

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES MEETING – OCTOBER 12, 2022  
HANOVER MUNICIPAL BUILDING  
12:00 PM**

Meeting of Fund Commissioners was called to order by Chairwoman Rinaldi, who read the Open Public Meeting Notice as follows:

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. sending sufficient notice to the Daily Record and The Star Ledger
- II. advance written notice of this meeting was filed with the Clerk/Administrator of each member municipality and,
- III. posting this notice on the Public Bulletin Board of all member municipalities

Chairwoman Rinaldi led the board in the Pledge of Allegiance.

Chairwoman Rinaldi asked for 2022 Roll Call.

**ROLL CALL OF 2022 FUND COMMISSIONERS:**

Mount Arlington	Carolyn Rinaldi	Present
Pequannock	Adam Brewer	Present
Netcong	Ralph Blakeslee	Present
East Hanover	Joseph Tempesta	Present
Mountain Lakes	Mitchell Stern	Present
Rockaway Township	Lisa Palmieri	Absent
Stanhope	Brian McNeilly	Present

Andover	Patricia Bussow	Absent
Bloomingtondale	Mike Sondermeyer	Present
Boonton Town	Neil Henry	Absent
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Ziad Shehady	Present
Chatham Borough	Stephen Williams	Absent
Chester	Margaret Nordstrom	Present
Denville	Steven Ward	Present
Dover	Jonathan Delaney	Present
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Absent
Frelinghuysen	Donna Zilberfarb	Present
Hanover	Silvio Esposito	Present
Hawthorne	Eric Maurer	Present
Hopatcong	Ronald Tappan	Absent
Kinnelon	James Freda	Absent
Lincoln Park	Perry Mayers	Present
Long Hill	Nancy Malool	Absent
Madison	James Burnet	Present
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Jason Gabloff	Present

Millburn	Matthew Laracy	Absent
Montville	June Hercek	Present
Morris Plains	Rosanne Denman	Absent
Mount Olive	Claudia Tomasello-Quinn	Present
North Caldwell	Kevin O'Sullivan	Absent
Pompton Lakes	Paula Cozzarelli	Present
Randolph	Debbie Bonanno	Present
Ringwood	Scott Heck	Absent
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Present
South Orange Village	Julie Doran	Present
Sparta	Neil Spidaletto	Absent
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	William Senande	Absent
Wharton	Joseph Kovalcik	Present

**2022 FUND COMMISSIONER ALTERNATES:**

Mount Arlington	Lauren Schaeffner (Alt.)	Absent
Netcong	Elmer Still (Alt.)	Absent
East Hanover	Kenneth Huelbig (Alt.)	Absent
Mountain Lakes	Shawn Bennett	Absent
Rockaway Township	Patricia Seger (Alt.)	Present
Stanhope	Dana Mooney (Alt.)	Absent

Andover	Toni Grisaffi (Alt.)	Absent
Bloomingtondale	Sherry Gallagher (Alt.)	Absent
Boonton Town	Cynthia Oravits (Alt.)	Absent
Butler	James Kozimor (Alt.)	Absent
Chatham Township	Debra King (Alt.)	Absent
Chatham Borough	Karen Fornaro (Alt.)	Present
Chester	Dena Dziergoski (Alt.)	Absent
Denville	Jessica Falce (Alt.)	Absent
Dover	Reynaldo Julve (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Mark Roddy (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Kinnelon	Charlie Daniel (Alt.)	Absent
Lincoln Park	Dina Valente-Stoel (Alt.)	Absent
Madison	Chrissy Mahler	Present
Mendham Borough	Jeff Cooper (Alt.)	Present
Mendham Township	Ross Johnson (Alt.)	Absent
Millburn	Jesse Moehlman (Alt.)	Absent
Montville	Nicholas Breiner (Alt.)	Absent

Morris Plains	Michael Koroski (Alt.)	Present
Mount Olive	Andrew Tatarenko (Alt.)	Absent
North Caldwell	Tami Michelotti (Alt.)	Absent
Randolph	Greg Poff	Absent
Ringwood	Zachary Faiola (Alt.)	Present
Riverdale	Lisa O'Neill (Alt.)	Absent
Rockaway Borough	Robert O'Connor (Alt.)	Absent
Sparta	Sharon Hoeland (Alt.)	Present
Washington Twp	Roger Read (Alt.)	Absent
West Caldwell	William Wallace (Alt.)	Absent
West Milford	Catherine Shanahan (Alt.)	Absent
Wharton	Bill Hamilton (Alt.)	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator

