Executive Summary

Events that occurred since the January 2014 Board meeting include:

- An audit of ARIA’s 2013 financials was completed in May. An unreviewed draft showed year over net assets and liabilities increased from $696,469 to $737,549 at the end of 2013. The 2012 net assets increased from $624,738 to $696,469.
- Wiley Publishing royalties paid to ARIA in April 2014 (which represent income for subscriptions and journal access activities occurring in 2013) amounted to $112,164, slightly less than the 2013 payment of $112,352.
- Investments totaling $673,361.25 ($6,156.25 belonging to Risk Theory) were under ARIA management as of June 30, 2014. The December 2013 amount was $611,955.35 ($6,394.56 belonging to Risk Theory). The mid-year investments are artificially inflated by a $40,000 deposit from the Wiley money which is “parked” in the investment portfolio but will be needed for operating expenses in the second half of the year.
- ARIA investment funds are categorized as restricted (intended for a specific purpose, usually an award honorarium) or an unrestricted fund. At mid-year ARIA’s restricted funds totaled $132,616.21, an $8,000 increase from the same time last year ($124,724.22).
- Even with the anticipated $40,000 withdrawal, ARIA’s unrestricted funds still have increased $75,000 since December 31, 2012.
- Risk Theory funds decreased as of reimbursing a speaker’s travel expenses. Funds totaling $6,156.25 continue to be held on behalf of the Risk Theory Society.
- Mid-year membership numbers of 499 were down relative to the 513 recorded during the same time frame in 2013, and likely will not match last year’s final count of 564.
- Annual meeting sponsorship continued to be strong and much appreciated. Annual meeting sponsorship totals $34,350 from 27 organizations. Sponsorship in 2013 totaled $36,700 from 30 organizations.
- Registrations for the annual meeting numbered 168 on July 22. Late registrations and walk-ins should increase the count, but attendance will not approach the 210 individuals who participated in the Washington, DC meeting.
- An S.S. Huebner Foundation PhD Colloquium will be held on Sunday prior to the start of the annual meeting. PhD candidates interested in risk and uncertainty will present their dissertation research to a panel of leading academics.
ARIA’s 2015 annual meeting will be part of the World Risk and Insurance Economics Congress. The Munich, Germany meeting dates are August 2-6, 2015.

The 2016 annual meeting will be held at the Royal Sonesta Hotel in Cambridge, MA beginning on Sunday, August 7.

The tenure for RMIR editor Mary Weiss will end on December 31, 2015. Patty Born, Florida State University, and Gene Lai, Washington State University, were selected to serve as the new RMIR editors for a three year term.

182 members (36%) participated in the election of officers for 2014-2015. Elected to office were:

- President – Patricia Born, Florida State University
- Vice President – Andreas Richter, Ludwig Maximilians Universitat
- President-Elect – Paul Thistle, University of Nevada, Las Vegas
- Board Seat 1 (to 2017) – Marty Grace, Georgia State University
- Board Seat 2 (to 2017) – Kathleen McCullough, Florida State University

The JRI impact factor for 2013 will be released on July 29 and should be available at the Board’s August meeting. The 2012 impact factor was 1.237, with a 5 year Impact factor of 1.390.

Thus far in 2014 renewals for institutional subscriptions of JRI and RMIR stands at 96 percent, slightly above the 93 and 94 percent recorded in previous years. Still any percentage less than 100 percent without the addition of new subscriptions represents a loss.

Through the first six months of 2014 JRI and RMIR have experienced a significant increase in full-text downloads from the Wiley Library. The June 30 count for JRI totaled 28,491. Full-text downloads of JRI for the entire year of 2013 numbered 50,511. At mid-year Wiley reported 10,034 RMIR downloads compared to 14,017 for all of 2013.

The webmaster reported the current hosting provided by Go Daddy will be phased out. ARIA will be required to switch to a new C-Panel based system in the near future.

Two-thirds of the visits to ARIA’s website originate in the United States, Germany, or China.

The JRI editor reported a submission rate that was comparable to last year and widespread appeal for the journals as demonstrated by submissions coming from 34 different countries since January 2012.

