

Destin Fire Control District

Quarterly Meeting

Retirement Trust Fund Board of Trustees

**848 Airport Road
Destin, Florida 32541**

**March 5, 2018
5:00 p.m.**

Destin Fire Control District
Agenda
Quarterly Meeting
Destin Firefighters' Retirement Trust Fund
848 Airport Road
Destin, Florida 32541

March 5, 2018 at 5:00 pm
The meeting is open to the public

- 1. Meeting called to order by the Chairman**
- 2. Recognition and welcome to new Trustee**
 - a. Appointed Resident Trustee elected Mark S. Dutram**
- 3. Public Comments**
- 4. Reports**
 - a. Attorney Paul A. Daragjati with Klausner, Kaufman, Jensen & Levinson**
 - 1) Legislative updates
 - 2) Other
 - b. Tyler Grumbles with AndCo Consulting**
 - 1) 12/31/2017 Investment Performance Review
- 5. Review of minutes**
 - a. Regular meeting – November 27, 2017**
- 6. Review of Financial Statements**
 - a. December 31, 2017**
- 7. Old Business**
 - a. NONE**
- 8. New Business**
 - a. Approval of invoices**
 - b. Second Addendum to Actuarial Services Agreement with Foster & Foster**
 - c. DROP fund distribution – John W. Harrison, III**
 - d. DROP fund distribution – Donald B. Coleman**
 - e. Appointment of 5th member of Board of Trustees**
- 9. Next Meeting - June 4, 2018 at 5:00pm**
- 10. Adjournment**



A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
ATTORNEYS AT LAW

MEMORANDUM

TO: All Florida Retirement Plans

FROM: KLAUSNER, KAUFMAN, JENSEN & LEVINSON

RE: SB 980/HB 1363

DATE: January 23, 2018.

Overview:

This memo is intended to provide a preliminary analysis of SB 980 sponsored by Senator Brandes.

Bill Analysis:

SB 980 amends the minimum requirements in part VII of Chapter 112, which governs the actuarial soundness of defined benefit pensions. Additionally, SB 980 amends Chapter 121 and imposes many of the same requirements on the Florida Retirement System ("FRS"). Accordingly, SB 980 is consistent, to the extent that it imposes the same requirements on all defined benefit plans in Florida.

- *Reporting of Asset Values on a Market and Actuarial Value* (page 3, line 60):
While Section 112.63(1)(a), Fla.Stat., does not explicitly require reporting of asset values on a market and actuarial value basis, to our knowledge all valuations already report this information, in order to comply with GASB (Governmental Accounting Standards Board) standards.
- *New Schedule of pre and post retirement benefits* (page 3, lines 69-75):
SB 980 would require actuaries to create a new schedule of pre and post retirement benefits, including but not limited to life insurance, dental care, vision care, fitness programs, discounts, continuing education tuition credit programs, health savings accounts, and flexible spending accounts. None of these terms are defined.

These types of benefits are rarely if ever paid by Florida defined benefit plans. For this reason, Florida actuaries don't routinely track these "benefits" which have nothing to do with the Plan's underlying actuarial report. Tracking this data would require the actuaries to obtain this information from the plan sponsor, as the actuary has no reason to collect this data.

7080 NORTHWEST 4TH STREET, PLANTATION, FLORIDA 33317

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- *Process for Setting Investment Return Assumptions* (lines 92-103):
SB 980 would require the plan's "governing body," (Board) within 30 days, to provide a written statement if the Board does not fully adopt all actuarial recommendations. The written explanation must be published as an addendum to the valuation.
- *Deletion of Existing Longstanding Requirements* (lines 267-288):
Lines 267-288 delete entire sections of actuarial requirements that have been in the law for decades.
- *30 Year Amortization* (lines 248-255):
SB 980 would require the use of 30 year (or shorter) amortization periods.
- *Payroll Growth Assumptions* (lines 256-261):
The payroll growth assumption is an important assumption which can directly impact the plan sponsor's contribution. Currently, actuaries are permitted to take an average of payroll growth over a ten year period.

SB 980 would reduce the payroll averaging period from 10 to 3 years.


- *Plan Sponsor Revenue Projections* (lines 307-308):
SB 980 requires that actuaries start reporting the "percentage of the annual revenue of the plan sponsor." The reporting of a city's revenue is an "accounting/auditing" function, not an actuarial function, per se. Like the pre and post retirement benefits, this data will need to be obtained from the plan sponsor, as the actuary has no reason to collect this data.
- *Corresponding FRS Requirements* (lines 352-580):
FRS would be subject to the requirements of this bill.



A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
ATTORNEYS AT LAW

MEMORANDUM

TO: Board of Trustees

FROM: Robert D. Klausner 

RE: Required Minimum Distributions- Missing Participants and Beneficiaries

DATE: November 2017

The Internal Revenue Code (Code) § 401(a)(9) establishes the required minimum distribution (RMD) standards. These standards mandate that the distribution of a participant's accrued benefit under a qualified plan must commence the later of the calendar year in which the participant attains age 70½ or the calendar year in which the participant retires.

Sometimes participants who reach 70 ½ cannot be located by the Plan in order to make a required distribution. A required distribution can take any form: a refund of contributions left on deposit, a forgotten DROP or share account, or any other remaining participant cash balance. To comply with the Code in these circumstances, the IRS has developed the following steps for the Plan to show it met its obligation in trying to locate the missing participant or participant's beneficiary, should the participant have passed away.

1. Searched plan and related plan, sponsor, and publicly-available records or directories for alternative contact information;
2. Used any of the search methods below:
 - a commercial locator service;
 - a credit reporting agency; or
 - a proprietary internet search tool for locating individuals; and
3. Attempted contact via the United States Postal Service (USPS) certified mail to the last known mailing address and through appropriate means for any address or contact information (including email addresses and telephone numbers).

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Required Minimum Distributions- Missing Participants and Beneficiaries Page 2 of 2

Documentation that these steps have been taken is necessary for compliance with the safe harbor. If a Plan has not completed and documented the steps above, it may be challenged for violation of the RMD standards for failing to commence or make a distribution payment to a participant or beneficiary to whom payment is due.

Please contact us if you need any help in the search or documentation process.



