

TENNESSEE BOARD OF FUNERAL DIRECTORS AND EMBALMERS

MINUTES OF BOARD MEETING

January 12, 2010

President Dennis Hamilton called the meeting to order at 9:04 A.M. in the Second Floor Conference Room of the Andrew Johnson Tower, Nashville, Tennessee.

Board members present were Dennis Hamilton, President, Eugene Williams, Vice President, Paula Bridges, Wayne Hinkle, Jill Horner, Clark McKinney and Tony Hysmith.

Staff members present were Robert Gribble, Executive Director, Adrian Chick, Assistant General Counsel and Jimmy Gossett, Administrative Assistant.

INTRODUCTION OF NEW BOARD MEMBER:

President Dennis Hamilton introduced and welcomed new board member Tony Hysmith from Henderson to serve as a representative for West Tennessee.

ADOPTION OF AGENDA:

A motion was made by Wayne Hinkle to approve the agenda as printed.

Seconded by Eugene Williams

Adopted by voice vote

APPROVAL OF MINUTES:

A motion was made by Clark McKinney to approve the minutes of the December 8, 2009 Board Meeting.

Seconded by Jill Horner

Adopted by voice vote

ADOPTION OF ROBERT'S RULES OF ORDER:

A motion was made by Wayne Hinkle to adopt Robert's Rules of Order to govern the Board in all cases to which they are applicable and in which they are not inconsistent with statutes and any special rules of order the Board may adopt.

Seconded by Clark McKinney

Adopted by voice vote

CONFLICT OF INTEREST STATEMENT:

Each Board member signed a Conflict of Interest Statement. A new one should be signed annually at the January meeting.

LEGAL REPORT:

ADRIAN CHICK, ASSISTANT GENERAL COUNSEL

1. Case No.: L09-FUN-RBS-2009026661

This complaint was filed by a consumer who alleges that the Respondent funeral establishment engaged in misleading, dishonest, and unprofessional conduct in handling pre-arrangements for her mother. Complainant was informed by the insurance company that a policy had been issued and had been irrevocably assigned to the Respondent. The Complainant was then upset upon learning that the Respondent had no pre-need contract on file. The insurance company later recognized that the policy was a whole life policy that had not been assigned, and that the Complainant's sister was the beneficiary. The Complainant believes that an information sheet in the Respondent's files evidences a pre-need contract.

Response: The Respondent states that no pre-need contract was ever written, and that the Complainant's mother simply purchased a whole life policy through the establishment. The information on file is for information only, to be used at the time of need if necessary.

Complaint History: Two old, unrelated, closed complaints.

Recommendation: Dismiss.

A motion was made by Clark McKinney to accept Counsel's recommendation.

Seconded by Jill Horner

Adopted by voice vote

2. Case No.: L09-FUN-RBS-2009017401

The Respondent advertised "We offer complete Funeral Services including embalming for \$1,995.00..." The Respondent is not licensed by the Board.

Response: The Respondent states that it is only engaged in the business of selling caskets and refers inquiries about complete "Funeral Services" to a licensed establishment.

Complaint History: None

Recommendation: Consent Order assessing civil penalty of \$1,000, Cease and Desist Letter, and authorization for hearing.

A motion was made by Clark McKinney to accept Counsel's recommendation.

Seconded by Paula Bridges

Adopted by voice vote

3. Case No.: L09-FUN-RBS-2009026631

An inspection on November 18, 2009 revealed the following:

- Rule 0660-06-.02 - On the General Price List, use of facilities and staff for funeral/memorial service is listed as one itemization, but must be listed separately;
- Rule 0660-06-.02 - On the General Price List, the casket price range is not accurate compared to the Casket Price List;
- Rule 0660-06-.02 - On the General Price List, the outer burial container price range is not accurate compared to the Outer Burial Container Price List;
- Rule 0660-06-.02 - On the General Price List, the price range for direct cremation is not provided;
- Rule 0660-06-.02 - On the General Price List, the required disclosure language for direct cremation is not present;
- Rule 0660-06-.02 - On the General Price List, the price for direct cremation with alternative container is not accurate compared to the price of the alternative container on the Casket Price List; and
- Rule 0660-06-.02 - On the General Price List, the price range for urns is not accurate compared to the Urn Price List.

Response: The Respondent has updated its price lists.

