MINUTES OF THE
ACCEL BOARD OF DIRECTORS MEETING &
LONG RANGE PLANNING MEETING
THURSDAY, DECEMBER 1st and 2nd, 2011 AT 2:00 PM & 8:30 AM
Office of the Program Administrator
San Francisco, CA

MEMBERS PRESENT

Jena Covey, City of Bakersfield
Betsy Dolan, City of Burbank
Mary Akin, City of Modesto
Rhonda Combs, City of Monterey
Claudia Koob, City of Mountain View
Ann Richey, City of Ontario
Sandra Blanch, City of Palo Alto
Mark Howard, City of Santa Barbara
Barbara Choi, City of Santa Cruz
Deb Hossli, City of Santa Monica
Charlotte Dunn, City of Visalia

MEMBERS ABSENT

Tom Vance, City of Anaheim

GUESTS AND CONSULTANTS

Conor Boughey, Alliant Insurance Services
Daniel Howell, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Monica Sandbergen, Alliant Insurance Services
Keyan Aghili, Carl Warren & Company (*December 3rd only; joined via Teleconference)*
Ted Piorkowski, Chandler Asset Management (*December 3rd Only)*

A. CALL TO ORDER

President Ann Richey called the meeting to order at 2:00 p.m.

B. CONSENT CALENDAR

B1. Approval of Minutes for the October 13 & 14, 2011 Board Meeting

A motion was made to approve the minutes.

MOTION: Deb Hossli **SECOND:** Charlotte Dunn **MOTION CARRIED**

ABSTENTIONS: Mary Akin, Rhonda Combs, Jena Covey and Barbara Choi

C. GENERAL RISK MANAGEMENT ISSUES

Nothing to report.

D. REPORTS

D1. President's Report

D1a. Introduction of Jena Covey from City of Bakersfield to the Board

Ann Richey introduced Jena Covey from the City of Bakersfield to the Board.

D1b. Items of general interest to the members

Betsy Dolan reported that the City of Burbank will be opening a position in January for an assistant management services director or safety position; overseeing Workers Compensation and Liability. Betsy advised that she may be contacting members to sit on the oral panel, for references and anyone who may be interested in the position.

D2. Claims Committee Closed Session

D2a. The ACCEL Board of Directors entered into closed session pursuant to Government Section Code 54956.95.

A motion was made to enter into closed session at 3:32 PM pursuant to Government Section Code 54956.95.

MOTION: Mary Akin **SECOND:** Charlotte Dunn **MOTION CARRIED**

A motion was made to come out of closed session at 4:03 PM.

MOTION: Betsy Dolan **SECOND:** Mary Akin **MOTION CARRIED**

Mark Howard, ACCEL's Claims Chair, reported that no reportable action took place during Closed Session.

D3. Financial and Treasurer's

D3a. Ratification of Disbursements for months ending September 30, 2011 and October 31, 2011

ACCEL's Treasurer, Betsy Dolan, reported on the Disbursements for the months ending September 31, 2011 and October 31, 2011. She advised that the disbursements for these months included the last payments for the Sevilla vs. Ontario Settlement, travel reimbursements and the final payment for the Financial Audit.

A motion was made to approve the disbursements.

MOTION: Sandra Blanch **SECOND:** Mary Akin **MOTION CARRIED**

D3b. Report of Investments for months ending September 30, 2011 and October 31, 2011

Ms. Dolan refrained from going into detail on this item because Ted Piorkowski from Chandler Asset Management will be reporting on this later today.

D3c. Quarterly Financial Report as of September, 2011

Betsy Dolan reported that the September 31, 2011 report has been completed by ACCEL's Bookkeeper. Conor Boughey reported that ACCEL accrues the prepaid expenses such as the Program Administration Fee, which only reflects 25% of the total budget, but has been paid in full.

D3d. Member Account Summary for month ending September 30, 2011

Conor Boughey reported that the Member Account Summary was just completed for the 1st Quarter of the program year and that all adjustments have been moved to the "prior years' section of the report. Conor further advised that the Member Account Summary does not include updated reserves or IBNR and that these items will be updated in the report once we receive the new actuary study. Conor pointed out that the Authority has earned $30,000,000 of interest and has paid $34,000,000 in claims.

