

## COMMITTEE ON PERSONNEL/INSURANCE

**April 21, 1997**

**6:30 PM**

Chairman Reiniger called the meeting to order.

The Clerk called the roll.

**Present:** Aldermen Reiniger, Cashin, Robert, Hirschmann

**Absent:** Alderman Domaingue

**Messrs.:** H. Moran, H. Ntapalis, R. Ferdinando, M. Ferdinando,  
G Creuse

Chairman Reiniger addressed item 3 of the agenda:

Report of the Committee on Traffic/Public Safety recommending that the Board of Mayor and Aldermen approve extension of health benefits for the family of Denis Robitaille for an 18-month period, with the cost to be paid by the City.

Alderman Cashin asked what is the recommendation from the Insurance Department.

Mr. Ntapalis stated we've actually had a policy that has been in effect for a number of years that affords coverage to the spouse of a deceased employee and they can remain on the City's policy for life. The only thing that is a little bit different here is the 18-months that are being requested to be paid for by the City in its entirety. Generally, what's been done and to my knowledge there hasn't been any past practice otherwise and that has been that the individual pays the group rate in total. Again, our office feels very badly and we sympathize with the family on this tragic loss, there hasn't been a precedent set in the past to be different and if we were to pay the 18-months, I think any other similar situation would be looking to the City to pay that first 18-months in total of premium and possibly some of the folks that have encountered this bad experience in the past may also come forward and looking for payment.

Alderman Robert stated this has happened before in the Committee where the Board has not allowed things like this to happen.

Mr. Ntapalis stated we've had employees that have died in service, some on the job, some off the job. The issues of insurance has come up and I don't believe it's come before this Committee, but in past Committee's looking for pension benefits and/or health insurance premiums paid for in its entirety. The Committee's action was to follow a policy, I have a copy of the policy I could hand out for the record.

Alderman Robert stated I think, essentially, you've answered my question. I was just thinking back toward similar circumstances where people have found themselves in a case like this and I think I can even recall several cases where I voted not to do this.

Mr. Ntapalis stated I think there were individuals from your ward actually in one instance, I think I remember on the west side. I believe that was the case several years ago.

Alderman Hirschmann stated that was pretty much my question, Harry. I remembered a case where a fellow passed away at the landfill. His spouse got a death benefit like a lump sum from the City. Will the fellow from the Traffic Department get that benefit.

Mr. Ntapalis replied they'd be entitled to that benefit and I believe Mr. Moran has that in the process.

Alderman Hirschmann stated could Harry restate the past policy.

Mr. Ntapalis stated the policy that I just handed out is actually what the City's gone by, at least for 15 years that I can best recollect. The criteria by which an individual who becomes deceased as an employee with the City, the spouse is entitled immediately not to lapse coverage, but to continue with that employee's coverage for life, if they so desire, at the group rate. The only subject would be the premiums are borne by the spouse or the individual as opposed to the City. When the individual was employed in this particular case, 10% was paid by the individuals toward premiums on a monthly basis and the City picked up 90%. The program they were on had been BlueChoice.

Chairman Robert asked what would the Committee like to do.

Alderman Robert stated I would like to hold to the policy.

On motion of Alderman Robert, duly seconded by Alderman Cashin, it was voted to deny the extension of health benefits for the family of Denis Robitaille.

Chairman Reiniger addressed item 4 of the agenda:

Communication from Alderman Wihby recommending that the City undertake a bidding process relative to property and liability insurance.

Chairman Robert stated I've spoken to Alderman Wihby about this, this came at the request of Mr. Ferdinando who is here tonight and asked Mr. Ferdinando to give a brief statement as to what you are looking for.