Complaint History: None

Recommendation: Consent Order assessing civil penalty of \$350 and authorization for hearing.

A motion was made by Wayne Hinkle to accept Counsel's recommendation.

Seconded by Eugene Williams

Adopted by voice vote

4. Case No.: L09-FUN-RBS-2009024851

This complaint is based upon the Respondent funeral establishment's advertisement of a package price without an itemization as required by Tenn. Code Ann. § 62-5-106.

Response: The Respondent apologizes if it has committed a violation.

Complaint History: None

Recommendation: Letter of Warning regarding Tenn. Code Ann. § 62-5-106.

A motion was made by Eugene Williams to accept Counsel's recommendation.

Seconded by Paula Bridges

Adopted by voice vote

5. Case No.: L09-FUN-RBS-2009025371

6. Case No.: L09-FUN-RBS-2009025361

This complaint was filed by a consumer who alleges that the employee who made funeral arrangements with her was not a licensed funeral director.

Response: The Respondent manager states that he made all arrangements from beginning to end with the complainant via telephone and submitted a Statement of Funeral Goods and Services Selected verifying this. The apprentice funeral director states that he only accepted clothes from the family and asked if they had any questions about the services.

Complaint History: None

Recommendation: Dismiss.

A motion was made by Eugene Williams to accept Counsel's recommendation.

Seconded by Clark McKinney

Adopted by voice vote

7. Case No.: L09-FUN-RBS-2009024101

An inspection on October 13, 2009 revealed the following:

- Tenn. Code Ann. § 62-5-107 - A copy of the latest inspection report for the crematory used was not available for inspection (same violation noted during November 6, 2008 inspection);
- Rule 0660-06-.02 - Six (6) Statements of Funeral Goods and Services Selected lack reason for embalming;
- Rule 0660-06-.02 - Alternative containers are not listed as required on Casket Price List;
- Rule 0660-06-.02 - The Casket Price List lacks the effective date (same violation noted during November 6, 2008 inspection with regard to General Price List);
- Rule 0660-06-.02 - On the General Price List, the price range for outer burial containers is not accurate when compared to the Outer Burial Container Price List (same violation noted during November 6, 2008 inspection);
- Rule 0660-06-.02 - On the General Price List, the price for immediate burial with a steel protective casket and concrete box is inconsistent with the Casket Price List; and
- Rule 0660-06-.02 - On the General Price List, the price for immediate burial with a cloth covered wood casket and concrete box is inconsistent with the Casket Price List.

Response: No response was received.

Complaint History: 200600606 & 200705421 related, (\$500 c/o paid); 200900522 related (\$750 c/o paid);

Recommendation: Consent Order assessing civil penalty of \$2,500 and authorization for hearing.

A motion was made by Paula Bridges to accept Counsel's recommendation.

Seconded by Jill Horner

Adopted by voice vote

8. Case No.: L09-FUN-RBS-2009016991

The Complainant's 33 year old daughter was found deceased at her home. Complainant contacted Respondent funeral establishment to handle services. The Complainant alleges the following:

- Two (2) necklaces, two (2) bracelets, and one (1) ring were not returned by the Respondent;

- The Respondent charges for services of a hair dresser that were not performed, or that were performed poorly;
- The body was prepared poorly resulting in water leaking from the body and wet spots on the decedent's dress;
- An employee of Respondent discussed the condition of the body with third persons;
- The Respondent charged for an organ player but there was none;
- The Respondent charged for a vehicle escort but there was none;
- The Complainant paid for five (5) death certificates but only got two (2); and
- The Respondent stole from Complainant's grandson by collecting the balance due in court.

Response: The Respondent states as follows:

- Two (2) rings, one (1) necklace with charm, one (1) watch, and one (1) bracelet were given to the Complainant on October 27, 2007;
- The establishment could not fix the hair exactly as requested due to the autopsy and the condition of the body;
- The leakage was a complication resulting from the autopsy, and the family had been warned that it might occur which would necessitate closing the casket;
- Condition of the body was not discussed with anyone else;
- Escorts were to accompany the hearse to the cemetery, not for the Complainant personally, and the Complainant chose to drive herself to the cemetery;
- The Complainant chose to only pick up two (2) death certificates. The others have been waiting at the funeral home, and several unsuccessful attempts were made to deliver them, but only a minor was home;
- The dress that was brought in for decedent was already stained, and the Respondent had tried unsuccessfully to remove the stains;
- All donations received were properly credited, and the establishment had to retain an attorney to reopen the estate and collect the balance from proceeds of the sale of decedent's house; and
- Instead of an organ, the family had requested three certain songs to be played, which was done.