The following is a summary of significant events of the first quarter:

1. Member Contributions of $6,403,032
2. Claims Payment totaling $2,100,000 (Sevilla v. Ontario; PY 2007-08)
3. First Quarter Investment Income: $192,780

D3e. ACCEL Projected Cash Flow Obligations as of September 30, 2011

Conor reported that the Projected Cash Flow Obligations worksheet as of September 30, 2011 has been completed. The Cash Flow worksheet helps the Authority evaluate the benefit of long term investments compared to the cash flow needs of the organization. Because of ACCEL's heavy investment in Short Term Investments, this report does not have a lot of value for the near future. As our investment portfolio returns to a normal distribution, this report will have increased value.

A motion was made to receive and file the reports listed in Items D3b through D3e.

MOTION: Mary Akin **SECOND:** Charlotte Dunn **MOTION CARRIED**

D3f. Investment Report

Ted Piorkowski, ACCEL's portfolio manager from Chandler Asset Management presented the Investment Report to the Board of Directors. Mr. Piorkowski spoke briefly on the current economic backdrop and reported that the current economic recovery continues and that it is a soft recovery and slow growth recovery. Mr. Piorkowski also touched on the affects of the European debt crisis on the U.S. treasuries and yields and concluded the economic discussion by stating that Chandler Asset Management does not think there is a likelihood that the U.S. economy will enter into another recession at least in the first half of 2012.

Mr. Piorkowski stated that ACCEL's portfolio measures its performance against the Bank of America and Merrill Lynch 1-5 Year Government Index. Mike Simmons wanted to know if other pools use a different index. Mr. Piorkowski advised that the 1-5 Year Government Index is very common index and that it represents the amount of risk an organization is willing to take. If ACCEL uses a different index, it should be a representation of the amount of risk it is willing to take. Mr. Piorkowski reported that in such a low interest rate environment, Chandler most likely would not advise ACCEL to change its Index.

Mr. Piorkowski concluded his report by discussing ACCEL's Portfolio Characteristics at the end of October compared to the market benchmark. Mr. Piorkowski reported that ACCEL's Average Book Yield is 2.13% which means that ACCEL's portfolio is producing an income of 2.13%. Mike Simmons asked about dropping ACCEL's investment rating requirement from AA to A in order to allow ACCEL to have access to a greater volume of investment instruments. Mr. Piorkowsi advised that ACCEL can own up to 30 corporates which as AA and a strong investment per Chandlers internal review. ACCEL could earn significantly more by investing in A rated companies – provides ACCEL with a greater opportunity to diversify. But there are increased risks associated with purchasing A corporates. Mike asked Ted if he would recommend that ACCEL purchase A rated companies. Ted advised that the decision is for ACCEL to make and depends upon the Authority's comfort level in taking on more risk.

No action taken.

D4. Program Administrator's

No report was given.

D5. Underwriting Committee Meeting

Conor Boughey advised that Underwriting Committee met via Teleconference prior to this Board meeting. Ann Richey advised that the Underwriting Committee will be meeting on January 25th at the Alliant offices from 11:00 a.m. to 3:00 p.m. and will be discussing such items as establishing guidelines for when the Underwriting Committee needs to bring items to the entire Board, etc.

The meeting was adjourned for the day.

ACCEL’s President, Ann Richey, reconvened the meeting.

E. Long Range Planning Items

E1. ACCEL's Retro Calculation - The New Formula

Conor Boughey advised that in 2007, ACCEL changed the rating plan calculation to the RPC from the RRP and that losses need 4 years to develop before they can be evaluated under the new formula. 2011 will be the “test” year for new rating plan calculation.

Mike Simmons reported that the old rating plan formula was created in 1986 and was based on only 5 members and that ACCEL had more than three meetings to re-engineer the retro plan calculation

Conor walked through the old formula with the Board members and advised that the old formula looked at claims excess of $25,000 to $500,000. Mr. Boughey further discussed how Santa Monica was being unfairly assessed under the old formula which is why ACCEL came up with the new formula.

Conor then walked the board through the new calculation and explained that it is based 65% on size (payroll) and 35% on exposure (pooled losses). Certain parameters were added, such as every member has to pay at least 3% even if that member does not have any claims for the year. The maximum contribution is 200 to 300% of the deposit, therefore, the largest member will have a maximum contribution of 200% of the deposit and the smallest member will have a maximum contribution of 300% based on a worst case scenario. Mr. Boughey stated that the final parameter of the new formula is that claims counted as excess claims are now $4,000,000 Excess of $1,000,000; not $25,000 excess of $500,000.