PERMA Risk Management Services  
**Cathleen Kiernan**

Attorney/Litigation Management

Dorsey & Semrau, LLC.  
**Fred Semrau**

Safety Director

J.A. Montgomery Consulting  
**Brian Maitland**  
**Michael Thomson**  
**John Schwartz**

Liability Claims Service

Lenape Claims Management  
**Theresa Laoudis**

Workers Compensation  
Claim Service

Qual-Lynx  
**Claudia Acosta**

Managed Care

FMCO  
**Mary Bresadola**  
**Marie Lambe**

**ALSO PRESENT:**

Stacy Russo, Russo & Associates  
Patrick Cassidy, Parisi Associates  
Lindsay Travali, Acrisure  
Don Sciolaro, P.I.A.  
Amy Perioni, Acrisure  
Wayne Dietz, Skylands Risk Management  
Wayne Ring, Brown & Brown  
Matthew M. McArow, GJEM-Otterstedt  
Craig Josephsen, David M. Hundertmark Agency  
Dave Sgalia, Anthony S. Cupo Agency  
Sandy Cantwell, PERMA Risk Management Services

## APPROVAL OF MINUTES -

### **MOTION TO APPROVE OPEN MINUTES OF JUNE 8, 2022:**

Motion: Commissioner Blakeslee  
Second: Commissioner McNeilly  
Vote: 19 Ayes, 0 Nays, 14 Abstains  
(Commissioners Blakeslee, Cabana, Lampmann, Shehady, Ward, Zilberfarb, Mauer, Mayers, Burnet, Gabloff, Reiche, Kovalcik, Fornaro (Alt.), Cooper (Alt.))

CORRESPONDENCE – None

### **COMMITTEE REPORTS:**

**Membership, Marketing & Coverage Committee, Jim Lampmann, Chair** – No report.

**Finance Committee, Jason Gabloff, Chair** – Budget, revised from budget in agenda, distributed to Commissioners. Finance Chair Commissioner Gabloff said the committee met last week to review the budget and said there are many factors driving the increase. The MEL had kept rates flat, during the pandemic and had funded to the lower range of the actuarial model so there is some ‘catch up’ in their portion of the budget. Another factor is the increased storm activity and intensity that affects multiple lines of coverage. Cyber, while not a large part of the budget, has doubled. Executive Director said the budget handed out today is an update to the budget sent out last week in the agenda and it reflects a decrease in the worker’s compensation calculations. Executive Director gave an overview of the impact to workers’ compensation related to the shifting of expenses from pension costs to workers’ compensation. Last year the increase was estimated at 11% and although there is not enough claims experience yet, the estimate was lowered for next year to 5.5% since it is anticipated the larger claims will be in the MEL layer. Property is a growing concern due to increased storm activity. The increase in cyber reflects the claims increase and the Cyber JIF will be offering loss control resources including training to members. When the Fund began its annual renewal process, a global increase of 12% was applied to property and 11% for contents as an inflation adjustment; but subsequent considerations suggested 2.5% increase would be adequate – so values were globally readjusted by Origami.

**Safety Committee, Bill Huyler, Chair** – No report.

**Contracts and Rules Committee, Ralph Blakeslee, Chair** – No report.

**Legal Review Committee, Adam Brewer, Chair** – Commissioner Brewer said they would be scheduling their annual yearend review meeting.

**Claims Review Committee, Mitchell Stern, Chair** – Chairwoman Rinaldi said we would be discussing October PARs during closed session today.

### **EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:**

**2023 Budget:** Executive Director said the 2023 budget is introduced and a public hearing needs to be scheduled.

**MOTION TO INTRODUCE THE 2023 BUDGET IN THE AMOUNT OF \$22,823,153 AND SCHEDULE A PUBLIC HEARING ON WEDNESDAY, NOVEMBER 9, 2022 AT 12:00 PM.**

Motion: Commissioner Stern  
Second: Commissioner Mayers  
Roll Call Vote: Unanimous

**Cyber JIF Resolution, Agreement and Representative.** Executive Director said the Cyber JIF is setting up coverage for 2023 and similar to the POL/EPL program, a member's level of compliance will be reflected in their premium and deductible. The Underwriting Manager will soon be distributing information on the new structure.

