

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – AUGUST 26, 2019
BOROUGH OF MOUNT EPHRAIM 5:15 PM**

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

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2019 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
M. Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	AmeriHealth Casualty Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew

FUND COMMISSIONERS PRESENT:

Bob Mather, Pine Valley
Sharon Eggleston, City of Camden
Jason Asuncion, City of Camden

Glenn Werner, Gibbsboro
Eleanor Kelly, Runnemede
Lorraine Azzarano, Winslow Township Fire District

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Avalone	Conner Strong & Buckelew
Terry Mason	M&C Insurance
Ray Corry	Leonard O'Neill Insurance Group
Walt Eife	Waypoint Insurance
Danielle Colaianni	Hardenbergh Insurance
Peter DiGiambattista	Associated Business Partners

MEMEBERS OF THE PUBLIC:

Dennis Gormly, Voorhees
Adam Sheridan, Berlin Boro
Kate Delany, Collingswood
Lisa Johnson, Collingswood
Amir Khan, Camden
Imani Oakley, Newark
Keith Benson, Camden
Sue Altman, Camden
Janet Riggs, Voorhees
Lisa Pierson, Collingswood
Rob Litman, Haddon Township
M. Parker

WELCOME: Mayor Joseph Wolk welcomed everyone to the Borough Mount Ephraim.

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JULY 22, 2019

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JULY 22, 2019

Motion:	Commissioner Lipsett
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: None

2020 RFQ – FAIR & OPEN PROCESS – Some of the Fund's Professional Service Agreements will expire at the end of this year. The fund office will advertise Requests for Qualifications for Fund Professionals for the period of January 1, 2020 through December 31, 2021.

The following positions are included in the list of RFQ submissions:

- Fund Attorney
- Fund Defense Attorneys
- Fund Auditor
- Fund Internal Auditor
- Fund CDL Drug & Alcohol Monitor
- Fund Treasurer

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE REQUESTS FOR QUALIFICATIONS FOR FUND PROFESSIONALS FOR THE PERIOD OF JANUARY 1, 2020 THROUGH DECEMBER 31, 2020.

Motion: Commissioner Maley
Second: Commissioner DiAngelo
Roll Call Vote: 9 Ayes, 0 Nays

2020 RENEWAL - Members and Risk Managers have received an email with a link to renewal worksheets to begin the 2020 underwriting renewal process. The deadline to submit schedules is September 15th. Executive Director requested that everyone can have the information completed by September 15th as this information will be used for the budget process. Executive Director said property appraisals which was previously approved will be scheduled for our three new members next week. We will keep you posted as this process moves forward.

SAFETY INCENTIVE PROGRAM – OPTIONAL SAFETY AWARD – The notice for the 2019 Optional Safety Award was recently sent out to member entities.

This is a \$1,000 reimbursable grant to members to purchase safety related items or training. All paperwork and vouchers must be returned to the fund office by December 1st. The notice appears on **Page 3**.

Executive Director said in order to receive the reimbursement the necessary paperwork should be sent to the attention of Karen Read for processing.

SAFETY EXPO – (Page 6) The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town’s public works, water & wastewater employees.

The Safety Expo will be held on September 27th at the Camden County Emergency Services Training Center in Blackwood. A registration packet will be sent to all members with additional information. Executive Director said this is a good opportunity for your employees to receive up to 6 TCHs in one day. Please send the registration forms to Karen Read if you plan on attending or send any of your employees.

MEMBERSHIP RENEWALS – Twenty five members are up for renewal at the end of this year. Renewal documents were sent to members and risk managers in early August. Executive Director said we have received eight renewals back as of this date. Please execute and return the documents to the fund office as soon as possible. We have requested documents be returned by October 1, 2019.

2020 BUDGET - The Executive Committee normally schedules a meeting prior to the Fund’s regular October meeting at the Collingswood Senior Community Center to review the proposed budget. It would be appropriate for the Committee to check their schedules for meeting availability during the week of October 7th. Executive Director said he will send an email out to the Committee to schedule a date that works with everyone’s schedule.