A PARTNERSHIP OF PROFESSIONAL ASSOCIATIONS
ATTORNEYS AT LAW

MEMORANDUM

TO: Board of Trustees

FROM: Bonni S. Jensen /s/ *BSJ*
Fund Legal Counsel

DATE: January 2018

SUBJECT: IRS Mileage Rate for 2018

This is to inform you that the Internal Revenue Service ("IRS") released its updated Standard Mileage Rate for 2018. The new rate is 54.5 cents per mile for miles driven after January 1, 2018. This is up 1 cent from last year.

As you know from previous years, the mileage rate can fluctuate within the same year. We will do our best to keep you and the administrator informed. You can find the current rate at the link below.

<https://www.irs.gov/newsroom/standard-mileage-rates-for-2018-up-from-rates-for-2017>

If you have any questions, please do not hesitate to contact us.

BSJ/dze
Enclosure
E-Copy: Administrator

7080 NORTHWEST 4TH STREET, PLANTATION, FLORIDA 33317

00100348.WPD;1

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DESTIN FIRE CONTROL DISTRICT
Regular Meeting of the Retirement Board of Trustees
Main Station
848 Airport Road
Destin, Florida 32541

November 27, 2017

Minutes

Trustees present: Mark Baugh, TJ Buchanan, Patrick McDowell, Bob Hensley, and Doug Ingram

Present: Division Chief Kathryn Wagner, Marie Wilbur

The meeting was called to order by Chairman Baugh at 5:00 p.m.

Public Comments:

Resident Bob Wagner of 3811 Misty Way wanted to acknowledge losing more than half the board at the end of December and wanted to let them know how appreciative he is of their service and to thank them for their hard work. He also stated that with the leaving of the board's attorneys Christiansen and Dehner, he hoped the board would consider finding a local law firm to save on fees and time. He would also like to see the unfunded liability get down to zero.

Reports:

b. Brendon Vavrica with AndCo Consulting - Mr. Vavrica presented the Investment Performance Review as of September 30, 2017. He stated international stocks and more specifically emerging markets were the best performers for the quarter and growth stocks outperformed value stocks. He reviewed the Treasury Yield Curve on page 9 stating over the next 12 to 24 months if we continue to see it flatten we may need to have more of a discussion. In reviewing page 12, Mr. Vavrica stated our asset allocation is well within range of our target allocations and there is no need for reallocation. He reviewed the fiscal year on page 17 stating the fund increased to just under \$18.4 million which was a gross increase of 11.74% for the fiscal year.

a. Attorney Lee Dehner with Christiansen and Dehner - Attorney Dehner presented current legislative updates stating Senate Bill 80 which amended Chapter 119 Public Records provided: 1) If there is an unwarranted civil suit filed for public records, the attorney cannot receive fees or costs. 2) You need to post near the front door a notice in regard to public records stating the location and the individual who is to be contacted for public records requests. This information also needs to be posted on the website. Division Chief Wagner noted that this has already been done. Attorney Dehner also stated that confidential information is extended to former firefighters.

Attorney Dehner spoke regarding Christiansen and Dehner's recommendation of Klausner, Kaufman, Jensen & Levinson ("Klausner") of Plantation, Florida as the new legal advisory firm to the Board. Chairman Baugh stated he had met with other pension board representatives from South Walton, Ocean City and Okaloosa Island to discuss finding a firm that was local in an effort to reduce distance and fees. He stated there were 5-7 pension attorneys that could be considered. Discussion among the Board included fee differences and terms of the existing agreement. Also there was concern about having to change meeting schedules to accommodate particular firms. Attorneys Stuart Kaufman and Paul Daragjati were present from "Klausner" and spoke regarding

the services they could provide to the Board. They promised a seamless transition if their firm was approved. It was asked that Attorney Dehner review briefly the existing contract. "Attorneys Kaufman and Daragjati left the meeting. Discussion continued.

Trustee Buchanan made a motion to accept Attorney Dehner's recommendation of the firm of Klausner, Kaufman, Jensen & Levinson as the new legal advisory firm, continuing the same contract that was held with Christiansen and Dehner with a five year term agreement. Trustee McDowell seconded. Brief discussion followed. The motion was passed unanimously.

Trustee Hensley thanked Attorney Dehner for a good job and hoped he would be available during the transition. Attorney Dehner stated he will remain on board until December 31, 2017. Chairman Baugh thanked Attorney Dehner.

c. Drew Ballard with Foster & Foster - Mr. Ballard briefly reviewed the Annual Actuarial Valuation Report as of October 1, 2017, highlighting the Summary on Page 5, the contribution impact of annual changes on Page 8, the comparative summary of principal valuation results – noting the funded ratio percentages, normal cost administrative expenses, and payment required to amortize unfunded actuarial accrued liability over 25 years percentages on Pages 11-12. He noted that the statewide supplemental money payout has dropped dramatically and Division Chief Wagner spoke to this decline as being a result of the educational supplement program and noted that this payout amount may drop to zero in the near future. Trustee Hensley asked how many firefighters currently qualified for the educational supplement and was told around fifteen (15) currently qualify, which Chairman Baugh considered high compared to most departments.

Trustee Hensley made a motion to approve the Actuarial Valuation Report as presented. Trustee Ingram seconded. With no further discussion, the motion passed unanimously.

Trustee Hensley made a motion to set the expected rate of return for the current year, the next several years and the long term at 7.5%. Trustee Buchanan seconded. With no discussion, the motion passed unanimously.

Review of Minutes:

The minutes of the regular meeting of August 28, 2017 were presented. Trustee Buchanan made a motion to approve the minutes of the regular meeting of August 28, 2017 as presented. Trustee Ingram seconded. With no discussion, the motion passed unanimously.

Review of Financial Report:

Division Chief Wagner presented the Financial Report for September 30, 2017. She noted that the Balance Sheet for the last 3 months reflected an increase of over one million dollars and a fiscal year growth of over two million dollars. Trustee McDowell made a motion to approve the financial statements for September 30, 2017. Trustee Buchanan seconded. With no discussion, the motion passed unanimously.

Old Business:

- a. Election of Officers - A motion was made by Trustee Hensley to elect Trustee McDowell as Chairman and Trustee Buchanan as Secretary/Treasurer. Trustee Ingram seconded. With no discussion, the motion passed unanimously.

