

**MINUTES OF THE
MIDDLESEX COUNTY RETIREMENT BOARD MEETING
November 13, 2019**

1. A Meeting of the Middlesex County Retirement Board was held on Wednesday, November 13, 2019

2. Members present: Thomas F. Gibson, Esq., Chairman
 John Brown, Elected Member
 Brian P. Curtin, Elected Member
 Robert W. Healy, Appointed Member
 Joseph W. Kearns, Elected Member

3. On motion duly made by Mr. Brown, seconded by Mr. Healy, it was moved to approve the expenses of the Middlesex County Retirement System: retirement office payrolls for the month of October 2019, benefits for contributory retirees and new retirees for the month of October 2019, including travel expenses, expenses for professional services, and legal services as required. It was further moved to authorize payment vouchers to be drawn by Chen Ching Lee or Lisa Maloney authorizing and directing the Treasurer/Custodian to make the above payments in the amount indicated on said vouchers from the funds of the Middlesex County Retirement System.

4. On motion duly made by Mr. Kearns, seconded by Mr. Brown, it was moved to review and accept the cash balance sheet and operating budget

5. The minutes of the retirement Board meeting held on October 16, 2019 were presented to the Board for their review and approval and on motion duly made by Mr. Brown, seconded by Mr. Kearns, it was moved to approve the minutes of the retirement Board meeting outlined above.

November 13, 2019

6. ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. BROWN, IT WAS VOTED THAT THE FOLLOWING APPLICATIONS FOR SUPERANNUATION RETIREMENTS BE ACCEPTED AND PROCESSED AS PROVIDED UNDER SECTION 5, CHAPTER 32, MASSACHUSETTS GENERAL LAWS:

	NAME	UNIT	RETIREMENT DATE	APPLICATION DATE	ANTICIPATED PAYMENT DATE	
1	Daniel	Johnson	Groton	10/31/2019	10/11/2019	Dec-19
2	Joseph	Ingalls	Westford	11/1/2019	10/17/2019	Dec-19
3	Theresa	Kacoyanis	Weston	12/31/2019	10/18/2019	Jan-20
4	Catherine	Gronewold	Wayland	11/2/2019	10/18/2019	Dec-19
5	Ann	Ford	North Middlesex	12/31/2019	10/22/2019	Jan-20
6	Louis	Martignetti	Wilmington	1/31/2020	10/23/2019	Feb-20
7	James	Knight	Chelmsford	11/8/2019	10/24/2019	Dec-19
8	James	Maille	Bedford	12/31/2019	10/24/2019	Jan-20
9	Francis	Beaudin	South Middlesex	10/24/2019	10/31/2019	Dec-19
10	Susan	DiCenso	Hudson	12/31/2019	11/4/2019	Jan-20

November 13, 2019

7. ON MOTION DULY MADE BY MR. BROWN, SECONDED BY MR. KEARNS, IT WAS VOTED THAT THE FOLLOWING APPLICATIONS FOR MEMBER-SURVIVOR BENEFITS BE ACCEPTED AND PROCESSED AS PROVIDED UNDER SECTION 12 (2) (d) CHAPTER 32, MASSACHUSETTS GENERAL LAWS:

	<u>DECEASED MEMBER</u> S.S #	<u>UNIT</u>	<u>SURVIVOR</u>	<u>MONTHLY MEMBER-SURVIVOR BENEFITS</u>		
				<u>Survivor</u>	<u>Dependent</u>	<u>Total</u>
1	<u>Nancy Cimon, 9304</u>	<u>Dracut</u>	<u>Roger Cimon</u>	<u>\$575.13</u>	<u></u>	<u>\$575.13</u>
2	<u>Bonnie Mae Fleck, 2589</u>	<u>Carlisle</u>	<u>John Fleck</u>	<u>TBD</u>	<u>TBD</u>	<u>TBD</u>

November 13, 2019

8. ON MOTION DULY MADE BY MR. CURTIN, SECONDED BY MR. BROWN, IT WAS VOTED TO RECORD THE APPROVAL BY PERAC ON THE FOLLOWING SUPERANNUATION RETIREMENT ALLOWANCES AND TO PAY THEM THAT ALLOWANCE PROVIDED UNDER SECTIONS 5 AND 10, CHAPTER 32, MASSACHUSETTS GENERAL LAWS.

NAME	UNIT	RETIREMENT DATE	RETIREMENT OPTION	AMOUNT
1 Patricia Irwin	Acton-Boxborough	6/30/2019	C	\$799.08
2 Michael Morris	Wilmington	7/12/2019	C	\$ 7,287.24
3 Joelyn Riley	Tyngsborough	6/12/2019	A	\$ 2,188.43
4 James Ward	Holliston	8/4/2019	C	\$5,784.15

7637

November 13, 2019

ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. BROWN, IT WAS VOTED TO RECORD THE APPROVAL BY PERAC ON THE FOLLOWING MEMBER SURVIVOR RETIREMENT ALLOWANCE AND TO PAY THEM THAT ALLOWANCE AS PROVIDED UNDER SECTION 12 (2) (D), CHAPTER 32, MASSACHUSETTS GENERAL LAWS:

NAME	UNIT	SURVIVOR	RETIREMENT DATE	OPTION	AMOUNT
1 Colleen Payne	Westford	David Payne	4/7/2016	D	\$159.90

November 13, 2019

7638

10. ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. CURTIN, IT WAS VOTED TO RECORD THE APPROVAL BY PERAC ON THE FOLLOWING ACCIDENTAL DISABILITY RETIREMENT ALLOWANCES AND TO PAY THEM THAT ALLOWANCE AS PROVIDED UNDER SECTION 7, CHAPTER 32, MASSACHUSETTS GENERAL LAWS:

	NAME		UNIT	RETIREMENT DATE	OPTION	AMOUNT
1	Gregory	Fawkes	Ashland	8/6/2019	C	\$5,261.03
2	Brian	O'Neill	Tewksbury	7/16/2019	C	\$7,613.19

November 13, 2019

11. ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. HEALY, IT WAS VOTED TO RECORD THE APPROVAL BY PERAC ON THE FOLLOWING ACCIDENTAL DEATH BENEFITS AND TO PAY THEM THAT ALLOWANCE AS PROVIDED UNDER SECTION 9 CHAPTER 32, MASSACHUSETTS GENERAL LAWS.