Conor explained that a unique item of the new formula is that the new calculation just looks at one year, where the old calculation looks at 4 years of data. Conor then walked the Board through an example of the new retro.

Conor advised that deposit adjustments, reserves and IBNR need to be included in the new formula, but were not considered during the development of the formula. Deposit Adjustments are determined by the Member Account Summary (MAS Report). Reserves and IBNR are determined by the actuary, but how to determine each member’s share of reserves and IBNR has not been decided yet. Conor advised that Alliant’s recommendation is that these are allocated based on payroll.

Direction was given to the Program Administration to review new retro calculation with the actuary and pay any necessary charges incurred.

Direction was given to the Program Administration to revise the Financial Plan Policy and Procedure for the February Board Meeting. The policy will be drafted based on the payroll allocation option, unless John Alltop disagrees.

E2. New Member Marketing

Conor Boughey reported that the Authority has enjoyed stable membership over the past 23 years and only 2 members have left in its history as an organization - Gardenia and Burbank (Burbank decided to re-join ACCEL). Mr. Boughey further advised that ACCEL has never actively solicited for new members and that there are other JPA's that actively market to acquire new members. Mike Simmons opened up the discussion to the group by asking the members if ACCEL would like to actively market for new members or if ACCEL is comfortable with its size.

Ann Richey stated that some cities are close to filing for bankruptcy due to the economy and questioned if this is the correct time to be marketing for new city members.

Rhonda asked what the pros would be for ACCEL to engage in marketing. Conor stated that there would be a slight decrease in the overhead costs as well as greater size in the marketplace. Conor also stated that the bigger ACCEL is the more stable it will become over time. Mike stated that allocating administrative costs would be beneficial to the group, but stressed ACCEL will have no way of knowing which new members would become loss leaders for ACCEL.

Mike asked the Board members again if they want any new members to join ACCEL and if ACCEL should start aggressively pursuing new members, such as Fullerton. Sandra Blanch advised that these opportunities don't present itself to the Board very often and thinks ACCEL should pursue new members. Rhonda Combs stated that if the prospective member meets ACCEL's standards, it couldn't hurt to pursue new members to help reduce cost.

Deb Hossli stated that ACCEL is a strong and financial secure organization and that prospective members should seek out ACCEL. Ms. Hossli further stated that she feels there isn't a current need to actively market for new members.

A consensus was made among the members that ACCEL does not need to actively market new members at this point and that if a city is interested in joining ACCEL, that city can pursue ACCEL on their own.

E3. Liability Pool Funding

Mike Simmons started the discussion by reminding the members when ACCEL was first formed, it had zero net assets, interest rates were at 8% and it was funding at $1.20 per $9M XS $1M and ACCEL was lucky to enjoy several years of no losses. ACCEL developed a lot of money in a relatively short time. Mr. Simmons further reported that ACCEL is currently funding at $.57 for $4,000,000 xs. $1,000,000. ACCEL was funded at 99% confidence level during 1986, 1987, etc. Mr. Simmons reported that a primary pool typically funds at a 70% or 80% confidence level because of the stability of the loss pattern and that most excess pools fund at 85 to 90% confidence level and ACCEL is funding at 80% confidence level. Mike Simmons advised that an excess pool should consistently fund at the same confidence level.

Mark Howard expressed his discomfort with dropping the confidence level.

This item was discussed further under the Actuary Study Agenda Item E5.

E4. Underwriting Standards

Rhonda Combs asked that Alliant research other pools to see how they address the issue of when to bring a change of exposure to the Board or their Underwriting Committee. Conor Boughey advised that he thinks a lot of pools have not memorialized this issue. Rhonda Combs expressed concern over not knowing when to bring a change of exposure to ACCEL's Board and does not want to be presented with a situation later on in which a decision was made to not bring a specific exposure to the Board's attention and then a significant claim arises.

Conor Boughey advised that Alliant will survey other JPA's to see how they handle this issue but stated he feels that since CSAC-EIA hasn't addressed this item, then it's likely other pools haven't as well.

