

**NEW JERSEY UTILITY AUTHORITIES JOINT INSURANCE FUND  
OPEN MINUTES  
JANUARY 27, 2016  
TOMS RIVER MUA  
10:30 AM**

Meeting of Executive Committee called to order by Brian Bigler, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE** – Chairman Bigler led Commissioners in the Pledge of Allegiance

**ROLL CALL OF 2015 EXECUTIVE COMMITTEE:**

Brian Bigler, Chairperson	Secaucus MUA	Present
Michael Gianforte, Secretary	Two Rivers Water Reclamation Authority	Present
Tammy Fetherman	Lacey MUA	Present
Robert Fischer	Bayshore Regional SA	Present
Robert Burner	Cape May County MUA	Present
Frank Pastena	North Bergen MUA	Present
Bernard Rutkowski	Toms River MUA	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Justin Flancaum, Alt #1	Lakewood MUA	Present
Thomas Horn, Alt#2	Lambertville MUA	Present
Richard Brand, Alt#3	East Windsor MUA	Present
Jill Plesnarski, Alt#4	Readington-Lebanon SA	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Adm	Perma Risk Management <b>Cathleen Kiernan</b>
Attorney	Berry, Sahradnik, Kotzas & Benson, P.C. <b>Robert Budesa</b>
Claims Service	Qual-Lynx <b>Kathy Kissane</b>
Safety Director	JA Montgomery Risk Control <b>Joanne Hall</b>
Managed Care	QualCare <b>Donna Setzer</b>
Underwriting Manager	Capacity Coverage <b>Jon Ziman</b>

Treasurer

**Stuart Neuhof**

**FUND COMMISSIONERS AND ALTERNATES PRESENT:**

Ivy Robinson Plainfield MUA  
Keri DiMatteo Brick Township MUA

**ALSO PRESENT:**

Michael Avalone, Conner Strong & Buckelew  
Amy Pieroni, NAIMC  
Dominic Cinelli, Brown & Brown  
Arthur Caughlan, Nelson Patterson Agency  
Peter Soriero, Allied Risk Management  
Bradford Stokes, PERMA Risk Management  
Karen A. Read, PERMA Risk Management

**APPROVAL OF MINUTES:** December 16, 2015 Open Minutes.

**MOTION TO APPROVE December 16, 2015 OPEN MINUTES AS AMENDED.**

Moved: Commissioner Gianforte  
Second: Commissioner Pastena  
Vote: 7 Ayes, 0 Nays

**CORRESPONDENCE:** None

**MOTION TO ADJOURN SINE DIE MEETING:**

Moved: Commissioner Gianforte  
Second: Commissioner Fetherman  
Vote: Unanimous

Sine Die meeting adjourned - chairs vacated and Executive Director to conduct meeting.

Executive Director asked for a roll call of the 2016 Fund Commissioners to see if we have a quorum if not we will rely on the ballots that were mailed out in the absence of a quorum.

2016 NJUA FUND COMMISSIONERS			
First Name	Last Name	Authority	Roll Call
Tim	Boyle	Bayonne MUA	
Bob	Fischer	Bayshore Regional Sewerage Authority	Present
Beverly	Clayton	Beachwood Sewerage Authority	
Patrick	Pizzi	Berkeley Township MUA	
Peter	Cunningham	Berkeley Township Sewerage Authority	
Thomas	Timko	Bernards Township Sewerage Authority	
Richard	Eustace	Bordentown Sewerage Authority	

