



Chandler • Arizona

2019 Workers' Compensation and Employer's Liability Trust Board Minutes

Regular Meetings

February 21, 2019

June 20, 2019

September 19, 2019

November 14, 2019

**CITY OF CHANDLER WORKERS' COMPENSATION AND
EMPLOYER LIABILITY TRUST BOARD**

MINUTES OF THE MEETING OF

February 21, 2019

CALL TO ORDER & ROLL CALL:

Mr. Myer, Vice-Chairperson, called the meeting to order at 4:00 p.m. in the Chandler Council Conference Room, Chandler, Arizona. Roll was taken.

BOARD MEMBERS PRESENT:

Mr. Alex Myer, Vice-Chairperson; Assistant Fire Chief Val Gale, Secretary; Ms. Ayana Allen, and Mr. Mike Bohnert.

BOARD MEMBERS ABSENT:

Ms. Sherry Teslow

STAFF MEMBERS PRESENT:

Rae Lynn Nielsen, Acting Human Resources Director; Dawn Lang, Management Services Director; Sherry McGlade, Accounting Supervisor; Rowena Laxa, Assistant City Attorney; Chris Jarosik, Medical Leave Coordinator; Nichole Bombard, Medical Leave Coordinator; and Julia House, Management Assistant.

OTHERS PRESENT:

Town of Gilbert: Kristin Drew, Benefits Manager; Kristin Lloyd, Workers' Compensation Claims.

INVITED GUESTS:

Joshua Jumper, Audit Manager - HeinfeldMeech
Adam Hirsch, Oliver Wyman

APPROVAL OF MINUTES:

Mr. Myer asked for a motion to approve the minutes of the regular meeting of November 29, 2018. Assistant Fire Chief Gale made a motion to approve the minutes of the regular meeting November 29, 2018. Ms. Allen seconded the motion and the minutes were unanimously approved.

SCHEDULED / UNSCHEDULED PUBLIC APPEARANCES / CALL TO PUBLIC:

None

BRIEFING ITEMS:

A. Workers' Compensation Financial Audit Report – June 30, 2018 – HeinfeldMeech

Joshua Jumper advised the Board that the independent auditors report and the Opinion Report shows that the opinion is unmodified for the audit and it is a clean opinion with no noted material misstatements which is good news. The Management Discussion and Analysis provides brief highlights of the Trust compared to Fiscal Year ending June 30, 2017. The Net Position decreased from 2017 to 2018. The decrease was due to funding assistance from the City in 2017 which did not occur in 2018 and claims expenses increased from 2017. The change in Net Position was \$309K which decreased down to \$6.7M as of June 30, 2018.

The reserve goal, based on June 30, 2018, was \$10.2M and the Trust reserve level was \$1.69M below the reserve goal. The June 30, 2018, actuarial report reflected a \$1.56M increased reserve goal from June 30, 2017.

The Trust Board and City Council approved a \$599K increase to the on-going contribution for FY 18-19. There may be potential increases again in FY 19-20.

The Notes to the Financial Statements details the line items of the Financial Statements. The Cash and Investment Notes show the types of investments, maturities, credit ratings, and other investments.

The Notes to the Claims Payable details the claims payable and the change that the Trust had for 2017 and 2018.

The report on Internal Control and Compliance is issued in accordance to government auditing standards and the report outlines the internal control and compliance over the Trust. There were no deficiencies noted in this report.

There were no significant difficulties in dealing with City Management during the audit, there were no material audit adjustments, and there were no disagreement with City Management during the audit.

The report also includes a Fraud Prevention Statement as information for City. A copy of the Engagement Letter is also included as part of the packet.

Questions and Answers from the Financial Audit Report:

None.

B. Workers' Compensation Actuarial Audit Report – Oliver Wyman & Associates

Adam Hirsch advised the Board that the unpaid balance for workers' compensation claims as of June 30, 2018, is \$7.7M which is, conceptually, the estimate of the amount the City will pay out for claims that occurred June 30, 2018, and prior years. It is a retrospective number to save for amounts in which the City is already responsible. This amount usually focuses on at least four years in the past; however, claims can take much longer to close out especially for the late-reported claims such as carpal-tunnel which could have had an onset back to ten years or so.

The June 30, 2017, retrospective look was at \$6.4M. To compare 2018 from 2017, the calculation includes 12 new months of potential risk, the payments the City has made against claims, and a revisit of all prior open claims with 12 more months of data.

The unpaid estimate has increased in one year by \$1.2M. The driver of the increase is primarily the revisit of all prior open claims with 12 more months of data. There are more increases on large claims than were anticipated from the prior analysis. As an example, what was a \$10K claim last year became a \$50K this year. To show this further, there is one claim that was at \$200K last year that has now become a \$1.4M claim. The large increases on the claims were from fiscal years 12-13, 13-14, and 15-16. A single claim can have a very significant impact on the balance.

The 17-18 projection of increase was at \$2.1M. The projection for 18-19 is at \$2.5M. There is a total of a 15.5% increase due to exposure growth in the underlying risk, payroll increase at 3.1%, the limit change, the loss trend, or inflation is up 2.5%, and the change in selection or rate increase has increased by 6.0%. These four items have a combined impact on the projections.

The Beginning of Period Unpaid Losses as of 6/30/17, were at \$6.4M. For the reconciliation of reserves there are three key items. The restated 17/18 Estimated Ultimate Losses is now \$2.3M. The Change in Ultimate Losses through 6/30/18 is \$1.7M. The Actual Payments for 17/18 is at \$2.9M. The End of Period Unpaid Losses as of 6/30/18 equals \$7.7M.

Adam Hirsch then discussed the last 10 years of data for Ultimate Loss Cost, Ultimate Severity, and Ultimate Frequency. The number of incidents, or frequency, has decreased over the last 10 years. The severity of injuries has increased. The cost of losses has also increased due to medical cost inflation. Even if the City is seeing fewer claims, overall, the severity is offsetting that.

Questions and Answers from the Workers' Compensation Actuarial Audit Report:

1. Mr. Bohnert asked what Oliver Wyman is and what they do.

Adam Hirsch advised the Board that Oliver Wyman is a subsidiary within Marsh and McLennan Companies which is a large insurance brokerage firm. Oliver Wyman is a separate entity doing actuarial consulting. The service Oliver provides to the City of Chandler is focused on an estimate of the workers' compensation spend and a separate liability and property estimate. In general, we provide projections of some sort of property and casualty insurance risk and what is it going to cost which includes looking back on prior years. In workers' compensation it can take many years for claims to close fully which requires an estimate on the open balances on those ongoing years.