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: the Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track that was handed out as of June 30, 2019 with \$10.4 million in surplus with all years in the positive position and we did have some reserve changes in approximately \$500,000 for Fund Years 2016 and 2019 but still a very solid surplus number. Executive Director also reviewed the Expected Loss Ratio Analysis as of June 30, 2019 where the actuary projected us at 19% we are currently at 25% and last year at this time we were at 23%. The Lost Time Accident Frequency as of June 30, 2019 at 1.12 lower than the average for all of the MEL JIF members. There were eight lost time accident for June which is rare for us to have that many and that did level off in July with the Lost Time Accident Frequency at 1.19 and only two lost time accidents for the month of July. Also, note there are 22 members with no lost time accidents which is great news. The Camden JIF is at 94.59% compliance for EPL Compliance. Executive Director was pleased to announce that Gloucester Township has been certified and they have all of their documents in place. The other two new members are very close to becoming compliant as we are working closely with those folks and would like to thank everyone for their cooperation. In response to Commissioner Maley, Executive Director said the deadline for the EPL compliance for the new members is September 30, 2019.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports.

Approving Payment of Resolution 19-19 August 2019 Vouchers

Closed Years	\$11,809.60
2018	\$11,828.75
2019	\$121,533.53
TOTAL	\$145,171.88

Confirmation of May 2019 Claims Payments/Certification of Claims Transfers:

Closed	0.00
2015	8,692.23
2016	132,864.54
2017	164,175.25
2018	98,938.59
2019	145,149.88
TOTAL	549,820.49

MOTION TO APPROVE RESOLUTION 19-19 VOUCHER PAYMENTS FOR JULY 2019:

Motion:	Commissioner Maley
Second:	Commissioner Lipsett
Roll Call Vote:	9 Ayes - 0 Nays

MOTION TO APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTHS OF JULY 2019 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Maley
Second: Commissioner Wolk
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi said his report will be for closed session regarding claims.

SAFETY DIRECTOR: John Saville reviewed the Safety Director's report. All MSI training is scheduled on pages 31 and 33. Mr. Saville said in regard to the Safety Expo one of the programs we are presenting is on the designated person for indoor air quality which is something that everyone needs to address. New Jersey requires a dedicated person that takes care of the monitors, HVAC systems, humidity and things of that nature. Someone has to be named so if you have a designated person it would be a good thing to have them someone attend the Expo.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER: Executive Director said the Certificate Report for the period 6/22/19 to 7/22/19 is included in the agenda packet with 19 Certificates being issued.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of July 2019 where there was a savings of 65.01% for the month and a total of 56.73% for the year. Ms. Goldstein reviewed the Workers' Comp Injury Review report.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs.

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

Motion: Commissioner DiAngelo
Second: Commissioner Gallagher
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Wolk
Second: Commissioner DiAngelo
Vote: Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion: Commissioner Lipsett

Second:
Roll Call Vote:

Commissioner DiAngelo
9 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

Kate Delany of Collingswood, NJ said she is present at the meeting today with a number of the South Jersey Progressive Democrats and representatives from different municipalities. Ms. Delany said they are attending the meeting due to concerns of lack of transparency within the Camden County Municipal Joint Insurance Fund with a lot of money involved and is concerned that it is operating under the public eye and would like more clarification on how the JIF operates.

Sue Altman of Camden, NJ member the of South Jersey Women for Progressive Change and the State Director of New Jersey Working Families said one of her concerns is that Conner Strong the broker for certain individual municipalities, who contracts with PERMA a subsidiary of Conner Strong, who then contracts with JA Montgomery another subsidiary of Conner Strong. Ms. Altman said she does not understand how this is an arm's length transaction. Ms. Altman said she understands it is complex with a lot of layers but it is troubling and this is only tip of the iceberg with their investigation as the public. Ms. Altman said she would love to hear an explanation, which does not have to be today, on how that type of relationship is a fair relationship, the cheapest and most efficient for tax payers. Ms. Altman said she feels these are important questions not only in Camden County but in other places across the state.

