miola noted that there are two regulatory filing checklists in his report and they provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and monthly basis.

Capehart & Scatchard Updates – Mr. Miola noted that the Capehart & Scatchard updates are in the agenda packet and provide valuable information regarding WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola 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 for accuracy.

Skateboard Park Approval Status– Mr. Miola stated that a report listing the current status of all approved skateboard parks or those under construction are included in his report. He noted that any member with a park currently under construction or in the review process should review the spreadsheet to be sure that it

accurately depicts the status of the town's facility. He also noted that all members considering construction of a skateboard park should contact his office prior to moving forward.

Elected Officials – Save the Date – Mr. Miola stated that again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2018 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2018. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 5% of a member's 2018 MEL Assessment. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 7, 2017. Invitations/RSVP's for the sessions will be e-mailed to all Municipal Clerks and Fund Commissioners in late October. The trainings have been scheduled on the following dates:

- December 7, 2017 - Merighi's Savoy Inn, Vineland
- January 30, 2018 - Nicolosi's Catering, West Deptford
- February 7, 2018 - Merighi's Savoy Inn, Vineland
- March 28, 2018 - O'Connor's American Bar & Grille, Eastampton

MEL Cyber Risk Management Program – Mr. Miola stated that the MEL is in the process of developing a Cyber Risk Management Program that will be presented to all the members later this fall. Deductibles are being reviewed along with incentives to help drop each members deductible from \$10,000 to \$5,000 and even down to \$2,500 with certain Cyber Security Policies adopted. The program will incorporate employee training, the adoption and implementation of cyber related policies and procedures, and other software and hardware related compliance programs. Additional details on the program will be forthcoming. If you have any questions, please contact the Executive Director's office.

Website (www.tricojif.org) – Mr. Miola noted that the JIF has a website that contains very useful information for the members including Directories, Coverage and Safety Bulletins, and other important notifications and upcoming events.

New Member Activity – Mr. Miola stated his office is processing an application from West Deptford for membership effective January 1, 2018.

Mr. Miola asked if there were any questions at this time. There were none.

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 in September and October, 2017.

New Cases
<i>Rivera v. twp. of Washington</i>

Closed Cases

Mr. DeWeese reported that there were five (5) case(s) closed since the last meeting on September 27, 2017.

<i>Closed Cases</i>
<i>Estate of Compton v. Twp. of Deptford</i>
<i>Samuel v. Twp. of Mantua</i>
<i>Gilligan v. Twp. of Monroe</i>
<i>Connelly v. City of Vineland</i>
<i>Scola v. Twp. of Washington</i>

General Liability Files

Mr. DeWeese stated that the TRICO JIF has 31 active General Liability files.

Subrogation Files

Mr. DeWeese stated that the TRICO JIF has 46 Subrogation files.

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

SAFETY DIRECTOR'S REPORT

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

MEL Video Library – He noted this has been updated recently, so please utilize it. If a copy of the video library titles is needed, you can find it at the MEL or JIF website.

Safety Director's Bulletins – He noted that there were nine (9) bulletin(s)/alert(s) issued recently:

- *Office Safety*
- *Police Chief Ad-Hoc Committee Meeting*
- *MEL Safety Institute – Training Administrator Updates Need*
- *Regional Training Reminder – Career Survival for First Line Supervisors*
- *Police Ad-Hoc Committee Notice*
- *Alert: Recent Crossing Guard Accidents*
- *Regional Training: Wellness Coordinator Training*
- *Storage of Department Firearms, Police Agency Considerations*
- *MSI Training Schedule*

Right to Know Update – Members will be receiving more information on this service and the goal is to have the updated services rolled out to members by the beginning of the year.

MSI Class Listing for the Remainder of 2017 – He referenced the MSI Classes that will be available in October, November and December that were included in the agenda packet.

List of CEU's/Cat – Mr. Garish noted this list was included in the agenda packet.