Dawn Lang advised the Board that part of their services includes looking at the maximum future risk that the City could incur and to set the reserve amount.

Adam Hirsch advised the Board that the reserve will be what the City could eventually pay for current claims as well as the prior claims that are still open and active.

2. Mr. Bohnert asked how the Chandler frequency of claims compares to other cities.

Adam Hirsch advised the Board that he did not have those statistics at this time but would circle back to the Board with the information.

3. Mr. Bohnert asked if there was limit of time for someone to report an injury.

Rae Lynn Nielsen advised the Board that in Arizona there is a one year reporting qualification. There are issues with development of cancers, hearing loss, or PTSD where they have to relate it to a more recent incident; however, it may be building over several years.

4. Asst. Chief Gale asked about the increase in severity and is that increase happening everywhere? And, are the costs based on increases in medical costs and that injuries are worse?

Adam Hirsch advised the Board that there is a national increase in severity and a decrease in frequency. The costs are going up because of the additional severity of injuries and the medical inflation costs.

5. Mr. Meyer asked that if the Ultimate Frequency is going down, is there an estimate on how low it could feasibly go down.

Adam Hirsch advised the Board that it is probably not a realistic goal to get down to zero claims on frequency instead of 1.0 claim per million dollars of payroll. The highest it has been over the last ten years was at 1.8 claims per million dollars of payroll.

C. Financial Statements

Statement of Net Position – December 31, 2018

Sherry McGlade advised the Board that the total Assets show \$8.8M with total Liabilities of \$38K and a Total Net Position of \$8.8M. The reserve goal has been revised to \$10.2M showing that the fund is short by \$1.5M of the reserve goal.

Statement of Revenues, Expenses and Changes in Net Position – December 31, 2018

Sherry McGlade advised the Board that the Total Operating Revenues were \$1.9M which, as compared to the pro-rated budget, is slightly better than expected at 1.5% and an increase of \$30K over budget. The Total Operating Expenses were \$1.9M. There were savings of 3.0% at \$66K coming from vacancy savings, personnel services, premium insurance, and computer software; however, the fund is over budget in excess insurance at about 14% at \$313K as opposed to an expected \$276K. There was an unexpected increase in interest income of \$42K due to better interest rates for the first six months of 2018. The Total Change in Net Position is \$129K bringing the Total Net Position to \$8.8M.

Statement of Cash Flows – December 31, 2018

Sherry McGlade advised the Board that the Cash and Cash Equivalents at the end of the year was \$6.4M which ties to the Statement of Net Position.

Questions and Answers from the Financial Statements:

None

D. Investment Reports – Management Services

The PFM Group Quarterly Investment Report of December 31, 2018

Sherry McGlade advised the Board that the Quarterly Market Summary Portfolio Recap shows that PFM was taking a defensive stance and held shorter maturities than the benchmark. In the last quarter of 2018, interest rates fell which was to the fund benefit. Over the last several months, PFM increased allocations to U.S. Treasuries and some investments in Supranationals and are starting to move into higher quality issuers and selling off lower yielding issues and they credit those actions for mitigating some of the under-performance on investments.

Going forward, PFM expects Federal agencies to remain very narrow and will moderate the use of agencies. There is a favorable outlook for Supranationals and will continue to move into higher quality issuers with 1-3 year maturities, and looking toward short-term CD's as alternatives.

The current yield at cost was 2.25% which is better than the prior quarter of 2.06%. The sector allocation didn't change very much from the previous quarter. The maturity distribution moved into shorter maturities. The portfolio performance total return was up from .37% to 1.04% for the quarter; however, it is shorter than the benchmark.

Questions and Answers from the Investment Report

- 1. Mr. Bohnert stated that CD's currently has returns that are federally guaranteed up to \$250K and a one-year short term CD is yielding about 2.5%, and a 3 year term is at about 2.8%. Why isn't the City looking at investing in short term CD's because the returns are better and one of the safest investments available.**

Dawn Lang advised the Board that we could get a better answer from PFM; however, the City has to be diversified and follow the City's investment policy when it comes to maximums in some sectors. The current percentage is 14.8% is in CD's and Federals are at 53.5%. Certificates do have a slightly higher return but the short term certificates for this portfolio are not earning as much and the City is really on the short end of that. The majority of our CD's that the City is investing in does not have much in the 2-3 year maturity. Overall, the portfolio is at 14.8% being held in CD's. PFM is trying to meet the benchmark comparison and having to stay in the short term, especially, as rates are rising. PFM is taking as much advantage of the safe investments in CD's at about 15% when you look at the overall allocation.

- 2. Mr. Bohnert asked if PFM had restrictions on investments by percentage.**

Dawn Lang advised the Board that the City has written policies to prevent allocation only one investment type. In Corporates, the City policy is 20%. The City has to keep an allocation among a lot of different investment types so that the City does not get stuck in one area of investments that could start underperforming. The City wants to maximize returns but the City needs to compare against liquidity and yield and watching what is happening with the market.

- 3 Mr. Bohnert asked for a clarification on diversification and what threshold PFM is tied to.**

Dawn Lang advised the Board that she will ask PFM to provide clarification and have that information available to the Board as quickly as possible and it can be discussed at the next meeting.

E. 2019 Workers' Compensation Rate Contribution and Reserve Recommendation

Dawn Lang advised the Board that the City is trying to determine what the total contribution to the Workers' Compensation Fund needs to be in order to fund the current and future claims. The claims have been increasing for 4-5 years and this may be the new trend that impacts the amount of the reserve level (Central Level). Oliver Wyman's report shows that the minimum reserve level needs an 18% increase over last year, or \$1,564,659. The City options are to look at increasing the on-

going contribution or take the reserve level up immediately and then reset where the contribution rate level needs to be. The City needs to look at the on-going vs. a one-time need.

In the audit report from Heinfeld Meech, it stated that Net Position and IBNR needs to go from \$8.7M to a \$10.2M level. The fund contribution level is at \$8.5M and we now know that the contribution level isn't great enough. The amount under the Reserve level is at \$1.7M at June 30, 2018. The City is recommending an increase to the on-going contribution of \$444,600 with a \$1M one-time contribution to bring the fund balance level up immediately on July 1, 2019, to \$9,547,568.