Complaint History: None related.

Recommendation: Dismiss.

A motion was made by Eugene Williams to accept Counsel's recommendation.

Seconded by Wayne Hinkle

Adopted by voice vote

9. Case No.: L09-FUN-RBS-2009016141

An inspection on July 28, 2009 revealed the following violations:

- Tenn. Code Ann. § 62-5-107 - A copy of the current license and latest inspection report for the crematory used was not available for inspection;
- Tenn. Code Ann. § 62-5-308(d) - The license of an embalmer was not available at the time of inspection;
- Rule 0660-06-.02 - On the General Price List, the price range for direct cremation is incorrect; and
- Rule 0660-06-.02 - Several Statements of Funeral Goods and Services Selected failed to provide description of merchandise.

Response: The Respondent states it will correct the deficiencies.

Complaint History: Two, one related involving failure to provide description of merchandise.

Recommendation: Consent Order assessing civil penalty of \$500 and authorization for hearing.

A motion was made by Eugene Williams to accept Counsel's recommendation.

Seconded by Jill Horner

Adopted by voice vote

10. Case No.: L09-FUN-RBS-2009016171

An inspection on July 8, 2009 revealed the following violations:

- Tenn. Code Ann. § 62-5-107 - A copy of the latest inspection report for the crematory used was not available for inspection;
- Rule 0660-06-.02 - On Statement of Funeral Goods and Services Selected, statement dated January 5, 2009, family is charged \$2650.00 for "Milso" casket, but Casket Price List in effect shows price of \$2495.00;
- Rule 0660-06-.02 - On Statement of Funeral Goods and Services Selected, statement dated March 26, 2009, family is charged \$1495 for "L98 Mandarin, 20 ga. steel" casket, but no casket with this name appears on the Casket Price List;
- Rule 0660-06-.02 - Several caskets offered in the casket selection room are not listed on the Casket Price List;
- Rule 0660-06-.02 - The price of four caskets in the selection room is inconsistent with the price on the Casket Price List; and

- Rule 0660-06-.02 - The price of an outer burial container in the selection room is not accurate compared to the price on the Outer Burial Container Price List.

Response: The Respondent states as follows:

- Respondent had contacted the crematory for a copy of its inspection report but had not received it. Respondent has obtained a copy since the inspection; and
- Updated price lists have been submitted.

Complaint History: No recent complaints.

Recommendation: Consent Order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Clark McKinney to accept Counsel's recommendation.

Seconded by Paula Bridges

Adopted by voice vote

11. Case No.: L09-FUN-RBS-2009019051

This complaint was filed by a former employee who alleges that the Respondent establishment did not give out a price list as required.

Response: The Respondent states that it provides all families a General Price List at the initial arrangement conference, enclose the GPL in packets sent to families, display them on tables for public viewing, and require its vehicles to carry the GPL's.

Complaint History: None related.

Recommendation: Dismiss.

A motion was made by Clark McKinney to accept Counsel's recommendation.

Seconded by Eugene Williams

Adopted by voice vote

12. Case No.: L09-FUN-RBS-2009016231

An inspection on July 6, 2009 revealed the following violations:

- Tenn. Code Ann. § 62-5-107 - A copy of the current license and latest inspection report for the crematory used was not available for inspection;
- Tenn. Code Ann. § 62-5-107 - One cremation file did not contain a copy of the authorization form. A second file contained a form without the required information;
- Tenn. Code Ann. § 62-5-306(d) - The license of a funeral director was not available at the time of inspection; and
- Rule 0660-06-.02 - Reason for embalming required but not present on some Statements of Funeral Goods and Services Selected.

Response: The Respondent apologizes for the errors and states that it has corrected them.

Complaint History: None.

Recommendation: Close with Letter of Warning.

A motion was made by Eugene Williams to accept Counsel's recommendation.