New Business:

- a. Approval of Invoices - Trustee Hensley made a motion to approve the invoices as presented. Trustee Ingram seconded. With no discussion, the motion passed unanimously.
- b. Application for service retirement benefits DROP – James A. Taylor - Division Chief Wagner presented for approval an application for service retirement benefits DROP for James A. Taylor. Trustee Ingram made a motion to approve the application for service retirements benefits DROP for James A. Taylor. Trustee McDowell seconded. With no discussion, the motion passed unanimously.
- c. Application for service retirement benefits – Adam Hoogendoorn - Division Chief Wagner presented for approval an application for service retirement benefits for Adam Hoogendoorn. Trustee Buchanan made a motion to approve the application for service retirement benefits for Adam Hoogendoorn. Trustee McDowell seconded. With no discussion, the motion passed unanimously.
- d. Determine total expected annual rate of return - the annual rate of return was determined previously in the meeting.
- e. Counting and certification of ballots for election and appointment of Seat 2 – The Trust received self-nominations from one firefighter, Trey Ward. The ballot box was opened and Trustee Baugh read the votes while Trustee McDowell confirmed each vote. The total vote count was 24 votes for Trey Ward and no write-in votes. Trustee Hensley made a motion to certify the vote. Trustee Ingram seconded. With no discussion, the motion passed unanimously.
- f. Proposed 2018 meeting dates - Meeting dates for 2018 of March 5, June 4, August 27, and December 3, with meetings being held at 5:00 p.m., were presented for approval. Trustee McDowell made a motion to approve the meeting dates as presented. Trustee Ingram seconded. With no discussion, the motion passed unanimously.
- g. Recognition of Trustees with expiring terms - Chairman Baugh extended thanks and gratitude from everyone to Trustees Ingram and Hensley, whose terms expire on December 31, for their hard work and the stabilization and experience they brought to the Board. Division Chief Wagner presented Certificates of Appreciation on behalf of the District to Trustees Baugh, Hensley, and Ingram who's terms will all expire on December 31, 2017.

Next Meeting:

The next regular quarterly meeting is scheduled for March 5, 2018 at 5:00 p.m.

Attorney Dehner reminded the outgoing trustees that they need to complete and file Form 1F with the State on leaving the Board, and that the incoming trustee also needs to file Form 1 with the State prior to assuming his seat on the Board.

Adjournment:

With no additional business to be discussed, the meeting adjourned at 6:14 p.m.

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Destin Fire Control District Firefighters' Retirement Fund

Balance Sheet

As of December 31, 2017

	09/30/2017	09/30/2017	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Salem Trust	\$ 214,481.18	\$ 234,845.11	\$ (20,363.93)	-8.67%
Total Checking/Savings	214,481.18	234,845.11	(20,363.93)	-8.67%
Accounts Receivable				
Accounts Receivable	-	4,935.58	(4,935.58)	0.00%
Total Accounts Receivable	-	4,935.58	(4,935.58)	0.00%
Other Current Assets				
Investments	15,638,944.09	15,273,619.27	365,324.82	2.39%
Investments - Cash	4,490.68	11,781.24	(7,290.56)	-61.88%
Investments - Real Estate	1,400,000.00	1,400,000.00	-	0.00%
Asset appreciation - FMB of Inv.	1,876,393.20	1,475,804.36	400,588.84	27.14%
Transfer account	(4,319.13)	(11,581.17)	7,262.04	-62.71%
Total Other Current Assets	18,915,508.84	18,149,623.70	765,885.14	4.22%
Total Current Assets	19,129,990.02	18,389,404.39	740,585.63	4.03%
TOTAL ASSETS	19,129,990.02	18,389,404.39	740,585.63	4.03%
LIABILITIES				
Liabilities				
Current Liabilities				
Accounts Payable				
Accounts payable	24,136.47	7,703.01	16,433.46	213.34%
Total Accounts Payable	24,136.47	7,703.01	16,433.46	213.34%
Total Current Liabilities	24,136.47	7,703.01	16,433.46	213.34%
Total Liabilities	24,136.47	7,703.01	16,433.46	213.34%
Equity				
Net Assets Available	18,381,701.38	15,911,626.69	2,470,074.69	15.52%
Net Revenue over expenditures	724,152.17	2,470,074.69	(1,745,922.52)	-70.68%
Net Assets held in trust	19,105,853.55	18,381,701.38	724,152.17	3.94%
TOTAL LIABILITIES & EQUITY	\$ 19,129,990.02	\$ 18,389,404.39	\$ 740,585.63	4.03%

Unaudited - for management purposes only

Destin Fire Control District Firefighters' Retirement Fund
Statement of Revenue and Expenditures
October 1, 2017 through December 31, 2017

	10/1/16 - 09/30/2017	Budget	Budget Remaining (Over)	% Remaining (Over)
REVENUE				
Interest and dividend income	274,493.06			
Net income on investments	10,538.78			
Reclaim of Foreign Tax Withheld	240.52			
Gain (Loss) on sale of investments	(821.16)			
Unrealized gain (loss)	390,871.22			
District contributions	257,127.29			
Employee contributions	30,083.76			
TOTAL REVENUE	\$ 962,533.47			
EXPENDITURES				
Administrative Expenses - Consultants				
Actuarial consultant	12,217.00	20,000.00	7,783.00	38.92%
Financial monitor	4,750.00	19,000.00	14,250.00	75.00%
Bank fee	2,637.63	10,800.00	8,162.37	75.58%
Legal consultant	1,276.33	10,000.00	8,723.67	87.24%
Administrative Expenses - Other				
Dues and subscriptions	600.00	600.00	-	0.00%
Fiduciary insurance	-	3,500.00	3,500.00	100.00%
IME Physician Fees	-	2,000.00	2,000.00	100.00%
Meetings	-	7,500.00	7,500.00	100.00%
Total Administrative Expenses	21,480.96	73,400.00	51,919.04	70.73%
Benefit Expenses				
Retiree benefit	213,145.56			
Refund of employee contributions	3,754.78			
Total Benefit Expenses	216,900.34			
TOTAL EXPENDITURES	\$ 238,381.30			
NET REVENUE OVER EXPENDITURES	\$ 724,152.17			

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Approval of Invoices

Date	Payee	Description	Amount
11/8/2017	Foster & Foster	Benefit Calculation / Cost-Of-Living Adjustment / 10/1/17 Actuarial Valuation and Report / GASB 67 Statement / GASB 68 Statement	\$12,217.00
11/30/2017	Christiansen & Dehner, P.A.	Legal Services for the month of November 2017	\$1,063.83
12/29/2017	AndCo Consulting, LLC	Consulting services and performance evaluation for October, November, and December 2017	\$4,750.00
12/31/2017	Christiansen & Dehner, P.A.	Legal Services for the month of December 2017	\$212.50
01/04/2018	Salem Trust	Fee Invoice for Period of 10/1/2017 to 12/31/2017	\$2,637.63
02/15/2018	Foster & Foster	Prep and Attendance at 11/27/2017 meeting / DROP account balance schedule / 2017 Chapter 112.664 compliance disclosure	\$3,702.00