	NAME	UNIT	SURVIVOR	EFFECTIVE DATE	AMOUNT
1	Paul Burke	Wilmington	Catherine Burke	2/28/2019	\$2,339.80
2	Norman Christiansen	Burlington	Marilyn Christiansen	5/16/2018	\$1,936.60

November 13, 2019

12. ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. BROWN, IT WAS VOTED THAT THE FOLLOWING LIST OF APPLICANTS FOR MEMBERSHIP IN THE MIDDLESEX COUNTY RETIREMENT SYSTEM, AND EACH GROUP CLASSIFICATION CHANGE FOR EXISTING MEMBERS, BE ACCEPTED AS EACH APPLICANT AND GROUP CHANGE HAS BEEN REVIEWED AND MEETS THE REQUIREMENTS OF THE LAW, AND EACH APPLICANT QUALIFIES FOR MEMBERSHIP.

	NAME	UNIT	% OF DEDUCTIONS/GRP	MILITARY (Y/N)	DATES	GROUP CHANGE
1	CLAPP, EDWARD S. (5754)	ACTON	9%-1			
2	ABDELKHALEK, VERA (9099)	ACTON-BOXBOROUGH	9%-1			
3	BALUNIS, TAYLOR C. (2785)	ACTON-BOXBOROUGH	9%-1			
4	CHAMBERAS, BRIDGET M. (9453)	ACTON-BOXBOROUGH	9%-1			
5	CLARE, JAMIE MARIE (7790)	ACTON-BOXBOROUGH	9%-1			
6	COLLINS, EMILY H. (4724)	ACTON-BOXBOROUGH	9%-1			
7	DEOKAR, VARSHA V. (7886)	ACTON-BOXBOROUGH	9%-1			
8	DONCASTER, CANDACE D. (4546)	ACTON-BOXBOROUGH	9%-1			
9	DOUGLAS, CAROLYN J. (0360)	ACTON-BOXBOROUGH	9%-1			
10	DUDZIAK, AMY M. (8338)	ACTON-BOXBOROUGH	9%-1			
11	DUNK, ANNE M. (6658)	ACTON-BOXBOROUGH	9%-1			
12	FARRELL, KAREN M. (3699)	ACTON-BOXBOROUGH	9%-1			
13	JAVIER-PAULINO, LUIS A. (5589)	ACTON-BOXBOROUGH	9%-1			
14	JONES, SANDRA L. (8582)	ACTON-BOXBOROUGH	9%-1			
15	KOEHLER, LAURA I. (1143)	ACTON-BOXBOROUGH	9%-1			
16	LAURIO, ANNA LIZA (6818)	ACTON-BOXBOROUGH	9%-1			
17	MCCARRON, NEIL P. (0308)	ACTON-BOXBOROUGH	9%-1			
18	MCCREADY, AIMEE, D. (2633)	ACTON-BOXBOROUGH	9%-1			
19	MCCULLOUGH, MARISA S. (8646)	ACTON-BOXBOROUGH	9%-1			
20	MINKIN, KARIN (0909)	ACTON-BOXBOROUGH	9%-1			
21	MIRANDA, IVAN I. (2617)	ACTON-BOXBOROUGH	9%-1			
22	MOORE, ALEXANDER J. (5461)	ACTON-BOXBOROUGH	9%-1			
23	MURRAY, JO-ANNE R. (9647)	ACTON-BOXBOROUGH	9%-1			
24	MURRAY, SAMANTHA R. (3659)	ACTON-BOXBOROUGH	9%-1			
25	NICOLAZZO, LILY J. (8771)	ACTON-BOXBOROUGH	9%-1			
26	PARKER, JACQUELINE L. (2576)	ACTON-BOXBOROUGH	9%-1			
27	PARKER, KARYN P. (1811)	ACTON-BOXBOROUGH	9%-1			
28	PETRANTO, TIFFANY S. (4477)	ACTON-BOXBOROUGH	9%-1			
29	PICCA, BRIAN J. (0124)	ACTON-BOXBOROUGH	9%-1			
30	RAYNER, LEE ANN M. (7171)	ACTON-BOXBOROUGH	9%-1			
31	RICHTER, PATRICIA E. (9585)	ACTON-BOXBOROUGH	9%-1			
32	RIVERS, TAYLOR E. (4896)	ACTON-BOXBOROUGH	9%-1			
33	RUSSELL, LAURA MICHELE F. (0534)	ACTON-BOXBOROUGH	9%-1			
34	SMITH, KATHRYN R. (5189)	ACTON-BOXBOROUGH	9%-1			
35	SMYERS, JENNIFER A. (9794)	ACTON-BOXBOROUGH	9%-1			
36	SWENDSEN, ALEXA N. (0508)	ACTON-BOXBOROUGH	9%-1			
37	TSIANATELIS, CARRIE O. (3896)	ACTON-BOXBOROUGH	9%-1			
38	VALLEE, DANIELLE M. (7875)	ACTON-BOXBOROUGH	9%-1			
39	VUTUKUR, DIPALI (1596)	ACTON-BOXBOROUGH	9%-1			
40	ZERVOGLOS, MANDY M. (0220)	ACTON-BOXBOROUGH	9%-1			
41	JOYCE, SHAMUS G. (4250)	ASHLAND	9%-1			
42	KOTHAPU, SUNITHA (5770)	ASHLAND	9%-1			
43	SCHULMAN, VICTORIA L. (7303)	ASHLAND	9%-1			
44	MILLER, KHELSI (3887)	AYER/SHIRLEY RSD	9%-1			
45	FENNELLY, DENISE (0556)	BEDFORD	9%-1			
46	FULLER, LISA A. (6978)	BEDFORD	9%-1			
47	KHEDERIAN, PAUL G. (6699)	BEDFORD	9%-1			
48	LARIVIERE, JAYSON V. (0882)	BEDFORD	9%-1			
49	LOVELESS-PATTERSON, AMBER C. (2922)	BEDFORD	9%-1			
50	MARK, RACHEL D. (1231)	BEDFORD	9%-1			
51	TOBE, MEREDITH O. (0458)	BEDFORD	9%-1			
52	AHMED, RIFAT F. (2603)	BILLERICA	9%-1			
53	CONSIDERINE, THOMAS P. (2233)	BILLERICA	9%-1			
54	CORUM, KAREN A. (6662)	BILLERICA	9%-1			
55	CROWLEY, JAIME L. (9909)	BILLERICA	9%-1			
56	FARLEY, TYLER (1843)	BILLERICA	9%-1			
57	KNEELAND, STACY A. (5638)	BILLERICA	9%-1			
58	LALLY, MELISSA A. (1932)	BILLERICA	9%-1			
59	LAPOINTE, CASSIDY E. (6811)	BILLERICA	9%-1			
60	PETERSEN, BENJAMIN R. (6871)	BILLERICA	9%-1			
61	REIS DA CRUZ, ALESSIA (2716)	BILLERICA	9%-1			
62	TIERNEY, WILLIAM P. (9382)	BILLERICA	9%-1			
63	CORSON, SIMON D. (2737)	BOXBOROUGH	9%-1			