In response to the Fund Attorney, Executive Director said it is very advantageous to reach the highest level of compliance in the Cyber program before the end of the year, as members premium and deductible will be adjusted to reflect their compliance. Cyber claims have outpaced premiums almost from the outset and our premiums have doubled the last two years. Members need to work towards the highest level of compliance.

Executive Director said the Cyber JIF budget was included in the agenda and is based on all MEL member JIFs joining. The Cyber JIF will attach to the excess carrier at \$350,000. A portion of the budget is dedicated to loss control services.

The MEL is asking members to execute a Resolution and Agreement to join and to appoint a representative so the interim board can hold a zoom public hearing on the budget on November 11, 2022.

**Motion to adopt Resolution #26-22 to join the Cyber Joint Insurance Fund and authorize the Fund Chairwoman to execute the Indemnity & Trust Agreement.**

Motion: Commissioner Kovalcik  
Second: Commissioner Stern  
Vote: Unanimous

**Motion to elect Adam Brewer as the Morris JIF's representative to the NJ Cyber Risk Management Fund.**

Motion: Commissioner McNeilly  
Second: Commissioner Blakeslee  
Vote: Unanimous

Commissioner Brewer thanked Executive Director for her participation and knowledge and said the Fund is fortunate to have her as our advocate.

Executive Director said it is important to have the Commissioners input and perspective as they collaborate on solutions.

**RCF / EJIF / MEL** – the public hearing to adopt the RCF and EJIF 2023 budgets will be held on October 19<sup>th</sup>. The MEL budget will be introduced on that date and a public hearing for adoption will be scheduled for November.

**2023 Membership Renewals** – Executive Director said all 30 members with expiring contracts are renewing their fund membership with the JIF and the Fund office is collecting membership documents. The deadline to notify the Fund office if a member elected to research options was October 1<sup>st</sup>. All members were included in the budget development.

**D2 Cybersecurity – Status Report** – The monthly status report from the cyber security provider is in the agenda and recaps members’ participation and training to date. The Fund’s contract with D2 expires June 2023.

**Statutory Bonds:** Underwriting Manager’s office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions. This process occurs every three years.

**Due Diligence Reports:** The Fast Track through August 31, 2022 is included in the agenda and surplus stands at \$9m, down from \$11m largely due to reconciliation & abandoning of the retrospective premium pricing from the the MEL. The MEL surplus was significantly impacted by Covid and Hurricane IDA. JIF Loss Ratio report shows the Fund is at or slightly below or above actuarial targets. Lost Time Accident reports show the JIF at .92 compared 1.04 last year. Executive Director said the cost of a workers’ compensation claims is impacted by increased wages and medical expenses so the best way to control workers’ compensation is to prevent the claim from occurring.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

Fund Treasurer said Resolution 27-22 for November 2022 bills list is included for approval on the consent motion.

<b>November 2022</b>	
<b>2022</b>	\$189,705.67
<b>Total</b>	\$189,705.67

**CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF AUGUST 2022:**

<b>CLOSED</b>	(\$564.21)
<b>2018</b>	\$107,295.95
<b>2019</b>	\$258,377.95
<b>2020</b>	\$54,485.68
<b>2021</b>	\$113,142.22
<b>2022</b>	\$474,707.11
<b>TOTAL</b>	\$1,007,444.70

Treasurer’s Report Made Part of Minutes.

**ATTORNEY’S REPORT:**

Fund Attorney said members may occasionally receive a claims denial letter from the JIF or the outside carrier. POL/EPL claims are handled by the outside carrier, therefore a denial letter from the JIF can be expected for that type of claim. If a member receives a denial letter and has any concerns, they should contact the Fund Attorney or the Executive Director and especially before mounting their own defense. The fund professionals will research the coverage and the claim. The same is true if a member receives a letter from the outside carrier stating they are making a settlement to a case, and the member feels it should still be pursued. The Fund Attorney can review the case with the outside carrier on behalf of the member to get a better understanding of the circumstances and if appropriate, discuss with the carrier a member’s preference.

Fund Attorney said he and the Executive Director will be meeting with the POL/EPL carrier to discuss open claims. Land use may become more of a concern as cannabis licensing becomes more prevalent. Vaccination policies have been handled very well and the Fund has not had any claims on this matter.

**UNDERWRITING MANAGER:**

Executive Director said the Monthly Certificates and Cyber Report are included in the agenda.