Mr. Ferdinando stated we are here tonight because we run an insurance agency here in Manchester, we have been at it for some 33 years and today we're probably the most, the largest privately-owned insurance agency in Manchester. With me I have the President of the Agenda Grady Creuse and I have my son Mark who is the Vice-President of the agency. We are here because we strongly feel today that we have been overpaying for our property insurance for the City of Manchester for at least the last ten years. And, we say so because of our experience in the municipal field. Our agency has successful written Hillsborough County for the last 20 years. The last bid we had with Hillsborough County when they went out for bid, we were \$173,000 less than the next lowest bidder and the County's a more complicated account, it has a hospital, a nursing home, and so forth. We bid on the Town of Derry a year ago and we saved the Town of Derry over \$25,000 and we gave much higher limits and they are very appreciative of our work. During the past year, we also bid on UNH's property insurance, the whole UNH System with the campuses in Durham, Plymouth, and in Keene and we saved them an awful lot of money. We happen to be very familiar with municipal insurance. The way our system is set up in Manchester, we have not been allowed to bid on the property insurance even though over the period of time we would continually write letters to the Risk Analyst telling them that we had a carrier that was very competitive that wanted a chance to bid and we would not get that opportunity. In February, we sent another such letter and we got a reply that said that no, the existing carrier lower the premium somewhat, lowered the deductible somewhat, and we didn't have a chance to bid. But, however, this last letter was sort of encouraging it said, it mentioned that your Committee would be able to appropriate some money next year, so that we could bid on the policies at that time and we're here because we think the interpretation of the Risk Analyst has been totally wrong, we're not following even the rules that we have that are in effect and we're here to try to appeal to you gentlemen on the Board to open, to

have an open bidding process because it only makes sense. We've established over and over again with an open bid process that we can encourage companies that want to bid, that want to help the City save money, they're out there, they're available, and under the present system we're not able to do that and that's why we are here and we're hoping that you gentlemen will understand what's going on here and hopefully we can make a change in how we are doing things.

Alderman Robert stated question for Harry. Going out and testing the market from time-to-time is probably a good thing. But, as I see our insurance situation, aren't we self-insured in the areas that he's asking us to bid on.

Mr. Ntapalis replied he's primarily looking, I think, at our commercial insurance. Yes, you are right, Alderman, that all our casualty lines are self-insured and that's not to be changed. Actuarially that's been demonstrated to be a savings to the taxpayer substantially. There's a soft market place and it has been for a while. The current incumbent agent who was pre-qualified as a broker several years ago back in '92 we went out to bid in accordance as we've done all along with our Procurement Codes for our insurance retains the Company of CIGNA. CIGNA writes the property coverage, that is the largest commercial piece of business that's out there right now. The intent this year in January as I told Dick Ferdinando was to bid this process. We had extended it beyond the three years and we extended it because there had been some rate reduction and some other loss prevention work and so forth that had been given to us and as long as the rating doesn't go up, the Risk Manager has the ability to extend coverage if there is reason to believe that it may be in the better interest at the time. This year, I wanted to bid this particular program, although whatever resources we had for the bidding process ended up getting interrupted simply because we had to focus our attention on other bid processes. One, our overall self-insured loss prevention program just recently went out as I advised the Committee in February and then again in March and the Labor Department shut down our third-party claims administration for reasons of certification problems and failure to apply in the fashion that was a pre-requisite by the Labor Department which threw us in an emergency bid situation in November and then I had to formally bid this at the beginning of the month and that's the lion's share of where all of our catastrophic loss exposure in the casualty area lies. We're in the midst of that particular bid process, we will be probably now through the month of June, so all of the resources from advertising to printing to consulting to whatever work we needed to do, we had to tap the funds that were set up to bid the commercial marketplace and the commercial pre-qualification of brokers and I have copies, Aldermen, of our Procurement Codes which I do follow and I think it might be useful and a couple of the letters that Dick Ferdinando is alluding to. Incidentally, this topic has come up before, maybe two years ago, maybe two years before that and our

City Solicitor ruled on it when this was brought before Alderman Dolman's Committee and I'm going to give you a copy of that letter, as well.

Chairman Reiniger stated we're talking about only fire insurance.

Mr. Ferdinando stated property insurance at this time. The liability is another issue. At some point, maybe we should look at, but the issue today is property insurance that we know is coming up in May, we know it's supposed to come up every three years and even though it hasn't been bid for at least four years, but that's the policy we're talking about at this time.

Alderman Robert stated Harry mentioned commercial insurance, property and commercial insurance are not the same thing, right.