The Analysis shows history from FY 15/16 through proposed FY 19/20. The Claim Expenditures have risen due to more risk and the number of employees. The City estimates to end FY 18/19 at \$2.7M in claims and the FY19-20 estimate is proposed at \$2.9M in claims. The estimate for three years out from 19/20 is projected at 5.7% per year and the current estimates should give us three years without an increase if the projection is met.

This is a significant increase to the budget and the City's first priority is to make sure employee benefits are secure and the Workers' Compensation Fund is sustainable. The action the City Staff want you to look at today is the increase in the on-going contribution of \$444,600 and a \$1M one-time contribution to the fund. The City will take this as a recommendation from the Workers' Compensation Trust Board as another budget change to be incorporated into the overall City budget for FY 2019-20. This will be part of the discussion of the budget briefing as an impact to the City budget and then approved by Mayor and Council as part of the overall 19/20 budget beginning July 1, 2019.

Questions and Answers from the Workers' Compensation Rate Contribution and Reserve Recommendation:

- 1. Asst. Chief Gale asked if the projections took into effect the recent legislation on presumptive cancer and PTSD claims.**

Dawn Lang stated that there were no "what if's" in regards to legislation. The actuarial analysis with Oliver Wyman includes a risk level when estimating. The big catalyst causing this increase in the reserve is because of the change in the Public Safety retention level and we have to pay out more for the public safety claims from the past. The City Manager was advised about the jump and the recommendation for a one-time contribution to cover the additional risk.

Rae Lynn Nielsen advised the Board that the City is currently looking at the excess insurance renewal and Safety National wanted to increase the retention to \$1.5M for public safety claims. The City has been lucky to keep the civilians at a \$600K retention level. There was only one other insurance company that would bid for us wanted the retention level at \$2-5M retention across the board. The City feels good about the negotiations with Safety National.

- 2. Mr. Bohnert asked if the additional funds came from the General Fund.**

Dawn Lang advised the Board that it comes from the General Fund Balance as a one-time dollar figure. The on-going dollars comes from the funds and cost centers throughout the City, depending on where the employee is budgeted.

3. Mr. Bohnert asked if the risk rating is less for a desk job vs. a firefighter.

Dawn Lang advised the Board that Mr. Bohnert is correct. The cost center will pay more into the fund if they are public safety or any job such as Streets with higher risk. The Industrial Commission and CCI code determines the cost of each position by risk level. The calculations are based on that risk rate.

ACTION ITEMS:

- a. Resolution No. WC-006. A Resolution of the City of Chandler Workers' Compensation and Employer Liability Trust Fund Board Recommending Workers' Compensation Contribution and Reserve Level for Fiscal Year 2019-20.

Mr. Myer, Vice Chairperson, made a motion to approve Resolution WC-006 A Resolution of the City of Chandler Workers' Compensation and Employer Liability Trust Fund Board Recommending Workers' Compensation Contribution and Reserve Level for Fiscal Year 2019-20. Mr. Bohnert seconded the Motion and the Resolution was unanimously approved.

DISCUSSION ITEMS:

Julia House, Board Secretary, advised the Board that Ms. Teslow and Mr. Myer are ending their first term with the Boards.

My Myer advised the Board that he would like to continue with another three year term.

COMMENTS AND ANNOUNCEMENTS

CALENDAR:

A. Future Meeting Dates

The next scheduled meeting is June 20, 2019 (Combined)

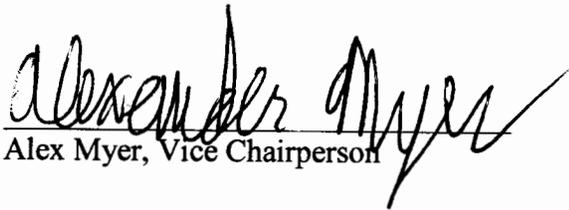
INFORMATION ITEMS:

A. Agenda Items for Future Meeting Dates

Financial Reports
Investment Report
CorVel Stewardship Report
Annual Safety Update

ADJOURNMENT:

There being no other business, Mr. Myer asked for a motion to adjourn. Ms. Allen made a motion to adjourn. Assistant Fire Chief Gale seconded the motion. The meeting was adjourned at 5:45 p.m.



Alex Myer, Vice Chairperson



Julia House, Recording Secretary

**CITY OF CHANDLER WORKERS' COMPENSATION AND
EMPLOYER LIABILITY TRUST BOARD**

MINUTES OF THE MEETING OF

June 20, 2019

CALL TO ORDER & ROLL CALL:

Mr. Myer, Vice-Chairperson, called the meeting to order at 6:01 p.m. in the Chandler Council Conference Room, Chandler, Arizona. Roll was taken.

BOARD MEMBERS PRESENT:

Mr. Alex Myer, Vice-Chairperson; Assistant Fire Chief Val Gale, Secretary; and Ms. Ayana Allen

BOARD MEMBERS ABSENT:

Mr. Mike Bohnert

STAFF MEMBERS PRESENT:

Kristin Maier, Human Resources Manager, Dawn Lang, Management Services Director; Kristi Smith, Accounting Manager; Rowena Laxa, Assistant City Attorney; Chris Jarosik, Medical Leave Coordinator; Nichole Bombard, Medical Leave Coordinator; and Julia House, Management Assistant.

OTHERS PRESENT:

None.

INVITED GUESTS:

None.

APPROVAL OF MINUTES:

Mr. Myer asked for a motion to approve the minutes of the regular meeting of February 21, 2019. Ms. Allen made a motion to approve the minutes of the regular meeting of February 21, 2019. Assistant Fire Chief Gale seconded the motion and the minutes were unanimously approved.

SCHEDULED / UNSCHEDULED PUBLIC APPEARANCES / CALL TO PUBLIC:

None

BRIEFING ITEMS:

A. New Member Status - Human Resources

Julia House, Secretary, advised the Board that Human Resources has not been able to find a fifth Board member for the Health Care Benefits Trust Board and the Workers' Comp. Trust Board at this time.

B. Financial Statements

Statement of Net Position - March 31, 2019

Kristi Smith advised the Board that there were total assets of \$9,086,164 which was up \$284K from the prior quarter. The total liabilities were \$38K leaving an unrestricted net position of \$9,048,164. The reserve goal, based on the June 30, 2018 actuarial report, is just over \$10.2M and there is a variation between that amount and the unrestricted net position of just over \$1.2M. As part of the budget process, there is an increase to the on-going contribution of \$444,600 beginning July 1, 2019. There is also an increase of a transfer in of \$1M to offset the impact the change in the Public Safety SIR retention from \$1M to \$1.25M.