Seconded by Wayne Hinkle

Adopted by voice vote

13. Case No.: L09-FUN-RBS-2009017311

This complaint was filed by the husband of the decedent. The Complainant alleges that he paid for an extra-wide casket but only got a standard size casket, the service was not performed at the funeral home as agreed, the Respondent did not embalm the body, fluids were coming out of the mouth, nose and eyes, and the Respondent will not provide an itemized bill.

Response: The Respondent states the decedent was embalmed by a licensed embalmer and a copy of the Embalming Analysis Report was submitted. The body was re-aspirated approximately ten (10) times for purge control. At each re-aspiration, the cavities were treated with cavicide and nasal cavities were treated with pose and packed with cotton. Absorbent pads were placed in the trachea, and every available procedure was used for purge control. The casket used was a Batesville OS 24 841 crystal blue. Visitation and funeral services were held at a church at the family's request. A Statement of Funeral Goods and Services Selected was submitted.

Complaint History: None related.

Recommendation: Dismiss.

A motion was made by Jill Horner to accept Counsel's recommendation.

Seconded by Paula Bridges

Adopted by voice vote

14. Case No.: L09-FUN-RBS-2009016191

An inspection on July 16, 2009 revealed the following violations:

- Tenn. Code Ann. § 62-5-107 - A copy of the current license and latest inspection report for the crematory used was not available at time of inspection;
- Tenn. Code Ann. § 62-5-107 - Some cremation files lack copy of cremation authorization form;
- Rule 0660-06-.02 - The name of the business printed on the General Price List is not the same as that registered with the Board;
- Rule 0660-06-.02 - The Casket Price List does not list the alternative container offered;
- Rule 0660-06-.02 - The Outer Burial Container Price List does not have the name of the establishment;
- Rule 0660-06-.02 - On two (2) Statements of Funeral Goods and Services Selected, the reason for embalming is not indicated; and
- Rule 0660-06-.02 - Four (4) caskets offered in the selection room are not listed on the Casket Price List.

Response: The Respondent states that it took the following immediate actions:

- A copy of the current license and latest inspection report for the crematory used has been obtained and posted;
- A copy of the missing cremation authorization form has been placed in the appropriate file;
- The price lists have been updated to include all caskets and the correct business name has been added as required; and
- Reason for embalming has been added as required and will be the standard procedure in the future.

Complaint History: One complaint recently closed with Letter of Warning.

Recommendation: Close with Letter of Warning.

A motion was made by Paula Bridges to accept Counsel's recommendation.

Seconded by Eugene Williams

Adopted by voice vote

15. Case No.: L09-FUN-RBS-2009024061

An inspection on October 21, 2009 revealed the following violations:

- TCA 62-5-107 - A copy of the latest inspection report for the crematory used was not available for inspection;
- TCA 62-5-313 - A dressed and casketed body lacked a permanent identification device;
- Rule 0660-06-.02 - On the General Price List, the price range for direct cremation is not present;
- Rule 0660-06-.02 - On the General Price List, the price for direct cremation with alternative container is not accurate compared to the Casket Price List;
- Rule 0660-06-.02 - On the General Price List, the price for direct cremation with cloth covered softwood casket is not accurate compared to the Casket Price List;
- Rule 0660-06-.02 - The General Price List does not include the price range for immediate burials; and
- Rule 0660-06-.02 - On the General Price List, the price for immediate burial with container provided by customer is not accurate.

Response: The Respondent states that crematory license was locked in the file cabinet and the secretary was out sick, the Respondent was waiting on a social security number but realizes that it should have attached an identification device anyway, and the General Price List has been corrected.

Complaint History: Complaint No. 2009005241 closed July 9, 2009 – C/O \$250 paid for failure to attach ID device.

Recommendation: Consent Order assessing civil penalty of \$750 and authorization for hearing.

A motion was made by Clark McKinney to accept Counsel's recommendation.

Seconded by Wayne Hinkle

Adopted by voice vote

16. Case No.: L09-FUN-RBS-2009023031

This complaint alleges that the Respondent has engaged in misleading advertising by indicating it is locally owned when in fact it is owned by a company domiciled in Ohio.

Response: The Respondent states that it is part owned by an individual who is a long-time resident of the city and state in which the funeral home is located.

Complaint History: None related.

Recommendation: Dismiss.

A motion was made by Eugene Williams to accept Counsel's recommendation.