Amir Kahn of 1300 Princess Avenue, Camden, NJ said he would like to re-emphasize what Sue Altman talked about and that it is shocking as we talk of transparency and having trust, but you see Conner Strong the broker getting a minimum of six percent, and the administrator PERMA that is also owned by Conner Strong, that contracts to Montgomery, that is also owned by Conner Strong. Mr. Kahn said his question for the Board was what if when you first came out of college and you walked into this room - what would you do if you heard of the millions of dollars being funneled through the JIF and one organization Conner Strong, which is being investigated by the Governor, and is suing the Governor, yet they are the ones with the contract for this JIF in Camden County. Mr. Kahn said isn't this a conflict of interest? Mr. Kahn said he understands one of the key senior consultants of Conner Strong had to resign from his position on the board of a college due to liking racist tweets. Mr. Kahn quoted Dr. Martin Luther King - "Never, never be afraid to do what's right especially if the well-being of a person or animal is at stake, society's punishments are small compared to the wounds we inflict on our own soul when we look the other way." Mr. Kahn said don't look the other way, it is obvious if anybody reads the paper in town that George Norcross and his company is under investigation and when he is deposed anybody and everyone connected with him gets put on that stand to too. Mr. Kahn said when voting on your contracts do you feel comfortable in your heart when voting for broker like Conner Strong, that is under investigation, and suing the Governor. Mr. Kahn said please consider this and pray you will do the right thing. Mr. Kahn quoted Dr. Martin Luther King - "All the time and every time is the right time to do the right thing."

Janet Riggs of 13 Battery Hill Drive, Voorhees, NJ said some time ago she learned that the different municipalities buy their insurance from one entity, and she is glad they have insurance but this entity always leads to George Norcross. Ms. Riggs' reaction as a nurse that has been educated in ethical principles was perplexed as to how this is allowed. Ms. Riggs said she thought municipalities were supposed to take competitive bids for different things including insurance contracts and should never end up going to just one person or one entity. For example Insurance Company A might have a different name from Insurance Company B, which might have a different name from Insurance Company C, but if all three go back to the same entity like Conner Strong and George Norcross then that is unethical. Ms. Riggs said a reasonable person might try to argue that pooled insurance premiums are always cheaper but the counterpoint to that is if there is no competitive bidding then one entity can set the price and there are pretty high insurance rates in our municipality. Ms. Riggs said recently Voorhees Township reassessed all of their homes and the assessment went up significantly, and uncompetitive bids on insurance premiums is only a small part of the picture. Ms. Riggs said it looks like some very smart and courageous people in Camden County have become aware of this issue and want to bring forward to you so that maybe you ought to look at your practices and insist on competitive bidding and look for a lower insurance premium from somebody who is not related in any way, politically, business or by blood to Conner Strong and George Norcross. Thank you.

Commissioner Maley of the Camden County Municipal JIF and Mayor of Collingswood said so much that everyone has said is totally false and it comes from a total misunderstanding of what the Joint Insurance Fund does. The Joint Insurance Fund is a pool that is run by this group as an Executive Committee and a representative from every town, the Fund does not contract with Conner Strong to buy insurance, which is not at all what we do. Mayor Maley said we have professionals that either find insurance on the open public market that we buy together not from "George Norcross Companies", but self-insure ourselves up to certain levels of coverage that we manage and contract. Mayor Maley said as you can see in the meeting agenda which includes all of the financial reports that are available and published every month. Mayor Maley said the \$26 million that this group controls is used to pay claims up to a certain level and beyond that there is commercial insurance that provides coverage outside. As listed in the agenda tonight the Fund going out for RFQ for the selection of the fund professionals which is a process the Fund has gone through every year for the last 25 years. Towns are able to hire their own insurance broker. Some towns have hired Conner Strong and other towns have not but every town has their own broker they can hire and that is a process they go through separately. Mayor Maley said we have been doing this for our towns for the last 25 years because it has generated millions of dollars in savings for its members when compared to commercial insurance. This is a self-insurance pool and this group controls the money that is paid in, we assess towns and we set up the budgets.