**CERTIFICATES OF INSURANCE:** Monthly insurance certificates report included.

Underwriting manager's report and Certificates made part of minutes

**SAFETY DIRECTOR:** Safety Director introduced Account Manager Marie Lambe and then gave an overview of the safety report and the various trainings being used and available to members.

Safety Director's Report Made Part of Minutes.

**MANAGED CARE:** Managed Care Provider introduced gave an overview of their reports and savings to date.

Managed Care Provider's Report Made Part of Minutes

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

Motion: Commissioner Blakeslee  
Second: Commissioner Tempesta  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner McNeilly  
Second: Commissioner Stern  
Vote: Unanimous

**MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR'S REPORT; RESOLUTION 27-22 APPROVING OCTOBER BILLS LIST; TREASURER'S REPORTS; ATTORNEY'S REPORTS; UNDERWRITING MANAGER'S REPORTS; MONTHLY CERTIFICATES; SAFETY DIRECTOR'S REPORTS; AND MANAGED CARE PROVIDER'S**

Moved: Commissioner Blakeslee  
Second: Commissioner McNeilly  
Roll call Vote: Unanimous

**OLD BUSINESS:**

None.

**NEW BUSINESS:**

Chairwoman Rinaldi welcomed Julie Doran, South Orange and Ziad Shehady, Chatham Township to the Fund.

**PUBLIC COMMENT:**

None.

**MOTION TO ADJOURN:**

Moved:	Commissioner Blakeslee
Second:	Commissioner Cozzarelli
Vote:	Unanimous

Meeting Adjourned: 12:50 PM  
Sandy Cantwell, Assisting Secretary

For Adam Brewer, Secretary



**Resolution 26-22**

**NEW JERSEY CYBER RISK MANAGEMENT FUND  
RESOLUTION TO JOIN  
SUBJECT TO APPROVAL OF ASSESSMENT**

**WHEREAS**, a number of joint insurance funds in the state of New Jersey have joined together to form the New Jersey Cyber Risk Management Fund (hereinafter the “FUND”) as permitted by N.J.S.A 40: 10-36);

**WHEREAS**, said FUND was approved to become operational by New Jersey Department of Banking and Insurance and the Department of Community Affairs,

**WHEREAS**, the statutes and regulations governing the creation and operation of a Joint Insurance Fund contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund;

**NOW THEREFORE**, be it resolved that the **Morris County Municipal Joint Insurance Fund** (hereinafter the “MEMBER”) does hereby agree to join the FUND subject only to the right to approve the initial assessment when the same is received from the FUND following processing of the application.

**BE IT FURTHER RESOLVED** that the MEMBER is applying to the FUND for the following types of coverages:

**1. CYBER RISK**

**BE IT FURTHER RESOLVED** that the MEMBER hereby adopts and approves of the bylaws of the FUND;

**BE IT FURTHER RESOLVED** that the period of membership shall be for the FUND’s 2023, 2024 and 2025 Fund Years; and

**BE IT FURTHER RESOLVED** that the **Morris County Municipal Joint Insurance Fund** is authorized to execute the application for membership and the accompanying certification on behalf of the MEMBER; and

**BE IT FURTHER RESOLVED** that the **Morris County Municipal Joint Insurance Fund** is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying membership in the FUND as are required by the FUND's bylaws and to deliver same to the Executive Director of the FUND with the express reservation that said document shall become effective only upon the applicant's admission to the FUND following approval by the FUND, passage by the MEMBER of a Resolution Accepting Assessment and approval by the New Jersey Department of Banking and Insurance and the Department of Community Affairs.

Carolyn Rinaldi, Chairwoman

Date 10/12/22

Attest

Date

Adam Brewer, Secretary

10/12/22

**INDEMNITY AND TRUST AGREEMENT  
NEW JERSEY CYBER RISK MANAGEMENT FUND**

**THIS AGREEMENT** made this day of October 12, 2022 in the County of Morris, State of New Jersey, By and Between the New Jersey Cyber Risk Management Fund, hereinafter referred to as "FUND", and the **Morris County Municipal Joint Insurance Fund**, a duly constituted joint insurance fund hereinafter referred to as the "MEMBER".