Mr. Ferdinando replied it's all a matter of interpretation, but commercial insurance...we're talking about the property insurance for the City of Manchester. It's a \$245 million schedule of buildings that are scattered all over and these are policies...it's probably the one significant policy that is available where there are some savings, there are some substantial savings in this area and the fact...what's happened is that once you look at your Procurement Code sheet that's being passed out, you may look at the bottom of page 675 where it says "where the purchase of insurance, a pre-qualification process *may* be undertaken." But, what's happened here is that the way the interpretation has come out there hasn't been a process, a bidding process allowed by agencies such as ourselves or any of the other agencies in Manchester who want to bid on these every three years and that's the issue at this point and Harry has taken the interpretation that he has to go appropriate money by hiring a consultant, an out-of-state consultant in order to bid on the policies and that doesn't make any sense. For example, we happen to insure whether it's Hillsborough County or Belknap County...the agent puts the bid together based on the information that is available and the Risk Manager does this at no cost to the City and I think what's happening here is that there is something that just isn't right. He's asking for appropriations to just bid on a property insurance policy and it doesn't make any sense.

Mr. Ntapalis stated I just wanted to respond to Mr. Ferdinando if I might. I've been with the City's insurance program for some 22 years in one fashion or another, right from the very start, the inception of when the programs were designed. A lot of the safeguards that Mr. Ferdinando is protesting tonight were put in there very specifically by our legal and our insurance consultants for a very specific purpose. I'm going to draw you attention to one letter that was responded to when Mr. Ferdinando raised the issue before to Steve Dolman who was the Chairman of the Committee to our City Solicitor and he basically found that what

the Risk Manager does is in cinque and in accordance to the City's ordinances. The ordinances were established that when you get involved in a Procurement Code of this magnitude, we could have any number of our local agents and one time we used to have 20 people who would come and pick up bid specs and they'd saturate the heck out of the marketplace and we were ultimately the loser because many markets would turn around and say, look we've been approached by several agents. We do business with all of them, we enjoy that business, so we are going to withdraw from bidding, so in order to control a free for all, if you will, we pre-qualified brokers. It is within the interest of public risk management, it is the format that they follow, most of the communities that contact me whether they are from the New Hampshire Municipal Association, outlying areas that ask how we procure insurance, how we control market assignments, how we do these kinds of things not to allow a free for all are done by the City of Manchester. We follow not only what's customary in the trade for public risk management, but we also follow the ordinances which were designed specifically to eliminate the kinds of problems that used to take place in the 80's. Mr. Ferdinando enjoyed the business of the City of Manchester and he did a nice job and he enjoyed it over 15 years and at that time there was no protest when he was the broker of record and other insurance agents that were local were on the outside looking in. This last bid process did call for the pre-qualification of brokers and the next time we go out, I would really encourage the Insurance Committee not to deviate away from that interpretation and allow way too many because I think we'd have some difficulty in dealing with that.

Alderman Robert asked, Harry, the last time we went out to bid did you say it was four years ago.

Mr. Ntapalis replied it was in 1992.

Alderman Robert stated I was a member of the Committee at the time, was Mr. Ferdinando's agency, we they...

Mr. Ntapalis stated they were involved in the pre-qualification process, they ranked fourth, we generally never pick more than three brokers of record. The current brokers are The Insurance Exchange, Ed Power with Gordon Powers, and Ford Poliquin Insurance. So, when we do have and even though they're small because we don't commercially insure that many coverages right now, when we do go out to bid the people that received RFP's (Request For Proposals) are the three brokers of record. Rather than open it up and advertise to everybody.

Alderman Robert stated you have your people, you have your brokers of record and that sort of thing, I guess he's asking us to go out to bid because he feels it's in the City's best financial interest. Is there some basis for that.

Mr. Ntapalis replied as I said earlier, the market is soft for property insurance and it's been for a while. It could very well be that there are companies, certainly, he may have access to a company and I don't doubt that would be cheaper in premium. Now, the premiums that we were paying in 1992 for the very policy that we are discussing which covers a quarter of a billion dollars in City values, both real and content was averaging about \$140,000 per annum, it's dropped to \$80,000 after the last bid process. The Airport with their expansion pays their premium share direct, so there's been an added amount of premium for Airport and Fred Testa pays that bill. However, if we go out to the marketplace it is quite conceivable in a bid process that someone is going to come in with a lower premium and that's not something that is deniable. But, at the moment I would have to end up short-rating the policy that I have and pay penalties. Consultants are involved, they are part of the equation once every three, four, or five years. Actuaries are something that our management letter also said we should be looking at in their last financial report. So, we try to follow the kinds of safeguards and audit measures that we need to. I, for one, don't use the insurance consultant as Dick Ferdinando may lead you to believe. I think in my tenure as Risk Manager, I probably spent a whopping \$10,000 in seven years and any kind of outside consulting, I draft my own RFP's and I do everything from scratch, but there comes a time when an outside professional, an unbiased professional is necessary. In the old years, we used to allocate \$20,000 to \$30,000 a year and it was spent in consulting fees and that's not the case, so it's not as though consulting is something that we frivolously spend money on, it's used very wisely.