FOSTER & FOSTER
ACTUARIES AND CONSULTANTS

Invoice

Date	Invoice #
11/8/2017	11373

Phone: (239) 433-5500
Fax: (239) 481-0634
data@foster-foster.com
www.foster-foster.com

Bill To

Destin Fire Control District
Firefighters' Retirement Fund
848 Airport Road
Destin, FL 32541

Terms

Due Date

Net 30

12/8/2017

Description

Amount

Benefit Calculations: TAYLOR (2)	400.00 ✓
Preparation of Cost-Of-Living Adjustments for 9 retirees, effective October 1, 2017.	360.00
Preparation of funding requirements letter dated September 26, 2017 for fiscal year ending September 30, 2017.	125.00 ✓
Preparation of October 1, 2017 Actuarial Valuation and Report.	8,082.00
Preparation of GASB 67 Statement with measurement date of 09/30/17.	1,250.00 ✓
Preparation of GASB 68 Statement with measurement date of 09/30/17.	2,000.00 ✓

Balance Due \$12,217.00

Thank you for your business!

Please make all checks payable to:
Foster & Foster, Inc.
13420 Parker Commons Blvd, Suite 104
Fort Myers, FL 33912

Christiansen & Dehner, P. A.

DEC 11 2017

63 Sarasota Center Boulevard
Suite 107
Sarasota, FL 34240-

941-377-2200
Phone

941-377-4848
Fax

November 30, 2017

Destin Fire Control District
Firefighters' Retirement Trust Fund
848 Airport Road
Destin,, FL 32541
ATTN: Plan Administrator

Invoice Number

In Reference To: Fire Pension Fund

9310

31444

Professional Services

11/9/2017 Review and respond to e-mail from K. Wagner.
11/27/2017 Preparation and attendance at Board Meeting.
Travel Time

Hours Amount

0.20 85.00

1.40 595.00

1.30 276.25

For professional services rendered

2.90 \$956.25

Additional Charges :

11/27/2017 Car Expense
Food Expense
Hotel Charge
Airport Parking
Airfare
Rental Car

Qty

1 3.75

1 9.48

1 36.03

1 3.16

1 34.36

1 20.80

Total additional charges

\$107.58

Total amount of this bill

\$1,063.83

Previous balance

\$127.50

Balance due

\$1,191.33



AndCo
4901 Vineland Road, Ste 600
Orlando, FL 32811

Date	Invoice #
12/29/2017	23799

Bill To:

Destin Fire Control District
Firefighters' Retirement
Trust Fund
848 Airport Road
Destin, FL 32541

Description	Amount
Consulting services and performance evaluation billed quarterly (October, 2017)	1,583.33
Consulting services and performance evaluation billed quarterly (November, 2017)	1,583.33
Consulting services and performance evaluation billed quarterly (December, 2017)	1,583.34
It is our pleasure to provide 100% independent consulting advice ALWAYS putting clients first!	
Balance Due	\$4,750.00

Christiansen & Dehner, P. A.

JAN 08 2018

63 Sarasota Center Boulevard
Suite 107
Sarasota, FL 34240-

941-377-2200
Phone

941-377-4848
Fax

December 31, 2017

Destin Fire Control District
Firefighters' Retirement Trust Fund
848 Airport Road
Destin, FL 32541
ATTN: Plan Administrator

Invoice Number

In Reference To: Fire Pension Fund

9310

31577

Professional Services

	Hours	Amount
12/20/2017 Preparation of addendum to Actuarial Services Agreement with Foster & Foster, Inc.	0.50	212.50
For professional services rendered	0.50	\$212.50
Previous balance		\$1,191.33
Balance due		<u>\$1,403.83</u>

** Please note that the "Balance Due" figure at the end of this bill reflects both "Total New Charges - Current Period" and any previous balances due. In most cases, if the previous balance(s) have already been approved for payment but not yet received in our office, you should be paying only the "Total New Charges - for services and/or expenses". Thank you.

Current	30 Days	60 Days	90 Days	120+ Days
\$1,276.33	\$0.00	\$127.50	\$0.00	\$0.00

Please indicate account number(s) with payment.
(Please Deduct any payments not reflected in Balance due)



JAN 05 2018

January 4, 2018

Destin Fire Control District
Kathryn Wagner
848 Airport Road
Destin, FL 32541

Fee A/C #3040001495
Destin Fire

Fee Invoice for Period October 1, 2017 to December 31, 2017

Total Market Value for Fund: \$17,584,231.18

Detail of Calculation:

Market Value	Basis Point Rate	Annual Fee	Quarterly Fee
\$17,584,231.18	0.0006	\$10,550.54	\$2,637.63
		Minimum Fee	\$0.00

TOTAL \$2,637.63

If you have any questions, please contact Mark Rhein at 877-382-5268



Date	Invoice #
2/15/2018	11772

Bill To	
Destin Fire Control District Firefighters' Retirement Fund 848 Airport Road Destin, FL 32541	

Terms	Due Date
Net 30	3/17/2018

Description	Amount
Preparation for and attendance at November 27, 2017 Board meeting (Board's share of expenses)	142.00
Preparation of DROP account balance schedules: TAYLOR	60.00
Preparation of the 2017 Chapter 112.664 compliance disclosure.	3,500.00

Balance Due \$3,702.00

Please make all checks payable to:
Foster & Foster, Inc.
13420 Parker Commons Blvd, Suite 104
Fort Myers, FL 33912

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February 14, 2018

VIA MAIL

Ms. Kathryn Wagner, Financial Administrator
City of Destin Fire Control District Firefighters' Retirement Trust Fund
848 Airport Rd.
Destin, FL 32541

Re: City of Destin Fire Control District Firefighters' Retirement Trust Fund,
Second Addendum Actuarial Services Agreement

Dear Ms. Wagner,

Enclosed, is a signed second addendum to actuarial services agreement for the City of Destin Fire Control District Firefighters' Retirement Trust Fund. Please return only one fully executed copy to us for our records.

If you have any questions concerning the enclosed material, please contact us.