Sue Altman of Camden, NJ asked the board what PERMA's role is in the JIF. Commissioner Maley said PERMA's role is the Administrator to operate the Fund in terms of making sure the claims get handled properly and doing the administration to run the Fund. In response to Ms. Altman Commissioner Maley said PERMA is as subsidiary of Conner Strong. Commissioner Maley said PERMA was not always a part of Conner Strong. Ms. Altman said we do not have to get into the history. Commissioner Maley said we can get into the history because it provides transparency and give everyone a better understanding of how this works. PERMA existed long before Conner Strong bought them. Commissioner Maley said JA Montgomery is the Safety Consultant that we contract with, not that Conner Strong contracts with everyone, but in fact we contract with. We hire them to be a safety consultant to work with the towns, work with us to set policy and to work with the towns on safety seminars and to distribute safety materials and videos to help our workers to their job safer so the we not only keep them safe but also reduce our workers' compensation claims.

In response to Ms. Altman, Commissioner Maley said JA Montgomery does have a relationship to Conner Strong. Ms. Altman said they are a direct subsidiary it is in the EDA application.

Amir Kahn of 1300 Princess Avenue, Camden, NJ said when you talk about risk management consultant you are saying that each municipality can choose their own. Commissioner Maley said each town selects their own Risk Management Consultant. Mr. Kahn asked if the Board has any influence directly or indirectly because 24 of the 37 members are with Conner Strong. Mr. Kahn said if he was a board member and saw municipalities dealing with some people that have a red flag over them, calling negative attention, being investigated or suing the government – he might say as a board member maybe that isn't the right risk management consultant. Mr. Kahn said there is a moral obligation. Commissioner Maley said none of the investigations being referred to have anything to do with the insurance business for this JIF. The only influence we have is to the extent that a few board members are elected officials in their respective towns but as a body we do not. Mr. Kahn said none of us here are saying the JIFs are wrong or bad, and are actually a great idea and said he believes in bulk buying power. Mr. Kahn said the problem is when corruption comes in it can allow funding to go to certain groups and you end up allowing double dipping or triple dipping. Commissioner Maley said there is no corruption here and you inference here that there is, is completely inappropriate. Mr. Kahn said when you look at the definition of being complicit it means being attached or going along with some activity that is either illegal or wrongfully done so please consider it.

Chairman Mevoli of the Camden County Municipal JIF gave the history of how the Joint Insurance Funds were started in 1985 when municipalities could not get municipal insurance for their boilers. Chairman Mevoli said they could not get any kind of insurance whatsoever. The private insurance raised the roof in the middle of the year and most of our budgets were from January to January. The towns could not come up with a 15% - 20% insurance increase in the middle of a budget year. This is the reason why the JIFs were started in 1985 and it was very difficult to do that. This JIF was created in 1987 with approximately 10 towns and now there are 37 municipalities that have joined this JIF to save money. Chairman Mevoli said we are the insurance company and the \$26 million you speak of is our money not the insurance company's money. The profit an insurance company would make you would never see. Our towns receive a dividend every year from the profit and that in turn goes to lower your taxes. Over the years since we have formed 32 years ago the figures are all here. Chairman Mevoli said Kate submitted an OPRA request and the documents requested were sent to her and a lot of the questions here tonight could be answered from the information that was given.

Kate Delany of Collingswood said she reviewed all the documents and the agendas as Mayor Maley stated along with Sue Altman and a few others and quite frankly it left more questions than answers. Going along the lines of ethics I noticed a lot of the companies that are not Conner Strong have connections and there are a lot of elect things that show generous political donations that are troubling. Ms. Delany said she noticed in looking through the meeting of the EJIF JIF there will be a meeting on the Budget at a Country Club that should be troubling to the public.

Rob Litman of Haddon Township, NJ said there are a lot of accusations here of conflicts of interest he said he is a progressive and curious and interested in those sorts of issues.