November 13, 2019

12. ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. BROWN, IT WAS VOTED THAT THE FOLLOWING LIST OF APPLICANTS FOR MEMBERSHIP IN THE MIDDLESEX COUNTY RETIREMENT SYSTEM, AND EACH GROUP CLASSIFICATION CHANGE FOR EXISTING MEMBERS, BE ACCEPTED AS EACH APPLICANT AND GROUP CHANGE HAS BEEN REVIEWED AND MEETS THE REQUIREMENTS OF THE LAW, AND EACH APPLICANT QUALIFIES FOR MEMBERSHIP.

	NAME	UNIT	% OF DEDUC TIONS/ GRP	MILIT ARY (Y/N)	DATES	GROU P CHAN GE
64	CROCKETT, REBECCA L. (2332)	BOXBOROUGH	9%-1			
65	FERGUSON, NANCY H. (6204)	BURLINGTON	9%-1			
66	MCGARRITY, PATRICK J. (3613)	BURLINGTON	9%-1			
67	RAU, SARAH L. (5970)	BURLINGTON	9%-1			
68	REALE, MARIA C. (4274)	BURLINGTON	9%-1			
69	RUSSELL, ARIELE (5439)	BURLINGTON	9%-1			
70	WEHRY, LAUREN R. (0767)	BURLINGTON	9%-1			
71	GRIFFITHS, MIRANDA S. (1893)	CARLISLE	9%-1			
72	BADOLA, KIRAN	CHELMSFORD	9%-1			
73	DUNN-GREENWOOD, DONNA (1295)	CHELMSFORD	9%-1			
74	GRANT, LISA L. (4902)	CHELMSFORD	9%-1			
75	GRONDINE, KAREN E. (4264)	CHELMSFORD	9%-1			
76	MOORE, ELIZABETH M. (9859)	CHELMSFORD	9%-1			
77	PHILAPHANDETH, AARON K. (8595)	CHELMSFORD	9%-4			
78	QUIGLEY, ELLEN C. (7372)	CHELMSFORD	9%-1			
79	QUINN, KEVIN D. (2950)	CHELMSFORD	9%-4			
80	REEDY, BRANDON C. (4527)	CHELMSFORD	9%-4			
81	ROBINSON, CHRISTOPHER J. (9466)	CHELMSFORD	9%-4			
82	WHALEN, LILLIE A. (4331)	CHELMSFORD	9%-1			
83	MIRABELLA, ANA P. (7448)	DRACUT	9%-1			
84	ARSENAULT, CHERYL A. (5910)	DRACUT	9%-1			
85	IVOS, CHRISTOPHER S. (1049)	DRACUT WATER DISTRICT	9%-1			
86	MIRATA, PETER J. (0552)	EAST MIDDLESEX MOSQUITO	9%-1			
87	ERICKSON, GAYLE M. (7529)	GREATER LOWELL TECH	9%-1			
88	CARLSON, JENNIFER L. (9658)	HOLLISTON	9%-1			
89	CIAVARRA, HANNAH C. (8584)	HOLLISTON	9%-4			Y
90	EDWARDS, SHARMAINE E. (7569)	HOLLISTON	9%-1			
91	GALLAGHER, MICHAEL J. (3566)	HOLLISTON	9%-1			
92	KRABY, SHERI L. (1400)	HOLLISTON	9%-1			
93	UFELDER, EMILY J. (8010)	HOLLISTON	9%-1			
94	VREELAND, KELSEY B. (2489)	HOLLISTON	9%-1			
95	CORLISS, MICHELLE (5462)	HOPKINTON	9%-1			
96	GOODELL, COURTNEY M. (8652)	HOPKINTON	9%-1			
97	LONG, KRISTINA M. (6524)	HOPKINTON	9%-1			
98	RIZZELLI, VINCENT A. (4160)	HOPKINTON	9%-1			
99	SAVLON, DEVAN L. (9018)	HOPKINTON	9%-1			
100	SUTTON, NANCY M. (4106)	HOPKINTON	9%-1			
101	ABDEBADEH, LOBNA (5603)	HUDSON	9%-1			
102	BEATON-TURNER, PAULA R. (1075)	HUDSON	9%-1			
103	BONETTI, MAUREEN (2663)	HUDSON	9%-1			
104	BURCHELL, ZACHARY T. (5095)	HUDSON	9%-1			
105	BURNS, BRENNIA J. (1993)	HUDSON	9%-1			
106	COUGHLAN, KALI L. (2584)	HUDSON	9%-1			
107	COUGHLAN, RORY J. (6093)	HUDSON	9%-1			
108	FRAZIER, SHAUNA M. (2767)	HUDSON	9%-1			
109	GALLAGHER, KELSEY N. (7636)	HUDSON	9%-1			
110	PALAIMA, NICOLE M. (7144)	HUDSON	9%-1			
111	CARRIO, JILL T. (0986)	LINCOLN/SUDBURY RHS	9%-1			
112	CHARGO, BONNIE M. (2601)	LINCOLN/SUDBURY RHS	9%-1			
113	DUGAN, THERESA C. (34670)	LINCOLN/SUDBURY RHS	9%-1			
114	POYATOS, RITA M. (6815)	LINCOLN/SUDBURY RHS	9%-1			
115	RABIDOU, DEVAN J. (1200)	LINCOLN/SUDBURY RHS	9%-1			
116	STOCKTON, JOHN W. (8188)	LINCOLN/SUDBURY RHS	9%-1			
117	TAFT, LLOYD (0336)	LINCOLN/SUDBURY RHS	9%-1			
118	GUILLOT, JR., THOMAS J. (1035)	LITTLETON	9%-4			
119	MAMMONE, EVAN N. (9022)	LITTLETON	9%-4			
120	RODRIGUEZ, JAMES (5613)	NORTH MIDDLESEX RSD	9%-1			
121	CROTEAU, BRYAN E. (6692)	PEPPERELL	9%-1			
122	GONSALVES, BRIAN A. (1189)	PEPPERELL	9%-4			
123	MARTINEZ, ANGEL L. (1537)	PEPPERELL	9%-4			
124	MURPHY, KEITH G. (4203)	SHAWSHEEN VALLEY THS	9%-1			
125	DOWSE, PAMELA J. (2087)	SHERBORN	9%-1			
126	KELLIHER, SUSAN R. (2295)	SHERBORN	9%-1			