Statement of Revenues, Expenses and Changes in Net Position - March 31, 2019

Kristi Smith advised the Board this report includes nine months ended March 31, 2019, and is in the same format as in the Health Care Benefits Trust Board report showing the full budget, the pro prorated budget, the actual amounts, and the budget to actual differences. The total operating revenues were \$2.8M which is slightly under budget. The operating expenses totaled \$2.5M which is under budget leaving an operating income of \$292K. The nonoperating revenues and expenses totaled \$120K leaving a change of net position of just over \$412K. The ending net position is just over \$9M which agrees with the amount from the Statement of Net Position.

Statement of Cash Flows - March 31, 2019

Kristi Smith advised the Board that this report shows where the funds were paid to or where they were received from leaving an ending year cash balance of just over \$8.7M and that, again, agrees to the Statement of Net Position.

Questions and Answers from the Financial Statements:

None

C. Investment Clarification - Management Services

Kristi Smith advised the board that this item was discussed in the Health Care Benefits Trust Board meeting held just prior to this meeting. The contents of that discussion clarify the investment strategy for the Health Care Benefits Trust as well as the Workers' Compensation and Employer Liability Trust.

D. Investment Report - March 31, 2019 - Management Services

Kristi Smith advised the Board that the yield at cost is at 2.45%. The changes in the sector allocation have changed from the previous quarter between U.S. Treasuries and Federal Agencies. The maturity distribution was at 2.37% compared to the benchmark which was at 2.32%. The effective duration for the portfolio is at 1.82 and the benchmark was at 1.81.

Questions and Answers from the PFM Group Quarterly Investment Report of March 31, 2019

None.

E. Excess Insurance (Stop-Loss) Renewal – Human Resources

Kristin Maier advised the Board that effective July 1, 2019, the City will renew the stop-loss excess insurance agreement with Safety National. The SIR for public safety remains at \$1.25M per occurrence. The SIR of all other categories will remain at \$600K per occurrence. Our excess insurance brokers went out to bid in the market and no other insurance company would provide a quote unless the City was willing to increase the SIR for all positions to \$3M per occurrence. This is the eleventh year with Safety National and no Board action is needed on this item.

F. Request for Proposal (RFP) Results – Third Party Administrator – Human Resources

Kristin Maier advised the Board that on December 12, 2018, City staff issued an RFP for the third party claims administration for Workers' Compensation. Notification was sent to all of the registered vendors. The City received four proposals: CorVel Enterprise Comp., Inc., Integron Group, Inc., Sedgwick Claims Management, Services, and TriStar Insurance Group. The evaluation committee reviewed all the proposals and recommended the award go to CorVel who submitted the most advantageous proposal to the City in accordance with the evaluation criteria. CorVel has been the City's third party administrator since July, 2012. The term of this agreement is from July 1, 2019, through June 30, 2022, and with the option of up to two 2-year extensions. The agreement was signed by Council on June 14, 2019.

ACTION ITEMS:

Mr. Myer asked for a nomination for Chairperson. Ms. Allen nominated Mr. Myer. Mr. Myer accepted the nomination. Assistant Fire Chief Gale seconded the motion. The vote was unanimous to approve.

Mr. Myer asked for a nomination for Vice Chairperson. Assistant Fire Chief Gale nominated Ms. Allen. Ms. Allen accepted the nomination. Mr. Myer seconded the motion. The vote was unanimous to approve.

Mr. Myer asked for a nomination for Secretary. Mr. Myer nominated Assistant Fire Chief Gale. Assistant Fire Chief Gale accepted the nomination. Ms. Allen seconded the nomination. The vote was unanimous to approve.

DISCUSSION ITEMS:

None.

COMMENTS AND ANNOUNCEMENTS

None.

CALENDAR:

A. Future Meeting Dates

The next scheduled meeting is September 19, 2019

INFORMATION ITEMS:

A. Agenda Items for Future Meeting Dates

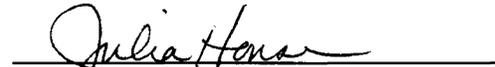
Financial Reports
Investment Report
CorVel Stewardship Report
Annual Safety Update

ADJOURNMENT:

There being no other business, Mr. Myer asked for a motion to adjourn. Ms. Allen made a motion to adjourn. Mr. Myer seconded the motion. The meeting was adjourned at 6:12 p.m.



Alex Myer, Vice Chairperson



Julia House, Recording Secretary

**CITY OF CHANDLER WORKERS' COMPENSATION AND
EMPLOYER LIABILITY TRUST BOARD
MINUTES OF THE MEETING OF
September 19, 2019**

CALL TO ORDER & ROLL CALL:

Mr. Myer, Chairperson, called the meeting to order at 4:02 p.m. in the Chandler Council Conference Room, Chandler, Arizona. Roll was taken.

BOARD MEMBERS PRESENT:

Mr. Alex Myer, Chairperson; Ms. Ayana Allen, Vice Chairperson; Ms. Terry Bond, and Mr. Mike Bohnert.

BOARD MEMBERS ABSENT:

Assistant Fire Chief Val Gale, Secretary

STAFF MEMBERS PRESENT:

Rae Lynn Nielsen, Human Resources Director; Kristin Maier, Human Resources Manager, Lynna Soller, Benefits Program Manager; Kristi Smith, Accounting Manager; Rowena Laxa, Assistant City Attorney; Chris Jarosik, Medical Leave Coordinator; Nichole Bombard, Medical Leave Coordinator; Tony Dominguez, Safety Coordinator; Becky Soter, Safety Coordinator; and Julia House, Management Assistant.

OTHERS PRESENT:

Mayor Hartke
Cori Garcia, Mayor and Council Communications Manager

INVITED GUESTS:

Monica Kloskowski and Dani Olayeba, CorVel Enterprises

APPROVAL OF MINUTES:

Mr. Myer asked for a motion to approve the minutes of the regular meeting of June 20, 2019. Mr. Bohnert made a motion to approve the minutes of the regular meeting of June 20, 2019. Ms. Allen seconded the motion and the minutes were unanimously approved.

SCHEDULED / UNSCHEDULED PUBLIC APPEARANCES / CALL TO PUBLIC:

None

BRIEFING ITEMS:

A. State of the City Announcement & Strategic Framework

Mayor Hartke stated that he has been in office for nine months now and wanted to visit with each of the Boards and Commissions this fall. Thank you all for your time and for staff as well. It means a great deal to me. At the end of my time, I will open up the floor for questions for me as Mayor and is there anything the City can do to make your work more important. Sometimes we need to communicate more and give appreciation to the Boards and Staff.