Is there an internal auditing mechanism in place here to check if there is a conflict of interest and if so how does one detect it. Fund Attorney Joseph Nardi said an internal audit is performed every year by the appointed auditor as you would see in the agenda and some other materials that have been provided. In terms of strictly identifying a conflict of interest that would need to be in their scope of engagement. Mr. Nardi said when you look at some of the questions that have been raised and that it is complex you would have to look at the by-laws and the Department of Banking and Insurance

as they identify the various professionals that provide services. Mr. Nardi said when you see what they are responsible for their particular scope – for example Safety Director or the Health Care Manager or the Underwriting Manager they are all regulated appointments and that should answer some of the questions raised. Mr. Nardi said regarding assessments or costs, in which he gets this question regularly, back in 1987 when the ten towns joined the JIF, and there are 37 today, they come voluntarily, they fill out an application, they are interested and then they are given their assessments based on their loss history. The assessment is provided based on the loss history from either this JIF or if they are a new member from a private carrier. Mr. Litman said hypothetically, if one of the fund commissioners or someone in this group, not saying that it does happen, but let's say there was a financial interest in one of the insurance companies that was in the JIF or happened within the Fund Commission or something similar, that would be a conflict of interest, and would that be flagged in the audit process and result in the removal. Mr. Nardi said I would assume that they would be able to identify that but I am not sure in terms of their due diligence if that would come up. Mayor Maley said everyone here files ethics forms with what financial interests they have just like every elected official does.

Janet Riggs of 13 Battery Hill Drive, Voorhees, NJ said in regard to the audits has the Board considered an external audit. Attorney Nardi said the Fund has both an internal auditor and external auditor and they complete the audit and it is filed with the Department of Banking and Insurance.

Amir Kahn of 1300 Princess Avenue, Camden, NJ said as previously stated there are 37 members in the JIF and this is the Executive Board, let me ask in this day and age of 2019 how about diversity. Mr. Kahn said there is a whole lot of black and brown and lot more women too. Mr. Kahn asked if there is a reason why there is a lack of diversity. Mayor Maley said we are the people that step up to volunteer. Mr. Kahn said as he looks around it seems as though we are at the Woodcrest Country Club. Chairman Mevoli said each town has their own representative whether it be their Mayor, a council member, their employee, whoever they appoint to represent them. Mr. Kahn said Mr. Chairman wouldn't you have some kind of influence if you said we want some more diversity on our board and representation. Mr. Kahn said we are new to the Fund being from Camden does this really represent Camden. Chairman Mevoli said the Fund Commissioners that come to the meeting are men and women. Mr. Kahn said he was referring to the Executive Board. Chairman Mevoli said the Executive Board is voted on by the members. Mayor Maley said someone raises their hand - it is not really a hard fought election. Chairman Mevoli said there is a regular election every year. Mayor Maley said this is the group that volunteered and said they would like to be involved in the JIF. Chairman Mevoli said these are the people who actually come out and participate. Mr. Kahn said one time for my school we were trying to get more teachers in and the company we hired brought everyone in that was all white male and female. Mr. Kahn said, he said lets go above and beyond let's think out of the box and try bringing in some more diversity here. If we just sit back it's not going to happen, right Mr. Mt. Ephraim. Mr. Kahn said he knows if some of you here for twenty or thirty years really wanted to have more diversity on the Executive Board you would be able to do it.

Lisa Pierson of Collingswood, NJ said her concern is about transparency and educating herself so therefore, she can go out and educate others about what is being said. Ms. Pierson asked where she can get all of this information so that it would be pliable to individuals that are not familiar to the insurance process. Ms. Pierson said our tax money is there and she believes in workers compensation but the bottom line is the dollar and her concern going forward. Ms. Pierson said she would make herself available and come to the meetings to be educated. Ms. Pierson asked if anyone

would be willing to be a mentor to her. Mayor Maley said he is the Mayor of Collingswood and whenever Ms. Pierson has any questions she can stop by his office anytime to speak to him. Mayor Maley said Ms. Pierson has the same color name tag as Kate and she had sent in an OPRA request for a whole lot of information and a bunch of Collingwood documents that you could take a look at. Mayor Maley said he would be happy to speak with Ms. Pierson at any time. Mayor Maley provided his business card to Ms. Pierson and said feel free to send him any questions via email there is no need to wait for a meeting to ask a question. Ms. Pierson thanked the Board for listening to her comments and concerns.