The backlog of accepted articles is manageable and several special issues are forthcoming.

Finances

An audit of ARIA’s 2013 financials was completed in May. An unreviewed draft showed year over net assets and liabilities increased from $696,469 to $737,549 at the end of 2013. The 2012 net assets increased from $624,738 to $696,469.
At the end of June 2014, ARIA’s unrestricted investment portfolio totaled $534,588.79 compared to $477,673.16 at the end of December 2013 and $419,499.72 on December 31, 2012. Investment funds are held in Vanguard, Fidelity and PNC MM accounts.

Royalties received in April 2014 for activities conducted in 2013 leveled off after two years of increases. Wiley royalties are largely based on ARIA membership dues and journal subscriptions. Each regular membership represents an income of $70 to the association. And, while journal renewals of 93 and 94 percent are gratifying, the number of subscribers continues to decrease. In order to mitigate some of the lost revenue associated with lapsed subscriptions, Wiley recommended a 6.5 percent increase for customers that renew subscriptions on a yearly basis. Subscription increases are slightly lower for clients that negotiate multiyear contracts.

Yearly contracted administrative fees paid to the Institutes increased by the agreed upon CPI factor of 1.7 percent. ARIA’s largest expenditure, the annual meeting, regularly reports a loss. Similar to last year, $40,000 from the Wiley royalties was deposited in a money market fund and eventually will be used to absorb annual meeting losses. The association lost approximately $23,000 in Minneapolis and San Diego. That negative balance doubled to $47,500 in Washington, DC. A loss similar to DC is expected in Seattle. With an improving economy, hotels in first tier cities, such as Washington and Boston in 2016, are less willing to negotiate favorable contracts. The influx of cruise ships docking in Seattle during the month of August hindered hotel negotiations, and a required 20 percent gratuity and a nine percent sales tax speak for themselves. A license was purchased for a software product that assists in the management of papers submitted for presentation at the annual meeting. User feedback was positive.

The expenditures for the Seattle meeting are expected to result in a negative balance comparable to last year, but would be even greater without the generosity of sponsorship support. Annual meeting sponsorship continued to be strong and much appreciated. This year 27 organizations contributed $34,350 to the annual meeting. Annual meeting sponsorship for 2013 totaled $36,700 from 30 organizations. Sponsorship in 2012 amounted to $32,232 from 27 organizations. Despite the continued generosity of annual meeting sponsors, a break ever meeting registration fees would require an increase of greater than $200 per attendee. Guest fees represent a loss leader.

Membership

Membership at mid-year totaled 499. That count was comparable to the 501 members recorded in June 2012 that ultimately increased to 547 members at year’s end, and was slightly less than the 513 at mid-year 2013 that ultimately resulted in 564 members last year.

The accompanying chart shows current membership that must increase by 65 to keep pace with the 564 ARIA members at the end of 2013.
ARIA membership has been inconsistent over the years, ranging from last year’s high of 564 to lows just below 500 in 2008 and 2010.

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>December 2013 Count</th>
<th>June 2014 Count</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>486</td>
<td>404</td>
<td>-82</td>
</tr>
<tr>
<td>Retired</td>
<td>33</td>
<td>31</td>
<td>-2</td>
</tr>
<tr>
<td>Student</td>
<td>45</td>
<td>64</td>
<td>+19</td>
</tr>
<tr>
<td>Total</td>
<td>564</td>
<td>499</td>
<td>-65</td>
</tr>
</tbody>
</table>

While US membership has trended downward international membership has increased. The growth in international members could be due to the increased prevalence of the Journal of Risk and Insurance globally and suggests a potential opportunity to increase membership. The JRI editor reported nearly 70 percent of the new manuscript submissions in 2013 and the first six months of 2014 were received from a principal author living outside the United States.

The trend in diminishing US membership in ARIA is show in the table below.

<table>
<thead>
<tr>
<th>Year</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>US Members</td>
<td>361</td>
<td>329</td>
<td>436</td>
<td>303</td>
<td>333</td>
<td>309</td>
<td>304</td>
</tr>
<tr>
<td>Non-US Members</td>
<td>186</td>
<td>166</td>
<td>194</td>
<td>193</td>
<td>237</td>
<td>238</td>
<td>260</td>
</tr>
</tbody>
</table>

Countries with the largest number of ARIA members at year end 2013 compared with mid-year 2014 are shown below.