Respectfully,



Mariangela (Maria) Wyatt

Enclosures

SECOND ADDENDUM TO ACTUARIAL SERVICES AGREEMENT

BETWEEN

THE BOARD OF TRUSTEES OF THE DESTIN FIRE CONTROL DISTRICT
FIREFIGHTERS' RETIREMENT TRUST FUND

AND

FOSTER & FOSTER, INC.

The Actuarial Services Agreement dated December 17, 2007 between the above parties, as subsequently amended, is hereby further amended, effective October 1, 2017, to read as follows:

* * * * *

- (1) Paragraph 1. shall be amended to remove items C. and E.
- (2) Paragraph 3. shall be amended by amending item K, removing item L and adding new items L., M., N. and O., to read as follows:

* * * * *

K. Prepare the Annual Report to the Department of Management Services for ~~\$2,500.00~~ \$3,000.00, which includes submission of the report and corresponding data through the Florida Division of Retirement online portal program.

~~L. Calculation of Liabilities Using the Florida Retirement System Interest Rate (Currently 7.75%) for a fee of ten percent (10%) of the valuation fee, as provided for in Paragraph 4., if necessary.~~

L. Preparation of GASB 67 reports for \$1,250.00.

M. Preparation of GASB 68 reports for \$2,000.00

N. Preparation of F.S. 112.664 reporting for \$3,000.00 if standard -2% return scenario is used, or \$3,500.00 if -2% and +2% scenarios are used.

O. Submission of actuarial valuation report and corresponding data through the Florida Division of Retirement online portal program for \$300.00.

* * * * *

- (3) Paragraph 15. shall be added to read as follows:

* * * * *

15. PUBLIC RECORDS. In accordance with the provisions of Chapter 119.0701(2), Florida Statutes:

A. **IF THE ACTUARY HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE**

ACTUARY'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT: KATHRYN WAGNER, 850-837-8413, KWAGNER@DESTINFIRE.COM, 848 AIRPORT ROAD DESTIN, FLORIDA 32541.

B. The Actuary must comply with public records laws, specifically to:

- (1) Keep and maintain public records required by the Board to perform the service.
- (2) Upon request from the Board's custodian of public records, provide the Board with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law.
- (3) Ensure that the public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the term of the Agreement and following completion of the Agreement if the Actuary does not transfer the records to the Board.
- (4) Upon completion of the Agreement, transfer, at no cost to the Board, all public records in possession of the Actuary or keep and maintain public records required by the Board to perform the service. If the Actuary transfers all public records to the Board upon completion of the Agreement, the Actuary shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the Actuary keeps and maintains public records upon completion of the Agreement, the Actuary shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the Board, upon request from the Board's custodian of public records, in a format that is compatible with the information technology systems of the Board.

Except as provided in this Addendum, all of the terms, conditions, covenants, contracts, and understandings contained in the Agreement shall remain unchanged and in full force and effect, and the same are hereby ratified and confirmed by the parties.


FOSTER & FOSTER, INC.

By: 
As President/CEO

**BOARD OF TRUSTEES OF THE
DESTIN FIRE CONTROL DISTRICT
FIREFIGHTERS' RETIREMENT TRUST
FUND**

By: _____
As Chairman

ATTEST:

By: 
As Secretary

Date: 2/08/18

ATTEST:

By: _____
As Secretary

Date: _____

March 2, 2018

VIA E-MAIL

CONFIDENTIAL

Kathryn L. Wagner, Financial Administrator
Destin Fire Control District
Retirement Trust Fund
848 Airport Road
Destin, FL 32541

Re: Destin Fire Control District Firefighters' Retirement Trust Fund

Dear Kathryn:

As requested, please find enclosed the Notification of DROP Balance Form for the following Member of the referenced Plan:

HARRISON, John

Please note that we have projected Mr. Harrison's DROP Account to the end of his 60-month period. The accrued DROP Account Balances are listed monthly, based on his choice of For Retiree's Lifetime with 75% continued to Joint Annuitant, and 6.5% fixed interest rate, as you provided. This schedule may be used for determining the lump sum amount payable upon termination. Please note that plan amendments which affect DROP retirees or a change in the interest option shall invalidate the enclosure.

Additionally, we are writing to confirm Mr. Harrison's DROP balance through his DROP exit date of March 15, 2018. As of this date, his balance is \$345,790.41.

Effective April 1, 2018, Mr. Harrison is entitled to regular monthly retirement benefits in the amount of \$5,165.88.

If you have any questions, please let me know.

Sincerely,



Luke M. Schoenhofen

Enclosure

Destin Fire Control District Firefighters' Retirement Trust Fund

Notification of DROP Balance
(Determined as of March 2, 2018)

Member's Name: John Harrison

Initial Monthly Benefit: \$4,772.47

<u>Deposit Date</u>	<u>Benefit Deposit</u>	<u>Member's Earnings</u>	<u>DROP Balance</u>
April 30, 2013	\$4,772.47	\$25.11	\$4,797.58
May 31, 2013	4,772.47	50.35	9,620.40
June 30, 2013	4,772.47	75.73	14,468.60
July 31, 2013	4,772.47	101.24	19,342.31
August 31, 2013	4,772.47	126.88	24,241.66
September 30, 2013	4,772.47	152.66	29,166.79
October 31, 2013	4,772.47	178.58	34,117.84
November 30, 2013	4,772.47	204.63	39,094.94
December 31, 2013	4,772.47	230.82	44,098.23
January 31, 2014	4,772.47	257.14	49,127.84
February 28, 2014	4,772.47	283.61	54,183.92
March 31, 2014	4,772.47	310.21	59,266.60
April 30, 2014	4,772.47	336.95	64,376.02
May 31, 2014	4,772.47	363.84	69,512.33
June 30, 2014	4,772.47	390.86	74,675.66
July 31, 2014	4,772.47	418.03	79,866.16
August 31, 2014	4,772.47	445.34	85,083.97
September 30, 2014	4,772.47	472.80	90,329.24
October 31, 2014	4,867.92	500.90	95,698.06
November 30, 2014	4,867.92	529.15	101,095.13
December 31, 2014	4,867.92	557.55	106,520.60
January 31, 2015	4,867.92	586.09	111,974.61
February 28, 2015	4,867.92	614.79	117,457.32
March 31, 2015	4,867.92	643.64	122,968.88
April 30, 2015	4,867.92	672.64	128,509.44
May 31, 2015	4,867.92	701.79	134,079.15
June 30, 2015	4,867.92	731.10	139,678.17
July 31, 2015	4,867.92	760.56	145,306.65
August 31, 2015	4,867.92	790.17	150,964.74
September 30, 2015	4,867.92	819.94	156,652.60
October 31, 2015	4,965.28	850.38	162,468.26
November 30, 2015	4,965.28	880.98	168,314.52