Mike Simmons advised that SANDPIPA is the only JPA who addresses this issue. Mike advised that before cities became part of pools, they had to fill out a very lengthy application. Mike Simmons advised that when this ACCEL was formed, underwriting information was not collected. Mr. Simmons further reported that he believes there is only one JPA in California that addresses this issue and that is SANDPIPA. Mr. Simmons stated that this JPA has a person on staff that actually reviews the members' exposures and assesses certain members.

Mark Howard stated the importance of each member doing their jobs as risk manager at their respective city and that if there is a questionable exposure, to bring the issue to ACCEL. He also recommended that if a member is struggling with whether to bring a potential new exposure to the Board for review, to call other members and get their opinion.

Sandra Blanch stated that at a prior Underwriting Committee Meeting in which they reviewed the MOC, Marilyn Kelly was in attendance and she found Marilyn's input to be very helpful and suggested having her look at ACCEL's MOC.

Mike advised that CSAC hires someone as an underwriter and that person determines the appropriate charge for a unique exposure.

Ann Richey suggested writing down guidelines for each city risk manager to use when talking to various departments about their operations.

E5. ACCEL's Actuary Study

Mike Simmons advised that a discount rate is essentially an interest rate and that it is applied over a payout period and further advised that most actuaries use a 10-16 year payout period for Workers Compensation a 4 year payout period for Liability. Mr. Simmons explained that discounting involves applying an interest rate assumption over a long period of time. Mr. Simmons reported that if ACCEL modifies its discount rate, it impacts how ACCEL's Liabilities are posted in the Financial Audit. ACCEL's currently posts its Liabilities at $13,000,000, which is a discounted number. Mike advised that he thinks outstanding losses for Workers' Compensation should be in the discount range of 3-4% and Liability should be discounted by 2-3%. Mike advised that dropping the discount rate by 1% will increase ACCEL's contribution rate by 3-5% Mike recommended changing the discount rate to 3%, and possibly 2%. Per Mr. Simmons, most liability pools are moving to discount rates of 2% - 3%.

A consensus was made to have John Alltop run the actuary report with a 2% and 3% discount rate and also at 75%, 80%, 85% and 90% confidence levels.

Mike reminded the members that ACCEL's financial audit reflects and that most pools don't do this.

A decision will be made on what confidence level to fund at once ACCEL reviews the actuary report and figures with the 2% and 3% discount levels.

F. Unfinished Business

F1. 2011 Long Range Planning Recap

No report was necessary; the Board gave direction during the Long Range Planning Session.

F2. June 30, 2011 Financial Audit

Conor Boughey advised that there were several typos and undefined terms used in Perry Smith's financial audit that was presented to the Board in October. Mr. Boughey stated that the Net Assets listed on page 7 of the audit was changed from "Administrative" to "Unrestricted" and language such as insurance was changed to coverage throughout the document. In addition, Mr. Boughey reported that program limits and member participation on page 10 of the audit were amended to accurately reflect the current layers.

A motion was made to approve the June 30, 2011 Financial Audit.

MOTION: Charlotte Dunn **SECOND:** Rhonda Combs **MOTION CARRIED**

F3. Potential City of Fullerton Membership

Conor Boughey advised that both he and Mike Simmons spoke with Ralph Korn and confirmed that the City of Fullerton is purchasing a buffer layer rather than participating in ICRMA's pool. Mr. Boughey reported that in his conversation with Ralph Korn, Mr. Korn did not know why the city purchased a buffer layer and advised that the city is not against pooling their exposures. Therefore, ACCEL now looks like a better option to the City of Fullerton. Mr. Boughey reported that Fullerton has narrowed down its options to staying with ICRMA, or joining ACCEL, PARSAC or BICEP. However, they are still looking at CSAC. Conor stated that he has provided Ralph with pricing for membership to ACCEL.

Conor Boughey reported that Fullerton currently has a $2,000,000 retention with ICRMA and that Fullerton could join ACCEL with a $1,000,000 Retention at the same price that they are currently paying ICRM A for a $2,000,000 retention. Mr. Boughey further advised that after doing research and looking at the last 10 years of their claims, Fullerton's membership into ACCEL would benefit the Authority because their contributions into the pooled layer would have exceeded the claims payments ACCEL would have made on their behalf.

Mike Simmons advised that Fullerton does have a comprehensive Risk Management Program but is doubtful they will re-hire a risk manager. Mike further reported that Fullerton is actively being marketed by PARSAC and stated that maybe ACCEL should re-evaluate its marketing approach towards Fullerton. Mark Howard recommended tabling this item under the Long Range Planning session.