Mr. Garish reminded the committee to think about nominees for Safety Rewards and submit to his office and secondly to please remember to remind First Responders about Safe Lifting.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – October

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

Mr. Roselli stated that the Lessons from Losses for this month is on lifting safely. He noted the following **SMART** lifting techniques, noting that taking just a few extra moments to think and prevent an injury:

- **S**ize up the load
- **M**ove the load closer
- **A**lways bend your knees
- **R**aise the load with your legs
- **T**urn your feet in the direction you want to move

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:

- Monroe promoted a Wellness September with ways to increase movement throughout the day.
- Upper Pittsgrove, Pennsville, Vineland and Woolwich hosted events in September.
- Penns Grove has a lunch and learn scheduled for October.
- East Greenwich, Glassboro, Logan, and Mannington are all planning events for November.
- Ms. Schiffer noted some ideas she had included in the agenda in order to utilize your Wellness Funds. She asked everyone to please encumber your funds if you don't plan on using them by November 1 so that you do not lose your funds.
- Ms. Schiffer noted she had previously sent out a calendar of events for October. It includes ideas on giving thanks to self and others that employees can do every day. She noted she is working on one for November, and if you did not receive it and would like one, please contact her
- Wellness Connection Newsletter for October, 2017 was included in the agenda packet as well as being posted to the JIF website.
- Ms. Schiffer noted in her News Letter this month there are other ways you can use your Halloween candy other than to eat it, so please read the newsletter

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)*.

	September	YTD
<i>Lost Time</i>	1	47
<i>Medical Only</i>	15	166
<i>Report Only</i>	12	97
<i>Total Intakes(New Claims)</i>	28	310
<i>Report Only % of Total</i>	42.9%	31.3%
<i>Medical Only/Lost Time Ratio</i>	94:06	78:22
<i>Average Days to Report</i>	2.3	3.1

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report for 2017.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	2,886
<i>Transitional Duty Days Worked</i>	1,292
<i>% of Transitional Duty Days Worked</i>	44.8%
<i>Transitional Duty Days Not Accommodated</i>	1,594
<i>% of Transitional Duty Days Not Accommodated</i>	55.2%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report for September, 2017.

PPO Penetration Rate	September
<i>Bill Count</i>	322
<i>Original Provider Charges</i>	\$324,372
<i>Re-priced Bill Amount</i>	\$142,111
<i>Savings</i>	\$182,261

<i>% of Savings</i>	56.2%
<i>PPO Penetration Rate Bill Count Percentage</i>	94.1%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96.6%
<i>EPO Penetration Rate Bill Count Percentage</i>	97.0%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98.1%

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of Mr. Tontarski's report for September 30, 2017 which includes activity for September 2017.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$33,115.90. This generated an average annual yield of 1.17%. After including an unrealized net loss of \$63,785.00 in the asset portfolio, the yield is adjusted to -1.09% for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$300,723.00 as it relates to market value of \$25,725,707.50 vs. the amount invested. The current market value, including accrued income is valued at \$25,830,232.77.

Our asset portfolio with Wilmington Trust consists of nine (9) obligations with maturities greater than two years and three (3) obligations with maturities between one and two years.

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.

	September
Subrogation Receipts	\$15,935.23
Overpayment Reimbursements	\$.00
TRICO JIF vs. Killen	\$491.86
FY 2017 Premium Assessments	\$59,090.00

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

Woodbury City	\$20,367.00
Washington Twp	\$75,828.00

Bob Dickenson, **City of Vineland**
Karen Sweeney, **Wenonah Borough**
Bob Law, *Secretary*, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

COMMITTEE REPORTS

EPL/POL CLAIMS REVIEW COMMITTEE

Mr. Brown stated that the Committee met on September 25, 2017 and a copy of the meeting minutes were included in the agenda packet and were self-explanatory.

FINANCE COMMITTEE

Mr. Law stated that the Finance Committee met on October 11, 2017 and he noted that the minutes were a handout at today's meeting and highlighted the following:

- **Loss Funding** - The overall Loss Funding for the JIF will be an increase of 1.02% for next year's budget.
- **Cyber/EPL Budget** - As Cyber is such a hot topic right now, the Committee has decided to increase the Cyber/EPL consulting and training line, which is currently \$540 to \$1,000 - \$3,000 per member, depending on the size of your town. This will help with costs of Cyber Training, develop polices, etc.
- **SIR** - It was decided to increase our current SIR from \$300,000 to \$500,000 before it hits the MEL level. This change will have the JIF be responsible for a smaller portion of future MEL Retrospective premiums and the MEL premium will decrease by -17.54%.
- **RFQ's for Auditor and Actuary** – there was one (1) submission for the Actuary and two (2) submissions for the Auditor.
- **Dividends** – There will be two (2) Dividends released that the members will see this year. The first will be the JIF Dividend release that is up from last years amount of \$1.25 million to \$1.375 million which should assist in decreasing everyone's JIF Assessment which will be presented in November. The second is the EJIF dividend. This is the first time we are seeing a dividend from the EJIF. The JIF received a dividend of \$6,000 for the entire JIF for 2016 and \$24,000 for the entire JIF for 2017. Instead of dividing these amounts up amongst members, it has been decided to place these monies in each members AELCF Fund, which Mr. Tontarski will track. This fund will accrue interest over the years, and if you need it for anything, it is there for you. Consider this a rainy day fund for JIF purposes.

Mr. Law asked if there were any questions. Ms. Abdil asked how the individual member amounts from the EJIF dividends would be determined. Mr. Law explained it would be divided based on the amount each town contributed to the EJIF.

Next, Mr. Law asked Mr. Forlenza to please touch on the purpose of the 2017 Budget Amendment.

Mr. Forlenza stated that the proposed 2017 Budget Amendment includes EPL/POL Adjustments, the Cyber limit increase as discussed earlier, adjustments to the RMC fees, and the Workers Compensation assessment for Franklin Township that went into effect January 1, 2017.

Mr. Law noted that the 2018 Budget was discussed at the October meeting. A Budget Hearing and Adoption of the 2017 Amended Budget and 2017 Amended Assessment Certification will need to be voted on at tonight's meeting.

2017 Budget Amendment Hearing – Motion to Open

Chair Campbell entertained a motion to *open the 2017 Budget Hearing to the public.*

Motion by Mr. Law, seconded by Mr. Razze, to *open the 2017 Budget Hearing to the public.* All in favor. Motion carried.

Chair Campbell asked if there were any questions. No questions were entertained.

2017 Budget Amendment Hearing – Motion to Close

Chair Campbell entertained a motion to *close the 2017 Budget Hearing to the public.*

Motion by Mr. Law seconded by Mr. Razze, to *close the 2018 Budget Hearing to the public.* All in favor. Motion carried.

2017 Amended Budget Adoption– Mr. Law stated that the 2017 Amended Budget totals \$13,801,150.00

Motion by Mr. Law, seconded by Mr. Razze, to adopt the 2017 Amended Budget as presented.

ROLL CALL	<i>Yeas:</i>	Sue Miller, Clayton Borough John Washington, Penns Grove Borough Mike Razze, Pitman Borough Brad Campbell, <i>Chair</i> , Shiloh Borough Bob Dickenson, City of Vineland Karen Sweeney, Wenonah Borough Bob Law, <i>Secretary</i> , Woodbury City
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Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Campbell noted the next meeting of the TRICO JIF will be held on **Monday, November 27, 2017** at **5:00 PM** at the **Gloucester County Library, Mullica Hill, NJ**.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

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

Motion by Ms. Hall, seconded by Mr. Law, 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 October 23, 2017.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
<i>2017104343</i>	<i>001176953</i>	<i>2018112635</i>
<i>2017092020</i>		<i>2017096068</i>
<i>2017100130</i>		<i>2018112090</i>
<i>001230526</i>		<i>2018112091</i>
<i>001238614-17</i>		
<i>001246926-27</i>		

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

Chair Campbell entertained a motion to approve the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

MOTION TO ADJOURN

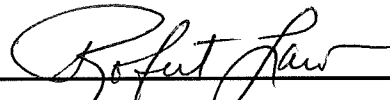
There being no further business, Chair Campbell entertained a *Motion to Adjourn* the October 23, 2017 Executive Committee Meeting.

Motion by Mr. Law, seconded by Ms. Hall, to adjourn the October 23, 2017 meeting of the TRICO JIF.

The meeting was adjourned at 5:34 PM.



Kris Kristie, Recording Secretary for



BOB LAW, FUND SECRETARY