<table>
<thead>
<tr>
<th>Country</th>
<th>Mid-year 2014</th>
<th>Year End 2013</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada</td>
<td>27</td>
<td>27</td>
<td>0</td>
</tr>
<tr>
<td>England</td>
<td>22</td>
<td>22</td>
<td>0</td>
</tr>
<tr>
<td>Germany</td>
<td>47</td>
<td>57</td>
<td>-10</td>
</tr>
<tr>
<td>Switzerland</td>
<td>22</td>
<td>21</td>
<td>+1</td>
</tr>
<tr>
<td>Taiwan</td>
<td>17</td>
<td>17</td>
<td>0</td>
</tr>
<tr>
<td>United States</td>
<td>275</td>
<td>304</td>
<td>-29</td>
</tr>
</tbody>
</table>

Based on ARIA’s mid-year membership:

- Twenty percent (101) of the membership is represented by new members.
- Fifty-eight are new regular members; 39 are students; four are retirees.
- Sixty new members reside in the United States, and are composed of 43 regular members, 1 retiree, and 16 new students.
- Among the other countries represented by new members, 11 live in Germany; and nine come from Switzerland.
Nearly 32 percent (179) of the 2013 members have not renewed their 2014 membership. This scenario is not new since 1/3 of last year’s 2013 membership was represented by new members. At that time, 156 of the 2012 members did not renew their membership in 2013.

Eighty-two of the 179 non-renewals at mid-year reside in the United States. The current composition of U.S. members in ARIA compared to year-end 2013 is presented below.

<table>
<thead>
<tr>
<th>US Member Category</th>
<th>Year End 2013 Membership</th>
<th>2014 Mid-year Membership</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>263</td>
<td>227</td>
<td>-36</td>
</tr>
<tr>
<td>Retiree</td>
<td>27</td>
<td>24</td>
<td>-3</td>
</tr>
<tr>
<td>Student</td>
<td>14</td>
<td>25</td>
<td>+11</td>
</tr>
<tr>
<td>Total</td>
<td>304</td>
<td>275</td>
<td>-29</td>
</tr>
</tbody>
</table>

Member Services

Executive Office

Jennifer Long continues to serve as ARIA’s part-time administrative assistant. She supports the ARIA the office on Monday, Wednesday, and Thursday. Elizabeth Shelly, Administrative Assistant in the Institutes’ Knowledge Resources Department, provides event planning support.

The 2013 audit was conducted in the spring. No compelling issues were identified in the undrafted audit.

The election of officers was conducted in the spring with 182 members (36%) participating in the election process. Elected to office for 2014-2015 were:

- President – Patricia Born, Florida State University
- Vice President – Andreas Richter, Ludwig Maximilians Universitat
- President-Elect – Paul Thistle, University of Nevada, Las Vegas
- Board Seat 1 (to 2017) – Marty Grace, Georgia State University
- Board Seat 2 (to 2017) – Kathleen McCullough, Florida State University

On behalf of the entire membership, the executive office offers an expression of appreciation to outgoing Board members George Zanjani and Marty Ellingsworth.

Annual Meeting

Registration for the Seattle meeting is much lower than attendance at last year’s meeting in Washington, DC. The thought that Seattle would motivate increased attendance from the Pacific Rim did not materialize.
Annual meeting registrations as of July 22 are:

<table>
<thead>
<tr>
<th>Category</th>
<th>2014 (July 22)</th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>105</td>
<td>128</td>
<td>95</td>
</tr>
<tr>
<td>Non-member</td>
<td>12</td>
<td>20</td>
<td>10</td>
</tr>
<tr>
<td>Sponsor/Comp</td>
<td>8</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Student</td>
<td>38</td>
<td>37</td>
<td>22</td>
</tr>
<tr>
<td>Retiree</td>
<td>4</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total Registrants</strong></td>
<td><strong>168</strong></td>
<td><strong>210</strong></td>
<td><strong>151</strong></td>
</tr>
</tbody>
</table>

Forty percent (67) of this year’s attendees reside in the United States compared to 50 percent (107) who attended the Washington, DC meeting. Year over registrations from Germany increased from 16 to 24, but this year’s Canadian attendance dropped from 10 to five. Swiss registrations number 10. Attendance from the Pacific Rim is not as high as anticipated. Only 15 individuals are attending the meeting with six living in Taiwan, four from Korea, and three from China.