<b>First Name</b>	<b>Last Name</b>	<b>Authority</b>	<b>Roll Call</b>
Gary	Vaccaro	Brick Township MUA	
Cheryl	Santore	Buena Borough Municipal Utilities Authority	
Rob	Burner	Cape May County Utilities Authority	Present
Brian	Curreri	Carlstadt Sewerage Authority	
James	DeBlock	Carney's Point Sewerage Authority	
Richard	Strobel	Cinnaminson Sewerage Authority	
Melissa	Paulis	Clinton Township Sewerage Authority	
Robert	Hatalovsky	Deptford Township MUA	
Richard	Brand	East Windsor MUA	Present
Theodore	Lewis	Eatontown Sewerage Authority	
Elaine	Super	Egg Harbor Township Municipal Utilities Authority	
Jeff	Rollins	Evesham MUA	
Soulmaz	Khojasteh	Franklin Township Sewerage Authority	
Kathy	Corcoran	Hackettstown MUA	
Stephen	Blankenship	Hamilton MUA	
Michael	Wynne	Hanover Township Sewerage Authority	
Scott	Lynn	Hillsborough Twp MUA	
James	Diaz	Jackson Township Municipal Utilities Authority	
Kevin	O'Sullivan	Kearny Municipal Utilities Authority	
Tammy	Fetherman	Lacey Municipal Utilities Authority	Present
Justin	Flanbaum	Lakewood MUA	Present
Thomas	Horn	Lambertville MUA	Present
Earl	Sutton	Little Egg Harbor Municipal Utilities Authority	
Joseph	Weber	Logan Township MUA	
Joseph	Martone	Long Branch Sewerage Authority	
Craig	Loper	Lower Township MUA	
Brian	Brach	Manasquan River Regional Sewerage Authority	
William	Krebs	Mantua MUA	
Michael	Saraceni	Merchantville-Pennsauken Water Commission	
Raymond	Nierstedt	Township of Middletown S.A.	
Michael	Sacks	Monmouth Count Bayshore Outfall Authority	
Jerry	Moore	Monroe Municipal Utilities Authority	
Robert	Maybury	Mount Holly Municipal Utilities Authority	
James	Benson	Musconetcong Sewerage Authority	
Gary	Burns	North Arlington-Lyndhurst Joint Meeting	
Frank	Pestana	North Bergen MUA	Present
Robert	Genetelli	Northwest Bergen County Utilities Authority	
William	Schmeling	Ocean Township Sewerage Authority	
George	Hanley	Passiac Valley Water Commission	
Paul	Morris	Penns Grove Sewerage Authority	

First Name	Last Name	Authority	Roll Call
William	Orth	Pennsauken Sewerage Authority	
John	Willadsen	Pennsville Sewerage Authority	
Tom	Hassett	Pine Hill Borough Municipal Utilities Authority	
Robert	Villee	Plainfield Area Regional Sewerage Authority	
Ivy	Robinson	Plainfield Municipal Utility Authority	Present
George	Decker	Pompton Lakes Borough Municipal Utilities Authority	
Bruce	Miller	Raritan Township MUA	
Jill	Plesnarski	Readington-Lebanon Sewerage Authority	Present
Meghan	Jack	Riverside Water Reclamation Authority	
Joann	Mondsini	Rockaway Valley Regional Sewerage Authority	
Brian	Bigler	Secaucus Municipal Utility Authority	Present
Gail	Quabeck	Somerset Raritan Valley Reg'l Sewerage Authority	
Mike	Ruppel	South Monmouth Regional Sewerage Authority	
John	Kantorek	Stony Brook Regional Sewerage Authority	
Bernard	Rutkowski	Toms River MUA	Present
Michael	Gianforte	Two Rivers Water Reclamation Authority	Present
Tom	Brennan	Union County Utility Authority	
Frank	Covelli	Wanaque Valley Regional Sewerage Authority	
Patricia	Kaspereen	Warren County Pequest River MUA	
Michael	Pucilowski	Washington Township MUA	
Angela	Grassia	Washington Township MUA (Gloucester County)	
Kelly	Love	West Milford TWP MUA	
Brian	Valentino	Western Monmouth MUA	
William	Pikolyck	Woodbine Municipal Utilities Authority	
Dave	Layton	Woodstown Sewerage Authority	

Executive Director said there was not a quorum so we will rely on the ballots received. In accordance with Fund bylaws, a quorum is 23 and we received 25 ballots. The ballots were the slate as recommended by the Nominating Committee. Executive Committee asked for a Roll Call of the 2016 Executive Board and then we can adopt Resolutions 16-1 and 16-2 which will confirm the ballot.