Alderman Robert asked if we were to go out to bid, it's going to cost some money, right.

Mr. Ntapalis replied it's going to cost some money, we're going to short-rate a policy that has to be put into place, it is going to take some time and I'm going to be coming "hat in hand" looking for some additional money from Contingency to fund the bid process because the money that I wanted to fund this process by was spent on something that was pressing, it was most important to the City to have a third-party administrator to address our self-insuring. Tonight, when we come before you on the budget, I've already asked for the dollars as Mr. Ferdinando had mentioned in my letter to him in February saying that we would be glad to entertain him in a pre-qualification process the next time it comes up. I'm asking for the appropriate dollars and it's \$10,000 for the appropriation and money also for an actuarial review, but that's fiscal year '98. I don't have the funds for '97.

Chairman Reiniger asked what is the expense for soliciting bids for the property insurance.

Mr. Ntapalis replied if we were to go through and solicit property we would package and pre-qualify everything that is commercially-insured, we do the whole thing and that's things such as bonds, boilers and machinery and some of the lesser policies, property being the larger and you're probably looking at a \$10,000 bill between advertising, printing, consulting and whatever else plus another \$8,000 in a short-rate cancellation. Guessing that, at the very earliest we would probably short-rate for about two months and be looking at probably July or August to entertain placement with a new carrier, the coverage the CIGNA has and that's about another \$8,000. So, there's \$18,000 right off the top from whatever could be saved in premium. Now, if the premium is that substantially less then the question is do you want to move on that and fund the money.

Chairman Reiniger asked did Derry have the same type of expense.

Mr. Ferdinando stated, Gentlemen, this is the fallacy of all of this. Hillsborough County puts their policies out for bid every three years and it doesn't cost them one penny, one penny. They run an ad, I'm sorry.

Mr. Creuse stated they run an ad to notify bidders.

Mr. Ferdinando stated the package is put together, it doesn't cost them any money. Harry, for you to come up with numbers like \$8,000, \$10,000 for a consultant, it's contrary to what you said. The forms...remember, the property policy is probably the simplest of all the policies that we have. The values are there, the list of values are there, the deductibles are there, and if the company's want to go out there and help save the City money and they're not allowed to do it because Harry it telling you that it is going to cost \$20,000 a year to do it. The simplest suggestion right now, those policies expire in May, all it would take is a letter from you to the existing carrier telling him you are going to extend it until July 1st, at no cost, this is very common practice. Allow anybody who wants to bid on those policies an opportunity to make your proposals, get them in by the end of May, first week or two of June, and if they can help the City save some money, they ought to be able to do it and it doesn't cost any money and if it's a question of running one ad, I'd be happy to make a contribution to run an ad to get by that. But, the information is all there, it's all public information and it's not complicated and for you to be saying and you said the same thing once before, it's going to cost \$20,000 a year in order to do this and that's not so. And, first of all, the savings are in excessive of \$20,000 and I take exception to the fact that you guys got a...I sent a letter in

February telling you that we had a carrier that wanted to provide some savings and then you turned around and got the existing carrier to reduce their premium from \$90,000 to \$80,000 and also lowered their deductible from one-hundred to fifty when all this time we could have written a policy for much less than that with a lower deductible and for you to be sitting there for all these years and have a \$100,000 deductible on the property insurance when the norm is usually \$10,000 and maybe \$15,000, I mean the program has been wrong from the very beginning.

Alderman Hirschmann stated, Harry, I've got to tell you, I find merit with Mr. Ferdinando's argument. I know Ed Powers, I know The Insurance Exchange, those are good vendors and that's the kind of list you want to keep. I find it very exclusionary that somebody like Mr. Ferdinando hasn't been bar, why he isn't on that list for whatever reason in the past. But, I was the Chairman of Central Purchasing and this is exactly the type of savings that we want coming into the City and telling us they are going to save us money and I don't want to buffer them, I don't want to tell them to go away. I think it's incumbent upon us, this Committee, any time that this happens and they are someone within the City, I'd rather purchase insurance from a City of Manchester company than someone... CIGNA, where are they in Rhode Island or somewhere.