The largest number of US registrants for this year’s meeting resides in Pennsylvania (16), followed by Georgia (15) and Illinois (11). Last year 24 Pennsylvania residents attended the annual meeting.

An S.S. Huebner Foundation PhD Colloquium will be held on Sunday prior to the start of the annual meeting. PhD candidates interested in risk and uncertainty will present their dissertation research to a panel of leading academics.

**Membership Committee**

Cassandra Cole serves as committee chair. The continuing goals of the committee are:

- To analyze the membership data from the American Risk and Insurance Association (ARIA), Southern Risk and Insurance Association (SRIA), Western Risk and Insurance Association (WRIA), and the Risk Theory Society (RTS) in order to identify trends in the number and types of members that are joining the organizations and/or are no longer participating in the organizations.
- To organize the First-Time Attendees Program.
- To assist ARIA in instituting some of the potential value-enhancement ideas identified via the non-renewing member survey, the current member survey, and members of the Board.

During last year’s conference, 70 attendees participated in the First-Time Attendees Reception. This included ARIA Board members, membership committee members, other ARIA members, and 17 first-time participants. Of the first-time attendees, 16 requested and were assigned mentors.
The committee listed the following outstanding items:

- Finalize the plans for this year’s First-Time Attendees Program. As decided in 2010, attendees will only be assigned a mentor if requested.
- Finalize the surveys for the First-Time Attendees Program. Have the survey ready to be emailed out to participants after the conference.

**Placement Committee**

Currently the ARIA website has 12 announcements that require a doctoral degree and intensive RMI research activity. Some postings are denied because they are unrelated to risk management and insurance, or they do not require a doctoral degree. The job market appears to have slowed since last year’s placement report at the August meeting identified 28 open positions.

The job posting site has a policy regarding the longevity and removal of announcements which is enforced by the webmaster.

Ping Wang serves as the sole member of the placement committee and collaborates with the executive office and the ARIA webmaster to post job notices. In her report to the Board Ping announced she will give up her position starting September 2014.

**Publications**

**Wiley Publishing**

The JRI/RMIR bundle of full time subscribers continued to dwindle, from 501 to 472 to 449 at the end of 2013. The five percent yearly retreat in renewals will cease in 2014 since the current journal renewal rate is 96 percent.

Renewal rates for ARIA journals of 93-96 percent per year are par with other journals. However, less than 100 percent renewal each year translates into a smaller and smaller income base on which to calculate ARIA’s royalties. As a result, Wiley suggested and the board approved a 6.5 percent subscription increase for 2015.

The transition to online journal access continues; seventy percent of the 449 institutional renewals represent online access. Over the last three years online licenses have increased from 63 percent, to 67 percent, to the current 70 percent.

The number of libraries that subscribe to year old copies of JRI and RMIR via EBSCO remained constant. JRI numbers for 2012 and 2013 were 3,297 and 3,281 respectively. For RMIR, the number of libraries actually increased from 1,645 in 2012 to 1,660 in 2013.
Traffic for the two journals on Wiley’s Online Library remains brisk and ahead of 2013. At mid-year JRI tallied 28,491 full-text downloads compared to 50,511 in 2013. Mid-year, RMIR received 10,034 full-text downloads relative to 14,017 for all of 2013. Membership increased in 2013 to 564 compared to 547 in 2012. However, mid-year 2014 registration figures suggest ARIA will be unable to sustain that growth in 2014.

Membership and subscription rates for 2014 follow.