**ROLL CALL OF 2016 EXECUTIVE COMMITTEE:**

Michael Gianforte, Chairman	Two Rivers Water Reclamation Authority	Present
Robert Fischer, Secretary	Bayshore Regional SA	Present
Brian Bigler	Secaucus MUA	Present
Tammy Fetherman	Lacey MUA	Present
Robert Burner	Cape May County MUA	Present
Frank Pestana	North Bergen MUA	Present
Bernard Rutkowski	Toms River MUA	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Justin Flancbaum, Alt #1	Lakewood MUA	Present
Thomas Horn, Alt #2	Lambertville MUA	Present
Richard Brand, Alt #3	East Windsor MUA	Present
Jill Plesnarski , Alt #4	Readington -Lebanon SA	Present

**ELECTION OF 2016 CHAIRPERSON, SECRETARY, 5-MEMBER EXECUTIVE COMMITTEE AND 4 ALTERNATES:** The Nominating Committee presented its recommended slate at the December meeting and shortly thereafter ballots were mailed to Fund Commissioners.

Michael Gianforte, Chairperson	Two Rivers Water Reclamation Authority
Robert Fischer, Secretary	Bayshore Regional SA

Brian Bigler, Chairman	Secaucus MUA
Tammy Fetherman	Lacey MUA
Robert Burner	Cape May County MUA
Frank Pestana	North Bergen MUA
Bernard Rutkowski	Toms River MUA

Alt#1 Justin Flancbaum	Lakewood MUA
Alt#2 Thomas Horn	Lambertville MUA
Alt#3 Richard Brand	East Windsor MUA
Alt #4 Jill Plesnarski	Readington-Lebanon SA

**REORGANIZATION RESOLUTIONS** - Resolution 1-16 and 2-16 submitted to confirm ballots received for Chairperson, Secretary, 5-member Executive Committee and 4 alternates.

**MOTION TO ADOPT RESOLUTIONS 1-16 AND 2-16 CERTIFYING THE BALLOTS ELECTING THE 2016 CHAIRPERSON AND SECRETARY AND THE 2016 FIVE-MEMBER EXECUTIVE COMMITTEE AND FOUR ALTERNATES:**

Moved:	Commissioner Bigler
Second:	Commissioner Burner
Vote:	7 Ayes, 0 Nays

**OATH OF OFFICE:** Oath of Office Administered by the Fund Attorney.

**RESOLUTION 3-16 FUND PROFESSIONAL APPOINTMENTS AND SERVICE ORGANIZATIONS** – The board resolved to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. Seq. for Fund Year 2016. Requests for Qualifications were advertised in September and reviewed on October 16, 2015. For positions other than those under the threshold of \$17,500.

Executive Director	Perma Risk Management Services
Attorney	John Sahradnik & Robert Budes, Esquire
Treasurer	Stuart Neuhof
Actuary	Actuarial Advantage
Auditor	Bud Jones, Nisivoccia LLP
Underwriting Manager	Capacity Coverage Company
Claims Administrator	Qual-Lynx
Asset Manager	Wilmington Trust
Banking Manager	Investor’s Bank
Safety Director	JA Montgomery Risk Control Services
Managed Care Provider	Qualcare
Payroll Auditor	NEIS

**MOTION TO ADOPT RESOLUTION 3-16 APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATION**

Moved:	Commissioner Pestana
Second:	Commissioner Bigler
Vote:	7 Ayes, 0 Nays

**RESOLUTION 4-16 ESTABLISHING A FISCAL MANAGEMENT PLAN:** Resolution presented designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; and authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; and certifying Approval Officer for all Fund expenses. In addition to Chairperson, Secretary and Treasurer resolution amended to reflect Brian Bigler as the additional signature since we are transitioning our banking services and this way we do not have to get new signatories on the TD Bank..