November 13, 2019

12. ON MOTION DULY MADE BY MR. KEARNS, SECONDED BY MR. BROWN, IT WAS VOTED THAT THE FOLLOWING LIST OF APPLICANTS FOR MEMBERSHIP IN THE MIDDLESEX COUNTY RETIREMENT SYSTEM, AND EACH GROUP CLASSIFICATION CHANGE FOR EXISTING MEMBERS, BE ACCEPTED AS EACH APPLICANT AND GROUP CHANGE HAS BEEN REVIEWED AND MEETS THE REQUIREMENTS OF THE LAW, AND EACH APPLICANT QUALIFIES FOR MEMBERSHIP.

	NAME	UNIT	% OF DEDUC TIONS/ GRP	MILIT ARY (Y/N)	DATES	GROU P CHAN GE
127	BOOMGAARDEN, BRIAN D. (6917)	SHIRLEY WATER	9%-1			
128	KOSHIVAS, JOHN T. (0950)	SOUTH MIDDLESEX RVTS	9%-1			
129	SULLIVAN, CAROLINA (7932)	SOUTH MIDDLESEX RVTS	9%-1			
130	VAZ LOUISON, MARIA E. (7554)	SOUTH MIDDLESEX RVTS	9%-1			
131	DUBOIS, GLEN C. (3575)	SUDBURY	9%-1			
132	NARDELLI, THOMAS J. (8739)	SUDBURY	9%-1			
133	MAHANNA, CHRISTOPHER T. (9300)	TEWKSBURY	9%-1			
134	PETRUCI, RONALD J. (8633)	TOWNSEND	9%-4			
135	METZ, KARL S. (2082)	TYNGSBOROUGH	9%-1			
136	MORICO, JARED L. (1571)	TYNGSBOROUGH	9%-1			
137	SAVAGE, BENJAMIN T. (8250)	TYNGSBOROUGH	9%-4			
138	ZWICKER, JACOB C. (3503)	TYNGSBOROUGH	9%-1			

November 13, 2019

13. ON MOTION DULY MADE BY MR. CURTIN, SECONDED BY MR. HEALY, IT WAS VOTED THAT THE FOLLOWING APPLICATIONS FOR WITHDRAWAL OF ACCUMULATED DEDUCTIONS BE ACCEPTED AND PROCESSED AS PROVIDED UNDER SECTION 10, CHAPTER 32, MASSACHUSETTS GENERAL LAWS:

NAME	UNIT	EST REFUND DATE	EST. REFUND AMNT	CREDIT. SERVICE	PRE TAX ROLL OVER	DISTRIB W/ TAX
1 Jason Belanger	Billerica	11/30/2019	\$ 23,100.00	3 yrs, 6 mos		X
2 Michael Callanan	Chelmsford	11/30/2019	\$ 16,200.00	4 yrs, 11 mos		X
3 Claire Cedrone	Westford	11/30/2019	\$ 3,400.00	2 yrs, 4 mos		X
4 Marcella Crowley	Weston	11/30/2019	\$ 14,900.00	7 years	X	
5 Sandra Daigneault	Westford	11/30/2019	\$ 3,300.00	3 yrs, 8 mos	X	
6 Robert DeAngelis	Weston	11/30/2019	\$ 29,000.00	6 yrs, 8 mos		X
7 Brenda Girard	Westford	11/30/2019	\$ 9,400.00	6 yrs, 2 mos	X	
8 Evelyn Laferriere	Dracut	11/30/2019	\$ 55,200.00	14 years		X
** member provided with estimate for retirement - wants to move forward with refund **						
Paula McGee	Tyngsboro	11/30/2019	\$ 23,100.00	11 years		X
** member provided with estimate for retirement - wants to move forward with refund **						
10 Deborah Mozzicato	Acton	11/30/2019	\$ 2,060.00	11 mos	X	X
11 Caitlyn Murphy	Sudbury	11/30/2019	\$ 3,700.00	1 yr, 6 mos		X
12 Cathy Orason	Hudson	11/30/2019	\$ 1,800.00	1 yrs, 9 mos		X
13 Edward O'Rourke III	Westford	11/30/2019	\$ 3,300.00	7 mos		X
14 Anthony Pappo	Boxborough	11/30/2019	\$ 14,500.00	3 yrs, 2 mos		X
15 Anthony Penticost	Ashland	11/30/2019	\$ 1,500.00	5 mos		X
16 Martha Schwope	Sudbury	11/30/2019	2,100.00	10 months	X	
17 Rebecca Trudel	Billerica	11/30/2019	\$ 22,800.00	3 yrs, 3 mos		X
18 Ainee Villet	Tewksbury	11/30/2019	\$ 45,000.00	9 years		X
19 Maryanne Wilson	Westford	11/30/2019	\$ 16,200.00	4 yrs, 9 mos		X

14. ON MOTION DULY MADE BY MR. BROWN, SECONDED BY MR. HEALY, IT WAS VOTED TO RATIFY, CONFIRM AND APPROVE THE FOLLOWING REFUNDS FOR THE MONTH OF:

October 31, 2019

<u>MEMBER</u>	<u>Unit</u>		<u>Amount</u>
Andrews, Ryan W.	Groton	\$	2,149.77
Becker, Kathryn L.	Shirley	\$	5,954.83
Berardi, Carol L	Acton Boxboro	\$	11,781.62
Bergin, Sandra	Weston	\$	494.68
Bernier, Cindy L	Holliston	\$	534.77
Bresnahan, Barbara A.	Wilmington	\$	9,541.63
Cabral, Sandra M	Hudson	\$	8,064.24
Campbell, Karen M.	Dracut	\$	5,659.19
Chiasson, Christine F	Ashland	\$	11,746.40
Cinar, Janet F	Weston	\$	167.60
Coburn, Maura F	Holliston	\$	8,031.99
Collins, Laurie A	Billerica	\$	6,149.62 **DOR Intercept
Cormay, Marcia M	Weston	\$	16.80
Decastro, Christina M	Holliston	\$	4,887.99
Defoe, Katherine T	Weston	\$	6.71
Diaz, Jacqueline	Wayland	\$	248.21
Donnelly, Kathleen L	Weston	\$	17.84
Douglas, Stephanie S	Chelmsford	\$	1,995.78
Duggan, Daniel R	Billerica	\$	250.65
Ferguson, Patricia A	Weston	\$	14.37
Fournier, Melissa A	Stow	\$	56,925.91
Gallagher, Mary A	Weston	\$	608.57
Gilbert, Mary A.	Groton Dunstable	\$	1,205.50
Hickox, Lynne	Bedford	\$	184.60
Hudson, Christopher T	Dracut Water	\$	9,388.95
Langer, Stephanie A	Hopkinton	\$	5,730.78
Luth, Michael F	Groton	\$	1,240.70
Maynard, Sandy S	Hopkinton	\$	2,834.64
McEnroe, Rebecca L	Sudbury Water	\$	87,085.61
Moran, Mary T	Wilmington	\$	13.52
Patterson, Daniel	Littleton	\$	305.50
Porter, Taryn L	Burlington	\$	21,349.82
Reid, Lori J	Weston	\$	27.46
Sears, Diane M	Weston	\$	222.93
Townsend, Maureen A	Westford	\$	94.09
Vinal Jr., Bruce L	Ashby	\$	17,350.26
Webster, Diane M	Weston	\$	17.84
White, Mary J.	Acton Boxboro	\$	48.87
 <u>DEATH REFUND</u>			
Magnant, Luke	Acton	\$	4,657.78
Manoli, Constance	Carlisle	\$	8,911.58
		\$	295,919.60

November 13, 2019

15. ON MOTION DULY MADE BY MR. CURTIN, SECONDED, BY MR. KEARNS, IT WAS VOTED TO
 RATIFY, CONFIRM AND APPROVE THE FOLLOWING TRANSFERS FOR THE MONTH OF:
OCTOBER 31, 2019

<u>Unit</u>	<u>Retirement System and Member</u>	<u>Amount</u>	<u>MCRS Accepted Liability</u>
No Reading	Massachusetts Teachers' Retirement a/c Deborah Aldrich	\$ 3,602.45	3 years
Groton	Clinton Retirement Board a/c Donna Andreason	\$ 14,560.17	7 yrs, 5 mos, 7 days
Lincoln Sudbury	Clinton Retirement Board a/c Lizbeth Armstrong	\$ 17,759.77	7 yrs, 2 mos, 3 days
Stow	Worcester Regional Retirement Board a/c Jacob Babcock	\$ 12,040.03	3 yrs, 20 days
Groton Dunstable	Massachusetts Teachers' Retirement a/c Ashley Breen	\$ 2,051.98	2 mos, 18 days
Hopkinton	Massachusetts Teachers' Retirement a/c Hilary Carlson	\$ 383.77	1 mos, 21 days
Wayland	Worcester Retirement Board a/c Lisa Cusson	\$ 2,518.64	1 year
No Reading	Lawrence Retirement Board a/c Meghan Dalton	\$ 16,653.37	4 yrs, 8 mos
Hopkinton	Marlborough Retirement Board a/c Kimberly Davis	\$ 20,085.61	5 years
Acton Boxboro	Massachusetts Teachers' Retirement a/c Victoria Dinjian	\$ 33,582.05	3 years
Dracut	Massachusetts Teachers' Retirement a/c Mary Fahey	\$ 745.77	5 mos
Billerica	Massachusetts Teachers' Retirement a/c Janice Fischer	\$ 19,381.09	2 years
Bedford	Arlington Retirement Board a/c Shaena Grossman	\$ 4,240.67	1 yr, 11 mos
Chelmsford	Massachusetts Teachers' Retirement a/c Kieran Joshi	\$ 470.89	2 mos, 7 days
Billerica	Massachusetts Teachers' Retirement a/c Matthew Keough	\$ 83,932.92	13 yrs, 1 mos
Sherborn	Massachusetts Teachers' Retirement a/c Christine Luczkow	\$ 977.65	8 mos
Burlington	Massachusetts Teachers' Retirement a/c Cheryl Mantia	\$ 1,450.48	1 year
Wayland	Plymouth County Retirement Board a/c Natalie Matisis	\$ 1,204.24	2 mos, 18 days
Wilmington	Haverill Retirement Board a/c Karen O'Reilly	\$ 16,431.45	6 yrs, 10 mos
Bedford	Newton Retirement Board a/c Kristen Rennie	\$ 1,997.74	1 year
Billerica	MA Port Authority Retirement Board a/c Michael Sargent	\$ 74,167.03	11 yrs, 12 days
Wayland	Wellesley Retirement Board a/c Augusto Saviatto	\$ 89,629.92	18 yrs, 9 mos, 20 days
Hopkinton	State Retirement Board a/c Karen Vankeuren	\$ 1,244.02	1 year
Tyngsboro	Amesbury Retirement Board a/c Angel Wills	\$ 77,962.34	2 yrs, 11 mos, 10 days
Hopkinton	Danvers Retirement Board a/c Georgia Wilson	\$ 14,457.56	8 mos, 8 days
		\$ 511,531.61	