F4. CSAC Subsidy Funds

Conor Boughey stated that this item was presented at the last Board meeting and reminded the members that ACCEL has $8,500 available through CSAC-EIA to spend on loss prevention measures. Conor further reminded the members that ACCEL has not taken action yet on how to spend this money and that a decision needs to be made.

Mike Simmons asked that each member report on their respective city's loss control needs. Mary Akin and Claudia Koob stated that the amount of money available through CSAC is not enough money for them to use to fund any loss control measures at their respective cities. Charlotte Dunn reported that the City of Visalia just hired a new Safety Director and is waiting to see what this new hire is going to do. Rhonda Combs suggested using the subsidy funds to purchase an online training program on how to more effectively use cameras to photograph sidewalk uplifts and areas in need of maintenance, in particular relating to trip and fall claims. Ms. Combs stated that if Monterey were to use the funds for this particular loss control measure, the online training material could be shared with the rest of the ACCEL members if they obtain full rights to the information. Deb Hossli advised that the City of Santa Monica could benefit from an online safety tracking system/dashboard that tracks each department's compliance with set safety standards. Betsy Dolan advised that the City of Burbank hires outside safety instructors to perform safety trainings within the city and suggested maybe using the CSAC subsidy funds to purchase more online training as a less expensive alternative to hiring instructors. Mark Howard advised that the City of Santa Barbara has a decentralized safety program and that the Public Works Dept. has just hired a firm to perform an internal audit to figure out where the gaps are. Mr. Howard suggested using the funds to offset some of the cost of the audit.

Mike recommended ACCEL purchasing a resource that they own the copyright to and sharing that resource among all members. Mark suggested using funds for membership fees to PARMA, etc. Mike mentioned that the money can be used to send safety officers to Members. Mike stated that CSAC won't pay for a retreat, but would most likely pay for having a roundtable with safety officers.

Conor suggested using the funds to pay for DMV pull service through Target Safety.

No action was taken, this discussion will continue at the next board meeting.

F5. Cyber Liability Exposure Discussion

Ann Richey stated that at the last Board meeting, the members were asked to meet with their respective IT Departments and obtain information on specific Cyber Liability exposures that their city could be faced with. Ms. Richey advised that Ontario's IT Department three largest concerns are: 1) personal information data breaches becoming public; 2) worms and hackers accessing the system; 3) financial security breaches.

Mark Howard advised that the City of Santa of Barbara is running two separate computer systems – their city wide computer system and a separate police computer system. Mark advised that there is a lack of firewalls protecting city attorney's network, the risk management network and the benefits network. Deb Hossli advised that the City of Santa Monica has a very comprehensive security program to protect their cyber information but that there is a possible exposure in medical information that is sent via email to the city attorneys.

Mary asked if there is a model of what each city should have to protect their cyber information. Mark Howard advised that ACCEL as a group should develop its own standards for each member to comply with and then bring those standards back to their individual organizations. Rhonda said that it would be helpful to have a set of standards to adopt, especially for their vendors to comply by. Mike Simmons advised that he Mike said that the standards are constantly changing that it would be difficult to create a set standard. Mark asked if PEPIP already has a written set of standards.

Mike Simmons cited the Sony Playstation data breach claim and stated that Sony's insurance carrier is trying to state that there is no coverage under the CGL policy. Mike stated that ISO started to try to exclude Cyber Liability under the GL Form about 10 years ago. Mike advised he believes that ACCEL's MOC provides some Third Party Liability coverage for a large data breach claim above $1,000,000. Mike advised that he isn't suggesting that ACCEL excludes this type of exposure but that ACCEL should address whether they are intentionally covering this exposure or if they are allowing it to be covered. ISO is excluding data breach as property damage. Mr. Simmons further explained that the courts are torn in their interpretation of data breaches and that some are interpreting it as a breach of tangible property that should be treated as Property Damage under the GL policy and others are saying that it's not property damage and not covered under the GL policy. ISO is excluding data breach as Property Damage. Mike asked the members to think about whether they want to supplement their Cyber coverage through PEPIP by purchasing a stand-alone Cyber or purchase a group Cyber policy. Mr. Simmons confirmed that ACCEL's Excess Liability policies do not exclude Cyber Liability coverage because they are not written on a standard ISO form but that ACCEL's Excess Liability policies are dependent upon the interpretation of the policy language by the courts.