Seconded by Paula Bridges

Adopted by voice vote

17. Case No.: L09-FUN-RBS-2009022201

This complaint alleges that the Respondent apprentice operates a flower shop and does not work the required forty (40) hours per week in a funeral home. The Respondent has altered his/her records.

Response: The Respondent has not filed a quarterly report since the July through September 2008 term and will reapply for apprenticeship if the Respondent ever decides to pursue this field again.

Complaint History: None.

Recommendation: Dismiss.

A motion was made by Jill Horner to accept Counsel's recommendation.

Seconded by Eugene Williams

Adopted by voice vote

18. Case No.: L09-FUN-RBS-2009021521

An inspection on September 22, 2009 revealed the following violations:

- Tenn. Code Ann. § 62-5-107 - A copy of the latest inspection report for the crematory used was not available for inspection; and
- Rule 0660-03-.08 - The establishment changed its ownership without notifying the Board as required by rule.

Response: The Respondent has submitted a change of ownership application.

Complaint History: None related.

Recommendation: Consent order assessing civil penalty of \$250 and authorization for hearing.

A motion was made by Wayne Hinkle to accept Counsel's recommendation.

Seconded by Eugene Williams

Adopted by voice vote

19. Case No.: L09-FUN-RBS-2009016101

This complaint alleges that the Respondent funeral director worked as manager during a time that the establishment was not licensed. Complaints were also opened against the funeral establishment, which have since been closed with consent orders.

Response: The Respondent provided notice that he is no longer manager of the establishment.

Complaint History: None related.

Recommendation: Close without further action.

A motion was made by Clark McKinney to accept Counsel's recommendation.

Seconded by Paula Bridges

Adopted by voice vote

20. Case No.: L09-FUN-RBS-2009023521

The Respondent funeral director and embalmer was formerly owner of a funeral establishment in Tennessee. A complaint was opened alleging that the Respondent accepted payments from customers for pre-need funeral accounts but did not deposit the payments into a separate pre-need trust account as required by law. An investigation was conducted which revealed that the Respondent, over a period of several years, received payments on account of at least fourteen (14) individuals, totaling approximately seventy-three thousand dollars (\$73,000.00). The Respondent has subsequently brought cash funds to the funeral home (under new ownership) to cover the pre-need funeral contracts plus interest. Although Respondent previously stated that the above fourteen (14) contracts are the only ones in question, information has been received recently which indicates there may be additional outstanding contracts that have not been accounted for. The Respondent destroyed documentation concerning the above contracts.

Response: The Respondent acknowledges the above conduct, but alleges that there has been no harm to the customer because the original sums of money,

plus interest, have been accounted for. The Respondent acknowledges that the conduct was unlawful.

Complaint History: None related.

Recommendation: Consent order for voluntary revocation of funeral director and embalmer licenses and authorization for hearing.

A motion was made by Wayne Hinkle to accept Counsel's recommendation.

Seconded by Eugene Williams

Adopted by voice vote

21. Case No.: L09-FUN-RBS-2009026181

It appears that the decedent had two sons, one of whom is incarcerated. It appears that the incarcerated son had purchased a pre-need funeral insurance policy on his mother. After she passed away, the other son made arrangements for her funeral services with the Respondent funeral home and submitted a copy of the funeral bill to the insurance company. The trustee of the policy refused to pay the bill because only the incarcerated son is listed as beneficiary. The incarcerated son then filed this online complaint, alleging that his brother, who works for the Respondent, has filed a fraudulent claim.

Response: The Respondent states that this is a family dispute between two brothers and doesn't want to be involved, but will cooperate any way it can.

Complaint History: None related.

Recommendation: Dismiss. There is nothing in the complaint to suggest a violation on part of the Respondent.

A motion was made by Jill Horner to accept Counsel's recommendation.

Seconded by Clark McKinney

Adopted by voice vote

SUNSET REVIEW HEARING BEFORE LEGISLATURE:

A report was given to the Board on a Performance Audit conducted by the Comptroller of the Treasury, Department of Audit, Division of State Audit, on the Professional Regulatory Boards at the Tennessee Department of Commerce and Insurance. Each board member was provided a copy of the complete audit report dated December 29, 2009.