Destin Fire Control District Firefighters' Retirement Trust Fund

Notification of DROP Balance (Determined as of March 2, 2018)

Member's Name: John Harrison

Initial Monthly Benefit: \$4,772.47

<u>Deposit Date</u>	<u>Benefit Deposit</u>	<u>Member's Earnings</u>	<u>DROP Balance</u>
December 31, 2015	4,965.28	911.75	174,191.55
January 31, 2016	4,965.28	942.67	180,099.50
February 29, 2016	4,965.28	973.75	186,038.53
March 31, 2016	4,965.28	1,005.00	192,008.81
April 30, 2016	4,965.28	1,036.42	198,010.51
May 31, 2016	4,965.28	1,068.00	204,043.79
June 30, 2016	4,965.28	1,099.74	210,108.81
July 31, 2016	4,965.28	1,131.65	216,205.74
August 31, 2016	4,965.28	1,163.73	222,334.75
September 30, 2016	4,965.28	1,195.98	228,496.01
October 31, 2016	5,064.59	1,228.92	234,789.52
November 30, 2016	5,064.59	1,262.04	241,116.15
December 31, 2016	5,064.59	1,295.33	247,476.07
January 31, 2017	5,064.59	1,328.79	253,869.45
February 28, 2017	5,064.59	1,362.43	260,296.47
March 31, 2017	5,064.59	1,396.25	266,757.31
April 30, 2017	5,064.59	1,430.24	273,252.14
May 31, 2017	5,064.59	1,464.42	279,781.15
June 30, 2017	5,064.59	1,498.77	286,344.51
July 31, 2017	5,064.59	1,533.31	292,942.41
August 31, 2017	5,064.59	1,568.02	299,575.02
September 30, 2017	5,064.59	1,602.92	306,242.53
October 31, 2017	5,165.88	1,638.54	313,046.95
November 30, 2017	5,165.88	1,674.34	319,887.17
December 31, 2017	5,165.88	1,710.33	326,763.38
January 31, 2018	5,165.88	1,746.51	333,675.77
February 28, 2018	5,165.88	1,782.88	340,624.53
March 15, 2018	\$5,165.88	\$0.00	\$345,790.41

Prepared By: Lake Schuchman

Reviewed By: Tyler Koffler

Foster & Foster, Inc.

I, John W. Haggard, have received the calculation of my retirement benefit options and I elect retirement benefits payable as follows:

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**DESTIN FIRE CONTROL DISTRICT
FIREFIGHTERS' RETIREMENT TRUST FUND
AUTHORIZATION FOR PAYMENT FROM FUND**

TO:

SUBJECT: Authorization from Board of Trustees for Payment from Fund

Name of Payee: Donald B. Coleman

Social Security Number: _____

Address for Payment Purposes: _____

Amount of Payment: \$ 5,284.27 ^{mtly} / \$ 355,576.69 ^{Drop}

☒ Retirement benefit, payable monthly for life, first payment to be made April 1, 2018 and subsequent payments the first day of each month thereafter. (Upon death of the payee, please notify the Board of Trustees for further instruction concerning survivor benefits, if any.)

____ Retirement benefit, payable monthly for life, first payment to be made 20 and subsequent payments the first day of each month thereafter, until 20, upon which date all remaining monthly payments shall be reduced to \$ _____.

____ Disability benefit, payable until terminated by further written notice from Board. (Upon death of the payee, please notify the Board of Trustees for further instruction concerning survivor benefits, if any.)

____ Death Benefit, payable to Beneficiary of Member, first payment to be made 20 and subsequent payments on the first day of each month, with the last payment on 20. (Upon the death of the payee, please notify the Board for further instructions.)

☒ Lump sum amount of \$ 355,576.69 (Member Contributions, PLOP DROP etc) (If Refund of Member Contributions, includes \$ _____ pretax and \$ _____ after tax)

The foregoing authorization and direction for payment has been made pursuant to directions and authority of the Board of Trustees.

BOARD OF TRUSTEES

By: _____

Printed: Thomas Buchanan

Date of Issuance: 04/01/2018

(1 copy for Disbursing Agent, 1 copy for Board)

By: _____

Printed: _____



MAY 28 2013

May 23, 2013

VIA MAIL AND E-MAIL

CONFIDENTIAL

Kathryn L. Wagner, Financial Administrator
Destin Fire Control District
Retirement Trust Fund
848 Airport Road
Destin, FL 32541

Re: Destin Fire Control District Firefighters' Retirement Trust Fund

Dear Kathryn:

As requested, please find enclosed the Notification of DROP Balance Form for the following Member of the referenced Plan:

COLEMAN, Donald

Please note that we have projected Mr. Coleman's DROP Account to the end of his 60-month period. The accrued DROP Account Balances are listed monthly, based on his choice of For Retiree's Lifetime with 120 Payments Guaranteed, and 6.5% fixed interest rate, as you provided. This schedule may be used for determining the lump sum amount payable upon termination. Please note that plan amendments which affect DROP retirees or a change in the interest option shall invalidate the enclosure.

If you have any questions, please let me know.

Sincerely,

Thaddeus E. Wasowicz

Enclosure

Notification of DROP Balance
(Determined as of May 21, 2013)

