

# RECORD OF PROCEEDINGS

MINUTES OF THE

## BOARD OF CANFIELD TOWNSHIP TRUSTEES

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Meeting held on August 2, 2019 at 7:50 A.M.

Canfield Township Trustees met in special regular session in the Canfield Township Hall on Friday, August 2, 2019 at 7:50am. The legal advertisement for this meeting ran in the *Youngtown Vindicator* on August 2, 2019.

*Canfield Township Board of Trustees will meet in emergency session at 21 S. Broad St, Canfield (Township Hall) on Friday, August 2, 2019 at 7:50am, for the purpose of discussing and possible action on the life insurance policy cancellation. The public is welcome to attend.*

### Attendance Roll Call

Chairman Paloski requested that Carmen I. Heasley, Fiscal Officer, call the attendance roll:

Mr. Paloski	present
Ms. Cartwright	present
Mr. Governor	present

Mr. Paloski turned the meeting over to Mr. Governor, who explained why the meeting met the emergency requirement and the fact that he discussed it with the prosecutor's office. The Township would have an unintentional lapse in life insurance coverage, which covers elected officials and full-time employees. The cancellation accrued since the Township does not have a minimum of 10 individuals covered, which constitutes a group.

Mr. Governor provided quotes from two companies, noting that both companies came back with the same exact proposal. The Board agreed to use the local agency. This policy provides basic coverage, the same coverage as before...no bells or whistles. The policy has AD&D coverage, which is part of the policy and not removable. Ms. Cartwright expressed concern with the policy's minimum hourly employment requirements suggesting passing a resolution today, but requesting an opinion to be safe, since elected officials do not have designated hourly requirements.

The Fiscal Officer noted concerns with the dental coverage through and in conjunction with Mahoning County, explaining that the county has been making changes to a variety of policies. We have already lost Dearborn Life Insurance coverage and it is possible that we can lose dental coverage with very little notice. Mr. Governor will look into it.

### RESOLUTION 2019-08-02-127

#### Township Life Insurance Policy

Ms. Cartwright moved to proceed with a group life insurance policy through Reliance Standard Life Insurance Company to cover all elected officials and full-time employees. Mr. Governor seconded the Motion. Discussion: The existing Canfield Township life insurance policy that covers all elected officials and full-time employees is no longer available for a group the size of the Township's, so we had to find a new, comparable policy. The new policy will cover all eligible full-time employees and elected officials – totaling eight individuals not to exceed \$2,898.00 per year. Roll Call: Mr. Paloski, yes; Ms. Cartwright, yes; Mr. Governor, yes. Motion carried 3 to 0.

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Ms. Cartwright explained that she is still having problems with medical claims from 2018 that are still open and where she paid two personally.

The Fiscal Officer explained that she received a notice for non-payment of our health insurance. She contacted the insurer and they were having computer issues. They will draw two full payments from our checking account without charging late fees.

She also reviewed Farmers National Bank's lack of proper collateralization of governmental funds. She provided the Board with the State of Ohio website information for their review. She has attempted to reach the proper person at Farmers. They have returned calls, but she missed their calls.

## **ADJOURNMENT**

With no further business before the Board, Chairman Paloski adjourned the meeting at 8:21am.

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Mr. Joseph N. Paloski, Chairman

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Mr. Brian W. Governor, Vice-Chairman

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Ms. Marie Izzo Cartwright, Trustee

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Ms. Carmen I. Heasley, Fiscal Officer