Chairman Mevoli said if possible we have all of the questions down and we will do a letter back to Kate again explaining exactly what the JIF is and how it is run and answer the questions brought forth here tonight. Chairman Mevoli said we will do the best we can to try and answer them, as we have before said Kate has a lot of information which includes budgets and most of the information is on the website. Attorney Nardi said you can get to the website by going to www.njmel.org and then click on Camden County Municipal Joint Insurance Fund.

Commissioner Rochford of the Camden County Municipal JIF said he is the representative and Mayor of Haddonfield and a number of years ago Haddonfield looked outside of the JIF as a due diligence to make sure they were getting the best value for the money put into the JIF. Mayor Rochford said he believes in the JIF and is non- partisan, neither Republican nor Democrat and has never met George Norcross. If he ran into him at the supermarket George Norcross would not know who he was. Mayor Rochford said when they went out and looked into the markets they received responses back that said they could not touch rates they were currently getting from the self-insurance pool. Mayor Rochford said others did not even want to bid on it. The only company that did want to bid on it had so many conditions, it was an inferior product that they were offering, so Haddonfield decided to stick with the coverage they had through the JIF. Mayor Rochford said over the years we have saved millions and millions, and as you here tonight this is not a country club or the Four Seasons, but it is a very, very nice place. Mayor Rochford said the committee does it because they want to and feel it is an important aspect of municipal government, to keep our costs down as much as possible and to have flexibility in the market. Mr. Rochford said sometime they step a little outside of what they absolutely have to, to help out our municipalities. Mayor Rochford said other private insurer groups would not do that at all. Mayor Rochford said he has been very pleased with this organization. The bidding goes out once a year and it is handled by a sub-committee. They look at price, they look at service record to others and there is a lot of other things that go into the selection process in picking our vendors. This process is done every year as a committee and it is looked over toughly and in turn it is brought back to us. Mayor Rochford said he knows on a few occasions he questioned the Committee reports and sent them back to get clarification or hit them a little harder before they are assigned. Mayor Rochford said to put things in perspective, he is nonpartisan – neither Democrat or Republican and does not have ties with the Democratic party in Camden County, just a guy that is trying to serve his community. Mayor Rochford said he felt the JIF and HIF have been very beneficial to Haddonfield over the years.

Commissioner Wolk of the Camden County Municipal JIF and Mayor of Mt. Ephraim said the Joint Insurance Fund is closely regulated by the New Jersey Department of Banking and Insurance and the New Jersey Department of Regulatory Affairs and we are regulated by the State also. It is not as though we are running all this and we have to abide by the New Jersey Department of Banking and Insurance.

Imani Oakley of Newark, NJ said it was mentioned earlier that there are both internal auditors as well as private auditors. Ms. Oakley asked for the names of both auditors. Attorney Nardi said Bowman & Company is the name of the auditors. Chairman Mevoli said there is not internal auditor other than itself and the external auditor is Bowman & Company. Amir Kahn said they have given

about \$561,000 in donations over the past years to the Democratic Committee and received back about \$1.5 million in contracts.

Commissioner Shannon of the Camden County Municipal JIF and representative for Barrington said this is completely unrelated to the previous conversation but a lot of us are starting to get claims from the June 20th storm and a lot of areas had flooding. Commissioner Shannon said they were notified last week that they will not be receiving assistance from FEMA. When FEMA put it all together we did not meet the threshold so the United States Small Business Association has stepped up and is offering very low interest loans. Commissioner Shannon said they picked Barrington because it is centrally located and she said she did send the press release out to all the clerks and the towns that had the flooding. Commissioner Shannon said they will be there every day from 9 am – 6 pm until Thursday so if it has not been communicated to your residents please make sure it gets communicated. After that there will be an online process that can be completed.

Commissioner Eleanor Kelly Fund Commissioner of Runnemede asked what the interest rate would be. Commissioner Shannon said the interest rate would be half of what a bank rate would be. Commissioner Shannon said she would email the rate sheet to Commissioner Kelly.

MOTION TO CLOSE PUBLIC SESSION:

Motion:	Commissioner Wolk
Second:	Commissioner Taraschi
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 6:18 PM

Karen A. Read, Assisting Secretary for
M. JAMES MALEY, SECRETARY