Put on your calendars February 20th for honoring the Boards and Commissions along with the State of the City address. There will be food, so come hungry. Serrano's will be catering and it's my goal to have an annual appreciation event for all the Boards and Commissions. Currently it is every other year and someone could come on/off without receiving our appreciation. I do want to thank you in that regard and specifically invite everyone. The State of the City address will look back historically for Chandler and look forward. CAPA promises me this will be a fun event. We will give you information.

We have passed out the Strategic Framework for 2019-2024. I have worked with the City Manager to set up a robust meeting with the Council to plan for what does the City believe that the City is to be about, what we are hearing from our community, how do we put together a framework and pathway into the future, along with the realities of what Chandler is currently if facing. We have new branding and many of you may have seen it already. We believe we are a community of innovation and there are five things in the brochure to put at Council, City Manager, and through our Departments so we can keep our feet to the fire in terms of where we are going over the next few years.

These are not cast in stone but they become pathways that initiatives and items to work on in the future.

First on my list is infrastructure and redevelopment. We are at an 88% built out right now as a City and that means that we will find ourselves more dense in some areas related to housing and employment corridors. We will see more development and re-development in the center core downtown. Hopefully, you have had a chance to visit and enjoy some of the new things going on in downtown. With the New Town development to the west, at least 8-10 restaurant announcements, from Flix Brew House to New Town there is a lot going on here. Southeast includes Civic Market and the Quart Haus, with Sleepy Whale and Gadzooks on the other side. Part of my development concerns looks at the north, east, and south of downtown corridor and residential potential around the rails to the east of us. The north and south has a lot of old development.

We recently had a meeting with another Board and Commission, Planning & Zoning, and decided to be intentional about what are employment corridors and realizing that zoning attorneys might say that the land has been dirt for 25 years and of no use and we might come back with the land has been dirt for thousands of years and there is plenty of opportunity and the City wants to make sure the we are not chasing quick and expedient and wanting to plan out for Chandler's future. Once you turn something into houses you will never re-get it as jobs. It is mine and the current Council's opinion that it really needs to be protected. If you have jobs in your community then everything else seems to work well.

The second item would be Innovation & Technology. I hope we do more than put it as a label - Community of Innovation - but that we continue to expand that and look for ways in technology and innovation to not chase shiny pennies but what makes sense in the community or for making it more efficient and expedient for the community and saving tax dollars in what we do. We continue to look at those things and decide what it means to be a smart city. You can talk to ten people and get ten different definitions of their own brand of what that looks like. We are exploring what that means for Chandler. One of them I have been most proud of with CAPA and staff on the 5th floor is doing a better job of communicating who we are. Rather than just sending out press releases and crossing our fingers and toes and hoping that newspapers pick us up and that is the best we can do for communication is really owning our story on Instagram, Twitter, Facebook, and LinkedIn, and doing a better job of telling our story to the people who need to hear that.

Third, is Neighborhoods. Continuing to insure that Chandler has neighborhoods that people are proud of and that they are safe and well kept up. In a meeting recently with Planning & Zoning we discussed the neighborhood standards that are important to us. How do we look at redevelopment in terms of neighborhoods and making sure that our neighborhoods are not going downhill but keeping up with quality? Recently, we continue to receive accolades as one of the safest Cities in all of the United States. That's a big plus that we can market to draw in economic development and taught to the community that it is a high priority. We lowered the crime time which was already pretty low by adding another beat in South Chandler to insure that, in a crisis, the Police and Fire will be there in a very expedient amount of time. The Police and Fire departments are some of the top departments in the Nation. That is all part of having neighborhoods that are high quality.

Fourth, is Quality of Life. Whether that means art events, parking in downtown, the museum that continues to tell our stories and other stories, the Center for Arts that is expanding opportunities and we hope to continue a high quality of life. The City just finished six new parks with lighted multi-use fields for cricket, soccer, or Little League baseball and girls softball. These are all events that we continue to get the most of what we have. We continue to upgrade our parks with shade structures or upgrading fields. We continue to put a lot of money into Parks.

Last, would be Mobility. We did some research and if we looked at the money we spend on transportation we would have a 1.5 penny per dollar tax which is higher than a lot of other cities who say they have a transportation tax. These monies come out of our general fund. We are committed to making sure that we have no physical or metaphorical potholes in the City of Chandler and we try to keep track of our roads. I am committed to working with the regional Maricopa Association of Governments. Times are getting testy because we have realized that if we do everything that every City thinks we should do across the Valley over the next 25 years, the price tag would be over \$60B and if we extend a ½ cent tax, that is currently in place and use the Federal and ADOT monies, that comes up to \$30M. We need to figure out what is most important to the City of Chandler and how we are going to get there. If the Transportation tax goes up 1 cent – that brings Chandler up to \$45M. In the West Valley, Highway 11 or 30 is only on the drawing boards they are saying that this is the most important transportation project for the State. However, the City of Chandler is not a donor City where all of our tax dollars will only go to the West Valley. Chandler is concerned about commuter rail and technology advances. Those are the things we are currently working on.

Mayor Hartke thanked for the Board for their time. Mr. Myer thanked Mayor Hartke for attending and presenting the Strategic Framework for 2019-2024.

B. Corvel Stewardship Report

Monica Kloskowski advised the Board that the Program Summary lists the highlights from the program from last year. There was a reduced usage in branded drugs when generics were available, an increase in claim closures, a reduction in open inventory, a reduction in claim reporting lag, and a reduction in Police and Fire total incurred amount.

The Claims Summary shows the total incurred for the last 5 years (based on fiscal year end). There was a large jump in 2016 due to two large claims that were both over \$1.4M each. It is looking more favorable for 2019 for the total incurred so far.

The Statutory Claim Counts is broken out by indemnity vs. medical only. The indemnity for the last three years has shown a decrease in the number of indemnity claims. The goal is to have most claims be in the medical only category whenever we can. Medical only is less expensive and the injured workers are at work. In 2019 there were 139 medical only claims and some of them may convert to indemnity over the course of time. So, 2019 is still proving to be a very good year for the City.

The Claim Counts by Location Summary shows that the Police Department had a drop in the number of claims over the last three years. For the Fire Department the statistics shows a large catastrophic claim in 2018 which was \$1.5M for one single claim. If that claim was taken out of the statistics the total would have \$188K. Under the City Manager Department, there was an uptick for the fiscal year end 2018 at \$50,432. One claim was \$39K.