Member's Name: Donald Coleman

Monthly Benefit: \$4,881.85

<u>Deposit Date</u>	<u>Benefit Deposit</u>	<u>Member's Earnings</u>	<u>DROP Balance</u>
April 30, 2013	\$4,881.85	\$0.00	\$4,881.85
May 31, 2013	4,881.85	0.00	9,763.70
June 30, 2013	4,881.85	154.67	14,800.22
July 31, 2013	4,881.85	0.00	19,682.07
August 31, 2013	4,881.85	0.00	24,563.92
September 30, 2013	4,881.85	389.51	29,835.28
October 31, 2013	4,881.85	0.00	34,717.13
November 30, 2013	4,881.85	0.00	39,598.98
December 31, 2013	4,881.85	628.10	45,108.93
January 31, 2014	4,881.85	0.00	49,990.78
February 28, 2014	4,881.85	0.00	54,872.63
March 31, 2014	4,881.85	870.47	60,624.95
April 30, 2014	4,881.85	0.00	65,506.80
May 31, 2014	4,881.85	0.00	70,388.65
June 30, 2014	4,881.85	1,116.68	76,387.18
July 31, 2014	4,881.85	0.00	81,269.03
August 31, 2014	4,881.85	0.00	86,150.88
September 30, 2014	4,881.85	1,366.79	92,399.52
October 31, 2014	4,979.49	0.00	97,379.01
November 30, 2014	4,979.49	0.00	102,358.50
December 31, 2014	4,979.49	1,623.98	108,961.97
January 31, 2015	4,979.49	0.00	113,941.46
February 28, 2015	4,979.49	0.00	118,920.95
March 31, 2015	4,979.49	1,886.80	125,787.24
April 30, 2015	4,979.49	0.00	130,766.73
May 31, 2015	4,979.49	0.00	135,746.22
June 30, 2015	4,979.49	2,153.78	142,879.49
July 31, 2015	4,979.49	0.00	147,858.98
August 31, 2015	4,979.49	0.00	152,838.47
September 30, 2015	4,979.49	2,425.01	160,242.97
October 31, 2015	5,079.08	0.00	165,322.05
November 30, 2015	5,079.08	0.00	170,401.13

Notification of DROP Balance
(Determined as of May 21, 2013)

Member's Name: Donald Coleman

Monthly Benefit: \$4,881.85

<u>Deposit Date</u>	<u>Benefit Deposit</u>	<u>Member's Earnings</u>	<u>DROP Balance</u>
December 31, 2015	5,079.08	2,703.69	178,183.90
January 31, 2016	5,079.08	0.00	183,262.98
February 29, 2016	5,079.08	0.00	188,342.06
March 31, 2016	5,079.08	2,988.38	196,409.52
April 30, 2016	5,079.08	0.00	201,488.60
May 31, 2016	5,079.08	0.00	206,567.68
June 30, 2016	5,079.08	3,277.59	214,924.35
July 31, 2016	5,079.08	0.00	220,003.43
August 31, 2016	5,079.08	0.00	225,082.51
September 30, 2016	5,079.08	3,571.39	233,732.98
October 31, 2016	5,180.66	0.00	238,913.64
November 30, 2016	5,180.66	0.00	244,094.30
December 31, 2016	5,180.66	3,873.07	253,148.03
January 31, 2017	5,180.66	0.00	258,328.69
February 28, 2017	5,180.66	0.00	263,509.35
March 31, 2017	5,180.66	4,181.16	272,871.17
April 30, 2017	5,180.66	0.00	278,051.83
May 31, 2017	5,180.66	0.00	283,232.49
June 30, 2017	5,180.66	4,494.12	292,907.27
July 31, 2017	5,180.66	0.00	298,087.93
August 31, 2017	5,180.66	0.00	303,268.59
September 30, 2017	5,180.66	4,812.07	313,261.32
October 31, 2017	5,284.27	0.00	318,545.59
November 30, 2017	5,284.27	0.00	323,829.86
December 31, 2017	5,284.27	5,138.33	334,252.46
January 31, 2018	5,284.27	0.00	339,536.73
February 28, 2018	5,284.27	0.00	344,821.00
March 31, 2018	\$5,284.27	\$5,471.42	\$355,576.69

Prepared By:

Matthew Wasowicz

Reviewed By:

Chris O'Neal

(Service Retirements and Terminated Vested)

I, Donald D. Coleman, have received the calculation of my retirement benefit options and I elect retirement benefits payable as follows:

DBE NORMAL FORM, TEN YEAR CERTAIN AND LIFE ANNUITY - These monthly benefits are paid to the retiree until death. If the retiree dies before 10 years from the date of retirement, the benefits continue to the surviving beneficiary for the balance of the 10 year period. (If the retiree lives beyond the 10 year period, no benefits will be paid to the surviving beneficiary upon the retiree's death.)

\$ 4,881.⁸⁵

LIFE ANNUITY - These benefits are paid to the retiree for as long as he or she lives.

\$

JOINT AND SURVIVOR - These monthly benefits are paid to the retiree until death. At death, the applicable percentage will continue to the retiree's joint annuitant until his or her death.

Retiree's Amount \$ _____ Percentage - circle one (100%, 75%, 66-2/3%, 50%) _____

\$

(Name of Joint Annuitant _____)

SOCIAL SECURITY OPTION - These benefits provide for a larger amount to be paid to a social security eligibility date determined by the member and a reduced amount thereafter, with benefits ceasing upon the death of the Retiree.

Amount \$ _____ paid to _____ and \$ _____, thereafter, until death.
(date)

Please indicate the name of your beneficiary:

(Member's Designation of Beneficiary (PF-3) must be completed to confirm this designation)

Donald B. Coleman

Date: 4-30-13

STATE OF

COUNTY OF _____

The foregoing instrument was acknowledged before me this 30th day of April, 2013 by Donald Coleman who is personally known to me or who has procured N/A as identification, and who did not take an oath.

Notary Public

My commission expires:



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William J. Posey Jr.

Cell Phone: (850) 687-7912 **Email:** wposey@cox.net
Address: 1126 Bay Court, Destin, FL 32541

Professional Summary:

Retired career firefighter with an extensive background in fire science, safety and risk management, and leadership with an interest to serve as a trustee for the Destin Fire Control District Retirement Fund.

Work History:

Fire Protection Superintendent

December 1985 – December 2012

- Chief Master Sergeant
- Ensured all structural training, aircraft crash training, hazardous materials training, and specialized rescue training was completed safely and in a timely manner
- Scheduled and organized deployments of personnel
- Provided support system for overall well-being of personnel

Education:

Community College of the Air Force

- Degree in Fire Science Technology

Skills:

Command Fire Functional Manager (2008, 2010, and 2012)

- Hand-picked to backfill at Headquarters Air Force Special Operation Command, Hurlburt Field
- Provided critical oversight to war fighters

Department of Defense Certifications:

- Airport Firefighter
- Driver/Operator ARFF
- Driver/Operator Mobile Water Supply
- Driver/Operator Pumper
- Firefighter I-II
- Fire Inspector I-II
- Fire Instructor I-II
- Fire Officer I-IV
- Hazardous Materials Awareness
- Hazardous Materials Incident Commander
- Hazardous Materials Operations
- Incident Command System 300
- Incident Command System 400
- Public Telecommunicator I/II

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To: Kathryn Wagner
Administrative Division Chief
Destin Fire Control District

From: Paul T. Rice
Assistant Vice President
Branch Manager-Lender
BancorpSouth
13331 Emerald Coast Pkwy.
Miramar Beach, FL 32550


Date: 02/09/2018

Re: Retirement Board Volunteer

Kathryn,

Thank you for your recent fax to us indicating you are in search of volunteers for the Destin Fire Control District Firefighters' Retirement Trust Fund. I truly appreciate the firefighters' and the importance of their work in our community. I would be honored to use my banking background and finance experience to make a contribution serving on the District's Retirement Board. It is vital that good decisions are made regarding pension plans and pension-related benefits so that they can remain safe and sound. I have attached my resume that gives a brief summary of my background and some of my experience. I would be happy to discuss further.