16. ON MOTION DULY MADE BY MR. CURTIN, SECONDED BY MR. HEALY, IT WAS VOTED TO RATIFY, CONFIRM AND APPROVE CREDIT SERVICE PURCHASES AND REDEPOSITS PURSUANT TO G.L. c. 32 §§ 3 and 4, AND TO GRANT CREDITABLE SERVICE AS NOTED, UPON RECEIPT OF PAYMENT, INCLUDING STATUTORY INTEREST, IF APPLICABLE, THROUGH: NOVEMBER 30, 2019

	<u>NAME CURRENT UNIT + POSITION</u>	<u>BUYBACK UNIT</u>	<u>BRANCH OR MAKE-UP</u>	<u>MAKE-UP PERIOD</u>	<u>AMOUNT OF MAKE UP PAYMENT</u>	<u>CREDITABLE SERVICE GRANTED</u>
1	<u>Katherine Bezanson</u> <u>Ashby</u> <u>Dispatcher</u>	<u>Ashby</u>	<u>Dispatcher</u>	<u>06/08/05</u> <u>07/01/06</u>	<u>\$2,052.32</u>	<u>9m, 2d</u>
2	<u>Cheryl Hatch</u> <u>Ashland</u> <u>Special Ed. Tutor</u>	<u>State</u>		<u>04/27/80</u> <u>09/27/86</u>	<u>\$56,264.08</u>	<u>5y, 8m, 6d</u> <u>State Board</u>
3	<u>Neeti Bharatan</u> <u>Bedford</u> <u>Teaching Assistant</u>	<u>Lexington</u>	<u>Substitute</u> <u>Teacher</u>	<u>01/25/16</u> <u>06/30/16</u>	<u>\$1,663.13</u>	<u>4m, 14d</u>
4	<u>Gary Pike</u> <u>Bedford</u> <u>DPW</u>	<u>Bedford</u>	<u>Call Firefighter</u>	<u>01/01/85</u> <u>12/31/92</u>	<u>\$7,155.19</u>	<u>1y, 8m</u>
5	<u>Amy Garabedian</u> <u>Holliston</u> <u>Paraprofessional</u>	<u>Holliston</u>	<u>Substitute</u> <u>Teacher</u>	<u>09/01/98</u> <u>12/31/15</u>	<u>\$19,272.51</u>	<u>9y, 7m, 13d</u>
6	<u>Diane Lynch</u> <u>Holliston</u> <u>Clerk</u>	<u>Holliston</u>	<u>Food Services</u>	<u>09/01/00</u> <u>07/10/03</u>	<u>\$2,974.92</u>	<u>1y, 6m, 8d</u>
7	<u>Kristin Stearley</u> <u>Holliston</u> <u>Principal Clerk</u>	<u>Holliston</u>	<u>Clerk</u>	<u>01/23/18</u> <u>09/26/18</u>	<u>\$1,171.83</u>	<u>4m</u>
8	<u>Whitney Moorman</u> <u>Lincoln</u> <u>Special Ed. Assistant</u>	<u>Lincoln</u>	<u>Substitute</u> <u>Teacher</u>	<u>10/31/13</u> <u>05/31/19</u>	<u>\$2,197.70</u>	<u>1y, 4m, 16d</u>
9	<u>Linda Cullen</u> <u>Lincoln Sudbury</u> <u>Teaching Assistant</u>	<u>Millis</u>	<u>Substitute</u> <u>Teacher</u>	<u>09/01/95</u> <u>06/30/96</u>	<u>\$4,874.37</u>	<u>1y</u>
10	<u>Shawn Carlin</u> <u>Littleton</u> <u>Firefighter</u>	<u>Townsend</u>	<u>Call Firefighter</u>	<u>03/02/15</u> <u>08/19/18</u>	<u>\$4,045.70</u>	<u>1y, 19d</u>
11	<u>Cheryl Ouellette</u> <u>Sherborn</u> <u>Librarian</u>	<u>Quincy</u>		<u>08/01/75</u> <u>02/28/79</u>	<u>\$69,921.45</u>	<u>3y, 5m</u> <u>Quincy Retirement</u>
12	<u>Brandon Kelly</u> <u>Shirley</u> <u>DPW Director</u>	<u>State</u>		<u>12/18/06</u> <u>10/04/14</u>	<u>\$49,834.35</u>	<u>7y, 9m, 17d</u> <u>State Board</u>
13	<u>Elena Ghilani</u> <u>South Middlesex</u> <u>Data Base Programmer</u>	<u>So. Middlesex</u>	<u>Scheduler</u>	<u>12/12/84</u> <u>12/31/87</u>	<u>\$8,722.87</u>	<u>2y, 9m, 3d</u>
14	<u>Maureen Adema</u> <u>Groton</u> <u>Administrative Assistant</u>	<u>Stow</u>	<u>Administrative Assistant</u>	<u>01/07/14</u> <u>01/19/17</u>	<u>\$4,996.23</u>	<u>1y, 1m, 18d</u>
15	<u>Christopher Cohen</u> <u>Wayland</u> <u>Police Officer</u>	<u>Wayland</u>	<u>Permanent Int. Police Officer</u>	<u>01/10/94</u> <u>10/22/96</u>	<u>\$1,358.53</u>	<u>2y, 9m, 13d</u>
16	<u>Kyle Altieri</u> <u>Weston</u> <u>Police Officer</u>	<u>Edgartown</u>	<u>Seasonal Police Officer</u>	<u>06/01/13</u> <u>12/31/17</u>	<u>\$5,968.24</u>	<u>1y, 7m, 16d</u>

November 13, 2019

17. ON MOTION DULY MADE BY MR. CURTIN, SECONDED BY MR. KEARNS, IT WAS VOTED TO RATIFY, CONFIRM AND APPROVE PETITIONING FOR AND/OR RECORDING OF PERAC MEDICAL PANELS FOR THE FOLLOWING DISABILITY APPLICANTS AND PLACE SAME ON FILE:

Petitions for Medical Panel

NAME	UNIT	TYPE	OPTION	DATE OF BIRTH
1 Diane Kaufman	Linc/Sudbury	Accidental	C	8/4/55
2 Debra Saponaro	Carlisle	Accidental	B	8/15/67
3				
4				
5				
6				
7				

Medical Panel Appointments

PHYSICIANS

NAME

- 1
- 2
- 3
- 4
- 5
- 6

The meeting of the Middlesex County Retirement Board convened at 11:05 A.M. following the meeting of the Advisory Council's Subcommittee on Assessments and Investments.