The Claims Triangle shows the claims that are paid out over time. It shows the claims being paid out over 60 months which is a cumulative number.

The Claims Counts by Nature of Injuries breaks out the nature/types of injuries includes strains and sprains which is normal in the industry regardless of the nature of injury. The strains are coming from lifting. The sprains are coming from trips and falls. The contusions are persons in an act of crime/preventing a crime or while defending themselves. Lacerations are caused by objects being handled and fingers and hands are being cut. Physical injuries include exposure, cardiac, or psych.

The Claims Counts by Nature of Injuries by Departments with Police and Fire being the top two departments.

The Claims Counts by Body Part shows that the top five body parts are lower back, knee, hand, fingers, and shoulders. That correlates to the Nature of Injuries. The low back, knees, and shoulders are mostly all strains and sprains. The hand and fingers are the laceration claims.

The Paid Financial Summary shows the transaction year vs. injury year and there was an increase in the financials as the year's progress because the payments are for older claims and adds up over time.

The Network Solutions Summary shows the Bill Review process. CorVel reviews the line item bill to reduce the charges down to State fee schedules and then CorVel takes the PPO discounts. There are several series of reviews to reduce the bills to the lowest possible amount to save the City the most dollars. The last two years has been at 71% of savings over billed charges. The ROI is 1:19 which correlates to every dollar the City pays CorVel; Corvel saves the City \$19. In 2019 the numbers were the same with the savings are only half from the previous year. In the previous year there were more hospital bills generating a larger volume of savings, dollar wise.

The Pharmacy Summary shows a steady decline in prescriptions for the last three years particularly in 2019. That can be attributed to the legislation with the opioids. Overall savings is at 27.6% in the most recent year. This is very typical with the pharmacy program with savings ranging from 20-30%.

Questions and Answers from the CorVel Stewardship Report:

1. Ms. Allen asked if there was data on severity of injuries. Does the City rank that?

Monica Kloskowski advised the Board that in some of the years on the report there are the severe claims that are paid over several years. Would you want to see a report on frequency vs. severity?

Ms. Allen stated that she was curious because frequency was decreasing and wanted to know if the severity was also decreasing or staying the same.

Monica Kloskowski advised the Board that she could provide that type of report and break it out by a stratification table. I will provide that the City to bring to your next meeting.

2. Mr. Bohnert asked if contusions were the same as bruises.

Monica Kloskowski advised the Board that bruises are contusions and are filed claims because a bad contusion could be an injury to the muscle or ligaments and could be quite serious. Some contusions can run more than \$100K because they are harder to heal.

C. Safety Update Report

Rae Lynn Nielsen advised the Board that our Safety and Occupational Health group will provide the Board with a recap of the safety initiatives as the safety program has a direct correlation in preventing injuries so claims do not reach our Workers' Compensation financial history. Rae Lynn stated that with her promotion the Safety team now reports to Lynna Soller, Benefits Program Manager. The Leave and Occupational Health Workers' Compensation team reports to Kristin Maier as our new addition in Human Resources.

Lynna Soller advised the Board that Tony Dominguez and Becky Soter will present the safety initiatives.

Tony Dominguez advised the Board that the program is structured around total employee involvement with everyone participating. It is more likely that the City will have a safer working environment. The top of the committees is the Executive Safety Steering Committee which is composed of Directors from the Police Dept., Fire Dept., Community Services, Public Works & Utilities, Development Services, Management Services, and Human Resources. Typically, our committee does not have a structured meeting. We call a meeting when we need them to drive an initiative or to review a larger project that needs the Director level input to move something forward for input and direction from them.

The most wide-spread committee across the City is our City-wide Safety Committee which is comprised of representatives from all of the Departments and some of the Divisions, individually under those Departments. They meet monthly and during those meetings they have wellness presentations, workers' compensation injury reports including statistics of who got hurt, types of injuries, what types of injuries, and the affected Departments.

The members of the Committee are responsible to take the information shared with them and taking it back to their Divisions and work with the Managers. They are responsible to gather information, reports requested, or special projects and bring that back to the Committee. Part of their role is to help myself and Becky Soter in setting required training. Each month there are required training topics to stay within OSHA's mandate along with special subjects and/or needs such as a specific injury. The Committee is responsible to help set up those meetings and championing those efforts is those Divisions.

Becky Soter advised the Board that Wellness, as well as anything else that is relevant into Safety, is being integrated into Safety as the program focuses on the employee as a whole and keeping them safe while doing the job and making sure everyone is healthy on the job. Throughout the year, Wellness will make presentations regarding stress prevention and National Nutrition Month, along with other topics as requested.

The Hazardous Waste Operation and Emergency Response Training (HAZWOPER) program are for employees who are exposed to or handle hazardous chemicals. This ranges from employees in Transportation, Public Works, Solid Waste, and Water and Waste Water Treatment Facilities. The employees need an initial 40 hour training on chemicals as far as handling, storage, and responses to spills. Every year, after the original 40 hours, the employees need to have an 8 hour refresher course to stay in compliance. This program is done in-house. The past fiscal year there were 149 employees trained in the refresher course. There were 8 employees who had the initial 40 hour training course. The program is always being made fresh and the employees are staying engaged in the training. This year we had a mock drill for a mercury spill along with testing at the Waste Water facility.

Tony Dominguez advised the Board that a long-standing program at the City is the city-wide Emergency Action Plan, which is directed specifically to City facilities occupied by City employees. The structure of this plan is very employee-centric with individuals titled as Emergency Action Coordinators (EAC's) who receive additional training to facilitate responses to any type of emergency that happens in the workplace. Mostly, 90% of the time, EAC's are managing what happens as a result of a fire alarm. They are responsible to evacuate the employees and do sweeps of the building to make sure everyone is evacuated along with checking everything on their way back out. They must coordinate and communicate with first responders. The EAC's are trained on many things such as bomb threats, workplace violence, medical events, and chemical spills. The EAC's all function very well in a simple and straight forward way. As we test the program against the Public Safety response times, the EAC's clear the buildings and

do a check-in faster than public safety can arrive at the building. The program works well and satisfies one of the Federal requirements.

Becky Soter advised the Board that one of the OSHA mandated trainings is the respirator fit testing program for all employees that are exposed to any respiratory hazard. A new initiative is the silica standard that is now OSHA mandated. Any employee exposed to silica dust or sand is a part of this program. The employee is fit tested with respirators and this testing is done in-house. There were 66 employees tested this year with an expectation of over 70 employees in fiscal year 19/20.