No direction was given.

G. Cyber Liability Stand-Alone Policy

Conor Boughey advised that the application included in the agenda packet is the smallest application that he could find. Conor advised the members that they would be rated on revenues (such as taxes) and its number of records (how many transactions the cities perform). Conor advised that cities are starting to purchase stand alone policies for this type of coverage. As an example, a city in Southern California with a payroll of $35,000,000 purchased a stand-alone policy with $1,000,000 limit and $25,000 retention for $14,000. Conor advised if ACCEL were to purchase a similar stand-alone policy as a group it would cost approximately $280,000 for a $1,000,000 limit and a $25,000 retention.

Mike Simmons advised that a Cyber Policy covers 1st and 3rd parties. PEPIP covers 1st Party Liability, but if Mike advised that a Cyber Liability policy should be purchased because when the data breach occurs, monitoring must be immediately begun and must occur for several years. Mike reminded the members that the Cyber policy within PEPIP has a $20,000,000 aggregate. Conor further advised that each member is limited to a $2,000,000 aggregate per year with a $50,000 deductible if the member's TIV is less than $500,000,000 and a $100,000 deductible if the member's TIV is greater than $500,000,000.

Mike asked if each member would like to start completing the 4 page Cyber application or if they would like to send a more detailed application to their IT Departments which could be used as an assessment tool. Rhonda Combs advised that her city is currently in a budget crisis and is not sure she would able to increase the budget by another $20,000-$30,000 for cyber coverage when the City of Monterey has not had a Cyber loss to her knowledge. Mark Howard expressed the same concern.

Barbara Choi asked what the benefit is of purchasing a separate Cyber coverage if the city has coverage through PEPIP. Conor Boughey advised that the Cyber coverage through PEPIP is shared among 6,000 members and the limits may not necessarily be available. Conor advised that ACCEL does not need to purchase Cyber coverage as a group and that he can provide a single city quote if anyone is interested.

Mark Howard asked the group if they would be interested in spending the CSAC subsidy funds to hire someone as a group to create guidelines for Cyber security. Ann advised that she will contact her IT Dept. to make up a list of essential items that each city should have with respects to Cyber security.

No action was taken.

G2. ACCEL Target Equity Ratios

Conor Boughey began by reviewing the Target Equity policy and procedure with the Board and advised that it was created due to CAJPA's requirement. Mr. Boughey further stated that all pools are using equity ratios; they may be using different ratios but they are using the same set of ratios.

Conor reviewed certain terms with the Board, such as Confidence Level, Equity (including CAJPA's definition of Equity), Net Contribution and Self Insured Retention. Conor then gave a presentation on ACCEL's current year financial ratios and the methodology behind each ratio.

No action was taken.

G3. Target Safety and DMV License Reporting for City Employees

Conor Boughey advised the members that they had expressed an interest in this item at October's Board meeting. Mr. Boughey reported that up until April 1, 2012, the cost for the DMV automated pull service through Target Solutions is $2.16 per driver and that after April 1, 2012, the cost will increase to $3 per driver. Charlotte Dunn stated that the City of Visalia will be utilizing DMV and will not be going through Target Solutions as originally intended.

No action necessary.

G4. Next Two Meetings Schedule

Conor Boughey reminded the members that the next Board meeting will take place on February 14, 2012 during the week long PARMA Conference in Monterey. Conor further advised that Alliant is working on obtaining a discounted room block rate with the Hotel Pacific that is less expensive than the conference hotel rate. Mr. Boughey stated that Hotel Pacific has currently offered a rate of $179 (does not include parking) and the conference rate is $200. Alliant is working with Hotel Pacific to include the parking cost in the already quoted $179 rate.

Mike Simmons advised that if Alliant is successful in obtaining the discounted room block with the parking rate included, then any members who are interested in staying at the Hotel Pacific needs to make a firm commitment.

Conor Boughey advised that the February 14th Board meeting will start at 12:00 p.m. with lunch served at 11:30 a.m. and the meeting will end at approximately 5:00 p.m.

Rhonda Combs requested that proposed end times of meetings be added to the agenda.

No action necessary.

H. Correspondence/Information

None

I. Public Comments

The meeting was adjourned at 1:24 p.m.