Chairman Thomas Gibson and Board members John Brown, Brian Curtin, Robert Healy and Joseph Kearns were present. Lisa Maloney, Chief Administrative Officer, and Nancy O'Neil, Board Secretary, were also present.

The Pledge of Allegiance was recited.

The Board held a moment of silence in memory of Jason Menard, a City of Worcester Firefighter who was killed in the line of duty.

At 11:09 A.M.,

On motion duly made by Mr. Kearns, seconded by Mr. Brown, it was moved to enter into Executive Session under Purpose 7 of the Open Meeting Law: "To comply with, or act under the authority of, any general ... law", that law being Exemption (c) of the Public Records Law (G.L. c. 4, s. 7(26)(c)) exempting personnel and medical files or information and other materials or data relating to a specifically named individual, the disclosure of which may constitute an unwarranted invasion of personal privacy, following which the Board will reconvene in open session.

Roll Call Vote

John Brown	YES
Brian P. Curtin	YES
Thomas F. Gibson	YES
Robert W. Healy	YES
Joseph W. Kearns	YES

The motion passed.

At 12:45 P.M.,

On motion duly made by Mr. Curtin, seconded by Mr. Healy, it was moved to come out of Executive Session, and recess for lunch.

Roll Call Vote

John Brown	YES
Brian P. Curtin	YES
Thomas F. Gibson	YES
Robert W. Healy	YES
Joseph W. Kearns	YES

The motion passed.

November 13, 2019

The Board reconvened back into regular session at 1:15 P.M. The Board Secretary was excused.

Ms. Maloney presented an implementation plan for addressing the recommendations made by Powers & Sullivan pertaining to the System's internal controls. Specifically, she discussed documenting business processes, staff cross-training, and developing a tracking system to monitor tasks to completion. Ms. Maloney recommended hiring an additional staff member to assist with member account finance and maintenance. The new hire would be responsible for refunds, service credit purchases, and financial reporting.

The Board directed Ms. Maloney to post a position for Financial Compliance Analyst and present candidates for consideration at its January 15, 2020 Board meeting.

Next the Board discussed adding an accounting module to its existing pension application software and the need to convert seven years of data.

The Board finalized the Early Retirement Incentive Program to be offered to staff in December and the hours of operation during the week of December 23, 2019.

At 2:00 P.M. the Board Secretary returned to the meeting.

At 2:01 P.M.,

On motion duly made by Mr. Kearns, seconded by Mr. Brown, it was moved to enter into Executive Session under Purpose 7 of the Open Meeting Law: "To comply with, or act under the authority of, any general ... law", that law being Exemption (c) of the Public Records Law (G.L. c. 4, s. 7(26)(c)) exempting personnel and medical files or information and other materials or data relating to a specifically named individual, the disclosure of which may constitute an unwarranted invasion of personal privacy, following which the Board will reconvene in open session.

Roll Call Vote

John Brown	YES
Brian P. Curtin	YES
Thomas F. Gibson	YES
Robert W. Healy	YES
Joseph W. Kearns	YES

The motion passed.

At 2:17 P.M.,

On motion duly made by Mr. Brown, seconded by Mr. Healy, it was moved to come out of Executive Session.

Roll Call Vote

John Brown	YES
Brian P. Curtin	YES
Thomas F. Gibson	YES
Robert W. Healy	YES
Joseph W. Kearns	YES

The motion passed.

At this time the Board reviewed and approved agenda items #3 through #17. Prior to approving agenda item #7 and John Fleck's application for member-survivor benefits, the Board reviewed and accepted PERAC's advisory with respect to G.L. c. 32, § 15(1) and 15(2).

Chief Administrative Officer's Report

Ms. Maloney referred the Board members to her written report for a detailed summary of the System's activities since the last Board meeting.

Retirement Counseling and Processing

Ms. Maloney reported on the number of counseling appointments and applications for superannuation retirement to be processed for the month of November.

Next, she discussed the current practice by which superannuation retirement applications are processed by staff. Upon receipt, applications are reviewed and accepted by the Board at a meeting prior to staff beginning calculations. According to Ms. Maloney, this process, at times, can result in delayed payments to members.

After review,

On motion duly made by Mr. Healy, seconded by Mr. Kearns, it was moved that staff begin the calculation process for applications for superannuation retirement prior to formal acceptance by the Board.

The motion passed.

Retiree Payroll

Ms. Maloney reported on the continued backlog of calculation approvals at PERAC. Of concern, specifically, are seven disability retirement calculations.

November 13, 2019

After review,

On motion duly made by Mr. Kearns, seconded by Mr. Brown, it was moved to pay all PERAC-approved disability retirees their first monthly retirement allowance upon calculation by staff, and to pay any retroactive payments upon approval by PERAC of the System's calculations, effective immediately.

The motion passed.

Dependent Benefits/Student Verification Process

The biannual dependent benefits/student verification process is complete. To ensure that there are no overpayments issued to dependent children, the Board discussed a more frequent review of the dependent children's eligibility for benefits. Further consideration is necessary.

PERAC Notification – M.G.L. c. 32, §91A Compliance

PERAC continues to verify salaries of the System's disability retirees who have reported earnings in an amount that may result in an adjustment to their disability retirement allowance in accordance with G.L. c. 32, § 91A. In addition, the Board has been notified that three disability retirees still have not complied with the filing requirements of G.L. c. 32, § 91A regarding their 2018 Annual Statements of Earned Income. In an effort to give the retirees the opportunity to explain why their benefits should not be terminated, show cause hearings have been scheduled for November 19, 2019.

1099 R Processing

Staff will begin reviewing the 1099R data after the November 29, 2019 retiree payroll. For the second consecutive year, the System will be outsourcing the printing and mailing of the 1099R Forms.

Benefit Verifications

Ms. Maloney reported that calendar year 2020 is a benefit verification year. In February, affidavits will be sent to the System's benefit recipients to ensure their continued eligibility to receive benefits.

Payroll Processing

Ms. Maloney reported that all units are posted through September and 76% are posted through October.