Tony Dominguez advised the Board that another training program that we put a lot of emphasis on this year is Advanced First Aid. The Fire Department was kind enough to partner with us and take on this program with us. There were 13 classes and 410 employees trained. The employees were trained on CPR and basic first aid. The Fire Department was a recipient of a grant from Dignity Health. Dignity supplied "Stop the Bleed Kits" because uncontrolled bleeding and hemorrhaging was identified as a significant factor in loss of life. Stop the Bleed Kits have been placed throughout the City where there is a City-provided AED unit. There was additional training for all employees on how to use those kits. Any citizen or employee has the ability to handle a lot of different types of EMS events until the professionals can arrive.

Each year the focus is to provide training with regard to topics that satisfy Federal safety requirements from OSHA and to identify or receive a request for a specific training. Safety will build a class or provide an expert to deliver training to answer a need or request. For fiscal year 18/19, the total classes conducted were 170, the number of employees trained were 4,051, the number of training hours were 5,552, the total number of ergonomic contacts were 76, the total number of safety inspections were 7, and the total number of respirator fit tests were 66. For the ergonomic contacts, we can go out at the request of an employee to help make their work station more comfortable with the intent for preventing a musculoskeletal injury. We also want to have the employee comfortable, happy, and productive.

Becky Soter advised the Board that each calendar year there are OSHA required training topics including other topics such as fire extinguisher training and cold and flu prevention. The standard training programs include electrical safety, GHS, fall protection, and blood borne pathogen.

Nichole Bombard advised the Board that last year the City implemented a new on-line injury reporting system called RiskMaster. A new on-line reporting form was implemented which has decreased the reporting time frame. The information has

been streamlined. RiskMaster works with our HRIS system and allows employee data to be feed directly into the program which allows any employee or supervisor to make the reports through the system. Prior to the release of RiskMaster, Chris Jarosik and I went to all departments to train staff and supervisors on how to submit a form.

Chris Jarosik advised the Board that once a web form is submitted, an email goes to the supervisor, to Nichole Bombard, Becky Soter, and Tony Dominguez. The form details what happened – fall, trip, sprain, etc. This provides immediate information for Safety/Workers' Compensation to respond. The supervisor will get the email for follow up such as asking if the employees was wearing the correct personal protective equipment, is there any type of corrective action that needs to happen, a result of an investigation, or any procedural changes that need to be addressed. The answers to these questions are reviewed and perhaps more training will be required. It creates a better dialogue with the Human Resources Department, Supervisors, and employees. For Firefighters, the City tracks the smoke exposures from fighting fires. These reports can be provided to the Fire Department. We also track the information for the cancer claims.

Nichole Bombard advised the Board that the OSHA Recordable injuries in 2018 were 164 claims with only 104 that were recordable to OSHA.

Lynna Soller advised the Board that in addition to the fabulous work the staff does day-to-day protecting our most valuable assets, the employees, there are on-going programs such as the CDL programs, ergonomics, blood borne pathogen exposures, hearing conservation including annual audiograms testing, safety eye wear and footwear programs, and the confined space entry support.

The on-going initiative is to continue to focus on public safety incidents, facility inspections, and additional RiskMaster training and utilization. We are also exploring a program with Arizona Department of Safety & Heath (ADOSH) which is a public entity partnership. This program allows us to have ADOSH partner with the City for ADOSH to come into certain work spaces and report back to the City to find improvements in our facilities and programs.

Rae Lynn Nielsen advised the Board that there are 1,650 employees and there are two staff members that manage the workers' compensation incidences. All four of the Safety and Workers' Compensation staff are front facing and employee focused. They do a great job we and appreciate everything they do.

Questions and Answers from the Safety Update Report:

1. Ms. Bond asked that, based on national trend on Workplace Violence, the report shows that only 100 employees were trained on that. What is the expected number of employees to be trained?

Tony Dominguez advised the Board that the fiscal year 19/20 statistics will increase. The training for Workplace Violence is provided during new employee orientation. All new employees receive a one hour training which includes topics of signs, indicators, behaviors, etc. There have been more requests throughout the City for everyone to take this training. Before the end of 2019, we should quadruple the number of employees trained.

Rae Lynn Nielsen advised the Board that the City is looking to put together a workplace assessment committee as well. Several years ago, Human Resources had the Police Department do an assessment of the office and they gave us advice on some easy things to do to be safer. This new committee will handle requests from throughout the City.

D. Financial Statements

Statement of Net Position – June 30, 2019

Kristi Smith advised the Board that the financial statements are unaudited. The total assets were \$9.5M. The total current liabilities are at \$30K. The net position is unrestricted at \$9.5M which is up by \$470K. The nominal central value is at \$10.2M and is short on that as compared to the net position. Taken into account is the funding for fiscal year 19/20 as the on-going contribution was increased and an additional transfer in of \$1M.

Statement of Revenues, Expenses and Changes in Net Position – June 30, 2019

Kristi Smith advised the Board that the financial statements are unaudited. This statement includes the full budget for the full fiscal year. The total operating revenues were just under \$3.9M which is over budget. Total operating expenses total \$3.2M which is under budget by \$426K. The operating income is just over \$705K. Nonoperating revenues & expenses totaled just over \$180K, giving us the change in net position by \$886K. The total net position at June 30, 2019, was \$9.5M.

Statement of Cash Flows – June 30, 2019

Kristi Smith advised the Board that the Statement of Cash Flows shows the receipt of funds and where payments were made from the Trust. The end of year Cash and Cash Equivalents is just over \$9M which agrees with the Cash and Investments on the Statement of Net Position.

Questions and Answers from the Financial Statements:

None

E. Investment Report – June 30, 2019 – Management Services

Kristi Smith advised the Board that the yield at cost is at 2.49% which is up slightly from the third quarter at 2.45%. A rate cut occurred at the end of July. The Sector Allocation shows the types of investments. U.S. Treasuries are up and Federal Agencies are down. This is a continued reduction in federal agencies on PFM's part and U.S. Treasuries were up from 36.2% up to 44.4% of the portfolio. There is a continued effort in U.S. Treasuries. The Yield at market is at 1.9% which is over the benchmark of 1.8%. The effective duration is at 1.79 which is in line with the benchmark of 1.81. The impacts of the rate cut will be part of the next report for the period ending September 30, 2019.

Questions and Answers from the PFM Group Quarterly Investment Report of June 30, 2019

None.

ACTION ITEMS:

None.