Mr. Ntapalis replied the companies are from out-of-state, obviously. We're talking about local agents and the pre-qualified brokers or agents are always local, it's part of our by-laws.

Alderman Hirschmann stated I don't see having three names on a list is going to do it. I think if you want to have a list of ten names, you want to pre-qualify and have ten people, that's a fill pool we can get some savings out of. I don't agree with it.

Mr. Ntapalis stated I know you folks don't work with this every day and I understand this.

Alderman Hirschmann interjected I bid on jobs every day in the State of New Hampshire, all over this place, not insurance premiums, but I do open, competitive bidding and this is the kind of thing that is fair and square and legal and yes, people do do pre-qualifications and they usually have specifications and I'm sure that Mr. Ferdinando's company can meet that bar.

Mr. Ntapalis stated if we want to change the Procurement Code is what you're advocating, for me to follow then give me that direction or give me those marking orders because I follow the ordinance as it stands. Tell me differently, tell me you

want to have all kinds of agents or as Mr. Ferdinando suggests an open bid process.

Alderman Hirschmann stated I certainly don't want vendors outside the City coming to us telling that they aren't allowed to bid and that open bidding processes are being shucked aside because we don't have the money or there's some excuse. We did have a problem last fall and I know all about that problem.

Mr. Ntapalis stated for me it would be a lot easier, like my counterparts cities or towns that come to me and say too bad you have to follow ordinances. We have a lot more latitude where we can pick an agent, we can marry ourselves to that agent for 20 years, as I'm sure a lot do. I say, yes, I'm envious because as a one-man shop I work double time trying to go through all of the hoops and hurdles. It's not an easy task to follow the kinds of encumbrances that we have, but I do it because I follow the ordinance. You want to change it, tell me, and I'd be glad to do something different, but I lose control. As long as you know if someone wants to come in and low ball, they can do it.

Alderman Hirschmann stated control doesn't sound like a good thing. If someone is telling us they can save us money, then control sounds like it's...

Mr. Ntapalis stated that's savings be guaranteed for three years with a commitment that there is going to be a guaranteed rate.

Alderman Hirschmann stated if he's allowed to place a bid, he'll tell you that.

Mr. Ntapalis stated I've seen a lot of low ball situations, unfortunately, than the escalation of premiums come up and up and up and just to counter something Mr. Ferdinando said as an on-going practice each and every year, we negotiate with our current policies because I can't go up one dollar. He made a suggestion that after we had a letter from him that prompted us to go and negotiate with agents. This is a practice we do with any line of insurance or third-party administration or loss prevention. We negotiate each and every year downward, downward and upward on coverages if we can do it and that gives me the ability to extend if it's a discretionary call that's needed. It's nothing that has to be reminded by any of the local agents of this Risk Manager.

Alderman Robert commented I'm thinking of wrapping this up as well. I've been on the Insurance Committee for three terms and I've talked to...we've considered Mr. Ferdinando's request, this is the third time. As much as I guess was initially was surprised the Procurement Code in the process that we followed, it's been my experience that this doing it the right way saves us the money long-term, the

dynamics of the insurance industry as I've seen it can gyrate. Although, I would prefer to give our businesses to Manchester companies, I think the integrity of the process that we follow...we use a competitive bidding process, Mr. Ferdinando competed the last time around, things didn't work out. I'd be more than happy to entertain another competitive bidding process, not this year, but next year if we budget for it. But, to change the Procurement Code would, in my mind, corrupt the process and wind up costing us more money in the long run, I'd just as soon stay with what we have for now. I don't want to change the Procurement Code for this purpose.

Alderman Cashin stated this is my first year really with insurance since it's been merged with Personnel and that's how I've gotten involved with it, so I'm really not aware of a lot of the things you people have been discussing. I don't think anything is going to be solved here this evening. I would recommend, Mr. Chairman, that if anybody has any further evidence that they want to present that they present it and that we talk amongst ourselves if this is what you want to do or we further have another meeting at a later date and we discuss the problems. I think Mr. Ferdinando has brought up some questions that I am not aware of and I think they are worthy of some discussion. I think Harry has to agree to that, but again, I am going to repeat myself, I don't think you are going to make any decisions here this evening.

Chairman Reiniger asked do you want to table it.

Alderman Cashin replied unless you have more that you want to present.