**WITNESSETH:**

**WHEREAS**, several joint insurance funds have collectively formed or are in the process of forming the FUND as such an entity is authorized and described in NJSA 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

**WHEREAS**, the MEMBER has agreed to become a member of the FUND in accordance with and to the extent provided for in the bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

**NOW THEREFORE**, it is agreed as follows:

1. The MEMBER accepts the FUND'S bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws and the pertinent statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The MEMBER agrees to participate in the FUND with respect to the types of insurance listed in the Resolution to Join.
3. The MEMBER agrees to become a member of the FUND for an initial period not to exceed three (3) years, the commencement of which shall coincide with the effective date of the FUND'S operation and coverage, or the effective date of membership, whichever occurs later and concludes at the end of the Fund's 2025 Fund Year.
4. The MEMBER certifies that it has never defaulted any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to the date hereof.
5. In consideration of membership in the FUND the MEMBER agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, all of whom as a condition of membership in the FUND shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the MEMBER is pledged to the punctual payment of any sums which shall become due to the FUND in accordance with the bylaws thereof, this Agreement, the FUND's Risk Management Plan or any applicable Statute.
6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or Court costs the MEMBER agrees to reimburse the FUND for all such reasonable expenses, fees and costs on demand.

7. The MEMBER and the FUND agree that the FUND shall hold all monies paid by the MEMBER to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with NJAC 11:15 2.1 et seq.
8. The FUND shall establish separate Trust Accounts for each of the following categories of risk and liability:

CYBER RISK

The FUND shall maintain Trust Accounts aforementioned in accordance with NJSA 40A: 10-36, NJAC 11:15.2 et seq, NJSA 40A: 5-1 and such other statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by NJAC 11:15-2.2.

9. Each joint insurance fund that shall become a member of the FUND shall be obligated to execute this agreement.

Carolyn Rinaldi, Chairwoman

Date 10/12/22

Attest

Date

Adam Brewer, Secretary

10/12/22

(SIGNATURE PENDING)

**NEW JERSEY CYBER RISK MANAGEMENT FUND**

# MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 27-22

OCTOBER 2022

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Morris County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

## FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002682			
002682	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES FEE 9/22	25,448.95
			<b>25,448.95</b>
002683			
002683	FRED SEMRAU, ESQ.	LITIGATION MANAGEMENT 10/22	17,138.97
			<b>17,138.97</b>
002684			
002684	QUAL-LYNX	CLAIM ADJUSTING SERVICES 10/22	24,836.93
			<b>24,836.93</b>
002685			
002685	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/22	18,344.61
002685	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 10/22	1,313.28
			<b>19,657.89</b>
002686			
002686	LENAPE CLAIMS MANAGEMENT, INC.	CLAIMS FEE 10/22	21,417.31
			<b>21,417.31</b>
002687			
002687	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATOR FEE 10/22	30,556.17
			<b>30,556.17</b>
002688			
002688	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES 10/22	3,808.18
			<b>3,808.18</b>
002689			
002689	FRED SEMRAU, ESQ.	LEGAL COUNSEL 10/22	2,167.50
			<b>2,167.50</b>
002690			
002690	GRACE BRENNAN	TREASURER FEE 10/22	2,234.77
			<b>2,234.77</b>
002691			
002691	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 10/22	1,062.00
			<b>1,062.00</b>
002692			
002692	NEWTECH SERVICES INC.	WEBSITE MAINTENANCE/HOSTING & DR 10/22	175.00
			<b>175.00</b>

002693			
002693	ACCESS	ACCT #417 - ARC. AND STOR. - 9.30.22	5.32
002693	ACCESS	ACCT #417 - ARC. AND STOR. - 9.30.22	117.43
			<b>122.75</b>
002694			
002694	PASQUALE'S PIZZA	BOXED LUNCH FOR SCHOOL CG TRAINING 8/22	1,325.25
			<b>1,325.25</b>
002695			
002695	HENRY O. BAKER INC.	ROCKAWAY BOROUGH - 2ND RMC FEE 2022	7,402.00
			<b>7,402.00</b>
002696			
002696	PEQUANNOCK TOWNSHIP	RISK MANAGEMENT CONSULTANT FEES 2022	32,352.00
			<b>32,352.00</b>
		<b>Total Payments FY 2022</b>	<b>189,705.67</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>189,705.67</b>

Carolyn Rinaldi,  
Chairwoman

Adam Brewer, Secretary

Dated: 10/12/22

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Grace Brennan

Treasurer