Executive Director said the Cash Management Plan is part of Resolution 4-16 and there were two new items in the Plan this year to include Investor’s Bank as well as TD Bank since the Fund will transition to Investor’s Bank in 2016

**RESOLUTION 5-16 ESTABLISHING PUBLIC MEETING PROCEDURES:** Resolution presented establishing 2016 Meeting Dates as the fourth Wednesday of every month at 10:30 a.m. in the in the Toms River Municipal Utilities Authority, Toms River, NJ including the fourth Wednesday in January 2017. There are two exceptions to this meeting schedule. The first exception is the February meeting, which will be combined with the annual Safety Breakfast on February 24, 2015 at 9:00 a.m. at the Clarion Hotel, Toms River, NJ. The second exception is the November meeting, which is scheduled for 2:30 p.m. on November 15, 2016 in Atlantic City at Caesars in conjunction with the AEA.

**RESOLUTION 6-16 ESTABLISHING FUND RECORDS PROGRAM:** Resolution presented establishing a formal records retention program for Fund year 2016.

**RESOLUTION 7-16 EXECUTIVE COMMITTEE COMPENSATION:** Resolution authorizing compensation to Executive Committee and alternates at \$150 per meeting attended.

**RESOLUTION 8-16: EXCESS LIABILITY, AUTO-PHYSICAL DAMAGE, PROPERTY AND EXCESS POL/EPL LIABILITY:** Resolution ratifying the purchase of Excess Liability coverage from Munich RE American, Property & Boiler/Machinery from CNA and Primary Public Officials/Employment Practices Liability from QBE North America and Excess Public Officials/Employment Practices Liability by Munich Re American and Primary Cyber Liability by XL Caitlin Insurance.

Executive Director said the Fund moved its POL EPL coverage from XL Insurance to QBE North America Insurance. The MEL Underwriting Manager will continue to work with the same Underwriting firm and Third Party Administrator for the POLEPL program and the policy form will be the same.

**RESOLUTION 9-16: ESTABLISHING A RISK MANAGEMENT PLAN:** An updated Risk Management Plan for 2016 was included in the agenda, with changes highlighted. Underwriting Manager said the changes are highlighted in yellow.

**MOTION TO ADOPT RESOLUTIONS 4-16 THROUGH 9-16:**

Moved:	Commissioner Fischer
Second:	Commissioner Fetherman
Roll Call Vote:	7 Ayes - 0 Nays

**COMMITTEE APPOINTMENTS** - The Fund has four standing committees. Below is a list of the committees and a brief description of their charges.

- Coverage - This committee is charged with evaluating potential exposures and determining whether coverage or policy decision be made by the Fund.
- Finance Committee - This committee is charged with meeting at least once a year, with a mandatory meeting to review professional services and make recommendations on fees, providers and the budget.
- Safety Committee - This committee is charged with coordinating the activities of the Safety Director and the relationship of same with member authorities; evaluating, analyzing, and reviewing the Fund's safety programs and making the recommendations to the Fund; and monitoring the Fund's Safety Incentive Program.

•Nominating - (Fund Commissioners Only) This committee is charged with meeting at least once a year, usually in December, to propose an Executive Committee slate for the following Fund year.

## **REPORTS:**

**EXECUTIVE DIRECTOR'S REPORT:** Monthly report submitted to Executive Committee including monthly Fast-track Accident Frequency, Fast-track financial report, Claim Activity Report, Claims Management Exception Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and Monthly and Annual Regulatory Checklist. As of November 30, 2015, the Financial Fast Track shows a Statutory Surplus of \$6.7 million up about \$1 million from last year's results – the dividend that was released will be reflected in the December report. Expected Loss Ration Report indicates each year's incurred is less than actuarial targets.

**ASSESSMENTS** – First installment payments were due by January 15<sup>th</sup> . The Fund has a grace period to February 1st. Any authority assessment received after that date will have an interest penalty imposed from the January 15th due date.

**CYBER LIABILITY** – In December the Executive Committee tabled the action on the attached renewal quote and a quote to increase the limits and deductible – from the MEL Underwriting Manager concerning the Fund's Cyber Liability Policy with Caitlin Insurance.

Executive Director said there is a second quote that would increase the total limits to \$6 million and sub-limits to \$3 million but includes a increase the deductible form \$10,000 to \$25,000 and an addition \$250 premium increase per member. The MEL's Underwriting Manager has made a request for a third option that would provide for the higher limits at the \$10,000 deductible. Policy renewed at expiring while options are under consideration. Chairman Gianforte agreed and said he would not want to increase the deductible.