Mr. Ferdinando stated I'd just like to be able to say a couple of things. I personally spend \$65,000 in property taxes in Manchester. My family and our employees brings it over \$100,000. Our experience when I am talking to you about this is that I've got to give you an idea that...we have enough business to keep us going, Gentlemen, we didn't get to be the largest agency in our area because we don't understand the marketplace, but when something is wrong you can't just sit there and watch it go on wrong because Harry does not understand it, Gentlemen. I've got to tell you that we insure whether it's the largest gas utility in New Hampshire, whether it's Allard Industries with global implications with companies in Arizona and California and so forth. We insure the Public Service Company when they were here and we also participated in the nuclear power plant. We insure all of Madden Enterprises here, with all of the property insurance in Manchester and there's thousands of apartments. We insure Colonial Village, Washington Park, and thousands of units. We understand all of the property insurance. We know it so well and we also insure the property insurance for the Singer operation. We write some of the hardlines whether it's the

Anesthesiology Group at CMC and the Elliot. Our experience, Gentlemen, is we know the marketplace. I know this is wrong and when Harry says that you have to change anything around the words are *may* right on the second line here. It's *may* and all of the other towns whether the State of New Hampshire, they have an open bidding process, this is the only closed one that's sitting here because of how...all they are doing is freezing some people out. We happen to know this business, Gentlemen, I know we're going to save you some money on those policies and for you to overpay it doesn't make any sense.

Chairman Reiniger stated my recommendation is that we do what Alderman Cashin suggests, table it, look at it.

Alderman Hirschmann stated this is the kind of thing the Central Purchasing Advisory Committee, we're still a Standing Committee that has a lot of work to do. This is the kind of thing I would like to refer to that Committee. It's an 11-person Committee comprised of all types of people from all walks of life that are supposed to give advice on central purchasing and if the Code is wrong or if anything is wrong, let's offer it up to them for an advisory report and Harry can even sit in on it.

Mr. Ntapolis stated if I could, Mr. Chairman, just in closing just make one follow-up. The letters that I handed out to you tonight were to make a point. I know it was a lot, but this issue comes up every two years, every election year. Tom Clark had to address it one year and he found exactly what I do, I take personal offense when someone comes in that has a commercial interest, a commission interest, and suggests in any way, shape, or form that this Risk Manager doesn't put the time, energy, and effort. There's a specific purpose when you buy insurance and the designs that went into this by legal and by also by our insurance consultants weren't just put together to prohibit a local agent. Quite the contrary, this local agent has the lion's share of the business when we were commercially-insured. The tables changes and other agents, pre-qualified agents as I said. Right now, he wants to get rid of the system that once he himself enjoyed the benefit of. You don't just keep picking and choosing to satisfy and you don't pick insurance by who pays more taxes. There is a specific design in procuring insurance and I think and I want to caution you it's not as I know Alderman Hirschmann had mentioned, sure that Committee might be a fine one to refer it to, but there are a lot of intricacies involved in securing insurances, making the kinds of placements of market assignments, controlling the kind of loss data that is traditionally put out. People that have run into snafus by having these sorts of things distorted for one reason or another have contacted us including the County which Dick Ferdinando says he insures. Basically, to say is there a better way, can we have better control, Manchester what do you do, send us a synopsis and we've just done that. So, I

don't think we're far out of the norm by any stretch of the imagination. If we want to talk about it or change the ordinance, again, that would be something for you, Gentlemen, to decide.

Alderman Robert stated if people want to talk about it, think about it, that's fine with me. If you want to table it, fine. But, I already feel comfortable with the process, I've sat through it.

Mr. Ntapalis stated I'm going to bid it next year anyway. I said that in a letter to Mr. Ferdinando. I would have done it this year, but there are constraints budgetarily.

Alderman Cashin stated just out of respect to Mr. Ferdinando and other independent agents in Manchester, he's brought up some points that ought to be discussed and I don't think they can be discussed here and I think it's getting a little personal and I think we ought to table it and we can discuss it among ourselves and we can come up with what recommendations we see fit.

On motion of Alderman Cashin, duly seconded by Alderman Robert, it was voted to table item 4 at this time pending further discussion.

There being no further business to come before the Committee on Personnel, on motion of Alderman Cashin, duly seconded by Alderman Robert, it was voted to adjourn.

A True Record. Attest.

Clerk of Committee