<table>
<thead>
<tr>
<th>MEMBERSHIP FEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014 Prices</td>
</tr>
<tr>
<td>Student/Retired Members Online</td>
</tr>
<tr>
<td>Student/Retired Members Print &amp; Online</td>
</tr>
<tr>
<td>Members Print &amp; Online</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INSTITUTIONAL SUBSCRIPTION FEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014 Prices</td>
</tr>
<tr>
<td>Print only JRI &amp; RMIR</td>
</tr>
<tr>
<td>Online only JRI &amp; RMIR</td>
</tr>
<tr>
<td>Print + online JRI &amp; RMIR</td>
</tr>
</tbody>
</table>

JRI Editors Report

The journal continued to receive a large number of submissions, with 83 new submissions received during the first six months of 2014. The current backlog of accepted papers numbers 69, but with 9 articles scheduled for publication the backlog will be 60, compared to the 63 backlogged articles in August of last year. Fifty-three accepted articles have been posted for early view.

The editor provided a status report concerning manuscripts that were lost due to the network server failure in August 2012, and which are handled as paper files with correspondence by e-mail. Otherwise submissions were processed through the ScholarOne portal.

Keith Crocker reported receiving 272 submissions representing 34 countries since taking over as JRI editor 18 months ago. The 81 articles authored in the United States accounted for less
than 30 percent of the submissions, followed by Taiwan (33, 12%), Germany (27, 10%), and Canada (16, 6%)

The 2013 impact factor for the JRI will be released on July 29. Factors for the previous two years are 1.237 in 2012 and 1.408 in 2011. The 2012 five-year impact factor was 1.390, in comparison to the corresponding 2011 five-year factor of 1.433.

With respect to citation ranking, the JRI was ranked 24/86 amongst business and financial journals in 2012 compared to 19/86 in 2011, and 102/232 in economics journals compared to a 2011 ranking of 76/320.

Keith praised the work of his co-editors and noted 381 reviewers contributed to the JRI during his tenure.

The Symposium on Convergence, Interconnectedness, and Crises: Insurance and Banking will go to press in September. Two other special issues are scheduled for distribution. The first is Behavioral Insurance and Behavioral Risk Management, scheduled for publication in 2015. The second will feature papers from the Tenth International Longevity Risk and Capital Markets Solutions Conference that will be held in Santiago, Chile. The special longevity issue will be featured as a regular issue, or as an extra (fifth) issue, during 2016 depending on the backlog of accepted papers at that time. The guest editors committed $5,000 to cover the approximately $8,000 production costs if a fifth issue is required.

Risk Management and Insurance Review (RMIR)

The RMIR annual page budge is 320 pages. The first two issues of the RMIR used 176 pages.

Mary’s term as RMIR ends on December 31, 2014. Following a release of an RFP, Patty Born and Gene Lai were awarded the co-editorship for RMIR starting in January 2015. Information about the two journal issues for 2014 follows.

Spring 2014 (Vol. 17, No. 1) - Published

Contents included 8 articles:

- 3 Invited Articles,
- 2 Feature Articles,
- 1 Perspectives Articles, and
- 1 Educational Insights
Fall 2014(Vol. 17, No. 2) - At Publisher

Contents include 8 articles:

- 4 Feature Articles,
- 3 Perspectives Articles, and
- 1 Educational Insights

During the first six months of 2014, RMIR received 12 submissions and 14 resubmissions.

Between July 1, 2013 and June 30, 2014, 50 articles were submitted to editorial review compared with 43 for the same time period of 2012-2013. The results of the reviews are:

- 10 - Accepted
- 6 - Rejected
- 27 - Returned for revision
- 7 - Currently under review

Median turnaround time for article review was 59 days.