### **MOTION TO TABLE THE CYBER LIABILITY POLICY UNTIL A THIRD OPTION HAS BEEN OBTAINED.**

Moved:	Commissioner Burner
Second:	Commissioner Bigler
Vote:	Unanimous

**DEFENSE PANEL** – The Fund advertised a second time for Defense Panel since the Fund office inadvertently omitted Robert Hagerty from the mailing and he is currently assigned claims. The due date was January 19<sup>th</sup>. The Fund received additional responses – which are noted on the 2016 Defense Panel. However, Robert Hagerty's response was received January 21<sup>st</sup>. Mr. Hagerty apologized for missing the deadline. Attorney Budesca it would be appropriate to accept the RFQ from Attorney Robert Hagerty and also asked to remove Guy Ryan from the Defense Panel because he was just appointed at a Superior Court Judge. Attorney Budesca said other than those two notes the list of Defense Panel is recommended.

### **MOTION TO APPROVE 2016 DEFENSE PANEL AS AMENDED**

Moved:	Commissioner Pestana
Second:	Commissioner Bigler
Roll Call Vote:	7 Ayes, 0 Nays

**RCF 2016 REORGANIZATION MEETING** - The Residual Claims Fund held its 2016 re-organizational on January 6, 2016 at 10:30 am at the Forsgate Country Club. A copy of Commissioner Bigler's report on the meeting was enclosed in the agenda.

**MEL 2015 REORGANIZATION MEETING** - The MEL held its 2016 re-organizational meeting on January 6, 2016 at 11:15 am at the Forsgate Country Club. A copy of Commissioner Rutkowski's report on the meeting was enclosed in the agenda.

**EJIF 2015 REORGANIZATION MEETING** – The EJIF held its 2016 re-organizational meeting on January 6, 2016 at 10:50 am at the Forsgate Country Club. A copy of Commissioner Rutkowski's report was enclosed in the agenda. Executive Director said they did adopt a new policy form and we will be issuing the 2015 policy introduced in January and when the member manuals come out the newest policy will be in there.

**ELECTED OFFICIALS SEMINAR** – The MEL is in the process of finalizing an online version of this year's Elected Officials Seminar. Once the program is completed, we will email and announcement with instructions to access the program through the MEL's Learning Management System.

**EMPLOYMENT PRACTICES LIABILITY PROGRAM** – Every two years the MEL updates its Employment Practices Compliance Program, including the Model Personnel Manual and training programs. The 2017 program will be uploaded to the MEL's webpage at the end of January. Members will be notified when the updates are posted. When the non-supervisory training program is available on-line and when Manager & Supervisor Training courses are scheduled. Executive Director said members will have until December 1<sup>st</sup> to get the updates in place this year. In response to Commissioner Burner, the information will be posted on the MEL web page and the check list will be included.

**MEMBERSHIP** – The Fund has received a submission for the Linde-Roselle Sewerage Authority. We expect to present for consideration at the February meeting. Executive Director said it is with the actuary now so we are not ready to present it yet. The due date will be February 19<sup>th</sup> and before the next meeting so we will contact everyone regarding the submission.

**INCLEMENT WEATHER PROCEDURE** - As a reminder, Perma has instituted a procedure for Commissioners to confirm whether or not a meeting has been canceled. The Executive Director will discuss with the Fund Chairperson if the meeting should be canceled. In the event of an early morning or evening meetings, Perma will provide a recorded message indicating the status of the meeting. The recorded message can be obtained by calling the Fund's main number (201) 881-7632 at any time of the day or night. For meetings that occur during the course of normal business hours, meeting status can be obtained by utilizing the same number.

**PLAINFIELD MUA-** Executive Director said a number of years ago the Fund established a \$25,000 for workers' compensation for Plainfield MUA. Change was made to address the increased operations of the MUA. Executive Director said PMUA had just been created to assume sewer and garbage operation of the city with the intent of growing the operation over time. The Fund's assessment methodology was not able to keep up with the growth. To address this, the deductible was added in 2010. The MUA has asked the Fund to provide pricing alternatives to remove the deductible. Executive Director said this will be discussed in closed session.