Finance and Investments

Ms. Maloney referred the Board to her written report with respect to investment performance.

State Retirement System – 3(8) (c) Invoices

Ms. Maloney reported on a recent conference call between the State Retirement System and Middlesex County Retirement System regarding the outstanding 3(8)(c) payments owed by Middlesex County Retirement System to the State Retirement System for the period 1998-2010. In advance of the meeting, she furnished the State Retirement System with research with respect to the payments which identified fifty retirees that appear to be the source of significant discrepancies. The State Retirement System took the information under advisement and are researching their records.

Next, the Board discussed the County abolition and the outstanding transfer of County assets from the State. The Board agreed to resume further discussions with the Commonwealth's Executive Office of Administration and Finance to resolve the matter.

System Operations

U.S. Census Bureau – Annual Survey

The U.S. Census Bureau is conducting the 2019 Annual Survey of Public Pensions. The Retirement System completed the survey on November 7, 2019.

Enterprise Bank – Fraudulent Debit Charges

Enterprise Bank's Fraud Detection Unit recently alerted Ms. Maloney of suspicious charges on the System's debit card. According to Ms. Maloney, this is the second time in five months one of the System's accounts has been compromised. The Board discussed whether to continue use of the debit card or seek personal reimbursement for System related expenses. Since the card maintains a low minimum balance, the consensus of the Board was to keep the debit card but continue to monitor and be vigilant with its usage.

Building Update

Riverside Glass Company was assigned the work associated with the replacement of two windows on the lower level. The installation is expected to occur by the end of the month.

At the last meeting, the Board directed the Chairman to contact Billerica Town Manager, John Curran, regarding negotiating a flat fee for the System's sand supply. The Chairman has contacted Mr. Curran for this purpose but has not received a response. He will keep the Board apprised of the matter.

Finally, Ms. Maloney discussed the need to develop a backup plan for snow and ice removal in the event the Facilities Coordinator is unavailable.

Education

NPEA Conference

Ms. Maloney and Mr. Curtin reported on their attendance at the NPEA Conference held in Naples, FL, October 19-23. Both agreed it was of great value, and specifically commented regarding the presentation on post-traumatic stress disorder and presumption protocols. Among other topics of note were effective communication practices, and retirement and estate planning.

NCPERS Conference

Mr. Brown reported on his attendance at the NCPERS Public Safety Conference, held October 27-30 in New Orleans, LA. The program content included valuable presentations on effective leadership in emergency management crisis, investment diversity, and investing in infrastructure. Mr. Brown reported that overall, the conference was very useful.

At this time the Chairman delivered his report.

PERAC Update

PERAC's Commission meeting is being held today. At this time, the Chairman stated there is nothing new to report.

PRIM Update

PRIM's meeting is scheduled for tomorrow. The Chairman is expected to attend.

World Timber Fund Offer

Global Forest Partners has evaluated and is recommending the acceptance of an offer from an existing investor in the RII World Timberfund to acquire all the investor interests, including an indirect purchase of the fund's 49.95% interest in Green Triangle Forest Products in Australia, and its 100% interest in Oro Verde in Uruguay. The Chairman has reviewed the documents, participated in a conference call with other limited partners, and recommends the Board ratify his prior notice

to Global Forest Partners of its acceptance of the offer, which is non-binding. The target date for closing is early 1st Quarter of 2020.

After review,

On motion duly made by Mr. Healy, seconded by Mr. Brown, it was moved to ratify the Board's acceptance of the non-binding offer to purchase with respect to the World Timberfund investment.

The motion passed.

One Digital

The Chairman reported that representatives from One Digital are amenable to the Board's request for a reduced fee for human resources consulting services as of December 1. Further information will be forthcoming.

Election of the Third Elected Member

The Chairman congratulated Joseph Kearns on his re-election to the Board and expressed his appreciation for Mr. Kearns's contributions to the Board and the System's members and beneficiaries over the past three years. Official notification of Mr. Kearns's re-election will be provided to all interested parties.

The Board announced the following votes which were taken in Executive Session:

18(f). The Board voted to conduct a hearing and investigation with regard to John Lynch's application for accidental disability retirement.

18(c). The Board voted to approve the involuntary accidental disability retirement of Thomas Murphy IV.

18(a). The Board voted to approve the accidental disability retirement of Michael Dwyer.

18(d). The Board voted to approve the involuntary accidental disability retirement of Chhunly Prak.

18(b). The Board voted to approve the involuntary accidental disability retirement of Patrick McIntyre.

18(e). The Board voted to accept the involuntary accidental disability retirement application filed by the Town of Wilmington on behalf of Megan Sullivan, and to petition PERAC to convene a medical panel. Ms. Sullivan will be afforded the opportunity to supplement the record.

18(g). The Board voted to conduct a hearing and investigation with regard to Albert Piccolo's application for accidental disability retirement.

November 13, 2019

18(h). The Board voted to conduct a hearing and investigation with regard to Kenneth Richter's application for accidental disability retirement.

18(i). The Board voted to conduct a hearing and investigation with regard to Stephen Stone's application for accidental disability retirement.


18(k). The Board voted to instruct the Chairman to prepare a response to PERAC's Remand with regard to the Board's approval of the accidental disability retirement of Stephen Desilets.

18(l). Disability Report. The Board instructed the Chairman to follow up with PERAC on information requests regarding the accidental disability retirement applications of John Hickey and Diane McCarthy-Hall.


There being no further business to come before the Board, on motion duly made by Mr. Healy, seconded by Mr. Brown, it was moved to adjourn at 3:55 p.m.



Thomas F. Gibson, Chairman



Brian P. Curtin, Vice Chairman



John Brown, Elected Member



Joseph W. Kearns, Elected Member



Robert W. Healy, Appointed Member

Regular Session Documents

1. Meeting Agenda
2. Cover Page and Agenda Items #3-#17
3. Retirement Board Meeting Minutes of October 16, 2019
4. Chief Administrative Officer's Report
5. Cash Balance Sheet and Operating Budget
6. PRIM Performance Report and Quarterly Update
7. State Street Performance Update
8. Litigation Report
9. Global Forest Partners World Timber Fund Offer
10. PERAC Advisory on G.L.c.32, §15 (1) and (2)