DISCUSSION ITEMS:

None.

COMMENTS AND ANNOUNCEMENTS

None.

CALENDAR:

A. Future Meeting Dates

The next scheduled meeting is November 14, 2019

INFORMATION ITEMS:

A. Agenda Items for Future Meeting Dates

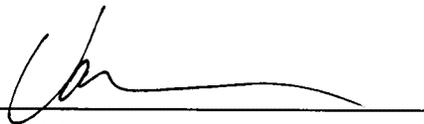
Financial Reports

Investment Report

Review of 2020 Meeting Dates

ADJOURNMENT:

There being no other business, Mr. Myer made a motion to adjourn. Mr. Bohnert seconded the motion. The meeting was adjourned at 5:00 p.m.



Alex Myer, Chairperson



Julia House, Recording Secretary

**CITY OF CHANDLER WORKERS' COMPENSATION AND
EMPLOYER LIABILITY TRUST BOARD
MINUTES OF THE MEETING OF
November 14, 2019**

CALL TO ORDER & ROLL CALL:

Assistant Fire Chief Val Gale called the meeting to order at 4:50 p.m. in the Chandler Council Conference Room, Chandler, Arizona. Roll was taken.

BOARD MEMBERS PRESENT:

Assistant Fire Chief Val Gale, Secretary, Ms. Terry Bond, and Mr. Mike Bohnert

BOARD MEMBERS ABSENT:

Mr. Alex Myer and Ms. Ayana Allen

STAFF MEMBERS PRESENT:

Rae Lynn Nielsen, Human Resources Director; Kristin Maier, Human Resources Manager; Dawn Lang, Management Services Director; Kristi Smith, Accounting Manager; Rowena Laxa, Assistant City Attorney; Chris Jarosik, Medical Leave Coordinator; Nichole Bombard, Medical Leave Coordinator; and Julia House, Management Assistant and Recording Secretary.

OTHERS PRESENT:

None

INVITED GUESTS:

None

APPROVAL OF MINUTES:

Assistant Chief Gale asked for a motion to approve the minutes of the regular meeting of September 19, 2019. Ms. Bond made a motion to approve the minutes of the regular meeting of September 19, 2019. Mr. Bohnert seconded the motion and the minutes were unanimously approved.

SCHEDULED / UNSCHEDULED PUBLIC APPEARANCES / CALL TO PUBLIC:

None

BRIEFING ITEMS:

A. CorVel Report on Severity of Injuries

Kristin Maier advised the Board that at the last meeting, Ms. Bond had requested information on the severity vs. the frequency of the claims. The frequency has remained relatively stable and has decreased slightly over the last ten years ranging from 1.0 to 1.5 claims per million dollars of payroll. The current selected frequency trend is down 20.05%; however, the severity is generally increasing. That trend is up 2.5% for the selected claims. The combination of the negative frequency and the rising severity is not uncommon among most municipalities and across many other industries. The City has had, in fairly recent years, substantial severe claims such as severe injuries and a death.

B. Financial Statements

Statement of Net Position – September 30, 2019

Kristi Smith advised the Board that the total assets are \$10.5M which is up just over \$1M from the previous quarter. The total liabilities are down \$10K. The total net position is unrestricted at \$10.5 which is up \$1M. In comparison, the estimated losses in ALAE from June 30, 2018, is providing a reserve goal based on the June 30, 2018, of \$10.2M. There is a slight surplus at this time.

Statement of Revenues, Expenses and Changes in Net Position – September 30, 2019

Kristi Smith advised the Board that the total operating revenues is just under \$1M which is slightly under budget at this point. Total operating expenses are just over \$1M which is under budget; however, looking at total operating revenues vs. total operating expenses on the operating income or loss line, the fund is at a loss of \$18K. Non-operating expenses and revenues are positive at \$1M dollars which is related to the transfer in from the City of \$1M. Ultimately, the change in net position is just over \$1M and we have a total net position of \$10.5M which agrees to the Statement of Net Position.

Statement of Cash Flows – September 30, 2019

Kristi Smith advised the Board that the end of year cash and cash equivalents of \$9.1M which does agree to the cash and investments on the Statement of Net Position.

Questions and Answers from the Financial Statements:

None

C. Investment Report - September 30, 2019 - Management Services

Kristi Smith advised the Board that there were two rate cuts that were in line with market expectations. There was a clarification on the money market rate from PFM. On Page 8 there is a PFM Funds line which has an interest rate of 2%.

Dawn Lang advised the Board that the Money Market Fund includes the custody account which is used as a sweep for the interest and maturities so the monies don't sit there very long and get reinvested. That account is very close to the 2% interest as well.

Kristi Smith advised the Board that page 9 of the report shows the portfolio statistics. The yield at cost is at 2.44% which is just barely down from the 2.49% on the previous quarter. The sector allocation, on page 10, shows the vast majority of the funds are being held in U. S. Treasuries. Page 11 shows, quarter over quarter, the continued effort to increase the portfolio invested in U. S. Treasuries. Page 13 shows the maturity and the yield at market at 1.75% comparable to the benchmark of 1.68%. Page 14 shows the effective duration at 1.82 compared to the benchmark of 1.81.

Questions and Answers from the PFM Group Quarterly Investment Report of September 30, 2019

None.

D. Review of 2020 Meeting Dates

Rae Lynn advised the Board that the February 6, 2020, meeting will include the actuary to review the yearend report. The review and vote for the rate contribution and reserve rate will take place. The by-laws require the City to go to Council in February to set the rates for the following year. The Board may want to consider meeting in January instead of February.

The Board reviewed the meeting dates and advised the dates, as presented, are acceptable.

ACTION ITEMS:

None.

DISCUSSION ITEMS:

None.

COMMENTS AND ANNOUNCEMENTS

Rae Lynn Nielsen advised the Board that this is the last meeting for 2019. Rae Lynn thanked the Board and Staff for their service during 2019, and wished everyone a happy holiday.

CALENDAR:

A. Future Meeting Dates

The next scheduled meeting is February 6, 2020

INFORMATION ITEMS:

A. Agenda Items for Future Meeting Dates

Financial Reports

Investment Report

Review of Actuarial Audit

2020 Workers' Compensation Rate Contribution & Reserve Recommendation

ADJOURNMENT:

There being no other business, Mr. Bohnert made a motion to adjourn. Ms. Bond seconded the motion. The meeting was adjourned at 5:03 p.m.



Alex Myer, Chairperson



Julia House, Recording Secretary