ADMINISTRATIVE MATTERS:
ROBERT B. GRIBBLE, EXECUTIVE DIRECTOR

Board of Funeral Directors and Embalmers
Financial Recap
Fiscal Year July 1, 2008 – June 30, 2009

The following data was obtained on January 5, 2010 from the Budget Director of the Tennessee Department of Commerce and Insurance:

Beginning Balance – July 1, 2008	\$177,133.45
Revenue (Earnings) for July 1, 2008 - June 30, 2009	<u>\$431,455.96</u>
Total Funds Available	<u>\$608,589.41</u>
Expenditures July 1, 2008 – June 30, 2009	\$386,356.39
Cost Backs (Cost Allocations charged to the Board from both the Commissioner and Assistant Commissioner Offices, Legal, Investigations and Information Systems)	<u>\$151,842.62</u>
Total Expenditures	<u>\$538,199.01</u>
Beginning Balance – July 1, 2009	<u>\$ 70,390.40</u>

LICENSEE REPORT:

REPORT OF LICENSES ISSUED DECEMBER 8, 2009 – JANUARY 11, 2010
BY EXECUTIVE DIRECTOR AS PER BOARD AUTHORITY

Establishments

Neal-Tarpley-Parchman Funeral Home Clarksville, TN	Name Change
Neal-Tarpley-Parchman Crematory Clarksville, TN	Name Change
Smith Funeral & Cremation Services of Athens Athens, TN	Name Change
Trinity Funeral Home Paris, TN	Location Change

Individuals

Chancellor Antone Baskerville Humboldt, TN	Funeral Director
Amanda Leigh Marlin Columbia, TN	Funeral Director
Steven Daryl Hanvy, Jr. Mount Juliet, TN	Funeral Director/Embalmer
Justin Drew Marshall White Bluff, TN	Funeral Director/Embalmer
Gregory Duel Greene Athens, AL	Funeral Director/Embalmer Reciprocity

CLOSED ESTABLISHMENT REPORT:

No establishments have reported closing since the last board meeting.

DISCIPLINARY ACTION REPORT:

The Board has previously authorized each Consent Order and Civil Penalty. The Consent Orders have been signed and unless otherwise noted, the Civil Penalty has been paid by the Respondent. The Executive Director requests the Board's acceptance of the following Consent Orders.

Complaint No. 2009014421

Violation: A cremation authorization form was not signed by a funeral director, a copy of a cremation authorization form was not retained in the file and the funeral director license of the establishment manager was not valid due to failure of timely renewal

Action: \$500 Civil Penalty

Complaint No. 2009014201

Violation: Establishment name on signs and stationery does not match name approved by the Board and a copy of the current license and latest inspection report of crematory that the funeral home uses was not present for inspection

Action: \$250 Civil Penalty

Complaint No. 2009014161

Violation: Licenses of two funeral directors were not present for inspection, written receipt for remains was not completed in a cremation file and manner of final disposition of cremated remains was not recorded as required

Action: \$500 Civil Penalty

Complaint No. 2009010021

Violation: A copy of the current license and latest inspection report of crematory that the funeral home uses was not present for inspection, the current licenses of a funeral director and an embalmer were not present for inspection and multiple aspects of the establishment's prices lists did not comply with the Funeral Rule

Action: \$350 Civil Penalty

Complaint No. 2009014361

Violation: Several aspects of the establishment's prices lists did not comply with the Funeral Rule, the reason for embalming and a description of merchandise were not provided as required on Statements of Funeral Goods and Services Selected

Action: \$500 Civil Penalty

A motion was made by Clark McKinney to approve the Executive Director's request for the Board's acceptance of the above listed Consent Orders.

Seconded by Wayne Hinkle

Adopted by voice vote

OPEN COMPLAINT REPORT:

As of January 8, 2010, there were 93 open complaints.

APPROVAL OF ESTABLISHMENT LICENSE:

**THE CREMATION CENTER
302 WEST CHURCH STREET
MEDINA, TN**

**New Establishment
Ownership: Corporation
New Owner(s): Murphy Undertaking, Inc., of Medina, TN**

Upon motion by Wayne Hinkle and seconded by Eugene Williams, based upon application record, the establishment was approved for licensure:

Adopted by voice vote

ADJOURN:

A motion was made by Paula Bridges to adjourn.

Seconded by Wayne Hinkle

Adopted by voice vote

There being no further business, the meeting was adjourned by President Dennis Hamilton at 11:09 A.M.

Respectfully submitted,

Robert B. Gribble

Robert B. Gribble, CFSP
Executive Director