**Newsletter**

The 24-page issue of the spring *ARIA NEWS* was distributed to members in early June, a little later than usual. Featured in the newsletter were a profile on retired ARIA member, Richard Corbett, and articles on:

- *The Insurance Forum* newsletter
- *The Journal of Risk Education*
- Obtaining research funding
- The insurance and risk management program at the University of Houston Downtown
- The Risk Management Society (RIMS)
- University of Alabama’s Center for Insurance Information Research
- University of St. Gallen’s field-lab experiments on micro-insurance in the Philippines
- The Insurance Research Council study on auto injury claims
- The ARIA Executive Director’s report at the ARIA winter board meeting

The fall issue of *ARIA NEWS* will include the following:

- Interview with president-elect Patty Born
- Article on the 2015 World Risk and Insurance Economics Conference in Munich (with input from Andreas Richter)
- News from ARIA’s Executive Director, Tony Biacchi
- Highlights from the 2014 annual meeting and names of award winners
Columns on sister organization activities and risk management and insurance job postings will also be included, along with any personal or professional news about individual members. I hope to include other informative and interesting content. The editor would appreciate suggestions for additional topics or improvements to the newsletter. Send ideas to Diana Lee, diana.lee@pciaa.net.

Webmaster

Kyneta Lee provides webmaster service to the association. Over the last six months, there have been 7,800 visits to ARIA’s website by 5,162 individuals. Three countries accounted for two-thirds of the visits. The countries with the highest usage were:

<table>
<thead>
<tr>
<th>Country</th>
<th>Number of Visits</th>
<th>Percentage of Total Visits</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>4,102</td>
<td>52.06%</td>
</tr>
<tr>
<td>Germany</td>
<td>678</td>
<td>8.60%</td>
</tr>
<tr>
<td>China</td>
<td>334</td>
<td>4.24%</td>
</tr>
</tbody>
</table>

Most visitors (3,379) accessed ARIA’s website by entering the website’s URL or clicking a bookmark. Another 3,242 entered the site through an organic search such as Google and Yahoo.

The webmaster reported the type of hosting Go Daddy provides to ARIA will be phased out. ARIA will be required to switch to a new C-Panel based hosting system. The switch should be made sooner rather than later since the cost for Go Daddy’s C-Panel hosting packages will increase within the next six months. The change-over will require that the entire website is recopied. The change-over could require upwards of 24 hours to complete.

Teaching Resources

Kathleen McCullough chairs the committee. The overall goal of the committee is to promote teaching and sharing of resources among ARIA members. The committee continued its work to increase the amount of information on ARIA’s website through various means.

The committee report noted two challenges to maintaining the website in its current structure: (1) obtaining materials that are relevant and valuable to the membership, (2) keeping those materials current. As a result, the committee proposed a potential change to the format of the site.

The report suggested that the Strickler Teaching Award materials and Risk Management and Insurance Review educational insight articles continue to be stored and/or linked to on the site. Further, the committee recommended that a database of the teaching interests of ARIA members be created along with contact information for that member. This shared information would allow someone interested in obtaining materials for given classes to contact the appropriate ARIA members directly. The member could then decide what materials to share as well as potentially receive updated materials from the person that is preparing the new class.
The committee thinks the new procedures will create a better dialog about teaching than the current more passive system.

If the Board agrees, the committee is prepared to distribute a membership survey to begin populating that database as well as work with the webmaster to update the structure of the site. If the Board prefers, member data can merely become an additional part of the site and the committee will continue to update the existing teaching materials as well as solicit new materials in the coming year.

Forthcoming ARIA-Related Meetings

ASSA (Allied Social Science Association)

The 2015 Annual Convention of the Allied Social Science Association (ASSA) will be held in Boston, MA from January 3-5, 2015 at the Sheraton Boston.

The submission deadline for 2015 ASSA session proposals was April 24. Laureen made the submission on behalf of ARIA. Dave Cummins will coordinate ARIA’s session at the ASSA meeting. A call for papers should go out shortly. Questions can be directed to Kristen Wright at kwright@aaea.org.

ASSA reminds us that all presenters/speakers/discussants must be members of AAEA. A membership waiver request can be included in the proposal in the case of extenuating circumstances. In addition, participants need to register for the ASSA meeting. AAEA cannot grant registration waivers for the meeting.

2015 World Congress

The 2015 World Congress will be held in Munich, Germany from Sunday August 2 to Thursday August 6, 2015.

2016 ARIA Meeting

The 2016 annual meeting will be held at the Royal Sonesta Hotel in Cambridge, MA beginning on Sunday, August 7.

Respectfully submitted,

Tony Bracchi