Sincerely,


Paul T. Rice
BancorpSouth

Paul T. Rice
850-428-1527
Ptrice3863@gmail.com
3863 Indian Trail
Destin, FL 32541

Experience:

2015 to Present Assistant Vice President
Branch Manager-Lender
BancorpSouth-Miramar Beach, FL

Develops loan volume that exceeds all established goals for real estate loans and manages a portfolio in excess of \$50 million dollars achieving loan growth of over 10% in 2017. Specializes in financing for premier and higher end properties, vacation homes, and condos for in house portfolio. Manages the retail and deposit operations of the branch and staff. Achieved Best Performing Branch category in 2017 and the top 8% for the entire bank.

2006 to 2015 Vice President-Retail Operations,
Lender and Security Officer
Branson Bank-Branson, MO

Managed all retail and deposit operations of the bank that included three retail locations and the operations center. Conducted all Security Officer functions for the bank. Served as consumer lender and managed a portfolio of consumer loans.

2004 to 2006 Branch Manager-Lender
Great Southern Bank-Branson, MO

Managed all operations of the branch including retail deposits and loans. Developed an award winning staff and branch.

Education:

B.A and M.P. A.-University of Arkansas

Kathryn Wagner

From: jth8391@aol.com
Sent: Sunday, March 04, 2018 11:29 PM
To: ptrice3868@gmail.com; tbuchannan@destinfire.com; patrickmcdowell@arborwealth.net; Trey Ward
Cc: Kathryn Wagner
Subject: Retirement Board Volunteer
Attachments: John T Harvey.docx

Dear Pension Board Trustees:

I am writing this letter to express my interest in the at-large volunteer position for the Destin Fire Control District Firefighters' Retirement Fund.

I was employed with United Parcel Service for over 40 years first as a union employee, then promoted into management where I worked for over 35 years. UPS is the largest employer of Teamsters in America. I feel my experience working at UPS gives me a unique perspective on pensions and benefits.

Being in management, I was involved in working on proposals for pension and benefits that our Labor Group presented to local unions during negotiations. I was responsible for 293 employees affecting their safety, service, and performance.

While working in management, I was a Congressional contact. I was assigned the congressperson in my area who I would visit once per quarter. My role was to inform the member of UPS work in their district and the country. UPS has been recognized as the most admired transportation company in America.

I am acutely aware of the problems facing the Fire District when it comes to the Pension Fund. I attended all but, one meeting for their contract negotiations. I have attended several Pension Board meetings over the past two years. I know that the District is currently paying out more in pension funds then they are collecting from the existing members. This month, two more senior employees will retire, and their DROP money will exit the pension as well leaving more stress on the pension plan.

In closing, I know what it is like for a family member to have a secure pension and benefits. My father was a member of the Baltimore City Fire Department for over 40 years. My parents were able to live comfortably in their later years because they had a healthy pension plan and benefits. I have attached my resume and would be happy to answer any questions you may have. Please feel free to reach out via email or my mobile number below.

Sincerely,

John T. Harvey III
410-218-0134

Disclaimer: Florida has a very broad public records law. As a result, any written communication created or received by the Destin Fire Control District will be made available to the public and media, upon request, unless otherwise exempt. Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public records request, do not send electronic mail to this office. Instead, contact our office by phone or in writing.

John T. Harvey

4327 Preserve Place
Destin, Florida 32541
410-218-0134
jth8391@aol.com

Professional Summary:

Results driven leader with experience in people management, operations, and finance. Areas of strength and expertise in: Driving for Results, Engaging Others, Motivating and Leading Teams and Personal Effectiveness.

Experience:

United Parcel Service – Hagerstown, MD

(Retired and moved to Destin, FL)

Operations Supervisor

November 2005 to April 2015

- Managing the day-to-day operations for a 6 day a week, 18 hour a day Transportation and Warehouse Unit
- Driving volume of packages, growth in lines of business, quota setting, hiring, staffing, and training.
- Creating effective operator schedules that maximize Productivity and On-Time Performance.
- Communicate and evaluate dispatching processes to ensure schedules are meeting operational needs on a daily basis.
- Planning and delivering quarterly operations reviews with the General Managers for operations
- Building and developing relationships with key personnel
- Responsible for volume growth, reducing operating expenses and driving efficiencies
- Insuring the facility was OSHA compliant and Head of the Safety Compliance Committee for 290 employees

District Auditor

2005

- Auditing UPS buildings in the region to insure UPS guidelines were in place and compliance was 100%
- Audit Review Meetings for District, Division, and Business Managers with recommended improvements

Hub Training Supervisor

1995-2004

- Training employees in proper hub methods and procedures to insure operations meets its production and service plan.
- Training employees on UPS's expectations of World Class Customer Service and Safety Programs.
- Testing employees to insure conformity

Business Manager

1985-1995

- Responsible for the delivery, preload, and local sort operations of the facility
- Managing a team of 105 employees, which included union, non-union, full and part-time supervisors
- Work with Business Development, Marketing, Industrial Engineering and Automotive to achieve business plan

Full-time Delivery Supervisor

1983-1984

- Responsible for 30 delivery routes and 37 drivers
- Training all new drivers as well as follow-up training on proper driving and delivery methods
- Develop and execute daily strategy for package volume and routes to achieve business plan
- Following up with "all" customer concerns

Preload Supervisor

1980-1983

- Responsible for dispatching routes for employees to insure they adhere to UPS methods, procedures, and safety standards

Industrial Engineering Supervisor

1980

- Responsible for all work measurement studies in multiple operations including preload, local sort and delivery

Delivery Driver

1979

Part-time Supervisor

1976 -1978

Part-time Package Handler

1974-1976

Education:

Catonsville Community College
University of Maryland

1974-1975
1973-1974