**2013 STATE EXAMINATION** – Executive Director said a draft of the 2013 State Examination was distributed in December for review. Executive Committee is required to execute an group affidavit stating they have reviewed the report. Commissioner Fetherman noted the last page of the report does not state what the reserves were for. Executive Committee agreed execute the affidavit that report was read but asked Executive Director to have final page revisited.

**TREASURER:**

**VOUCHER PAYMENTS (BILL LIST)**

Closed Fund Year	\$	403.15
2015	\$	34,525.02
2016	\$	3,221,641.73

**CONFIRMATION OF CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF DECEMBER 2015:**

Closed:	\$	.00
2011:	\$	.00
2012:	\$	8,461.29
2013:	\$	69,948.84
2014	\$	10,096.18
2015	\$	129,469.15
Total:	\$	217,975.46

**MOTION TO APPROVE JANUARY BILLS LIST, CONFIRM CLAIMS' PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS DURING MONTH OF DECEMBER 2015 CLAIMS AND ACCEPT TREASURER'S REPORT:**

Moved:	Commissioner Pestana
Second:	Commissioner Fetherman
Roll Call Vote:	7 Ayes, 0 Nays

Treasurer's Report Attached & Made Part of Minutes.

**ATTORNEY:** Fund Attorney Robert Budesá thanked the Committee for the reappointment for 2016.

**MANAGED CARE:**

**MONTHLY REPORT:** Report submitted and reviewed by Ms. Setzer QualCare. Ms. Setzer thanked the Committee for the reappointment for 2016. Ms. Setzer offered to have the medical providers do an in-service on any type of the managed care services. The Committee agreed they would be interested in the procedures of a functional capacity examination. Ms. Setzer said she will speak with the providers and have a program put together for presentation.

Report Made Part of the Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** Monthly report submitted and reviewed by JA Montgomery Risk Control. Joanne Hall reported the schedule for training for the next sixty days along with an outline of the Safety Fast Track. John Zengel did retire as of the end of the year and we have replaced John and the new consultant is Brian Maitland. He will be a good addition to the team. We had a great meeting in December and CNA was there to go over infrared technology. If members would like to have a survey at their facility should contact Karen Read and she will have someone from CNA contact you for the testing. There is a quota but they will try to accommodate as many as possible. Safety Breakfast will be held at the Clarion Hotel on February 24, 2016. The Safety Expos usually held in June and September this year. We are holding a delegate meeting directly after the breakfast we encourage you delegates to attend the breakfast. Executive Director said she would like to highlight the bulletin on Slips and Falls in the safety report and that you can really see it in the claim experience throughout the state.

Report Made Part of Minutes.

**CLAIMS:** Report in Executive Session. Ms. Kissane thanked the Committee for the reappointment for 2016.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:** In response to Chairman Gianforte, Executive Director said the MEL is entering into a contract with Rutgers for the development of a RFP for Intrusion Testing. The MEL will not enter into a contract for Intrusion Testing but expects to develop a quote that will enable members to access the services on their own.

**PUBLIC COMMENT:**

NONE

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:  
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION**

**MOTION TO CLOSE MEETING:**

Moved: Commissioner Pestana  
Second: Commissioner Fetherman  
Vote: Unanimous

**MOTION TO RE-OPEN MEETING:**

Moved: Commissioner Pestana  
Second: Commissioner Fetherman  
Vote: Unanimous

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS AS  
SUBMITTED WITH THE AMENDMENT ON BORDENTOWN**

Moved: Commissioner Fetherman  
Second: Commissioner Burner  
Roll Call Vote: 7 Ayes, 0 Nays

**MOTION TO ADJOURN:**

Moved: Commissioner Bigler  
Second: Commissioner Pestana  
Vote: Unanimous

**MEETING ADJOURNED: 11:17am**  
**NEXT REGULAR MEETING: February 24, 2016**  
Karen A. Read, Assisting Secretary

For  
Robert Fischer, SECRETARY  
**Date Prepared: - February 16, 2016**